

Annual Credit Union Directory – Vol. 35

CALLAHAN
& ASSOCIATES





ADVANCING THE MEMBER EXPERIENCE.

Learn more
www.fisglobal.com/cu



Table Of Contents

ACKNOWLEDGEMENTS	III
------------------	-----

INDUSTRY PERFORMANCE

10-YEAR BALANCE SHEET AND INCOME STATEMENT	1
THE CONSOLIDATED CREDIT UNION FINANCIAL STATEMENT	2
200 LARGEST CREDIT UNIONS BY ASSETS	4
MEMBERS	6
LENDING	11
AUTO LENDING	15
REAL ESTATE LENDING	17
CREDIT CARD LENDING	21
MEMBER BUSINESS LENDING	25
SHARES	27
INVESTMENTS & BORROWINGS	30
EARNINGS & CAPITAL	33
PRODUCTIVITY	37
DELIVERY CHANNELS	40
PEER GROUP COMPARISONS	43

INDUSTRY PARTICIPANTS

CORPORATE CREDIT UNIONS	49
CREDIT UNION SERVICE ORGANIZATIONS (CUSOs)	53
REGULATORS	60
LEAGUES & ASSOCIATIONS	61

STATE OF THE STATES

STATE-LEVEL ANALYSIS	64
INSTITUTIONAL CHANGES	78
STATE LEADER TABLES AND CREDIT UNION CONTACT INFORMATION	81

BUYER'S GUIDE

ADVERTISER INDEX	BG-1
SUPPLIER CONTACT INFORMATION	BG-4

CALLAHAN & ASSOCIATES *the credit union company*

For 35 years, Callahan & Associates has helped credit union leaders identify strategic growth opportunities that increase member value. We create meaningful dialogue, connect people, provide counsel, and help organizations thrive through our competitive analytics, best-practice media, leadership consulting, and collaborative ventures. Our clients grow assets, members, shares, and loans faster than industry averages. Learn more at Callahan.com.

THE ANNUAL CREDIT UNION DIRECTORY – VOLUME 35
IS SUPPORTED BY



PUBLISHED BY CALLAHAN & ASSOCIATES

1001 Connecticut Ave, NW Suite 1001, Washington, DC 20036
Ph: (800) 446-7453 | F: (800) 878-4712 | editor@creditunions.com

© COPYRIGHT 2020. ALL RIGHTS RESERVED.

Copyright is not claimed in any works of the United States Government. Copyright is claimed in all other materials and data of the United States Government, such as lists, data arrangements, comparisons, analyses, charts and illustrations. Material protected by copyright may not be reproduced in whole or in part, in any form whatsoever, without the express permission of Callahan & Associates.

ISSN 1935-9225 | ISBN 1-934330-88-4

EXECUTIVE LEADERSHIP

Jon Jeffreys, CEO
Jay Johnson, Chief Collaboration Officer
Alix Patterson, Chief Experience Officer

MARKETING & MEDIA

Rabia Daud
Alexandra Gekas
Sophia Giulajan
Erik Payne
Marc Rapport
Nicole Sanders
Seth Shibelski
Victoria Taylor
Rebecca Wessler
Paige Lock, Paige's Pages

ADVISORY SERVICES

Phylicia Atkins
Brett Beckham
Michael Blackman
Samir Chugani
Jearil Crawford
Samantha Cristobal
Will Hunt
Deeba Izadpanah
Aman Johal
Josh McAfee
Garner Resch
Scott Sturkie
Samuel Taft
Tim Taylor
Ashley Winston
Michael Zaleski
Michael Zelna

INFORMATION SERVICES & TECHNOLOGY

Duncan Bartley
Jennifer Davis
Prasunna Paturi
Steven Rubin
Sneha Reddy
Charlotte Taft
Kero Toh

ADMINISTRATION

Sergio Coimbra
Angie Harris
Dick Rowan
Katy Slater

CALLAHAN FINANCIAL SERVICES

Chris Howard
Erin Reilly
Talia Rocha
Rachael Straughn

ACKNOWLEDGEMENTS

This year marks a momentous time for the team at Callahan & Associates — we're celebrating 35 years of helping credit unions thrive, a tradition that began with the first Credit Union Directory. Welcome to the 35th edition!

This year feels different for many reasons. After tracking another year of unprecedented credit union industry success, we found ourselves producing our annual book during a global pandemic that has forced all of us in the industry, really everyone in business everywhere, to learn on the fly.

For us, that meant changing some processes, working more collaboratively remotely, and practicing patience. We're proud to say production met deadline and that this book retained the new look and feel we had planned.

We hope you like it. You asked, and we listened. Over the years, readers have recommended a shortened, more concise version of the publication. We're excited to announce for this year's edition, our senior team went page by page to decide which graphs, charts, and other data were most important for industry readers. This sleek new version will also be easier to navigate online.

So, what's changed? You'll still see the main elements of the Credit Union Directory you rely on — leader tables, industrywide performance charts, listings of key participants in the movement, and detailed state-by-state listings.

Altogether you'll see how the credit union industry truly fared in the past year. Our intent is that this knowledge will help inform your strategies for the challenges and opportunities that lie ahead.

We conclude the publication with an easy-to-navigate Buyer's Guide, featuring our Platinum Suppliers. Callahan & Associates is proud to provide the only such guide to every aspect of the cooperative financial services industry.

Of course, Callahan is about more than data. Our consultants and strategists are some of the most sought-after in the credit union movement, and CreditUnions.com continues to provide actionable insight from leading cooperatives on nearly every aspect of their business. We encourage you to join us there, and we want to thank those credit union executives who share their time and perspectives with us all year along, year after year.

I also want to thank the Callahan employee-owners (this is our first Credit Union Directory as a fully employee-owned enterprise) that put this new-look and new-feel directory together.

Associate editor Erik Payne was the production leader. Functional analyst Samantha Cristobal guided the efforts of our data specialists: analysts Mike Blackman, Will Hunt, and Aman Johal, and Sam Taft, our associate vice president of analytics and business development. Paige Lock of Paige's Pages once again served as our ace designer. And brand specialist Seth Shibelski also played a big role in getting the project across the finish line on time.

We're pleased to be able to once again provide the Credit Union Directory to the industry. We hope you find it a useful resource you can refer to time and again as the nation's financial cooperatives double down on helping their own member-owners confidently navigate suddenly uncertain waters.



ALEXANDRA GEKAS
VICE PRESIDENT,
MARKETING & MEDIA



origination + experience

Origence delivers the ultimate origination experience. For 25 years as CU Direct, we've helped credit unions increase efficiencies and fuel growth. Now, under the Origence brand, our solutions span across indirect lending, consumer & mortgage loan origination, point of sale, digital retail, analytics, marketing & CRM, auto shopping, consulting, and outsourced loan processing.

Indirect | Consumer | Mortgage

10-YEAR BALANCE SHEET AND INCOME STATEMENT

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19*

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	10-yr. CAGR
ASSETS											
Cash & Equivalents	13,537,687	14,285,323	13,597,124	14,554,649	15,392,070	15,168,242	15,357,457	15,413,084	15,413,084	18,303,510	2.79%
Cash At Corporate Credit Unions & Other Fis	83,155,335	88,392,457	75,376,644	72,692,509	80,786,329	84,157,907	84,630,116	78,290,785	78,290,785	104,411,846	5.35%
Government & Agencies	173,831,734	220,059,552	228,141,255	221,421,721	221,418,790	220,739,118	217,379,346	213,778,612	213,778,612	183,419,864	0.54%
Corporate Credit Unions **	17,427,592	3,997,640	3,664,204	2,972,105	2,804,898	2,872,618	2,969,647	3,191,086	3,191,086	3,002,248	-16.13%
Banks/S&Ls	42,848,765	48,089,975	45,807,321	43,080,887	40,792,540	38,691,721	34,289,331	29,433,918	28,476,152	28,476,152	-4.00%
All Other Investment & Insurance	10,480,473	11,519,378	11,517,806	11,731,691	10,981,649	10,509,556	10,996,105	10,447,808	10,447,808	55,021,085	22.27%
Total Investments, Cash, & Cash Equivalents	317,387,375	386,344,325	378,104,355	366,453,541	372,176,275	372,099,162	365,622,003	350,555,292	350,555,292	389,336,549	2.06%
Real Estate Loans	314,407,860	315,011,035	343,679,567	369,353,318	402,306,295	437,041,353	478,747,991	520,906,370	520,906,370	564,783,202	6.03%
Auto Loans	166,169,914	180,294,933	200,563,705	232,123,344	264,535,502	301,890,556	335,836,640	369,830,394	369,830,394	378,945,154	8.59%
All Other Loans	91,867,416	99,964,312	119,816,993	119,313,019	129,625,960	140,905,849	153,294,146	164,719,079	164,719,079	176,468,587	6.75%
Total Loans	578,972,007	605,270,828	653,060,265	720,789,681	796,467,758	879,777,758	967,878,778	1,055,455,843	1,055,455,843	1,120,216,943	6.94%
(Loan Loss Allowance)	(9,552,976)	(8,234,776)	(7,387,326)	(7,029,053)	(7,408,647)	(7,900,834)	(8,869,507)	(9,344,107)	(9,344,107)	(9,651,164)	-0.10%
Land, Buildings, & Fixed Assets	20,422,185	21,405,074	22,112,812	23,101,006	24,332,307	25,882,157	27,725,648	30,030,789	30,030,789	32,695,888	4.82%
All Other Assets (Incl. Foreclosures & Repos.)	25,879,266	30,089,638	29,453,087	32,801,067	33,663,452	39,228,309	42,949,851	44,140,948	44,140,948	52,144,156	7.26%
Total Assets	926,608,505	1,034,875,089	1,075,343,194	1,136,116,243	1,219,231,145	1,309,086,551	1,395,306,772	1,470,838,765	1,470,838,765	1,584,742,371	5.51%
Liabilities & Capital											
Total Liabilities	36,924,172	37,460,388	40,815,519	50,436,936	60,150,693	63,437,064	72,689,743	75,492,773	75,492,773	71,239,421	6.79%
Regular Shares, Deposits, & Share Drafts	325,887,762	361,961,390	433,793,958	472,179,588	524,871,141	574,155,004	618,662,863	651,257,711	651,257,711	685,987,459	7.73%
Share Certificates	216,294,999	206,690,359	193,895,523	191,412,534	192,331,567	201,841,353	214,254,166	240,551,175	240,551,175	289,813,656	2.97%
All Other Shares (MMA, IRA)	255,112,027	269,853,831	294,344,287	299,524,274	311,884,243	331,124,869	340,792,455	342,941,177	342,941,177	359,550,850	3.49%
Total Shares	797,294,788	838,505,580	922,033,767	963,116,391	1,029,086,952	1,107,121,225	1,173,709,483	1,234,750,063	1,234,750,063	1,335,351,965	5.29%
Total Reserves & Undivided Earnings	92,380,906	107,833,912	122,562,911	122,562,911	129,983,500	138,528,262	148,907,546	160,595,929	160,595,929	178,150,985	6.79%
Total Liabilities & Capital	926,608,505	1,034,875,089	1,075,343,194	1,136,116,243	1,219,231,145	1,309,086,551	1,395,306,772	1,470,838,765	1,470,838,765	1,584,742,371	5.51%
Income											
Net Loan Interest Income	34,937,058	33,150,789	32,081,673	32,891,767	35,226,856	38,237,175	42,075,841	47,587,685	47,587,685	53,477,772	4.35%
Investment, Trading, & Other Operating Income	10,640,284	10,549,203	11,523,572	11,642,403	12,461,245	13,800,848	15,439,325	17,917,645	17,917,645	19,995,668	6.51%
Fee Income	7,145,827	7,033,415	7,503,380	7,296,658	7,625,847	8,103,232	8,417,462	8,898,416	8,898,416	9,183,157	2.54%
Total Income	52,490,655	50,733,407	50,264,478	51,830,829	55,313,949	60,141,255	65,932,628	74,403,745	74,403,745	82,656,596	4.65%
Expenses											
Employee Compensation & Benefits	14,193,147	14,680,575	16,507,265	17,272,084	18,627,239	19,948,749	21,327,948	22,943,533	22,943,533	25,191,676	5.91%
Office Occupancy & Operations	7,570,624	7,719,224	8,408,449	8,926,029	9,386,785	9,938,541	10,453,597	11,322,581	11,322,581	12,153,154	4.85%
All Other Expenses	8,269,364	8,531,107	8,185,080	8,441,676	8,712,439	9,391,786	9,968,038	10,851,595	10,851,595	11,644,531	3.48%
Operating Expense Subtotal	30,033,135	30,930,906	33,358,390	34,414,737	36,726,464	39,279,073	41,749,583	45,117,708	45,117,708	48,989,361	5.01%
Provision For Loan Loss	6,825,782	4,703,179	3,586,818	3,056,680	4,023,719	5,096,026	6,459,741	6,574,884	6,574,884	6,537,709	-0.43%
Non-Operating Gain (Loss)	25,785	122,167	323,538	459,897	366,991	556,490	398,645	293,874	293,874	752,929	3.09%
Income Before Dividends	17,630,459	17,113,211	16,672,669	15,142,828	14,930,528	16,324,830	18,120,403	22,992,251	22,992,251	27,879,892	4.69%
Cost Of Funds ***	10,961,195	8,777,417	7,299,377	6,242,655	5,951,497	6,633,085	7,613,706	9,854,116	9,854,116	13,632,080	2.20%
Net Income Prior To Stabilization	6,596,589	8,335,794	9,373,292	8,894,946	8,836,226	9,691,745	10,506,697	13,138,134	13,138,134	14,247,813	8.00%
NCUSIF Stabilization Expense	1,972,935	1,891,721	779,777	670,060	(229)	2,184	(1,546)	(12,776)	(12,776)	(2,564)	-149.32%
Net Income	4,584,467	6,444,073	8,593,514	8,867,811	8,836,451	9,689,561	10,508,243	13,150,911	13,150,911	14,250,376	12.01%
TOTAL NUMBER OF CREDIT UNIONS	7,491	7,240	6,960	6,402	6,147	5,909	5,689	5,492	5,492	5,349	
# FCUs	4,589	4,447	4,415	3,928	3,608	3,376	3,499	3,283	3,283	3,195	
# SCUs - Federally Insured	2,750	2,647	2,547	2,449	2,256	2,177	2,074	1,999	1,999	1,953	
# SCUs - Cooperatively Insured	152	146	133	129	126	124	116	117	113	113	
Members	91,778	93,062	95,085	100,498	103,941	108,197	112,635	117,552	117,552	121,747	
Employees (FTEs)	239	240	247	254	271	293	293	305	305	316	
Loan Originations	250,800,106	264,244,588	330,627,691	354,377,121	410,742,739	461,344,761	485,583,531	511,200,731	511,200,731	551,028,002	
Net Charge-Offs / Average Loans	1.13%	0.91%	0.73%	0.56%	0.48%	0.55%	0.59%	0.57%	0.57%	0.56%	
Return On Assets	0.50%	0.68%	0.78%	0.80%	0.75%	0.77%	0.78%	0.92%	0.92%	0.93%	
Capital / Assets	11.0%	11.2%	11.2%	11.4%	11.3%	11.2%	11.3%	11.6%	11.6%	11.9%	

* IN THOUSANDS OF DOLLARS. | ** EXCLUDES CASH EQUIVALENTS HELD AT CORPORATE CREDIT UNIONS. | *** INCLUDES DIVIDENDS AND INTEREST ON BORROWED FUNDS.

SOURCE: CALLAHAN & ASSOCIATES

THE CONSOLIDATED CREDIT UNION FINANCIAL STATEMENT

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19*

	DEC-18	DEC-19	% CHG	12 MOS. ENDED DEC-18	12 MOS. ENDED DEC-19	% CHG
ASSETS						
Cash & Equivalents	93,703,869	122,715,355	30.96%	47,662,635	53,541,495	12.33%
Government & Agencies	175,290,784	183,419,864	4.64%	(74,950)	(63,723)	14.98%
Corporate Credit Union	3,191,086	3,002,248	-5.92%	7,116,389	8,363,392	17.52%
Banks/S&Ls	29,433,918	28,476,152	-3.25%	8,898,416	9,183,157	3.20%
Mutual Funds	2,478,973	3,298,155	33.05%	10,801,256	11,632,276	7.69%
All Other Investments & Insurance	46,456,663	48,424,774	4.24%			
Total Investments, Cash, & Cash Eq.	350,555,292	389,336,549	11.06%	74,403,745	82,656,596	11.09%
Real Estate Loans	520,906,370	564,783,202	8.42%	22,943,533	25,191,676	9.80%
Auto Loans	369,830,394	378,945,154	2.46%	440,774	479,338	8.75%
All Other Loans	164,719,079	176,488,587	7.15%	2,938,059	3,122,678	6.28%
Total Loans	1,055,455,843	1,120,216,943	6.14%	8,384,522	9,030,476	7.70%
(Loan Loss Allowance)	(9,344,107)	(9,651,164)	-3.29%	1,801,757	1,969,238	9.30%
Repossessed Property	753,514	688,482	-8.63%	3,158,372	3,280,897	3.88%
Land & Buildings	24,638,518	26,422,726	7.24%	3,678,303	4,038,736	9.80%
Other Fixed Assets	5,392,271	6,273,163	16.34%	20,744	23,656	14.04%
All Other Assets	43,387,434	51,455,674	18.60%	205,535	218,601	6.36%
Total Assets	1,470,838,765	1,584,742,371	7.74%	1,558,886	1,636,629	4.99%
LIABILITIES & CAPITAL						
Dividends Payable	374,525	448,843	19.84%	6,574,884	6,537,709	-0.57%
Notes Payable	58,444,193	52,874,813	-9.53%	51,705,368	55,529,633	7.40%
Reverse Repurchase Agreements	734,876	460,545	-37.33%	293,874	752,929	156.21%
Other Liabilities	15,939,179	17,455,221	9.51%	22,992,251	27,879,892	21.26%
Total Liabilities	75,492,773	71,239,421	-5.63%			
Regular Shares & Deposits	458,470,841	475,450,251	3.70%	1,469,132	1,517,191	3.27%
Money Market Shares	264,676,537	277,813,403	4.96%	8,384,985	12,114,888	44.48%
Share Drafts	192,786,871	210,537,208	9.21%	13,138,134	14,247,813	8.45%
IRA & KEOGH	78,264,640	81,737,446	4.44%			
Share Certificates	240,551,175	289,813,656	20.48%	(12,776)	(2,564)	79.94%
Total Shares	1,234,750,063	1,335,351,965	8.15%	13,150,911	14,250,376	8.36%
Regular Reserve	22,221,986	22,525,067	1.36%	5,492	5,349	% Chg
FASB 115 Valuation Reserve	(5,483,151)	(2,032,719)	62.93%	3,376	3,283	-2.75%
Undivided Earnings & Other Reserves	140,254,726	153,540,072	9.47%	1,999	1,953	-2.30%
Equity Acquired in Merger	3,602,369	4,118,565	14.33%	117	113	-3.42%
Total Reserves & Undivided Earnings	160,595,929	178,150,985	10.93%	117,551,533	121,746,941	3.57%
Total Liabilities & Capital	1,470,838,765	1,584,742,371	7.74%	305,312	316,335	3.61%
				10,402	10,861	4.41%
				15,302	15,650	2.27%

* IN THOUSANDS OF DOLLARS.

SOURCE: CALLAHAN & ASSOCIATES

One Company, Countless Resources



Callahan & Associates creates meaningful dialogue, connects people, provides counsel, and helps credit unions and their suppliers thrive through our competitive analytics, best-practice media, leadership consulting, and collaborative ventures. **Learn more at www.callahan.com**

CALLAHAN
& ASSOCIATES
the credit union company

200 LARGEST CREDIT UNIONS BY ASSETS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Rk		Credit Union	St.	Total Assets	Rk		Credit Union	St.	Total Assets
2019	2018				2019	2018			
1	1	NAVY	VA	\$111,986,078,360	51	48	VERIDIAN	IA	\$4,348,222,201
2	2	STATE EMPLOYEES'	NC	\$41,376,686,562	52	51	STATE FARM	IL	\$4,289,613,080
3	3	PENTAGON	VA	\$24,774,360,962	53	47	VISIONS	NY	\$4,274,925,465
4	4	BECU	WA	\$22,178,675,266	54	53	TINKER	OK	\$4,228,679,191
5	5	SCHOOLSFIRST	CA	\$16,761,721,612	55	54	STATE EMPLOYEES	NY	\$4,055,933,276
6	7	FIRST TECH	CA	\$13,110,528,514	56	59	BCU	IL	\$3,921,402,934
7	6	GOLDEN 1	CA	\$12,993,881,497	57	57	MISSION	CA	\$3,856,216,667
8	8	ALLIANT	IL	\$12,244,742,402	58	58	SERVICE	NH	\$3,815,482,781
9	9	AMERICA FIRST	UT	\$11,712,643,978	59	63	CITADEL	PA	\$3,777,481,832
10	11	SUNCOAST	FL	\$10,534,613,558	60	55	STATE EMPLOYEES OF MD	MD	\$3,774,676,319
11	10	SECURITY SERVICE	TX	\$9,823,931,274	61	56	VIRGINIA	VA	\$3,729,406,291
12	12	RANDOLPH-BROOKS	TX	\$9,675,517,536	62	60	WESCOM	CA	\$3,690,408,153
13	15	BETHPAGE	NY	\$9,467,660,222	63	67	SUMMIT	WI	\$3,689,604,395
14	14	DIGITAL	MA	\$9,361,090,159	64	129	GESA	WA	\$3,684,580,440
15	17	MOUNTAIN AMERICA	UT	\$9,348,807,708	65	66	TDECU	TX	\$3,609,984,926
16	16	VYSTAR	FL	\$9,117,164,288	66	61	NORTHWEST	VA	\$3,598,362,143
17	13	STAR ONE	CA	\$9,073,674,668	67	64	CHEVRON	CA	\$3,575,300,786
18	18	SAN DIEGO COUNTY	CA	\$8,467,119,045	68	62	AFFINITY	NJ	\$3,529,014,668
19	19	ALASKA USA	AK	\$8,335,689,209	69	70	JOVIA FINANCIAL	NY	\$3,481,965,990
20	20	AMERICAN AIRLINES	TX	\$7,658,627,987	70	72	COMMUNITY FIRST	WI	\$3,412,023,200
21	21	TEACHERS	NY	\$7,508,575,371	71	69	COASTAL	NC	\$3,387,041,557
22	22	PATELCO	CA	\$7,290,552,981	72	71	TRAVIS	CA	\$3,365,005,976
23	24	LAKE MICHIGAN	MI	\$6,863,398,040	73	75	GENERAL ELECTRIC	OH	\$3,361,620,128
24	23	ESL	NY	\$6,813,674,182	74	68	TEACHERS	IN	\$3,348,045,690
25	28	ENT	CO	\$6,685,914,013	75	80	WASHINGTON STATE EMP.	WA	\$3,338,765,767
26	25	LOGIX	CA	\$6,294,783,157	76	87	UNIVERSITY OF WISCONSIN	WI	\$3,331,480,865
27	32	PENNSYLVANIA STATE EMP.	PA	\$6,284,723,902	77	79	STCU	WA	\$3,290,019,280
28	26	CEFCU	IL	\$6,258,523,093	78	81	NAVY ARMY COMMUNITY	TX	\$3,264,304,436
29	30	ONPOINT COMMUNITY	OR	\$6,130,686,655	79	76	TOWER	MD	\$3,255,098,826
30	27	DELTA COMMUNITY	GA	\$6,051,859,736	80	77	EDUCATIONAL EMPLOYEES	CA	\$3,213,871,503
31	29	UNITED NATIONS	NY	\$5,980,674,968	81	74	CREDIT HUMAN	TX	\$3,210,474,405
32	31	GREENSTATE	IA	\$5,757,174,429	82	73	CALIFORNIA	CA	\$3,190,811,816
33	34	WINGS FINANCIAL	MN	\$5,633,124,581	83	86	LANGLEY	VA	\$3,115,797,624
34	33	POLICE AND FIRE	PA	\$5,628,622,249	84	96	NASA	MD	\$3,110,206,412
35	37	REDSTONE	AL	\$5,454,143,215	85	82	SAFE	CA	\$3,097,952,052
36	36	HUDSON VALLEY	NY	\$5,351,287,681	86	78	UNIFY FINANCIAL	CA	\$3,052,780,791
37	35	BANK-FUND STAFF	DC	\$5,188,504,558	87	83	MUNICIPAL	NY	\$3,052,270,675
38	40	BELLCO	CO	\$5,171,032,513	88	90	TECHNOLOGY	CA	\$3,045,579,402
39	39	EASTMAN	TN	\$5,099,588,309	89	91	KEESLER	MS	\$3,038,778,779
40	44	WRIGHT-PATT	OH	\$5,091,928,563	90	89	APPLE	VA	\$3,036,714,474
41	45	IDAHO CENTRAL	ID	\$5,070,731,874	91	84	APCO EMPLOYEES	AL	\$3,006,802,231
42	42	REDWOOD	CA	\$4,989,060,567	92	92	COMMUNITYAMERICA	KS	\$2,956,628,039
43	41	DESERT FINANCIAL	AZ	\$4,964,664,336	93	94	STANFORD	CA	\$2,942,159,964
44	49	SPACE COAST	FL	\$4,922,318,222	94	85	GECU	TX	\$2,939,087,041
45	38	DFCU FINANCIAL	MI	\$4,903,175,577	95	88	UNITED	MI	\$2,877,075,119
46	46	MICHIGAN STATE UNIVERSITY	MI	\$4,730,630,110	96	97	GENISYS	MI	\$2,847,190,473
47	43	KINECTA	CA	\$4,703,101,434	97	110	ROYAL	WI	\$2,837,926,175
48	50	MEMBERS 1ST	PA	\$4,614,909,117	98	93	PREMIER AMERICA	CA	\$2,832,870,068
49	52	LANDMARK	WI	\$4,463,282,883	99	95	PROVIDENT	CA	\$2,795,784,013
50	65	MIDFLORIDA	FL	\$4,422,009,998	100	102	FIRST COMMUNITY	MO	\$2,785,681,578

CONTINUED ON PAGE 4

200 LARGEST CREDIT UNIONS BY ASSETS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Rk		Credit Union	St.	Total Assets	Rk		Credit Union	St.	Total Assets
2019	2018				2019	2018			
101	106	AMERICAN HERITAGE	PA	\$2,749,195,793	151	143	LAKE TRUST	MI	\$1,917,932,522
102	100	ROBINS FINANCIAL	GA	\$2,738,616,657	152	139	MERCK EMPLOYEES	NJ	\$1,907,988,059
103	105	CANVAS	CO	\$2,726,664,767	153	154	PARTNERS	CA	\$1,907,070,142
104	99	GROW FINANCIAL	FL	\$2,714,879,543	154	165	COVANTAGE	WI	\$1,905,407,431
105	104	TRULIANT	NC	\$2,711,723,418	155	156	OREGON COMMUNITY	OR	\$1,889,384,074
106	108	UNIVERSITY	TX	\$2,680,065,867	156	159	DUPACO COMMUNITY	IA	\$1,888,189,051
107	114	CONNEXUS	WI	\$2,675,632,087	157	149	WORKERS	MA	\$1,871,285,751
108	111	FAIRWINDS	FL	\$2,670,383,320	158	166	EVANSVILLE TEACHERS	IN	\$1,850,784,071
109	103	ASCEND	TN	\$2,657,488,043	159	158	USALLIANCE FINANCIAL	NY	\$1,843,867,964
110	109	FOUNDERS	SC	\$2,653,556,044	160	193	SOUND	WA	\$1,839,704,597
111	101	CALIFORNIA COAST	CA	\$2,643,805,509	161	163	FOX COMMUNITIES	WI	\$1,834,894,059
112	98	SANDIA LABORATORY	NM	\$2,634,465,011	162	148	SOUTH CAROLINA	SC	\$1,831,540,738
113	116	NUMERICA	WA	\$2,515,179,551	163	157	TOGETHER	MO	\$1,825,507,133
114	117	EECU	TX	\$2,504,825,405	164	184	AUSTIN TELCO	TX	\$1,819,435,868
115	107	GEORGIA'S OWN	GA	\$2,494,603,277	165	179	AMERICU	NY	\$1,814,187,619
116	115	NUSENDA	NM	\$2,453,424,490	166	160	HAPO COMMUNITY	WA	\$1,799,616,106
117	124	KNOXVILLE TVA EMPLOYEES	TN	\$2,430,831,235	167	187	VALLEY STRONG	CA	\$1,797,260,753
118	112	PAWTUCKET	RI	\$2,413,643,136	168	162	CALTECH EMPLOYEES	CA	\$1,795,377,601
119	121	AFFINITY PLUS	MN	\$2,399,511,832	169	155	ACHIEVA	FL	\$1,780,626,340
120	131	MICHIGAN SCHOOLS AND GOVT.	MI	\$2,370,725,195	170	174	SELCO COMMUNITY	OR	\$1,770,728,135
121	113	NUVISION	CA	\$2,369,587,000	171	168	DOW CHEMICAL EMPLOYEES	MI	\$1,766,989,637
122	120	TRUMARK FINANCIAL	PA	\$2,366,861,656	172	178	HAWAII STATE	HI	\$1,763,409,437
123	119	NAVIGANT	RI	\$2,345,869,830	173	170	ORANGE COUNTY'S	CA	\$1,757,975,156
124	122	ORNL	TN	\$2,344,884,360	174	161	HAWAIIUSA	HI	\$1,754,571,447
125	123	JSC	TX	\$2,248,026,725	175	164	F & A	CA	\$1,752,786,654
126	128	LOCAL GOVERNMENT	NC	\$2,234,264,386	176	167	COMMUNITY FIRST OF FL	FL	\$1,752,061,254
127	126	ELEVATIONS	CO	\$2,213,511,730	177	172	BAYPORT	VA	\$1,743,829,584
128	127	GTE FINANCIAL	FL	\$2,205,233,765	178	185	GOLDENWEST	UT	\$1,742,042,034
129	118	CHARTWAY	VA	\$2,173,635,710	179	176	WHATCOM EDUCATIONAL	WA	\$1,712,782,396
130	132	EDUCATORS	WI	\$2,171,953,520	180	188	A+	TX	\$1,710,266,212
131	130	ONEAZ	AZ	\$2,169,565,298	181	196	COLUMBIA	WA	\$1,701,571,176
132	134	STATE DEPARTMENT	VA	\$2,166,049,554	182	189	ROGUE	OR	\$1,697,279,357
133	125	ATLANTA POSTAL	GA	\$2,165,395,512	183	191	ELEMENTS FINANCIAL	IN	\$1,687,713,194
134	133	SCHOOLS FINANCIAL	CA	\$2,150,075,670	184	180	AMERICA'S FIRST	AL	\$1,682,540,140
135	141	METRO	MA	\$2,092,358,761	185	198	CU OF SOUTHERN CALIFORNIA	CA	\$1,680,021,723
136	144	CAMPUS USA	FL	\$2,090,847,610	186	216	UTAH COMMUNITY	UT	\$1,679,503,115
137	153	ADVIA	MI	\$2,084,525,233	187	171	MERIWEST	CA	\$1,678,537,853
138	136	POLISH & SLAVIC	NY	\$2,068,242,172	188	197	CAPITAL	WI	\$1,678,005,312
139	150	ANDREWS	MD	\$2,060,114,066	189	195	ALTRA	WI	\$1,668,081,430
140	137	EGLIN	FL	\$2,051,193,649	190	186	ABOUND	KY	\$1,660,163,498
141	138	INDIANA MEMBERS	IN	\$2,049,131,784	191	200	ALLEGACY	NC	\$1,636,541,438
142	146	AMERICAN EAGLE FINANCIAL	CT	\$2,045,638,926	192	169	TYNDALL	FL	\$1,634,283,151
143	140	TTCU	OK	\$2,019,744,867	193	173	ADVANCIAL	TX	\$1,630,739,381
144	135	VANTAGE WEST	AZ	\$2,015,563,365	194	175	SHARONVIEW	SC	\$1,627,129,250
145	142	ADDITION FINANCIAL	FL	\$2,001,706,056	195	192	CREDIT UNION OF COLORADO	CO	\$1,626,621,078
146	147	EMPOWER	NY	\$1,954,366,997	196	194	FIRST ENTERTAINMENT	CA	\$1,613,755,239
147	151	ROCKLAND	MA	\$1,944,192,206	197	183	ASSOCIATED	GA	\$1,608,213,998
148	152	CAP COM	NY	\$1,943,305,817	198	181	TEXANS	TX	\$1,606,022,803
149	177	ARIZONA	AZ	\$1,937,882,885	199	205	TENNESSEE VALLEY	TN	\$1,594,768,530
150	145	CONNECTICUT STATE EMP.	CT	\$1,930,928,418	200	199	COAST CENTRAL	NC	\$1,577,082,785

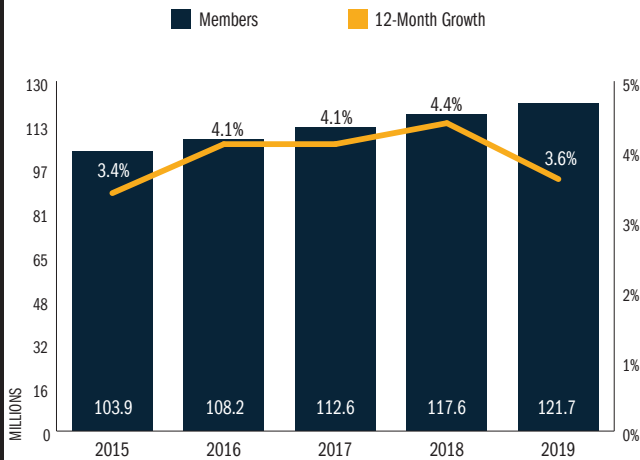
U.S. AVERAGE

\$296,268,905

MEMBERS

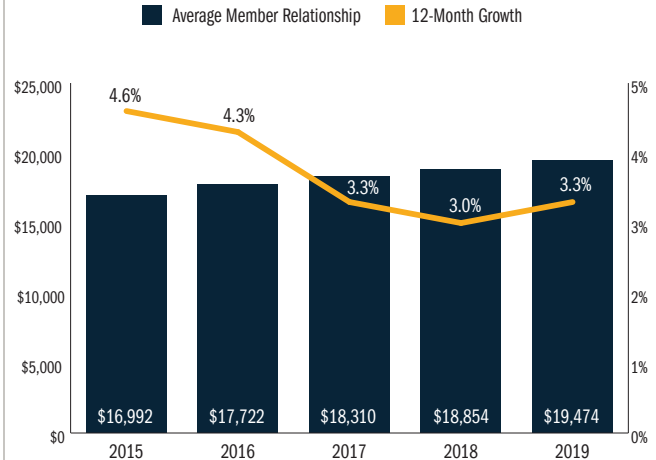
TOTAL MEMBERS & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



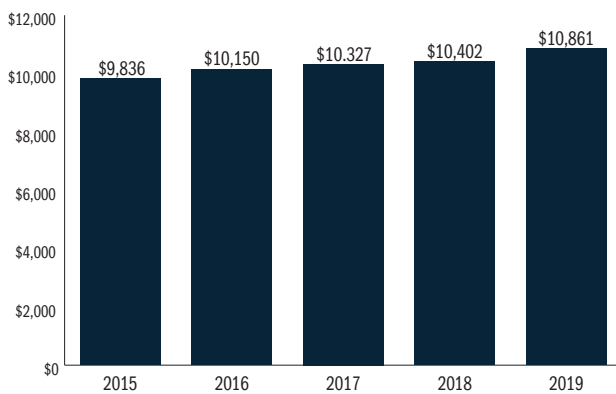
AVERAGE MEMBER RELATIONSHIP & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



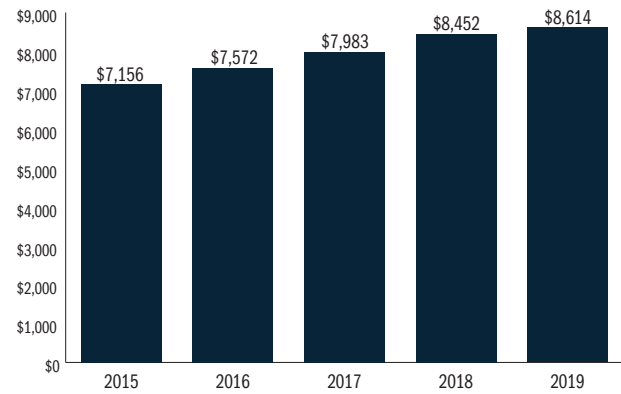
AVERAGE SHARE BALANCE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



AVERAGE LOAN BALANCE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



SOURCE: CALLAHAN & ASSOCIATES

200 LARGEST CREDIT UNIONS BY MEMBERSHIP

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Members	Average Share Balance	Total Assets	Rk.	Credit Union	St.	Members	Average Share Balance	Total Assets
1	NAVY	VA	8,959,665	\$9,582	\$11,986,078,360	51	SERVICE	NH	293,800	\$10,648	\$3,815,482,781
2	STATE EMPLOYEES'	NC	2,465,313	\$15,196	\$41,376,686,562	52	VIRGINIA	VA	292,857	\$10,371	\$3,729,406,291
3	PENTAGON	VA	1,864,365	\$9,629	\$24,774,360,962	53	MICHIGAN STATE UNIVERSITY	MI	288,083	\$13,538	\$4,730,630,110
4	BEJU	WA	1,237,456	\$14,498	\$22,178,675,266	54	WINGS FINANCIAL	MN	287,624	\$15,679	\$5,633,124,581
5	AMERICA FIRST	UT	1,089,451	\$9,494	\$11,712,643,978	55	WASHINGTON STATE EMP.	WA	281,711	\$10,119	\$3,338,765,767
6	GOLDEN 1	CA	1,058,001	\$10,717	\$12,993,881,497	56	UNIVERSITY OF WISCONSIN	WI	278,424	\$9,866	\$3,331,480,865
7	SCHOOLSFIRST	CA	936,243	\$15,379	\$16,761,721,612	57	REDWOOD	CA	276,038	\$15,659	\$4,989,060,567
8	MOUNTAIN AMERICA	UT	879,651	\$8,821	\$9,348,807,708	58	COASTAL	NC	270,377	\$10,974	\$3,387,041,557
9	SUNCOAST	FL	874,011	\$10,682	\$10,534,613,558	59	BCU	IL	269,316	\$11,495	\$3,921,402,934
10	DIGITAL	MA	871,546	\$9,069	\$9,361,090,159	60	LANGLEY	VA	266,176	\$9,409	\$3,115,797,624
11	RANDOLPH-BROOKS	TX	869,934	\$9,509	\$9,675,517,536	61	UNIFY FINANCIAL	CA	261,263	\$9,345	\$3,052,780,791
12	SECURITY SERVICE	TX	788,628	\$10,428	\$9,823,931,274	62	TRULIANT	NC	254,373	\$9,295	\$2,711,723,418
13	VYSTAR	FL	696,759	\$9,750	\$9,117,164,288	63	MISSION	CA	253,961	\$12,743	\$3,856,216,667
14	ALASKA USA	AK	678,527	\$11,000	\$8,335,689,209	64	STATE EMPLOYEES OF MD	MD	253,136	\$13,201	\$3,774,676,319
15	FIRST TECH	CA	610,473	\$15,117	\$13,110,528,514	65	CANVAS	CO	252,825	\$9,143	\$2,726,664,767
16	MUNICIPAL	NY	572,313	\$4,950	\$3,052,270,675	66	GESA	WA	252,619	\$12,284	\$3,684,580,440
17	ALLIANT	IL	493,675	\$20,334	\$12,244,742,402	67	KEESLER	MS	247,830	\$9,454	\$3,038,778,779
18	REDSTONE	AL	486,469	\$9,758	\$5,454,143,215	68	KINECTA	CA	245,170	\$17,222	\$4,703,101,434
19	PENNSYLVANIA STATE EMP.	PA	472,601	\$11,855	\$6,284,723,902	69	COMMUNITYAMERICA	KS	244,847	\$9,922	\$2,956,628,039
20	SPACE COAST	FL	451,680	\$9,313	\$4,922,318,222	70	EASTMAN	TN	241,567	\$18,159	\$5,099,588,309
21	MEMBERS 1ST	PA	441,733	\$8,872	\$4,614,909,117	71	VERIDIAN	IA	240,554	\$14,665	\$4,348,222,201
22	SAN DIEGO COUNTY	CA	421,986	\$16,643	\$8,467,119,045	72	NORTHWEST	VA	239,442	\$12,498	\$3,598,362,143
23	DELTA COMMUNITY	GA	414,624	\$12,528	\$6,051,859,736	73	SAFE	CA	235,670	\$11,226	\$3,097,952,052
24	BETHPAGE	NY	414,044	\$19,598	\$9,467,660,222	74	CREDIT HUMAN	TX	233,110	\$9,931	\$3,210,474,405
25	WRIGHT-PATT	OH	399,523	\$10,646	\$5,091,928,563	75	DFCU FINANCIAL	MI	230,373	\$18,116	\$4,903,175,577
26	TINKER	OK	397,821	\$9,288	\$4,228,679,191	76	GTE FINANCIAL	FL	227,941	\$8,704	\$2,205,233,765
27	GECU	TX	394,511	\$6,095	\$2,939,087,041	77	FOUNDERS	SC	224,954	\$9,528	\$2,653,556,044
28	ONPOINT COMMUNITY	OR	390,039	\$12,260	\$6,130,686,655	78	ROYAL	WI	223,815	\$10,844	\$2,837,926,175
29	IDAHO CENTRAL	ID	387,351	\$10,829	\$5,070,731,874	79	GENISYS	MI	223,287	\$10,494	\$2,847,190,473
30	ESL	NY	379,545	\$9,702	\$6,813,674,182	80	EECU	TX	222,571	\$9,764	\$2,504,825,405
31	MIDFLORIDA	FL	378,723	\$10,344	\$4,422,009,998	81	APPLE	VA	220,650	\$10,994	\$3,036,714,474
32	LAKE MICHIGAN	MI	376,150	\$14,799	\$6,863,398,040	82	EVANSVILLE TEACHERS	IN	219,263	\$6,004	\$1,850,784,071
33	ENT	CO	374,386	\$13,806	\$6,685,914,013	83	METRO	MA	217,749	\$7,161	\$2,092,358,761
34	PATELCO	CA	369,363	\$16,597	\$7,290,552,981	84	CITADEL	PA	215,187	\$14,045	\$3,777,481,832
35	CONNEXUS	WI	362,634	\$6,300	\$2,675,632,087	85	ROBINS FINANCIAL	GA	214,802	\$10,279	\$2,738,616,657
36	LANDMARK	WI	358,236	\$10,542	\$4,463,282,883	86	TRAVIS	CA	214,014	\$12,990	\$3,365,005,976
37	LOCAL GOVERNMENT	NC	356,277	\$5,629	\$2,234,264,386	87	EMPOWER	NY	211,959	\$8,013	\$1,954,366,997
38	STATE EMPLOYEES	NY	349,654	\$10,537	\$4,055,933,276	88	KNOXVILLE TVA EMPLOYEES	TN	211,883	\$9,072	\$2,430,831,235
39	CEFCU	IL	347,687	\$15,866	\$6,258,523,093	89	NUSENDA	NM	211,632	\$10,150	\$2,453,424,490
40	BELLCO	CO	342,563	\$11,392	\$5,171,032,513	90	VISIONS	NY	209,867	\$16,250	\$4,274,925,465
41	TDECU	TX	341,195	\$8,308	\$3,609,984,926	91	AFFINITY PLUS	MN	208,855	\$10,263	\$2,399,511,832
42	TEACHERS	NY	339,192	\$19,570	\$7,508,575,371	92	ASCEND	TN	208,628	\$10,590	\$2,657,488,043
43	POLICE AND FIRE	PA	331,321	\$13,692	\$5,628,622,249	93	LOGIX	CA	207,019	\$24,835	\$6,294,783,157
44	FIRST COMMUNITY	MO	330,436	\$7,301	\$2,785,681,578	94	GREENSTATE	IA	206,288	\$17,634	\$5,757,174,429
45	DESERT FINANCIAL	AZ	320,908	\$13,129	\$4,964,664,336	95	GROW FINANCIAL	FL	205,515	\$11,835	\$2,714,879,543
46	UNIVERSITY	TX	314,649	\$7,592	\$2,680,065,867	96	UTAH COMMUNITY	UT	205,470	\$7,218	\$1,679,503,115
47	AMERICAN AIRLINES	TX	309,823	\$22,180	\$7,658,627,987	97	STCU	WA	200,692	\$13,126	\$3,290,019,280
48	EDUCATIONAL EMPLOYEES	CA	305,569	\$8,964	\$3,213,871,503	98	GENERAL ELECTRIC	OH	199,366	\$13,043	\$3,361,620,128
49	HUDSON VALLEY	NY	303,869	\$14,998	\$5,351,287,681	99	JOVIA FINANCIAL	NY	199,326	\$15,628	\$3,481,965,990
50	TEACHERS	IN	301,493	\$9,724	\$3,348,045,690	100	EDUCATORS	WI	198,691	\$9,303	\$2,171,953,520

CONTINUED ON PAGE 8

200 LARGEST CREDIT UNIONS BY MEMBERSHIP

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Members	Average Share Balance	Total Assets	Rk.	Credit Union	St.	Members	Average Share Balance	Total Assets
101	FAIRWINDS	FL	197,694	\$11,788	\$2,670,383,320	151	COMMUNITY FIRST	WI	139,822	\$20,167	\$3,412,023,200
102	AMERICAN HERITAGE	PA	197,060	\$10,333	\$2,749,195,793	152	APG	MD	137,963	\$9,552	\$1,482,067,137
103	SUMMIT	WI	196,537	\$13,947	\$3,689,604,395	153	CAP COM	NY	137,142	\$12,103	\$1,943,305,817
104	WESCOM	CA	195,569	\$15,367	\$3,690,408,153	154	AMERICU	NY	137,035	\$11,463	\$1,814,187,619
105	CALIFORNIA COAST	CA	192,074	\$11,340	\$2,643,805,509	155	NORTHEAST	NH	136,981	\$9,369	\$1,544,752,314
106	TOWER	MD	191,654	\$14,665	\$3,255,098,826	156	LBS FINANCIAL	CA	136,946	\$9,634	\$1,534,622,789
107	CHARTWAY	VA	191,194	\$10,020	\$2,173,635,710	157	MICHIGAN SCHOOLS AND GOVT.	MI	135,173	\$14,929	\$2,370,725,195
108	NAVY ARMY COMMUNITY	TX	188,405	\$14,577	\$3,264,304,436	158	CREDIT UNION OF COLORADO	CO	135,053	\$10,557	\$1,626,621,078
109	NUVISION	CA	188,404	\$10,506	\$2,369,587,000	159	SOUND	WA	134,737	\$11,847	\$1,839,704,597
110	GEORGIA'S OWN	GA	182,766	\$10,581	\$2,494,603,277	160	FIRST COMMUNITY	TX	133,785	\$10,186	\$1,541,379,016
111	HAPO COMMUNITY	WA	182,491	\$8,512	\$1,799,616,106	161	BARKSDALE	LA	133,660	\$9,661	\$1,467,907,064
112	NASA	MD	181,256	\$13,311	\$3,110,206,412	162	ANDREWS	MD	133,244	\$13,129	\$2,060,114,066
113	ROCKLAND	MA	180,601	\$8,941	\$1,944,192,206	163	TTCU	OK	133,208	\$11,212	\$2,019,744,867
114	AFFINITY	NJ	179,556	\$13,602	\$3,529,014,668	164	TOGETHER	MO	132,959	\$11,796	\$1,825,507,133
115	PARTNERS	CA	178,401	\$9,186	\$1,907,070,142	165	IH MISSISSIPPI VALLEY	IL	132,795	\$9,159	\$1,474,942,658
116	UNITED	MI	177,142	\$12,025	\$2,877,075,119	166	JSC	TX	132,421	\$14,903	\$2,248,026,725
117	LAKE TRUST	MI	176,322	\$9,489	\$1,917,932,522	167	TWINSTAR	WA	132,143	\$9,537	\$1,453,204,416
118	AMERICA'S FIRST	AL	174,652	\$8,417	\$1,682,540,140	168	HUGHES	AZ	131,706	\$9,523	\$1,394,808,001
119	ORNL	TN	173,671	\$11,046	\$2,344,884,360	169	CREDIT UNION ONE	MI	130,449	\$10,236	\$1,487,657,639
120	ADVIA	MI	169,604	\$10,648	\$2,084,525,233	170	INDIANA MEMBERS	IN	130,354	\$13,337	\$2,049,131,784
121	GEORGIA UNITED	GA	166,881	\$7,311	\$1,414,020,457	171	ARIZONA	AZ	130,127	\$12,320	\$1,937,882,885
122	ARROWHEAD CENTRAL	CA	166,561	\$7,438	\$1,491,798,538	172	WHATCOM EDUCATIONAL	WA	129,730	\$11,003	\$1,712,782,396
123	A+	TX	166,559	\$8,774	\$1,710,266,212	173	HAWAIIUSA	HI	129,652	\$11,718	\$1,754,571,447
124	OREGON COMMUNITY	OR	165,864	\$9,833	\$1,889,384,074	174	ALL IN	AL	128,556	\$10,051	\$1,514,223,269
125	ADDITION FINANCIAL	FL	165,609	\$10,732	\$2,001,706,056	175	SAFE	SC	128,070	\$7,553	\$1,114,141,401
126	CALIFORNIA	CA	165,408	\$16,033	\$3,190,811,816	176	CENTRA	IN	127,916	\$10,102	\$1,559,069,587
127	ACHIEVA	FL	165,153	\$9,406	\$1,780,626,340	177	MEMBER ONE	VA	126,807	\$8,002	\$1,125,711,339
128	MICHIGAN FIRST	MI	161,235	\$4,627	\$980,071,242	178	TRUMARK FINANCIAL	PA	125,444	\$15,864	\$2,366,861,656
129	SOUTH CAROLINA	SC	160,647	\$8,734	\$1,831,540,738	179	DUPACO COMMUNITY	IA	125,321	\$12,143	\$1,888,189,051
130	VANTAGE WEST	AZ	160,124	\$10,813	\$2,015,563,365	180	CONSUMERS	IL	124,499	\$8,796	\$1,332,600,988
131	SCHOOLS FINANCIAL	CA	159,881	\$11,664	\$2,150,075,670	181	TECHNOLOGY	CA	124,496	\$19,601	\$3,045,579,402
132	FORUM	IN	158,955	\$6,875	\$1,489,729,681	182	STATE FARM	IL	124,036	\$29,531	\$4,289,613,080
133	SRP	SC	157,360	\$5,836	\$1,067,077,866	183	PROVIDENT	CA	123,572	\$18,384	\$2,795,784,013
134	ALLEGACY	NC	154,871	\$9,087	\$1,636,541,438	184	SPIRE	MN	123,133	\$8,950	\$1,242,852,658
135	AMERICAN EAGLE FINANCIAL	CT	154,334	\$11,982	\$2,045,638,926	185	PAWTUCKET	RI	122,180	\$15,866	\$2,413,643,136
136	ASSOCIATED	GA	154,165	\$8,946	\$1,608,213,998	186	CAPITAL	WI	121,877	\$11,088	\$1,678,005,312
137	NUMERICA	WA	153,804	\$12,798	\$2,515,179,551	187	EGLIN	FL	121,309	\$14,727	\$2,051,193,649
138	TENNESSEE VALLEY	TN	150,355	\$9,085	\$1,594,768,530	188	CU OF SOUTHERN CALIFORNIA	CA	121,039	\$11,305	\$1,680,021,723
139	VALLEY STRONG	CA	148,231	\$9,594	\$1,797,260,753	189	COVANTAGE	WI	120,768	\$13,697	\$1,905,407,431
140	UNITED NATIONS	NY	146,355	\$36,525	\$5,980,674,968	190	ALLSOUTH	SC	120,510	\$6,286	\$897,983,480
141	COMMUNITY FIRST OF FL	FL	144,436	\$10,263	\$1,752,061,254	191	PHILADELPHIA	PA	120,505	\$8,691	\$1,210,844,208
142	SCOTT	IL	144,353	\$7,520	\$1,268,134,426	192	USALLIANCE FINANCIAL	NY	120,310	\$10,210	\$1,843,867,964
143	ROGUE	OR	144,167	\$10,305	\$1,697,279,357	193	OREGON STATE	OR	119,736	\$10,083	\$1,393,221,090
144	BAYPORT	VA	144,139	\$10,020	\$1,743,829,584	194	CAMPUS USA	FL	118,818	\$14,916	\$2,090,847,610
145	CREDIT UNION OF TEXAS	TX	143,959	\$8,421	\$1,388,262,626	195	WESTERRA	CO	118,022	\$11,515	\$1,571,773,645
146	ELEVATIONS	CO	143,850	\$13,073	\$2,213,511,730	196	TEXAS TRUST	TX	117,938	\$8,838	\$1,344,026,691
147	GOLDENWEST	UT	143,695	\$10,249	\$1,742,042,034	197	CYPRUS	UT	117,207	\$8,674	\$1,149,914,569
148	SELCO COMMUNITY	OR	141,933	\$10,879	\$1,770,728,135	198	LGE COMMUNITY	GA	116,576	\$10,046	\$1,433,057,304
149	ALTURA	CA	140,989	\$9,377	\$1,515,289,445	199	PREMIER AMERICA	CA	116,238	\$21,644	\$2,832,870,068
150	ONEAZ	AZ	140,766	\$13,275	\$2,169,565,298	200	ORANGE COUNTY'S	CA	116,110	\$13,099	\$1,757,975,156

U.S. AVERAGE

22,761 \$10,861 \$296,268,905

LEADERS IN 12-MONTH MEMBERSHIP GROWTH

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	12-Month Growth	Members	Total Assets
1	ATLANTIC*	ME	120.31%	47,158	\$748,758,861
2	BIRMINGHAM-BLOOMFIELD*	MI	117.17%	11,499	\$119,641,326
3	VIBE*	MI	109.41%	66,813	\$913,849,092
4	CANYON STATE*	AZ	100.99%	37,091	\$435,266,773
5	MERRIMACK VALLEY*	MA	65.21%	82,838	\$1,074,575,376
6	FINANCIAL TRUST*	NY	58.07%	13,920	\$121,891,239
7	CITY & COUNTY*	MN	56.11%	62,655	\$893,591,689
8	GESA*	WA	53.77%	252,619	\$3,684,580,440
9	FIRST	IA	39.08%	10,164	\$173,841,415
10	EMBERS*	MI	34.98%	17,208	\$234,458,662
11	PATHWAYS FINANCIAL*	OH	31.18%	38,447	\$414,198,822
12	FINGER LAKES*	NY	30.12%	20,108	\$167,332,685
13	NAHEOLA	AL	27.25%	10,223	\$119,143,974
14	VALLESTAR*	VA	24.99%	53,974	\$499,530,360
15	UNIVERSITY	TX	24.48%	314,649	\$2,680,065,867
16	PINNACLE	NJ	23.87%	13,992	\$103,383,818
17	MIDFLORIDA^	FL	21.45%	378,723	\$4,422,009,998
18	FINANCIAL BUILDERS	IN	21.01%	14,214	\$107,945,620
19	SECURITY FIRST	TX	20.55%	51,114	\$341,103,720
20	VOCALITY COMMUNITY	CA	18.36%	6,551	\$129,877,872
21	CENTURY HERITAGE*	PA	18.27%	14,842	\$172,087,387
22	FREEDOM NORTHWEST	ID	17.51%	8,637	\$195,001,052
23	ST. CLOUD FINANCIAL*	MN	17.50%	22,914	\$202,108,849
24	CITY OF BOSTON*	MA	17.24%	30,572	\$456,073,707
25	ALL IN*	AL	16.39%	128,556	\$1,514,223,269
26	FOREST AREA	MI	16.15%	14,180	\$127,092,171
27	SRP*	SC	15.95%	157,360	\$1,067,077,866
28	GULF WINDS*	FL	15.89%	71,512	\$719,554,550
29	GUARDIANS*	FL	15.88%	35,380	\$206,919,539
30	INOVA	IN	15.68%	39,111	\$458,313,782
31	MEMPHIS CITY EMPLOYEES*	TN	15.12%	41,251	\$333,261,695
32	CERTIFIED*	CA	14.86%	61,569	\$618,576,125
33	SPIRE*	MN	14.85%	123,133	\$1,242,852,658
34	UTAH COMMUNITY	UT	14.79%	205,470	\$1,679,503,115
35	COMPASS COMMUNITY	CA	14.54%	6,372	\$146,080,860
36	ALOHA PACIFIC*	HI	14.25%	62,423	\$968,339,609
37	SERVICE 1*	MI	14.01%	21,809	\$144,957,147
38	IDAHO CENTRAL	ID	13.65%	387,351	\$5,070,731,874
39	CENTRIC	LA	13.62%	24,859	\$206,364,207
40	NASA*	MD	13.45%	181,256	\$3,110,206,412
41	NORTHROP GRUMMAN	CA	13.28%	61,880	\$1,194,170,530
42	REDSTONE	AL	12.91%	486,469	\$5,454,143,215
43	ACT 1ST	MD	12.90%	12,488	\$133,506,538
44	XCEL*	NJ	12.49%	18,220	\$186,564,085
45	ALLIANT	IL	12.45%	493,675	\$12,244,742,402
45	TDECU	TX	12.45%	341,195	\$3,609,984,926
47	TECHNOLOGY	CA	12.36%	124,496	\$3,045,579,402
48	RIVERFALL	AL	12.23%	10,768	\$126,564,996
49	ABNB	VA	12.02%	66,617	\$650,923,246
50	BILLINGS*	MT	11.99%	10,703	\$163,024,735
U.S. AVERAGE			3.57%	22,761	\$296,268,905

* MERGED IN THE PAST YEAR.

^ ACQUIRED A BANK OR BANK BRANCH(ES) IN THE PAST YEAR.

LEADERS IN 12-MONTH AVERAGE MEMBER RELATIONSHIP GROWTH

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS*** | DATA AS OF 12.31.19

Rk.	Credit Union	St.	12-Month Growth**	Average Member Relationship**	Average Loan/Member**	Average Share Balance	Total Assets
1	LATINO COMMUNITY	NC	37.84%	\$9,584	\$4,653	\$4,931	\$491,046,564
2	CANYON STATE*	AZ	25.76%	\$17,758	\$7,791	\$9,967	\$435,266,773
3	GREATER IOWA	IA	22.60%	\$28,051	\$13,869	\$14,182	\$537,721,451
4	IBM SOUTHEAST EMPLOYEES	FL	19.90%	\$26,220	\$12,755	\$13,464	\$1,532,195,436
5	CREDIT UNION ONE	MI	19.69%	\$18,333	\$8,097	\$10,236	\$1,487,657,639
6	POWER FINANCIAL^	FL	19.00%	\$36,740	\$15,517	\$21,222	\$840,305,619
7	PIONEER VALLEY	MA	17.90%	\$16,662	\$7,886	\$8,776	\$109,000,226
8	ARIZONA^	AZ	17.52%	\$20,967	\$8,647	\$12,320	\$1,937,882,885
9	GESA*	WA	17.05%	\$22,665	\$10,381	\$12,284	\$3,684,580,440
10	CALIFORNIA BEAR	CA	16.64%	\$19,391	\$9,186	\$10,204	\$113,588,904
11	GREENVILLE HERITAGE	SC	15.93%	\$14,970	\$6,581	\$8,389	\$121,443,626
12	WESTERN VISTA	WY	15.57%	\$24,769	\$11,874	\$12,895	\$178,108,421
13	VIBE*	MI	14.66%	\$21,076	\$9,384	\$11,692	\$913,849,092
14	UTAH FIRST	UT	14.59%	\$29,885	\$13,017	\$16,868	\$501,691,986
15	GULF COAST EDUCATORS	TX	14.30%	\$26,881	\$11,580	\$15,301	\$860,108,637
16	HARBORSTONE	WA	14.19%	\$27,322	\$11,194	\$16,128	\$1,532,553,282
17	ANDREWS	MD	13.98%	\$25,904	\$12,775	\$13,129	\$2,060,114,066
18	NORTHWESTERN MUTUAL	WI	12.97%	\$36,395	\$15,180	\$21,214	\$173,483,523
19	BLACKHAWK COMMUNITY	WI	12.93%	\$19,822	\$8,862	\$10,960	\$619,876,636
20	NEW ENGLAND	VT	12.84%	\$24,499	\$11,568	\$12,930	\$1,415,179,636
21	JSC	TX	12.66%	\$22,542	\$7,639	\$14,903	\$2,248,026,725
22	UNITED STATES SENATE	VA	12.11%	\$39,888	\$17,688	\$22,200	\$1,021,823,425
23	KELLOGG COMMUNITY	MI	12.00%	\$22,020	\$9,014	\$13,007	\$637,246,126
23	CONNEXUS	WI	12.00%	\$12,783	\$6,483	\$6,300	\$2,675,632,087
25	AUSTIN TELCO	TX	11.89%	\$30,798	\$14,060	\$16,738	\$1,819,435,868
26	ROCKLAND	MA	11.83%	\$17,906	\$8,965	\$8,941	\$1,944,192,206
27	WICHITA	KS	11.74%	\$19,147	\$9,426	\$9,722	\$132,333,852
28	FIRST FLORIDA	FL	11.67%	\$26,860	\$12,754	\$14,106	\$1,055,950,422
29	TELCOMM	MO	11.54%	\$12,316	\$5,097	\$7,219	\$178,949,812
30	CREDIT UNION OF GEORGIA	GA	11.46%	\$15,011	\$5,688	\$9,323	\$353,481,331
31	COASTAL COMMUNITY AND TEACHERS*	TX	11.37%	\$15,750	\$7,756	\$7,994	\$354,360,950
32	ATLANTIC CITY	WY	10.93%	\$18,288	\$7,508	\$10,781	\$126,538,635
33	FAIRWINDS^	FL	10.92%	\$20,431	\$8,642	\$11,788	\$2,670,383,320
34	COLORADO	CO	10.80%	\$17,362	\$7,332	\$10,030	\$113,655,420
35	SELF-HELP*	NC	10.78%	\$20,186	\$8,693	\$11,494	\$1,100,500,043
36	STERLING	CO	10.73%	\$21,082	\$5,678	\$15,403	\$165,946,159
37	UNITED*	IL	10.71%	\$15,117	\$6,818	\$8,299	\$249,012,886
38	SOUND	WA	10.67%	\$20,526	\$8,679	\$11,847	\$1,839,704,597
39	U.S. POSTAL SERVICE	MD	10.63%	\$17,088	\$7,694	\$9,394	\$268,327,066
40	SUNLIGHT	WY	10.47%	\$15,262	\$6,731	\$8,531	\$119,010,630
41	AMERICAN HERITAGE*	PA	10.43%	\$18,858	\$8,525	\$10,333	\$2,749,195,793
42	CITY & COUNTY*	MN	10.42%	\$20,473	\$8,256	\$12,217	\$893,591,689
43	ORLANDO	FL	10.26%	\$15,997	\$7,116	\$8,881	\$247,618,580
44	ELEVATE	UT	10.21%	\$15,601	\$6,773	\$8,828	\$145,675,398
45	PROFED	IN	10.11%	\$13,366	\$5,515	\$7,851	\$463,082,664
46	CLEARWATER	MT	9.97%	\$14,684	\$5,096	\$9,588	\$564,403,832
47	LEADERS	TN	9.90%	\$13,609	\$7,074	\$6,535	\$441,961,763
48	SACO VALLEY	ME	9.85%	\$24,779	\$11,501	\$13,277	\$128,364,010
49	ERIE	PA	9.80%	\$12,645	\$4,967	\$7,679	\$547,928,856
50	HIDDEN RIVER	PA	9.78%	\$12,680	\$4,168	\$8,513	\$162,788,944
U.S. AVERAGE			3.29%	\$19,474	\$8,614	\$10,861	\$296,268,905

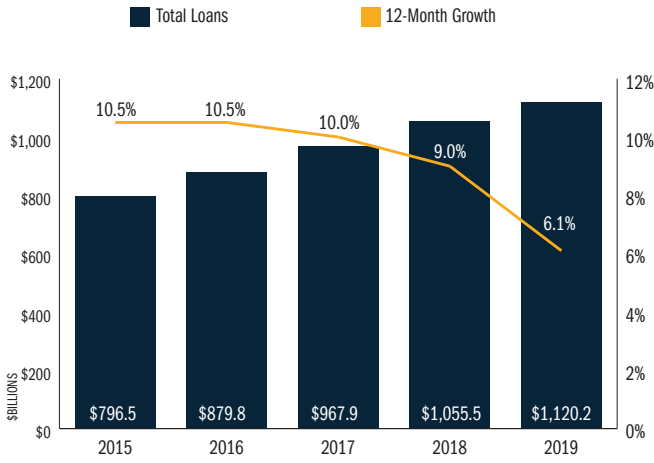
* MERGED IN THE PAST YEAR. ^ ACQUIRED A BANK OR BANK BRANCH(ES) IN THE PAST YEAR.

** EXCLUDING MEMBER BUSINESS LOANS. *** FOR CREDIT UNIONS WITH MEMBER GROWTH GREATER THAN OR EQUAL TO ZERO.

LENDING

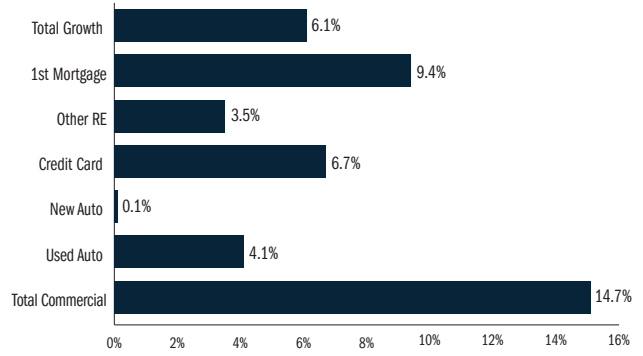
TOTAL LOANS & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



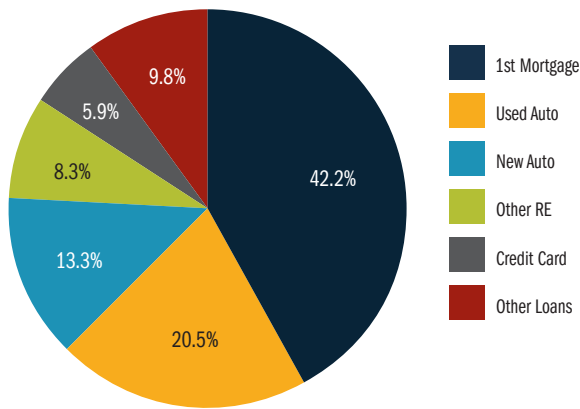
12-MONTH LOAN GROWTH BY CATEGORY

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



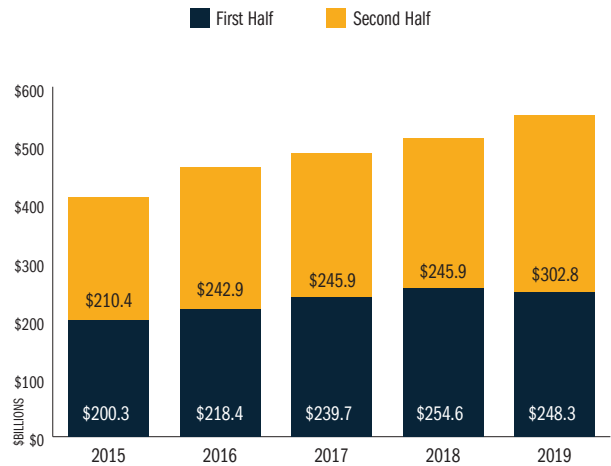
LOAN PORTFOLIO COMPOSITION

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



TOTAL LOAN ORIGINATIONS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



SOURCE: CALLAHAN & ASSOCIATES

LEADERS IN 12-MONTH LOAN GROWTH

FOR U.S. CREDIT UNIONS >\$100M** IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	12-Month Growth	Total Loans	Rk.	Credit Union	St.	12-Month Growth	Total Loans
1	CANYON STATE*	AZ	165.96%	\$290,621,313	51	RIVERFALL	AL	21.13%	\$74,542,953
2	VIBE*	MI	145.72%	\$659,807,332	52	NORTHWESTERN MUTUAL	WI	20.94%	\$102,984,072
3	CITY & COUNTY*	MN	77.17%	\$550,954,244	53	CABRILLO	CA	20.66%	\$224,717,319
4	ATLANTIC*	ME	73.48%	\$569,338,602	54	CLEARWATER	MT	20.55%	\$319,594,453
5	MERRIMACK VALLEY*	MA	70.45%	\$709,336,992	55	CREDIT UNION OF GEORGIA	GA	20.48%	\$196,094,500
6	GESA*	WA	68.59%	\$2,899,540,193	56	MEMPHIS CITY EMPLOYEES*	TN	20.35%	\$184,236,109
7	BIRMINGHAM-BLOOMFIELD*	MI	48.80%	\$71,291,451	57	NORTH STAR COMMUNITY	IA	20.29%	\$72,733,159
8	IBM SOUTHEAST EMPLOYEES	FL	39.98%	\$1,258,283,563	58	MIAMI FIREFIGHTERS	FL	20.11%	\$84,935,733
9	FOREST AREA	MI	39.49%	\$81,086,953	59	MECE	MO	19.60%	\$145,703,702
10	FINANCIAL TRUST*	NY	38.96%	\$72,261,237	60	PIMA	AZ	19.48%	\$414,633,615
11	VOCALITY COMMUNITY	CA	38.22%	\$100,696,200	61	UTAH FIRST	UT	19.38%	\$431,080,729
11	EMBERS*	MI	38.22%	\$138,454,695	62	POLICE AND FIRE	PA	19.04%	\$3,542,320,864
13	UNITED*	IL	38.16%	\$132,029,196	63	ANDREWS	MD	18.95%	\$1,757,621,060
14	ARIZONA^	AZ	37.30%	\$1,210,894,917	64	NASA*	MD	18.62%	\$2,299,425,476
15	POWER FINANCIAL^	FL	35.92%	\$652,586,032	65	STERLING	CO	18.55%	\$59,132,353
16	FINGER LAKES*	NY	35.41%	\$125,635,621	66	IDAHO CENTRAL	ID	18.52%	\$4,370,233,362
17	TELCOMM	MO	35.04%	\$106,815,328	67	SELFRELIANCE	IL	18.37%	\$308,417,223
18	NAHEOLA	AL	34.80%	\$98,837,721	68	SOUND	WA	18.25%	\$1,407,179,111
19	COLORAMO	CO	33.47%	\$73,493,371	69	LAUNCH	FL	18.22%	\$516,142,824
20	CITIZENS	TX	33.09%	\$41,222,308	70	EDUCATIONAL EMPLOYEES	CA	18.08%	\$1,603,669,896
21	UNIVERSITY*	CA	31.81%	\$406,406,252	71	ADVANTAGE PLUS	ID	18.07%	\$128,450,664
22	GREATER IOWA	IA	31.27%	\$492,723,965	72	ALABAMA ONE	AL	17.99%	\$373,452,534
23	ALL IN*	AL	29.45%	\$1,134,701,758	73	BULLDOG	MD	17.94%	\$88,368,226
24	COMPASS COMMUNITY	CA	28.88%	\$96,041,716	74	GULF COAST EDUCATORS	TX	17.85%	\$489,156,653
25	GUARDIANS*	FL	28.14%	\$131,425,370	75	ELEVATE	UT	17.79%	\$86,274,949
26	ABNB	VA	27.53%	\$539,979,158	76	PFCU	MI	17.43%	\$411,928,090
27	CREDIT UNION ONE	MI	27.29%	\$1,129,858,910	77	SECURITY FIRST	TX	17.17%	\$273,441,284
28	PROFED	IN	27.02%	\$294,408,279	78	EDUCATORS	TX	17.15%	\$184,041,744
29	SRI	CA	26.51%	\$82,370,100	79	APL	MD	16.99%	\$326,455,863
30	PATHWAYS FINANCIAL*	OH	26.50%	\$248,534,943	80	DANNEMORA	NY	16.89%	\$136,083,487
31	VALLESTAR*	VA	26.16%	\$311,721,108	81	RED WING	MN	16.86%	\$68,691,601
32	MIDFLORIDA^	FL	26.11%	\$3,200,125,025	82	REDSTONE	AL	16.84%	\$2,433,671,023
33	LATINO COMMUNITY	NC	25.95%	\$390,739,129	83	ERIE	PA	16.77%	\$335,514,594
34	RICHFIELD-BLOOMINGTON	MN	25.61%	\$206,034,529	83	I.L.W.U.	CA	16.77%	\$220,383,042
35	SELF-HELP*	NC	25.49%	\$824,061,285	85	CITADEL	PA	16.69%	\$3,527,630,473
36	COASTAL COMMUNITY AND TEACHERS*	TX	25.35%	\$289,556,938	86	HARBORLIGHT	MI	16.65%	\$71,147,775
37	REGIONAL	IN	25.05%	\$67,140,251	87	ROYAL	WI	16.53%	\$2,511,378,904
38	BLACKHAWK COMMUNITY	WI	24.64%	\$497,781,485	88	VYSTAR^	FL	16.50%	\$6,612,577,719
39	CONNEXUS	WI	24.40%	\$2,351,416,932	89	FINANCIAL PLUS	IA	16.34%	\$83,196,952
40	ADDITION FINANCIAL^	FL	23.59%	\$1,411,874,567	90	BELLCO	CO	16.12%	\$4,215,993,055
41	SERVICE 1*	MI	23.42%	\$109,335,095	91	TRUE SKY	OK	16.09%	\$439,103,198
42	FREEDOM NORTHWEST	ID	23.30%	\$164,967,191	92	ALPENA ALCONA AREA	MI	16.05%	\$234,420,446
43	CREDIT UNION 1	IL	23.14%	\$626,966,975	93	SUPERIOR^	OH	16.03%	\$661,568,408
44	RIVERFRONT	PA	22.36%	\$119,608,069	94	UNCLE	CA	15.94%	\$396,861,665
45	ADVIA	MI	21.95%	\$1,727,591,346	95	FIRST	IA	15.93%	\$145,750,646
46	NEW ENGLAND	VT	21.75%	\$1,144,901,930	96	UNIVERSITY & COMMUNITY	OK	15.84%	\$102,759,024
47	AMERICAN HERITAGE*	PA	21.51%	\$2,080,708,986	97	GENISYS	MI	15.79%	\$2,044,968,046
48	KANE COUNTY TEACHERS	IL	21.42%	\$180,962,908	98	CLARION	PA	15.76%	\$85,177,879
49	TRANSPORTATION	VA	21.30%	\$188,489,832	99	NIZARI PROGRESSIVE	TX	15.75%	\$138,474,535
50	WINGS FINANCIAL	MN	21.21%	\$3,945,115,623	100	KNOXVILLE TVA EMPLOYEES	TN	15.72%	\$2,162,905,327

* MERGED IN THE PAST YEAR.

^ ACQUIRED A BANK OR BANK BRANCH(ES) IN THE PAST YEAR.

**EXCLUDES SIGNIFICANT LOAN GROWTH FROM PARTICIPATIONS.

U.S. AVERAGE

6.14% \$209,425,489

LEADERS IN AVERAGE CONSUMER LOAN BALANCE

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS* | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Average Loan Balance*	Total Loans	Rk.	Credit Union	St.	Average Loan Balance*	Total Loans
1	CALIFORNIA LITHUANIAN	CA	\$306,598	\$87,626,688	51	PREMIER AMERICA	CA	\$32,502	\$2,217,988,792
2	SELF RELIANCE NEW YORK	NY	\$111,447	\$691,774,207	52	PROVIDENT	CA	\$32,352	\$1,912,527,159
3	LONG BEACH FIREMEN'S	CA	\$102,183	\$139,666,200	53	FIRST	IA	\$32,308	\$145,750,646
4	CHEVRON	CA	\$90,960	\$3,015,350,327	54	SUPERIOR CHOICE	WI	\$32,110	\$389,145,914
5	STAR ONE	CA	\$86,553	\$4,356,920,421	55	PAHO-WHO	DC	\$31,981	\$132,304,277
6	SUMA YONKERS	NY	\$82,536	\$215,946,911	56	COMPASS COMMUNITY	CA	\$31,802	\$96,041,716
7	BANK-FUND STAFF	DC	\$67,592	\$3,017,246,328	57	SANTA BARBARA TEACHERS	CA	\$31,598	\$67,429,712
8	WHITEFISH	MT	\$67,078	\$951,626,406	58	ARRHA	MA	\$31,460	\$90,022,672
9	IDB GLOBAL	DC	\$66,624	\$443,182,923	59	MILLBURY	MA	\$31,413	\$303,739,775
10	NOVA UA	NJ	\$65,719	\$68,558,532	60	PITTSFORD	NY	\$31,388	\$316,577,736
11	UKRAINIAN SELFRELIANCE	PA	\$63,867	\$259,854,803	61	MOOG EMPLOYEES	NY	\$31,243	\$88,856,311
12	OCEAN STATE	RI	\$61,114	\$221,133,585	62	SAN JOAQUIN POWER EMPLOYEES	CA	\$31,234	\$102,136,093
13	LUSO	MA	\$59,805	\$202,270,236	63	CALIFORNIA	CA	\$31,161	\$2,402,280,610
14	POLISH NATIONAL	MA	\$58,612	\$517,303,660	64	BP	TX	\$31,010	\$88,905,943
15	STANFORD	CA	\$50,476	\$2,008,000,546	65	L & N	KY	\$30,843	\$989,007,851
16	UKRAINIAN NATIONAL	NY	\$49,352	\$84,230,787	66	POLISH & SLAVIC	NY	\$30,786	\$1,167,591,361
17	NAVIGANT	RI	\$48,784	\$2,006,207,923	67	SOUTHERN MASS	MA	\$30,738	\$201,513,461
18	NORTHWESTERN MUTUAL	WI	\$48,600	\$102,984,072	68	BEACON	IN	\$30,580	\$929,539,128
19	NAVEO	MA	\$48,144	\$93,749,671	69	APPLETREE	WI	\$30,526	\$102,262,379
20	SOMERSET	MA	\$48,044	\$94,070,330	70	AFFINITY	NJ	\$30,519	\$3,093,514,798
21	MASSACHUSETTS INSTITUTE OF TECH	MA	\$44,996	\$502,776,647	71	UNITED NATIONS	NY	\$30,377	\$3,556,605,131
22	RIVER WORKS	MA	\$44,954	\$66,405,188	72	MAUI COUNTY	HI	\$30,110	\$151,695,786
23	LIBERTY BAY	MA	\$43,425	\$454,487,591	73	TREMONT	MA	\$29,952	\$141,474,501
24	ST. ANNE'S OF FALL RIVER	MA	\$41,829	\$833,708,117	74	TIDEMARK	DE	\$29,829	\$157,387,388
25	BETHPAGE	NY	\$41,618	\$6,574,794,692	75	PEOPLE'S	RI	\$29,490	\$437,551,440
26	NEXTMARK	VA	\$41,293	\$376,761,366	76	GREATER SPRINGFIELD	MA	\$29,459	\$89,143,710
27	MERIWEST	CA	\$39,614	\$1,332,734,606	77	LOGIX	CA	\$29,413	\$5,546,371,465
28	SELF-HELP	NC	\$38,900	\$1,017,605,004	78	FIRESTONE	OH	\$28,960	\$35,389,485
29	LAFAYETTE	MD	\$38,895	\$561,675,812	79	THE POLICE CREDIT UNION OF CA	CA	\$28,810	\$667,834,419
30	FIRST PRIORITY	MA	\$38,606	\$69,934,355	80	JEANNE D'ARC	MA	\$28,624	\$1,225,497,603
31	BROTHERHOOD	MA	\$38,544	\$44,942,762	81	TEACHERS	NY	\$28,343	\$4,891,596,585
32	SF FIRE	CA	\$38,438	\$1,115,593,477	82	PATELCO	CA	\$28,296	\$5,594,407,008
33	CALTECH EMPLOYEES	CA	\$38,256	\$533,876,130	83	DENVER FIRE DEPARTMENT	CO	\$28,178	\$84,613,181
34	MASS BAY	MA	\$37,954	\$215,130,726	84	POLISH-AMERICAN	MI	\$27,957	\$86,377,614
35	PAWTUCKET	RI	\$37,822	\$2,096,713,785	85	ALLIANT	IL	\$27,893	\$8,378,192,269
36	FREEDOM	MA	\$37,752	\$369,564,142	86	SEA WEST COAST GUARD	CA	\$27,838	\$158,980,146
37	AMERICAN FIRST	CA	\$36,918	\$524,631,734	87	WYMAR	LA	\$27,808	\$81,861,095
38	LONG BEACH CITY EMPLOYEES	CA	\$36,629	\$91,389,326	88	MERRIMACK VALLEY	MA	\$27,711	\$709,336,992
39	USALLIANCE FINANCIAL	NY	\$36,122	\$1,618,250,527	89	ALOHA PACIFIC	HI	\$27,710	\$595,346,645
40	BOULDER DAM	NV	\$36,041	\$233,064,524	90	THRIVENT	WI	\$27,701	\$435,594,595
41	BHCU	PA	\$35,926	\$106,231,918	91	AUSTIN TELCO	TX	\$27,534	\$1,360,217,693
42	COUNTRYSIDE	NY	\$35,168	\$129,346,988	92	SOUTH METRO	MN	\$27,378	\$90,842,457
43	WESTERLY COMMUNITY	RI	\$33,664	\$285,465,973	93	NIZARI PROGRESSIVE	TX	\$27,240	\$138,474,535
44	FREEDOM NORTHWEST	ID	\$33,541	\$164,967,191	94	SILVER STATE SCHOOLS	NV	\$27,216	\$624,848,257
45	HOMEFIELD	MA	\$33,217	\$103,698,710	95	SUFFOLK	NY	\$27,075	\$748,783,051
46	POWER FINANCIAL	FL	\$33,201	\$652,586,032	96	ST. FRANCIS X	MI	\$27,073	\$103,221,911
47	TECHNOLOGY	CA	\$33,047	\$2,356,062,004	97	SAN DIEGO COUNTY	CA	\$27,063	\$6,441,473,485
48	WEBSTER FIRST	MA	\$32,995	\$878,117,807	98	CRESCENT	MA	\$27,016	\$376,049,069
49	NRL	VA	\$32,791	\$297,338,716	99	COOPERATIVE TEACHERS	TX	\$26,743	\$88,252,674
50	ST. JEAN'S	MA	\$32,772	\$217,021,018	100	FAIRMONT	WV	\$26,543	\$265,837,231

U.S. AVERAGE

\$14,526

\$209,425,489

* CALCULATED AS LOAN BALANCES/ NUMBER OF ACCOUNTS, EXCLUDING COMMERCIAL LOANS.

LEADERS IN LOAN-TO-SHARE RATIO

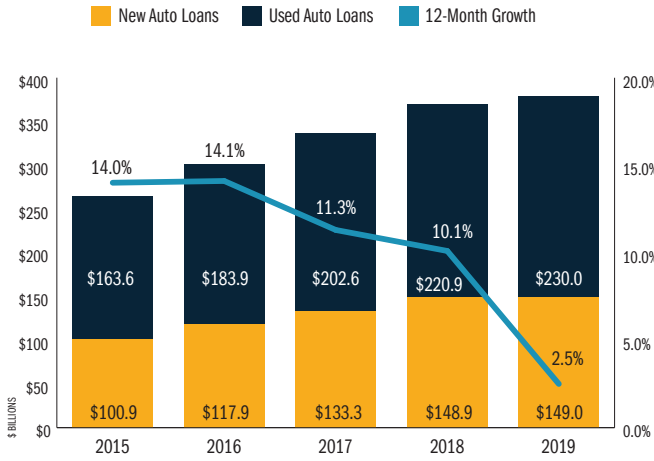
FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Loans/ Shares	Net Worth/ Assets	Rk.	Credit Union	St.	Loans/ Shares	Net Worth/ Assets	
1	GREENSTATE	IA	123.29%	9.67%	51	TEXAR	TX	106.56%	14.97%	
2	SHARONVIEW	SC	121.85%	10.15%	52	ALTRA	WI	106.45%	11.44%	
3	CREDIT HUMAN	TX	120.40%	11.01%	53	POLISH NATIONAL	MA	106.43%	12.76%	
4	FREEDOM NORTHWEST	ID	118.73%	8.73%	54	INOVA	IN	106.37%	8.07%	
5	USALLIANCE FINANCIAL	NY	117.89%	8.54%	55	ANECA	LA	106.21%	17.24%	
6	WEBSTER FIRST	MA	117.10%	18.97%	56	CENTRAL ONE	MA	105.97%	9.67%	
7	COMMUNITY FINANCIAL	MI	116.85%	11.90%	57	NORTHEAST	NH	105.91%	10.09%	
8	COOPERATIVE TEACHERS	TX	115.79%	12.87%	58	VIBRANT	IL	105.61%	9.52%	
9	AFFINITY	NJ	115.63%	8.05%	59	PUGET SOUND COOPERATIVE	WA	105.60%	8.86%	
10	HOOSIER HILLS	IN	114.62%	9.57%	60	CENTRIS	NE	105.57%	8.87%	
11	MID AMERICAN	KS	113.60%	9.99%	61	FIRST SOURCE	NY	105.51%	10.07%	
12	ALLIANCE	MO	113.04%	9.56%	62	FIRST PEOPLES COMMUNITY	MD	105.25%	12.67%	
13	SELF-HELP	NC	113.01%	16.05%	63	HUDSON RIVER COMMUNITY	NY	105.11%	12.55%	
14	FIRST	IA	112.86%	8.75%	64	KNOXVILLE TVA EMPLOYEES	TN	105.01%	9.17%	
15	NAHEOLA	AL	112.84%	20.10%	65	FOUNDERS	SC	104.95%	13.13%	
16	UNITED	MI	112.66%	10.66%	66	DATCU	TX	104.75%	15.70%	
17	COBALT	IA	112.34%	9.33%	67	CAP COM	NY	104.57%	9.99%	
18	BCU	IL	112.21%	9.37%	68	GECU	TX	104.50%	11.05%	
19	SOUTHBRIDGE	MA	112.00%	11.86%	69	UNITEDONE	WI	104.49%	12.99%	
20	METRO	MA	111.79%	9.12%	70	GOLDEN PLAINS	KS	104.41%	10.44%	
21	CRESCENT	MA	111.78%	15.08%	71	CORPORATE AMERICA FAMILY	IL	104.35%	17.14%	
22	WORKERS	MA	111.63%	10.69%	72	ST. MARY'S	MA	104.27%	10.61%	
23	CONSUMERS	MI	111.54%	9.35%	73	KEMBA	OH	104.23%	12.32%	
24	DIRECT	MA	111.18%	11.30%	73	FIRST COMM. CREDIT UNION OF БЕЛОIT	WI	104.23%	13.38%	
25	PENTAGON	VA	111.16%	10.88%	75	IDAHO CENTRAL	ID	104.18%	8.82%	
26	CITADEL	PA	111.05%	9.47%	76	WHATCOM EDUCATIONAL	WA	104.15%	15.13%	
27	SEBASTICOOK VALLEY	ME	110.63%	9.76%	77	SECURITY SERVICE	TX	104.03%	9.97%	
28	MARINE	WI	110.31%	10.95%	78	LUSO	MA	103.84%	11.25%	
29	FOX COMMUNITIES	WI	110.12%	11.18%	79	NAVIGANT	RI	103.77%	11.04%	
30	NEXMARK	VA	110.01%	12.29%	80	ELGA	MI	103.76%	13.99%	
31	CORNERSTONE COMMUNITY FINANCIAL	MI	109.86%	13.19%	81	HOMETOWN	ND	103.71%	15.03%	
32	RIVERLAND	LA	109.21%	9.26%	82	FARMERS INSURANCE GROUP	CA	103.62%	11.73%	
33	STCU	WA	109.11%	10.69%	83	CANVAS	CO	103.56%	10.12%	
34	HARVARD UNIVERSITY EMPLOYEES	MA	109.08%	8.74%	84	COMMUNITYWIDE	IN	103.44%	16.15%	
35	WEST COMMUNITY	MO	108.83%	8.72%	84	APPLETREE	WI	103.44%	23.68%	
36	NAVY ARMY COMMUNITY	TX	108.56%	11.07%	86	CARTER	LA	103.27%	8.55%	
37	ROCKLAND	MA	108.53%	11.86%	87	GREATER IOWA	IA	103.19%	8.10%	
38	CREDIT UNION OF AMERICA	KS	108.51%	12.79%	88	PEOPLE'S	RI	103.10%	11.58%	
39	MASS BAY	MA	108.36%	10.53%	89	BELLCO	CO	103.07%	10.04%	
40	PREMIER	IA	108.17%	10.42%	90	MAC	AK	102.95%	18.07%	
41	VERIDIAN	IA	108.05%	10.50%	91	MUTUAL SECURITY	CT	102.92%	7.46%	
41	PAWTUCKET	RI	108.05%	9.76%	92	COUNTRYSIDE	NY	102.78%	15.76%	
43	LOGIX	CA	107.88%	15.98%	93	UNIFY FINANCIAL	CA	102.58%	8.99%	
44	FORUM	IN	107.84%	10.89%	94	GULF COAST	TX	102.27%	11.07%	
45	FIRST CITIZENS'	MA	107.67%	10.07%	95	SEVEN SEVENTEEN	OH	102.21%	14.75%	
46	SUMMIT	WI	107.38%	11.64%	96	AMERICAN HERITAGE	PA	102.15%	8.19%	
47	TDECU	TX	107.33%	8.76%	97	SOUTH CAROLINA	SC	102.14%	11.62%	
48	LINN AREA	IA	106.99%	9.69%	98	ARKANSAS	AR	102.12%	10.57%	
49	SANDIA AREA	NM	106.78%	11.92%	99	UNIVERSITY	ME	102.03%	9.28%	
50	ARBOR FINANCIAL	MI	106.65%	9.13%	100	MOBILITY	TX	101.92%	8.64%	
								U.S. AVERAGE	83.89%	11.38%

AUTO LENDING

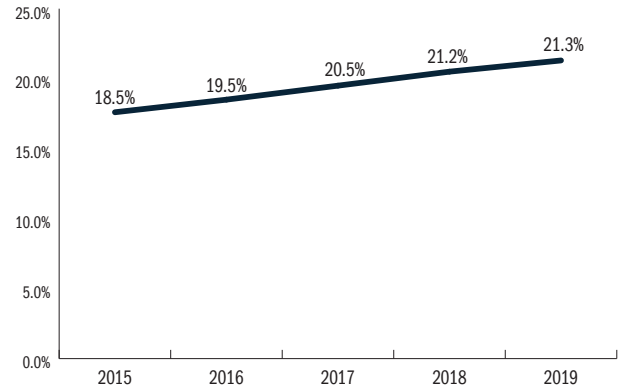
TOTAL AUTO LOANS & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



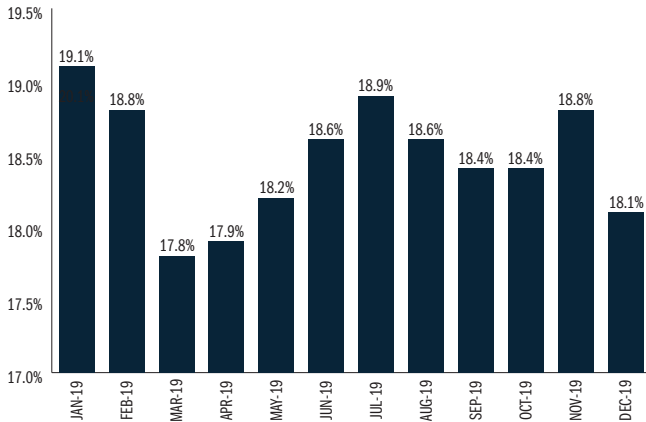
AUTO LOAN PENETRATION

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



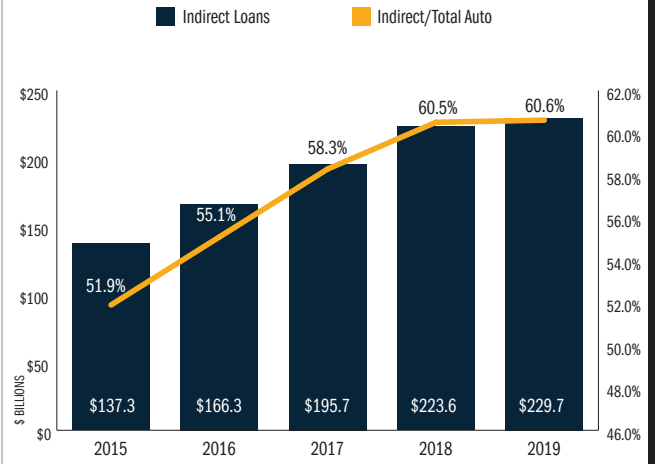
AUTO LENDING MARKET SHARE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



INDIRECT LOANS TO TOTAL AUTO LOANS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



LEADERS IN AUTO LOAN CONCENTRATION

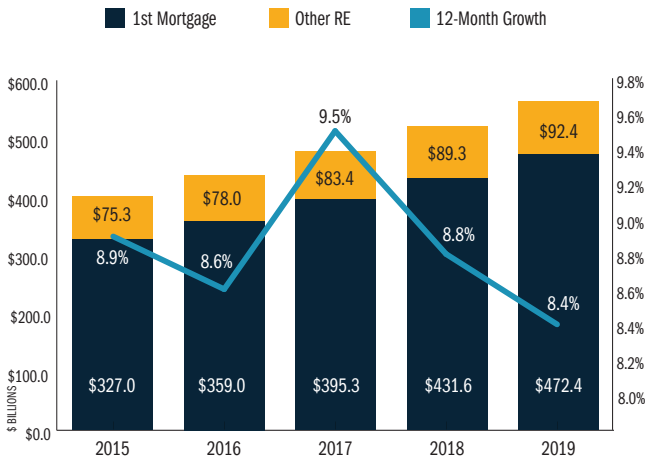
FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Total Auto Loans/ Total Loans	Total Auto Loans	Total Loans	Total Assets
1	CITIZENS	TX	92.31%	\$38,051,636	\$41,222,308	\$159,845,233
2	CAL-COM	TX	91.03%	\$78,434,230	\$86,164,756	\$147,778,530
3	CITIZENS COMMUNITY	IA	89.85%	\$141,437,411	\$157,421,641	\$198,255,426
4	HEARTLAND	IL	88.72%	\$220,058,199	\$248,043,602	\$320,692,929
5	LORMET COMMUNITY	OH	87.22%	\$102,498,969	\$117,520,321	\$186,756,656
6	GOLDEN PLAINS	KS	87.20%	\$534,876,391	\$613,355,340	\$674,892,144
7	NAE	VA	86.85%	\$76,908,388	\$88,551,724	\$124,459,470
8	COMMUNITYWIDE	IN	86.26%	\$354,402,622	\$410,861,318	\$474,506,026
9	ENDURANCE	OK	85.59%	\$95,721,585	\$111,842,211	\$151,413,523
10	SANTA FE	TX	84.99%	\$74,687,594	\$87,874,366	\$136,028,389
11	CATHOLIC & COMMUNITY	IL	84.58%	\$75,993,388	\$89,847,908	\$135,689,687
12	GENCO	TX	82.91%	\$187,287,403	\$225,885,689	\$317,939,816
13	1ST FINANCIAL	MO	80.42%	\$173,774,444	\$216,080,072	\$252,485,351
14	OKLAHOMA EDUCATORS	OK	79.85%	\$105,236,686	\$131,797,941	\$166,993,126
15	SAFE 1	CA	78.89%	\$410,749,844	\$520,662,617	\$652,808,295
16	MISSOURI	MO	78.70%	\$207,735,943	\$263,952,178	\$374,222,516
17	MAC	AK	78.69%	\$77,818,490	\$98,892,390	\$119,362,878
18	COLUMBUS METRO	OH	78.59%	\$146,708,128	\$186,684,129	\$236,662,902
19	GEORGIA HERITAGE	GA	77.72%	\$60,625,360	\$78,003,899	\$105,672,876
20	FIRST FAMILY	OK	77.52%	\$61,351,534	\$79,138,092	\$101,735,611
21	SCENIC COMMUNITY	TN	77.46%	\$67,804,704	\$87,533,875	\$120,447,900
22	FIRST IMPERIAL	CA	76.73%	\$75,045,733	\$97,807,858	\$127,232,418
23	LOWER VALLEY	WA	76.38%	\$87,910,705	\$115,091,889	\$136,897,296
24	MID AMERICAN	KS	76.00%	\$216,257,696	\$284,550,470	\$315,654,590
25	UNITED LOCAL	CA	75.55%	\$53,801,971	\$71,211,041	\$111,040,444
26	ALIVE	FL	75.43%	\$60,696,844	\$80,462,570	\$138,599,667
27	MIDSOUTH COMMUNITY	GA	75.08%	\$154,308,727	\$205,526,502	\$284,238,779
28	FORT SILL	OK	75.04%	\$98,629,300	\$131,427,889	\$290,735,246
29	MEMBERS 1ST	CA	74.35%	\$138,569,446	\$186,385,905	\$230,584,598
30	MIDWEST MEMBERS	IL	74.24%	\$80,971,707	\$109,073,710	\$136,796,569
31	THE PEOPLE'S	TX	73.91%	\$85,886,157	\$116,208,254	\$194,358,209
32	SIERRA PACIFIC	NV	73.60%	\$57,454,320	\$78,059,408	\$131,731,504
33	MONTEREY	CA	73.41%	\$112,175,731	\$152,798,539	\$248,930,338
34	GOLD COAST	FL	73.35%	\$66,951,386	\$91,278,961	\$185,006,529
35	TINKER	OK	73.10%	\$2,144,810,276	\$2,934,051,981	\$4,228,679,191
36	SERVICE FIRST	SD	73.09%	\$92,443,664	\$126,476,146	\$165,243,563
37	UNITED COMMUNITY	TX	72.96%	\$58,046,552	\$79,563,137	\$100,523,760
38	URW COMMUNITY	VA	72.76%	\$109,983,229	\$151,157,257	\$198,529,546
39	DEXSTA	DE	72.65%	\$153,210,929	\$210,883,857	\$315,096,146
40	VALLEY FIRST	CA	72.43%	\$321,987,417	\$444,526,481	\$593,162,542
41	HUGHES	AZ	72.37%	\$730,524,422	\$1,009,469,793	\$1,394,808,001
42	SANDIA AREA	NM	72.25%	\$495,588,810	\$685,934,676	\$758,443,185
43	1ST LIBERTY	MT	71.87%	\$74,651,895	\$103,864,296	\$184,111,991
44	AVENTA	CO	71.79%	\$126,072,203	\$175,610,308	\$216,935,146
45	LOWLAND	TN	71.75%	\$40,457,944	\$56,386,128	\$101,562,530
46	MERCO	CA	71.74%	\$50,805,418	\$70,823,177	\$118,781,515
47	ONE SOURCE	TX	71.72%	\$41,787,014	\$58,267,203	\$102,290,695
48	CENTRAL STATE	CA	71.55%	\$68,988,708	\$96,419,100	\$201,115,851
49	AERO	AZ	71.44%	\$114,773,027	\$160,652,222	\$239,814,902
50	WEPCO	MD	71.35%	\$132,285,940	\$185,413,145	\$247,813,033
50	AMARILLO COMMUNITY	TX	71.35%	\$121,179,652	\$169,838,318	\$242,068,713
U.S. AVERAGE			33.83%	\$70,844,112	\$209,425,489	\$296,268,905

REAL ESTATE LENDING

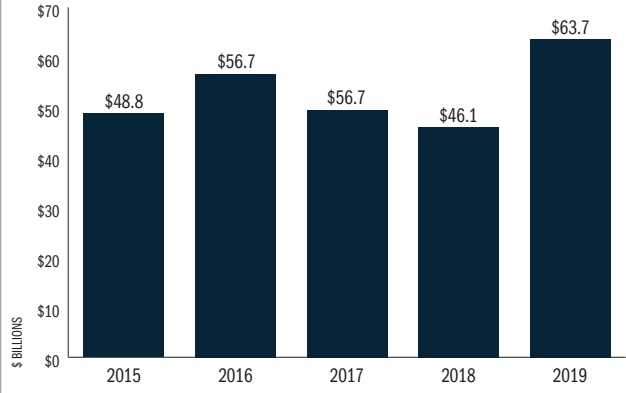
TOTAL REAL ESTATE LOANS & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



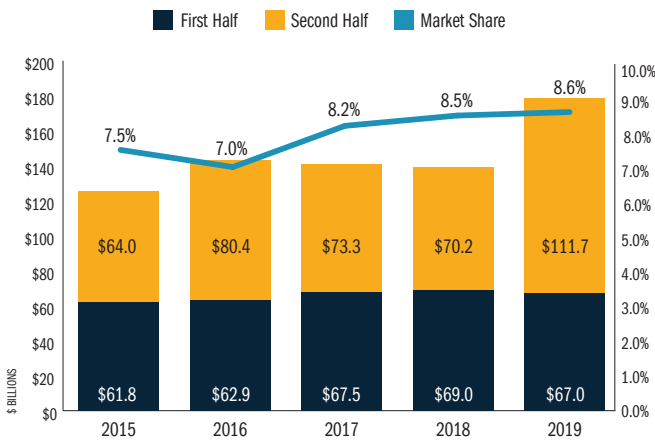
YTD MORTGAGE SALES TO THE SECONDARY MARKET

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



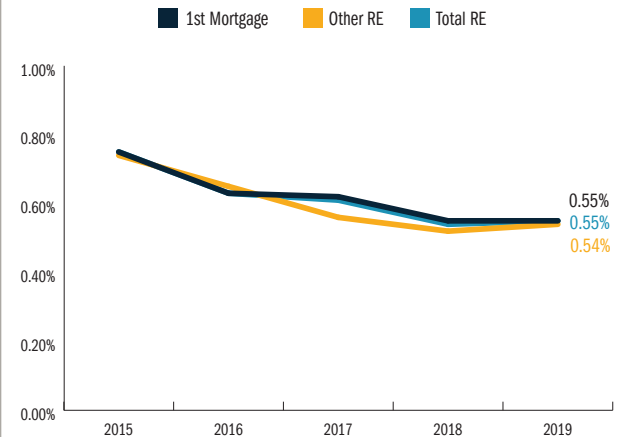
1ST MORTGAGE ORIGINATIONS: VOLUME AND MARKET SHARE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



REAL ESTATE DELINQUENCY

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



LEADERS IN 12-MONTH 1ST MORTGAGE GROWTH

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	12-Month Growth	1st Mortgages**	1st Mortgages/ Total Loans	1st Mortgage Delinquency	1st Mortgage Originations In Past 12 Months**	Total Assets
1	VIBE*	MI	378.43%	\$303,102,071	45.94%	0.20%	\$70,893,390	\$913,849,092
2	CANYON STATE*	AZ	227.99%	\$99,564,284	34.26%	0.28%	\$33,444,692	\$435,266,773
3	PRIMEWAY	TX	132.42%	\$165,685,863	39.92%	0.26%	\$54,691,369	\$528,009,775
4	CITY & COUNTY*	MN	108.65%	\$296,320,657	53.78%	0.34%	\$81,321,561	\$893,591,689
5	ARIZONA^	AZ	102.58%	\$472,412,738	39.01%	0.55%	\$141,563,167	\$1,937,882,885
6	IBM SOUTHEAST EMPLOYEES	FL	94.09%	\$657,123,415	52.22%	0.22%	\$115,622,628	\$1,532,195,436
7	RHODE ISLAND	RI	88.34%	\$71,147,632	30.19%	0.06%	\$11,765,332	\$283,119,793
8	MICHIGAN ONE COMMUNITY	MI	83.71%	\$13,243,400	12.37%	0.00%	\$5,540,747	\$134,484,248
9	MECE	MO	82.10%	\$47,761,231	32.78%	0.00%	\$22,327,344	\$208,017,874
10	FIRST COMMUNITY CU OF BELOIT	WI	81.70%	\$15,858,957	10.95%	0.01%	\$9,170,993	\$166,718,716
11	CREDIT UNION OF GEORGIA	GA	81.25%	\$51,560,517	26.29%	0.00%	\$29,716,966	\$353,481,331
12	LIBERTYONE	TX	79.58%	\$26,121,215	26.19%	0.25%	\$8,183,896	\$133,817,486
13	NEXMARK	VA	76.68%	\$63,098,578	16.75%	0.80%	\$24,927,002	\$502,465,552
14	MERRIMACK VALLEY*	MA	74.84%	\$393,422,012	55.46%	0.75%	\$67,700,770	\$1,074,575,376
15	DUPAGE	IL	74.09%	\$39,125,211	12.28%	0.00%	\$113,936,007	\$385,503,088
16	PENN STATE	PA	69.99%	\$36,926,838	42.68%	0.68%	\$4,510,478	\$184,727,185
17	VALLEY ISLE COMMUNITY	HI	68.93%	\$17,983,410	33.81%	0.00%	\$9,171,503	\$119,493,131
18	CREDIT UNION ONE	MI	68.81%	\$496,634,087	43.96%	0.23%	\$126,110,063	\$1,487,657,639
19	SUNLIGHT	WY	65.78%	\$24,063,589	29.80%	0.00%	\$10,974,364	\$119,010,630
20	PIMA	AZ	65.60%	\$205,700,716	49.61%	0.11%	\$101,150,568	\$600,661,350
21	BEACON	VA	65.52%	\$21,879,614	12.49%	0.02%	\$11,582,984	\$210,315,772
22	RIVERFRONT	PA	65.25%	\$40,361,128	33.74%	0.00%	\$18,717,255	\$189,342,879
23	MINNEQUA WORKS	CO	64.67%	\$37,032,519	49.75%	0.45%	\$12,216,318	\$190,734,024
24	RICHFIELD-BLOOMINGTON	MN	63.94%	\$136,756,993	66.38%	0.30%	\$68,341,162	\$307,549,200
25	IDAHO STATE UNIVERSITY	ID	63.92%	\$54,114,365	29.05%	0.15%	\$31,382,245	\$239,401,408
26	COMMUNITY FIRST*	CA	63.25%	\$70,573,690	16.41%	3.05%	\$70,282,020	\$546,009,212
27	GESA*	WA	62.20%	\$815,647,922	28.13%	0.20%	\$339,541,522	\$3,684,580,440
28	SOUND	WA	60.70%	\$628,057,728	44.63%	0.12%	\$199,302,656	\$1,839,704,597
29	TRAVIS	CA	60.07%	\$1,007,193,570	38.10%	0.07%	\$587,012,186	\$3,365,005,976
30	FINANCIAL TRUST*	NY	59.64%	\$25,547,319	35.35%	0.76%	\$3,151,105	\$121,891,239
31	MIDFLORIDA^	FL	58.03%	\$1,439,032,493	44.97%	0.11%	\$297,022,553	\$4,422,009,998
32	UNITED STATES SENATE	VA	57.93%	\$218,404,044	29.40%	0.91%	\$116,988,092	\$1,021,823,425
33	DEMOCRACY	VA	57.91%	\$55,515,701	49.92%	0.00%	\$26,460,814	\$154,132,447
34	COMPASS COMMUNITY	CA	57.49%	\$58,777,234	61.20%	0.00%	\$28,782,873	\$146,080,860
35	LEADERS	TN	53.42%	\$78,416,713	20.74%	0.00%	\$116,361,009	\$441,961,763
36	ALTURA	CA	52.97%	\$321,155,591	27.73%	0.20%	\$155,764,209	\$1,515,289,445
37	FINANCIAL PLUS	IA	52.57%	\$31,235,442	37.54%	0.00%	\$15,680,963	\$172,187,373
38	CALIFORNIA BEAR	CA	52.33%	\$41,319,160	44.05%	0.00%	\$17,988,750	\$113,588,904
39	SIOUX FALLS	SD	52.27%	\$37,729,596	21.06%	1.02%	\$172,091,433	\$306,221,924
40	BLACKHAWK COMMUNITY	WI	51.62%	\$320,468,335	64.38%	0.52%	\$172,724,451	\$619,876,636
41	POWER FINANCIAL^	FL	51.25%	\$499,160,652	76.49%	0.43%	\$78,773,680	\$840,305,619
42	HAWAII LAW ENFORCEMENT	HI	50.57%	\$51,806,152	46.13%	0.00%	\$21,042,880	\$181,019,649
43	CY-FAIR	TX	50.43%	\$77,832,028	36.66%	0.00%	\$34,388,150	\$263,803,902
43	AMPLIFY	TX	50.43%	\$416,580,740	51.76%	0.13%	\$279,393,105	\$994,465,484
45	COLORAMO	CO	48.82%	\$27,330,728	37.19%	0.00%	\$10,921,725	\$113,655,420
46	PLATINUM	GA	48.72%	\$21,456,696	22.27%	0.00%	\$9,449,036	\$126,445,123
47	JAX	FL	47.73%	\$122,273,858	35.83%	0.60%	\$58,671,803	\$415,223,569
48	NEIGHBORS	LA	47.67%	\$197,338,979	25.15%	0.87%	\$92,269,836	\$934,907,495
49	EAST IDAHO	ID	46.18%	\$61,286,062	27.80%	0.11%	\$14,049,241	\$309,621,793
50	VANTAGE	MO	45.47%	\$99,847,236	21.38%	0.43%	\$47,138,272	\$876,263,003
U.S. AVERAGE			9.44%	\$88,311,699	42.17%	0.55%	\$33,404,058	\$296,268,905

* MERGED IN THE PAST YEAR. ^ ACQUIRED A BANK OR BANK BRANCH(ES) IN THE PAST YEAR. ** CREDIT UNIONS WITH >\$3M IN FIRST MORTGAGES OUTSTANDING FIVE YEARS AGO, >\$1M IN FIRST MORTGAGE ORIGINATIONS EACH OF THE PAST THREE YEARS, AND \$5M IN FIRST MORTGAGES OUTSTANDING THIS YEAR. *** EXCLUDES PURCHASED REAL ESTATE PARTICIPATIONS.

LEADERS IN REAL ESTATE LOAN CONCENTRATION

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	RE Loans/ Total Loans	Average RE Loan Balance*	Total Assets	Rk.	Credit Union	St.	RE Loans/ Total Loans	Average RE Loan Balance*	Total Assets
1	SELF RELIANCE NEW YORK	NY	99.34%	\$376,972	\$1,388,544,441	51	E-CENTRAL	CA	82.25%	\$217,736	\$168,256,764
2	CALIFORNIA LITHUANIAN	CA	98.82%	\$551,549	\$136,258,811	52	TREMONT	MA	82.12%	\$119,160	\$203,588,472
3	UKRAINIAN NATIONAL	NY	97.85%	\$252,058	\$150,417,394	53	POWER FINANCIAL	FL	82.10%	\$180,212	\$840,305,619
4	SELFRELIANCE	IL	96.48%	\$188,439	\$622,232,762	54	RTN	MA	81.97%	\$144,328	\$904,420,704
5	NOVA UA	NJ	96.26%	\$201,194	\$128,907,009	55	NAVEO	MA	81.63%	\$169,693	\$139,879,183
6	SUMA YONKERS	NY	95.35%	\$242,819	\$343,186,915	56	GREATER SPRINGFIELD	MA	81.48%	\$71,419	\$180,047,428
7	LONG BEACH FIREMEN'S	CA	95.21%	\$296,171	\$189,773,947	57	PAHO-WHO	DC	81.30%	\$292,303	\$234,906,894
8	UKRAINIAN SELFRELIANCE	PA	94.54%	\$135,578	\$368,954,458	57	GREATER WOODLAWN	NY	81.30%	\$74,492	\$126,040,166
9	BANK-FUND STAFF	DC	92.92%	\$320,834	\$5,188,504,558	59	NEW ENGLAND	VT	81.26%	\$96,059	\$1,415,179,636
10	LUSO	MA	92.49%	\$113,592	\$226,254,395	60	FIRST PRIORITY	MA	81.07%	\$144,259	\$105,907,823
11	NEXTMARK	VA	91.64%	\$93,212	\$502,465,552	61	BETHPAGE	NY	80.70%	\$175,242	\$9,467,660,222
12	WHITEFISH	MT	90.95%	\$153,053	\$1,543,961,013	62	FIRESTONE	OH	80.60%	\$85,662	\$200,333,668
13	STAR ONE	CA	90.87%	\$294,956	\$9,073,674,668	63	WINNEBAGO COMMUNITY	WI	80.58%	\$63,469	\$121,113,446
14	CHRISTIAN COMMUNITY	CA	90.58%	\$293,574	\$694,353,963	64	HOMEFIELD	MA	80.57%	\$114,765	\$154,711,804
15	POLISH & SLAVIC	NY	90.43%	\$170,382	\$2,068,242,172	65	OCEAN FINANCIAL	NY	80.48%	\$136,136	\$321,849,219
16	BOULDER DAM	NV	90.29%	\$158,937	\$652,911,338	66	BHCU	PA	80.42%	\$114,670	\$171,384,740
17	STANFORD	CA	90.27%	\$519,389	\$2,942,159,964	67	MON VALLEY COMMUNITY	PA	80.31%	\$47,682	\$158,159,753
18	SOMERSET	MA	89.89%	\$100,311	\$151,824,636	68	BEACON	IN	80.24%	\$149,718	\$1,260,998,615
19	L & N	KY	89.60%	\$111,191	\$1,365,732,235	69	FIRST CHOICE AMERICA COMMUNITY	WV	80.06%	\$69,305	\$460,984,685
20	SELF-HELP	NC	89.19%	\$146,878	\$1,205,557,507	70	PROVIDENT	CA	79.98%	\$310,463	\$2,795,784,013
21	RIVER WORKS	MA	88.20%	\$145,691	\$102,309,769	71	ST. FRANCIS X	MI	79.76%	\$67,205	\$149,739,505
22	POLISH-AMERICAN	MI	88.13%	\$74,701	\$125,385,027	72	DENVER FIRE DEPARTMENT	CO	79.67%	\$139,575	\$169,383,895
23	IDB GLOBAL	DC	87.37%	\$313,543	\$586,632,222	73	ARRHA	MA	79.50%	\$88,028	\$132,240,469
24	COUNTRYSIDE	NY	87.26%	\$58,661	\$150,837,029	74	O.A.S. STAFF	DC	79.47%	\$237,034	\$237,656,742
25	FREEDOM	MA	87.19%	\$105,200	\$496,730,712	75	NAVIGANT	RI	79.41%	\$117,016	\$2,345,869,830
26	SOUTHERN MASS	MA	87.00%	\$132,408	\$251,193,074	76	UKRAINIAN SELFRELIANCE MICHIGAN	MI	79.28%	\$94,701	\$115,032,880
27	PITTSFORD	NY	86.85%	\$77,190	\$418,585,856	77	PURDUE	IN	79.22%	\$127,822	\$1,363,832,706
28	MERCK EMPLOYEES	NJ	86.61%	\$102,551	\$1,907,988,059	78	ASSEMBLIES OF GOD	MO	78.99%	\$83,540	\$184,954,794
29	CHEVRON	CA	86.57%	\$249,461	\$3,575,300,786	79	MOOG EMPLOYEES	NY	78.97%	\$110,684	\$181,106,984
30	SUPERIOR CHOICE	WI	86.23%	\$69,563	\$493,428,630	80	FALL RIVER MUNICIPAL EMPLOYEES	MA	78.89%	\$89,580	\$211,611,291
31	NORTHWESTERN MUTUAL	WI	85.88%	\$91,647	\$173,483,523	81	CENTRAL ONE	MA	78.86%	\$107,266	\$555,897,808
32	SELF-HELP	NC	85.86%	\$117,850	\$1,100,500,043	82	STATE EMPLOYEES'	NC	78.85%	\$104,941	\$41,376,686,562
33	CALTECH EMPLOYEES	CA	85.50%	\$196,418	\$1,795,377,601	83	TRUMARK FINANCIAL	PA	78.60%	\$92,766	\$2,366,861,656
33	HOPE	MS	85.50%	\$135,019	\$307,051,396	84	ALTERNATIVES	NY	78.56%	\$80,985	\$115,573,101
35	MEMBERS PLUS	MA	85.37%	\$123,748	\$311,791,391	84	SPERRY ASSOCIATES	NY	78.56%	\$124,063	\$268,804,135
36	HAWAIIAN FINANCIAL	HI	85.31%	\$274,155	\$673,241,623	86	CONNECTICUT STATE EMPLOYEES	CT	78.16%	\$80,770	\$1,930,928,418
37	ST. ANNE'S OF FALL RIVER	MA	84.89%	\$129,250	\$1,017,134,865	87	INFINITY	ME	78.11%	\$62,848	\$351,877,515
38	SRI	CA	84.82%	\$229,812	\$110,598,262	88	COMMUNITY FIRST	WI	78.10%	\$116,233	\$3,412,023,200
39	DEPARTMENT OF COMMERCE	DC	84.32%	\$171,233	\$529,367,513	88	SHARON	MA	78.10%	\$108,814	\$625,014,958
40	TIDEMARK	DE	83.99%	\$153,531	\$290,083,169	90	SUFFOLK	NY	78.06%	\$119,824	\$1,227,734,326
41	BROTHERHOOD	MA	83.84%	\$94,198	\$108,574,290	91	ANDIGO	IL	78.03%	\$155,352	\$850,101,908
42	SANTA BARBARA TEACHERS	CA	83.80%	\$166,200	\$238,841,549	92	LIBERTY BAY	MA	78.01%	\$139,089	\$669,863,600
43	SF FIRE	CA	83.72%	\$221,900	\$1,396,330,282	93	PARK VIEW	VA	77.96%	\$88,863	\$207,419,953
44	JEANNE D'ARC	MA	83.64%	\$183,369	\$1,454,259,791	94	FOX COMMUNITIES	WI	77.73%	\$105,889	\$1,834,894,059
45	MASS BAY	MA	83.60%	\$132,528	\$262,584,448	95	MID-ATLANTIC	MD	77.48%	\$134,343	\$327,286,361
46	LAKE MICHIGAN	MI	83.57%	\$138,358	\$6,863,398,040	95	PROPONENT	NJ	77.48%	\$129,712	\$466,600,162
47	ELEVATIONS	CO	83.53%	\$115,727	\$2,213,511,730	97	FIRST	IA	77.45%	\$94,460	\$173,841,415
48	ALIGN	MA	83.07%	\$117,753	\$641,378,695	98	DESCO	OH	77.28%	\$66,728	\$304,797,282
49	THRIVENT	WI	82.59%	\$124,441	\$629,553,444	99	WAVE	RI	77.23%	\$69,941	\$115,406,294
50	SIGNAL FINANCIAL	MD	82.40%	\$244,306	\$427,113,068	100	ACTORS	NY	77.19%	\$147,614	\$231,316,382

U.S. AVERAGE 50.42% \$104,357 \$296,268,905

* REAL ESTATE LOANS INCLUDE ALL FIRST MORTGAGES AND OTHER REAL ESTATE.

LEADERS IN 1ST MORTGAGE ORIGINATIONS YEAR-TO-DATE

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

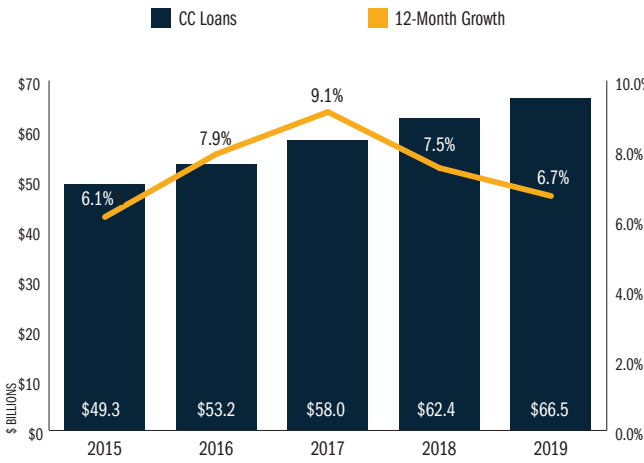
Rk.	Credit Union	St.	1st Mortgage Originations YTD	1st Mortgage Orig./ Total Loan Orig.	Total RE Loans*/ Total Loans	Total RE Loans*	Total Assets
1	NAVY	VA	\$18,702,773,164	27.78%	49.65%	\$40,435,548,763	\$111,986,078,360
2	STATE EMPLOYEES'	NC	\$4,079,510,696	42.96%	78.85%	\$19,285,486,116	\$41,376,686,562
3	LAKE MICHIGAN	MI	\$3,475,930,144	75.89%	83.57%	\$4,297,265,464	\$6,863,398,040
4	BECU	WA	\$2,666,352,121	28.63%	65.33%	\$9,294,277,784	\$22,178,675,266
5	FIRST TECH	CA	\$2,278,836,860	60.28%	69.12%	\$6,331,868,164	\$13,110,528,514
6	BETHPAGE	NY	\$2,165,276,710	62.32%	80.70%	\$5,306,162,583	\$9,467,660,222
7	SCHOOLSFIRST	CA	\$2,131,863,921	44.83%	54.51%	\$5,470,063,764	\$16,761,721,612
8	IDAHO CENTRAL	ID	\$1,942,621,588	48.25%	52.69%	\$2,302,532,714	\$5,070,731,874
9	MOUNTAIN AMERICA	UT	\$1,918,510,692	30.96%	45.76%	\$3,662,732,614	\$9,348,807,708
10	PENTAGON	VA	\$1,770,777,033	17.60%	61.57%	\$12,295,725,241	\$24,774,360,962
11	ELEVATIONS	CO	\$1,604,983,484	89.86%	83.53%	\$1,322,638,525	\$2,213,511,730
12	ONPOINT COMMUNITY	OR	\$1,465,457,493	54.05%	64.17%	\$2,435,908,457	\$6,130,686,655
13	AMERICA FIRST	UT	\$1,349,576,907	14.51%	22.86%	\$2,139,221,821	\$11,712,643,978
14	LOGIX	CA	\$1,323,171,921	51.41%	75.33%	\$4,177,844,689	\$6,294,783,157
15	LANDMARK	WI	\$1,241,493,557	51.80%	45.40%	\$1,676,423,001	\$4,463,282,883
16	ALASKA USA	AK	\$1,231,159,898	33.00%	19.68%	\$1,279,489,642	\$8,335,689,209
17	PATELCO	CA	\$1,221,419,304	44.33%	65.63%	\$3,671,808,922	\$7,290,552,981
18	DIGITAL	MA	\$1,205,453,294	35.04%	45.74%	\$3,355,964,633	\$9,361,090,159
19	UNIVERSITY	TX	\$1,178,775,411	57.43%	49.78%	\$1,106,008,350	\$2,680,065,867
20	GOLDEN 1	CA	\$1,176,759,097	28.66%	41.61%	\$3,593,664,539	\$12,993,881,497
21	ENT	CO	\$1,176,633,442	44.36%	57.25%	\$2,773,114,767	\$6,685,914,013
22	STAR ONE	CA	\$1,145,052,373	67.16%	90.87%	\$3,959,200,643	\$9,073,674,668
23	RANDOLPH-BROOKS	TX	\$1,046,188,199	25.82%	46.46%	\$3,467,374,476	\$9,675,517,536
24	SECURITY SERVICE	TX	\$1,036,955,117	26.25%	35.77%	\$3,093,338,642	\$9,823,931,274
25	SUMMIT	WI	\$1,018,977,221	48.01%	71.82%	\$2,114,077,426	\$3,689,604,395
26	KINECTA	CA	\$1,000,377,021	54.35%	60.60%	\$2,435,007,081	\$4,703,101,434
27	WINGS FINANCIAL	MN	\$967,871,119	55.81%	66.01%	\$2,604,159,630	\$5,633,124,581
28	UNIVERSITY OF WISCONSIN	WI	\$961,909,131	36.17%	52.21%	\$1,292,489,123	\$3,331,480,865
29	BCU	IL	\$954,063,440	55.38%	55.46%	\$1,926,496,916	\$3,921,402,934
30	VERIDIAN	IA	\$921,650,459	43.85%	50.07%	\$1,981,389,215	\$4,348,222,201
31	SUNCOAST	FL	\$897,001,391	20.18%	39.38%	\$3,262,879,967	\$10,534,613,558
32	VYSTAR	FL	\$885,195,727	41.06%	50.47%	\$3,337,323,522	\$9,117,164,288
33	ROYAL	WI	\$867,512,535	51.59%	55.70%	\$1,398,717,534	\$2,837,926,175
34	EVANSVILLE TEACHERS	IN	\$813,925,025	51.50%	61.83%	\$912,863,024	\$1,850,784,071
35	WRIGHT-PATT	OH	\$804,965,520	37.84%	39.98%	\$1,455,280,241	\$5,091,928,563
36	COMMUNITYAMERICA	KS	\$798,540,026	51.30%	55.17%	\$1,133,660,524	\$2,956,628,039
37	GREENSTATE	IA	\$796,352,761	25.63%	69.12%	\$3,690,692,113	\$5,757,174,429
38	DELTA COMMUNITY	GA	\$793,825,604	30.17%	52.62%	\$2,531,130,687	\$6,051,859,736
39	SAN DIEGO COUNTY	CA	\$784,425,200	33.19%	61.49%	\$3,960,600,036	\$8,467,119,045
40	BELLCO	CO	\$775,761,779	29.09%	51.48%	\$2,170,313,095	\$5,171,032,513
41	REDWOOD	CA	\$748,692,291	47.36%	58.45%	\$2,317,682,344	\$4,989,060,567
42	ALLIANT	IL	\$729,604,425	18.10%	57.59%	\$4,825,305,173	\$12,244,742,402
43	COASTAL	NC	\$724,563,716	38.44%	45.38%	\$1,296,187,359	\$3,387,041,557
44	STATE EMPLOYEES	NY	\$723,829,890	50.93%	48.60%	\$1,248,212,697	\$4,055,933,276
45	UNITED NATIONS	NY	\$689,420,447	75.34%	76.28%	\$2,713,066,500	\$5,980,674,968
46	UTAH COMMUNITY	UT	\$682,049,342	44.35%	45.11%	\$517,091,443	\$1,679,503,115
47	FINANCIAL PARTNERS	CA	\$675,168,002	73.06%	66.57%	\$829,133,911	\$1,503,278,090
48	CAP COM	NY	\$673,909,311	88.64%	72.67%	\$1,261,300,295	\$1,943,305,817
49	MISSION	CA	\$641,903,276	41.81%	63.69%	\$1,805,069,422	\$3,856,216,667
50	POLICE AND FIRE	PA	\$637,797,079	41.98%	60.14%	\$2,130,210,018	\$5,628,622,249
U.S. AVERAGE			\$33,404,058	32.43%	50.42%	\$105,586,689	\$296,268,905

* REAL ESTATE LOANS INCLUDE ALL FIRST MORTGAGES AND OTHER REAL ESTATE LOANS.

CREDIT CARD LENDING

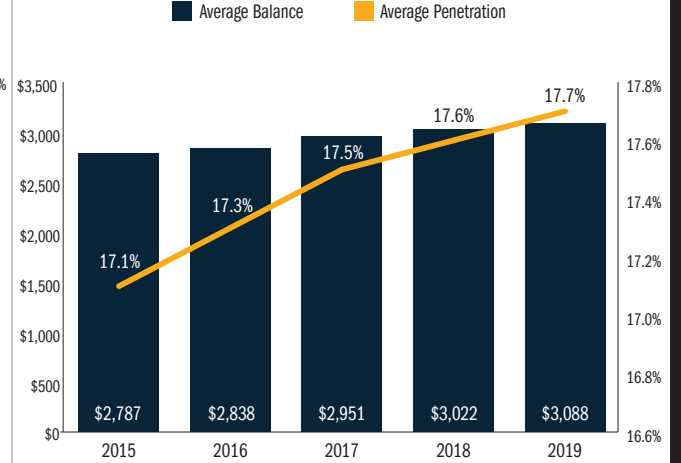
TOTAL CREDIT CARD LOANS & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



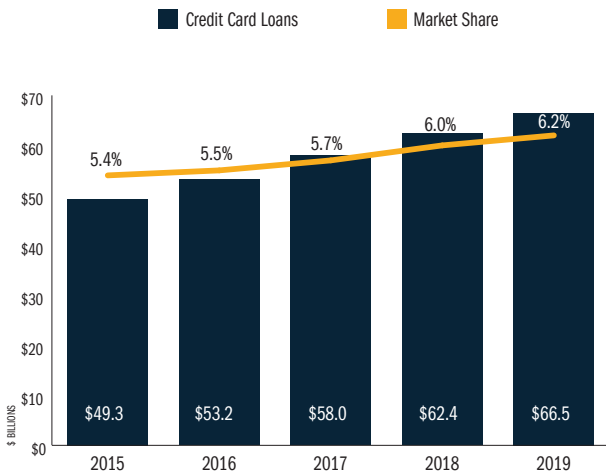
AVERAGE CREDIT CARD BALANCE & PENETRATION

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



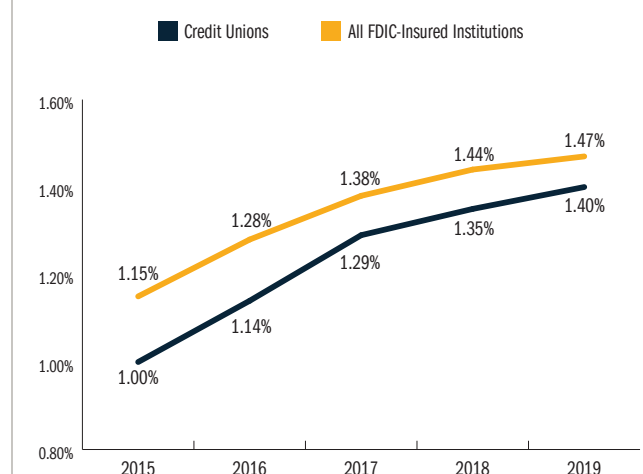
CREDIT CARD LOANS & MARKET SHARE

FOR U.S. CREDIT UNIONS, BANKS, S&LS | DATA AS OF 12.31.19



CREDIT CARD DELINQUENCY

FOR U.S. CREDIT UNIONS, BANKS, S&LS | DATA AS OF 12.31.19



LEADERS IN 12-MONTH CREDIT CARD LOAN GROWTH

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	12-Month Growth	Credit Card Loans/ Total Loans	Credit Card Loans (12.31.19)**	Credit Card Loans (12.31.18)**	Total Assets
1	GESA*	WA	134.12%	7.07%	\$205,130,018	\$87,617,762	\$3,684,580,440
2	VALLEystar*	VA	103.88%	3.92%	\$12,217,411	\$5,992,456	\$499,530,360
3	EXTRA	MI	88.54%	4.63%	\$6,536,319	\$3,466,892	\$236,332,866
4	CREDIT UNION ONE	MI	85.12%	1.06%	\$11,951,843	\$6,456,277	\$1,487,657,639
5	VIBE*	MI	62.41%	3.82%	\$25,212,509	\$15,523,524	\$913,849,092
6	ICON	ID	50.62%	1.64%	\$4,558,575	\$3,026,566	\$342,149,463
7	CENTRAL MINNESOTA*	MN	41.68%	0.82%	\$7,852,200	\$5,542,250	\$1,201,921,676
8	PRINCE GEORGE'S COMMUNITY	MD	33.86%	4.03%	\$5,788,731	\$4,324,422	\$187,631,207
9	EMBERS*	MI	32.83%	5.40%	\$7,480,539	\$5,631,788	\$234,458,662
10	SECNY	NY	32.67%	4.72%	\$5,977,397	\$4,505,320	\$201,428,860
11	DOVER	DE	32.35%	5.02%	\$17,062,446	\$12,892,144	\$486,605,164
12	KNOXVILLE TVA EMPLOYEES	TN	32.03%	3.13%	\$67,726,431	\$51,298,054	\$2,430,831,235
13	SRP*	SC	29.65%	4.86%	\$35,388,000	\$27,295,815	\$1,067,077,866
14	EDUCATION FIRST	OH	29.52%	10.88%	\$9,836,851	\$7,594,887	\$112,557,615
15	UNCLE	CA	27.97%	4.51%	\$17,903,141	\$13,990,579	\$481,324,857
16	PATHWAYS FINANCIAL*	OH	27.89%	4.49%	\$11,159,629	\$8,725,922	\$414,198,822
17	SUN COMMUNITY	CA	27.11%	3.97%	\$14,744,183	\$11,599,516	\$454,431,248
18	BLUE EAGLE	VA	27.04%	6.73%	\$8,035,394	\$6,325,290	\$157,729,603
19	SUCCESS	AR	26.12%	3.88%	\$4,062,062	\$3,220,778	\$129,708,769
20	NORTH STAR COMMUNITY*	ND	26.10%	1.83%	\$4,650,064	\$3,687,617	\$311,145,999
21	WICHITA	KS	25.92%	4.10%	\$4,377,347	\$3,476,342	\$132,333,852
22	TEACHERS	NY	25.74%	1.31%	\$64,218,736	\$51,071,063	\$7,508,575,371
23	ADVANCIAL	TX	25.71%	3.93%	\$51,008,438	\$40,577,342	\$1,630,739,381
24	BARKSDALE	LA	25.13%	6.92%	\$60,518,065	\$48,363,397	\$1,467,907,064
25	TRANSWEST	UT	25.00%	5.78%	\$6,922,588	\$5,538,040	\$146,975,587
26	MTC	SC	24.80%	9.89%	\$12,332,126	\$9,881,797	\$196,454,046
27	DEL NORTE	NM	24.72%	5.52%	\$30,683,091	\$24,601,419	\$701,865,830
28	HERITAGE	WI	24.66%	2.87%	\$8,944,271	\$7,174,762	\$389,446,849
29	RIVER VALLEY	VT	24.24%	4.07%	\$4,459,525	\$3,589,587	\$123,946,131
30	GULF COAST EDUCATORS	TX	24.23%	2.93%	\$14,310,718	\$11,519,843	\$860,108,637
31	NEBRASKA ENERGY	NE	24.15%	1.63%	\$3,755,580	\$3,025,090	\$275,766,382
32	PEOPLE DRIVEN	MI	23.63%	6.22%	\$11,267,736	\$9,113,915	\$272,115,818
33	UNIVERSITY*	CA	23.34%	3.80%	\$15,460,373	\$12,535,077	\$739,871,151
34	JOURNEY	MI	23.04%	8.94%	\$6,295,935	\$5,116,888	\$128,018,339
35	COVANTAGE*	WI	23.00%	1.95%	\$29,997,103	\$24,387,736	\$1,905,407,431
36	FLORIDA	FL	22.99%	6.10%	\$66,973,412	\$54,452,785	\$1,266,313,568
37	CREDIT UNION OF SOUTHERN CALIFORNIA*	CA	22.78%	4.79%	\$50,668,401	\$41,266,006	\$1,680,021,723
38	CENTRAL WILLAMETTE	OR	22.65%	2.14%	\$6,178,839	\$5,037,896	\$338,302,075
39	LAFCU	MI	22.55%	3.66%	\$21,012,870	\$17,146,904	\$746,966,610
40	I.L.W.U.	CA	21.94%	4.95%	\$10,907,678	\$8,945,396	\$291,946,583
41	ANOKA HENNEPIN	MN	21.83%	5.56%	\$6,544,576	\$5,371,739	\$202,206,644
42	PASADENA	CA	21.76%	7.40%	\$7,390,375	\$6,069,804	\$178,140,496
43	ALLIANT	IL	21.60%	3.12%	\$261,001,824	\$214,636,133	\$12,244,742,402
44	LEADERS	TN	21.56%	3.50%	\$13,244,927	\$10,895,498	\$441,961,763
45	OXFORD	ME	21.38%	6.69%	\$10,631,747	\$8,758,778	\$211,820,478
46	STREATOR ONIZED	IL	21.13%	7.18%	\$14,821,837	\$12,236,201	\$254,906,098
47	SUNMARK*	NY	21.03%	5.77%	\$37,570,171	\$31,042,068	\$740,217,741
48	TOWN AND COUNTRY	ND	20.96%	2.12%	\$8,681,605	\$7,177,237	\$484,003,085
49	TCT	NY	20.76%	6.23%	\$11,128,947	\$9,215,972	\$235,855,264
50	ALABAMA	AL	20.54%	2.94%	\$17,267,332	\$14,324,838	\$939,530,884
U.S. AVERAGE			6.67%	5.94%	\$12,441,169	\$11,357,349	\$296,268,905

* MERGED IN THE PAST YEAR. ^ ACQUIRED A BANK OR BANK BRANCH(ES) IN THE PAST YEAR.
 ** TOTAL CREDIT CARD BALANCES >\$3 MILLION.

LEADERS IN AVERAGE CREDIT CARD LOAN BALANCE

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Average Credit Card Loan Balance	Credit Card Loans*	Credit Card Lines	12-Month Growth In Credit Card Loans	Total Assets
1	NAVY	VA	\$6,632	\$19,705,278,035	2,971,024	15.44%	\$111,986,078,360
2	PENNSYLVANIA STATE EMPLOYEES	PA	\$5,686	\$773,214,570	135,991	3.13%	\$6,284,723,902
3	APG	MD	\$5,685	\$156,077,009	27,456	4.21%	\$1,482,067,137
4	CONGRESSIONAL	DC	\$5,388	\$68,220,536	12,661	-2.08%	\$996,248,219
5	IBM SOUTHEAST EMPLOYEES	FL	\$5,306	\$113,849,960	21,455	3.28%	\$1,532,195,436
6	FARMERS INSURANCE GROUP	CA	\$5,299	\$51,395,355	9,699	-2.64%	\$1,004,416,958
7	SHARONVIEW	SC	\$5,199	\$101,857,171	19,592	-0.04%	\$1,627,129,250
8	INTERIOR	DC	\$5,175	\$13,927,145	2,691	9.09%	\$233,277,704
9	BHCU	PA	\$5,099	\$3,727,595	731	-10.82%	\$171,384,740
10	PEOPLE'S TRUST	TX	\$5,007	\$18,692,673	3,733	-9.52%	\$463,673,648
11	UNIVERSITY	FL	\$4,875	\$11,421,217	2,343	-2.34%	\$209,679,627
12	NASA**	MD	\$4,808	\$289,067,285	60,123	0.14%	\$3,110,206,412
13	COASTHILLS	CA	\$4,781	\$79,401,260	16,607	7.98%	\$1,201,163,127
14	FIRST FINANCIAL	NJ	\$4,738	\$12,470,572	2,632	-9.35%	\$169,264,583
15	JAX	FL	\$4,712	\$33,750,431	7,163	-4.11%	\$415,223,569
16	ABNB	VA	\$4,685	\$44,447,928	9,487	16.98%	\$650,923,246
17	U.S. POSTAL SERVICE	MD	\$4,599	\$18,381,079	3,997	-1.65%	\$268,327,066
18	NW PREFERRED	OR	\$4,553	\$10,357,961	2,275	-8.13%	\$140,416,747
19	KITSAP	WA	\$4,496	\$74,181,642	16,501	13.67%	\$1,435,831,267
20	BATON ROUGE TELCO	LA	\$4,494	\$24,510,092	5,454	1.70%	\$338,052,273
21	PRINCE GEORGE'S COMMUNITY	MD	\$4,467	\$5,788,731	1,296	33.86%	\$187,631,207
22	TRUE NORTH	AK	\$4,465	\$5,969,484	1,337	-5.89%	\$159,641,971
23	SKYPOINT	MD	\$4,422	\$11,788,369	2,666	12.92%	\$158,201,786
24	SECNY	NY	\$4,408	\$5,977,397	1,356	32.67%	\$201,428,860
25	FIRST FINANCIAL	CA	\$4,367	\$91,820,871	21,024	13.20%	\$604,385,246
26	LEHIGH VALLEY EDUCATORS	PA	\$4,354	\$19,266,567	4,425	6.88%	\$324,278,858
27	VIRGINIA	VA	\$4,308	\$349,949,216	81,235	0.85%	\$3,729,406,291
28	PATELCO	CA	\$4,290	\$240,180,878	55,981	11.11%	\$7,290,552,981
29	ST. PAUL	MN	\$4,267	\$12,659,814	2,967	-3.11%	\$185,580,083
30	QUALSTAR	WA	\$4,253	\$49,579,466	11,657	6.69%	\$630,256,090
31	TWINSTAR	WA	\$4,240	\$123,022,644	29,016	13.55%	\$1,453,204,416
32	SILVER STATE SCHOOLS	NV	\$4,237	\$10,211,654	2,410	7.45%	\$828,840,854
33	PALMETTO CITIZENS	SC	\$4,226	\$62,862,828	14,875	6.03%	\$921,844,565
34	SF FIRE	CA	\$4,204	\$57,012,236	13,563	-5.64%	\$1,396,330,282
35	NYMEO	MD	\$4,177	\$12,471,825	2,986	-6.87%	\$281,557,980
36	SCE	CA	\$4,162	\$42,627,668	10,241	-10.89%	\$728,717,330
37	COMMUNITYAMERICA	KS	\$4,161	\$125,472,038	30,153	7.66%	\$2,956,628,039
38	AEROSPACE	CA	\$4,143	\$7,258,674	1,752	13.20%	\$382,111,125
39	OHIO UNIVERSITY	OH	\$4,111	\$33,859,895	8,236	8.88%	\$371,663,020
40	MISSION	CA	\$4,106	\$234,800,307	57,181	8.24%	\$3,856,216,667
41	BARKSDALE	LA	\$4,096	\$60,518,065	14,775	25.13%	\$1,467,907,064
42	COMMUNITY FIRST CU OF FLORIDA	FL	\$4,095	\$95,346,347	23,284	6.02%	\$1,752,061,254
42	MONEY ONE	MD	\$4,095	\$5,171,718	1,263	-9.64%	\$134,270,905
44	MEMBERSOWN	NE	\$4,094	\$4,151,570	1,014	11.82%	\$100,070,750
45	FORT WORTH COMMUNITY	TX	\$4,076	\$50,324,065	12,345	-1.74%	\$1,001,618,613
46	SAFE	SC	\$4,049	\$67,458,229	16,662	-0.75%	\$1,114,141,401
47	XCEED FINANCIAL	CA	\$4,036	\$22,885,974	5,671	-7.34%	\$884,293,618
48	COMMONWEALTH ONE	VA	\$4,020	\$25,187,028	6,266	7.48%	\$375,381,493
49	DEERE EMPLOYEES	IL	\$4,002	\$51,675,578	12,911	13.10%	\$1,131,129,590
50	AFFINITY	NJ	\$3,979	\$126,047,350	31,679	3.95%	\$3,529,014,668
U.S. AVERAGE			\$3,088	\$12,441,169	4,028	6.67%	\$296,268,905

* CREDIT CARD LOAN BALANCES >\$3 MILLION ONE YEAR AGO.

** MERGED IN THE PAST YEAR.

LEADERS IN CREDIT CARD CONCENTRATION

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

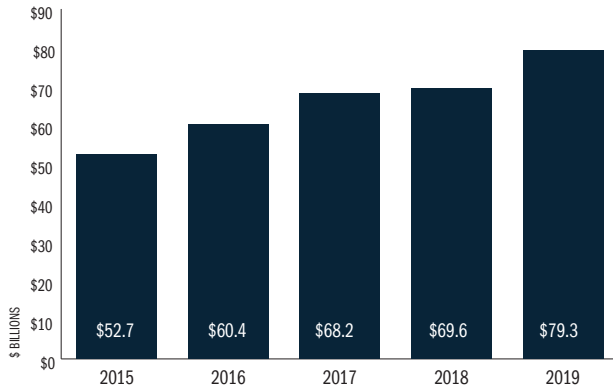
Rk.	Credit Union	St.	CC Loans/ Total Loans	CC Loans*	Total Loans	Credit Card Loan Growth	Average Credit Card Balance	Credit Card Penetration	Total Assets
1	AMERICAN 1	MI	26.22%	\$78,696,497	\$300,114,347	10.12%	\$3,904	35.02%	\$421,300,842
2	NAVY	VA	24.20%	\$19,705,278,035	\$81,442,628,438	15.44%	\$6,632	33.16%	\$111,986,078,360
3	FIRST FINANCIAL	CA	20.12%	\$91,820,871	\$456,270,417	13.20%	\$4,367	59.86%	\$604,385,246
4	UNIVERSITY OF ILLINOIS COMMUNITY	IL	19.77%	\$57,849,028	\$292,638,702	2.73%	\$3,140	39.47%	\$372,591,758
5	LEHIGH VALLEY EDUCATORS	PA	19.26%	\$19,266,567	\$100,059,927	6.88%	\$4,354	25.77%	\$324,278,858
6	CREDIT UNION OF OHIO	OH	18.03%	\$12,383,793	\$68,667,697	-7.19%	\$2,669	24.23%	\$141,776,965
7	CSE	OH	17.40%	\$30,270,472	\$174,006,284	12.64%	\$2,155	31.47%	\$276,064,697
8	PENNSYLVANIA STATE EMPLOYEES	PA	16.74%	\$773,214,570	\$4,618,291,414	3.13%	\$5,686	28.78%	\$6,284,723,902
9	SMW 104	CA	15.02%	\$5,955,566	\$39,637,872	-3.77%	\$2,492	23.34%	\$105,710,368
10	ACHIEVE	OH	14.89%	\$8,720,309	\$58,570,961	-2.35%	\$1,724	40.81%	\$156,783,321
11	SOUTH FLORIDA EDUCATIONAL	FL	14.47%	\$41,385,378	\$285,994,980	0.71%	\$2,280	20.66%	\$1,183,095,053
12	UNIVERSITY	FL	14.09%	\$11,421,217	\$81,074,140	-2.34%	\$4,875	14.69%	\$209,679,627
13	TRUCHOICE	ME	13.99%	\$18,743,444	\$134,022,230	-0.17%	\$3,878	40.01%	\$151,286,479
14	EARTHMOVER	IL	13.76%	\$24,982,191	\$181,584,714	3.53%	\$1,786	48.02%	\$292,564,037
15	SC STATE	SC	13.29%	\$69,365,111	\$521,852,537	4.96%	\$3,112	29.04%	\$872,783,813
16	ARGENT	VA	13.23%	\$24,197,672	\$182,851,494	-2.51%	\$3,423	28.67%	\$247,445,754
17	MEMBERS FIRST CU OF FLORIDA	FL	12.97%	\$12,594,644	\$97,128,036	10.65%	\$2,714	26.23%	\$200,992,118
18	PARKSIDE	MI	12.82%	\$8,923,316	\$69,597,322	16.64%	\$2,579	24.39%	\$125,616,019
19	VIRGINIA	VA	12.76%	\$349,949,216	\$2,743,495,767	0.85%	\$4,308	27.74%	\$3,729,406,291
20	NASA	MD	12.57%	\$289,067,285	\$2,299,425,476	0.14%	\$4,808	33.17%	\$3,110,206,412
20	QUALSTAR	WA	12.57%	\$49,579,466	\$394,559,628	6.69%	\$4,253	17.18%	\$630,256,090
22	MARINE	NC	12.49%	\$60,612,744	\$485,278,576	-1.34%	\$3,839	19.01%	\$717,162,696
23	ARKANSAS BEST	AR	12.41%	\$10,190,718	\$82,138,242	-3.77%	\$2,588	26.67%	\$128,224,167
24	APG	MD	12.30%	\$156,077,009	\$1,269,290,240	4.21%	\$5,685	19.90%	\$1,482,067,137
25	BEACH MUNICIPAL	VA	12.22%	\$9,289,179	\$76,037,908	0.38%	\$2,827	34.38%	\$120,971,434
26	DUPAGE	IL	12.21%	\$38,902,103	\$318,659,304	0.40%	\$2,902	36.47%	\$385,503,088
27	GECU	TX	11.88%	\$304,377,717	\$2,563,019,827	1.53%	\$3,838	20.10%	\$2,939,087,041
28	ABCO	NJ	11.80%	\$13,128,729	\$111,217,272	4.04%	\$3,336	11.73%	\$198,350,860
29	ADVANTAGE	NY	11.75%	\$30,779,048	\$261,922,277	2.27%	\$3,133	27.27%	\$368,478,318
30	OHIO UNIVERSITY	OH	11.72%	\$33,859,895	\$288,861,420	8.88%	\$4,111	32.77%	\$371,663,020
31	SANTA ROSA COUNTY	FL	11.69%	\$7,648,517	\$65,438,306	14.21%	\$3,204	19.14%	\$140,165,709
32	G.P.O.	NY	11.68%	\$21,885,853	\$187,366,088	-0.32%	\$2,671	25.31%	\$309,144,049
33	REDSTONE	AL	11.60%	\$282,300,959	\$2,433,671,023	10.56%	\$3,071	18.90%	\$5,454,143,215
34	MARRIOTT EMPLOYEES	MD	11.55%	\$10,784,298	\$93,373,910	-4.87%	\$1,368	25.62%	\$182,898,377
35	GERBER	MI	11.54%	\$10,737,269	\$93,017,916	5.28%	\$3,230	22.41%	\$162,578,665
35	OMNI COMMUNITY	MI	11.54%	\$28,237,086	\$244,697,450	14.21%	\$2,790	24.35%	\$423,516,237
37	ACHIEVE FINANCIAL	CT	11.45%	\$10,688,667	\$93,366,632	-0.45%	\$2,388	25.97%	\$131,950,467
38	BRIGHTSTAR	FL	11.39%	\$43,254,755	\$379,637,017	10.01%	\$1,978	36.93%	\$518,452,001
39	FEDCHOICE	MD	11.31%	\$23,876,381	\$211,099,638	-5.17%	\$3,427	28.22%	\$357,132,528
40	SIGNATURE	VA	11.24%	\$28,787,587	\$256,190,820	-3.26%	\$2,600	46.81%	\$319,196,352
41	PALMETTO CITIZENS	SC	11.13%	\$62,862,828	\$564,922,129	6.03%	\$4,226	21.60%	\$921,844,565
42	CONGRESSIONAL	DC	11.11%	\$68,220,536	\$614,304,098	-2.08%	\$5,388	26.87%	\$996,248,219
43	BFG	OH	11.07%	\$9,700,559	\$87,666,590	6.54%	\$1,547	25.29%	\$144,236,170
44	NE PA COMMUNITY	PA	11.06%	\$5,976,452	\$54,013,947	-2.50%	\$2,145	20.56%	\$133,116,102
45	BLOOM	MI	11.05%	\$10,636,808	\$96,228,580	-0.08%	\$3,169	23.87%	\$143,808,009
46	PRIME FINANCIAL	WI	11.04%	\$10,657,464	\$96,561,956	2.30%	\$2,245	29.32%	\$113,320,585
47	FIRST FINANCIAL	NJ	10.97%	\$12,470,572	\$113,663,024	-9.35%	\$4,738	14.18%	\$169,264,583
48	UNIVERSITY OF MICHIGAN	MI	10.96%	\$82,680,488	\$754,130,553	6.06%	\$3,623	22.80%	\$953,301,122
49	DIAMOND	PA	10.94%	\$50,143,492	\$458,216,633	2.73%	\$2,832	27.71%	\$678,645,440
50	TOWPATH	OH	10.93%	\$10,012,396	\$91,625,027	5.23%	\$1,763	24.41%	\$131,378,900
U.S. AVERAGE			5.94%	\$12,441,169	\$209,425,489	6.67%	\$3,088	17.70%	\$296,268,905

* CREDIT CARD LOAN BALANCES >\$3 MILLION ONE YEAR AGO.

MEMBER BUSINESS LENDING

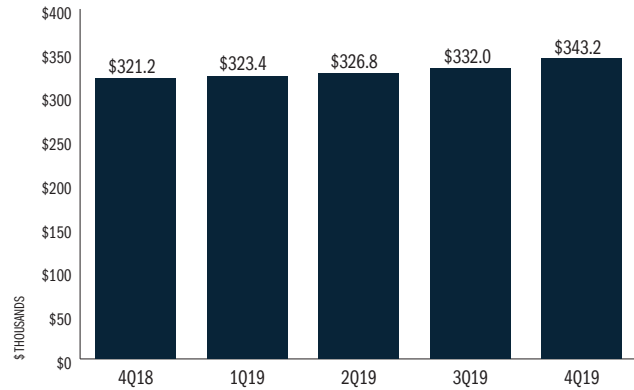
TOTAL MEMBER BUSINESS LOANS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



AVERAGE MEMBER COMMERCIAL LOAN BALANCE*

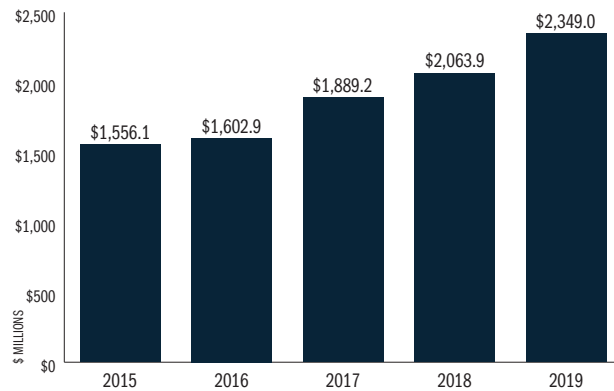
FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



*DUE TO NCUA REPORTING CHANGES IN 3Q17, THIS GRAPH IS DISPLAYED IN QUARTERLY INCREMENTS.

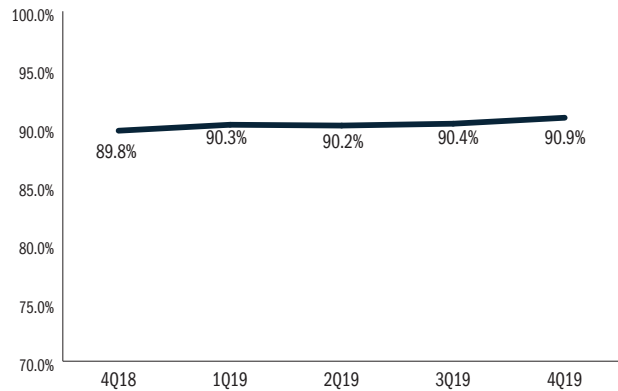
SMALL BUSINESS ADMINISTRATION LOANS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



REAL ESTATE-SECURED COMMERCIAL LOANS/TOTAL COMMERCIAL LOANS*

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



*DUE TO NCUA REPORTING CHANGES IN 3Q17, THIS GRAPH IS DISPLAYED IN QUARTERLY INCREMENTS.

SOURCE: CALLAHAN & ASSOCIATES 

LEADERS IN MEMBER BUSINESS LOANS

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

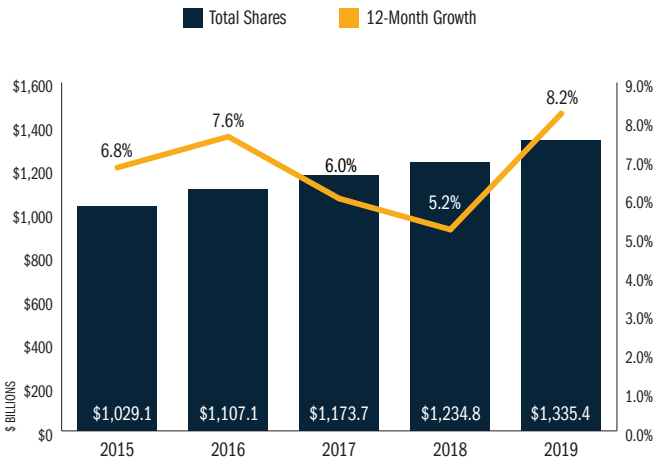
Rk.	Credit Union	St.	Total MBLs	12-Month Growth	Total MBLs/Total Loans	Total Assets
1	BECU	WA	\$1,683,179,910	30.99%	11.83%	\$22,178,675,266
2	GREENSTATE	IA	\$1,440,339,454	22.50%	26.98%	\$5,757,174,429
3	BETHPAGE	NY	\$1,051,516,826	11.59%	15.99%	\$9,467,660,222
4	KINECTA	CA	\$980,329,851	5.69%	24.40%	\$4,703,101,434
5	MOUNTAIN AMERICA	UT	\$951,187,740	19.13%	11.88%	\$9,348,807,708
6	DIGITAL	MA	\$928,319,310	10.31%	12.65%	\$9,361,090,159
7	ROYAL	WI	\$904,828,751	30.04%	36.03%	\$2,837,926,175
8	ALLIANT	IL	\$891,349,716	37.35%	10.64%	\$12,244,742,402
9	ALASKA USA	AK	\$867,450,512	-1.08%	13.34%	\$8,335,689,209
10	MIDFLORIDA^	FL	\$841,038,268	92.21%	26.28%	\$4,422,009,998
11	LAKE MICHIGAN	MI	\$806,783,319	8.76%	15.69%	\$6,863,398,040
12	CENTRAL MINNESOTA*	MN	\$797,420,248	3.89%	83.77%	\$1,201,921,676
13	FIRST TECH	CA	\$792,496,621	14.83%	8.65%	\$13,110,528,514
14	NUMERICA	WA	\$721,704,173	19.70%	35.20%	\$2,515,179,551
15	BEACON	IN	\$677,402,091	-3.58%	72.88%	\$1,260,998,615
16	SECURITY SERVICE	TX	\$659,706,001	3.50%	7.63%	\$9,823,931,274
17	BELCO	CO	\$653,317,766	37.79%	15.50%	\$5,171,032,513
18	COMMUNITY FIRST	WI	\$652,775,288	17.34%	25.01%	\$3,412,023,200
19	LANDMARK	WI	\$625,533,545	10.69%	16.94%	\$4,463,282,883
20	ESL	NY	\$584,415,107	4.27%	19.45%	\$6,813,674,182
21	AMERICA FIRST*	UT	\$569,087,182	27.03%	6.08%	\$11,712,643,978
22	TEACHERS	NY	\$564,576,611	6.48%	11.54%	\$7,508,575,371
23	IDAHO CENTRAL	ID	\$554,007,971	27.98%	12.68%	\$5,070,731,874
24	AMERICAN HERITAGE*	PA	\$548,713,196	28.89%	26.37%	\$2,749,195,793
25	CEFCU	IL	\$548,045,585	8.45%	11.74%	\$6,258,523,093
26	VYSTAR^	FL	\$541,536,090	92.87%	8.19%	\$9,117,164,288
27	WINGS FINANCIAL	MN	\$526,743,171	42.07%	13.35%	\$5,633,124,581
28	STCU^	WA	\$521,229,587	28.90%	18.09%	\$3,290,019,280
29	MEMBERS 1ST	PA	\$474,191,185	15.17%	13.32%	\$4,614,909,117
30	NUSENDA	NM	\$455,749,621	8.60%	23.62%	\$2,453,424,490
31	SAN DIEGO COUNTY	CA	\$439,480,319	12.25%	6.82%	\$8,467,119,045
32	VERIDIAN	IA	\$428,009,993	14.62%	10.81%	\$4,348,222,201
33	FIRST COMMUNITY	ND	\$425,864,490	-4.78%	63.52%	\$850,202,587
34	TEACHERS^	IN	\$424,482,661	11.29%	15.86%	\$3,348,045,690
35	AFFINITY	NJ	\$418,621,300	3.89%	13.53%	\$3,529,014,668
36	EASTMAN	TN	\$418,223,668	25.23%	9.40%	\$5,099,588,309
37	VISIONS	NY	\$412,355,686	0.52%	14.06%	\$4,274,925,465
38	RANDOLPH-BROOKS*	TX	\$409,556,973	19.78%	5.49%	\$9,675,517,536
39	FARMERS INSURANCE GROUP	CA	\$408,486,027	-2.50%	48.10%	\$1,004,416,958
40	APPLE	VA	\$408,057,532	19.56%	18.85%	\$3,036,714,474
41	DUPACO COMMUNITY	IA	\$376,916,944	3.89%	29.54%	\$1,888,189,051
42	JOVIA FINANCIAL	NY	\$369,357,308	25.98%	12.79%	\$3,481,965,990
43	REDWOOD	CA	\$366,358,879	7.32%	9.24%	\$4,989,060,567
44	LOGIX	CA	\$352,056,823	0.64%	6.35%	\$6,294,783,157
45	DELTA COMMUNITY	GA	\$348,383,934	57.23%	7.24%	\$6,051,859,736
46	ADVIA	MI	\$348,243,107	46.23%	20.16%	\$2,084,525,233
47	ALLEGACY	NC	\$341,340,742	36.80%	28.41%	\$1,636,541,438
48	MISSION	CA	\$334,694,021	-4.51%	11.81%	\$3,856,216,667
49	SERVICE	NH	\$330,978,478	22.46%	10.46%	\$3,815,482,781
50	COVANTAGE*	WI	\$330,182,571	9.63%	21.51%	\$1,905,407,431
U.S. AVERAGE			\$14,831,285	14.06%	7.08%	\$296,268,905

* MERGED IN THE PAST YEAR.

^ ACQUIRED A BANK OR BANK BRANCH(ES) IN THE PAST YEAR.

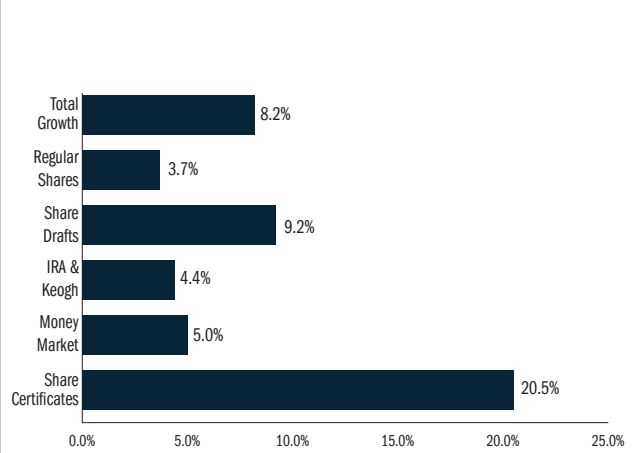
TOTAL SHARES & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



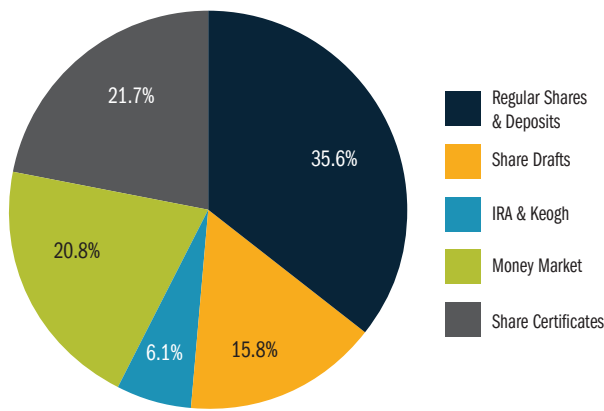
12-MONTH SHARE GROWTH BREAKDOWN

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



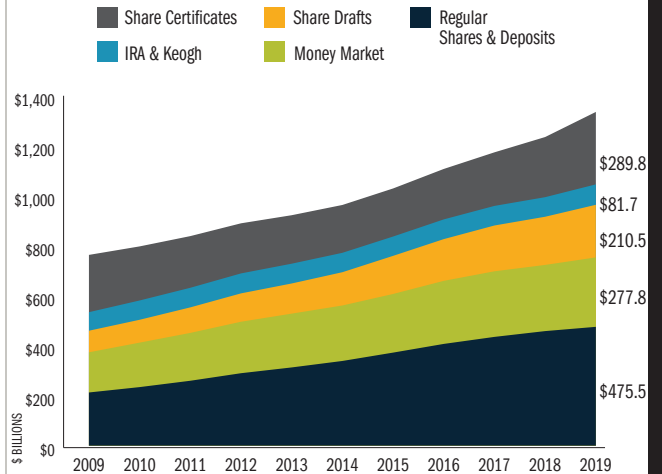
SHARE PORTFOLIO COMPOSITION

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



10-YEAR SHARE PORTFOLIO COMPARISON

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



SOURCE: CALLAHAN & ASSOCIATES

LEADERS IN 12-MONTH SHARE GROWTH

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	12-Month Growth	Total Shares	Rk.	Credit Union	St.	12-Month Growth	Total Shares
1	VIBE*	MI	145.71%	\$781,189,630	51	ADVANTAGE PLUS	ID	18.97%	\$148,430,988
2	CANYON STATE*	AZ	144.62%	\$376,962,231	52	ASCEND	TN	18.87%	\$2,209,266,430
3	ATLANTIC*	ME	106.32%	\$629,572,234	53	3RIVERS^	IN	18.83%	\$992,966,746
4	GESA*	WA	81.64%	\$3,132,189,338	54	ORION	TN	18.40%	\$805,131,261
5	BIRMINGHAM-BLOOMFIELD*	MI	72.65%	\$108,080,925	55	CONNEXUS	WI	18.06%	\$2,351,909,150
6	MERRIMACK VALLEY*	MA	66.90%	\$924,154,406	56	ASSEMBLIES OF GOD	MO	17.92%	\$163,019,990
7	CITY & COUNTY*	MN	63.98%	\$781,022,479	57	SUNCOAST	FL	17.70%	\$9,336,539,873
8	FINANCIAL TRUST*	NY	54.26%	\$105,618,875	58	AUSTIN TELCO	TX	17.59%	\$1,583,889,799
9	LATINO COMMUNITY	NC	50.62%	\$417,011,927	59	AMERICAN UNITED*	UT	17.53%	\$231,172,247
10	PATHWAYS FINANCIAL*	OH	42.73%	\$367,700,448	60	DORT FINANCIAL	MI	17.48%	\$797,514,882
11	MIDFLORIDA^	FL	40.49%	\$3,917,442,551	61	AUTOTRUCK FINANCIAL	KY	17.45%	\$137,073,569
12	IBM SOUTHEAST EMPLOYEES	FL	35.74%	\$1,333,620,398	62	SUNMARK*	NY	17.28%	\$641,927,509
13	EMBERS*	MI	34.91%	\$198,979,004	63	AMERICAN HERITAGE*	PA	17.08%	\$2,036,872,601
13	FINGER LAKES*	NY	34.91%	\$149,278,870	64	NORTH STAR COMMUNITY	IA	17.06%	\$93,495,943
15	POWER FINANCIAL^	FL	32.18%	\$682,806,280	65	FIRST FLORIDA	FL	16.98%	\$776,957,525
16	PIONEER VALLEY	MA	28.60%	\$90,266,984	66	KNOXVILLE TVA EMPLOYEES	TN	16.82%	\$2,059,706,326
17	UTAH FIRST	UT	27.52%	\$427,839,798	67	LEBANON	PA	16.78%	\$244,443,501
18	CREDIT UNION ONE	MI	27.42%	\$1,335,323,908	68	CLARION	PA	16.77%	\$94,841,756
19	WESTERN VISTA	WY	26.38%	\$145,260,498	69	SUMMIT*	WI	16.75%	\$2,741,164,228
20	GREENVILLE HERITAGE	SC	25.47%	\$104,362,102	70	FOREST AREA	MI	16.71%	\$108,640,177
21	SERVICE 1*	MI	25.29%	\$120,302,385	71	LEWIS CLARK	ID	16.70%	\$116,673,083
22	VALLEYSSTAR*	VA	24.78%	\$435,698,398	72	CACL	PA	16.69%	\$116,134,646
23	WICHITA	KS	24.42%	\$111,665,210	73	MEMBERS*	NC	16.61%	\$282,466,036
24	EFCU FINANCIAL	LA	24.29%	\$464,086,175	74	AURORA SCHOOLS	CO	16.56%	\$118,131,147
25	HUGHES	AZ	23.50%	\$1,254,221,659	75	COVANTAGE*	WI	16.51%	\$1,655,173,635
26	UNITED*	IL	23.45%	\$191,664,876	76	ACT 1ST	MD	16.50%	\$121,352,455
27	VOCALITY COMMUNITY	CA	23.37%	\$110,380,376	77	AVENTA	CO	16.36%	\$193,151,357
28	UNITED STATES SENATE	VA	23.02%	\$915,206,797	78	MICHIGAN SCHOOLS AND GOVERNMENT	MI	16.33%	\$2,018,097,861
29	GUARDIANS*	FL	22.94%	\$173,159,066	78	CHARLOTTE METRO	NC	16.33%	\$473,484,195
30	UTAH COMMUNITY	UT	22.51%	\$1,483,134,547	80	AMERICAN 1	MI	16.30%	\$340,627,654
31	IDAHO CENTRAL	ID	22.46%	\$4,194,987,572	80	AMERICU	NY	16.30%	\$1,585,968,328
32	GREATER IOWA	IA	22.35%	\$477,503,761	82	LEADERS	TN	16.23%	\$374,547,630
33	NAVY	VA	22.18%	\$86,033,270,713	83	BHCU	PA	16.11%	\$142,233,221
34	ARIZONA^	AZ	22.00%	\$1,606,699,996	84	WHEELHOUSE	CA	15.95%	\$284,079,166
34	HARBORSTONE	WA	22.00%	\$1,321,005,462	85	FARMERS INSURANCE GROUP	CA	15.88%	\$819,547,852
36	KELLOGG COMMUNITY	MI	21.82%	\$535,923,748	86	TECHNOLOGY	CA	15.83%	\$2,706,885,215
36	SOUND	WA	21.82%	\$1,596,283,137	87	GUARDIAN	AL	15.81%	\$491,360,963
38	GULF COAST EDUCATORS	TX	21.63%	\$646,347,932	88	FREEDOM NORTHWEST	ID	15.76%	\$138,939,170
39	ELGA	MI	21.12%	\$658,197,612	89	FRANKENMUTH	MI	15.73%	\$633,170,427
40	ADVIA	MI	20.99%	\$1,805,952,357	90	VYSTAR^	FL	15.68%	\$6,958,196,266
41	CYPRUS	UT	20.28%	\$1,016,647,802	91	MOUNTAIN AMERICA	UT	15.57%	\$8,089,048,049
42	INOVA	IN	20.20%	\$381,852,444	92	ALTANA*	MT	15.53%	\$261,634,898
43	SPACE COAST	FL	20.19%	\$4,215,023,029	93	CENTURY HERITAGE*	PA	15.52%	\$124,736,588
44	ROYAL	WI	19.94%	\$2,500,513,292	94	VALLEY STRONG	CA	15.50%	\$1,577,601,036
45	CITY OF BOSTON*	MA	19.93%	\$360,102,542	95	MARSHALL COMMUNITY	MI	15.43%	\$186,427,791
46	ANDREWS	MD	19.60%	\$1,749,397,755	96	HANSCOM	MA	15.40%	\$1,342,249,000
47	MID OREGON	OR	19.48%	\$328,717,963	97	ICON	ID	15.37%	\$289,840,821
48	ALL IN*	AL	19.17%	\$1,316,557,156	97	POTLATCH NO 1 FINANCIAL	ID	15.37%	\$1,147,798,160
49	PENNSYLVANIA STATE EMPLOYEES	PA	19.06%	\$5,602,608,307	99	HERITAGE SOUTH	AL	15.28%	\$130,202,511
50	FAIRWINDS^	FL	19.02%	\$2,342,497,510	100	SPIRE*	MN	15.23%	\$1,119,361,658

U.S. AVERAGE

8.15% \$249,645,161

* MERGED IN THE PAST YEAR.

^ ACQUIRED A BANK OR BANK BRANCH(ES) IN THE PAST YEAR.

LEADERS IN AVERAGE SHARE BALANCE

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Average Share Balance	Rk.	Credit Union	St.	Average Share Balance
1	SELF RELIANCE NEW YORK	NY	\$75,818	51	BEACON	IN	\$23,213
2	STAR ONE	CA	\$67,718	52	ABBOTT LABORATORIES EMPLOYEES	IL	\$23,119
3	MERCK EMPLOYEES	NJ	\$66,399	53	UTAH POWER	UT	\$23,006
4	CALIFORNIA LITHUANIAN	CA	\$61,769	54	LUSO	MA	\$22,796
5	BANK-FUND STAFF	DC	\$50,042	55	SCHLUMBERGER EMPLOYEES	TX	\$22,403
6	CALTECH EMPLOYEES	CA	\$47,846	56	MIAMI FIREFIGHTERS	FL	\$22,363
7	LONG BEACH FIREMEN'S	CA	\$45,713	57	DEPARTMENT OF COMMERCE	DC	\$22,361
8	IDB GLOBAL	DC	\$43,960	58	UNITED STATES SENATE	VA	\$22,200
9	EVANGELICAL CHRISTIAN	CA	\$43,195	59	AMERICAN AIRLINES	TX	\$22,180
10	SUMAYONKERS	NY	\$41,178	60	DOW CHEMICAL EMPLOYEES	MI	\$22,115
11	NCPD	NY	\$41,123	61	UTILITIES EMPLOYEES	PA	\$21,963
12	UNITED NATIONS	NY	\$36,525	62	LIBRARY OF CONGRESS	DC	\$21,814
13	APCO EMPLOYEES	AL	\$36,502	63	NOVARTIS	NJ	\$21,664
14	HOMETOWN	ND	\$33,272	64	PREMIER AMERICA	CA	\$21,644
15	DAKOTA WEST	ND	\$32,823	65	LAFAYETTE	MD	\$21,580
16	PAHO-WHO	DC	\$32,692	66	SELFRELIANCE	IL	\$21,403
17	AEROSPACE	CA	\$32,048	67	WYMAR	LA	\$21,294
18	STANFORD	CA	\$31,632	68	SANDIA LABORATORY	NM	\$21,269
19	APCI	PA	\$31,530	69	HOUSTON POLICE	TX	\$21,232
20	F & A	CA	\$31,480	70	1ST NORTHERN CALIFORNIA	CA	\$21,225
21	STATE FARM	IL	\$29,531	71	POWER FINANCIAL	FL	\$21,222
22	COMMUNITY	ND	\$29,082	72	NORTHWESTERN MUTUAL	WI	\$21,214
23	UKRAINIAN SELFRELIANCE	PA	\$28,492	73	SANTA BARBARA TEACHERS	CA	\$20,689
24	CASCADE	WA	\$28,433	74	COUNTRYSIDE	NY	\$20,642
25	LONG BEACH CITY EMPLOYEES	CA	\$28,295	75	LOS ANGELES POLICE	CA	\$20,636
26	GLENDALE AREA SCHOOLS	CA	\$28,147	76	STATE DEPARTMENT	VA	\$20,501
27	TACOMA LONGSHOREMEN	WA	\$28,102	77	ALLIANT	IL	\$20,334
28	SRI	CA	\$28,077	78	MISSION CITY	CA	\$20,330
29	CHEVRON	CA	\$27,435	79	NEBRASKA ENERGY	NE	\$20,267
30	BOULDER DAM	NV	\$27,278	80	OCEAN FINANCIAL	NY	\$20,228
31	NOVA UA	NJ	\$27,252	81	COMMUNITY FIRST	WI	\$20,167
32	CONNECTICUT STATE EMPLOYEES	CT	\$26,906	82	SAN FRANCISCO	CA	\$19,938
33	FIREFIGHTERS FIRST	CA	\$26,621	83	COMPASS COMMUNITY	CA	\$19,670
34	KNOXVILLE TEACHERS	TN	\$25,947	84	ANDIGO	IL	\$19,648
35	COMMUNITY CREDIT UNION OF LYNN	MA	\$25,859	85	CHRISTIAN COMMUNITY	CA	\$19,628
36	ISLAND	NY	\$25,844	86	UKRAINIAN NATIONAL	NY	\$19,607
37	UKRAINIAN SELFRELIANCE MICHIGAN	MI	\$25,789	87	TECHNOLOGY	CA	\$19,601
38	SAN DIEGO FIREFIGHTERS	CA	\$25,576	88	BETHPAGE	NY	\$19,598
39	DENVER FIRE DEPARTMENT	CO	\$25,520	89	TEACHERS	NY	\$19,570
40	SEA WEST COAST GUARD	CA	\$25,342	90	POLISH NATIONAL	MA	\$19,469
41	DEERE EMPLOYEES	IL	\$25,285	91	NAVIGANT	RI	\$19,301
42	PARSONS	CA	\$25,186	92	UNIVERSITY OF HAWAII	HI	\$19,178
43	BOSTON FIREFIGHTERS	MA	\$24,892	93	TOWN AND COUNTRY	ND	\$19,073
44	LOGIX	CA	\$24,835	94	THE POLICE CREDIT UNION OF CALIFORNIA	CA	\$19,001
45	DAWSON CO-OP	MN	\$24,462	95	CONGRESSIONAL	DC	\$18,926
46	SOUTH METRO	MN	\$24,279	96	ATLANTA POSTAL	GA	\$18,857
47	TRIBORO POSTAL	NY	\$24,196	97	SOVITA	MI	\$18,821
48	O.A.S. STAFF	DC	\$24,116	98	MERCK SHARP & DOHME	PA	\$18,726
49	EAST COUNTY SCHOOLS	CA	\$23,334	99	COAST CENTRAL	CA	\$18,641
50	WHITEFISH	MT	\$23,237	100	CITIZENS	TX	\$18,601

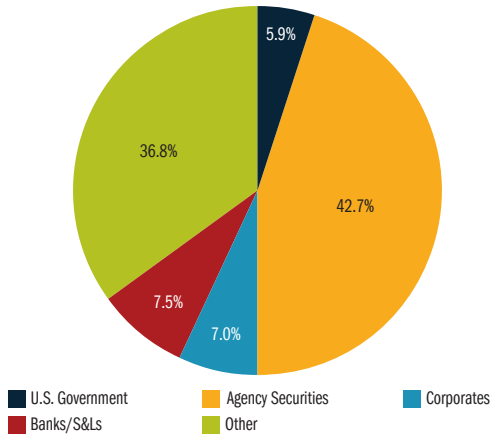
U.S. AVERAGE

\$10,861

INVESTMENTS & BORROWINGS

INVESTMENT PORTFOLIO COMPOSITION*

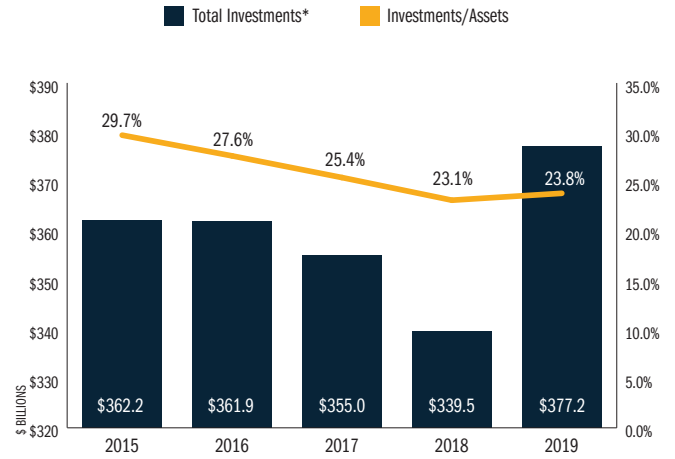
FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



*EXCLUDES CASH ON HAND

TOTAL INVESTMENTS & INVESTMENTS/ASSETS

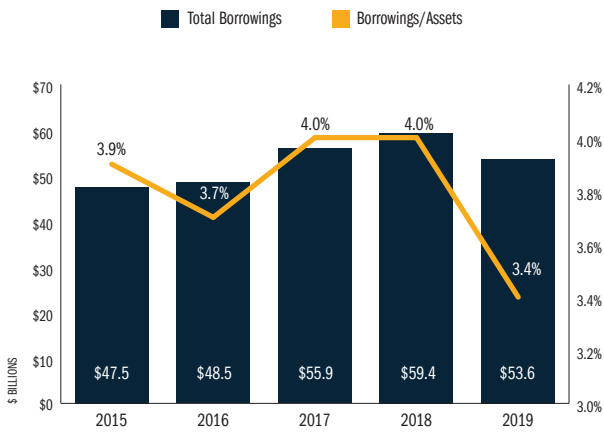
FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



*EXCLUDES CASH ON HAND

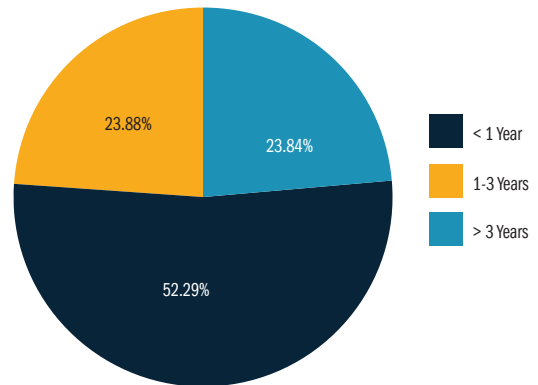
TOTAL BORROWINGS & BORROWINGS/ASSETS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



INVESTMENT MATURITIES

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



LEADERS IN INVESTMENTS-TO-ASSETS

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Total Investments/ Total Assets*	Total Investments	Yield On Investments**	Total Assets
1	MERCK EMPLOYEES	NJ	89.01%	\$1,698,368,818	2.01%	\$1,907,988,059
2	AFLAC	GA	86.65%	\$151,162,450	1.93%	\$174,460,813
3	TRIBORO POSTAL	NY	86.52%	\$107,527,787	2.26%	\$124,277,518
4	RAILROAD	AL	86.16%	\$91,561,922	1.87%	\$106,269,831
5	FIRESTONE	OH	81.38%	\$163,029,581	1.82%	\$200,333,668
6	CONNECTICUT STATE EMPLOYEES	CT	81.31%	\$1,570,086,694	2.02%	\$1,930,928,418
7	F & A	CA	78.80%	\$1,381,188,321	2.38%	\$1,752,786,654
8	UKRAINIAN SELFRELIANCE MICHIGAN	MI	78.29%	\$90,064,214	2.08%	\$115,032,880
9	COMMUNITY	ND	78.09%	\$135,278,989	2.05%	\$173,223,725
10	STATE FARM	IL	78.08%	\$3,349,147,517	2.23%	\$4,289,613,080
11	CBW SCHOOLS	PA	77.92%	\$84,809,668	2.13%	\$108,844,765
12	DFCU FINANCIAL	MI	76.41%	\$3,746,521,213	2.15%	\$4,903,175,577
13	LOUVIERS	DE	76.11%	\$200,078,778	1.96%	\$262,867,958
14	BEST REWARD	OH	74.85%	\$119,864,344	2.23%	\$160,142,100
15	TACOMA LONGSHOREMEN	WA	74.20%	\$75,953,919	2.28%	\$102,370,096
16	COMTRUST	TN	72.13%	\$257,718,910	1.95%	\$357,301,223
17	AEROSPACE	CA	72.08%	\$275,430,973	2.49%	\$382,111,125
18	UTILITIES EMPLOYEES	PA	70.20%	\$870,866,184	2.46%	\$1,240,523,705
19	MON VALLEY COMMUNITY	PA	70.05%	\$110,794,549	2.38%	\$158,159,753
20	SANTA BARBARA TEACHERS	CA	69.98%	\$167,148,562	2.43%	\$238,841,549
21	SOVITA	MI	69.97%	\$305,231,980	2.29%	\$436,243,294
22	NCPD	NY	69.96%	\$535,133,478	2.30%	\$764,861,878
23	SOUTH FLORIDA EDUCATIONAL	FL	69.23%	\$819,070,707	2.08%	\$1,183,095,053
24	WALLED LAKE SCHOOL	MI	69.17%	\$77,505,330	2.05%	\$112,055,711
25	PANTEX	TX	68.94%	\$151,363,455	2.21%	\$219,571,633
26	CITIZENS	TX	68.76%	\$109,908,456	2.46%	\$159,845,233
27	APCO EMPLOYEES	AL	68.70%	\$2,065,605,383	2.21%	\$3,006,802,231
28	SCHLUMBERGER EMPLOYEES	TX	68.64%	\$569,856,085	2.05%	\$830,263,740
29	CALTECH EMPLOYEES	CA	68.54%	\$1,230,571,381	2.55%	\$1,795,377,601
30	FIRST TRUST	IN	67.42%	\$81,331,046	2.64%	\$120,638,031
31	SEA AIR	CA	67.21%	\$90,825,465	2.36%	\$135,142,276
32	NOVARTIS	NJ	66.99%	\$79,901,153	2.12%	\$119,280,298
33	RIEDEL	NJ	66.59%	\$84,104,732	2.11%	\$126,301,133
34	COUNTY EDUCATORS	NJ	66.41%	\$67,036,203	1.86%	\$100,936,270
35	FIRST CHOICE AMERICA COMMUNITY	WV	66.39%	\$306,056,574	2.38%	\$460,984,685
36	LEHIGH VALLEY EDUCATORS	PA	66.24%	\$214,816,070	2.31%	\$324,278,858
37	FINANCIAL CENTER	CA	65.82%	\$341,563,183	2.23%	\$518,911,311
38	GLENDALE AREA SCHOOLS	CA	65.35%	\$247,012,397	2.14%	\$378,001,678
39	HAWAII COUNTY EMPLOYEES	HI	64.95%	\$65,165,124	2.30%	\$100,323,520
40	LONG BEACH CITY EMPLOYEES	CA	64.63%	\$192,389,229	1.88%	\$297,700,193
41	CDC	GA	64.58%	\$203,324,130	1.94%	\$314,829,217
42	1ST NORTHERN CALIFORNIA	CA	64.02%	\$466,210,415	1.85%	\$728,215,203
43	CASCADE	WA	63.84%	\$196,779,851	2.15%	\$308,261,467
44	TELCOE	AR	63.78%	\$243,862,458	2.29%	\$382,371,878
45	ULSTER	NY	63.29%	\$82,124,364	2.25%	\$129,757,050
46	UNIVERSITY OF HAWAII	HI	63.16%	\$417,473,148	2.09%	\$660,944,460
47	GREATER WOODLAWN	NY	62.00%	\$78,145,041	1.81%	\$126,040,166
48	BOULDER DAM	NV	61.80%	\$403,492,344	2.35%	\$652,911,338
49	SMW 104	CA	61.28%	\$64,783,288	2.25%	\$105,710,368
50	TVA COMMUNITY	AL	60.87%	\$204,278,847	2.08%	\$335,592,570
U.S. AVERAGE			23.80%	\$70,518,271	2.37%	\$296,268,905

* EXCLUDES CASH ON HAND.

** EXCLUDES NON-OPERATING GAINS/LOSSES.

LEADERS IN BORROWINGS-TO-ASSETS

FOR U.S. CREDIT UNIONS > \$100M IN ASSETS | DATA AS OF 12.31.19

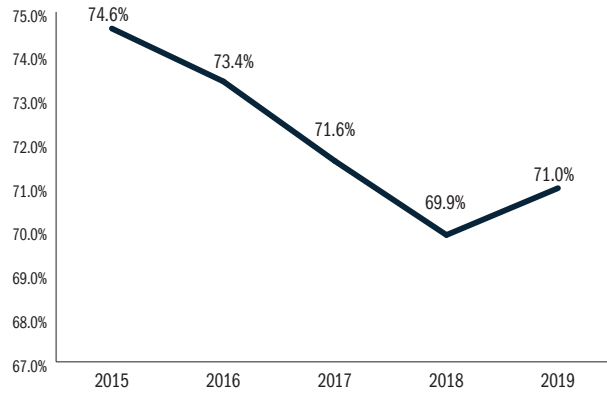
Rk.	Credit Union	St.	Total Borrowings/ Total Assets	Total Borrowings*	Loans-To-Shares	Total Assets
1	ESL	NY	25.56%	\$1,741,614,164	79.98%	\$6,813,674,182
2	WEOKIE	OK	24.18%	\$287,395,855	89.59%	\$1,188,467,161
3	WORKERS	MA	23.97%	\$448,523,835	111.63%	\$1,871,285,751
4	CARTER	LA	22.19%	\$88,750,977	103.27%	\$399,908,814
5	HOPE	MS	20.10%	\$61,720,727	101.04%	\$307,051,396
6	SHARONVIEW	SC	19.41%	\$315,888,388	121.85%	\$1,627,129,250
7	COOPERATIVE TEACHERS	TX	19.19%	\$21,914,499	115.79%	\$114,191,938
8	NEXMARK	VA	19.15%	\$96,217,574	110.01%	\$502,465,552
9	BEST REWARD	OH	18.73%	\$30,000,000	31.09%	\$160,142,100
10	FREEDOM NORTHWEST	ID	18.46%	\$36,000,000	118.73%	\$195,001,052
11	INSPIRE	PA	17.98%	\$34,214,000	101.18%	\$190,254,161
12	INFINITY	ME	17.93%	\$63,097,362	97.34%	\$351,877,515
13	CENTURY HERITAGE	PA	17.62%	\$30,316,730	75.63%	\$172,087,387
14	HOMEFIELD	MA	17.45%	\$27,000,000	93.49%	\$154,711,804
14	SELF-HELP	NC	17.45%	\$210,356,936	113.01%	\$1,205,557,507
16	HOLYOKE	MA	17.07%	\$35,064,392	84.22%	\$205,427,258
17	USALLIANCE FINANCIAL	NY	17.04%	\$314,200,000	117.89%	\$1,843,867,964
18	VIBRANT	IL	16.60%	\$134,356,259	105.61%	\$809,154,872
19	HOOSIER HILLS	IN	16.49%	\$100,483,855	114.62%	\$609,328,905
20	AMERICAN HERITAGE	PA	16.41%	\$451,028,549	102.15%	\$2,749,195,793
21	FIRST	IA	16.39%	\$28,500,000	112.86%	\$173,841,415
22	FIRST TECH	CA	16.28%	\$2,134,942,841	95.96%	\$13,110,528,514
23	MEMBERS PLUS	MA	16.04%	\$50,000,000	86.57%	\$311,791,391
24	AFFINITY	NJ	15.51%	\$547,229,484	115.63%	\$3,529,014,668
25	ALIGN	MA	15.28%	\$98,000,000	89.30%	\$641,378,695
26	PENTAGON	VA	15.08%	\$3,736,747,275	111.16%	\$24,774,360,962
27	AMERICAN FIRST	CA	14.80%	\$116,000,000	90.49%	\$783,769,691
28	ISLAND	NY	14.77%	\$225,600,000	74.96%	\$1,527,006,256
29	TEXAR	TX	14.75%	\$51,000,000	106.56%	\$345,713,148
30	IH	OH	14.67%	\$42,820,344	91.56%	\$291,987,881
31	HARVARD UNIVERSITY EMPLOYEES	MA	14.48%	\$118,138,520	109.08%	\$815,945,300
32	MARINE	WI	14.46%	\$124,030,204	110.31%	\$857,608,584
33	GREENSTATE	IA	14.42%	\$830,000,000	123.29%	\$5,757,174,429
34	ADVANTAGE	NY	14.26%	\$52,541,108	94.30%	\$368,478,318
35	VYSTAR	FL	14.08%	\$1,284,007,662	95.03%	\$9,117,164,288
36	UNITED	IL	13.89%	\$34,576,433	68.89%	\$249,012,886
37	BELLWETHER COMMUNITY	NH	13.64%	\$72,249,687	88.47%	\$529,515,748
38	LEOMINSTER	MA	13.63%	\$96,420,000	99.45%	\$707,476,968
39	ALLIANCE	MO	13.48%	\$42,062,800	113.04%	\$311,983,158
40	FALL RIVER MUNICIPAL EMPLOYEES	MA	13.37%	\$28,285,083	89.30%	\$211,611,291
41	SOUTHBRIDGE	MA	13.21%	\$24,847,147	112.00%	\$188,108,726
42	SUMMIT	WI	13.05%	\$481,578,599	107.38%	\$3,689,604,395
43	CREDIT HUMAN	TX	12.47%	\$400,405,460	120.40%	\$3,210,474,405
44	METRO	MA	12.16%	\$254,508,142	111.79%	\$2,092,358,761
45	PALISADES	NY	12.13%	\$22,832,324	91.89%	\$188,245,383
46	LIBERTY BAY	MA	12.11%	\$81,105,594	94.30%	\$669,863,600
47	PALMETTO CITIZENS	SC	12.09%	\$111,484,778	83.21%	\$921,844,565
48	GREAT LAKES	IL	12.07%	\$106,954,205	95.89%	\$886,237,832
49	MERIWEST	CA	11.96%	\$200,682,364	100.35%	\$1,678,537,853
50	FOX COMMUNITIES	WI	11.70%	\$214,613,835	110.12%	\$1,834,894,059
U.S. AVERAGE			3.38%	\$10,028,374	83.89%	\$296,268,905

* BORROWINGS > \$5 MILLION.

EARNINGS & CAPITAL

EFFICIENCY RATIO*

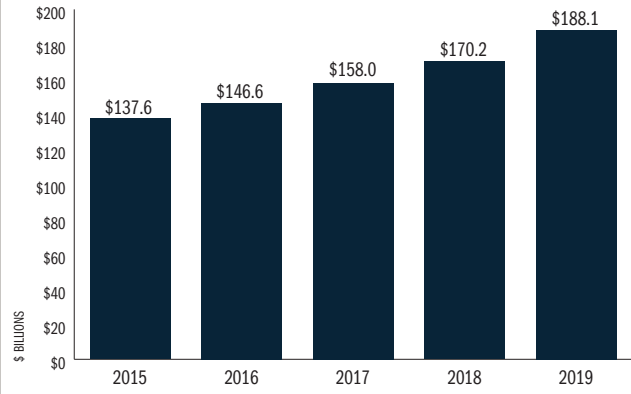
FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



* EXCLUDES PROVISION FOR LOAN LOSSES.

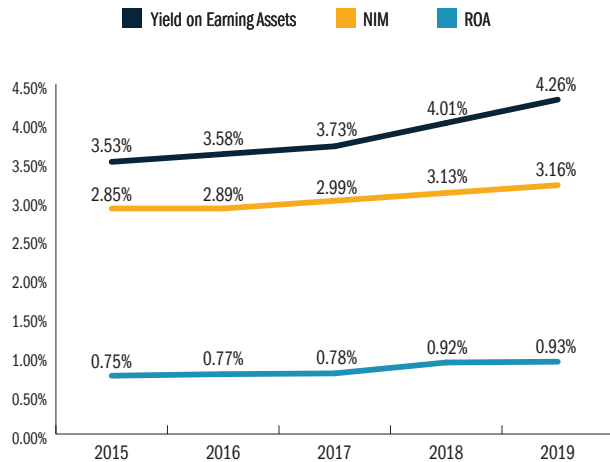
TOTAL CAPITAL

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



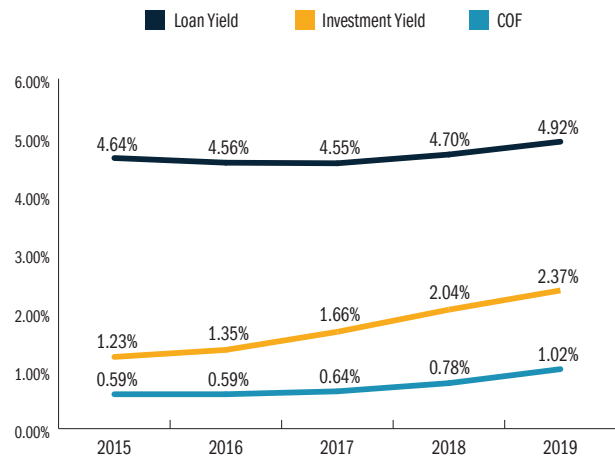
YIELD ON EARNING ASSETS, NET INTEREST MARGIN, & RETURN ON ASSETS

FOR U.S. CREDIT UNIONS | ANNUALIZED DATA AS OF 12.31.19



LOAN YIELD, INVESTMENT YIELD, & COST OF FUNDS

FOR U.S. CREDIT UNIONS | ANNUALIZED DATA AS OF 12.31.19



SOURCE: CALLAHAN & ASSOCIATES

LEADERS IN RETURN ON ASSETS (ROA)

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	ROA*	Total Assets	Rk.	Credit Union	St.	ROA*	Total Assets
1	COOPERATIVE CENTER	CA	3.55%	\$120,258,496	49	WRIGHT-PATT	OH	1.61%	\$5,091,928,563
2	SUNBELT	MS	2.31%	\$226,244,578	52	NAVY	VA	1.60%	\$111,986,078,360
3	FIRST SOUTH FINANCIAL	TN	2.28%	\$620,980,432	53	ALPENA ALCONA AREA	MI	1.59%	\$371,328,853
4	LAKE MICHIGAN	MI	2.25%	\$6,863,398,040	53	UNITED	MO	1.59%	\$182,226,108
5	ELGA	MI	2.14%	\$794,126,481	53	ESL	NY	1.59%	\$6,813,674,182
6	FAMILIES AND SCHOOLS TOGETHER	CA	2.08%	\$176,400,227	53	TEXANS	TX	1.59%	\$1,606,022,803
7	GENISYS	MI	2.06%	\$2,847,190,473	57	ROCK VALLEY	IL	1.58%	\$117,043,478
8	EAST TEXAS PROFESSIONAL	TX	2.04%	\$653,193,017	58	NASA	MD	1.57%	\$3,110,206,412
9	SRP	SC	2.03%	\$1,067,077,866	58	1ST FINANCIAL	MO	1.57%	\$252,485,351
10	3RIVERS	IN	1.98%	\$1,208,245,120	58	OREGON STATE	OR	1.57%	\$1,393,221,090
11	FREEDOM NORTHWEST	ID	1.96%	\$195,001,052	61	WINGS FINANCIAL	MN	1.56%	\$5,633,124,581
11	SCHLUMBERGER EMPLOYEES	TX	1.96%	\$830,263,740	61	MON VALLEY COMMUNITY	PA	1.56%	\$158,159,753
13	NEXTMARK	VA	1.93%	\$502,465,552	63	GREENSTATE	IA	1.55%	\$5,757,174,429
14	ARIZONA	AZ	1.92%	\$1,937,882,885	63	IDAHO CENTRAL	ID	1.55%	\$5,070,731,874
15	FIVE STAR	AL	1.91%	\$463,275,655	63	SCHOOLS FINANCIAL	CA	1.55%	\$2,150,075,670
15	MOOG EMPLOYEES	NY	1.91%	\$181,106,984	66	AURORA	CO	1.54%	\$104,533,113
17	ELEVATE	UT	1.90%	\$145,675,398	66	COMMUNITY	FL	1.54%	\$809,920,872
18	COMMUNITY CHOICE	IA	1.89%	\$550,224,823	66	HARRIS COUNTY	TX	1.54%	\$166,192,449
19	REDWOOD	CA	1.88%	\$4,989,060,567	66	COMPLEX COMMUNITY	TX	1.54%	\$549,498,422
20	NEW HORIZONS	AL	1.85%	\$196,684,207	66	INNOVATIONS	FL	1.54%	\$253,638,787
21	AAC	MI	1.83%	\$150,837,868	66	GREATER SPRINGFIELD	MA	1.54%	\$180,047,428
22	DUPACO COMMUNITY	IA	1.80%	\$1,888,189,051	72	KEYS	FL	1.53%	\$152,083,722
22	DAWSON CO-OP	MN	1.80%	\$185,793,629	72	LIBERTY FIRST	NE	1.53%	\$305,587,976
24	G.P.O.	NY	1.79%	\$309,144,049	74	FAIRWINDS	FL	1.52%	\$2,670,383,320
25	GEORGETOWN KRAFT	SC	1.78%	\$112,937,229	74	DUTRAC COMMUNITY	IA	1.52%	\$756,261,047
25	NECHES	TX	1.78%	\$660,202,085	74	RIVERMARK COMMUNITY	OR	1.52%	\$869,108,235
25	WESTBY CO-OP	WI	1.78%	\$553,187,813	74	PIMA	AZ	1.52%	\$600,661,350
25	LATINO COMMUNITY	NC	1.78%	\$491,046,564	78	PARTNER COLORADO	CO	1.51%	\$448,844,983
29	LINCOLN COUNTY	MT	1.76%	\$116,710,410	78	NUSENDA	NM	1.51%	\$2,453,424,490
30	FLORIDA	FL	1.74%	\$1,266,313,568	78	MID OREGON	OR	1.51%	\$364,587,209
30	VALLEY FINANCIAL	MT	1.74%	\$297,066,702	78	CAPITAL	ND	1.51%	\$540,917,599
30	ONPOINT COMMUNITY	OR	1.74%	\$6,130,686,655	78	SOUTHWEST HERITAGE	TX	1.51%	\$171,605,817
33	CO-OP CREDIT UNION OF MONTEVIDEO	MN	1.72%	\$214,823,042	83	SELF-HELP	NC	1.50%	\$1,100,500,043
34	TELCOMM	MO	1.71%	\$178,949,812	83	SUPERIOR	OH	1.50%	\$1,034,678,064
35	PIONEER VALLEY	MA	1.70%	\$109,000,226	83	MEMBERS 1ST	PA	1.50%	\$4,614,909,117
36	EMPLOYEES	IA	1.69%	\$105,357,507	86	COTTONWOOD COMMUNITY	ID	1.49%	\$114,965,209
36	SERVICE 1ST	PA	1.69%	\$428,514,882	86	MAYO EMPLOYEES	MN	1.49%	\$1,026,124,419
38	INTERSTATE UNLIMITED	GA	1.68%	\$185,187,582	86	UNIVERSITY & COMMUNITY	OK	1.49%	\$130,668,770
38	CASCADE COMMUNITY	OR	1.68%	\$247,426,973	86	COASTAL COMMUNITY AND TEACHERS	TX	1.49%	\$354,360,950
38	GOLDENWEST	UT	1.68%	\$1,742,042,034	86	EASTERN UTAH COMMUNITY	UT	1.49%	\$137,643,898
41	SC STATE	SC	1.66%	\$872,783,813	86	UTAH FIRST	UT	1.49%	\$501,691,986
41	WESTEX COMMUNITY	TX	1.66%	\$116,982,407	92	MISSION	CA	1.47%	\$3,856,216,667
43	TELCO COMMUNITY	NC	1.64%	\$198,671,399	92	BEJU	WA	1.47%	\$22,178,675,266
43	MAPS	OR	1.64%	\$818,515,395	92	UNIVERSITY OF WISCONSIN	WI	1.47%	\$3,331,480,865
45	ONE NEVADA	NV	1.63%	\$953,920,158	95	SUCCESS	AR	1.46%	\$129,708,769
45	MEMBERS FIRST	TX	1.63%	\$130,672,860	95	MEMBERS' ADVANTAGE	WI	1.46%	\$122,415,246
47	ROBINS FINANCIAL	GA	1.62%	\$2,738,616,657	97	POLICE AND FIRE	PA	1.45%	\$5,628,622,249
47	C-PLANT	KY	1.62%	\$203,457,255	97	TENNESSEE VALLEY	TN	1.45%	\$1,594,768,530
49	MIDFLORIDA	FL	1.61%	\$4,422,009,998	97	UTAH COMMUNITY	UT	1.45%	\$1,679,503,115
49	CYPRUS	UT	1.61%	\$1,149,914,569	100	WICHITA	KS	1.44%	\$132,333,852

U.S. AVERAGE

0.94% \$296,268,905

*EXCLUDES ONE-TIME GAINS FROM DISPOSITION OF FIXED ASSETS.

LEADERS IN NET WORTH-TO-ASSETS

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Net Worth/ Total Assets	Total Assets	Rk.	Credit Union	St.	Net Worth/ Total Assets	Total Assets
1	CBW SCHOOLS	PA	30.96%	\$108,844,765	51	LEHIGH VALLEY EDUCATORS	PA	17.79%	\$324,278,858
2	FIRST SOUTH FINANCIAL	TN	29.44%	\$620,980,432	52	NEBO	UT	17.73%	\$102,424,937
3	BROTHERHOOD	MA	27.59%	\$108,574,290	53	HOMELAND	OH	17.72%	\$452,577,273
4	MON VALLEY COMMUNITY	PA	25.97%	\$158,159,753	54	ESL	NY	17.70%	\$6,813,674,182
5	KIMBERLY CLARK	TN	24.43%	\$114,983,411	55	UNITED LOCAL	CA	17.69%	\$111,040,444
6	RIVERSET	PA	24.16%	\$110,490,547	56	EDUCATORS	TX	17.63%	\$415,310,487
7	SEA AIR	CA	24.15%	\$135,142,276	57	NOVA	NC	17.57%	\$106,391,271
8	APPLETREE	WI	23.68%	\$131,307,372	58	DAWSON CO-OP	MN	17.52%	\$185,793,629
9	LINCOLN COUNTY	MT	22.76%	\$116,710,410	58	HARRIS COUNTY	TX	17.52%	\$166,192,449
10	MOOG EMPLOYEES	NY	22.48%	\$181,106,984	60	ROCKY MOUNTAIN LAW ENFORCEMENT	CO	17.45%	\$238,279,854
10	ELEVATE	UT	22.48%	\$145,675,398	61	SCHLUMBERGER EMPLOYEES	TX	17.42%	\$830,263,740
12	MEMBERS FIRST	TX	21.87%	\$130,672,860	62	MEMPHIS CITY EMPLOYEES	TN	17.31%	\$333,261,695
13	TELCOE	AR	21.78%	\$382,371,878	62	KRAFTMAN	LA	17.31%	\$105,799,450
14	DIVERSIFIED MEMBERS	MI	21.71%	\$399,192,669	64	FREEDOM	MA	17.29%	\$496,730,712
15	EMPLOYEES	IA	21.66%	\$105,357,507	65	COTTONWOOD COMMUNITY	ID	17.26%	\$114,965,209
16	GREATER WOODLAWN	NY	21.64%	\$126,040,166	66	WESTBY CO-OP	WI	17.24%	\$553,187,813
17	LONG BEACH FIREMEN'S	CA	21.50%	\$189,773,947	66	ANECA	LA	17.24%	\$111,408,103
18	EAST TEXAS PROFESSIONAL	TX	21.34%	\$653,193,017	68	ALLSOUTH	SC	17.18%	\$897,983,480
19	AFLAC	GA	21.15%	\$174,460,813	69	CORPORATE AMERICA FAMILY	IL	17.14%	\$613,668,128
20	CELCO COMMUNITY	VA	21.02%	\$108,847,390	70	CEDAR FALLS COMMUNITY	IA	17.10%	\$127,148,303
21	FIRST FINANCIAL OF MARYLAND	MD	20.90%	\$1,036,402,445	71	NORTHEAST COMMUNITY	TN	17.07%	\$121,166,084
22	AAC	MI	20.89%	\$150,837,868	72	MAUI	HI	16.97%	\$101,454,150
23	MARKET USA	MD	20.55%	\$114,156,822	73	OTIS	ME	16.96%	\$183,934,757
24	CERTIFIED	CA	20.22%	\$618,576,125	74	GREAT PLAINS	MO	16.93%	\$290,960,061
25	NAHEOLA	AL	20.10%	\$119,143,974	75	AMERICAN 1	MI	16.90%	\$421,300,842
26	FINANCIAL CENTER	CA	19.84%	\$518,911,311	76	SELF RELIANCE NEW YORK	NY	16.85%	\$1,388,544,441
27	SEA WEST COAST GUARD	CA	19.50%	\$375,012,506	77	ARMCO	PA	16.81%	\$365,973,879
28	TRUGROCER	ID	19.26%	\$269,171,553	78	MARSHALL COMMUNITY	MI	16.75%	\$226,939,108
29	SUNBELT	MS	19.25%	\$226,244,578	78	TRIBORO POSTAL	NY	16.75%	\$124,277,518
30	PANTEX	TX	19.19%	\$219,571,633	80	GENISYS	MI	16.62%	\$2,847,190,473
31	SOUTH FLORIDA EDUCATIONAL	FL	19.12%	\$1,183,095,053	81	MAGNOLIA	MS	16.61%	\$128,790,568
32	WEBSTER FIRST	MA	18.97%	\$1,058,543,018	82	SAN JOAQUIN POWER EMPLOYEES	CA	16.58%	\$143,656,859
32	MULTIPLI	MO	18.97%	\$116,809,180	83	ABILENE TEACHERS	TX	16.56%	\$455,627,679
34	FIRESTONE	OH	18.90%	\$200,333,668	84	SAN DIEGO COUNTY	CA	16.55%	\$8,467,119,045
34	WEST MICHIGAN	MI	18.90%	\$165,981,768	85	LIBRARY OF CONGRESS	DC	16.47%	\$261,483,526
36	E-CENTRAL	CA	18.83%	\$168,256,764	86	DORT FINANCIAL	MI	16.45%	\$1,005,502,000
37	SIGNET	KY	18.71%	\$257,834,998	87	RIVERTRUST	MS	16.43%	\$164,252,362
38	FIRST PRIORITY	MA	18.58%	\$105,907,823	88	1ST ED	PA	16.34%	\$116,937,281
39	EARTHMOVER	IL	18.52%	\$292,564,037	89	MAUI COUNTY	HI	16.33%	\$327,878,174
40	IH	OH	18.45%	\$291,987,881	90	GULF COAST EDUCATORS	TX	16.32%	\$860,108,637
41	MEMBERS' ADVANTAGE	WI	18.43%	\$122,415,246	91	SOLARITY	WA	16.29%	\$719,176,642
42	GULF COAST COMMUNITY	MS	18.42%	\$101,900,236	92	SERVICE 1	MI	16.28%	\$144,957,147
43	MEMBERS EXCHANGE	MS	18.38%	\$112,227,221	93	TIDEMARK	DE	16.26%	\$290,083,169
44	AURORA	CO	18.37%	\$104,533,113	94	ILLIANA FINANCIAL	IL	16.20%	\$231,614,733
45	ROBINS FINANCIAL	GA	18.33%	\$2,738,616,657	94	CITIZENS COMMUNITY	IA	16.20%	\$198,255,426
46	POLICE AND FIRE	PA	18.29%	\$5,628,622,249	96	PREMIER	NC	16.19%	\$187,929,227
47	PAHO-WHO	DC	18.14%	\$234,906,894	97	ST. FRANCIS X	MI	16.18%	\$149,739,505
48	MAC	AK	18.07%	\$119,362,878	98	WESTERN DIVISION	NY	16.17%	\$141,254,192
49	SELFRELIANCE	IL	18.02%	\$622,232,762	99	COMMUNITYWIDE	IN	16.15%	\$474,506,026
50	CENTURY	MO	17.80%	\$113,770,232	100	ASCEND	TN	16.05%	\$2,657,488,043

U.S. AVERAGE

11.38% \$296,268,905

LEADERS IN EFFICIENCY

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Efficiency Ratio*	Yield On Earning Assets	Op. Exp./Avg. Assets (Not Annualized)	ROA**	Total Assets
1	AFLAC	GA	35.26%	2.95%	0.70%	1.29%	\$174,460,813
2	MOOG EMPLOYEES	NY	36.27%	3.12%	1.09%	1.91%	\$181,106,984
3	LONG BEACH FIREMEN'S	CA	37.72%	3.15%	0.82%	1.31%	\$189,773,947
4	CALIFORNIA LITHUANIAN	CA	38.59%	3.55%	0.85%	1.36%	\$136,258,811
5	APCO EMPLOYEES	AL	39.74%	2.80%	0.59%	0.89%	\$3,006,802,231
6	SCHLUMBERGER EMPLOYEES	TX	41.12%	2.79%	1.39%	1.96%	\$830,263,740
7	DAWSON CO-OP	MN	41.22%	4.35%	1.42%	1.80%	\$185,793,629
8	MON VALLEY COMMUNITY	PA	42.98%	3.09%	1.18%	1.56%	\$158,159,753
9	EMPLOYEES	IA	44.71%	4.85%	1.76%	1.69%	\$105,357,507
10	STATE FARM	IL	45.01%	2.56%	0.40%	0.65%	\$4,289,613,080
11	GREENSTATE	IA	45.98%	4.64%	1.69%	1.55%	\$5,757,174,429
12	COMMUNITYWIDE	IN	48.02%	7.26%	3.05%	0.83%	\$474,506,026
13	NASA	MD	48.19%	5.22%	2.25%	1.57%	\$3,110,206,412
14	GREATER SPRINGFIELD	MA	48.22%	3.09%	1.46%	1.54%	\$180,047,428
15	LINCOLN COUNTY	MT	48.65%	3.20%	1.67%	1.76%	\$116,710,410
16	GENISYS	MI	48.70%	4.30%	2.37%	2.06%	\$2,847,190,473
17	HOUSTON POLICE	TX	50.81%	4.16%	1.88%	1.35%	\$751,409,471
18	MERCK EMPLOYEES	NJ	51.03%	2.20%	0.30%	0.43%	\$1,907,988,059
19	COMMUNITY	ND	51.77%	2.54%	0.75%	0.70%	\$173,223,725
20	NAVY	VA	51.90%	6.21%	3.24%	1.60%	\$111,986,078,360
21	SELF RELIANCE NEW YORK	NY	53.09%	3.22%	0.70%	0.61%	\$1,388,544,441
22	F & A	CA	53.30%	2.75%	1.01%	0.87%	\$1,752,786,654
23	TEXASGULF	TX	53.57%	4.10%	1.95%	1.44%	\$133,676,370
24	FIRST SOUTH FINANCIAL	TN	53.81%	3.41%	3.57%	2.28%	\$620,980,432
25	POLICE AND FIRE	PA	53.91%	3.80%	1.94%	1.45%	\$5,628,622,249
26	REDWOOD	CA	54.33%	4.00%	2.58%	1.88%	\$4,989,060,567
27	COUNTRYSIDE	NY	55.03%	3.88%	1.50%	1.31%	\$150,837,029
28	WINGS FINANCIAL	MN	55.43%	3.78%	2.04%	1.56%	\$5,633,124,581
29	NCPD	NY	55.87%	2.91%	0.93%	0.71%	\$764,861,878
30	TEXANS	TX	56.09%	3.07%	2.11%	1.59%	\$1,606,022,803
31	MAYO EMPLOYEES	MN	56.15%	3.11%	1.95%	1.49%	\$1,026,124,419
32	FREEDOM	PA	56.25%	3.99%	2.40%	1.44%	\$997,441,154
33	EASTMAN	TN	56.64%	4.46%	2.19%	1.44%	\$5,099,588,309
34	HOMETOWN	ND	57.26%	5.81%	2.32%	1.43%	\$134,163,609
35	NEXMARK	VA	57.40%	5.51%	2.60%	1.93%	\$502,465,552
36	STANFORD	CA	57.47%	3.57%	1.66%	1.12%	\$2,942,159,964
37	OKLAHOMA EDUCATORS	OK	57.53%	6.55%	4.36%	1.24%	\$166,993,126
38	DFCU FINANCIAL	MI	57.63%	2.57%	1.63%	1.14%	\$4,903,175,577
39	EAST TEXAS PROFESSIONAL	TX	57.81%	4.50%	3.20%	2.04%	\$653,193,017
40	ONPOINT COMMUNITY	OR	58.04%	3.54%	2.51%	1.74%	\$6,130,686,655
41	LAKE MICHIGAN	MI	58.11%	4.01%	3.22%	2.25%	\$6,863,398,040
42	GLENDALE AREA SCHOOLS	CA	58.30%	2.93%	1.21%	0.73%	\$378,001,678
42	CO-OP CREDIT UNION OF MONTEVIDEO	MN	58.30%	4.87%	2.71%	1.72%	\$214,823,042
44	MICHIGAN SCHOOLS AND GOVERNMENT	MI	58.37%	4.58%	2.29%	1.36%	\$2,370,725,195
45	STAR ONE	CA	58.38%	2.84%	0.75%	0.51%	\$9,073,674,668
46	CORE	NY	58.44%	3.48%	2.31%	0.20%	\$104,651,127
47	UNITED STATES SENATE	VA	58.56%	5.40%	2.50%	0.99%	\$1,021,823,425
48	SUNCOAST	FL	58.60%	4.05%	2.47%	1.22%	\$10,534,613,558
49	CEDAR FALLS COMMUNITY	IA	58.64%	4.15%	2.34%	1.31%	\$127,148,303
50	NAVY ARMY COMMUNITY	TX	58.67%	4.99%	2.67%	1.21%	\$3,264,304,436
U.S. AVERAGE			70.97%	4.26%	3.21%	0.93%	\$296,268,905

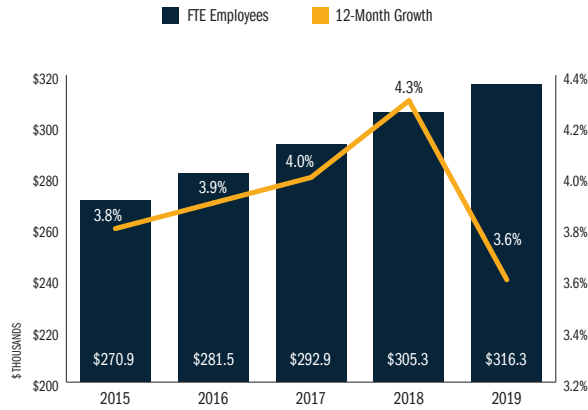
* THE EFFICIENCY RATIO (EXCLUDING PLL) MEASURES OPERATING EXPENSES AS A PERCENTAGE OF NET INTEREST INCOME, FEE INCOME, AND OTHER OPERATING INCOME; DOES NOT INCLUDE STABILIZATION EXPENSES.

**EXCLUDES ONE-TIME GAINS FROM DISPOSITION OF FIXED ASSETS.
ANNUAL CREDIT UNION DIRECTORY - VOLUME 35 | CALLAHAN.COM

PRODUCTIVITY

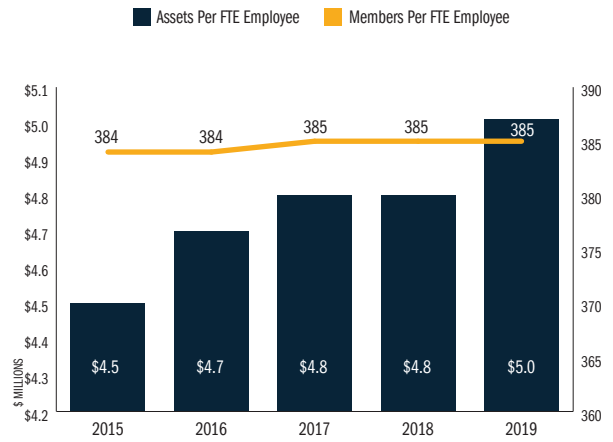
FTE EMPLOYEES* & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



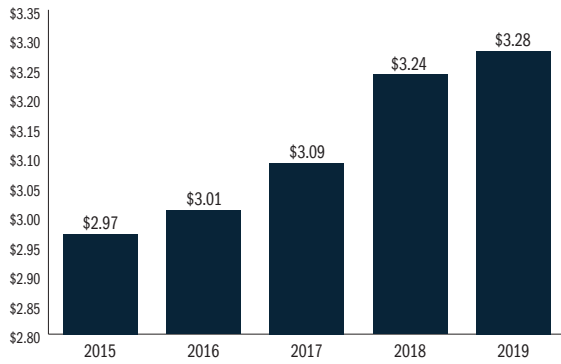
ASSETS & MEMBERS PER FTE EMPLOYEE*

FOR U.S. CREDIT UNION | DATA AS OF 12.31.19



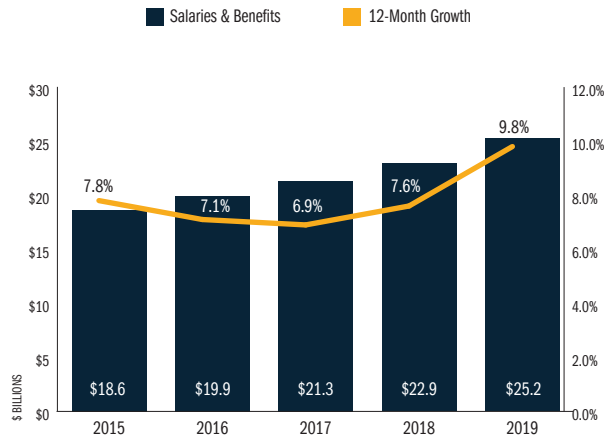
REVENUE PER \$1 SALARIES & BENEFITS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



SALARIES & BENEFITS & 12-MONTH GROWTH

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



*FTE = FULL-TIME EQUIVALENT. FTE EMPLOYEES IS CALCULATED AS ALL FULL-TIME EMPLOYEES PLUS 50% OF PART-TIME EMPLOYEES.

SOURCE: CALLAHAN & ASSOCIATES

LEADERS IN ASSETS PER EMPLOYEE

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Total Asset Per FTE Employee*	FTE Employees*	Total Assets
1	MERCK EMPLOYEES	NJ	\$88,743,631	22	\$1,907,988,059
2	STAR ONE	CA	\$42,599,412	213	\$9,073,674,668
3	SELF RELIANCE NEW YORK	NY	\$33,866,938	41	\$1,388,544,441
4	STATE FARM	IL	\$30,640,093	140	\$4,289,613,080
5	NCPD	NY	\$29,994,583	26	\$764,861,878
6	CONNECTICUT STATE EMPLOYEES	CT	\$29,479,823	66	\$1,930,928,418
7	CALTECH EMPLOYEES	CA	\$25,287,008	71	\$1,795,377,601
8	APCO EMPLOYEES	AL	\$24,445,547	123	\$3,006,802,231
9	CALIFORNIA LITHUANIAN	CA	\$22,709,802	6	\$136,258,811
10	SCHLUMBERGER EMPLOYEES	TX	\$20,756,594	40	\$830,263,740
11	SAN JOAQUIN POWER EMPLOYEES	CA	\$20,522,408	7	\$143,656,859
12	ALLIANT	IL	\$20,407,904	600	\$12,244,742,402
13	FIRESTONE	OH	\$19,079,397	11	\$200,333,668
14	MOOG EMPLOYEES	NY	\$19,063,893	10	\$181,106,984
15	F & A	CA	\$18,746,381	94	\$1,752,786,654
16	LONG BEACH FIREMEN'S	CA	\$18,073,709	11	\$189,773,947
17	AFLAC	GA	\$17,446,081	10	\$174,460,813
18	BANK-FUND STAFF	DC	\$16,088,386	323	\$5,188,504,558
19	AEROSPACE	CA	\$15,921,297	24	\$382,111,125
20	TACOMA LONGSHOREMEN	WA	\$15,749,246	7	\$102,370,096
21	DENVER FIRE DEPARTMENT	CO	\$15,398,536	11	\$169,383,895
22	GLENDALE AREA SCHOOLS	CA	\$14,823,595	26	\$378,001,678
23	BELLCO	CO	\$14,732,286	351	\$5,171,032,513
24	STANFORD	CA	\$14,674,115	201	\$2,942,159,964
25	BOULDER DAM	NV	\$14,509,141	45	\$652,911,338
26	COMMUNITY	ND	\$14,435,310	12	\$173,223,725
27	BETHPAGE	NY	\$13,391,316	707	\$9,467,660,222
28	UTILITIES EMPLOYEES	PA	\$13,197,061	94	\$1,240,523,705
29	CHATTANOOGA AREA SCHOOLS	TN	\$12,817,679	12	\$153,812,153
30	IDB GLOBAL	DC	\$12,752,874	46	\$586,632,222
31	MECE	MO	\$12,607,144	17	\$208,017,874
32	TECHNOLOGY	CA	\$12,559,090	243	\$3,045,579,402
33	UTAH POWER	UT	\$12,521,323	58	\$726,236,730
34	TRIBORO POSTAL	NY	\$12,427,752	10	\$124,277,518
35	MON VALLEY COMMUNITY	PA	\$12,166,135	13	\$158,159,753
36	LIBRARY OF CONGRESS	DC	\$12,162,024	22	\$261,483,526
37	GREENSTATE	IA	\$12,158,763	474	\$5,757,174,429
38	DOW CHEMICAL EMPLOYEES	MI	\$12,102,669	146	\$1,766,989,637
39	CHEVRON	CA	\$11,957,528	299	\$3,575,300,786
40	SANTA BARBARA TEACHERS	CA	\$11,942,077	20	\$238,841,549
41	APCI	PA	\$11,890,461	52	\$612,358,721
42	RAILROAD	AL	\$11,807,759	9	\$106,269,831
43	SMW 104	CA	\$11,745,596	9	\$105,710,368
44	LONG BEACH CITY EMPLOYEES	CA	\$11,674,517	26	\$297,700,193
45	NEBRASKA ENERGY	NE	\$11,490,266	24	\$275,766,382
46	LOCAL GOVERNMENT	NC	\$11,255,740	199	\$2,234,264,386
47	DIRECT	MA	\$11,062,338	69	\$757,770,179
48	RIVERTRUST	MS	\$10,950,157	15	\$164,252,362
49	TELCOE	AR	\$10,771,039	36	\$382,371,878
50	MICHIGAN EDUCATIONAL	MI	\$10,683,079	82	\$876,012,438
U.S. AVERAGE			\$5,009,700	59	\$296,268,905

*FTE = FULL-TIME EQUIVALENT. FTE EMPLOYEES IS CALCULATED AS ALL FULL-TIME EMPLOYEES PLUS 50% OF PART-TIME EMPLOYEES.

LEADERS IN MEMBERS PER EMPLOYEE

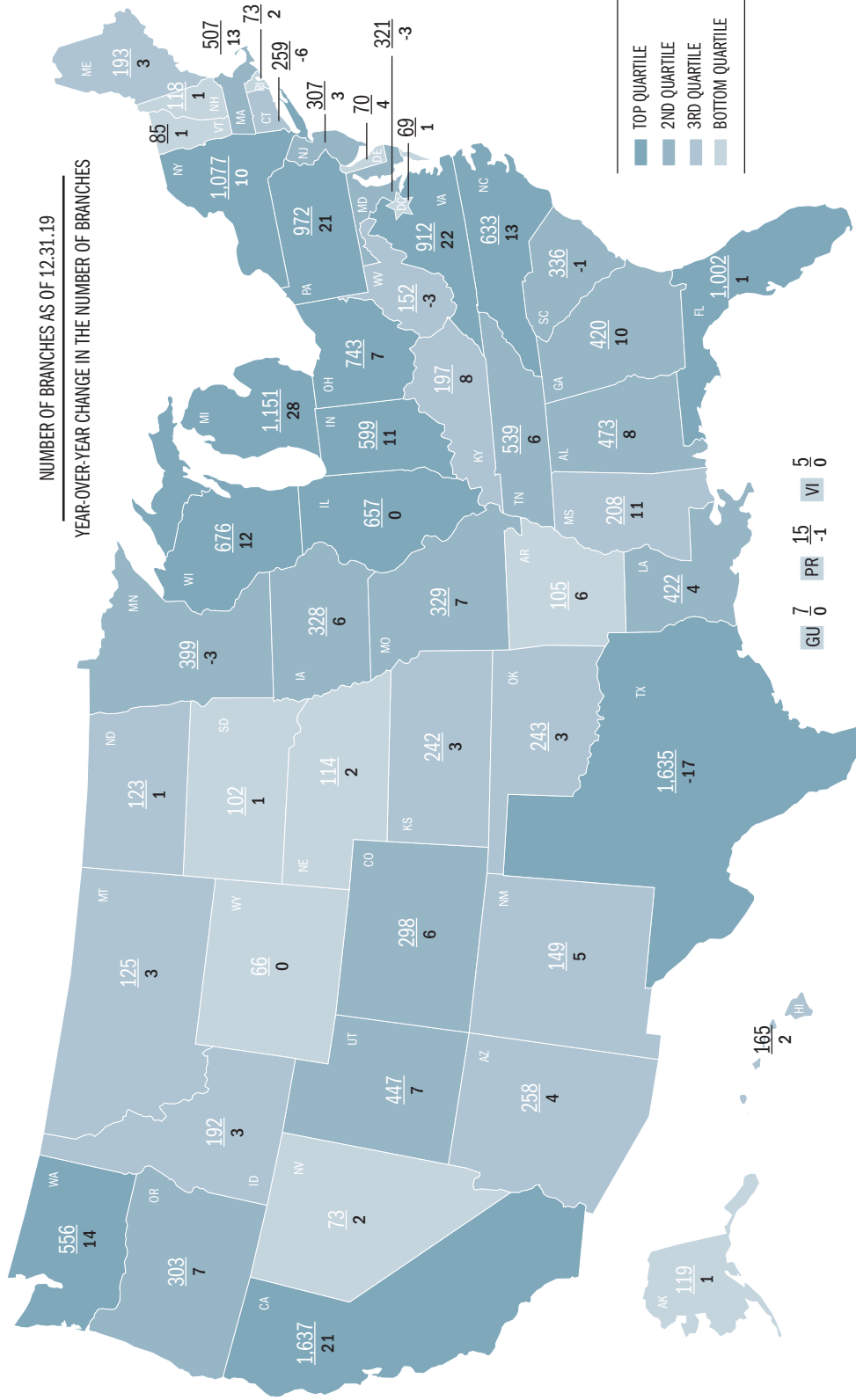
FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Members Per FTE Employee*	Members	FTE Employees*	Total Assets
1	LOCAL GOVERNMENT	NC	1,795	356,277	199	\$2,234,264,386
2	AFLAC	GA	1,710	17,095	10	\$174,460,813
3	AMERICA'S CHRISTIAN	CA	1,252	115,177	92	\$434,397,565
4	MERCK EMPLOYEES	NJ	1,156	24,862	22	\$1,907,988,059
5	SMW 104	CA	1,138	10,239	9	\$105,710,368
6	GREENWOOD	RI	1,124	70,791	63	\$580,204,942
7	MUNICIPAL	NY	1,095	572,313	523	\$3,052,270,675
8	GREATER WOODLAWN	NY	1,077	16,158	15	\$126,040,166
9	CONNEXUS	WI	1,012	362,634	359	\$2,675,632,087
10	CONNECTICUT STATE EMPLOYEES	CT	998	65,359	66	\$1,930,928,418
11	MOOG EMPLOYEES	NY	996	9,462	10	\$181,106,984
12	ROCKLAND	MA	990	180,601	183	\$1,944,192,206
13	BELLCO	CO	976	342,563	351	\$5,171,032,513
14	CHATTANOOGA AREA SCHOOLS	TN	940	11,282	12	\$153,812,153
15	SAN JOAQUIN POWER EMPLOYEES	CA	932	6,522	7	\$143,656,859
16	CBW SCHOOLS	PA	928	10,206	11	\$108,844,765
17	FIRESTONE	OH	898	9,434	11	\$200,333,668
18	STATE FARM	IL	886	124,036	140	\$4,289,613,080
19	ALLIANT	IL	823	493,675	600	\$12,244,742,402
20	SCHLUMBERGER EMPLOYEES	TX	760	30,387	40	\$830,263,740
21	FREEDOM	PA	755	70,618	94	\$997,441,154
22	WEPCO	MD	754	32,798	44	\$247,813,033
23	MON VALLEY COMMUNITY	PA	752	9,780	13	\$158,159,753
24	BFG	OH	751	24,796	33	\$144,236,170
25	PENTAGON	VA	737	1,864,365	2531	\$24,774,360,962
26	HEALTHCARE EMPLOYEES	NJ	735	18,743	26	\$119,542,262
27	USC	CA	708	77,191	109	\$592,035,693
28	TELCOE	AR	687	24,386	36	\$382,371,878
28	COMMUNITYWIDE	IN	687	52,861	77	\$474,506,026
30	FEDEX EMPLOYEES CREDIT ASSOCIATION	TN	683	90,773	133	\$525,924,218
31	ASHLAND	KY	671	35,874	54	\$273,529,531
32	MARRIOTT EMPLOYEES	MD	669	30,762	46	\$182,898,377
32	MECE	MO	669	11,037	17	\$208,017,874
34	WATERBURY CONNECTICUT TEACHERS	CT	659	19,436	30	\$242,623,606
35	MICHIGAN EDUCATIONAL	MI	655	53,734	82	\$876,012,438
36	METRO	MA	651	217,749	335	\$2,092,358,761
37	TRANSCEND	KY	650	50,032	77	\$445,358,631
38	EMPLOYEES	IA	631	8,200	13	\$105,357,507
39	ELEMENTS FINANCIAL	IN	627	112,635	180	\$1,687,713,194
40	STATE EMPLOYEES CREDIT UNION OF MARYLAND	MD	626	253,136	405	\$3,774,676,319
41	LATINO COMMUNITY	NC	622	83,977	135	\$491,046,564
42	LOUVIERS	DE	621	18,946	31	\$262,867,958
43	URW COMMUNITY	VA	619	30,021	49	\$198,529,546
44	DIGITAL	MA	614	871,546	1420	\$9,361,090,159
45	NCPD	NY	611	15,582	26	\$764,861,878
46	CHIEF FINANCIAL	MI	609	25,562	42	\$154,983,759
47	TRUGROCER	ID	607	26,413	44	\$269,171,553
48	EECU	TX	602	222,571	370	\$2,504,825,405
48	PUGET SOUND COOPERATIVE	WA	602	16,846	28	\$163,419,249
50	CAHP	CA	599	17,968	30	\$212,972,427
U.S. AVERAGE			385	22,761	59	\$296,268,905

*FTE = FULL-TIME EQUIVALENT. FTE EMPLOYEES IS CALCULATED AS ALL FULL-TIME EMPLOYEES PLUS 50% OF PART-TIME EMPLOYEES.

NUMBER AND CHANGE IN NUMBER OF CREDIT UNION BRANCHES

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



LEADERS IN BRANCH & ATM NETWORK

FOR U.S. CREDIT UNIONS >\$100M IN ASSETS | DATA AS OF 12.31.19

Rk.	Credit Union	St.	Branches & ATMs*	Branches	ATMs*	Members Per Branch	Total Assets
1	NAVY	VA	673	344	329	26,046	\$11,986,078,360
2	STATE EMPLOYEES'	NC	528	267	261	9,233	\$41,376,686,562
3	AMERICA FIRST	UT	267	131	136	8,316	\$11,712,643,978
4	ALASKA USA	AK	147	74	73	9,169	\$8,335,689,209
5	MIDFLORIDA	FL	146	64	82	5,918	\$4,422,009,998
6	GOLDEN 1	CA	145	73	72	14,493	\$12,993,881,497
7	SUNCOAST	FL	138	69	69	12,667	\$10,534,613,558
7	TDECU	TX	138	35	103	9,748	\$3,609,984,926
9	SPACE COAST	FL	135	62	73	7,285	\$4,922,318,222
10	VYSTAR	FL	132	76	56	9,168	\$9,117,164,288
11	SCHOOLSFIRST	CA	122	65	57	14,404	\$16,761,721,612
11	RANDOLPH-BROOKS	TX	122	62	60	14,031	\$9,675,517,536
13	BECU	WA	115	58	57	21,335	\$22,178,675,266
14	LAKE MICHIGAN	MI	108	54	54	6,966	\$6,863,398,040
14	MEMBERS 1ST	PA	108	54	54	8,180	\$4,614,909,117
16	BCU	IL	104	54	50	4,987	\$3,921,402,934
17	REDSTONE	AL	103	34	69	14,308	\$5,454,143,215
18	STATE EMPLOYEES	NY	102	52	50	6,724	\$4,055,933,276
19	SERVICE	NH	101	51	50	5,761	\$3,815,482,781
19	PENTAGON	VA	101	56	45	33,292	\$24,774,360,962
21	TEACHERS	IN	100	54	46	5,583	\$3,348,045,690
22	MOUNTAIN AMERICA	UT	97	95	2	9,259	\$9,348,807,708
23	DESERT FINANCIAL	AZ	95	48	47	6,686	\$4,964,664,336
24	UNIFY FINANCIAL	CA	94	59	35	4,428	\$3,052,780,791
24	VISIONS	NY	94	52	42	4,036	\$4,274,925,465
26	SUMMIT	WI	92	43	49	4,571	\$3,689,604,395
27	AMERICAN AIRLINES	TX	91	45	46	6,885	\$7,658,627,987
28	SAN DIEGO COUNTY	CA	89	44	45	9,591	\$8,467,119,045
29	FIRST TECH	CA	77	39	38	15,653	\$13,110,528,514
29	PATELCO	CA	77	38	39	9,720	\$7,290,552,981
29	SECURITY SERVICE	TX	77	66	11	11,949	\$9,823,931,274
32	FIRST COMMUNITY	MO	76	38	38	8,696	\$2,785,681,578
33	ENT	CO	74	37	37	10,119	\$6,685,914,013
33	GOLDENWEST	UT	74	41	33	3,505	\$1,742,042,034
33	CHARTWAY	VA	74	38	36	5,031	\$2,173,635,710
36	UNITED	MI	73	36	37	4,921	\$2,877,075,119
37	FAIRWINDS	FL	72	32	40	6,178	\$2,670,383,320
37	IDAHO CENTRAL	ID	72	37	35	10,469	\$5,070,731,874
37	KEESLER	MS	72	37	35	6,698	\$3,038,778,779
40	ROYAL	WI	71	49	22	4,568	\$2,837,926,175
41	BETHPAGE	NY	70	36	34	11,501	\$9,467,660,222
41	RED RIVER EMPLOYEES	TX	70	28	42	3,991	\$1,005,002,364
43	MARINE	WI	67	32	35	2,402	\$857,608,584
44	MISSION	CA	65	32	33	7,936	\$3,856,216,667
44	GENISYS	MI	65	33	32	6,766	\$2,847,190,473
44	ONPOINT COMMUNITY	OR	65	32	33	12,189	\$6,130,686,655
47	NUVISION	CA	64	30	34	6,280	\$2,369,587,000
47	ADVIA	MI	64	33	31	5,140	\$2,084,525,233
49	TRULIANT	NC	63	33	30	7,708	\$2,711,723,418
49	TINKER	OK	63	33	30	12,055	\$4,228,679,191
49	AMERICAN HERITAGE	PA	63	32	31	6,158	\$2,749,195,793
49	LANDMARK	WI	63	36	27	9,951	\$4,463,282,883

U.S. AVERAGE

7

4

3

5,736

\$296,268,905

* ATMS OWNED BY THE CREDIT UNION; AS REPORTED BY THE NCUA.

ANNUAL CREDIT UNION DIRECTORY - VOLUME 35 | CREDITUNIONS.COM

DELIVERY CHANNEL DEPLOYMENT & ONLINE INTERACTION

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Asset-Based Peer Group	< \$10M	\$10M- \$20M	\$20M- \$50M	\$50M- \$100M	\$100M- \$250M	\$250M- \$500M	\$500M- \$1B	> \$1B
ONLINE DELIVERY								
Remote Deposit Capture (% offering)	2.22%	21.03%	47.36%	66.19%	81.99%	91.27%	94.47%	95.20%
Mobile Banking (% offering)	10.49%	46.75%	77.51%	91.94%	96.40%	98.03%	98.81%	97.00%
E-Statements (% offering)	24.59%	70.05%	88.96%	94.53%	95.24%	97.75%	96.84%	97.90%
Bill Pay (% offering)	11.60%	51.86%	83.98%	96.26%	98.13%	99.72%	99.60%	99.10%
ONLINE MEMBER INTERACTION								
New Member Application (% offering)	8.05%	23.00%	40.80%	50.07%	62.39%	78.87%	86.17%	92.49%
New Share Account (% offering)	2.95%	10.14%	20.70%	36.96%	53.03%	75.49%	85.38%	91.89%
New Loan Application (% offering)	10.93%	37.97%	57.91%	76.55%	87.32%	93.52%	98.42%	97.30%
Electronic Signature (% offering)	2.44%	12.71%	25.37%	41.87%	54.03%	67.04%	72.33%	71.17%
External Account Transfers (% offering)	3.18%	12.86%	22.79%	33.53%	52.31%	67.89%	79.45%	88.59%
Account Aggregation (% offering)	2.07%	6.81%	12.04%	15.25%	21.90%	31.27%	37.15%	45.35%
Mobile Payments (% offering)	1.92%	14.37%	29.25%	42.88%	55.19%	65.63%	73.52%	73.57%

PEER GROUP CLASSIFICATION

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Peer Group	Credit Unions	Total Assets (\$000s)	Total Members	12-Month Loan Growth	12-Month Member Growth	Average Loan Balance	OpExp / Average Assets	ROA*	Delinquency
<\$2M	414	\$356,705	129,193	-0.33%	-3.56%	\$3,992	4.34%	-0.07%	3.32%
\$2M - \$5M	430	\$1,485,768	309,186	0.64%	-1.01%	\$6,901	4.02%	0.26%	1.97%
\$5M - \$10M	510	\$3,774,044	613,817	1.83%	-1.57%	\$7,663	3.72%	0.36%	1.73%
\$10M - \$20M	661	\$9,572,558	1,311,318	2.75%	-1.39%	\$7,633	3.73%	0.45%	1.23%
\$20M - \$50M	1,005	\$32,584,349	3,696,102	3.29%	-0.63%	\$8,315	3.73%	0.62%	1.02%
\$50M - \$100M	695	\$49,877,974	5,173,142	2.71%	-0.13%	\$10,291	3.81%	0.64%	0.84%
\$100M - \$250M	694	\$109,794,204	10,319,986	4.01%	0.87%	\$12,368	3.84%	0.72%	0.76%
\$250M - \$500M	354	\$125,011,888	11,118,465	5.23%	2.25%	\$14,134	3.80%	0.75%	0.73%
\$500M - \$1B	253	\$177,499,837	14,161,990	5.70%	2.45%	\$15,540	3.69%	0.81%	0.68%
>\$1B	333	\$1,074,785,044	74,913,742	7.40%	5.78%	\$17,168	2.95%	1.03%	0.68%
U.S. TOTALS/ AVERAGES	5,349	\$1,584,742,371	121,746,941	6.14%	3.57%	\$15,650	3.21%	0.93%	0.71%

* ROA IS POST-ASSESSMENT.

PEER GROUP PERFORMANCE COMPARISON

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

PEER GROUP(S)	1-10	1-4	5	6	7	8	9	10	
	All In U.S.	<\$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	>\$1B	
Number Of Credit Unions	5,349	2,015	1,005	695	694	354	253	333	
Average Assets (\$000s)	\$296,269	\$7,538	\$32,422	\$71,767	\$158,205	\$353,141	\$701,580	\$3,227,583	
12-MONTH GROWTH	Capital	10.52%	2.82%	5.55%	6.64%	7.92%	8.85%	9.95%	12.44%
	Loans	6.14%	2.23%	3.29%	2.71%	4.01%	5.23%	5.70%	7.40%
	Shares	8.15%	0.61%	2.38%	2.95%	4.48%	6.25%	7.61%	10.17%
	Members	3.57%	-1.51%	-0.63%	-0.13%	0.87%	2.25%	2.45%	5.78%

CAPITAL RATIOS	Capital/Assets	11.87%	15.54%	13.43%	12.66%	11.99%	11.86%	11.70%	11.75%
	Solvency Ratio	116.21%	118.36%	115.55%	114.69%	114.34%	114.61%	115.29%	116.82%
	Coverage Ratio	121.86%	78.11%	85.93%	97.51%	103.44%	107.72%	115.14%	129.80%
	Delinquency	0.71%	1.48%	1.02%	0.84%	0.76%	0.73%	0.68%	0.68%

EARNINGS	Return On Average Assets (Pre-Assessments)	0.93%	0.40%	0.62%	0.64%	0.72%	0.75%	0.81%	1.03%
	Return On Average Assets (Post-Assessments)	0.93%	0.40%	0.62%	0.64%	0.72%	0.75%	0.81%	1.03%
	Service Revenue/Average Assets	1.41%	0.89%	1.16%	1.33%	1.47%	1.57%	1.57%	1.37%
	Net Interest Margin	3.17%	3.57%	3.45%	3.40%	3.39%	3.31%	3.27%	3.09%
	Operating Expenses/Average Assets*	3.21%	3.77%	3.73%	3.81%	3.84%	3.80%	3.69%	2.95%
	Yield On Average Earnings Assets	4.27%	4.14%	4.07%	4.12%	4.23%	4.25%	4.26%	4.30%
	Cost Of Funds	1.02%	0.52%	0.51%	0.56%	0.65%	0.77%	0.84%	1.16%

PRODUCTIVITY	YTD Total Income Per FTE Employee** (\$000s)	\$261	\$123	\$172	\$180	\$188	\$204	\$227	\$307
	YTD Total Income Per Member	\$679	\$309	\$436	\$494	\$562	\$602	\$668	\$745
	YTD Operating Expenses Per Member	\$402	\$241	\$325	\$362	\$400	\$414	\$447	\$404
	Assets Per FTE Employee** (\$000s)	\$5,010	\$2,570	\$3,483	\$3,514	\$3,567	\$3,807	\$4,252	\$5,921
	YTD Loan Originations/FTE Employee** (\$000s)	\$1,742	\$656	\$819	\$839	\$959	\$1,095	\$1,261	\$2,256

MEMBER SERVICE USAGE***	Auto Loan Penetration	21.29%	18.02%	25.82%	21.94%	21.88%	21.13%	21.93%	20.94%
	Share Draft Penetration	58.77%	24.25%	43.65%	48.88%	54.08%	55.74%	59.45%	62.26%
	Credit Card Penetration	17.70%	5.33%	10.83%	11.94%	13.22%	14.20%	15.65%	20.35%
	Average Share Balance	\$10,861	\$5,368	\$7,542	\$8,287	\$9,137	\$9,589	\$10,545	\$11,861
	Share & Loan Accounts/Member	2.51	1.86	2.25	2.29	2.40	2.39	2.47	2.59

LENDING PROFILE	Loans/Shares	83.89%	61.35%	63.22%	67.60%	75.46%	80.50%	83.97%	86.94%
	RE Loans/Total Loans	50.42%	15.18%	33.16%	38.85%	42.88%	46.14%	50.04%	52.83%
	Average Loan Balance	\$15,650	\$7,409	\$8,315	\$10,291	\$12,368	\$14,134	\$15,540	\$17,168
	Loan Balances/FTE Employee	\$3,541	\$1,332	\$1,902	\$2,060	\$2,338	\$2,642	\$3,037	\$4,296

*EXCLUDES STABILIZATION EXPENSES.

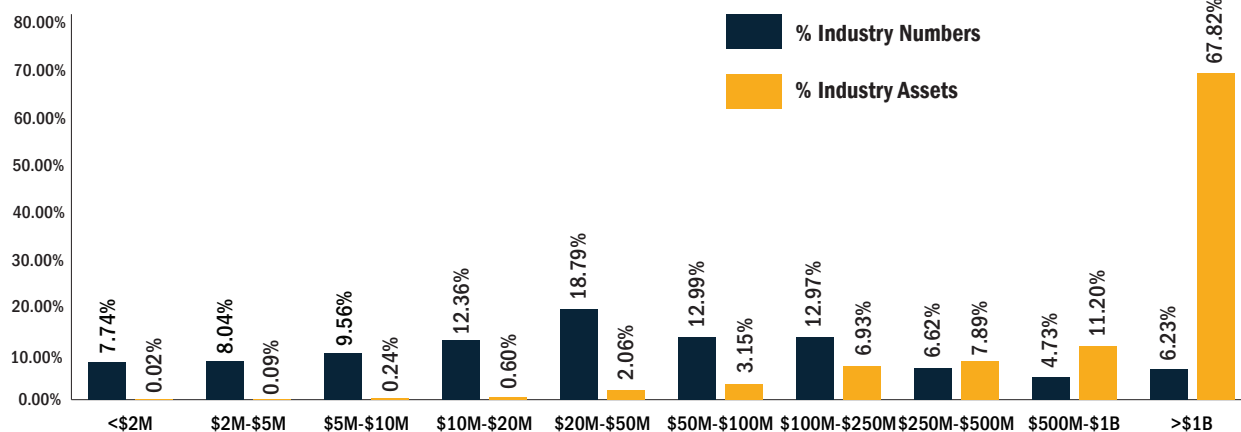
**FTE = FULL-TIME EQUIVALENT. FTE EMPLOYEES IS CALCULATED AS ALL FULL-TIME EMPLOYEES PLUS 50% OF PART-TIME EMPLOYEES.

DISTRIBUTION OF ASSETS & INSTITUTIONS ACROSS ALL PEER GROUPS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Peer Group	Asset Size	# Credit Unions	% Of Industry Numbers	Total Assets (\$000s)	% Of Industry Assets
1	<\$2M	414	7.74%	\$356,705	0.02%
2	\$2M - \$5M	430	8.04%	\$1,485,768	0.09%
3	\$5M - \$10M	510	9.56%	\$3,774,044	0.24%
4	\$10M - \$20M	661	12.36%	\$9,572,558	0.60%
5	\$20M - \$50M	1,005	18.79%	\$32,584,349	2.06%
6	\$50M - \$100M	695	12.99%	\$49,877,974	3.15%
7	\$100M - \$250M	694	12.97%	\$109,794,204	6.93%
8	\$250M - \$500M	354	6.62%	\$125,011,888	7.89%
9	\$500M - \$1B	253	4.73%	\$177,499,837	11.20%
10	>\$1B	333	6.23%	\$1,074,785,044	67.82%
Total		5,349	100%	\$1,584,742,371	100%

% Of Total



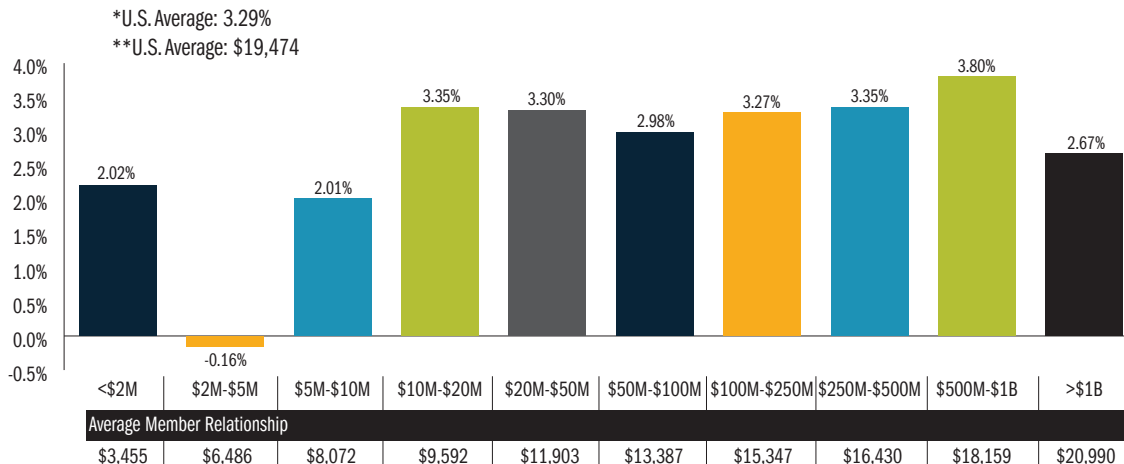
THE CHANGING COMPOSITION OF CREDIT UNIONS (2014-2019)

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Peer Group	Asset Size	Credit Unions 2013 (#)	Credit Unions 2018 (#)	Change	Total Assets 2014 (\$000s)	Total Assets 2019 (\$000s)	Change
1	<\$2M	664	414	(291)	\$596,478	\$356,705	(\$239,773)
2	\$2M - \$5M	635	430	(234)	\$2,222,259	\$1,485,768	(\$736,491)
3	\$5M - \$10M	727	510	(250)	\$5,399,508	\$3,774,044	(\$1,625,464)
4	\$10M - \$20M	909	661	(260)	\$13,264,902	\$9,572,558	(\$3,692,344)
5	\$20M - \$50M	1,194	1,005	(205)	\$38,755,778	\$32,584,349	(\$6,171,429)
6	\$50M - \$100M	753	695	(80)	\$53,840,327	\$49,877,974	(\$3,962,353)
7	\$100M - \$250M	720	694	(1)	\$113,099,130	\$109,794,204	(\$3,304,926)
8	\$250M - \$500M	340	354	7	\$120,598,309	\$125,011,888	\$4,413,579
9	\$500M - \$1B	231	253	17	\$163,003,103	\$177,499,837	\$14,496,734
10	>\$1B	229	333	102	\$625,336,450	\$1,074,785,044	\$449,448,594
Totals		6,402	5,349	(1,195)	\$1,136,116,243	\$1,584,742,371	\$448,626,128

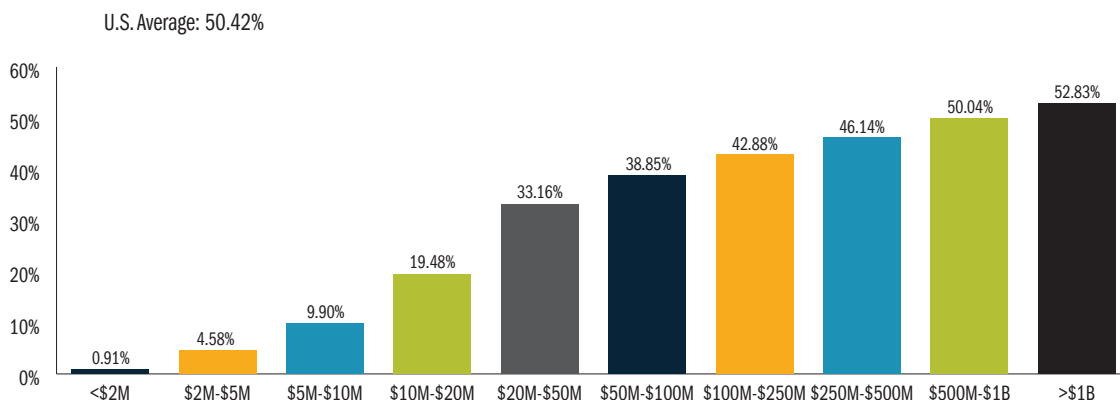
12-MONTH GROWTH* IN AVERAGE MEMBER RELATIONSHIP**

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



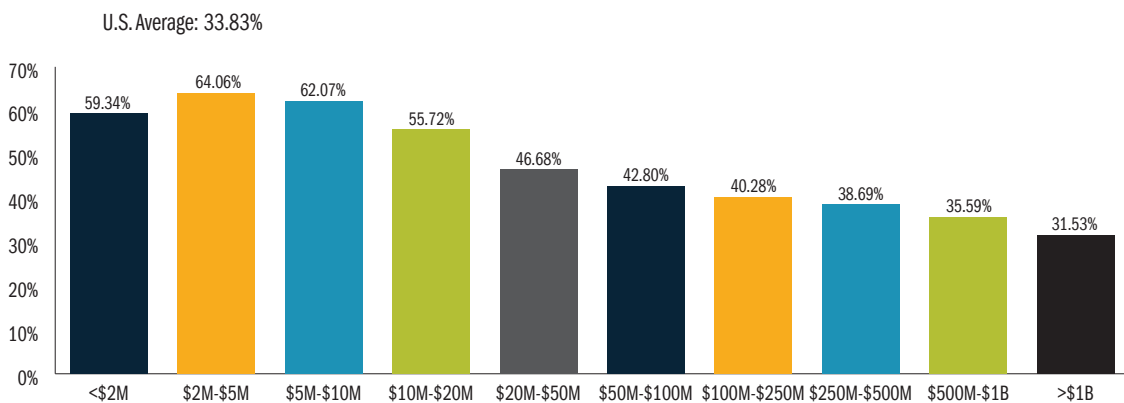
REAL ESTATE LOANS/TOTAL LOANS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



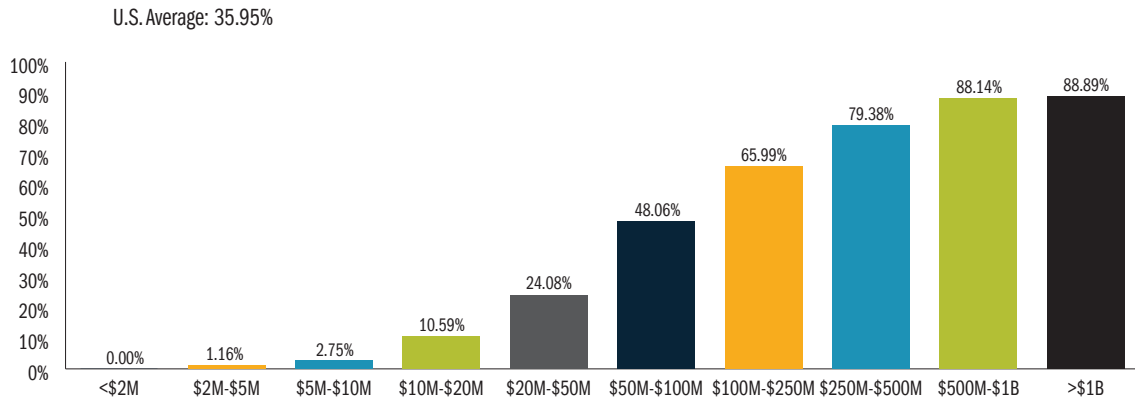
AUTO LOANS/TOTAL LOANS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



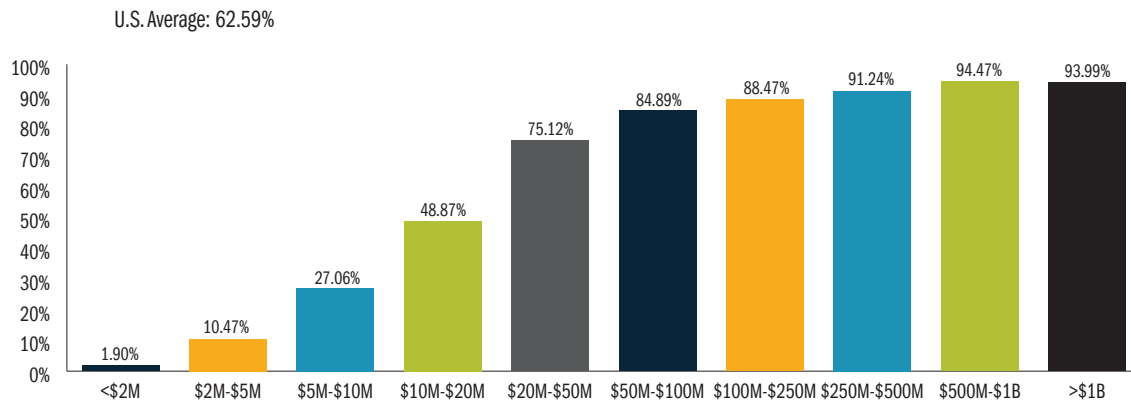
% OFFERING INDIRECT LENDING

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



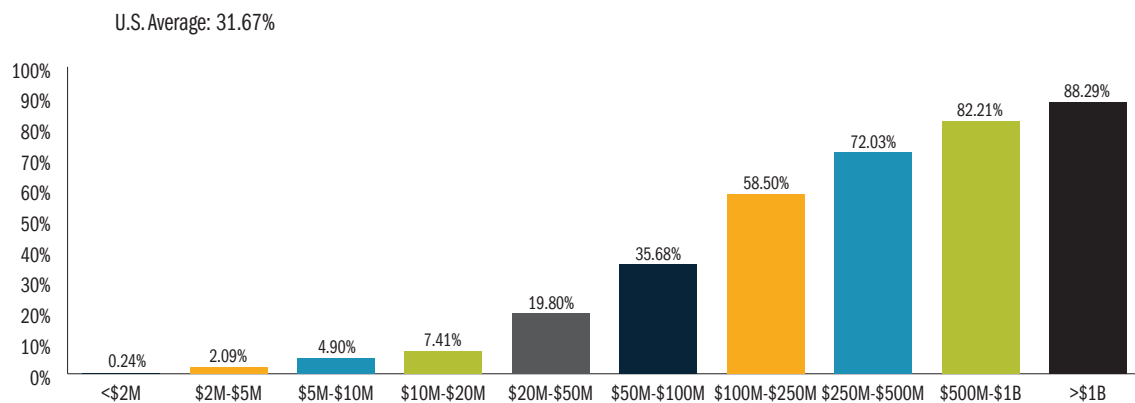
% OFFERING CREDIT CARDS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



% OFFERING MEMBER BUSINESS LENDING

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



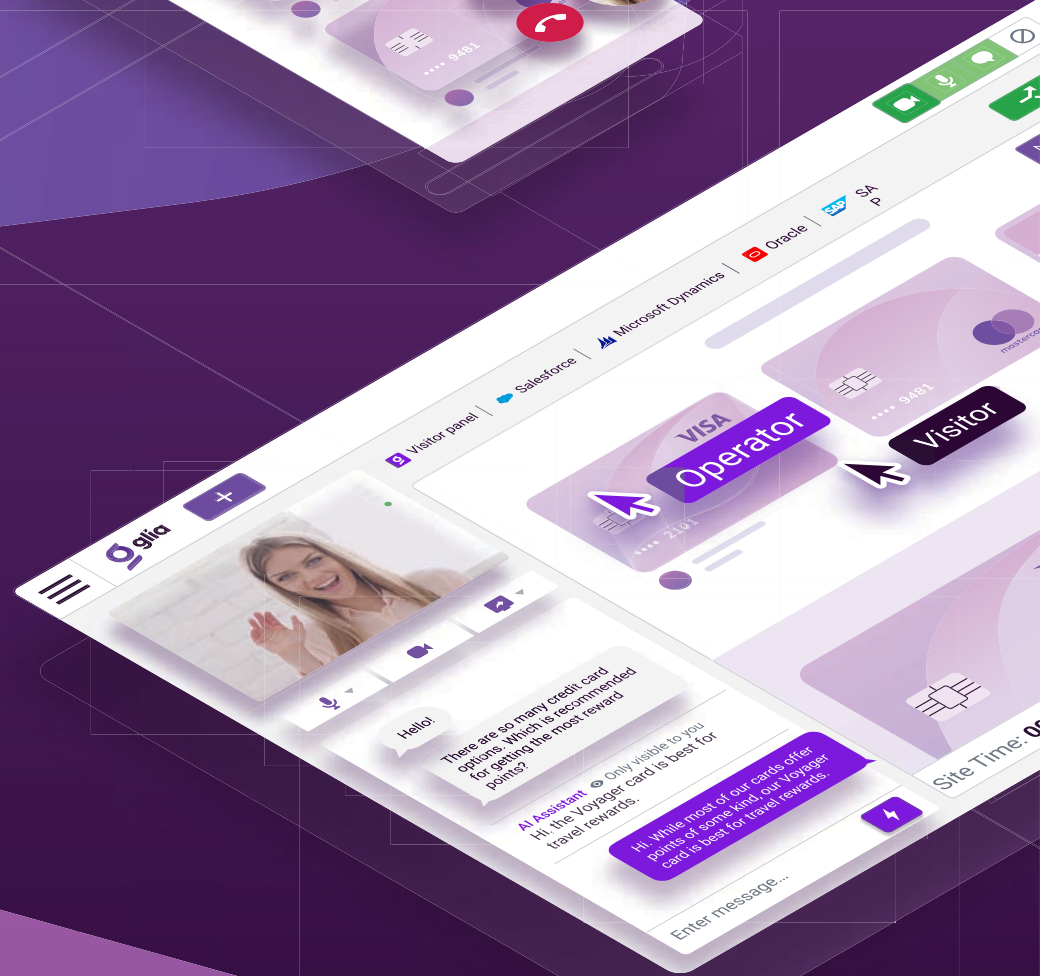
SOURCE: CALLAHAN & ASSOCIATES

Reinvent How You Serve Members...Online

Your Members
Will Love
You

Your Reps
Will Love
You

Your Bots
Would Love
You (if they could)



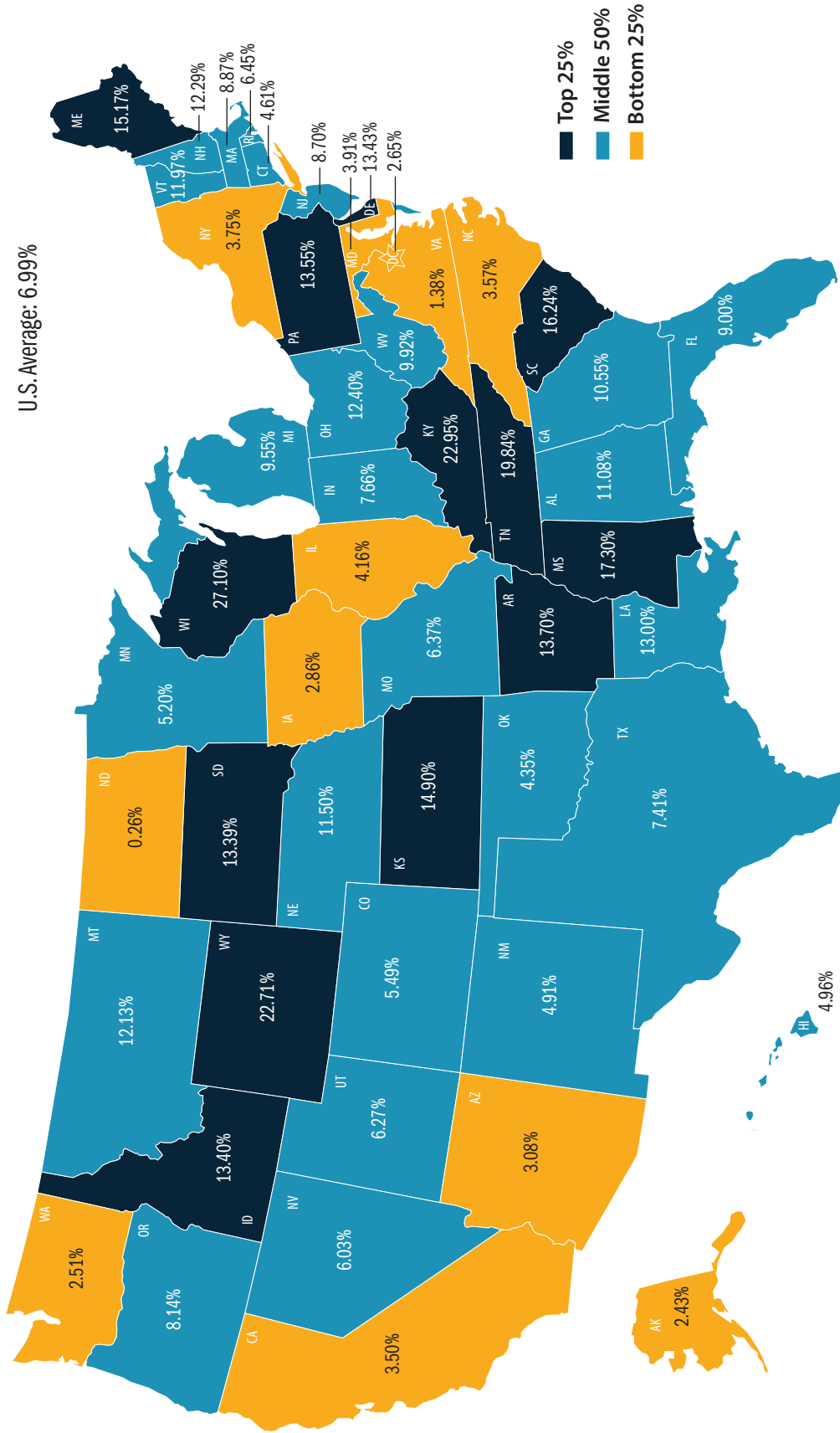
CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

State	Concentration Of Investments In Corporates	Total Corporate Investments	Growth Of Corporate Investments	Total Investments & Cash	Growth Of Total Investments & Cash
ALABAMA	11.08%	\$1,067,675,161	25.20%	\$9,639,243,779	7.11%
ALASKA	2.43%	\$46,183,135	26.39%	\$1,898,213,756	25.86%
ARIZONA	3.08%	\$178,208,126	-8.71%	\$5,786,878,355	16.99%
ARKANSAS	13.70%	\$108,772,075	29.57%	\$794,001,968	6.30%
CALIFORNIA	3.50%	\$1,991,358,433	36.44%	\$56,956,694,443	9.19%
COLORADO	5.49%	\$329,755,065	16.23%	\$6,001,626,139	20.30%
CONNECTICUT	4.61%	\$185,164,499	43.40%	\$4,017,955,397	12.39%
DELAWARE	13.43%	\$109,944,712	86.47%	\$818,387,205	-0.23%
DISTRICT OF COLUMBIA	2.65%	\$89,874,111	53.56%	\$3,397,817,096	-2.41%
FLORIDA	9.00%	\$1,616,264,147	34.43%	\$17,964,714,657	7.90%
GEORGIA	10.55%	\$610,168,039	24.37%	\$5,782,110,895	5.91%
HAWAII	4.96%	\$254,610,589	21.17%	\$5,132,194,072	2.87%
IDAHO	13.40%	\$177,819,956	95.37%	\$1,326,630,443	23.46%
ILLINOIS	4.16%	\$598,122,757	16.02%	\$14,385,016,757	12.94%
INDIANA	7.66%	\$493,864,682	26.17%	\$6,449,580,816	12.14%
IOWA	2.86%	\$74,226,665	48.67%	\$2,597,828,743	9.24%
KANSAS	14.90%	\$324,846,247	44.58%	\$2,179,680,905	10.46%
KENTUCKY	22.95%	\$573,570,328	24.75%	\$2,499,178,190	10.54%
LOUISIANA	13.00%	\$388,201,673	24.80%	\$2,987,077,013	10.09%
MAINE	15.17%	\$266,886,327	54.43%	\$1,759,226,865	18.28%
MARYLAND	3.91%	\$250,785,458	32.31%	\$6,410,714,791	9.68%
MASSACHUSETTS	8.87%	\$738,274,302	105.86%	\$8,327,185,359	20.98%
MICHIGAN	9.55%	\$1,736,757,442	40.57%	\$18,177,950,625	11.58%
MINNESOTA	5.20%	\$276,926,752	11.57%	\$5,321,227,443	4.53%
MISSISSIPPI	17.30%	\$280,214,918	36.59%	\$1,620,065,540	0.21%
MISSOURI	6.37%	\$202,253,427	49.50%	\$3,176,642,391	10.98%
MONTANA	12.13%	\$206,214,524	38.93%	\$1,699,440,768	1.76%
NEBRASKA	11.50%	\$112,626,896	21.71%	\$979,488,016	7.45%
NEVADA	6.03%	\$115,038,277	11.72%	\$1,908,470,907	11.71%
NEW HAMPSHIRE	8.58%	\$108,877,816	-19.46%	\$1,269,591,464	15.26%
NEW JERSEY	8.70%	\$424,370,521	4.68%	\$4,876,397,992	0.27%
NEW MEXICO	4.91%	\$145,582,233	50.56%	\$2,965,055,688	5.99%
NEW YORK	3.75%	\$1,035,866,394	38.71%	\$27,641,997,828	8.23%
NORTH CAROLINA	3.57%	\$688,246,627	18.96%	\$19,253,016,201	7.29%
NORTH DAKOTA	0.26%	\$2,626,477	16.47%	\$1,009,602,336	9.77%
OHIO	12.40%	\$1,079,817,171	32.82%	\$8,705,573,203	15.30%
OKLAHOMA	4.35%	\$194,878,756	30.89%	\$4,479,439,340	21.05%
OREGON	8.14%	\$481,607,741	61.91%	\$5,916,016,819	20.51%
PENNSYLVANIA	13.55%	\$2,080,362,598	43.38%	\$15,353,802,901	9.85%
RHODE ISLAND	6.45%	\$60,407,993	40.82%	\$936,851,842	4.25%
SOUTH CAROLINA	16.24%	\$511,150,601	25.25%	\$3,148,261,073	9.58%
SOUTH DAKOTA	13.39%	\$118,877,625	47.35%	\$887,970,271	11.03%
TENNESSEE	19.84%	\$1,025,906,527	36.91%	\$5,170,921,658	9.81%
TEXAS	7.41%	\$1,720,636,798	22.53%	\$23,224,028,747	7.88%
UTAH	6.27%	\$307,027,720	5.18%	\$4,898,537,667	21.78%
VERMONT	11.97%	\$87,664,166	72.67%	\$732,335,584	-1.03%
VIRGINIA	1.38%	\$492,902,314	16.42%	\$35,838,515,981	20.65%
WASHINGTON	2.51%	\$358,266,072	23.18%	\$14,264,920,568	24.35%
WEST VIRGINIA	9.92%	\$127,367,628	9.39%	\$1,284,311,365	0.89%
WISCONSIN	27.10%	\$1,771,268,426	24.40%	\$6,536,081,253	26.56%
WYOMING	22.71%	\$125,311,257	67.74%	\$551,697,730	11.65%
TOTAL VALUE	6.78%	\$26,380,576,991	30.24%	\$389,336,548,680	11.06%

CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



SOURCE: CALLAHAN & ASSOCIATES

TRUST

MUTUAL FUNDS

FOR CREDIT UNIONS BY CREDIT UNIONS

Investment Options for Credit Unions


We help credit unions succeed in serving their members by providing a professionally managed family of mutual funds exclusive to credit unions as well as the information and analysis they need to support investment decisions.

Created by leading credit unions with oversight by a board of trustees, Trust's mutual fund options are professionally managed, and are based on the cooperative values of credit unions.

Today, we offer two fixed income mutual funds that comply with NCUA investment regulations and are designed for the diverse needs of our credit union investors:

- **Ultra-Short Duration:** 3-month duration target
- **Short Duration:** 2-year duration target

To learn more about how our mutual funds can help your credit union, visit our website at www.trustcu.com or call us at **(800) 237-5678**.



The Trust for Credit Unions is a registered open-end, management investment company (commonly known as a mutual fund) that offers portfolios solely to U.S.-domiciled state and federally chartered credit unions. An investment in a Portfolio is not a credit union deposit and is not insured or guaranteed by the National Credit Union Share Insurance Fund, the National Credit Union Administration, or any other government agency. An investment in a portfolio involves investment risks, including possible loss of principal. An investor should consider a portfolio's investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about the portfolios can be found in the fund's prospectus. To obtain a prospectus, please call 1-800-DIAL-TCU or visit www.trustcu.com. Please read the prospectus carefully before investing.

CORPORATE CREDIT UNION CONTACT INFORMATION

ALLOYA CORPORATE FEDERAL CREDIT UNION

Todd Adams, CEO
 184 Shuman Blvd., Ste. 400
 Naperville, IL 60563
 P: (800) 342-4328
 Toll Free: (800) 782-2431
 F: (630) 276-2626
www.alloyacorp.org

CATALYST CORPORATE FEDERAL CREDIT UNION

Bruce Fox, President/CEO
 6801 Parkwood Blvd.
 Plano, TX 75024-7198
 P: (214) 703-7500 Toll Free:
 (800) 442-5763
 F: (214) 703-7906
www.catalystcorp.org

CORPORATE AMERICA CREDIT UNION

Pete Pritts, President/CEO
 4365 Crescent Rd.
 Irondale, AL 35210-1774
 P: (205) 313-4300
 Toll Free: (800) 292-6242
 F: (205) 313-3260
www.corpam.org

CORPORATE CENTRAL CREDIT UNION

Christopher Felton, President/CEO
 6262 S. Lowell Pl.
 Muskego, WI 53150-3062
 P: (414) 425-5555
 Toll Free: (800) 242-4747
 F: (414) 427-3700
www.corpcu.com

CORPORATE ONE FEDERAL CREDIT UNION

Melissa Ashley, President/CEO
 8700 Orion Pl.
 Columbus, OH 43240-2078
 P: (614) 825-9200
 Toll Free: (866) 692-6771
 F: (614) 825-9201
www.corporateone.coop

EASTERN CORPORATE FEDERAL CREDIT UNION (EASCORP)

Jane C. Melchionda, President/CEO
 35 Corporate Dr., Ste. 300
 Burlington, MA 01803-4223
 P: (781) 933-9950
 Toll Free: (800) 428-1144
 F: (781) 505-9824
www.eascorp.org

VIZO FINANCIAL CORPORATE CREDIT UNION

David W. Brehmer, President
 Jay Murray, CEO
 7900 Triad Center Dr., Ste. 410
 Greensboro, NC 27409-9088
 P: (336) 299-6286
 Toll Free: (800) 585-4317
 F: (336) 299-7842
www.vfccu.org

MILLENNIUM CORPORATE CREDIT UNION

Larry Eisenhauer, President/CEO
 8615 W. Frazier Ln.
 Wichita, KS 67212-3645
 P: (316) 721-2600
 Toll Free: (800) 721-2677
 F: (316) 722-2025
www.millenniumcorporate.org

LOUISIANA CORPORATE CREDIT UNION

David Savoie, President/CEO
 3500 N. Causeway Blvd., Ste. 1510
 Metairie, LA 70002-3526
 P: (504) 838-8250
 Toll Free: (800) 421-7030
 F: (504) 838-8822
www.lacorp.com

TRICORP FEDERAL CREDIT UNION

Stephen A. Roy, President/CEO
 2 Ledgeview Dr.
 Westbrook, ME 04092-3939
 P: (207) 761-0774
 Toll Free: (800) 346-1936
 F: (207) 761-0873
www.tricorp.org

VOLUNTEER CORPORATE CREDIT UNION

Jeffrey W. Merry, President/CEO
 2460 Atrium Way
 Nashville, TN 37214-5102
 P: (615) 232-7900
 Toll Free: (800) 470-3444
 F: (615) 232-7999
www.volcorp.org

LEADERS IN CUSO INVESTMENTS/LOANS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

Rk.	Name	St.	Investments & Loans In CUSOs	Investments In CUSOs	Loans To CUSOs	Total Assets
1	STATE EMPLOYEES ¹	NC	\$332,431,632	\$332,431,632	\$0	\$41,376,686,562
2	BETHPAGE	NY	\$263,645,024	\$213,227,024	\$50,418,000	\$9,467,660,222
3	NAVY	VA	\$109,927,078	\$109,927,078	\$0	\$111,986,078,360
4	SERVICE	NH	\$109,909,297	\$507,384	\$109,401,913	\$3,815,482,781
5	GREENSTATE	IA	\$104,779,271	\$4,779,271	\$100,000,000	\$5,757,174,429
6	CREDIT UNION OF TEXAS	TX	\$84,988,262	\$77,488,262	\$7,500,000	\$1,388,262,626
7	WRIGHT-PATT	OH	\$69,890,498	\$53,037,499	\$16,852,999	\$5,091,928,563
8	DESERT FINANCIAL	AZ	\$62,130,728	\$37,130,728	\$25,000,000	\$4,964,664,336
9	SUNCOAST	FL	\$60,960,497	\$60,960,497	\$0	\$10,534,613,558
10	STATE EMPLOYEES	NY	\$57,545,566	\$33,545,566	\$24,000,000	\$4,055,933,276
11	PENTAGON	VA	\$56,600,056	\$56,600,056	\$0	\$24,774,360,962
12	COLLINS COMMUNITY	IA	\$56,177,602	\$6,177,602	\$50,000,000	\$1,233,408,974
13	MERIWEST	CA	\$53,450,370	\$29,914,662	\$23,535,708	\$1,678,537,853
14	SECURITY SERVICE	TX	\$48,541,863	\$48,541,863	\$0	\$9,823,931,274
15	ALASKA USA	AK	\$46,807,434	\$16,807,434	\$30,000,000	\$8,335,689,209
16	WESCOM	CA	\$44,797,499	\$44,797,499	\$0	\$3,690,408,153
17	CAP COM	NY	\$42,679,579	\$38,389,169	\$4,290,410	\$1,943,305,817
18	ESL	NY	\$42,014,336	\$37,839,336	\$4,175,000	\$6,813,674,182
19	EDUCATORS	WI	\$39,161,558	\$796,277	\$38,365,281	\$2,171,953,520
20	VELOCITY	TX	\$35,337,881	\$337,881	\$35,000,000	\$849,082,564
21	KINECTA	CA	\$32,731,890	\$32,731,890	\$0	\$4,703,101,434
22	NORTHWEST	VA	\$30,564,470	\$30,564,470	\$0	\$3,598,362,143
23	AFFINITY	NJ	\$26,230,143	\$26,230,143	\$0	\$3,529,014,668
24	AMERICAN HERITAGE	PA	\$26,083,578	\$6,700,578	\$19,383,000	\$2,749,195,793
25	BELCO	CO	\$26,035,882	\$10,630,882	\$15,405,000	\$5,171,032,513
26	SALAL	WA	\$25,336,313	\$25,336,313	\$0	\$737,187,549
27	ALLEGACY	NC	\$25,194,971	\$25,194,971	\$0	\$1,636,541,438
28	BAYPORT	VA	\$24,726,755	\$24,726,755	\$0	\$1,743,829,584
29	COMMUNITYAMERICA	KS	\$24,447,403	\$17,597,464	\$6,849,939	\$2,956,628,039
30	JOVIA FINANCIAL	NY	\$24,231,055	\$12,368,275	\$11,862,780	\$3,481,965,990
31	TEACHERS	IN	\$22,679,181	\$22,679,181	\$0	\$3,348,045,690
32	TRUMARK FINANCIAL	PA	\$21,596,029	\$21,596,029	\$0	\$2,366,861,656
33	DUPACO COMMUNITY	IA	\$21,467,640	\$20,467,067	\$1,000,573	\$1,888,189,051
34	SILVER STATE SCHOOLS	NV	\$21,457,815	\$11,457,815	\$10,000,000	\$828,840,854
35	ARIZONA	AZ	\$19,856,061	\$16,362,749	\$3,493,312	\$1,937,882,885
36	OREGON COMMUNITY	OR	\$19,543,900	\$1,679,211	\$17,864,689	\$1,889,384,074
37	HARBORSTONE	WA	\$19,469,646	\$3,832,986	\$15,636,660	\$1,532,553,282
38	WINGS FINANCIAL	MN	\$19,181,852	\$6,202,673	\$12,979,179	\$5,633,124,581
39	ALOHA PACIFIC	HI	\$19,129,507	\$12,176,507	\$6,953,000	\$968,339,609
40	VYSTAR	FL	\$18,934,359	\$18,934,359	\$0	\$9,117,164,288
41	AMERICA FIRST	UT	\$18,739,272	\$18,739,272	\$0	\$11,712,643,978
42	RANDOLPH-BROOKS	TX	\$18,699,490	\$10,024,712	\$8,674,778	\$9,675,517,536
43	MAX	AL	\$18,658,645	\$1,636,991	\$17,021,654	\$1,460,586,194
44	UNIFY FINANCIAL	CA	\$18,319,597	\$18,319,597	\$0	\$3,052,780,791
45	CONNEXUS	WI	\$18,154,297	\$17,879,206	\$275,091	\$2,675,632,087
46	BLUE	WY	\$17,759,840	\$12,759,840	\$5,000,000	\$1,152,617,727
47	AFFINITY PLUS	MN	\$17,731,972	\$12,954,217	\$4,777,755	\$2,399,511,832
48	UNITED NATIONS	NY	\$16,370,185	\$13,500,523	\$2,869,662	\$5,980,674,968
49	DELTA COMMUNITY	GA	\$15,911,213	\$15,911,213	\$0	\$6,051,859,736
50	LAKE TRUST	MI	\$15,675,211	\$13,120,871	\$2,554,340	\$1,917,932,522

MULTI-OWNED CUSO CONTACT INFORMATION *

CUSO Name	Address	Phone	Website	Services Offered
7	2077 Town Center Blvd., Ste. 303, Knoxville, TN 37922	(865) 560-7465	7.coop	Mortgage Services, Title & Insurance
2nd Node, LLC	1845 Woodall Rodgers Fwy., Ste. 1300, Dallas, TX 75201	(972) 201-1851	2ndnode.com	Data Processing & Technology Services
Advanced Fraud Solutions, LLC	1231 Shields Rd., Ste. 5, Kernersville, NC 27284	(866) 663-4709	advancedfraudsolutions.com	Technology Services
Advanced Reporting, LLC	451 Division St., NE, Salem, OR 97301	(503) 375-0451	advrep.com	Management Services
Advancial Mortgage, LLC	1845 Woodall Rodgers Fwy., Ste. 1300, Dallas, TX 75201	(888) 876-2328	advancialmortgage.com	Mortgage Services
AffirmX CU, LLC	5301 Buckeystown Pike, Ste. 420, Frederick, MD 21704	(888) 972-3624	affirmx.com	Auto Services, Vendor Management
Alliance, LLC	752 Main St., Tewksbury, MA 01876	(844) 745-6935	alliance-llc.org	Mortgage Services
Almost Home Mortgage, LLC	714 E. Main St., Ste. 2A, Moorestown, NJ 08057	(856) 581-4050	almosthomemortgage.com	Mortgage Services
AmeriCU Mortgage	2170 E. Big Beaver Rd., Ste. A, Troy, MI 48083	(800) 979-9994	americu.com	Mortgage Services
ARCUSO Inc.	P.O. Box 460, Benton, AR 72018	(501) 492-2530	aruso.com	Auto Services
Beyond Marketing, LLC	7260 W. 135th St., Ste. 100, Overland Park, KS 66223	(913) 541-1255	bymagency.com	Marketing Services
Business Alliance Financial Services, LLC	1162 Oliver Rd., Ste. 8, Monroe, LA 71201	(318) 387-1132	bafslc.com	Business Lending
Business Lending Group, Inc.	2350 N. Cassioma Dr., Ste. 100, Appleton, WI 54914	(920) 882-8400	businesslendinggroup.com	Business Lending
Business Lending Solutions, LLC	101 Western Ave., Hampden, ME 04444	(866) 736-2804	mainebis.com	Business Lending
Callahan Credit Union Financial Services, LLP (CUFSLP)	1001 Connecticut Ave., NW, Ste. 1001, Washington, DC 20036	(202) 223-3920	cuflsp.com	Institutional Investment Services
Card Services for Credit Unions (CSCU)	3031 N. Rocky Point Dr., W, Ste. 750, Tampa, FL 33607	(888) 930-2728	cscu.net	Card Services
Centennial Lending, LLC	4412 Kodiak Ct., Unit D, Longmont, CO 80504	(720) 494-2748	centennial-lending.com	Business Lending
Coastal Title, LLC	51 E. Commercial Blvd., Ft. Lauderdale, FL 33334	(954) 772-4100	coastal-title.com	Title Services
Commercial Alliance	1607 E. Big Beaver, Ste. 201, Troy, MI 48083	(248) 457-9365	commercialalliance.com	Business Lending
Community Business Lenders, LLC	5000 Western Pkwy., Ste. 420, West Des Moines, IA 50266	(515) 221-6111	cblders.com	Business Lending
Community Mortgage Funding, LLC	3201 W. Temple Ave., Ste. 120, Pomona, CA 91768	(909) 444-0050	cmfoan.com	Mortgage Services
Consolidated Solutions, LLC	P.O. Box 582, Baileyville, ME 04694	(207) 427-6702	consolutions.com	Auto Services
CO-OP Financial Services	9692 Haven Ave., Rancho Cucamonga, CA 91730	(800) 782-9042	co-ops.org	ATM Network, Card Services, Shared Branching
Cooperative Business Services, LLC	8150 Corporate Park Dr., Ste. 300, Cincinnati, OH 45242	(513) 677-3100	cbusco.com	Business Lending
Cooperative Services, Inc.	6705 Sugarloaf Pkwy., Ste. 300, Duluth, GA 30097	(770) 476-9625	gcuu.org	ATM Network, Item Processing
Credit Union Acceptance Company, LLC	9601 Jones Road, Ste. 108, Houston, TX 77065	(866) 970-2822	cuac.com	Auto Services
Credit Union Business Services, LLC	5070 Peachtree Industrial Blvd., Peachtree Corners, GA 30071	(770) 416-2166	cubslc.com	Business Lending
Credit Union Centers, LLC	5975 Castle Creek Pkwy. N. Dr., Ste. 200, Indianapolis, IN 46250	(800) 285-5300	cucenters.com	Shared Branching

* INCLUDES MULTI-OWNED CUSOs AND SEVERAL WHOLLY-OWNED CUSOs THAT SERVE MULTIPLE CREDIT UNION CLIENTS.

CUSO Name	Address	Phone	Website	Services Offered
Credit Union Financial Network, LLC	16150 N. Arrowhead Fountain Center Dr., Ste. 289, Peoria, AZ 85382	(800) 405-8850	cufn.org	Investments & Insurance Services
Credit Union Financial Services	1123 Elm St., NE, Covington, GA 30014	(678) 658-4477	cufs.org	Mortgage Services
Credit Union Home Mortgage Solutions	11027 Meridian Ave., N, Ste. 102, Seattle, WA 98133	(206) 673-8600	cuhrs.com	Mortgage Services
Credit Union Lending Systems (CULS)	7321 S. Lindergh Blvd., Ste. 400A, St. Louis, MO 63125	(314) 487-5580	culendingsystems.com	Auto Services
Credit Union Loan Source, LLC	P.O. Box 105388, Atlanta, GA 30348	(866) 612-2857	culslic.com	Auto Services
Credit Union Mortgage Association, Inc.	10800 Main St., Fairfax, VA 22030	(703) 425-1204	CUmortgage.net	Mortgage Services
Credit Union Services, Inc. dba. Fairlease	8131 LBJ Fwy., Ste. 400, Dallas, TX 75251	(214) 818-3247	fairlease.org	Auto Services
Credit Union Vendor Management	P.O. Box 3108, Tallahassee, FL 32315	(866) 949-6220	cuvrm.org	Vendor Management
CU Anytime, LLC	3121 Carlisle Blvd., NE, Albuquerque, NM 87110	(505) 346-2039	cuanytime.org	ATM Network, Shared Branching
CU Business Group, LLC	9600 NE Cascades Pkwy., Ste. 250, Portland, OR 97220	(866) 484-2876	cubusinessgroup.org	Business Services
CU Dealer Direct, LLC	6004 Capitol Blvd., SE, Tumwater, WA 98501	(360) 596-9000	cudealerdirect.com	Auto Services
CU Direct (CUDL)	2855 E. Guasti Rd., Ste. 500, Ontario, CA 91761	(877) 744-2835	cuirect.com	Auto Services, Technology Services
CU Direct Connect	6377 S. Revere Pkwy., Ste. 200, Centennial, CO 80111	(720) 974-1311	cuirectconnect.org	Auto Services
CU Lending Edge	38713 Tiera Subida 200-A, Ste. 179, Palmdale, CA 93551	(818) 456-5093	culendingedge.com	Auto Services
CU Members Mortgage	15455 Dallas Pkwy., Ste. 900, Addison, TX 75001	(800) 607-3474	cumembers.com	Mortgage Services
CU Mortgage Direct, LLC	5010 S. Solberg Ave., Sioux Falls, SD 57108	(605) 339-2152	cumortgagedirect.com	Mortgage Services
CU Partner Solutions	144 E. Pike St., Pontiac, MI 48342	(586) 573-4110	cupartnersolutions.com	Technology Services
CU Payz, LLC	195 Glastonbury Blvd., Ste. 105, Glastonbury, CT 06033	(860) 430-5200	NA	Payment & Technology Services
CU Prodigy	209 E. Gordon Ave., Layton, UT 84041	(801) 451-9101	cuprodigy.com	Data Processing
CU Realty Services, LLC	11638 E. Four Peaks Rd., Scottsdale, AZ 85255	(800) 203-9014	curealty.com	Real Estate Brokerage
CU Recovery, Inc.	26263 Forest Blvd., N, Wyoming, MN 55092	(800) 377-1798	curecovery.com	Loan Support Services
CU Revest	13520 Evening Creek Dr., N, Ste. 500, San Diego, CA 92128	(858) 467-7200	curevest.com	Loan Support Services, Collections
CU Rise Analytics	1919 Byrd Rd., Ste. A, Vienna, VA 22182	NA	cu-rise.com	Technology Services
CU Service Centers, Inc.	22 Inverness Center Pkwy., Ste. 200, Birmingham, AL 35242	(205) 437-2178	cusc-al.com	Shared Branching
CU Service Network	274 Union Blvd., Ste. 320, Lakewood, CO 80228	(720) 945-7250	cusn.com	Shared Branching & Technology Services
CU Settlement Services, LLC	1974 Sproul Rd., Ste. 403, Broomall, PA 19008	(610) 604-7400	cusettlement.com	Settlement Services
CU Sol, LLC	3939 Osuna Rd. NE., Albuquerque, NM 87109	(213) 299-0432	cusol.org	Lending and Technology Services
CU Solutions Group	38695 W. Seven Mile Rd., Ste. 200, Livonia, MI 48152	(734) 793-1530	cusolutionsgroup.com	Technology Services
CU Strategic Services, LLC	2500 Hunter Pl., Ste. 102, Woodbridge, VA 22192	(571) 366-4789	custrategicsservices.org	Business Lending
CU Student Choice	1001 Connecticut Ave., NW, Fl. 10, Washington, DC 20036	(800) 541-1500	studentchoice.org	Student Lending

* INCLUDES MULTI-OWNED CUSOS AND SEVERAL WHOLLY-OWNED CUSOS THAT SERVE MULTIPLE CREDIT UNION CLIENTS.

CUSO Name	Address	Phone	Website	Services Offered
CU*Answers	6000 28th St. SE., Ste. 100, Grand Rapids, MI 49546	(616) 285-5711	cuanswers.com	Data Processing & Technology Services
CU*Northwest	1421 N. Meadowood Ln., Ste. 130, Liberty Lake, WA 99019	(866) 922-7646	cunorthwest.com	Data Processing & Technology Services
CU*South	23210 U.S. Hwy. 98, B-1, Fairhope, AL 36532	(616) 977-8100	cusouth.com	Data Processing & Technology Services
CU/America Financial Services, Inc.	200 W. 22nd St., Ste. 280, Lombard, IL 60148	(630) 620-5200	cuamerica.com	Loan Support Services
CULearn	625 Fourth Ave., S. Minneapolis, MN 55414	(612) 844-4555	culearn.org	Student Lending
CULedger, LLC	1009 Grant St., Denver, CO 80203	(303) 886-0080	culledger.com	Electronic Services
CULANCE	2252 Killlearn Center Blvd., Ste. 2A, Tallahassee, FL 32309	(850) 701-2824	cu24.com	ATM Network
CUMAnet, LLC	73 Mountain View Blvd., Basking Ridge, NJ 07920	(800) 571-6986	cumanet.com	Item Processing, Mortgage Processing
CUMont, LLC	1111 24th Street, W. Billings, MT 59102	(406) 259-3636	cu-mont.org	Mortgage Processing & Servicing
CUREVI	111 W. Spring Valley Rd., Ste. 200, Richardson, TX 77845	(844) 329-7131	curevi.com	Lending Services
CUSO Home Lending	101 Western Ave., Hampden, ME 04444	(207) 862-2876	cusohl.com	Mortgage Services
CUSO Mortgage, Inc.	5601 E. La Palma Ave., Anaheim, CA 92807	(888) 400-5000	cusomortgage.com	Mortgage Services
CUSO of Hawaii, LLC	3465 Waiatae Ave., Ste. 370, Honolulu, HI 96816	(808) 539-0172	cusoofhawaii.com	Mortgage Servicing
CUWants Wealth Planning, LLC	7146 Lantana Ter., Carlsbad, CA 92011	(619) 535-7680	cuwants.com	Investment Services
Dakota Financial Services, Inc.	2324 NE. 8th Ave., Aberdeen, SD 57401	(605) 229-5200	dakotafinancialservices.com	Insurance Services
DataPrint Services, LLC	5201 Venice Ave., NE, Ste. E, Albuquerque, NM 87113	(877) 865-7250	dataprintllc.com	Statement Printing
eCU Mortgage, LLC	16430 Park Ten Pl., Ste. 650, Houston, TX 77084	(713) 676-5255	ecumortgage.com	Mortgage Services
eDoc Innovations	1197 Exchange St., Middlebury, VT 05753	(800) 425-7766	edocologic.com	Technology Services
EPL, Inc.	22 Inverness Center Pkwy., Ste. 400, Birmingham, AL 35242	(205) 408-5348	eplinc.com	Data Processing & Technology Services
Excess Share Insurance	5656 Frantz Rd., Dublin, OH 43017	(614) 764-1900	excessshare.com	Insurance Services
Extensia Financial, LLC	9301 Corbin Ave., Ste. 1200, Northridge, CA 91324	(800) 894-8328	extensiafinancial.com	Business Lending
Financial Institutions Lending Options, LLC	550 Bay View Rd., Ste. A, Mukwonago, WI 53149	(414) 647-1500	fiindirect.com	Auto Services
First Heritage Financial, LLC	2655 Neshaminy Interplex Dr., Ste. 106, Treviso, PA 19053	(267) 525-7912	firstheritage.org	Loan Support Services, Mortgage Services
Gateway Services Group, LLC	7600 E. Orchard Rd., Ste. 320N, Greenwood Village, CO 80111	(303) 728-3440	gsgllc.com	Insurance Services
Greylock Insurance Agency	150 W. St., Pittsfield, MA 01201	(888) 200-4445	greylockinsurance.com	Insurance Services
Hallmark Title, LLC	340 Presidential Dr., Ste. 222, Fairborn, OH 45324	(937) 912-8900	hallmarktitle.com	Title Services
Hearland Business Services, LLC	2055 Craigshire Dr., Ste. 405, St. Louis, MO 63146	(314) 542-1364	hbsscu.com	Business Lending
HomeCU, LLC	3040 W. Elder St., Boise, ID 83705	(208) 384-1311	homecu.net	Technology Services
Homeowners Advantage	4 Winners Cir., Albany, NY 12205	(518) 690-2232	homeownersadvantage.com	Mortgage Services
iDrive Lending, LLC	2806 Sharer Rd., Tallahassee, FL 32312	(850) 556-6741	idrivelending.com	Auto Services

* INCLUDES MULTI-OWNED CUSOs AND SEVERAL WHOLLY-OWNED CUSOs THAT SERVE MULTIPLE CREDIT UNION CLIENTS.

CUSO Name	Address	Phone	Website	Services Offered
Innovative Business Solutions, LLC	P.O. Box 956, Irmo, SC 29063	(877) 222-9748	ibscu.com	Business Lending & Services
Insurance Trust	P.O. Box 1338, Portland, ME 04104	(800) 287-3379	insurancetrust.us	Insurance & Trust, Technology Services
InsureKC	7260 W. 135th St., Ste. 100, Overland Park, KS 66223	(913) 541-1245	insurekc.com	Insurance Services
Keystone Lending Alliance, LLC	6021 Wallace Rd. Ext., Ste. 100, Wexford, PA 15090	(724) 934-3394	keystonelendingalliance.com	Auto Services
MAC Insurance Agency	16 Inveness Pl., E. Bldg. D-200, Englewood, CO 80112	(303) 368-3000	macifs.com	Insurance Services
Managed Financial Network, LLC	405 N. Jefferson Ave., Ste. 1062, Springfield, MO 65806	(417) 851-1818	mfnfuso.com	Technology Services
Member Advantage Mortgage, LLC	3330 Broadmoor Ave. SE, Ste. B, Grand Rapids, MI 49512	(616) 682-1414	memberadvantagemortgage.com	Mortgage Services
Member Business Financial Services, LLC	2655 Neshaminy Interplex Dr., Ste. 106, Treose, PA 19053	(866) 354-7151	mbsf.biz	Business Lending
Member Business Lending	13894 S. Bangerter Pkwy., Ste. 100, Draper, UT 84020	(866) 462-5552	mbllc.com	Business Lending
Member Business Solutions, LLC	3692 Coolidge Ct., Tallahassee, FL 32311	(888) 627-7881	mbsllc.org	Business Lending
Member Driven Technologies (MDT)	30230 Orchard Lake Rd., Farmington Hills, MI 48334	(877) 256-3303	mdtmi.com	Data Processing & Technology Services
Member First Mortgage, LLC	616 44th St., SE, Grand Rapids, MI 49548	(616) 301-6260	memberfirstmortgage.com	Mortgage Services
Member Home Loan, LLC	9601 Jones Rd., Ste. 108, Houston, TX 77065	(832) 912-2151	memberhome loan.com	Mortgage Services
Member Loyalty Group	1825 N. Winnebago Ave., Ste. 301, Chicago, IL 60647	(773) 252-4901	memberloyaltygroup.com	Marketing Services
Member Mortgage Service	38275 12 Mile, Ste. 100, Farmington Hills, MI 48331	(800) 945-4506	membermortgage.com	Mortgage Servicing
Members ATM Alliance, LLC	6705 Sugarloaf Pkwy., Ste. 200, Duluth, GA 30097	(678) 542-3413	membersatm.com	Shared Branching
Members Development Company, LLC	7111 W. 151st St., Ste. 204, Overland Park, KS 66223	(800) 356-2644	membersdevelopment.com	Management Services
Members Mortgage Services, LLC	P.O. Box 1185, Hutchinson, KS 67504	(620) 665-7713	mms.coop	Mortgage Processing
Members Trust Company	14025 Riveredge Dr., Ste. 280, Tampa, FL 33637	(813) 631-9191	memberstrust.com	Investment & Trust Services
Michigan Business Connection	3600 Greet Ct., Ste. 120, Ann Arbor, MI 48105	(866) 642-4287	mbcloans.biz	Business Lending
Ministry Partners Investment Company, LLC	915 W. Imperial Hwy., Ste. 120, Brea, CA 92821	(714) 671-5720	ministrypartners.org	Business Lending, Investment Services
Minnesota Credit Union Network	555 Wabasha St., N, Ste. 200, St. Paul, MN 55102	(651) 288-5170	mncun.org	Card & Management Services
Mortgage Center, LLC	29621 Northwestern Hwy., Southfield, MI 48034	(800) 353-4449	mortgagecenter.com	Mortgage Services
MY CU Services, LLC	1201 Fulling Mill Rd., Middletown, PA 17057	(888) 985-7280	mycusevices.com	Payment & Technology Services
myClimortgage, LLC	3560 Pentagon Blvd., Ste. 301, Beavercreek, OH 45431	(937) 912-7669	myClimortgage.com	Mortgage Services
NDBS, LLC	61 Grove St., Waterville, ME 04901	(207) 872-0098	ndbcsuso.com	Business Lending
Neighborhood Mortgage Solutions	544 N. Main St., Frankemuth, MI 48734	(989) 497-1651	gonms.org	Mortgage Services
North Coast Business Lending, LLC	169 N. Ridge St., Ste. B, Monroeville, OH 44847	(419) 465-2091	northcoastbl.com	Business Lending
Octant Business Services, LLC	255 Great Rd., Littleton, MA 01460	(508) 281-3002	octant.us	Business Lending
Ongoing Operations, LLC	18450 Showalter Rd., Ste. 101, Hagerstown, MD 21742	(877) 552-7892	ongoingoperations.com	Disaster Recovery, Technology Services

* INCLUDES MULTI-OWNED CUSOS AND SEVERAL WHOLLY-OWNED CUSOS THAT SERVE MULTIPLE CREDIT UNION CLIENTS.

CUSO Name	Address	Phone	Website	Services Offered
Open Technology Solutions, LLC	8085 S. Chester St., Ste. 100, Centennial, CO 80112	(303) 708-7140	open-techs.com	Data Processing & Technology Services
OwnersChoice Funding, Inc.	1021 Watervliet Shaker Rd., Albany, NY 12205	(800) 342-4998	ownerschoice.com	Mortgage Services
Pactola	2700 N. Plaza Dr., Rapid City, SD 57702	(605) 716-0655	pactola.com	Business Lending
Plexcity	2100 E. Rte. 66, Ste. 101, Glendora, CA 91740	(800) 469-8656	plexcity.org	Technology Services
PolicyWorks, LLC	1500 NW. 118th St., Des Moines, IA 50325	(866) 518-0209	policyworksllc.com	Compliance Services
Posh	695 Atlantic Ave., Fl. 9, Boston, MA 02111	(469) 955-0307	posh.tech	Technology Services
Potomac Business Services	10605 Concord St., Ste. 305, Kensington, MD 20895	(240) 747-2461	potomacuso.com	Business Lending
Premier Lending Alliance, LLC	8831 Thomas Ave. Ste. 100, Johnston, IA 50131	(515) 867-2700	premierlendingalliance.com	Mortgage Services
Primary Financial, LLC	6640 Riverside Dr., Ste. 430, Dublin, OH 43017	(614) 825-9380	epfc.com	Institutional Investment Services
Prime Alliance Real Estate Services	4700 42nd Ave., SW, Ste. 680, Seattle, WA 98116	(206) 971-7040	primealliances.com	Real Estate Brokerage
PSCU Financial Services, Inc.	560 Carillon Pkwy., St. Petersburg, FL 33716	(800) 443-7728	pscu.com	Credit Cards, Call Center, Electronic Services
Puget Sound Business Lending Group	P.O. Box 4207, Tacoma, WA 98438	(206) 204-8989	psbusinesslending.com	Business Lending
PureIT Credit Union Services	17665 Telge Rd., Cypress, TX 77429	(281) 378-7737	pureitcuso.com	Technology Services
Quorum Insurance, LLC	9927 Delaney Lake Dr., Tampa, FL 33619	(813) 832-2060	quoruminsurance.com	Insurance Services
rkGoBig	1201 Fulling Mill Rd., Middletown, PA 17057	NA	rkgobig.org	Electronic & Technology Services
Rochdale Paragon Group, LLC	8575 W. 110th St., Ste. 220, Overland Park, KS 66210	(913) 890-8011	rochdaleparagon.com	Management Services
S3 Shared Service Solutions, LLC	P.O. Box 2061, Glen Burnie, MD 21060	(443) 517-5627	s3cuso.com	Technology Services
Salus Group, LLC	38221 Mound Rd., Bldg. G, Sterling Heights, MI 48310	(866) 991-9907	thesalusgroup.com	Insurance Services
Share One, Inc.	2650 Thousand Oaks Blvd., Ste. 1120, Memphis, TN 38118	(901) 795-3512	shareone.com	Data Processing & Technology Services
Shared Resource Technology Group, Inc.	8366 Princeton-Glendale Rd., Ste. 4, West Chester, OH 45069	(513) 551-5050	sharedresource.org	Data Processing, ATM Network
Shared Services for Credit Unions	8895 N. Military Trail, Ste. 104-D, Palm Beach Gardens, FL 33410	(561) 869-8610	ss4cu.com	Shared Branching
Sharenet, Inc.	214 Solar St., Ste. 110, Syracuse, NY 13204	(315) 477-1100	atmcomplete.com	ATM Network, Shared Branching
Sherpa Technologies	8700 Orion Pl., Columbus, OH 43240	(844) 474-3772	sherpatech.org	Electronic & Technology Services
Site-Four, LLC	608 Goeden Dr., Yankton, SD 57078	(605) 689-4309	site-four.com	Data Processing & Technology Services
SmartSource Solutions, LLC	4365 Crescent Rd., Ste. 100, Irondale, AL 35210	(866) 932-3384	smartsourcesolutions.org	Technology Services
Spectrum Business Resources, LLC	4343 Commerce Ct., Ste. 112, Lisle, IL 60532	(630) 799-1800	sbrllc.com	Business Lending & Services
State Financial Network, LLC	5 Hillman Dr., Ste. 300, Chadds Ford, PA 19317	(610) 325-5002	sfinc.com	Business Lending, Mortgage Services
Strategic Income Solutions	499 Brick St., Bad Ave, MI 48413	(989) 670-6040	strategicincomesolutions.org	Card, Mortgage & Technology Services
Symbionce Financial Solutions, LLC	124 S. Ridgedale Ave. E, Hanover, NJ 07936	(866) 398-1556	symbioncefinancial.com	Mortgage Services
Synergent Corp.	2 Ledgeview Dr., Westbrook, ME 04092	(207) 773-5671	synergentcorp.com	Data Processing

* INCLUDES MULTI-OWNED CUSOs AND SEVERAL WHOLLY-OWNED CUSOs THAT SERVE MULTIPLE CREDIT UNION CLIENTS.

CUSO Name	Address	Phone	Website	Services Offered
TCT Risk Solutions, LLC	P.O. Box 2210, Eagle, ID 83616	(208) 939-8366	tctrisk.com	ALM Services, Loan Support Services
Texas Business Lenders Group, LLC	1617 W. 7th St., Fort Worth, TX 76102	(866) 540-0255	tbglc.com	Business Lending
The Cypress Group	1000 Primera Blvd., Lake Mary, FL 32746	(407) 228-7664	cypressgroupllc.org	Business Lending
The Servion Group	500 Main St., New Brighton, MN 55112	(651) 631-3111	myservion.com	Lending Services
Trellance	3031 N. Rocky Point Dr. W., Ste. 750, Tampa, FL 33607	(888) 830-2728	trellance.com	Data Solutions
TruHome	9601 Legler Rd., Lenexa, KS 66219	(913) 981-1700	truhome.com	Mortgage Services
TruHome Title Solutions, LLC	14215 E. 42nd St., Independence, MO 64055	(816) 412-4670	truhometitlesolutions.com	Title Services
United Solutions Company	1585 Summit Lake Dr., Ste. 300, Tallahassee, FL 32317	(866) 942-9186	unitedsolutions.coop	Data Processing, Management Services, Technology Services
Unity Exchange, LLC	359 Shady Ln., Huntingdon Valley, PA 19006	(215) 552-8123	unitychange.com	Loan Support & Participation Services
Universal Sharing Network, Inc.	P.O. Box 15118, Albany, NY 12212	(518) 437-8100	universalssharing.com	Shared Branching
UProsper Services Group, LLC	P.O. Box 22469, Cheyenne, WY 82003	(307) 638-4200	uprospers.coop	Insurance Services
Virtual StrongBox, Inc.	9319 Robert D. Snyder Rd., Charlotte, NC 28223	(704) 817-4588	virtualstrongbox.com	Technology Services
Wescom Resource Group	123 S. Marengo Ave., Pasadena, CA 91101	(877) 995-9000	wescomresources.com	Technology Services
WISCUB Service Center, Inc.	1250 W. Washington Ave., Cleveland, WI 53015	(920) 693-8258	wiscubservicecenter.com	Electronic Services
Xtend, Inc.	6000 28th St., SE, Ste. 100, Grand Rapids, MI 49546	(616) 285-5711	xtendcu.com	Shared Branching, Management Services
XtraCash, LLC	7260 W. 135th St., Ste. 100, Overland Park, KS 66223	(913) 310-9292	xtracashllc.com	Lending Services

* INCLUDES MULTI-OWNED CUSOS AND SEVERAL WHOLLY-OWNED CUSOS THAT SERVE MULTIPLE CREDIT UNION CLIENTS.

NATIONAL CREDIT UNION ADMINISTRATION CONTACT INFORMATION

MAIN

1775 Duke St., Alexandria, VA 22314-3428
P: (703) 518-6300 | www.ncua.gov

HOTLINE NUMBERS

INVESTMENTS

(800) 755-5999

ocmpmail@ncua.gov

CONSUMER ASSISTANCE

(800) 755-1030

consumerassistance@ncua.gov

<https://www.mycreditunion.gov/consumer-assistance-center>

FEDERAL CREDIT UNION FRAUD

(800) 827-9650

MEDIA INQUIRIES

(703) 518-6336

<https://www.ncua.gov/news>

OCIO TECHNICAL SUPPORT

(800) 827-3255

onestop@ncua.gov

INSPECTOR GENERAL

(800) 778-4806

oigmail@ncua.gov

EASTERN REGION

JOHN KUTCHEY, Regional Director

1775 Duke St., Ste. 4000

Alexandria, VA 22314

P: (703) 519-4600

F: (703) 519-4620

EasternMail@ncua.gov

CT, DE, DC, ME, MD, MA, MI, NH, NJ,
NY, OH, PA, RI, VT, VA, WV

SOUTHERN REGION

KEITH MORTON, Regional Director

4807 Spicewood Springs Rd., Ste. 5200
Austin, TX 78759

P: (512) 342-5600 | F: (512) 342-5620

SouthernMail@ncua.gov

AL, AR, FL, GA, IN, KT, LA, MS, NC, OK,
PR, SC, TN, TX, VI

WESTERN REGION

CHERIE FREED, Regional Director

1230 W. Washington St., Ste. 301
Tempe, AZ 85281

P: (602) 302-6000 | F: (602) 302-6024

WesternMail@ncua.gov

AK, AZ, CA, CO, GU, HI, ID, IL, IA, KS,
MN, MO, MT, NE, NV, NM, ND, OR, SD,
UT, WA, WI, WY

NCUA PERSONNEL

RRODNEY E. HOOD, Chairman

H. LENWOOD BROOKS, V., Chief of Staff

J. MARK MCWATTERS, Board Member

SARAH VEGA, Senior Policy Advisor
to Board Member McWatters

TODD M. HARPER, Board Member

P: (703) 518-6300

F: (703) 518-6660 / (703) 518-6319

boardmail@ncua.gov

LARRY FAZIO, Executive Director

Office of the Executive Director

P: (703) 518-6320

oedmail@ncua.gov

FRANK KRESSMAN, Acting

General Counsel

Office of the General Counsel

P: (703) 518-6540

ogcmail@ncua.gov

JAMES HAGEN, Inspector General

Office of Inspector General

P: (703) 518-6350

oigmail@ncua.gov

MONICA HUGHES DAVY, Director

Office of Minority and Women Inclusion

P: (703) 518-1650

omwimail@ncua.gov

ROBERT FOSTER, Chief Information Officer

Office of Chief Information Officer

P: (703) 518-6440

ociomail@ncua.gov

KELLY LAY, Director

Office of Business Innovation

MATTHEW J. BILOURIS, Director

Office of Consumer Financial Protection

P: (703) 518-1140

ocpmail@ncua.gov

SCOTT HUNT, Director

National Examinations and Supervision

P: (703) 518-6640

onesmail@ncua.gov

JOHNNY E. DAVIS JR., Special Advisor

to the Chairman for Cybersecurity

Office of Examination & Insurance

P: (703) 518-6360

eimail@ncua.gov

TOWANDA BROOKS, Chief

Human Capital Officer

Office of Human Resources

P: (703) 518-6510

ohrmail@ncua.gov

MARTHA NINICHUK, Director

Office of Credit Union Resources

and Expansion

P: (703) 518-6610

curemail@ncua.gov

KELLY GIBBS, Director

Office of Continuity and Security Management

ANDREW LEVENTIS, Chief Economist

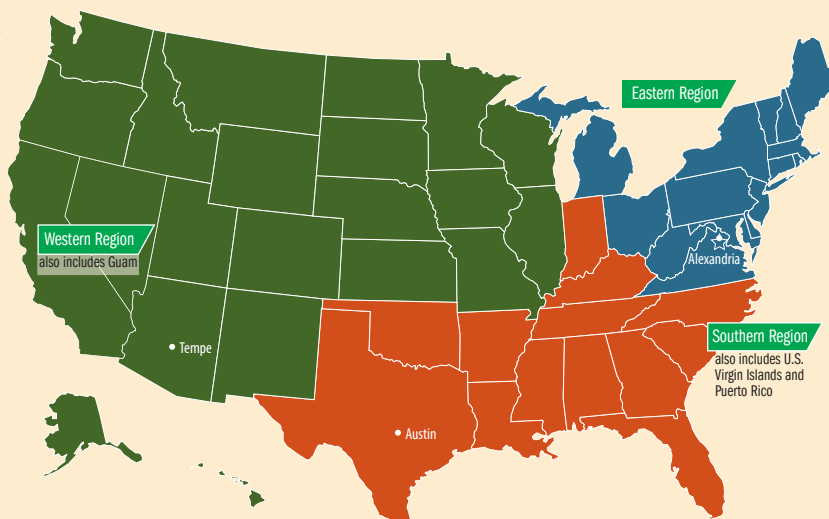
Office of the Chief Economist

P: (703) 518-6660

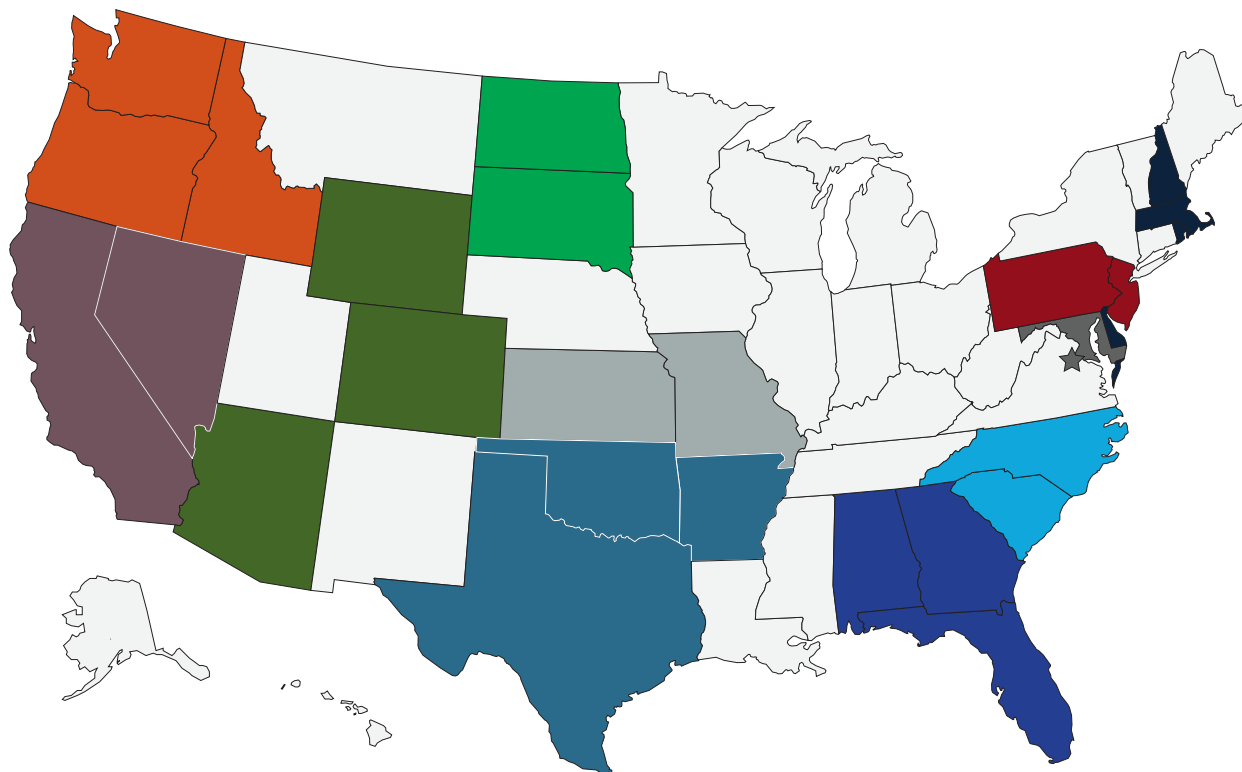
ocemail@ncua.gov

NCUA Regions

MAP KEY ● Eastern Region ● Southern Region ● Western Region



MULTI-STATE CREDIT UNION LEAGUES & ASSOCIATIONS



- CALIFORNIA AND NEVADA CREDIT UNION LEAGUE
- THE CAROLINAS CU LEAGUE: NORTH CAROLINA & SOUTH CAROLINA
- COOPERATIVE CREDIT UNION ASSOCIATION: MASSACHUSETTS, NEW HAMPSHIRE, RHODE ISLAND, & DELAWARE
- CORNERSTONE CREDIT UNION LEAGUE: ARKANSAS, OKLAHOMA, & TEXAS
- CU ASSOCIATION OF THE DAKOTAS: NORTH DAKOTA & SOUTH DAKOTA
- HEARTLAND CREDIT UNION ASSOCIATION: KANSAS & MISSOURI
- LEAGUE OF SOUTHEASTERN CUS & AFFILIATES: ALABAMA, FLORIDA & GEORGIA
- MARYLAND & DISTRICT OF COLUMBIA CU ASSOCIATION
- MOUNTAIN WEST CU ASSOCIATION: ARIZONA, COLORADO, & WYOMING
- NORTHWEST CU ASSOCIATION: OREGON, WASHINGTON, & IDAHO
- CROSSTATE CREDIT UNION ASSOCIATION: PENNSYLVANIA & NEW JERSEY

STATE LEAGUES & ASSOCIATIONS CONTACT INFORMATION

ALASKA CREDIT UNION LEAGUE

DAN MCCUE, PRESIDENT/CHAIR
 P.O. Box 196613, Anchorage, AK 99519
 P: (907) 786-2807 F: (907) 929-6505
www.alaskacreditunions.org

CALIFORNIA AND NEVADA CREDIT UNION LEAGUES

DIANA DYKSTRA, PRESIDENT/CEO
 2855 E. Guasti Rd., Ste. 600
 Ontario, CA 91761
 P: (909) 212-6000 F: (909) 390-3085
www.ccul.org

CAROLINAS CREDIT UNION LEAGUE*

* Represents North Carolina and South Carolina credit unions.

DAN SCHLINE, PRESIDENT/CEO

323 W. Jones Street Ste. 200
 Raleigh, NC 27603
 P: (800) 822-8859 F: (919) 573-0474
www.carolinasleague.org

COOPERATIVE CREDIT UNION ASSN.*

* Represents Massachusetts, New Hampshire, Rhode Island, and Delaware credit unions.

RONALD MCLEAN, PRESIDENT/CEO

845 Donald Lynch Blvd.
 Marlborough, MA 01752
 P: (508) 481-6755 F: (508) 481-3586
www.ccu.org

CORNERSTONE CREDIT UNION LEAGUE*

* Represents Arkansas, Oklahoma, and Texas credit unions.

CAROLINE WILLARD, PRESIDENT/CEO

6801 Parkwood Blvd., Ste. 300
 Plano, TX 75024
 P: (800) 442-5762
www.cornerstoneleague.coop

CREDIT UNION LEAGUE OF CONNECTICUT***BRUCE ADAMS, PRESIDENT/CEO**

1064 E. Main Street, Ste. 201
 Meriden, CT 06450
 P: (203) 265-5657 F: (203) 294-4882
www.culct.coop

CREDIT UNION ASSN. OF THE DAKOTAS*

* Represents North Dakota and South Dakota credit unions.

JEFF OLSON, PRESIDENT/CEO

2005 N. Kavaney Dr., Bismarck, ND 58501
 P: (701) 258-5760 F: (701) 258-7794
www.cuad.coop

CROSSTATE CREDIT UNION ASSN.*

* Represents Pennsylvania and New Jersey credit unions.

PATRICK CONWAY, PRESIDENT/CEO

4309 N. Front St., Harrisburg, PA 17110
 Ph: (800) 932-0661 Fax: (717) 234-2695
www.crosstate.org

STATE LEAGUES & ASSOCIATIONS CONTACT INFORMATION

HAWAII CREDIT UNION LEAGUE

DENNIS TANIMOTO, PRESIDENT/CEO
1654 S. King St., Honolulu, HI 96826
P: (808) 941-0556 F: (808) 945-0019
www.hcul.org

ILLINOIS CREDIT UNION LEAGUE

TOM KANE, PRESIDENT/CEO
1807 W. Diehl Rd., Naperville, IL 60566
P: (630) 983-3400 F: (630) 983-4284
www.icul.com

INDIANA CREDIT UNION LEAGUE

JOHN MCKENZIE, PRESIDENT/CEO
5975 Castle Creek Pkwy. N Dr., Ste. 200
Indianapolis, IN 46250
P: (317) 594-5300
www.icul.org

IOWA CREDIT UNION LEAGUE

MURRAY WILLIAMS, PRESIDENT/CEO
7745 Office Plaza Dr. N, Ste. 170
West Des Moines, IA 50266
P: (800) 860-6180
www.iowacreditunions.com

HEARTLAND CREDIT UNION ASSN.*

* Represents Kansas and Missouri credit unions.

BRAD DOUGLAS, PRESIDENT/CEO

6800 College Blvd., Ste. 300
Overland Park, KS 66211
P: (913) 297-2480 F: (913) 217-7624
www.heartlandcua.org

KENTUCKY CREDIT UNION LEAGUE

DEBBIE PAINTER, PRESIDENT/CEO
5111 Commerce Crossings Dr., Ste. 210
Louisville, KY 40229
P: (502) 459-8023 F: (502) 459-0189
www.kycul.org

LEAGUE OF SOUTHEASTERN CREDIT UNIONS & AFFILIATES*

* Represents Alabama, Florida, Georgia credit unions.

PATRICK LA PINE, PRESIDENT/CEO

22 Inverness Center Pkwy., Ste. 200
Birmingham, AL 35242
P: (866) 231-0545 F: (205) 991-2576
www.lscu.coop

LOUISIANA CREDIT UNION LEAGUE

BOB GALLMAN, PRESIDENT/CEO
824 Elmwood Park Blvd., Ste. 200
Harahan, LA 70123
P: (800) 452-7221 F: (504) 736-3677
www.lcul.com

MAINE CREDIT UNION LEAGUE

TODD MASON, PRESIDENT/CEO
P.O. Box 1236, Portland, ME 04104
P: (207) 773-5671 F: (207) 773-0957
www.maineicul.org

MARYLAND & DISTRICT OF COLUMBIA CREDIT UNION ASSN.

JOHN BRATSAKIS, PRESIDENT/CEO
8975 Guilford Rd., Ste. 190
Columbia, MD 21046
P: (410) 290-6858 F: (410) 290-3664
www.mddccua.org

MICHIGAN CREDIT UNION LEAGUE

DAVE ADAMS, PRESIDENT/CEO
110 W. Michigan Ave., 4th Fl.
Lansing, MI 48933
P: (800) 262-6285 F: (517) 482-3762
www.mcul.org

MINNESOTA CREDIT UNION NETWORK

MARK D. CUMMINS, PRESIDENT/CEO
555 Wabasha St. N, Ste. 200
St. Paul, MN 55102
P: (651) 288-5170 F: (651) 288-5171
www.mncun.org

MISSISSIPPI CREDIT UNION ASSN.

CHARLES ELLIOTT, JR., PRESIDENT/CEO
1400 Lakeover Rd., Ste. 200
Jackson, MS 39213
P: (601) 981-4552 F: (601) 981-4564
www.mscau.com

MONTANA CREDIT UNION NETWORK

TRACIE KENYON, PRESIDENT/CEO
101 N. Rodney, Helena, MT 59601
P: (406) 442-9081 F: (406) 442-9085
www.mcn.coop

MOUNTAIN WEST CREDIT UNION ASSN.*

* Represents Arizona, Colorado, and Wyoming credit unions.

SCOTT EARL, PRESIDENT/CEO

650 S. Cherry Street SE, Ste. 920
Denver CO, 80246
P: (720) 479-3200 F: (720) 479-3423
www.mwcua.com

NEBRASKA CREDIT UNION LEAGUE

SCOTT SULLIVAN, PRESIDENT/CEO
P.O. Box 45526, Omaha, NE 68145
P: (402) 333-9331 F: (402) 333-9431
www.nebrcul.org

CREDIT UNION ASSN. OF NEW MEXICO

PAUL B. STULL, PRESIDENT/CEO
4200 Wolcott Ave. NE, Albuquerque, NM 87109
P: (505) 298-9899 F: (505) 298-0162
www.cuanm.org

NEW YORK CREDIT UNION ASSN.

WILLIAM J. MELLIN, PRESIDENT/CEO
P.O. Box 15118, Albany, NY 12212
P: (800) 342-9835 F: (518) 437-8284
www.nycua.org

NORTHWEST CREDIT UNION ASSN.*

* Represents Idaho, Oregon, and Washington credit unions.

TROY STANG, PRESIDENT/CEO

13221 SW. 68th Pkwy., Ste. 400
Tigard, OR 97223
P: (800) 995-9064 F: (877) 928-6397
www.nwcua.org

OHIO CREDIT UNION LEAGUE

PAUL MERCER, PRESIDENT/CEO
10 W. Broad St., Ste. 1100
Columbus, OH 43215
P: (800) 486-2917 F: (614) 336-2895
www.ohiocreditunions.org

TENNESSEE CREDIT UNION LEAGUE

FRED ROBINSON, PRESIDENT/CEO
P.O. Box 21550, Chattanooga, TN 37424-0550
P: (423) 899-2425 F: (423) 899-8726
www.yourleague.org

UTAH'S CREDIT UNIONS

SCOTT SIMPSON, PRESIDENT/CEO
455 E. 500 St., Ste. 400
Salt Lake City, UT 84111
P: (801) 972-3400 F: (801) 975-9301
www.utahscreditunions.org

ASSN. OF VERMONT CREDIT UNIONS

JOSEPH G. BERGERON, PRESIDENT/CEO
401 Water Tower Cir., Ste. 301
Colchester, VT 05446
P: (802) 863-7848 F: (802) 864-4391
www.vermontcreditunions.coop

VIRGINIA CREDIT UNION LEAGUE

RICK PILLOW, PRESIDENT/CEO
P.O. Box 11469, Lynchburg, VA 24506
P: (434) 237-9600 F: (434) 239-8148
www.vacul.org

WEST VIRGINIA CREDIT UNION LEAGUE

KENNETH WATTS, PRESIDENT/CEO
411 Cedar Grove Rd., Parkersburg, WV 26104
P: (304) 485-4521 F: (304) 485-0573
www.wvcul.org

THE WISCONSIN CREDIT UNION LEAGUE

BRETT THOMPSON, PRESIDENT/CEO
1 E. Main St., Ste. 101, Madison, WI 53703
P: (608) 640-4040 F: (608) 250-2606
www.theleague.coop



Performance analysis made easy.



Create peer groups to benchmark against based on financials, geography, core processor, and more.



Build and export custom performance reports to guide board and strategic planning meetings.



Keep department heads informed of their impact by automatically sending relevant performance ratios to their inbox.



Quantify the value your credit union is delivering to members.



callahan.com/peer



CALLAHAN
ASSOCIATES
the credit union company

STATE PERFORMANCE RANKINGS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

State	# CUs	Asset Growth	Rk.	Share Growth	Rk.	Loan Growth	Rk.	Member Growth	Rk.	Loans/ Shares	Rk.	Capital/ Assets	Rk.
Alabama	105	7.86%	17	7.11%	23	8.60%	8	4.92%	4	64.08%	50	12.31%	18
Alaska	10	8.18%	14	7.52%	19	4.66%	34	2.01%	34	85.07%	20	9.55%	51
Arizona	41	8.62%	9	8.41%	12	5.13%	30	1.49%	43	75.25%	41	12.42%	13
Arkansas	55	4.93%	45	6.22%	37	3.73%	41	1.59%	41	82.66%	24	14.46%	2
California	296	6.48%	32	6.94%	26	5.22%	29	3.46%	16	81.37%	28	11.99%	24
Colorado	80	11.21%	3	8.63%	11	6.55%	19	4.55%	7	88.14%	14	11.74%	29
Connecticut	92	5.71%	38	5.95%	39	2.36%	48	1.52%	42	69.90%	46	10.46%	48
Delaware	17	5.74%	37	5.52%	43	9.23%	6	2.58%	24	67.85%	49	11.54%	34
District Of Columbia	35	2.03%	50	1.51%	49	5.23%	28	-2.51%	51	69.83%	47	12.33%	15
Florida	130	10.53%	6	12.38%	4	11.02%	3	4.90%	5	82.44%	25	11.30%	38
Georgia	99	3.87%	48	3.04%	48	3.46%	43	0.62%	47	84.69%	22	13.52%	5
Hawaii	52	4.94%	44	4.21%	47	7.36%	15	1.89%	37	60.34%	51	12.32%	16
Idaho	34	13.40%	1	15.10%	1	11.90%	1	7.22%	2	95.42%	4	9.71%	50
Illinois	241	6.66%	29	6.29%	35	3.89%	40	2.97%	20	79.79%	36	11.45%	36
Indiana	152	7.08%	23	7.67%	18	5.73%	22	2.65%	23	87.33%	15	11.80%	28
Iowa	85	5.33%	43	7.07%	24	4.19%	38	3.94%	12	101.81%	1	11.57%	33
Kansas	79	7.13%	21	6.94%	27	5.40%	26	1.96%	35	88.99%	13	12.31%	18
Kentucky	63	7.83%	18	8.01%	16	6.30%	21	2.15%	29	82.37%	26	13.30%	6
Louisiana	171	4.52%	47	5.58%	42	2.25%	49	1.04%	45	81.13%	31	12.10%	20
Maine	55	7.05%	24	8.21%	13	4.12%	39	2.07%	32	86.02%	18	11.28%	39
Maryland	82	7.34%	19	6.51%	32	6.86%	18	2.32%	27	84.50%	23	11.57%	33
Massachusetts	157	6.56%	31	8.03%	15	3.38%	44	3.06%	19	93.93%	7	11.59%	31
Michigan	218	8.47%	11	8.78%	10	7.23%	17	2.74%	22	81.21%	29	12.60%	11
Minnesota	101	8.09%	15	7.69%	17	9.52%	5	4.37%	9	86.91%	16	12.02%	23
Mississippi	72	6.26%	34	5.63%	41	8.69%	7	1.71%	40	82.02%	27	14.92%	1
Missouri	107	7.32%	20	7.13%	22	5.69%	24	1.18%	44	79.72%	37	10.87%	45
Montana	46	5.43%	40	4.97%	45	7.46%	14	1.85%	38	73.70%	42	12.68%	10
Nebraska	58	5.91%	35	6.37%	34	4.21%	36	2.41%	25	81.15%	30	12.18%	19
Nevada	15	7.00%	25	6.11%	38	3.00%	46	2.36%	26	68.56%	48	12.48%	12
New Hampshire	14	6.45%	33	6.98%	25	5.04%	31	4.39%	8	96.72%	3	10.67%	46
New Jersey	154	-2.08%	51	-2.25%	51	-3.15%	51	-2.32%	50	70.49%	45	10.89%	44
New Mexico	41	5.53%	39	5.40%	44	4.94%	32	2.06%	33	80.45%	35	12.03%	22
New York	328	6.67%	28	6.38%	33	5.53%	25	2.11%	31	77.08%	40	11.13%	41
North Carolina	68	6.75%	27	6.81%	28	6.35%	20	3.40%	17	72.13%	43	10.07%	49
North Dakota	34	4.90%	46	4.77%	46	3.01%	45	0.13%	48	80.76%	32	14.05%	3
Ohio	257	6.62%	30	5.81%	40	3.48%	42	0.96%	46	80.67%	33	11.89%	25
Oklahoma	60	6.85%	26	6.72%	30	1.63%	50	1.80%	39	80.60%	34	12.35%	14
Oregon	57	8.32%	12	6.75%	29	4.31%	35	3.12%	18	84.75%	21	11.82%	27
Pennsylvania	360	8.69%	8	8.93%	9	8.26%	9	2.96%	21	78.35%	38	12.09%	21
Rhode Island	20	5.39%	42	7.45%	20	5.36%	27	4.16%	11	100.65%	2	10.52%	47
South Carolina	59	5.86%	36	6.56%	31	4.74%	33	1.93%	36	90.31%	10	12.87%	8
South Dakota	37	7.13%	22	7.34%	21	5.72%	23	2.29%	28	78.00%	39	11.16%	40
Tennessee	139	8.23%	13	9.71%	7	7.78%	11	3.68%	14	89.96%	11	13.20%	7
Texas	442	5.42%	41	6.28%	36	4.20%	37	3.61%	15	86.00%	19	11.50%	35
Utah	60	12.94%	2	13.71%	3	11.05%	2	8.06%	1	91.01%	9	11.33%	37
Vermont	19	8.06%	16	8.10%	14	10.26%	4	2.13%	30	92.63%	8	10.93%	43
Virginia	120	11.11%	4	14.04%	2	7.25%	16	7.14%	3	94.59%	6	12.86%	9
Washington	84	10.15%	7	9.19%	8	7.64%	12	4.28%	10	86.22%	17	11.62%	30
West Virginia	85	2.10%	49	1.22%	50	2.85%	47	-0.82%	49	71.73%	44	13.58%	4
Wisconsin	124	10.90%	5	10.70%	5	7.97%	10	3.82%	13	95.39%	5	11.82%	27
Wyoming	25	8.59%	10	10.42%	6	7.51%	13	4.57%	6	89.59%	12	11.11%	42
U.S. TOTALS	5,349*	7.74%		8.15%		6.14%		3.57%		83.89%		11.87%	

* GUAM, PUERTO, AND THE U.S. VIRGIN ISLANDS ARE NOT INCLUDED IN THE TABLE, BUT THEIR 14 CREDIT UNIONS ARE INCLUDED IN THE U.S. TOTALS.

The background of the advertisement is a photograph of a modern office hallway with large glass windows and a polished floor. Several business professionals in suits are walking and talking. The entire image is overlaid with a semi-transparent green filter.

LET'S TAKE ACTION TOGETHER.

FIS can help you meet member needs with our integrated and modernized payments solutions, core platforms and dedicated servicing.

Learn more at
www.fisglobal.com/cu

Buy Down Your Borrower's MI Premium Payment with

RateStar Buydown

Arch MI's innovative RateStar BuydownSM uses easy, efficient RateStarSM technology to help you identify the best combination of upfront and monthly MI to meet each borrower's needs.

Offer borrowers something your competition can't beat — a tailored buydown solution that can lower their monthly premium.



For more information,
visit archmi.com/RateStar.



ARCH MORTGAGE INSURANCE COMPANY
230 NORTH ELM STREET GREENSBORO NC 27401 | ARCHMI.COM

© 2020 Arch Mortgage Insurance Company. All Rights Reserved. Arch MI is a marketing term for Arch Mortgage Insurance Company, Arch Mortgage Guaranty Company and United Guaranty Residential Insurance Company. MCUS-B0631G-0420



For Credit Unions

STATE PERFORMANCE RANKINGS

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

State	Delinquency Ratio	Rk.	Return On Assets	Rk.	Average Share Balance	Rk.	Average Loan Balance	Rk.	Auto Loans/ Members	Rk.	Share Drafts/ Members	Rk.	Credit Cards/ Members	Rk.
Alabama	0.78%	37	0.86%	27	\$9,747	37	\$12,128	49	18.14%	40	55.20%	27	13.56%	38
Alaska	0.87%	42	0.91%	24	\$10,956	19	\$14,555	31	30.48%	4	50.43%	41	19.10%	15
Arizona	0.46%	10	1.11%	9	\$10,458	24	\$14,815	28	22.85%	21	63.97%	10	17.28%	20
Arkansas	0.68%	27	0.81%	36	\$7,316	52	\$12,985	42	21.34%	27	42.78%	51	12.72%	44
California	0.43%	6	0.87%	26	\$14,082	3	\$21,032	5	20.92%	29	64.33%	9	19.36%	13
Colorado	0.44%	7	0.98%	16	\$11,463	15	\$17,388	12	25.58%	11	57.42%	22	16.00%	25
Connecticut	0.64%	21	0.51%	51	\$10,828	21	\$16,224	19	17.77%	43	50.01%	42	15.32%	28
Delaware	0.74%	35	0.48%	53	\$8,223	45	\$13,429	39	15.44%	45	52.42%	35	12.80%	42
District Of Columbia	0.59%	18	0.74%	40	\$26,337	1	\$33,264	1	8.18%	52	72.02%	1	23.67%	3
Florida	0.50%	13	1.01%	14	\$10,275	29	\$14,563	30	21.85%	23	70.99%	2	20.58%	7
Georgia	0.56%	17	0.98%	17	\$9,603	38	\$11,060	53	42.22%	2	58.70%	21	17.01%	22
Hawaii	0.69%	29	0.61%	50	\$11,909	10	\$16,521	17	12.46%	50	51.13%	37	11.13%	50
Idaho	0.42%	4	1.16%	5	\$10,016	31	\$15,716	23	26.00%	10	63.71%	11	16.65%	24
Illinois	0.65%	22	0.65%	46	\$12,476	6	\$12,454	48	45.39%	1	50.56%	39	20.10%	10
Indiana	0.53%	15	0.86%	28	\$9,263	41	\$15,905	22	24.27%	15	50.74%	38	13.67%	37
Iowa	0.79%	39	1.15%	7	\$11,869	11	\$17,643	10	32.65%	3	57.16%	23	20.89%	5
Kansas	0.73%	34	0.85%	29	\$8,544	43	\$14,076	35	27.38%	7	52.48%	33	12.92%	39
Kentucky	0.71%	32	0.93%	20	\$9,334	40	\$14,269	33	18.81%	37	50.52%	40	15.30%	29
Louisiana	1.10%	49	0.63%	49	\$8,031	46	\$12,728	45	17.19%	44	47.64%	47	13.82%	36
Maine	0.66%	25	0.74%	41	\$10,000	32	\$12,583	47	19.19%	35	64.61%	8	14.48%	32
Maryland	0.79%	40	0.82%	34	\$11,502	14	\$16,947	14	18.19%	39	53.53%	29	20.89%	6
Massachusetts	0.68%	28	0.64%	47	\$10,742	22	\$20,756	6	21.36%	26	53.20%	30	13.95%	34
Michigan	0.65%	23	1.07%	11	\$10,369	27	\$13,724	36	20.25%	31	61.26%	14	18.91%	16
Minnesota	0.48%	12	1.04%	12	\$11,581	13	\$15,909	21	22.40%	22	63.54%	12	17.48%	19
Mississippi	0.94%	44	0.89%	25	\$7,234	53	\$11,898	51	19.36%	33	50.01%	43	11.28%	49
Missouri	0.70%	31	0.72%	43	\$7,994	47	\$12,771	44	23.65%	17	52.43%	34	12.85%	41
Montana	0.42%	5	0.77%	39	\$11,631	12	\$17,140	13	19.04%	36	51.17%	36	12.48%	45
Nebraska	0.87%	43	0.64%	48	\$7,735	50	\$11,949	50	21.23%	28	47.81%	46	9.33%	51
Nevada	0.50%	14	1.14%	8	\$12,811	5	\$17,551	11	20.87%	30	66.97%	4	20.00%	11
New Hampshire	0.30%	1	0.80%	38	\$10,194	30	\$17,758	9	29.83%	5	55.98%	26	12.27%	47
New Jersey	1.44%	52	0.43%	54	\$11,013	17	\$16,129	20	10.60%	51	46.60%	49	13.90%	35
New Mexico	0.44%	8	0.93%	21	\$11,153	16	\$15,162	26	25.18%	13	59.18%	19	19.27%	14
New York	0.94%	45	0.68%	45	\$12,457	7	\$17,796	8	12.92%	49	60.70%	15	17.14%	21
North Carolina	1.56%	54	0.71%	44	\$12,020	9	\$18,919	7	13.18%	48	59.31%	18	11.72%	48
North Dakota	1.08%	48	0.92%	23	\$16,316	2	\$24,004	3	19.71%	32	59.80%	17	15.27%	30
Ohio	0.60%	20	0.85%	30	\$9,100	42	\$13,134	41	23.10%	19	48.89%	45	17.79%	18
Oklahoma	0.65%	24	0.84%	33	\$9,838	34	\$13,532	38	28.44%	6	47.53%	48	14.55%	31
Oregon	0.37%	3	1.30%	1	\$10,986	18	\$15,434	25	25.20%	12	66.51%	5	18.40%	17
Pennsylvania	0.59%	19	0.93%	22	\$10,397	26	\$14,077	34	19.28%	34	59.18%	20	21.13%	4
Rhode Island	0.45%	9	0.74%	42	\$13,491	4	\$32,412	2	23.63%	18	43.85%	50	6.90%	52
South Carolina	0.55%	16	1.00%	15	\$7,880	48	\$12,883	43	18.28%	38	65.27%	6	15.62%	27
South Dakota	0.71%	33	0.81%	37	\$10,925	20	\$13,230	40	24.41%	14	60.59%	16	16.76%	23
Tennessee	0.47%	11	1.04%	13	\$9,822	35	\$16,488	18	23.05%	20	56.69%	24	12.79%	43
Texas	0.74%	36	0.85%	31	\$9,964	33	\$14,714	29	24.17%	16	56.47%	25	15.73%	26
Utah	0.86%	41	1.25%	3	\$9,347	39	\$12,635	46	26.30%	8	64.73%	7	20.16%	9
Vermont	0.78%	38	0.82%	35	\$10,401	25	\$16,671	16	14.83%	46	53.01%	31	19.70%	12
Virginia	1.12%	51	1.28%	2	\$9,776	36	\$14,325	32	13.60%	47	61.93%	13	29.83%	1
Washington	0.32%	2	1.16%	6	\$12,302	8	\$16,689	15	21.45%	25	69.38%	3	26.64%	2
West Virginia	1.10%	50	0.85%	32	\$8,398	44	\$13,614	37	17.94%	42	49.64%	44	12.45%	46
Wisconsin	0.69%	30	1.10%	10	\$10,643	23	\$15,530	24	21.82%	24	55.12%	28	20.35%	8
Wyoming	0.66%	26	0.96%	18	\$10,356	28	\$14,889	27	26.03%	9	52.68%	32	13.96%	33
U.S. TOTALS	0.71%		0.93%		\$10,861		\$15,650		21.29%		58.77%		17.70%	

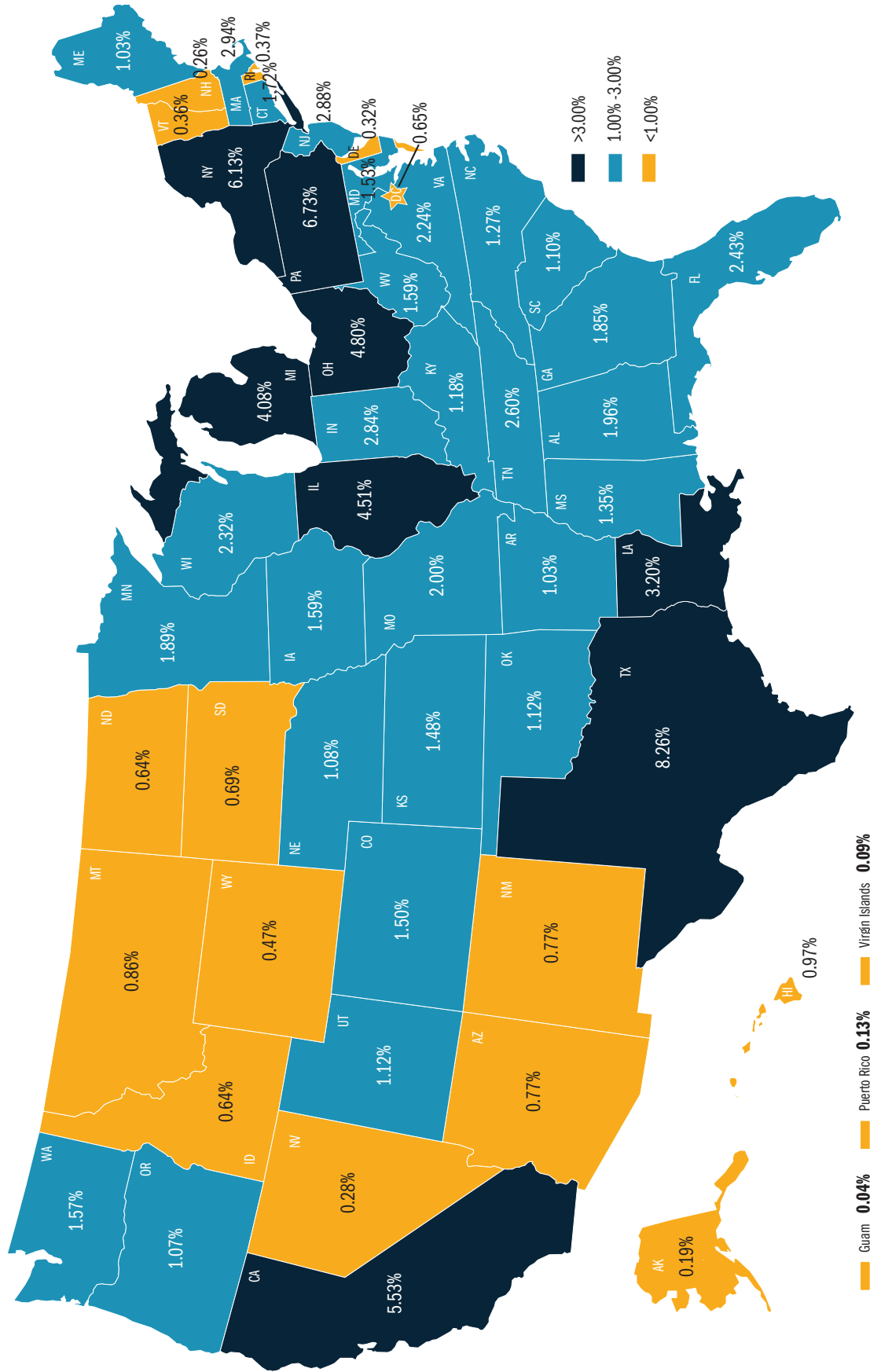
CREDIT UNION NUMBERS BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

State	State Rank	State Charters	Federal Charters	Total Credit Unions 12.31.19	Total Credit Unions 12.31.18	Change
Alabama	17	60	45	105	110	-5
Alaska	51	1	9	10	10	0
Arizona	39	17	24	41	42	-1
Arkansas	35	0	55	55	55	0
California	4	123	173	296	309	-13
Colorado	25	37	43	80	81	-1
Connecticut	20	28	64	92	95	-3
Delaware	48	0	17	17	17	0
District of Columbia	42	0	35	35	37	-2
Florida	13	67	63	130	132	-2
Georgia	19	48	51	99	100	-1
Hawaii	37	0	52	52	53	-1
Idaho	43	23	11	34	34	0
Illinois	6	188	53	241	253	-12
Indiana	11	39	113	152	154	-2
Iowa	21	83	2	85	89	-4
Kansas	26	60	19	79	80	-1
Kentucky	29	22	41	63	63	0
Louisiana	8	30	141	171	174	-3
Maine	36	12	43	55	55	0
Maryland	24	7	75	82	83	-1
Massachusetts	9	64	93	157	162	-5
Michigan	7	136	82	218	224	-6
Minnesota	18	67	34	101	107	-6
Mississippi	27	4	68	72	74	-2
Missouri	16	95	12	107	108	-1
Montana	38	10	36	46	50	-4
Nebraska	33	12	46	58	59	-1
Nevada	49	8	7	15	15	0
New Hampshire	50	10	4	14	15	-1
New Jersey	10	8	146	154	158	-4
New Mexico	40	19	22	41	41	0
New York	3	15	313	328	339	-11
North Carolina	28	31	37	68	71	-3
North Dakota	44	20	14	34	35	-1
Ohio	5	116	141	257	264	-7
Oklahoma	30	13	47	60	60	0
Oregon	34	21	36	57	58	-1
Pennsylvania	2	50	310	360	368	-8
Rhode Island	46	8	12	20	20	0
South Carolina	32	11	48	59	62	-3
South Dakota	41	0	37	37	37	0
Tennessee	12	79	60	139	140	-1
Texas	1	179	263	442	455	-13
Utah	31	29	31	60	62	-2
Vermont	47	13	6	19	19	0
Virginia	15	27	93	120	124	-4
Washington	23	52	32	84	85	-1
West Virginia	22	3	82	85	86	-1
Wisconsin	14	121	3	124	128	-4
Wyoming	45	0	25	25	26	-1
Guam, PR, VI	50	0	14	14	14	0
U.S. TOTALS		2,066	3,283	5,349	5,492	-143

CONCENTRATION OF CREDIT UNIONS BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



SOURCE: CALLAHAN & ASSOCIATES

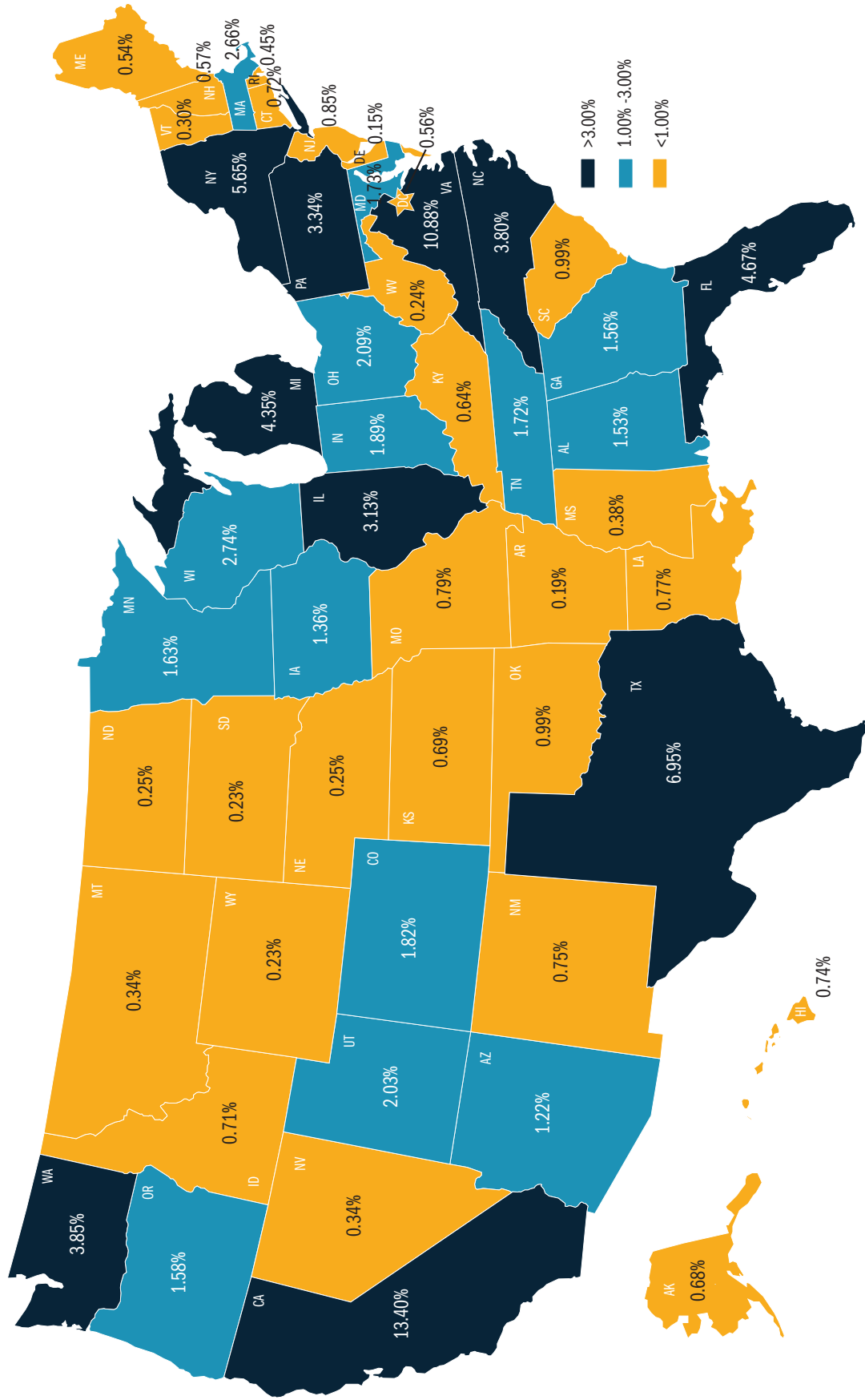
CREDIT UNION ASSETS BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

State	# CUs	State-Chartered Credit Union Assets	Federally Chartered Credit Union Assets	Total Assets	% U.S. Assets	Rank	Average Credit Union Size
Alabama	105	\$13,771,349,056	\$10,551,385,288	\$24,322,734,344	1.53%	22	\$231,645,089
Alaska	10	\$1,090,013,655	\$9,626,916,863	\$10,716,930,518	0.68%	35	\$1,071,693,052
Arizona	41	\$8,376,911,392	\$10,921,763,512	\$19,298,674,904	1.22%	24	\$470,699,388
Arkansas	55	\$0	\$3,062,323,262	\$3,062,323,262	0.19%	50	\$55,678,605
California	296	\$119,161,583,300	\$93,199,612,060	\$212,361,195,360	13.40%	1	\$717,436,471
Colorado	80	\$24,252,265,161	\$4,574,689,709	\$28,826,954,870	1.82%	16	\$360,336,936
Connecticut	92	\$7,229,611,482	\$4,200,852,521	\$11,430,464,003	0.72%	32	\$124,244,174
Delaware	17	\$0	\$2,383,570,320	\$2,383,570,320	0.15%	51	\$140,210,019
District of Columbia	35	\$0	\$8,913,694,628	\$8,913,694,628	0.56%	38	\$254,676,989
Florida	130	\$53,430,181,449	\$20,605,568,359	\$74,035,749,808	4.67%	5	\$569,505,768
Georgia	99	\$21,154,021,105	\$3,605,641,114	\$24,759,662,219	1.56%	21	\$250,097,598
Guam, PR, VI	14	\$0	\$1,497,520,359	\$1,497,520,359	0.09%	52	\$106,965,740
Hawaii	52	\$0	\$11,716,284,465	\$11,716,284,465	0.74%	31	\$225,313,163
Idaho	34	\$8,855,409,852	\$2,465,349,165	\$11,320,759,017	0.72%	33	\$332,963,501
Illinois	241	\$43,595,971,674	\$6,005,403,719	\$49,601,375,393	3.13%	10	\$205,814,836
Indiana	152	\$15,760,523,671	\$14,167,828,647	\$29,928,352,318	1.89%	15	\$196,897,055
Iowa	85	\$20,962,462,534	\$632,181,265	\$21,594,643,799	1.36%	23	\$254,054,633
Kansas	79	\$8,530,041,067	\$2,359,850,127	\$10,889,891,194	0.69%	34	\$137,846,724
Kentucky	63	\$4,533,643,728	\$5,551,864,267	\$10,085,507,995	0.64%	36	\$160,087,428
Louisiana	171	\$1,044,846,795	\$11,209,556,053	\$12,254,402,848	0.77%	29	\$71,663,175
Maine	55	\$2,375,723,095	\$6,152,762,721	\$8,528,485,816	0.54%	39	\$155,063,378
Maryland	82	\$6,063,606,914	\$21,331,040,923	\$27,394,647,837	1.73%	17	\$334,081,071
Massachusetts	157	\$18,758,293,482	\$23,393,395,822	\$42,151,689,304	2.66%	12	\$268,482,097
Michigan	218	\$54,702,735,663	\$14,176,718,636	\$68,879,454,299	4.35%	6	\$315,960,800
Minnesota	101	\$15,584,972,248	\$10,319,817,366	\$25,904,789,614	1.63%	19	\$256,483,065
Mississippi	72	\$681,337,504	\$5,408,752,224	\$6,090,089,728	0.38%	41	\$84,584,580
Missouri	107	\$11,457,279,267	\$1,027,601,123	\$12,484,880,390	0.79%	28	\$116,681,125
Montana	46	\$2,890,260,497	\$2,558,183,896	\$5,448,444,393	0.34%	42	\$118,444,443
Nebraska	58	\$770,205,948	\$3,118,432,219	\$3,888,638,167	0.25%	46	\$67,045,486
Nevada	15	\$4,831,065,892	\$607,844,448	\$5,438,910,340	0.34%	43	\$362,594,023
New Hampshire	14	\$8,641,841,280	\$313,500,272	\$8,955,341,552	0.57%	37	\$639,667,254
New Jersey	154	\$498,100,308	\$12,993,405,495	\$13,491,505,803	0.85%	27	\$87,607,181
New Mexico	41	\$3,086,592,221	\$8,767,395,762	\$11,853,987,983	0.75%	30	\$289,121,658
New York	328	\$11,998,965,319	\$77,503,702,452	\$89,502,667,771	5.65%	4	\$272,873,987
North Carolina	68	\$45,325,997,147	\$14,929,565,710	\$60,255,562,857	3.81%	8	\$886,111,218
North Dakota	34	\$3,595,694,716	\$395,398,934	\$3,991,093,650	0.25%	45	\$117,385,107
Ohio	257	\$23,546,206,477	\$9,508,509,167	\$33,054,715,644	2.09%	13	\$128,617,571
Oklahoma	60	\$2,621,542,912	\$13,022,344,317	\$15,643,887,229	0.99%	26	\$260,731,454
Oregon	57	\$21,046,960,749	\$4,027,061,950	\$25,074,022,699	1.58%	20	\$439,895,135
Pennsylvania	360	\$14,850,779,901	\$38,009,703,473	\$52,860,483,374	3.34%	9	\$146,834,676
Rhode Island	20	\$6,814,941,826	\$313,953,357	\$7,128,895,183	0.45%	40	\$356,444,759
South Carolina	59	\$639,493,126	\$15,023,602,080	\$15,663,095,206	0.99%	25	\$265,476,190
South Dakota	37	\$0	\$3,647,347,629	\$3,647,347,629	0.23%	48	\$98,576,963
Tennessee	139	\$13,528,784,351	\$13,673,427,611	\$27,202,211,962	1.72%	18	\$195,699,367
Texas	442	\$44,210,369,070	\$65,860,339,836	\$110,070,708,906	6.95%	3	\$249,028,753
Utah	60	\$1,871,820,836	\$30,316,239,082	\$32,188,059,918	2.03%	14	\$536,467,665
Vermont	19	\$1,517,590,667	\$3,221,407,059	\$4,738,997,726	0.30%	44	\$249,420,933
Virginia	120	\$9,640,796,422	\$162,841,508,962	\$172,482,305,384	10.88%	2	\$1,437,352,545
Washington	84	\$57,293,596,905	\$3,753,694,219	\$61,047,291,124	3.85%	7	\$726,753,466
West Virginia	85	\$78,831,647	\$3,665,219,357	\$3,744,051,004	0.24%	47	\$44,047,659
Wisconsin	124	\$41,069,474,717	\$2,299,402,175	\$43,368,876,892	2.74%	11	\$349,749,007
Wyoming	25	\$0	\$3,566,540,069	\$3,566,540,069	0.23%	49	\$142,661,603
U.S. TOTALS	5,349	\$781,742,697,028	\$802,999,674,049	\$1,584,742,371,077			\$296,268,905

CONCENTRATION OF CREDIT UNION ASSETS BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19



SOURCE: CALLAHAN & ASSOCIATES

DEPOSIT MARKET SHARE BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 06.30.19

State	Credit Union Market Share 06.30.19	Credit Union Market Share 06.30.18	Change In Credit Union Market Share*	Credit Union Deposits (In Millions)	All Other Deposits** (In Millions)
Alabama	16.4%	16.6%	-0.2%	\$21,104	\$107,614
Alaska	34.1%	29.9%	4.3%	\$6,113	\$11,802
Arizona	12.7%	12.8%	-0.1%	\$20,711	\$141,852
Arkansas	4.8%	4.9%	-0.1%	\$3,586	\$71,018
California	10.9%	10.6%	0.3%	\$175,739	\$1,437,128
Colorado	16.1%	15.4%	0.7%	\$27,462	\$142,645
Connecticut	7.4%	7.4%	0.0%	\$11,181	\$139,822
Delaware	0.6%	0.5%	0.0%	\$2,163	\$379,061
District of Columbia	20.5%	20.5%	0.0%	\$13,768	\$53,321
Florida	10.4%	9.9%	0.5%	\$70,421	\$603,547
Georgia	10.5%	9.7%	0.8%	\$29,673	\$252,129
Hawaii	21.3%	21.4%	-0.1%	\$12,110	\$44,827
Idaho	28.8%	28.0%	0.8%	\$10,906	\$26,902
Illinois	6.9%	5.6%	1.3%	\$37,124	\$498,468
Indiana	15.1%	15.2%	-0.1%	\$24,541	\$137,928
Iowa	15.9%	15.4%	0.5%	\$17,024	\$90,036
Kansas	10.0%	9.2%	0.8%	\$8,510	\$76,435
Kentucky	11.2%	10.8%	0.4%	\$10,678	\$84,253
Louisiana	9.8%	9.5%	0.3%	\$11,569	\$106,472
Maine	19.0%	19.5%	-0.5%	\$7,461	\$31,806
Maryland	15.2%	14.8%	0.4%	\$26,881	\$149,666
Massachusetts	7.3%	7.4%	-0.1%	\$32,299	\$407,502
Michigan	19.4%	19.2%	0.2%	\$54,348	\$225,498
Minnesota	8.5%	8.4%	0.1%	\$21,890	\$236,473
Mississippi	9.8%	9.7%	0.1%	\$5,968	\$55,129
Missouri	6.4%	6.4%	0.0%	\$11,587	\$170,396
Montana	15.9%	16.3%	-0.3%	\$4,641	\$24,459
Nebraska	8.4%	7.3%	1.1%	\$5,643	\$61,909
Nevada	3.2%	2.9%	0.3%	\$8,702	\$266,621
New Hampshire	20.4%	20.2%	0.3%	\$9,081	\$35,401
New Jersey	4.1%	4.1%	0.0%	\$14,683	\$342,830
New Mexico	25.0%	24.5%	0.4%	\$10,722	\$32,216
New York	4.1%	4.0%	0.1%	\$71,604	\$1,705,611
North Carolina	13.6%	12.6%	0.9%	\$57,311	\$364,693
North Dakota	10.3%	10.4%	-0.1%	\$3,381	\$29,493
Ohio	7.1%	7.3%	-0.3%	\$28,072	\$369,148
Oklahoma	12.5%	12.9%	-0.5%	\$13,170	\$92,487
Oregon	23.5%	23.4%	0.1%	\$24,511	\$79,889
Pennsylvania	10.0%	10.2%	-0.1%	\$46,406	\$415,920
Rhode Island	16.3%	13.5%	2.8%	\$6,060	\$31,063
South Carolina	14.4%	14.0%	0.4%	\$15,051	\$89,384
South Dakota	0.4%	0.6%	-0.1%	\$3,058	\$691,988
Tennessee	12.1%	11.7%	0.4%	\$22,038	\$160,289
Texas	10.1%	9.8%	0.3%	\$99,044	\$878,053
Utah	4.4%	4.5%	0.0%	\$26,577	\$575,284
Vermont	21.1%	21.6%	-0.5%	\$3,662	\$13,723
Virginia	12.4%	12.0%	0.4%	\$47,551	\$335,276
Washington	25.2%	23.7%	1.5%	\$55,405	\$164,540
West Virginia	8.4%	8.6%	-0.2%	\$3,157	\$34,230
Wisconsin	18.1%	17.1%	1.0%	\$33,496	\$151,092
Wyoming	13.4%	12.9%	0.4%	\$2,484	\$16,082
U.S. AVERAGE	9.26%	9.03%	0.23%	\$1,290,326	\$12,643,406

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2Q19 MARKET SHARE LESS 2Q16 MARKET SHARE).

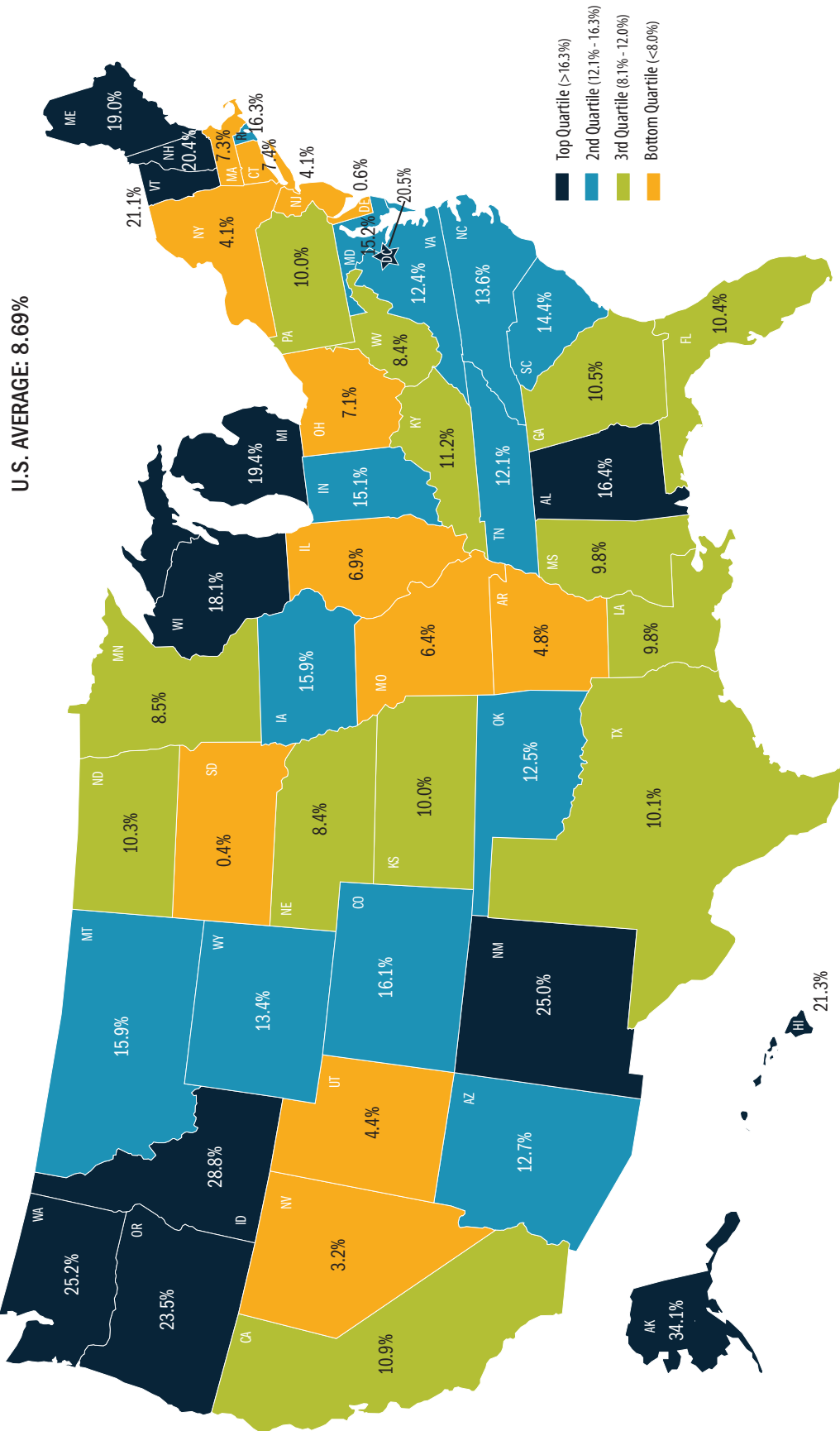
** TOTAL DEPOSITS FOR OTHER FINANCIAL INSTITUTIONS IN THE STATE, EXCLUDES CREDIT UNIONS.

SOURCE: CALLAHAN & ASSOCIATES | FDIC

ANNUAL CREDIT UNION DIRECTORY — VOLUME 35 | CALLAHAN.COM

DEPOSIT MARKET SHARE BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

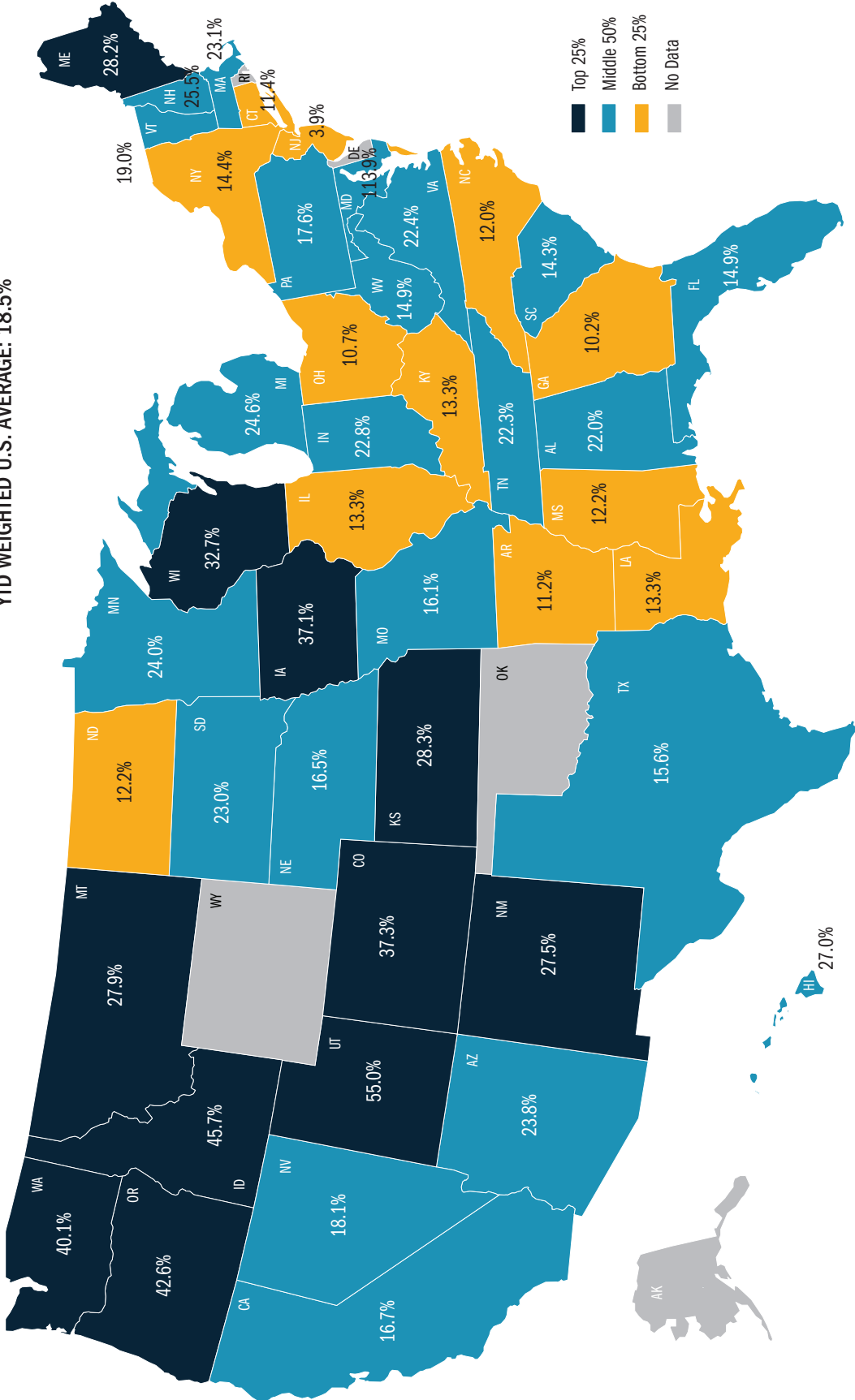


SOURCE: CALLAHAN & ASSOCIATES | FDIC

YTD AUTO LOAN ORIGINATION MARKET SHARE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.19

YTD WEIGHTED U.S. AVERAGE: 18.5%

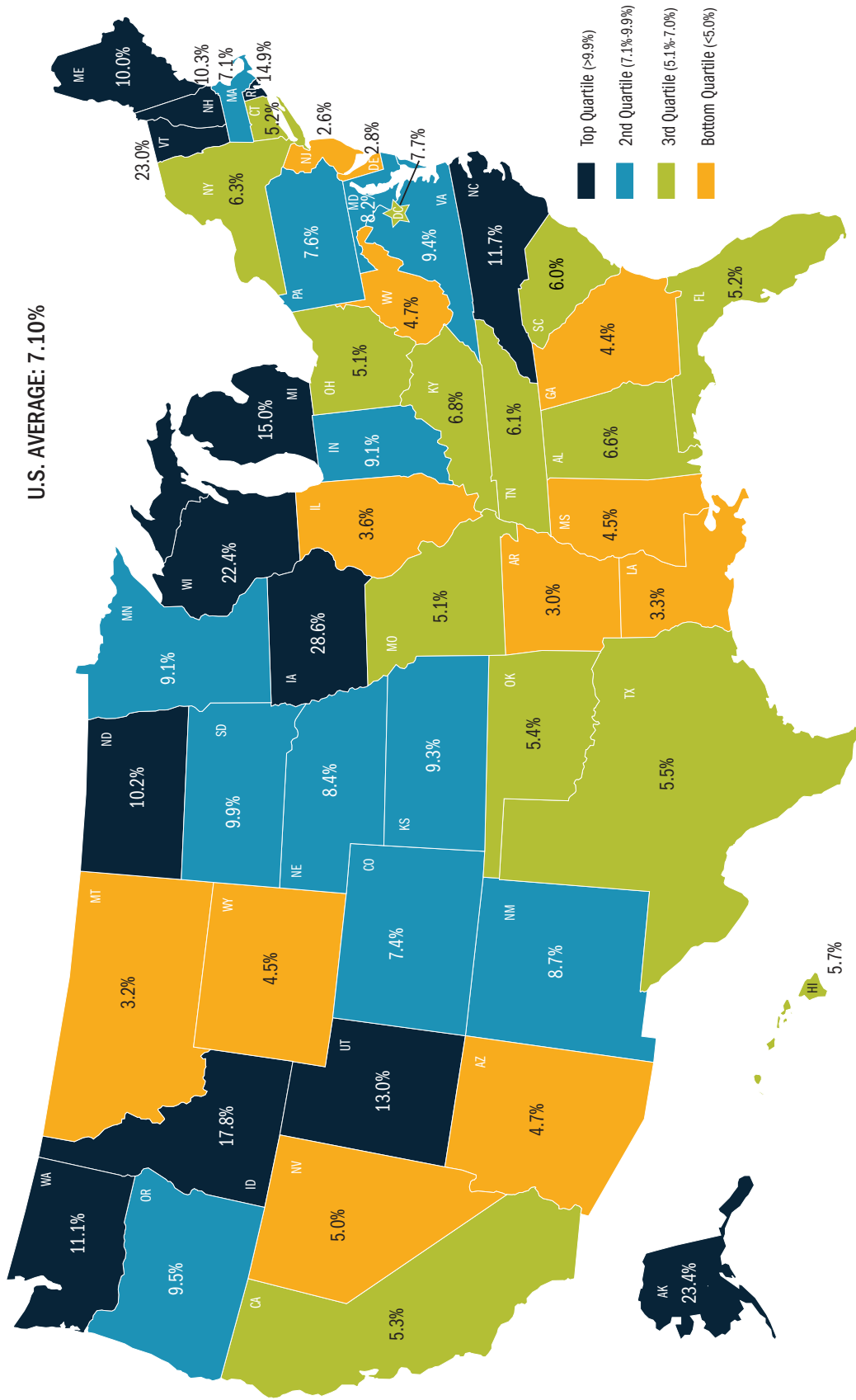


- Top 25%
- Middle 50%
- Bottom 25%
- No Data

SOURCE: CALLAHAN & ASSOCIATES | EXPERIAN AUTOMOTIVE

CREDIT UNION 1ST MORTGAGE ORIGINATION MARKET SHARE BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.18



SOURCE: CALLAHAN & ASSOCIATES

25 LARGEST MSAs BY CREDIT UNION 1ST MORTGAGE MARKET SHARE

FOR U.S. CREDIT UNIONS | DATA AS OF 12.31.18

Rk.	Metropolitan Statistical Area	CU 1st Mortgage Market Share* (12.31.18)	CU 1st Mortgage Originations (\$000s)	YOY Change In CU 1st Mortgage Originations	Total 1st Mortgage Origination (\$000s)	YOY Change In Total 1st Mortgage Originations
1	Waterloo-Cedar Falls, IA	58.7%	\$387,100	33.2%	\$659,000	11.2%
2	Cedar Rapids, IA	49.1%	\$671,275	22.6%	\$1,366,075	5.1%
3	Dubuque, IA	42.6%	\$165,400	13.4%	\$388,445	-7.0%
4	Iowa City, IA	42.1%	\$474,155	21.8%	\$1,126,240	12.5%
5	Menomonie, WI	37.6%	\$57,020	12.0%	\$151,545	11.0%
6	La Crosse-Onalaska, WI-MN	37.2%	\$248,235	19.0%	\$668,195	14.5%
7	Davenport-Moline-Rock Island, IA-IL	36.6%	\$509,985	15.1%	\$1,394,835	0.8%
8	Binghamton, NY	35.8%	\$159,390	41.8%	\$445,620	27.6%
9	Saginaw, MI	35.4%	\$145,830	-5.2%	\$412,400	3.3%
10	Corning, NY	35.0%	\$67,100	18.3%	\$191,590	6.4%
11	Eau Claire, WI	34.7%	\$261,055	17.6%	\$751,810	2.9%
12	Kalamazoo-Portage, MI	34.4%	\$489,775	11.0%	\$1,424,945	5.1%
13	Pocatello, ID	33.1%	\$134,370	27.7%	\$405,855	27.7%
14	Appleton, WI	32.9%	\$381,360	-12.7%	\$1,158,310	-19.5%
15	Kingsport-Bristol, TN-VA	31.9%	\$278,215	26.9%	\$873,040	10.9%
16	Midland, MI	31.5%	\$98,385	19.9%	\$311,955	7.6%
17	Bay City, MI	31.4%	\$72,065	12.2%	\$229,655	1.0%
18	Madison, WI	31.0%	\$1,408,015	27.9%	\$4,535,350	1.7%
19	Burlington-South Burlington, VT	30.9%	\$392,000	-9.1%	\$1,268,380	-0.9%
20	Blackfoot, ID	29.9%	\$53,120	19.5%	\$177,740	28.0%
21	Oshkosh-Neenah, WI	29.5%	\$200,905	-13.0%	\$680,960	-5.0%
22	Albany-Schenectady-Troy, NY	29.4%	\$1,077,675	15.0%	\$3,671,090	10.6%
23	Rexburg, ID	29.2%	\$76,775	47.5%	\$263,100	30.2%
24	Battle Creek, MI	29.0%	\$105,035	3.0%	\$362,270	6.6%
25	Utica-Rome, NY	28.5%	\$176,245	4.9%	\$618,935	14.2%
TOTALS		7.1%	\$142,215,343	14.8%	\$1,991,788,703	3.7%

* FOR MSAs WITH AT LEAST \$150M IN TOTAL FIRST MORTGAGE ORIGINATIONS.

SOURCE: CALLAHAN & ASSOCIATES  FFIEC/HMDA

The Digital Difference Starts Here. **Your Possibilities Delivered.™**



Digital payments are about more than convenience, they're about connecting. PSCU has a broad range of solutions that help make a difference in the lives of your members. Our digital banking and analytics platforms are at the forefront of innovation, connecting members with a world of new possibilities.

Payments • Risk Management • Digital Banking • Analytics • Loyalty
Mobile • 24/7/365 Contact Center • Strategic Consulting

PSCU 

pscu.com
844.367.7728

CREDIT UNION MERGERS

FOR U.S. MERGED CREDIT UNIONS | DATA FOR 01.01.19–12.31.19

Month	Merged Credit Union	State	Merged Assets	Continuing Credit Union	State	Continuing Assets
January 2019	PROGRESSIVE	NY	\$325,561,761	PENTAGON	VA	\$24,484,750,927
	CHADWICK	MA	\$21,426,377	CITY OF BOSTON	MA	\$391,018,610
	MILL CITY CREDIT UNION	MN	\$331,997,421	CITY & COUNTY	MN	\$548,804,427
	OAKLAND COUNTY	MI	\$527,318,918	VIBE	MI	\$361,698,378
	HAMILTON	CA	\$20,781,351	COMMUNITY FIRST	CA	\$498,817,513
	AURORA	WI	\$57,467,787	EDUCATORS	WI	\$1,993,670,393
	CENTRALALLIANCE	WI	\$72,515,434	COVANTAGE	WI	\$1,645,093,652
February 2019	GREAT LAKES	OH	\$22,556,483	SUPERIOR CREDIT UNION, INC	OH	\$917,551,825
	BRIDGEWATER	MA	\$378,870,669	MERRIMACK VALLEY	MA	\$630,368,872
	AUTO CLUB	CA	\$27,619,100	CERTIFIED	CA	\$567,543,012
	AUGUSTA VAH	GA	\$71,689,162	SRP	SC	\$927,897,788
	GENERATIONS FAMILY	MI	\$28,150,789	TEAM ONE	MI	\$518,980,153
	I TRUST	TN	\$22,210,858	MEMPHIS CITY EMPLOYEES	TN	\$301,196,523
	March 2019	WIREGRASS	AL	\$49,761,568	ALL IN	AL
WEST SPRINGFIELD		MA	\$28,600,621	FREEDOM	MA	\$477,578,498
C B S EMPLOYEES		CA	\$21,037,558	UNIVERSITY	CA	\$654,577,105
ALLSTEEL		IL	\$20,347,552	FOX VALLEY	IL	\$27,005,865
YORK COUNTY		ME	\$337,593,211	ATLANTIC REGIONAL	ME	\$396,856,387
INCENTA		OH	\$91,359,530	PATHWAYS FINANCIAL	OH	\$300,705,000
NORTHEASTERN UNIVERSITY		MA	\$21,839,438	CITY OF BOSTON	MA	\$420,764,548
April 2019	NBC (N.Y.) EMPLOYEES	NY	\$32,861,000	XCEL	NJ	\$164,155,630
	DESERT COMMUNITIES	CA	\$30,594,198	ARROWHEAD CENTRAL	CA	\$1,423,390,465
	SOO LINE	MN	\$39,624,079	CENTRAL MINNESOTA	MN	\$1,105,990,945
	MCGRAW HILL	NJ	\$419,654,167	PENTAGON	VA	\$24,405,332,993
	CEDARS-SINAI	CA	\$30,384,721	CU OF SOUTHERN CALIFORNIA	CA	\$1,511,361,269
	UPPER MICHIGAN COMMUNITY	MI	\$38,048,650	EMBERS	MI	\$186,256,714
	PRICE CHOPPER EMPLOYEES	NY	\$21,020,472	SUNMARK	NY	\$678,317,209
May 2019	ENTRUST FINANCIAL	VA	\$77,401,518	MARTINSVILLE DUPONT EMP	VA	\$418,471,802
	CONSTELLATION	VA	\$215,767,058	NORTHWEST	VA	\$3,381,987,993
	METRO NORTH	MI	\$48,306,002	BIRMINGHAM-BLOOMFIELD	MI	\$69,726,072
	INSPIRUS	WA	\$1,378,494,371	GESA	WA	\$2,183,944,925
	FME	MI	\$66,295,457	COMMUNITY CHOICE	MI	\$1,110,946,914
	HANESBRANDS	NC	\$42,689,032	MEMBERS	NC	\$292,498,583
	ERIE METRO	NY	\$39,065,128	FINANCIAL TRUST	NY	\$84,338,702
September 2019	THE PARTNERSHIP	DC	\$143,106,742	NASA	MD	\$2,814,874,099
	CORNERSTONE COMMUNITY	IA	\$20,543,773	VIBRANT	IL	\$757,637,609
	HAWAII PACIFIC	HI	\$47,506,893	ALOHA PACIFIC	HI	\$895,544,294
	DEER VALLEY	AZ	\$254,146,355	CANYON STATE	AZ	\$184,092,651
	FAIRPORT	NY	\$41,660,252	FINGER LAKES	NY	\$123,458,903
	OREGON PIONEER	OR	\$24,114,940	HAPO COMMUNITY	WA	\$1,773,456,526
	MAGNIFY	FL	\$80,259,676	PENTAGON	VA	\$24,766,867,083
December 2019	TURBINE	SC	\$24,693,221	SELF-HELP	NC	\$1,045,535,765
	ELECTRUS	MN	\$63,065,289	SPIRE	MN	\$1,156,553,450
	SOUTH FLORIDA	FL	\$27,347,355	GUARDIANS	FL	\$174,065,168

PURCHASES & ASSUMPTIONS

FOR U.S. CREDIT UNIONS | DATA FOR 01.01.19-12.31.19

Date Of Acquisition	Purchased Credit Union	State	Assets At Last Call Report Filing	Assuming Credit Union	State	Continuing Assets
03.29.19	C B S Employees	CA	\$210,037,558	University	CA	\$654,577,105

CREDIT UNION CHARTER CONVERSIONS

STATE TO FEDERAL CHARTER CONVERSIONS

FOR U.S. CREDIT UNIONS | DATA FOR 01.01.19-12.31.19

Old Charter No.	New Charter No.	Region	Name	City	State	Assets	Date
65504	24911	1	Northampton Area School Dist. Emp.	Northampton	PA	\$9,072,572	06.30.19
67746	24912	1	Premier Source	East Longmeadow	MA	\$61,072,968	06.30.19
67418	24913	1	Coastal New England	New Bedford	MA	\$18,487,597	09.30.19
63283	24914	3	Meritrust	Wichita	KS	\$1,266,606,725	09.30.19
64546	24916	3	I.L.W.U.	Long Beach	CA	\$291,946,583	09.30.19

FEDERAL TO STATE CHARTER CONVERSIONS

FOR U.S. CREDIT UNIONS | DATA FOR 01.01.19-12.31.19

Old Charter No.	New Charter No.	Region	Name	City	State	Assets	Date
2734	68700	3	Potlatch No 1	Lewiston	ID	\$1,260,851,949	03.31.19
13867	68701	2	Auburn University	Auburn	AL	\$178,719,736	03.31.19
1976	68702	2	Addition Financial	Lake Mary	FL	\$2,001,706,056	06.30.19
10848	68703	1	Jolt	Saginaw	MI	\$342,572,865	06.30.19
15802	68705	1	Hudson Valley	Poughkeepsie	NY	\$5,351,287,681	12.31.19
1213	68706	2	Orlando	Orlando	FL	\$247,618,580	12.31.19

CREDIT UNION INSURANCE CONVERSIONS

STATE-CHARTERED FEDERALLY INSURED TO STATE-CHARTERED COOPERATIVELY INSURED

FOR U.S. CREDIT UNIONS | DATA FOR 01.01.19-12.31.19

Old Charter No.	New Charter No.	Region	Name	City	State	Assets	Date
66827	97111	1	Abbey	Vandalia	OH	\$93,419,849	06.30.19

STATE-CHARTERED COOPERATIVELY INSURED TO STATE-CHARTERED FEDERALLY INSURED

FOR U.S. CREDIT UNIONS | DATA FOR 01.01.19-12.31.19

Old Charter No.	New Charter No.	Region	Name	City	State	Assets	Date
96753	68707	1	Cardinal Credit Union, Inc.	Mentor	OH	\$236,222,494	12.31.19

NEW CREDIT UNION CHARTERS

FOR U.S. CREDIT UNIONS | DATA FOR 01.01.19-12.31.19

Date Approved	Charter Number	Region	Name	City	State	Assets
03.25.19	24910	2	Otoe-Missouria	Red Rock	OK	\$1,531,336
08.14.19	24915	1	Maine Harvest	Unity	ME	\$2,067,930

CREDIT UNION NAME CHANGES

FOR U.S. CREDIT UNIONS >\$20M IN ASSETS | DATA FOR 01.01.19-04.01.20

Old Name	New Name	Charter Date	Location	Assets As Of 12.31.19
20th Century Fox	Fox	1965	Los Angeles, CA	\$47,989,163
Akron Firefighters'	Akron Fire Police	1936	Akron, OH	\$28,854,997
Alliance	Excite	1952	San Jose, CA	\$513,820,756
American United Family Of Credit Unions	American United	1952	West Jordan, UT	\$266,007,372
Anheuser-Busch Employees	Together	1939	Saint Louis, MO	\$1,825,507,133
Army Aviation Center	All In	1966	Daleville, AL	\$1,514,223,269
ASI	Onpath	1961	Harahan, LA	\$349,969,430
Ballad	Beacon Financial	1953	Johnson City, TN	\$24,205,960
Box Elder County	Elevate	1954	Brigham City, UT	\$145,675,398
Catholic	Jolt	1956	Saginaw, MI	\$342,572,865
Central Florida Educators	Addition Financial	1937	Lake Mary, FL	\$2,001,706,056
Cincinnati Central	Trupartner	1937	Cincinnati, OH	\$154,420,392
Coalition Of Union Labor	Midwest Coalition Of Labor	1974	Countryside, IL	\$54,680,648
Community C.U. Of SO. Humboldt	Vocality Community	1980	Garberville, CA	\$129,877,872
CU Community	Multipli	1934	Springfield, MO	\$116,809,180
Department Of The Interior	Interior	1935	Washington, DC	\$233,277,704
Dort	Dort Financial	1951	Grand Blanc, MI	\$1,005,502,000
Fairfax County	Nextmark	1958	Fairfax, VA	\$502,465,552
Fort Knox	Abound	1950	Radcliff, KY	\$1,660,163,498
GEMC	Go Energy Financial	1969	Tucker, GA	\$128,481,561
Greater Niles Community	Circle	1975	Niles, MI	\$71,746,775
Greensboro Postal	Greensboro	1928	Greensboro, NC	\$20,780,706
Iam Community	Solutions First	1964	Enterprise, AL	\$32,956,310
Kentucky Employees	Expree	1938	Frankfort, KY	\$81,243,097
Kern Schools	Valley Strong	1940	Bakersfield, CA	\$1,797,260,753
McCone County	Grasslands	1956	Circle, MT	\$81,396,059
Missoula	Clearwater	1956	Missoula, MT	\$564,403,832
Montgomery County Employees	Skypoint	1968	Germantown, MD	\$158,201,786
My Personal	Bloom	1951	Wyoming, MI	\$143,808,009
Nascoga	4U	1956	Gainesville, TX	\$103,569,843
Nassau Educators	Jovia Financial	1938	Westbury, NY	\$3,481,965,990
New Castle County School Emp	EDU	1953	New Castle, DE	\$42,351,962
Northeast Arkansas	Success	1959	Blytheville, AR	\$129,708,769
Point Loma	Mypoint	1948	San Diego, CA	\$527,832,346
Register Guard Employees	Emerald Empire	1954	Springfield, OR	\$23,918,597
S.F. Police	The Police Credit Union of California	1958	San Bruno, CA	\$938,858,822
Saginaw Medical	Health Advantage	1970	Saginaw, MI	\$141,819,859
School Employees Lorain County	Achieve	1958	Elyria, OH	\$156,783,321
Services Center	Explorers	1962	Yankton, SD	\$72,715,690
Southern Mississippi	CenturyFirst	1956	Hattiesburg, MS	\$49,034,496
Spokane	Canopy	1956	Spokane, WA	\$157,928,108
Ticonderoga	TrailNorth	1954	Ticonderoga, NY	\$112,690,077
Tradesmen Community	Journey	1954	Des Moines, IA	\$59,622,894
UNI	Unite	1955	Cedar Falls, IA	\$21,681,752
United Advantage NW	United Trades	1955	Tualatin, OR	\$44,334,873
University Of Iowa Community	Greenstate	1938	North Liberty, IA	\$5,757,174,429
Vons Employees	Certified	1954	El Monte, CA	\$618,576,125
Washington Gas Light	TruEnergy	1939	Springfield, VA	\$123,738,989
Wepawaug-Flagg	Crosspoint	1936	Hamden, CT	\$121,099,969
Woburn Municipal	Common Trust	1966	Woburn, MA	\$44,339,629

ALABAMA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	115	115	113	110	105	-4.55%	-1.80%
Number of Members	1,943,349	1,970,974	1,991,946	2,063,835	2,165,329	4.92%	2.19%
Total Assets (\$000)	\$20,168,059	\$21,299,895	\$22,139,609	\$22,549,903	\$24,322,734	7.86%	3.82%
Total Shares (\$000)	\$17,365,320	\$18,252,507	\$18,914,849	\$19,741,068	\$21,144,303	7.11%	4.02%
Total Loans (\$000)	\$9,253,169	\$10,272,627	\$11,265,900	\$12,476,323	\$13,548,811	8.60%	7.93%
Total Capital (\$000)	\$2,318,275	\$2,376,332	\$2,541,943	\$2,672,504	\$2,993,566	12.01%	5.25%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
64232	1ST RESOURCE	Birmingham	(205) 944-1192	Rick Miller	45	\$39,459	\$30,267	2,294	-0.56%	5.34%	11.37%
16500	ACIPCO	Birmingham	(205) 328-4371	Jo Alvis	25	\$159,843	\$125,360	7,979	1.05%	0.74%	14.96%
60823	ALABAMA	Tuscaloosa	(251) 974-5944	Steve Swofford	6	\$939,531	\$586,637	93,432	7.87%	15.44%	10.54%
60712	ALABAMA CENTRAL	Birmingham	(205) 510-1300	Brad Haddock	26	\$152,863	\$123,646	17,626	11.73%	0.47%	8.87%
64603	ALABAMA LAW ENFORCEMENT	Birmingham	(205) 583-4632	Lavelle Noblitt	69	\$15,535	\$10,282	2,021	13.08%	1.72%	12.81%
68595	ALABAMA ONE	Tuscaloosa	(205) 759-1595	Bill Wells	10	\$630,401	\$373,453	62,716	2.63%	17.99%	11.03%
64645	ALABAMA POSTAL	Birmingham	(205) 252-4812	Billy Lawley	84	\$6,451	\$2,550	822	-15.66%	9.60%	35.06%
65402	ALABAMA RIVER	Monroeville	(251) 575-2921	Sharon Downing	63	\$17,993	\$6,529	2,071	-1.40%	17.60%	12.03%
68624	ALABAMA RURAL ELECTRIC	Montgomery	(334) 215-7328	Jane Boysen	47	\$34,519	\$24,471	3,723	2.67%	8.03%	12.40%
67252	ALABAMA TEACHERS	Gadsden	(256) 543-7040	Ron Summerall	15	\$343,754	\$258,047	26,881	14.25%	5.73%	12.58%
60934	ALATRUST	Hoover	(205) 581-8800	Steve Nix	29	\$140,792	\$73,834	11,800	2.84%	9.58%	13.99%
17642	ALL IN	Daleville	(334) 598-4411	Bobby Michael	4	\$1,514,223	\$1,134,702	128,556	19.17%	29.45%	12.36%
24534	AMERICA'S FIRST	Birmingham	(205) 320-4000	William Connor	3	\$1,682,540	\$1,329,695	174,652	6.20%	13.20%	11.74%
23990	ANDALUSIA MILLS EMP. CREDIT ASSOC.	Andalusia	(334) 427-3616	Tina Gantt	95	\$2,872	\$660	1,057	4.26%	-16.75%	24.00%
11975	ANG	Birmingham	(205) 841-4525	Horace Hulsey	60	\$20,258	\$7,667	1,943	-1.54%	4.85%	8.65%
6680	AOD	Bynum	(256) 237-9494	Virginia Bowen	17	\$325,066	\$171,375	33,862	8.75%	-1.66%	14.05%
62728	APCO EMPLOYEES	Birmingham	(205) 226-6800	Derrick Ragland	2	\$3,006,802	\$841,782	71,800	2.79%	-0.02%	12.43%
64598	ASE	Montgomery	(334) 270-9011	Michael Hart	18	\$323,920	\$200,521	42,717	10.66%	0.57%	10.98%
68701	AUBURN UNIVERSITY	Auburn	(334) 844-4120	Henry Armstrong	23	\$178,720	\$74,012	16,998	-0.72%	3.76%	12.25%
68583	AVADIAN	Birmingham	(205) 985-2828	Linda Cencula	8	\$867,917	\$595,238	83,592	10.38%	4.60%	10.82%
68224	AZALEA CITY	Mobile	(251) 316-0000	Olabode Anise	52	\$27,519	\$18,105	3,632	-0.29%	-6.26%	14.08%
13329	BALDWIN COUNTY	Bay Minette	(251) 937-0334	Gary Townsend	56	\$24,580	\$11,398	2,553	10.55%	-3.53%	11.88%
64528	BIRMINGHAM CITY	Birmingham	(205) 583-4654	Carrie Player	77	\$8,984	\$7,413	2,198	1.44%	9.81%	16.66%
64644	BLUE FLAME	Mobile	(251) 450-4800	Jeanette Keller	80	\$7,687	\$4,795	836	1.19%	6.88%	15.81%
60593	BRASSIES	Anniston	(256) 831-7180	Michelle King	92	\$3,678	\$2,033	511	-9.83%	-1.81%	18.39%
12790	BREWTON MILL	Brewton	(251) 867-3162	Linda Williamson	58	\$22,520	\$15,091	1,625	-1.37%	-4.33%	8.28%
63614	CHAMPION COMMUNITY	Courtland	(256) 637-6511	Regzey Carpenter	40	\$52,431	\$27,678	3,811	4.36%	-5.40%	11.81%
24221	CHATTAHOOCHEE	Valley	(334) 756-7027	Stacey Hand	65	\$17,334	\$10,357	3,494	8.92%	1.55%	13.24%
61055	CHEM FAMILY	Anniston	(256) 237-0651	Rhonda Heifner	83	\$6,863	\$884	253	-1.43%	4.75%	16.44%
61277	CHEMCO	McIntosh	(251) 944-3297	Lynn Parnell	90	\$4,439	\$3,171	390	-16.27%	13.00%	18.40%
62062	CITY	Tuscaloosa	(205) 349-4209	Connie Mccool	66	\$17,174	\$8,802	1,876	-6.81%	4.41%	23.55%
13018	CLARKE COMMUNITY	Grove Hill	(251) 275-3007	S. Chaney-Jackson	99	\$2,481	\$1,682	701	-8.86%	-8.51%	30.51%
6774	COOSA PINES	Childersburg	(256) 378-5559	Don Carden	20	\$250,740	\$155,346	22,802	3.23%	7.67%	14.89%
9554	COUNCILL	Normal	(256) 372-5379	Rufus Gilmore	96	\$2,842	\$1,003	575	-2.90%	-12.14%	19.71%
11950	COVINGTON SCHOOLS	Andalusia	(334) 222-2169	Leslie Threatt	67	\$17,002	\$8,997	1,590	-2.63%	3.38%	37.99%
63940	DCH	Tuscaloosa	(205) 759-7317	Angelic Pritchett	49	\$31,719	\$11,062	4,726	8.35%	-6.14%	14.18%
17311	DEMOPOLIS	Demopolis	(334) 289-4686	Quesha Crockett	105	\$694	\$462	642	15.52%	-5.69%	8.76%
62798	DIXIE CRAFT EMPLOYEES	Goodwater	(256) 839-6354	Dinah Harrelson	101	\$1,667	\$548	516	-11.03%	-29.21%	18.35%
12383	EAST ALABAMA COMMUNITY	Opelika	(334) 364-2850	Kristin Sturges	71	\$14,712	\$5,986	3,755	2.97%	-6.21%	17.77%
65464	ECO EDUCATORS & COMMUNITY	Birmingham	(205) 226-3900	Joey Hand	27	\$144,668	\$70,816	15,644	1.09%	3.46%	11.29%
12478	ELECTRICAL WORKERS NO 558	Sheffield	(256) 383-6551	Vicki Morris	55	\$25,377	\$18,953	2,602	1.83%	12.80%	21.75%
68628	FAMILY SAVINGS	Rainbow City	(256) 547-8190	Monte Hill	14	\$434,578	\$358,382	63,889	6.41%	11.18%	12.24%
60605	FAMILY SECURITY	Decatur	(256) 340-2000	Shane Nobbly	9	\$686,741	\$408,261	83,458	4.12%	0.44%	15.97%
62599	FEDERAL EMPLOYEES	Birmingham	(205) 322-4026	Greg Keller	68	\$16,852	\$8,803	1,626	-13.31%	1.99%	19.66%
14026	FEDMONT	Montgomery	(334) 270-5532	Stacy Robbins	72	\$12,470	\$4,470	1,393	0.49%	-5.72%	13.06%
64594	FIREMAN'S	Birmingham	(205) 252-6083	Tony Manzella	85	\$6,378	\$3,459	905	10.31%	-0.82%	31.88%
68302	FIVE STAR	Dothan	(334) 793-7714	Bob Steensma	13	\$463,276	\$269,943	46,672	4.86%	0.72%	13.16%
13167	FLORENCE	Florence	(256) 767-4700	Lisa Eckl	38	\$54,164	\$20,797	3,538	2.12%	14.49%	12.62%
22131	FOGCE	Eutaw	(205) 372-9025	Joyce Pham	103	\$1,375	\$392	781	4.95%	-15.97%	23.62%
61800	FORT MCCLELLAN	Anniston	(256) 237-2113	Doug Deese	21	\$212,598	\$102,574	24,852	-8.54%	-13.98%	14.83%
16479	FOUR SEASONS	Opelika	(334) 745-4711	Ronnie Lipham	37	\$58,915	\$23,821	8,925	8.88%	8.94%	8.69%
68374	GUARDIAN	Montgomery	(334) 244-9999	Heath Harrell	11	\$574,065	\$444,049	69,577	15.81%	6.99%	9.35%
7520	GULF COAST	Mobile	(251) 438-7464	David Lenoir	43	\$40,271	\$18,250	6,160	23.54%	24.87%	14.10%
62664	HEALTH	Birmingham	(205) 930-1213	Judd Davis	62	\$19,962	\$7,150	1,839	4.25%	-0.31%	24.95%
68586	HERITAGE SOUTH	Sylacauga	(256) 245-4776	Jamie Payton	28	\$142,915	\$106,038	13,665	15.28%	11.87%	9.59%
63834	JEFFERSON	Hoover	(205) 444-4528	Charles Faulkner	36	\$67,331	\$38,161	7,604	3.03%	-2.45%	10.52%
62356	L&N EMPLOYEES	Birmingham	(205) 841-2544	Michelle Cooper	78	\$8,492	\$6,067	1,530	-3.52%	-1.89%	23.42%
97083	LANDMARK	Fairfield	(205) 783-9100	Dow Hill	44	\$39,580	\$26,943	3,167	-0.09%	-1.56%	13.63%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
61944	LAUDERDALE COUNTY TEACHERS	Florence	(256) 766-2936	Sherry Fulks	51	\$28,788	\$11,754	2,521	-3.61%	1.72%	13.09%
24421	LEGACY COMMUNITY	Birmingham	(205) 933-9933	Joe McGee	12	\$478,509	\$305,890	39,796	14.33%	5.97%	13.71%
63057	LISTERHILL	Sheffield	(256) 383-9204	Brad Green	7	\$876,029	\$639,149	93,548	11.93%	-0.89%	10.18%
12837	MARVEL CITY	Bessemer	(205) 426-0578	Gina Bigham	82	\$6,961	\$2,744	1,014	-8.03%	-4.36%	17.58%
68575	MAX	Montgomery	(334) 260-2600	Martin Head	5	\$1,460,586	\$925,356	113,428	6.59%	4.26%	13.97%
15101	MCINTOSH CHEMICAL	McIntosh	(251) 944-8034	Katrina Dearman	57	\$22,820	\$8,734	2,307	-3.98%	17.97%	16.76%
18192	MEAD COATED BOARD	Phenix City	(334) 855-5232	Mary Lou Shaw	39	\$53,715	\$11,508	1,572	0.71%	7.12%	16.06%
61286	MOBILE EDUCATORS	Mobile	(251) 473-4712	Tina Williams	34	\$86,457	\$13,854	9,380	0.32%	14.28%	11.34%
61339	MOBILE GOVERNMENT EMPLOYEES	Mobile	(251) 694-4100	Elizabeth Battles	61	\$20,155	\$4,601	843	-2.81%	-4.44%	16.11%
62471	MOBILE POSTAL	Mobile	(251) 316-3240	Joyce Harrison	74	\$11,727	\$9,048	1,815	2.68%	14.16%	16.98%
5345	MONTGOMERY VA	Montgomery	(334) 272-7790	Wendy Bolton	86	\$5,759	\$1,758	1,043	-6.88%	-13.21%	19.20%
60501	MUTUAL SAVINGS	Birmingham	(205) 682-1100	Kendall Speed	24	\$173,443	\$116,772	28,519	4.33%	-5.39%	10.17%
62661	NAHEOLA	Pennington	(205) 654-2370	Mark Johnson	31	\$119,144	\$98,838	10,223	13.32%	34.80%	20.10%
60799	NEW HORIZONS	Mobile	(251) 316-3240	Edith Franklin	22	\$196,684	\$124,566	34,931	-3.26%	2.99%	9.23%
16858	NEW PILGRIM	Birmingham	(205) 326-3852	Phillip Topping	102	\$1,468	\$669	562	1.19%	1.91%	8.64%
60500	NORTH ALABAMA EDUCATORS	Huntsville	(256) 534-2423	Greg Olmsted	33	\$99,939	\$39,291	10,699	4.38%	1.39%	8.28%
22070	NORTH ALABAMA PAPERMAKERS	Stevenson	(256) 437-3232	Summer Guess	98	\$2,567	\$1,430	392	5.13%	34.50%	19.24%
11056	NORTHEAST ALABAMA POSTAL	Anniston	(256) 237-4259	Margaret Simmons	70	\$15,023	\$9,793	1,200	18.74%	7.34%	17.21%
24583	NRS COMMUNITY DEVELOPMENT	Birmingham	(205) 833-3556	Brooke Smedley	104	\$779	\$530	614	-49.05%	-15.58%	10.96%
15752	NUCOR EMPLOYEES	Fort Payne	(256) 997-5058	Janee Koch	94	\$2,924	\$1,363	324	-1.02%	4.46%	23.22%
64593	O'NEAL	Birmingham	(205) 599-8010	Debra York	100	\$2,386	\$1,653	658	-10.49%	2.48%	26.83%
62486	OPP-MICOLAS	Opp	(334) 493-6434	Kyler Frazier	73	\$11,973	\$3,727	1,820	-4.06%	-10.20%	26.99%
13852	PHENIX PRIDE	Phenix City	(334) 291-3000	Kimberly Nichols	75	\$10,761	\$8,118	2,010	6.62%	1.31%	12.38%
63634	PIKE TEACHERS	Troy	(334) 670-3630	Gale Jordan	81	\$7,334	\$1,757	1,886	1.41%	-9.55%	14.56%
64774	POSTAL EMPLOYEES	Huntsville	(256) 881-2400	Buddy Berryhill	93	\$3,122	\$1,176	306	-2.17%	-5.38%	12.84%
11422	PROGRESSIVE	Mobile	(251) 338-2092	Thalia Crosby	87	\$5,577	\$1,941	655	-6.40%	7.70%	20.42%
68688	RAILROAD	Irondale	(205) 956-0678	Sharon Hazelwood	32	\$106,270	\$13,045	5,101	-0.43%	-4.38%	12.42%
61474	RAILWAY EMPLOYEES	Muscle Shoals	(256) 383-7940	Mary Leigh Matthews	64	\$17,406	\$7,620	1,556	-3.82%	2.83%	23.35%
7544	REDSTONE	Huntsville	(256) 837-6110	Joe Newberry	1	\$5,454,143	\$2,433,671	486,469	9.74%	16.84%	11.15%
60942	RIVERFALL	Tuscaloosa	(205) 759-1505	Diane Hester	30	\$126,565	\$74,543	10,768	5.93%	21.13%	15.28%
9662	ROCKET CITY	Huntsville	(256) 533-0541	Marquetta Cantrell	41	\$50,912	\$22,431	4,926	2.22%	4.31%	16.07%
11123	S R I EMPLOYEES	Birmingham	(205) 250-5182	Teresa Johnston	89	\$4,718	\$472	253	-13.00%	-1.16%	31.18%
15938	SIXTH AVENUE BAPTIST	Birmingham	(205) 322-6654	Michele Days	91	\$4,179	\$2,587	899	-3.09%	3.63%	8.85%
61391	SOCIAL SECURITY	Birmingham	(205) 323-7028	Carolyn Simmons	50	\$31,043	\$17,138	3,647	-0.36%	2.63%	21.25%
16556	SOLUTIONS FIRST	Enterprise	(334) 347-9000	Frank Garrett	48	\$32,956	\$17,373	4,067	2.94%	-2.65%	9.02%
5241	SYCAMORE	Sycamore	(256) 245-5887	Marshall Mcgrady	53	\$27,025	\$18,680	1,957	23.48%	13.40%	19.86%
21794	THE INFIRMARY	Mobile	(251) 435-5900	Adena Whitman	59	\$20,601	\$10,216	4,437	8.98%	14.51%	17.53%
64464	TUSCALOOSA COUNTY	Tuscaloosa	(205) 344-5100	Patsy Mazingo	76	\$10,736	\$7,408	1,584	15.45%	12.48%	7.29%
7532	TUSCALOOSA V A	Tuscaloosa	(205) 556-7819	Phillip Blankenship	46	\$38,654	\$15,362	3,479	-3.21%	8.36%	12.46%
2791	TUSKEGEE	Tuskegee	(334) 727-3180	Pam Roberts	79	\$7,726	\$4,305	2,255	-4.80%	7.91%	5.24%
68559	TVA COMMUNITY	Muscle Shoals	(256) 383-1019	Kimball Burkett	16	\$335,593	\$117,591	18,744	6.52%	-1.10%	15.46%
6311	TVH	Tuskegee	(334) 727-4176	Sherrie Knight	88	\$4,879	\$2,985	683	4.23%	0.69%	25.86%
13659	UNIVERSITY OF SOUTH ALABAMA	Mobile	(251) 706-0255	Felicia Mckee	42	\$45,620	\$17,676	8,450	-2.89%	20.54%	11.20%
1601	US PIPE BESSEMER EMPLOYEES	Bessemer	(205) 428-5581	Teresa Lambert	97	\$2,832	\$929	481	3.97%	13.59%	28.41%
60930	VALLEY	Tuscumbia	(256) 381-4800	Dawn Truitt	35	\$76,955	\$26,735	5,919	7.26%	-3.47%	17.03%
61150	WCU	Decatur	(256) 355-5010	Christi Thompson	54	\$26,663	\$14,587	3,485	6.30%	2.13%	10.04%
97076	WINSOUTH	Gadsden	(256) 543-7302	David Eubanks	19	\$264,101	\$174,568	33,248	0.36%	-6.55%	10.04%

ALASKA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	12	12	12	10	10	0.00%	-3.58%
Number of Members	809,870	858,650	899,257	850,855	867,926	2.01%	1.39%
Total Assets (\$000)	\$8,842,804	\$9,428,445	\$10,066,025	\$9,906,351	\$10,716,931	8.18%	3.92%
Total Shares (\$000)	\$7,959,111	\$8,435,341	\$9,020,205	\$8,913,113	\$9,583,560	7.52%	3.78%
Total Loans (\$000)	\$6,771,906	\$7,259,583	\$8,002,659	\$7,790,075	\$8,153,209	4.66%	3.78%
Total Capital (\$000)	\$756,097	\$841,381	\$901,215	\$903,889	\$1,023,697	13.25%	6.25%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
6237	ALASKA DIST ENGINEERS	Elmendorf AFB	(753) 753-5118	Jodie McCarty	10	\$11,834	\$4,770	677	-17.96%	-13.70%	8.48%
5913	ALASKA USA	Anchorage	(907) 786-2000	Geoff Lundfelt	1	\$8,335,689	\$6,500,968	678,527	8.21%	4.37%	9.50%
13865	ALPS	Sitka	(907) 747-6261	Sandi Riggs	9	\$56,418	\$41,718	3,467	9.93%	5.97%	10.64%
66157	CREDIT UNION 1	Anchorage	(907) 339-9485	James Wileman	2	\$1,090,014	\$829,731	85,323	2.96%	6.80%	12.88%
8080	MAC	Fairbanks	(907) 474-1291	Angela Head	7	\$119,363	\$98,892	13,266	7.92%	11.04%	18.07%
5924	MATANUSKA VALLEY	Palmer	(907) 745-4891	Ed Gravley	3	\$558,284	\$278,635	47,303	9.03%	6.82%	11.14%
18204	NORTHERN SKIES	Anchorage	(907) 561-1407	Kyler Howlett	6	\$137,196	\$101,051	9,912	8.42%	5.94%	11.06%
13583	SPIRIT OF ALASKA	Fairbanks	(907) 459-5900	Anthony Rizk	5	\$159,141	\$106,064	9,229	2.59%	1.11%	12.61%
15523	TONGASS	Ketchikan	(907) 225-9063	Helen Mickel	8	\$89,350	\$60,156	8,269	4.72%	5.59%	8.57%
5892	TRUE NORTH	Juneau	(907) 523-4778	Lauren MacVay	4	\$159,642	\$131,223	11,953	5.03%	-0.64%	9.07%

STATE TABLE

ARIZONA

ARIZONA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	44	43	43	42	41	-2.38%	-1.40%
Number of Members	1,458,156	1,499,714	1,538,691	1,565,925	1,589,214	1.49%	1.74%
Total Assets (\$000)	\$15,273,980	\$16,205,156	\$17,273,441	\$17,766,795	\$19,298,675	8.62%	4.79%
Total Shares (\$000)	\$13,124,506	\$14,027,301	\$14,796,313	\$15,350,363	\$16,640,751	8.41%	4.86%
Total Loans (\$000)	\$9,337,810	\$10,285,939	\$11,131,679	\$11,911,603	\$12,522,521	5.13%	6.04%
Total Capital (\$000)	\$1,707,483	\$1,834,822	\$1,997,270	\$2,146,969	\$2,396,157	11.61%	7.01%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
4915	AEA	Yuma	(928) 783-8881	Adele Sandberg	14	\$254,728	\$177,106	32,163	2.46%	-10.98%	10.11%
12164	AERO	Glendale	(623) 334-4701	Preston Sanders	16	\$239,815	\$160,652	19,143	2.57%	-3.24%	14.37%
60165	ALHAMBRA	Phoenix	(602) 246-5120	Debra McConnell	28	\$26,645	\$19,034	4,253	15.70%	3.39%	9.52%
68567	AMERICAN SOUTHWEST	Sierra Vista	(520) 459-1860	Brian Barkdull	15	\$247,830	\$141,949	22,672	7.10%	6.91%	9.94%
9552	APC EMPLOYEES	Tucson	(520) 882-5096	Anita Stevens	40	\$1,593	\$909	198	8.42%	7.49%	22.50%
1747	ARIZONA	Phoenix	(602) 683-1701	Ron Westad	4	\$1,937,883	\$1,210,895	130,127	22.00%	37.30%	15.67%
62881	ARIZONA CENTRAL	Phoenix	(602) 264-6421	Greg Harden	9	\$525,110	\$416,870	57,374	1.25%	3.86%	9.36%
11680	BANNER	Phoenix	(602) 254-5291	Dianne Pillen	23	\$59,491	\$25,572	8,499	-0.42%	-7.98%	11.93%
18171	BASHAS' ASSOCIATES	Tempe	(480) 831-0098	Jean Gerlach	30	\$17,405	\$9,181	4,408	0.10%	-1.53%	10.15%
68502	CANYON STATE	Phoenix	(623) 580-6000	Robb Scott	12	\$435,267	\$290,621	37,091	144.62%	165.96%	9.48%
60151	COCHISE	Willcox	(520) 384-2822	Shelley Thompson	26	\$36,642	\$26,058	4,430	6.63%	5.76%	16.77%
10335	COCONINO	Flagstaff	(928) 913-8100	Jennifer Harris	21	\$86,057	\$53,043	9,441	4.98%	-1.76%	9.73%
68421	CREDIT UNION WEST	Glendale	(602) 631-3200	Karen Roch	7	\$772,531	\$628,451	72,435	7.27%	7.54%	11.15%
3238	DESERT FINANCIAL	Phoenix	(602) 433-7000	Jeff Meshy	1	\$4,964,664	\$2,326,212	320,908	9.23%	9.98%	13.66%
7715	E M	Mesa	(480) 633-4435	Kimberly Person	36	\$8,220	\$4,533	1,794	5.12%	25.49%	18.68%
68444	FIRST	Chandler	(480) 756-5500	Jay Curtis	10	\$491,790	\$341,351	41,949	3.58%	-2.54%	10.21%
64412	FIRST AMERICAN	Casa Grande	(520) 836-8848	Phil Peters	22	\$81,362	\$42,243	13,297	3.98%	-21.58%	7.16%
7531	HUGHES	Tucson	(520) 794-8341	Robert Swick	5	\$1,394,808	\$1,009,470	131,706	23.50%	-3.41%	9.18%
61451	JACL	Glendale	(623) 931-1985	Diana Okabayashi	41	\$474	\$303	160	-10.22%	-30.19%	15.50%
62937	LANDINGS	Tempe	(480) 967-9475	Brian Lee	18	\$169,824	\$128,904	14,684	4.88%	-3.08%	9.46%
9469	MARISOL	Phoenix	(602) 252-6831	Robin Romano	25	\$41,041	\$23,413	6,644	4.21%	-1.18%	11.86%
12000	MOHAVE COMMUNITY	Kingman	(928) 753-8000	Carol Roby	24	\$41,364	\$27,660	5,878	3.84%	-4.60%	9.13%
61315	ONEAZ	Phoenix	(602) 452-4800	Kim Reedy	2	\$2,169,565	\$1,426,108	140,766	5.17%	-3.75%	11.11%
7316	PIMA	Tucson	(520) 887-5010	Eric Renaud	8	\$600,661	\$414,634	62,323	6.68%	19.48%	11.72%
9099	PINAL COUNTY	Casa Grande	(800) 221-4179	Mike Randall	19	\$155,653	\$114,227	22,891	5.60%	3.45%	8.72%
2460	PRESCOTT	Prescott	(928) 445-7970	Sharon Barrick	35	\$8,576	\$4,567	1,407	1.70%	10.86%	13.70%
24826	PYRAMID	Tucson	(520) 721-5099	Ray Lancaster	17	\$170,359	\$130,791	17,197	6.08%	2.46%	10.09%
9951	RAY	Kearny	(520) 363-5681	Dan Thurman	34	\$9,262	\$5,715	2,157	10.74%	-11.07%	8.59%
16190	RIM COUNTRY	Snowflake	(928) 536-7484	Debra Perkins	29	\$17,999	\$10,971	2,232	-6.40%	5.04%	10.72%
60651	SAN TAN	Chandler	(480) 963-5661	Judy Auvil	33	\$9,275	\$5,909	1,238	-2.18%	-5.44%	8.30%
9111	SHAMROCK FOODS	Phoenix	(602) 477-6429	Jeannie Craig	38	\$4,774	\$4,024	1,228	-8.73%	-7.88%	8.05%
9897	SOUTHEASTERN ARIZONA	Douglas	(520) 364-8401	Gail Molina	27	\$33,258	\$16,843	5,536	-8.23%	-8.76%	12.63%
64051	SOUTHWEST HEALTH CARE	Phoenix	(602) 274-7592	Colleen Miller	31	\$14,699	\$6,616	1,726	-8.48%	-25.86%	8.05%
2226	SUNWEST	Phoenix	(602) 866-1100	Walter Synowiecki	13	\$394,063	\$275,018	51,360	8.50%	2.29%	12.89%
63832	TRUWEST	Scottsdale	(480) 441-5900	Alan Althouse	6	\$1,213,836	\$1,019,214	93,556	5.01%	0.11%	10.21%
2157	TUCSON	Tucson	(520) 795-8520	Susan Stansberry	11	\$469,496	\$371,894	64,964	2.22%	9.30%	10.66%
66116	TUCSON OLD PUEBLO	Tucson	(520) 881-6262	Vernon Babilon	20	\$152,202	\$86,591	15,172	0.92%	-0.38%	8.10%
15847	U-HAUL	Phoenix	(602) 263-6655	Cynthia Herman	37	\$6,128	\$2,910	3,632	-0.63%	-5.21%	15.46%
68558	VANTAGE WEST	Tucson	(520) 298-7882	Frank Trembulak	3	\$2,015,563	\$1,555,949	160,124	4.29%	2.68%	12.41%
63627	WINSLOW SANTA FE	Winslow	(928) 289-2962	Stephanie Armstrong	32	\$14,295	\$3,377	1,913	7.38%	-5.34%	-0.85%
11459	WINSLOW SCHOOL EMPLOYEES	Winslow	(928) 289-1968	Shelley Caraway	39	\$4,465	\$2,732	538	-1.83%	-0.13%	17.17%

ARKANSAS CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	59	58	57	55	55	0.00%	-1.39%
Number of Members	328,686	329,463	331,675	333,025	338,330	1.59%	0.58%
Total Assets (\$000)	\$2,720,464	\$2,846,950	\$2,900,326	\$2,918,533	\$3,062,323	4.93%	2.40%
Total Shares (\$000)	\$2,218,703	\$2,291,494	\$2,324,688	\$2,381,263	\$2,529,287	6.22%	2.65%
Total Loans (\$000)	\$1,686,788	\$1,869,922	\$1,949,884	\$2,015,433	\$2,090,700	3.73%	4.39%
Total Capital (\$000)	\$367,197	\$379,813	\$401,132	\$413,356	\$442,954	7.16%	3.82%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
11913	ALCOA COMMUNITY	Benton	(501) 315-5626	Steve Brown	13	\$44,564	\$30,904	5,369	3.54%	-1.23%	10.86%
10920	ARKANSAS	Jacksonville	(501) 982-1000	Rodney Showmar	1	\$1,286,507	\$1,087,811	112,679	12.86%	9.45%	10.57%
7700	ARKANSAS AM & N COLLEGE	Pine Bluff	(870) 534-1990	Calvin Matlock	48	\$2,203	\$1,219	1,063	-1.23%	-3.77%	10.08%
13737	ARKANSAS BEST	Fort Smith	(479) 649-2060	Norma Meares	4	\$128,224	\$82,138	14,762	-1.09%	-9.62%	14.83%
24441	ARKANSAS DEMOCRAT - GAZETTE	Little Rock	(501) 378-3421	Angie Fambrough	47	\$2,677	\$924	641	-29.90%	-36.73%	39.37%
23170	ARKANSAS EDUCATION ASSOCIATION	Little Rock	(501) 375-3792	S. James-Pridgeon	37	\$6,728	\$3,945	2,188	2.10%	-0.08%	13.90%
24439	ARKANSAS FARM BUREAU	Little Rock	(501) 228-1504	Rita Styles	34	\$9,018	\$4,372	607	-0.93%	7.22%	19.69%
8987	ARKANSAS HEALTH CENTER	Benton	(501) 860-0594	Donna Thomason	36	\$8,174	\$5,250	1,298	21.93%	4.93%	11.64%
17849	ARKANSAS KRAFT EMPLOYEES	Morrilton	(501) 354-8765	Cindy Koch	43	\$4,382	\$1,678	586	-3.84%	-0.02%	24.10%
11685	ARKANSAS SUPERIOR	Warren	(870) 226-3534	Dwayne Ashcraft	7	\$74,609	\$46,442	9,984	-1.43%	-0.17%	23.45%
24433	ARKANSAS TEACHERS	Little Rock	(501) 375-9250	Sandy Becker	52	\$1,457	\$992	516	10.46%	9.36%	10.26%
12813	BAPTIST HEALTH	Little Rock	(501) 202-2373	Bobbie Threlkeld	17	\$32,570	\$14,476	7,270	7.23%	-3.47%	16.24%
18474	COMBINED	Hot Springs	(501) 623-7004	Becky Brosius	38	\$6,594	\$4,507	2,003	3.80%	-0.31%	14.42%
24431	COOPERATIVE EXTENSION SERVICE	Little Rock	(501) 671-2037	Tammy Christian	41	\$4,853	\$2,556	897	2.88%	-13.21%	26.59%
13762	DIAMOND LAKES	Malvern	(501) 332-6530	Tammy Passafiume	9	\$64,725	\$45,805	10,296	-3.79%	-6.21%	14.52%
21268	DILLARD'S	Little Rock	(501) 340-2300	Tammy Brooks	21	\$24,788	\$9,284	4,844	-3.99%	-8.17%	10.18%
23361	ELECTRIC COOPERATIVES	Little Rock	(501) 570-2396	Windy Campbell	27	\$13,761	\$8,642	2,487	2.95%	4.48%	11.05%
24440	ENGINEERS	Little Rock	(501) 324-5538	Cheryl Epperson	49	\$2,161	\$1,667	379	-15.23%	2.34%	16.89%
12305	FAIRFIELD	Pine Bluff	(870) 536-6665	Connie Wood	6	\$87,476	\$38,207	11,145	-0.32%	-7.66%	21.88%
24430	FORT ROOTS	North Little Rock	(501) 372-4654	Vicki Pettit	40	\$5,043	\$2,051	1,125	2.57%	-4.58%	13.71%
6134	FORT SMITH DIXIE CUP	Fort Smith	(479) 782-3133	Vicki Newton	30	\$11,602	\$4,167	1,080	-2.39%	4.21%	29.16%
1248	FORT SMITH TEACHERS	Fort Smith	(479) 783-0611	Doris Small	28	\$13,224	\$4,154	1,629	1.03%	32.84%	17.88%
18814	GARLAND COUNTY EDUCATORS'	Hot Springs	(501) 623-9230	Johnny Anderson	45	\$3,836	\$3,616	801	-6.38%	25.05%	9.85%
11786	HURRICANE CREEK	Benton	(501) 315-3162	Debbie Lawrence	16	\$32,674	\$22,089	3,901	3.06%	6.15%	14.84%
6725	L R F D	Little Rock	(501) 568-1001	Paul Gunther	25	\$13,876	\$8,662	777	7.14%	5.32%	17.83%
24437	LION	El Dorado	(870) 863-4335	Gina Smith	23	\$14,910	\$7,684	2,401	5.59%	-14.68%	15.20%
3090	LITTLE ROCK	Mabelvale	(501) 375-5873	Pris Weathers	51	\$1,649	\$1,155	434	-4.91%	-10.14%	19.29%
24197	MIL-WAY	Texarkana	(870) 772-0661	Allen Brown	5	\$121,919	\$76,214	12,138	2.71%	0.59%	11.48%
24432	NATURAL STATE	Searcy	(501) 268-9301	Clay Dickerson	39	\$5,306	\$4,355	1,328	-2.08%	10.89%	19.44%
24434	NORTH LITTLE ROCK EDUCATORS	North Little Rock	(501) 771-8074	Greg Daniels	53	\$944	\$455	398	-1.26%	4.07%	11.31%
195	NORTHWEST ARKANSAS	Fayetteville	(479) 443-4401	Becky Whitted	31	\$11,335	\$8,575	2,094	7.26%	-6.93%	8.22%
12527	OUACHITA VALLEY HEALTH SYSTEM	Camden	(870) 836-1405	Chris Abbott	55	\$296	\$151	238	-6.82%	-10.22%	15.20%
11902	PATTERSON	Arkadelphia	(870) 246-8005	Shawn Cowart	22	\$21,377	\$17,851	3,646	4.05%	7.19%	11.02%
11045	PBA	Pine Bluff	(870) 535-2441	Kelli Pierce	33	\$9,910	\$4,124	909	-4.78%	4.83%	33.06%
12601	PINE	Pine Bluff	(870) 247-5100	Debbie Gatlin	12	\$46,042	\$29,598	5,278	5.84%	3.50%	24.31%
1245	PINE BLUFF COTTON BELT	Pine Bluff	(870) 535-6365	Dee Edie	11	\$58,749	\$42,427	5,915	-5.56%	-1.90%	12.96%
24423	PINE BLUFF POSTAL	Pine Bluff	(870) 534-2447	Tim Young	54	\$613	\$545	85	-7.07%	6.78%	26.44%
18353	PRIORITY	Russellville	(479) 890-6203	Candi Reddell	35	\$8,363	\$5,043	1,987	-6.54%	-6.52%	8.31%
24293	RHEEM ARKANSAS	Fort Smith	(479) 242-2771	Ashleigh Bailey	44	\$4,208	\$2,950	1,096	-7.75%	8.25%	13.95%
24257	RIVER TOWN	Fort Smith	(479) 784-5600	Lindsay Conley	24	\$14,083	\$9,266	2,733	1.91%	-2.06%	11.75%
8812	RIVER VALLEY COMMUNITY	Camden	(870) 836-4400	Mark Hixson	14	\$42,888	\$31,287	7,181	-0.53%	-2.35%	12.81%
23327	SOUTHERN GAS	Little Rock	(501) 374-2036	Tina Plante	42	\$4,748	\$3,243	548	-6.10%	-2.54%	29.32%
5922	SUBIACO	Subiaco	(479) 934-4201	Tori Schluterman	19	\$28,114	\$7,606	2,792	0.54%	-13.38%	14.13%
12808	SUCCESS	Blytheville	(870) 763-1111	Sherry Gray	3	\$129,709	\$104,568	25,941	7.56%	-1.58%	12.38%
24202	TELCOE	Little Rock	(501) 375-5321	Sarah Mosley	2	\$382,372	\$121,592	24,386	5.21%	2.59%	21.78%
11678	TIMBERLINE	Crossett	(870) 304-3200	Matthew Jacobs	8	\$72,837	\$37,795	10,026	-0.50%	-2.06%	21.40%
24390	TRUSERVICE COMMUNITY	Little Rock	(501) 225-3636	Linda Jeffery	15	\$38,316	\$32,036	5,227	-1.13%	-3.40%	9.12%
20114	TWO RIVERS	Arkadelphia	(870) 230-5279	Sharon Hearnberger	29	\$12,095	\$10,040	1,585	6.38%	2.08%	15.95%
24435	U.P. EMPLOYEES	North Little Rock	(501) 373-2290	Paula Woepfel	46	\$3,624	\$1,581	916	-4.40%	-9.90%	25.64%
16946	UARK	Fayetteville	(479) 521-1199	Gina Williams	10	\$60,433	\$40,256	8,991	1.26%	-4.97%	11.20%
23952	UNITED ARKANSAS	Little Rock	(501) 565-8500	Michael Armstrong	18	\$28,686	\$16,235	3,312	8.31%	0.74%	15.51%
24422	UP ARKANSAS	North Little Rock	(501) 373-2190	Karyn Davis	20	\$26,563	\$18,634	3,532	-1.17%	-6.62%	17.49%
18343	USEM MENA	Mena	(479) 394-8719	Regina Lowry	50	\$2,047	\$983	479	-3.36%	-7.51%	22.58%
24429	VA HOSPITAL	Little Rock	(501) 661-1938	Andrew Pickett	32	\$10,689	\$7,245	1,989	8.02%	-7.62%	10.32%
24428	WHITE COUNTY	Searcy	(501) 268-3122	William McKnight	26	\$13,770	\$11,648	2,418	-8.04%	8.59%	11.48%

STATE TABLE

CALIFORNIA

CALIFORNIA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	348	328	313	309	296	-4.21%	-3.19%
Number of Members	10,464,352	10,981,450	11,568,939	12,218,861	12,641,965	3.46%	3.85%
Total Assets (\$000)	\$162,742,584	\$176,730,113	\$189,654,283	\$199,436,197	\$212,361,195	6.48%	5.47%
Total Shares (\$000)	\$137,920,744	\$150,326,336	\$160,613,816	\$168,404,414	\$180,097,255	6.94%	5.48%
Total Loans (\$000)	\$99,038,640	\$112,187,670	\$126,093,778	\$139,276,414	\$146,548,369	5.22%	8.15%
Total Capital (\$000)	\$18,656,268	\$19,979,331	\$21,467,570	\$23,172,479	\$25,465,473	9.90%	6.42%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
68668	1ST NORTHERN CALIFORNIA	Martinez	(925) 335-3874	David Green	67	\$728,215	\$247,217	30,353	4.60%	1.08%	10.80%
63958	1ST UNITED	Pleasanton	(800) 649-0193	Steve Stone	47	\$1,121,695	\$850,230	62,841	4.87%	-1.63%	10.12%
68027	1ST VALLEY	San Bernardino	(909) 889-0838	Lisa Daniels	212	\$40,456	\$19,227	3,268	1.03%	6.83%	10.96%
14723	AEROSPACE	Los Angeles	(310) 336-5030	Marvin Thomas	94	\$382,111	\$88,287	10,588	1.47%	10.38%	10.27%
11917	AIRCO	Pasadena	(818) 244-6571	Stephanie Vargas	257	\$12,123	\$3,833	1,276	-19.02%	9.79%	12.14%
11005	ALLIED HEALTHCARE	Long Beach	(562) 933-0370	Monica Lopez	179	\$71,362	\$50,471	6,070	-1.26%	-6.66%	10.18%
65113	ALLU.S.	Salinas	(831) 789-8000	Patrick Redo	205	\$43,956	\$21,473	4,214	6.33%	20.32%	15.00%
64531	ALTA VISTA	Redlands	(909) 809-3838	David Justice	122	\$178,287	\$136,183	14,513	10.87%	3.66%	7.92%
5612	ALTAONE	Ridgecrest	(760) 371-7000	Pam Easley	73	\$612,723	\$443,334	54,938	-2.88%	-8.39%	10.53%
62799	ALTURA	Riverside	(888) 883-7228	Jennifer Binkley	35	\$1,515,289	\$1,158,034	140,989	10.90%	13.36%	11.55%
68485	AMERICAN FIRST	Brea	(800) 290-1112	Jon Shigematsu	92	\$783,770	\$524,632	38,791	13.32%	-3.57%	10.37%
68062	AMERICA'S CHRISTIAN	Glendora	(800) 343-6328	Vicki Vannberstein	60	\$434,398	\$308,159	115,177	10.92%	9.52%	10.25%
13261	ANTIOCH COMMUNITY	Antioch	(925) 757-1320	Anna Tellez	233	\$27,651	\$10,703	1,493	4.64%	21.26%	9.24%
60700	ARROWHEAD CENTRAL	Rancho Cucamonga	(909) 379-6500	Darin Woinarowicz	37	\$1,491,799	\$722,666	166,561	11.11%	6.49%	13.57%
63630	ATCHISON VILLAGE	Richmond	(510) 233-3218	C. Heredia-Rocha	262	\$10,235	\$4,177	1,636	2.80%	3.02%	10.85%
1339	BAKERSFIELD CITY EMPLOYEES	Bakersfield	(661) 861-6151	Gloria Scales	230	\$29,633	\$15,439	2,472	-2.61%	-1.14%	9.83%
64578	BARSTOW COMMUNITY	Barstow	(760) 256-2591	Yvonne Dingman	270	\$7,841	\$3,566	1,492	-4.80%	-5.65%	10.44%
12067	BAY	Capitola	(831) 479-6000	Carrie Birkhofer	49	\$1,103,546	\$736,482	78,163	10.07%	13.98%	9.23%
68316	BAY CITIES	Hayward	(510) 690-6100	Georgette Munoz	173	\$73,522	\$26,457	9,819	-1.28%	0.39%	9.72%
11943	BEFIT FINANCIAL	Vacaville	(707) 557-8900	Bobbie Adams	215	\$37,230	\$26,899	3,526	-0.88%	-6.04%	9.01%
9823	BEVERLY HILLS CITY EMPLOYEES	Beverly Hills	(310) 275-3802	Valine Winston	244	\$20,128	\$7,528	1,628	-2.23%	-2.40%	14.15%
10433	BOPTI	San Pedro	(310) 832-0227	Tom Morris	177	\$71,700	\$24,096	4,894	-1.40%	-4.64%	18.65%
17415	BOURNS EMPLOYEES	Riverside	(951) 781-5600	Ed Casanova	191	\$57,418	\$31,403	5,148	12.90%	2.04%	14.58%
1071	C & H SUGAR EMPLOYEES	Crockett	(510) 787-9922	Jon Wolthuis	269	\$8,103	\$2,357	912	-9.70%	-4.94%	17.86%
15784	C R C	Norco	(951) 737-6262	Rosie Zarubick	261	\$10,473	\$9,506	2,196	0.14%	17.13%	14.77%
68409	CABRILLO	San Diego	(858) 547-7400	Mike Deshazo	98	\$333,583	\$224,717	24,922	6.11%	20.66%	9.65%
95071	CAHP	Sacramento	(916) 362-4191	Brad Houle	118	\$212,972	\$175,386	17,968	5.97%	3.79%	9.32%
14739	CAL POLY	Pomona	(909) 869-6800	Barbara Bean	251	\$14,421	\$9,100	2,767	7.19%	4.10%	6.61%
14499	CAL STATE L.A.	Los Angeles	(323) 505-2600	Ilda Chapko	194	\$52,998	\$37,820	4,710	2.74%	-0.73%	11.89%
18623	CALCOM	Long Beach	(310) 371-4242	Jon Hernandez	187	\$64,504	\$43,682	7,395	3.25%	-4.15%	14.64%
60784	CALIFORNIA	Glendale	(818) 291-6700	Steve O'Connell	15	\$3,190,812	\$2,402,281	165,408	4.27%	5.19%	11.66%
24238	CALIFORNIA ADVENTIST	Glendale	(818) 246-7241	Shalini Samagh	204	\$44,203	\$19,389	2,475	-9.72%	6.48%	16.62%
68052	CALIFORNIA AGRIBUSINESS	Buena Park	(714) 690-4865	Angel Hernandez	234	\$27,630	\$13,977	3,620	-0.58%	-6.34%	9.19%
68507	CALIFORNIA BEAR	Los Angeles	(213) 830-4100	Daniel Graff	148	\$113,589	\$93,809	10,212	-0.08%	48.94%	7.64%
66584	CALIFORNIA COAST	San Diego	(877) 495-1600	Todd Lane	22	\$2,643,806	\$2,194,928	192,074	4.83%	5.73%	12.16%
68321	CALIFORNIA COMMUNITY	Sacramento	(916) 386-1418	Elena Deanda	186	\$64,811	\$25,684	4,920	2.52%	7.07%	13.14%
64834	CALIFORNIA LITHUANIAN	San Jose	(310) 828-7095	Dainius Vaidila	134	\$136,259	\$87,627	1,851	12.89%	0.08%	15.30%
6681	CALTECH EMPLOYEES	La Canada	(818) 952-4444	Richard Harris	27	\$1,795,378	\$533,876	33,640	6.64%	10.37%	9.80%
21417	CALVARY BAPTIST OF PACOIMA	San Fernando	(818) 899-8413	Carmen Williams	295	\$110	\$4	188	-12.20%	-68.07%	8.49%
4633	CAMINO	Montebello	(323) 722-3400	Ernesto Flores	129	\$148,208	\$91,592	12,829	0.29%	5.79%	10.78%
13130	CANOGA POSTAL	Canoga Park	(818) 883-6590	Barbara Selkirk	290	\$829	\$220	180	-21.10%	-18.27%	30.15%
8611	CAPSTONE	Aliso Viejo	(800) 854-7125	Candice Landeros	219	\$34,847	\$13,322	2,370	-5.21%	-9.43%	11.33%
7608	CBC	Oxnard	(805) 988-2151	Patrick Miller	88	\$465,530	\$306,956	28,588	-2.27%	-2.48%	9.87%
14455	CENTRAL COAST	Seaside	(831) 393-3480	Leinette Limtiaco	130	\$147,529	\$76,390	13,097	2.33%	12.17%	8.87%
60363	CENTRAL STATE	Stockton	(209) 444-5300	Bruce Milgrom	119	\$201,116	\$96,419	24,373	-0.06%	-13.51%	8.92%
68008	CENTRAL VALLEY FIREFIGHTERS	Fresno	(559) 228-1997	Emily Morton	216	\$36,988	\$20,627	2,263	0.10%	11.21%	13.68%
9230	CERTIFIED	El Monte	(626) 444-1972	Steve Weakley	72	\$618,576	\$372,770	61,569	9.43%	9.28%	20.22%
15335	CHABOT	Dublin	(925) 828-1320	Christine Petro	185	\$66,811	\$18,790	1,694	-5.26%	9.51%	16.21%
16030	CHAFFEY	Upland	(909) 986-4552	Kevin Posey	127	\$156,765	\$95,591	11,615	0.00%	5.08%	9.04%
24326	CHEVRON	Oakland	(800) 232-8101	Jon Berlin	12	\$3,575,301	\$3,015,350	114,886	7.74%	7.17%	11.04%
97068	CHRISTIAN COMMUNITY	San Dimas	(800) 347-2228	Blair Korschun	70	\$694,354	\$565,269	30,448	8.66%	3.28%	13.10%
18405	CHULA VISTA CITY EMPLOYEES	Chula Vista	(619) 691-5240	Lydia Denecochea	283	\$2,928	\$2,211	565	-4.57%	-2.78%	7.99%
64543	CITY OF UKIAH EMPLOYEES	Ukiah	(707) 462-3333	Joanna Lopez	284	\$2,737	\$1,828	571	-20.84%	-11.36%	12.91%
9556	CLEARPATH	Glendale	(818) 937-5300	Gerardo Guzman	143	\$122,960	\$90,627	12,533	6.09%	3.40%	10.63%
62367	COAST CENTRAL	Eureka	(707) 445-8801	James Sessa	33	\$1,577,083	\$719,983	70,459	6.06%	5.29%	11.77%
68653	COASTHILLS	Lompoc	(805) 733-7600	Paul Cook	41	\$1,201,163	\$990,420	68,792	5.07%	-2.41%	9.26%
9044	COLUMBUS CLUB	San Fernando	(818) 365-1891	Philip Delacerda	272	\$5,892	\$167	347	-11.80%	-43.32%	16.61%
61741	COMMONWEALTH CENTRAL	San Jose	(408) 531-3100	Craig Weber	78	\$530,016	\$413,192	38,686	2.35%	2.33%	10.39%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
61667	COMMUNITY FIRST	Santa Rosa	(707) 468-0161	Todd Sheffield	77	\$546,009	\$430,121	58,580	7.98%	13.06%	9.13%
61933	COMPASS COMMUNITY	Eureka	(707) 443-8662	Ray Litchfield	131	\$146,081	\$96,042	6,372	7.55%	28.88%	13.98%
24776	COMUNIDAD LATINA	Santa Ana	(714) 754-7675	Erick Orellana	273	\$5,530	\$3,200	1,415	4.71%	-3.91%	20.63%
4900	COOPERATIVE CENTER	Berkeley	(510) 845-6428	Fadhila Holman	144	\$120,258	\$67,126	8,474	-2.92%	-3.70%	8.42%
13254	CORRECTIONS	Soledad	(831) 678-2631	Pete Meza	247	\$17,442	\$15,028	2,476	13.14%	7.08%	9.00%
13495	COUNTY SCHOOLS	Ventura	(805) 644-4657	John Bagents	190	\$58,298	\$47,127	6,295	5.95%	-7.63%	7.32%
68456	CU OF SOUTHERN CALIFORNIA	Whittier	(562) 698-8326	Dave Gunderson	30	\$1,680,022	\$1,057,073	121,039	8.62%	13.91%	12.72%
21393	DELANCEY STREET	San Francisco	(415) 512-5105	Michael Boris	293	\$405	\$9	213	-0.18%	107.76%	32.34%
24492	DELTA SCHOOLS	Antioch	(925) 757-0237	Rob Greaff	208	\$42,690	\$17,995	3,278	10.46%	14.28%	9.85%
12028	DENOCOS	Crescent City	(707) 464-5887	Hannah Brunson	275	\$5,488	\$1,988	658	-9.35%	57.65%	11.97%
5366	DESERT VALLEYS	Ridgecrest	(760) 446-3500	Eric Bruen	211	\$40,560	\$22,725	4,427	5.69%	3.25%	7.49%
14409	DIABLO VALLEY	Concord	(925) 771-5600	John Pamer	220	\$34,232	\$22,122	2,588	-6.56%	4.17%	10.30%
64503	DOW GREAT WESTERN	Antioch	(925) 331-1010	Paul Kramer	202	\$45,212	\$22,665	2,124	-0.28%	1.25%	11.13%
11870	DOWNNEY	Downey	(562) 862-8141	Ray Mesler	115	\$226,044	\$115,051	17,006	1.12%	6.87%	12.55%
66847	EAGLE COMMUNITY	Lake Forest	(949) 588-9400	Scott Rains	107	\$259,202	\$202,027	20,454	0.01%	9.39%	10.16%
11099	EAST COUNTY SCHOOLS	El Cajon	(619) 588-1515	Steven Devan	141	\$124,763	\$88,285	4,455	5.88%	8.62%	8.86%
62323	E-CENTRAL	Pasadena	(626) 799-6000	Mike Theodore	125	\$168,257	\$123,624	13,644	5.79%	11.85%	18.83%
60520	EDUCATIONAL EMPLOYEES	Fresno	(800) 538-3328	Elizabeth Dooley	14	\$3,213,872	\$1,603,670	305,569	4.52%	18.08%	13.47%
14830	EDWARDS	Edwards	(661) 952-5945	Roy Mackinnon	120	\$201,111	\$81,937	12,483	0.48%	9.13%	8.11%
95072	EL MONTE CITY EMPLOYEES	El Monte	(626) 444-0501	Sandra Rosas	232	\$29,307	\$10,023	3,457	4.42%	-8.63%	8.59%
13526	EMPLOYEES CHOICE	El Cajon	(619) 579-0941	Aletta Bostock	249	\$16,254	\$9,047	1,176	-9.79%	3.73%	11.69%
24506	EPISCOPAL COMMUNITY	Los Angeles	(213) 482-2040	Uria Gomes	274	\$5,529	\$2,208	1,256	7.34%	8.27%	7.55%
13402	ESCONDIDO	Escondido	(760) 839-6225	Diana Wettig	207	\$43,365	\$16,270	2,513	-3.99%	-0.63%	12.71%
9590	ESPECCO	Bakersfield	(661) 327-5548	Mandy Phippen	263	\$9,431	\$4,387	1,759	-7.51%	12.09%	11.50%
63837	EVANGELICAL CHRISTIAN	Brea	(714) 671-5700	Abel Pomar	68	\$715,898	\$390,518	14,358	-1.73%	-24.32%	8.11%
68441	EXCITE	San Jose	(800) 232-8669	Brian Dorcy	82	\$513,821	\$430,872	40,515	4.69%	0.38%	9.81%
1493	F & A	Monterey Park	(323) 268-1226	Tim Green	29	\$1,752,787	\$338,757	46,392	3.48%	9.93%	15.92%
9109	FAMILIES AND SCHOOLS TOGETHER	Hanford	(559) 584-0922	Paula Lehn	124	\$176,400	\$141,788	16,459	6.42%	11.34%	13.51%
1074	FARMERS INSURANCE GROUP	Torrance	(800) 877-2345	Laura Campbell	51	\$1,004,417	\$849,220	55,018	15.88%	8.29%	11.73%
12442	FEDERAL EMPLOYEES WEST	Los Angeles	(213) 327-2093	C. Everatt Henderson	260	\$11,434	\$3,613	1,544	1.59%	23.27%	6.74%
60463	FINANCIAL CENTER	Stockton	(209) 948-6024	Michael Duffy	81	\$518,911	\$160,865	31,653	3.02%	-5.64%	19.84%
68457	FINANCIAL PARTNERS	Downey	(562) 923-0311	Nader Moghaddam	36	\$1,503,278	\$1,245,414	83,237	9.49%	13.42%	8.93%
24877	FIREFIGHTERS FIRST	Los Angeles	(323) 254-1700	Dixie Abramian	38	\$1,488,662	\$1,272,606	49,816	7.89%	7.59%	9.02%
23964	FIRST CALIFORNIA	Fresno	(559) 226-8282	Dianne Edwards	158	\$91,498	\$47,663	9,866	-0.34%	-3.66%	9.66%
68503	FIRST CITY	Los Angeles	(800) 944-2220	Jim Miller	69	\$699,530	\$304,923	63,368	2.13%	-4.22%	11.91%
68373	FIRST ENTERTAINMENT	Hollywood	(888) 800-3328	Frank Wasson	32	\$1,613,755	\$1,091,500	86,519	4.68%	15.29%	9.34%
24875	FIRST FINANCIAL	West Covina	(626) 814-4611	Carlton Musmann	74	\$604,385	\$456,270	35,123	1.27%	-7.16%	7.98%
68356	FIRST IMPERIAL	El Centro	(760) 352-1540	Fidel Gonzalez	139	\$127,232	\$97,808	19,300	4.60%	4.86%	10.30%
19976	FIRST TECH	San Jose	(855) 855-8805	Greg Mitchell	2	\$13,110,529	\$9,160,223	610,473	9.84%	1.95%	9.64%
68474	FIRST U.S. COMMUNITY	Sacramento	(916) 576-5642	Carol Hauck	93	\$409,441	\$251,776	26,724	9.64%	5.45%	11.83%
12898	FONTANA	Fontana	(909) 822-6408	Luz Armenta	252	\$14,296	\$5,754	2,800	2.11%	-15.97%	10.54%
12425	FOOTHILL	Arcadia	(626) 445-0950	Brian Hall	85	\$493,091	\$304,559	28,119	10.13%	15.37%	12.50%
64108	FOUNTAIN VALLEY	Fountain Valley	(714) 968-3080	Silvia Lopez	286	\$2,035	\$1,226	225	0.45%	21.15%	18.72%
16954	FOX	Los Angeles	(310) 432-2344	Richard Chen	201	\$47,989	\$28,346	3,503	1.26%	2.22%	8.71%
4163	FRESNO GRANGERS	Fresno	(559) 237-2066	Leslee Nance	241	\$21,963	\$14,834	733	4.43%	27.85%	21.38%
97096	FRESNO POLICE DEPARTMENT	Fresno	(559) 233-1788	Bob Shaffer	203	\$44,997	\$17,337	2,914	-10.33%	-4.86%	22.75%
68494	FRONTWAVE	Oceanside	(760) 631-8700	Bill Birnie	58	\$877,458	\$613,913	91,044	7.17%	10.47%	12.88%
3943	GAIN	Burbank	(818) 846-1710	Darin Guggenheimer	97	\$369,336	\$208,188	21,435	11.04%	5.46%	8.04%
7557	GLENDALE	Glendale	(818) 548-3976	Ehab Nawar	164	\$82,495	\$50,570	7,401	-4.63%	-2.89%	14.21%
97101	GLENDALE AREA SCHOOLS	Glendale	(818) 248-7425	Wesley Walton	95	\$378,002	\$123,138	11,392	5.88%	4.16%	14.74%
61650	GOLDEN 1	Sacramento	(916) 732-2900	Donna Bland	3	\$12,993,881	\$8,637,200	1,058,001	5.75%	-2.07%	11.61%
11652	GOLDEN VALLEY	Manteca	(209) 825-5878	Joann Wenk	231	\$29,363	\$11,448	2,937	3.30%	8.61%	10.61%
64660	GREATER VALLEY	Fresno	(559) 233-0867	Bruce Hibbard	229	\$31,364	\$11,741	2,105	3.68%	0.15%	13.91%
24549	HANIN	Los Angeles	(213) 368-9000	James Lee	228	\$31,387	\$24,204	4,319	17.91%	13.56%	8.79%
68395	HERITAGE COMMUNITY	Rancho Cordova	(916) 364-1700	Edward Turk	117	\$216,601	\$186,393	13,102	0.94%	1.45%	9.50%
65664	HIGH SIERRA	Bishop	(760) 873-6190	Eduardo Sandoval	256	\$12,472	\$4,321	671	-2.06%	8.09%	14.12%
17623	HONDA	Torrance	(310) 217-8600	Steve Brandon	57	\$881,508	\$732,766	68,794	7.82%	8.26%	9.73%
60967	HUNTINGTON BEACH CITY EMPLOYEES	Huntington Beach	(714) 536-6517	Angela Clitherow	193	\$53,897	\$12,073	2,661	-9.35%	-11.00%	11.98%
24916	I.L.W.U.	Long Beach	(310) 834-6411	Ralph Ruiz	104	\$291,947	\$220,383	22,620	9.04%	16.77%	11.58%
14016	INLAND	El Cajon	(619) 444-5656	Jeff Lower	254	\$13,684	\$11,181	1,434	7.53%	2.49%	7.63%
5684	INLAND VALLEY	Fontana	(909) 822-1810	Chuck Papenfus	199	\$48,729	\$19,950	3,873	4.71%	-1.02%	7.92%
63589	JACOM	Los Angeles	(323) 731-9358	Scott Umemoto	182	\$70,294	\$20,173	8,736	-5.25%	-2.78%	16.01%
64892	JONES METHODIST CHURCH	San Francisco	(415) 922-8320	Hilary Byrde	294	\$356	\$39	284	-26.05%	-13.13%	17.78%
11944	KAIPERM	Walnut Creek	(925) 939-5626	Karen Introcaso	174	\$72,392	\$55,266	5,393	-1.70%	14.61%	12.72%
65299	KEYPOINT	Santa Clara	(408) 731-4100	Brad Canfield	40	\$1,295,122	\$1,000,781	61,603	1.55%	-5.03%	8.38%
4142	KINECTA	Manhattan Beach	(310) 643-2277	Keith Sultemeier	9	\$4,703,101	\$4,017,969	245,170	11.65%	2.59%	8.31%
10395	KINGS	Hanford	(559) 582-4438	Jeff Bassill	142	\$124,484	\$78,824	9,282	5.36%	4.49%	15.13%
20720	L.A. MISSION	San Fernando	(818) 365-1717	Leticia Tejada	271	\$7,536	\$1,984	1,140	7.27%	36.08%	7.75%
16571	L.A. HEALTHCARE	Los Angeles	(213) 291-1833	Annice Kim	250	\$15,762	\$7,183	2,433	0.45%	1.72%	8.16%
60755	LA ELECTRICAL WORKERS	Pasadena	(626) 440-9284	Marc Greenfield	210	\$41,139	\$7,669	4,325	-5.31%	25.46%	22.68%
2024	LA FINANCIAL	Pasadena	(800) 894-1200	Carol Galizia	92	\$418,943	\$335,222	28,698	2.28%	5.90%	9.58%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
10351	LA LOMA	Loma Linda	(909) 796-0206	Daniel Penrod	163	\$82,681	\$43,778	13,986	0.68%	5.66%	7.10%
17232	LASSEN COUNTY	Susanville	(530) 257-7760	Dawn Miller	162	\$82,888	\$44,013	4,746	3.64%	6.02%	15.40%
68460	LBS FINANCIAL	Long Beach	(714) 893-5111	Jeffrey Napper	34	\$1,534,623	\$1,081,942	136,946	7.26%	0.09%	13.71%
17841	LIMONEIRA	Santa Paula	(805) 525-9989	Beatrice Scott	277	\$5,090	\$1,942	686	-2.56%	-1.76%	11.85%
1999	LOGIX	Burbank	(800) 328-5328	Ana Fonseca	7	\$6,294,783	\$5,546,371	207,019	14.84%	2.35%	15.98%
1438	LONG BEACH CITY EMPLOYEES	Signal Hill	(562) 595-4725	Kathleen O'Connell	103	\$297,700	\$91,389	9,358	-2.54%	-0.79%	12.10%
67921	LONG BEACH FIREMEN'S	Long Beach	(562) 597-0351	Sandra Crane	121	\$189,774	\$139,666	3,257	0.51%	7.81%	21.50%
1207	LOS ANGELES	Glendale	(818) 242-8640	Richard Lie	52	\$989,958	\$710,989	68,716	3.54%	1.70%	12.63%
16570	LOS ANGELES LEE	Los Angeles	(213) 626-0974	Urla Gomes	292	\$556	\$231	67	1.44%	2.44%	24.24%
24553	LOS ANGELES POLICE	Van Nuys	(818) 787-6520	Edwin Hada	53	\$980,218	\$711,783	40,978	4.45%	5.40%	13.00%
15659	MARIN COUNTY	San Rafael	(415) 499-9780	Elesja Callaghan	178	\$71,665	\$25,251	4,572	1.34%	-1.94%	11.54%
10648	MARYKNOLL OF LA	Los Angeles	(323) 708-3693	Joseph Takahashi	288	\$1,071	\$481	165	-2.47%	0.47%	9.40%
68483	MATADORS COMMUNITY	Northridge	(818) 993-6328	Melissa Broadwell	106	\$261,960	\$216,947	20,620	5.22%	3.48%	11.10%
2843	MATSON EMPLOYEES	Oakland	(510) 628-4358	Lucel Reyes	236	\$27,039	\$4,978	1,225	-7.42%	10.18%	27.48%
8261	MATTEL	El Segundo	(310) 252-4545	Jon Hernandez	237	\$25,727	\$17,447	2,452	3.25%	21.17%	9.98%
2633	MCKESSON EMPLOYEES	San Francisco	(415) 983-8920	Christopher Bruno	239	\$24,792	\$20,102	4,949	-4.20%	-1.88%	9.50%
68549	MEDIA CITY	Burbank	(818) 238-2950	Ana Ordonez	218	\$35,026	\$17,827	2,341	3.11%	1.36%	14.98%
62677	MEMBERS 1ST	Redding	(530) 222-6060	Teri Davis	113	\$230,585	\$186,386	21,763	1.58%	7.63%	9.16%
13394	MENLO SURVEY	Menlo Park	(650) 323-2493	Kelly Keniston	188	\$64,451	\$25,155	2,747	-1.55%	-0.42%	14.41%
9119	MERCED SCHOOL EMPLOYEES	Merced	(209) 383-5550	Nancy Deavours	79	\$529,799	\$224,833	42,331	6.26%	7.59%	11.31%
64766	MERCO	Merced	(209) 723-4282	David Ness	145	\$118,782	\$70,823	11,173	1.17%	11.72%	10.15%
68394	MERIWEST	San Jose	(408) 972-5222	Julie Kirsch	31	\$1,678,538	\$1,332,735	85,868	5.82%	0.61%	9.35%
95073	MID-CITIES	Compton	(310) 638-5147	Silvio Jorge	245	\$18,708	\$7,764	5,060	-3.12%	-15.86%	11.62%
14384	MISSION	San Diego	(800) 500-6328	Debra Schwartz	10	\$3,856,217	\$2,834,245	253,961	7.49%	4.73%	13.79%
13131	MISSION CITY	Santa Clara	(408) 244-5818	David Waterman	149	\$111,195	\$75,542	4,960	5.32%	8.80%	8.37%
12805	MOCSSE	Modesto	(209) 572-3600	Tracey Kerr	101	\$305,994	\$137,841	26,629	0.40%	-4.25%	9.47%
4022	MODESTO'S FIRST	Modesto	(209) 521-2020	Leslie Ramirez	226	\$32,543	\$20,936	2,652	6.36%	36.75%	13.86%
11900	MOJAVE PLANT EMPLOYEES	Mojave	(661) 823-3732	Badri Saljooghi	287	\$1,649	\$757	239	-2.39%	7.48%	12.65%
13265	MOKELUMNE	Lodi	(209) 938-1088	Liz Maynard	196	\$50,224	\$25,698	5,945	-1.41%	17.70%	14.24%
9900	MONROVIA CITY EMPLOYEES	Monrovia	(626) 303-6615	Beatrice Scott	280	\$3,596	\$2,094	528	7.62%	21.09%	13.34%
97071	MONTEREY	Monterey	(831) 647-1000	Stewart Fuller	109	\$248,930	\$152,799	17,972	1.68%	2.11%	14.50%
23953	MOORE WEST	San Leandro	(510) 352-9090	Laura Keyes	253	\$14,291	\$2,784	976	-3.82%	-16.23%	10.02%
68446	MY	Redwood City	(650) 366-5522	Alex Casillas	227	\$32,017	\$20,449	2,231	0.08%	-6.41%	8.59%
68377	MYPOINT	San Diego	(888) 495-3440	David Brooke	80	\$527,832	\$434,578	30,703	2.64%	2.92%	8.64%
65059	NIKKEI	Gardena	(310) 324-1544	Jon Hernandez	175	\$72,211	\$33,092	4,695	0.90%	4.23%	12.87%
24552	NOBLE	Fresno	(559) 252-5000	Susan Ryan	63	\$777,235	\$601,010	99,717	5.46%	2.08%	11.90%
63373	NORTH BAY	Santa Rosa	(707) 584-0384	Chris Call	183	\$68,256	\$52,031	2,576	25.41%	36.38%	9.77%
68463	NORTH COUNTY	San Diego	(858) 487-1880	Gary Sisk	184	\$66,852	\$46,415	4,578	11.19%	-9.02%	9.27%
23780	NORTHEAST COMMUNITY	San Francisco	(415) 434-0738	Lily Lo	265	\$9,114	\$4,210	1,206	-11.98%	0.79%	20.17%
10362	NORTHERN REDWOOD	Arcata	(707) 822-5902	Jenna Cardoza	243	\$21,291	\$15,273	2,807	5.31%	5.74%	8.22%
24292	NORTHROP GRUMMAN	Gardena	(310) 808-4000	Matt Herbert	42	\$1,194,171	\$815,737	61,880	4.38%	12.59%	10.95%
566	NUVISION	Huntington Beach	(800) 444-4632	Roger Ballard	23	\$2,369,587	\$1,928,007	188,404	2.87%	0.77%	11.51%
1034	OLIVE VIEW EMPLOYEES	Sylmar	(818) 367-1058	Barbara Felix	197	\$49,697	\$24,229	5,925	1.03%	9.41%	21.90%
14542	ONTARIO MONTCLAIR SCHOOL EMP.	Ontario	(909) 983-1959	Madeline Stewart	146	\$118,438	\$62,104	9,459	7.18%	4.18%	11.13%
13044	ONTARIO PUBLIC EMPLOYEES	Ontario	(909) 984-8781	John Meeks	242	\$21,654	\$12,821	2,089	1.52%	16.87%	8.45%
24235	OPERATING ENGR. LOCAL UNION #3	Livermore	(925) 454-4000	Mike Donohue	43	\$1,181,089	\$764,541	86,281	3.86%	15.66%	15.10%
68416	ORANGE COUNTY'S	Santa Ana	(714) 755-5900	Shruti Miyashiro	28	\$1,757,975	\$1,278,593	116,110	8.76%	7.45%	10.33%
61942	ORGANIZED LABOR	Modesto	(209) 527-8731	Sara Klein	235	\$27,495	\$10,277	3,732	13.80%	11.52%	7.61%
21509	P.V.H.M.C.	Pomona	(909) 868-0535	Tom Ramos	259	\$11,677	\$4,841	3,934	5.92%	-4.81%	11.27%
11464	PACIFIC	Diamond Bar	(909) 594-1866	Jeanne Chance	246	\$18,203	\$6,328	1,036	8.16%	9.28%	15.75%
64835	PACIFIC POSTAL	San Jose	(408) 275-8595	Fardad Khosravi	116	\$224,203	\$75,528	14,119	-0.57%	10.67%	16.03%
68413	PACIFIC SERVICE	Concord	(888) 858-6878	Jenna Lampson	44	\$1,166,912	\$771,973	64,846	0.14%	6.84%	14.93%
3378	PACIFIC TRANSPORTATION	Gardena	(424) 233-3091	Susan Conjurski	192	\$54,785	\$37,831	4,880	-8.09%	-0.34%	22.38%
11953	PARADISE VALLEY	National City	(800) 253-6991	Bud Schaffner	167	\$77,738	\$38,365	4,497	0.74%	20.55%	11.56%
14650	PARISHIONERS	Torrance	(310) 320-4588	Mark Marderness	209	\$41,560	\$14,979	2,870	-8.31%	10.63%	9.84%
22141	PARSONS	Pasadena	(626) 440-7000	Ray Crouse	114	\$228,113	\$135,048	7,780	7.81%	13.51%	12.74%
18708	PARTNERS	Burbank	(818) 558-4505	John Janclaes	25	\$1,907,070	\$1,642,051	178,401	9.31%	3.28%	11.05%
594	PASADENA	Pasadena	(626) 799-0882	Gary Skraba	123	\$178,140	\$99,889	12,193	9.69%	13.72%	9.57%
1368	PASADENA SERVICE	Pasadena	(626) 351-9651	James Chang	147	\$117,512	\$72,946	11,754	1.65%	-4.07%	10.90%
68579	PA TELCO	Dublin	(925) 460-0640	Erin Mendez	6	\$7,290,553	\$5,594,407	369,363	6.79%	11.21%	10.75%
10767	PEOPLES INDEPENDENT CHURCH	Los Angeles	(323) 298-7000	Judith Cooper	296	\$50	\$6	98	-37.66%	-20.07%	8.24%
21502	POLAM	Redwood City	(650) 367-8940	Mark Chrzanoski	172	\$74,588	\$41,113	3,277	2.89%	13.38%	13.12%
19739	POLAM	Los Angeles	(323) 463-5137	Christopher Hiller	189	\$63,650	\$31,766	2,027	-1.71%	2.82%	11.16%
16196	POMONA POSTAL	Pomona	(909) 629-3415	Zenaída Dizon	278	\$3,943	\$2,342	760	-1.28%	-7.52%	7.62%
23004	POPA	Cerritos	(562) 229-9181	Raymond Bartus	108	\$253,042	\$188,476	19,088	7.48%	3.00%	12.53%
86063	POSTCITY FINANCIAL	Long Beach	(562) 498-6057	Christine Haley	176	\$71,854	\$24,998	6,334	-6.28%	11.97%	13.04%
68428	PREMIER AMERICA	Chatsworth	(800) 772-4000	Rudy Pereira	20	\$2,832,870	\$2,217,989	116,238	5.86%	1.58%	9.33%
64515	PREMIER COMMUNITY	Stockton	(209) 235-1100	Russel Hagen	128	\$154,951	\$74,453	10,523	0.75%	1.49%	10.04%
68540	PREMIER ONE	San Jose	(855) 500-7128	Andrea Brewer	91	\$429,075	\$302,520	22,265	0.67%	13.12%	10.32%
64826	PRINTING INDUSTRIES	Riverside	(951) 781-0981	Susan Conjurski	240	\$24,193	\$21,305	3,972	0.44%	-1.69%	10.08%
60024	PRIORITY ONE	South Pasadena	(626) 441-1999	Charles Wiggington	126	\$160,524	\$85,453	17,700	-1.41%	7.72%	11.37%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
6072	PROSPECTORS	Diamond Bar	(909) 396-9688	Debra Barrera	168	\$77,687	\$49,226	5,374	4.54%	0.41%	11.63%
66343	PROVIDENT	Redwood City	(650) 508-0300	Jim Ernest	21	\$2,795,784	\$1,912,527	123,572	7.63%	12.23%	11.37%
1204	RANCHO	Downey	(562) 803-6401	Mitchell Bonca	156	\$96,644	\$58,412	9,163	2.93%	8.35%	7.94%
9778	REDLANDS CITY EMPLOYEES	Redlands	(909) 798-7626	Heather Jedinak	264	\$9,370	\$5,428	722	0.20%	-6.44%	19.46%
60793	REDWOOD	Santa Rosa	(800) 479-7928	Brett Martinez	8	\$4,989,061	\$3,965,391	276,038	11.33%	13.16%	12.67%
61128	ROLLING F	Turlock	(209) 634-2911	Randy Icelow	198	\$49,145	\$10,596	5,751	0.10%	21.99%	11.74%
62541	S.F. BAY AREA EDUCATORS	San Francisco	(415) 664-4313	Victoria Fong	248	\$17,188	\$6,291	1,464	-5.69%	-19.11%	7.43%
62641	SACRAMENTO	Sacramento	(888) 722-8601	Bhavesh Makin	84	\$499,031	\$295,041	26,537	3.83%	8.53%	15.26%
68366	SAFE	Folsom	(916) 979-7233	Dave Roughton	16	\$3,097,952	\$2,469,910	235,670	8.76%	-0.30%	10.02%
61598	SAFE 1	Bakersfield	(661) 327-3818	Doug Kileen	71	\$652,808	\$520,663	69,323	5.20%	-0.27%	15.85%
97093	SAFEAMERICA	Pleasanton	(925) 734-4111	Tom Graves	87	\$471,627	\$390,943	38,831	5.61%	1.96%	8.42%
15317	SAG-AFTRA	Burbank	(818) 562-3400	Roger Runyan	100	\$327,035	\$138,219	26,691	2.49%	4.86%	8.69%
61004	SAN DIEGO COUNTY	San Diego	(877) 732-2848	Teresa Campbell	5	\$8,467,119	\$6,441,473	421,986	3.27%	-2.40%	16.55%
24110	SAN DIEGO FIREFIGHTERS	San Diego	(800) 973-3328	Ed Daley	154	\$104,597	\$48,876	3,696	4.69%	0.35%	8.10%
64576	SAN FERNANDO VALLEY JAPANESE	Northridge	(818) 362-0680	Mayko Martinez	291	\$798	\$373	209	-5.78%	-30.26%	16.97%
24542	SAN FRANCISCO	San Francisco	(415) 775-5377	Jonathan Oliver	48	\$1,110,479	\$801,416	46,913	2.83%	3.60%	11.26%
16547	SAN FRANCISCO LEE	San Francisco	(415) 982-0915	Lily Lo	258	\$11,691	\$4,369	1,103	-3.64%	-1.19%	42.82%
66788	SAN JOAQUIN POWER EMPLOYEES	Fresno	(559) 230-5080	Annette Robbins	132	\$143,657	\$102,136	6,522	0.93%	2.85%	16.58%
62736	SAN MATEO	Redwood City	(650) 363-1725	Wade Painter	45	\$1,162,160	\$1,025,913	96,795	7.73%	13.00%	11.63%
6326	SAN MATEO CITY EMPLOYEES	San Mateo	(650) 522-7072	Steve Yoshifuji	221	\$34,203	\$7,468	1,089	2.31%	2.55%	15.16%
24520	SANTA ANA	Santa Ana	(714) 834-1341	Jill Mahany	171	\$75,066	\$51,553	6,023	9.43%	18.29%	10.12%
6711	SANTA BARBARA COUNTY	Santa Barbara	(805) 682-3357	Jake Harbour	200	\$48,628	\$9,652	4,466	5.36%	9.10%	8.38%
1909	SANTA BARBARA TEACHERS	Santa Barbara	(805) 682-2467	Roy McLaughlin	110	\$238,842	\$67,430	10,145	1.22%	3.72%	11.81%
24299	SANTA CLARA COUNTY	San Jose	(408) 282-0700	R. Reynolds Lytle	61	\$807,096	\$500,389	51,413	0.58%	13.39%	9.01%
64029	SANTA CRUZ COMMUNITY	Santa Cruz	(831) 425-7708	Beth Carr	140	\$125,560	\$108,550	13,353	2.62%	8.79%	8.55%
12508	SANTA MARIA ASSOCIATED EMPLOYEES	Santa Maria	(805) 925-0951	Julie Mougette	279	\$3,657	\$3,095	965	1.04%	18.24%	9.04%
7835	SCE	El Monte	(626) 960-6888	Dan Rader	66	\$728,717	\$578,708	60,396	4.89%	0.17%	10.70%
3526	SCHOOLS	Torrance	(310) 632-0100	Carlos Garrido	138	\$127,659	\$74,983	14,129	1.66%	3.88%	14.29%
68398	SCHOOLS FINANCIAL	Sacramento	(916) 569-2001	Tim Marriott	24	\$2,150,076	\$1,639,177	159,881	7.00%	10.35%	12.29%
24212	SCHOOLSFIRST	Santa Ana	(714) 258-4000	Bill Cheney	1	\$16,761,722	\$10,035,456	936,243	10.96%	14.54%	11.45%
7817	SEA AIR	Seal Beach	(888) 732-2471	Michael Pardon	136	\$135,142	\$34,779	7,047	0.65%	-8.20%	24.15%
12814	SEA WEST COAST GUARD	Oakland	(510) 568-4100	Tom Doherty	96	\$375,013	\$158,980	11,834	3.22%	12.80%	19.50%
7617	SEQUOIA	Redwood City	(650) 366-7777	Rochelle Kirchner	222	\$34,154	\$18,836	1,726	7.60%	18.06%	11.24%
4980	SESLOC	San Luis Obispo	(805) 543-1816	Gerianne La Chance	59	\$853,910	\$643,047	54,129	6.88%	11.88%	10.19%
97069	SF FIRE	San Francisco	(674) 674-4800	Kathy Duvall	39	\$1,396,330	\$1,115,593	72,472	3.76%	12.60%	9.20%
5484	SHELL WESTERN STATES	Martinez	(925) 228-4545	Rod Garza	165	\$81,157	\$34,138	3,107	-9.19%	-15.32%	11.17%
68053	SIERRA CENTRAL	Yuba City	(800) 222-7228	John Cassidy	46	\$1,138,801	\$794,739	70,067	1.19%	4.98%	10.97%
68491	SILVERADO	Angwin	(707) 965-2483	Marilyn Van Dolson	206	\$43,852	\$35,927	3,784	-4.99%	-1.81%	8.99%
61682	SISKIYOU CENTRAL	Yreka	(530) 842-1694	Becky Ives	170	\$75,849	\$58,812	7,817	6.67%	30.95%	10.54%
6248	SKYONE	Hawthorne	(310) 491-7500	Joseph Whitaker	83	\$508,119	\$352,511	38,028	5.99%	13.57%	9.14%
61779	SLO	San Luis Obispo	(805) 543-5839	Donna Severs	225	\$32,557	\$7,471	1,768	-0.69%	58.08%	16.70%
14934	SMW 104	San Leandro	(510) 483-1300	Rick Hanan	153	\$105,710	\$39,638	10,239	4.41%	3.55%	8.16%
10790	SOLANO FIRST	Fairfield	(707) 422-1342	Michael Warrell	133	\$141,160	\$79,895	9,847	0.31%	-11.69%	5.81%
14415	SONOMA	Santa Rosa	(707) 527-6216	Renee Rayhill	223	\$33,265	\$23,887	1,742	6.77%	-1.71%	12.16%
95052	SOUTH BAY	Redondo Beach	(310) 374-3436	Jennifer Oliver	152	\$106,118	\$87,741	8,350	8.46%	-1.07%	11.80%
13124	SOUTH SAN FRANCISCO CITY EMP.	S. San Francisco	(650) 829-3812	Sandi Trembley	282	\$3,325	\$792	429	4.02%	44.24%	11.42%
68415	SOUTHLAND	Los Alamitos	(562) 862-6831	Thomas Lent	60	\$820,085	\$548,765	59,987	5.83%	0.85%	10.79%
11872	SRI	Menlo Park	(650) 859-3711	Steve Bowles	151	\$110,598	\$82,370	3,225	9.71%	26.51%	8.78%
13392	STANFORD	Palo Alto	(650) 725-1000	Joan Opp	19	\$2,942,160	\$2,008,001	72,870	13.76%	6.00%	9.69%
68465	STAR ONE	Sunnyvale	(408) 543-5202	Gary Rodrigues	4	\$9,073,675	\$4,356,920	110,278	9.22%	10.13%	11.93%
6032	STRATA	Bakersfield	(661) 327-9461	Brandon Ivie	105	\$266,940	\$191,705	20,224	5.36%	-5.88%	13.34%
9296	SUN COMMUNITY	El Centro	(760) 337-4200	Gary Ahlgren	89	\$454,431	\$371,268	38,643	7.65%	7.03%	10.26%
5359	SUN PACIFIC	Richmond	(510) 970-1193	Jacqueline Uriarte	238	\$25,399	\$10,821	1,868	4.09%	-2.90%	18.33%
4393	SUNKIST EMPLOYEES	Valencia	(661) 290-8702	Olivia Bautista	276	\$5,266	\$2,016	660	19.02%	61.52%	21.06%
8230	TECHNICOLOR	Burbank	(818) 973-4900	Dan Taay	159	\$89,931	\$52,543	4,635	16.40%	9.55%	8.31%
68383	TECHNOLOGY	San Jose	(408) 451-9111	Todd Harris	18	\$3,045,579	\$2,356,062	124,496	15.83%	7.86%	10.65%
60968	THE POLICE CREDIT UNION OF CA	San Bruno	(415) 564-3800	Eddie Young	54	\$938,859	\$667,834	41,917	2.97%	3.66%	14.42%
7770	THINKWISE	San Bernardino	(909) 882-2911	Heri Garcia	160	\$87,137	\$45,720	5,319	7.94%	-1.19%	13.49%
12543	TORRANCE COMMUNITY	Torrance	(310) 618-9111	Steve Stoppel	135	\$135,517	\$44,792	7,751	0.55%	-0.13%	8.70%
68429	TRAVIS	Vacaville	(707) 449-4000	Barry Nelson	13	\$3,365,006	\$2,643,531	214,014	7.41%	12.10%	11.79%
5718	TUCOEMAS	Visalia	(559) 737-5900	Brice Yocum	112	\$237,749	\$161,379	29,429	1.00%	-1.89%	9.27%
3218	TULARE COUNTY	Tulare	(559) 686-1791	Philip Clarey	155	\$100,701	\$72,840	9,819	0.51%	-8.85%	7.77%
21532	U.P.S. EMPLOYEES	Ontario	(909) 948-6099	Roberta Rivera	217	\$36,975	\$18,249	5,338	5.17%	21.99%	9.19%
5960	U.S.B. EMPLOYEES	Wilmington	(310) 830-0161	Sheila Richardson	285	\$2,089	\$280	312	1.38%	11.22%	28.76%
3945	UME	Burbank	(818) 238-2900	Robert Einstein	111	\$238,570	\$95,301	15,522	8.86%	-1.61%	9.41%
64482	UNCLE	Livermore	(925) 447-5001	Harold Roundtree	86	\$481,325	\$396,862	28,039	4.38%	15.94%	9.69%
15732	UNIFY FINANCIAL	Torrance	(877) 254-9328	Gordon Howe	17	\$3,052,781	\$2,504,347	261,263	3.68%	-0.04%	8.99%
327	UNION PACIFIC CALIFORNIA EMP.	Fullerton	(562) 430-5552	Susan Conjurski	267	\$8,839	\$5,345	1,695	4.31%	-1.83%	9.55%
24131	UNION YES	Orange	(714) 704-2800	Bill Byerly	181	\$70,487	\$31,113	21,281	6.71%	0.16%	7.54%
65155	UNITED ASSOCIATION	Concord	(925) 686-1044	Lynn Debene	268	\$8,522	\$4,208	1,855	6.48%	19.46%	16.51%
12029	UNITED CATHOLICS	Covina	(626) 974-4447	Lucy Sloan	214	\$37,381	\$21,287	3,893	7.59%	-1.54%	6.86%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
60408	UNITED LOCAL	Fresno	(559) 227-8329	Angelina Maldonado	150	\$111,040	\$71,211	9,193	0.68%	-12.05%	17.69%
5816	UNITED METHODIST	Montclair	(909) 946-4096	Ramon Noperi	157	\$91,693	\$55,781	5,251	1.57%	11.92%	11.02%
64893	UNIVERSAL CITY STUDIOS	Burbank	(818) 333-3960	Thomas Ott	180	\$71,204	\$41,780	5,885	4.01%	-4.94%	9.65%
64171	UNIVERSITY	Los Angeles	(310) 477-6628	David Tuyo	65	\$739,871	\$406,406	41,066	12.64%	31.81%	8.80%
65323	UPWARD	Burlingame	(650) 231-1300	Linda White	166	\$79,000	\$47,326	4,735	-0.27%	9.60%	10.79%
68459	USC	Los Angeles	(213) 821-7100	Gary Perez	76	\$592,036	\$458,756	77,191	7.25%	-4.71%	8.68%
60801	USE	San Diego	(858) 795-6100	Jim Harris	50	\$1,023,696	\$765,891	61,777	4.73%	2.24%	9.97%
61085	UTILITY DISTRICT	Oakland	(510) 287-0467	Hassan Elmi	224	\$32,577	\$10,424	2,470	-1.26%	-0.58%	9.35%
5530	VA DESERT PACIFIC	Long Beach	(562) 498-1250	Christine Wood	169	\$77,410	\$38,169	5,551	-1.06%	-7.02%	18.31%
68402	VALLEY FIRST	Modesto	(209) 549-8500	Kathryn Davis	75	\$593,163	\$444,526	67,359	-0.53%	7.19%	11.08%
18454	VALLEY HILLS	San Bernardino	(909) 384-4498	Heather Jedinak	281	\$3,560	\$1,915	436	6.41%	0.07%	13.81%
64122	VALLEY OAK	Three Rivers	(559) 561-1420	Alan Cortum	195	\$51,766	\$38,441	6,656	-0.27%	-7.99%	9.50%
3804	VALLEY STRONG	Bakersfield	(661) 833-7900	Stephen Renock	26	\$1,797,261	\$1,189,986	148,231	15.50%	5.17%	10.22%
68458	VENTURA COUNTY	Ventura	(805) 477-4000	Joseph Schroeder	55	\$904,609	\$662,042	77,183	4.05%	5.46%	9.80%
17164	VICTOR VALLEY	Victorville	(760) 245-7170	Mary Kassel	266	\$9,060	\$2,020	619	-5.66%	1.13%	6.79%
63137	VISION ONE	Sacramento	(916) 363-4293	Robert Schultz	161	\$85,907	\$73,186	2,089	-3.29%	-2.48%	13.89%
65388	VOCALITY COMMUNITY	Garberville	(707) 923-2012	Pat Neighbors	137	\$129,878	\$100,696	6,551	23.37%	38.22%	10.82%
68493	WATER AND POWER COMMUNITY	Los Angeles	(213) 580-1600	Barry Roach	64	\$746,893	\$418,693	38,969	3.86%	5.19%	8.98%
14832	WATSONVILLE HOSPITAL	Watsonville	(831) 724-8098	Krystal Crouse	255	\$13,517	\$6,284	1,340	-0.36%	5.28%	9.25%
66703	WESCOM	Pasadena	(626) 535-1000	Darren Williams	11	\$3,690,408	\$2,354,730	195,569	5.64%	2.90%	9.49%
8774	WESTERN HEALTHCARE	Martinez	(925) 524-5000	Diana Michaels	213	\$38,385	\$26,516	3,227	0.41%	0.59%	9.03%
9255	WESTERN STATES REGIONAL	Los Angeles	(213) 385-0271	Enriqueta Laird	289	\$831	\$221	292	-4.83%	39.09%	31.97%
61003	WHEELHOUSE	San Diego	(619) 297-4835	Lisa Paul-Hill	99	\$332,489	\$244,201	21,875	15.95%	1.59%	8.98%
20068	XCEED FINANCIAL	El Segundo	(800) 932-8222	Teresa Freeborn	56	\$884,294	\$701,164	51,718	-0.93%	-7.30%	10.76%
9293	YOLO	Woodland	(530) 668-2700	Jenee Rawlings	102	\$298,619	\$225,927	20,119	1.91%	4.89%	12.95%

COLORADO CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	85	82	81	81	80	-1.23%	-1.21%
Number of Members	1,681,525	1,759,712	1,870,583	1,970,406	2,060,066	4.55%	4.14%
Total Assets (\$000)	\$20,600,923	\$22,525,464	\$24,101,675	\$25,920,596	\$28,826,955	11.21%	6.95%
Total Shares (\$000)	\$17,519,956	\$19,107,279	\$20,624,307	\$22,004,740	\$23,903,357	8.63%	6.41%
Total Loans (\$000)	\$14,267,199	\$15,976,252	\$17,835,704	\$19,772,823	\$21,067,432	6.55%	8.11%
Total Capital (\$000)	\$2,442,982	\$2,606,794	\$2,831,807	\$3,075,045	\$3,384,851	10.07%	6.74%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
10600	AIR ACADEMY	Colorado Springs	(719) 593-8600	Glenn Strebe	9	\$639,296	\$545,151	49,671	6.39%	1.70%	8.90%
10253	AKRON	Akron	(970) 345-2623	Clo Arnold	78	\$691	\$556	283	-3.51%	-1.74%	12.21%
64110	ARAPAHOE	Littleton	(303) 740-7063	Scott Ferndelli	24	\$138,432	\$98,316	11,102	-4.62%	-1.80%	8.36%
18574	AURORA	Aurora	(303) 755-2572	Jeff Holler	29	\$104,533	\$53,920	7,558	4.34%	7.77%	18.37%
14369	AURORA SCHOOLS	Aurora	(303) 360-0987	Brad Johnson	26	\$133,490	\$88,982	8,298	16.56%	11.40%	8.92%
62755	AVENTA	Colorado Springs	(719) 482-7600	Gregory Mills	17	\$216,935	\$175,610	29,540	16.36%	2.87%	10.00%
66037	B.C.S. COMMUNITY	Wheat Ridge	(303) 425-6627	Mark Hachtel	58	\$25,217	\$17,728	2,503	6.97%	-7.49%	16.35%
68437	BELLCO	Greenwood Village	(303) 689-7800	Doug Ferraro	2	\$5,171,033	\$4,215,993	342,563	14.85%	16.12%	10.04%
64778	CANVAS	Lone Tree	(303) 691-1234	Todd Marksberry	3	\$2,726,665	\$2,405,362	252,825	10.09%	14.70%	10.12%
24889	CLEAN ENERGY	Centennial	(720) 479-7900	Terri Mickelsen	62	\$13,597	\$11,302	1,392	145.31%	201.96%	11.64%
68443	COLORADO	Littleton	(303) 978-2274	Mike Williams	16	\$219,119	\$163,420	19,196	10.74%	0.51%	10.06%
8725	COLORAMO	Grand Junction	(970) 243-7280	Mike Moyes	27	\$113,655	\$73,493	10,022	14.52%	33.47%	11.15%
11548	COLUMBINE	Centennial	(720) 283-2346	John Faries	43	\$58,538	\$47,140	7,197	2.80%	-1.79%	8.58%
66012	COMMUNITY CHOICE	Commerce City	(303) 287-8025	Rainy Thoen	42	\$61,341	\$32,587	5,757	-0.15%	-5.23%	13.82%
17250	CO-NE	Julesburg	(970) 474-2617	Deanna Miller	73	\$4,577	\$3,191	868	6.99%	4.77%	12.81%
24854	CREDIT UNION OF COLORADO	Denver	(303) 832-4816	Terry Leis	5	\$1,626,621	\$1,100,326	135,053	5.54%	7.74%	11.22%
64342	CREDIT UNION OF DENVER	Lakewood	(303) 234-1700	Keith Cowling	8	\$885,470	\$526,083	63,902	10.65%	5.20%	12.08%
67226	CREDIT UNION OF THE ROCKIES	Golden	(303) 273-5200	Randall Mims	32	\$96,805	\$55,466	9,220	1.12%	3.98%	12.23%
24381	DELTA COUNTY	Delta	(970) 874-7674	Michelle Fish	41	\$61,459	\$20,859	4,821	1.93%	0.56%	8.38%
68616	DENVER COMMUNITY	Denver	(303) 573-1170	Shane Silvermale	12	\$354,070	\$254,237	31,227	4.51%	5.94%	13.17%
2881	DENVER FIRE DEPARTMENT	Denver	(303) 228-5300	Michael Kerr	20	\$169,384	\$84,613	5,770	11.15%	8.37%	12.85%
1660	EATON EMPLOYEES	Denver	(303) 296-4800	Jake Morse	79	\$488	\$68	84	-7.29%	-7.59%	12.21%
8701	ELECTRICAL	Arvada	(303) 428-5080	Karen Rusan	47	\$41,222	\$20,762	4,182	2.00%	0.98%	10.20%
68565	ELEVATIONS	Boulder	(303) 443-4672	Gerry Agnes	4	\$2,213,512	\$1,583,379	143,850	2.66%	4.78%	11.12%
68671	ENT	Colorado Springs	(719) 574-1100	Chad Graves	1	\$6,685,914	\$4,843,873	374,386	11.43%	6.43%	11.86%
4363	F C I	Littleton	(303) 763-2555	Lisa McCallister	75	\$3,811	\$1,417	621	-6.45%	-15.87%	22.64%
64852	FELLOWSHIP	Lamar	(719) 336-5511	Brian Kane	54	\$27,107	\$23,767	5,735	5.14%	19.57%	10.88%
9810	FIDELIS CATHOLIC	Arvada	(303) 424-5037	Justin Dickson	30	\$99,042	\$54,496	4,684	6.66%	-1.36%	9.91%
10572	FITZSIMONS	Aurora	(303) 340-3343	Robert Fryberger	18	\$192,889	\$150,469	19,688	0.89%	10.85%	12.68%
67181	FOOTHILLS	Lakewood	(720) 962-8200	Scott McNeil	28	\$107,005	\$87,056	10,373	4.15%	8.83%	10.75%
10180	FORT MORGAN SCHOOLS	Fort Morgan	(970) 867-4028	Phil Stadler	71	\$4,803	\$3,204	545	14.83%	1.00%	16.72%
11718	GRAND JUNCTION	Grand Junction	(970) 243-1370	Jeff Cyriacks	39	\$62,450	\$41,600	4,872	0.73%	-0.20%	20.67%
65471	GUADALUPE PARISH	Antonito	(719) 376-5413	Robert Chavez	53	\$29,527	\$20,654	2,984	-1.89%	5.03%	27.19%
3837	HARMONY	Grand Junction	(970) 242-3100	Lanette Williams	60	\$21,366	\$6,160	1,665	-0.12%	-6.61%	10.15%
12056	HARRISON	Colorado Springs	(719) 527-1358	Nicholas Jensen	61	\$15,159	\$10,306	1,505	1.87%	19.41%	10.47%
2794	HAXTUN COMMUNITY	Haxton	(970) 774-7396	Kristin Hadeen	66	\$6,251	\$4,951	636	5.54%	1.31%	7.27%
2818	HOLYOKE COMMUNITY	Holyoke	(970) 854-3109	Randy Hale	52	\$34,225	\$27,584	2,715	2.65%	4.54%	8.40%
68274	HORIZONS NORTH	Northglenn	(303) 451-1146	Bradley Harvey	35	\$89,485	\$66,705	7,647	1.07%	-3.52%	9.35%
65111	LEGAL COMMUNITY CU OF COLORADO	Littleton	(303) 860-1117	Sherry Espinoza	68	\$5,676	\$4,688	799	5.47%	0.75%	7.23%
62422	METRUM COMMUNITY	Centennial	(303) 770-4468	Steve Kelly	36	\$79,708	\$43,393	5,051	10.03%	-1.50%	12.80%
68240	MINNEQUA WORKS	Pueblo	(719) 544-6928	Jim Barber	19	\$190,734	\$74,431	14,373	3.90%	9.45%	13.63%
15230	MOFFAT COUNTY SCHOOLS	Craig	(970) 824-7005	Tylawn Smercina	72	\$4,683	\$2,308	894	3.95%	1.29%	13.49%
63704	MOUNTAIN RIVER	Salida	(719) 539-2968	Steve Jones	56	\$26,034	\$11,959	3,306	-2.13%	-9.45%	8.25%
65775	NORTHERN COLORADO	Greeley	(970) 330-3900	Russ Dalke	38	\$63,681	\$45,994	3,656	9.63%	6.04%	11.18%
16476	NUVISTA	Montrose	(970) 249-8813	BJ Coram	34	\$90,026	\$46,206	6,949	5.16%	9.48%	10.18%
12608	OLATHE	Olathe	(970) 323-5448	Nancy Reaksecker	80	\$379	\$320	211	-6.32%	2.34%	8.89%
64913	ON TAP	Golden	(303) 279-6414	Tracie Wilcox	14	\$284,237	\$229,170	19,887	6.20%	7.30%	10.61%
64340	ONE THIRTEEN	Colorado Springs	(719) 632-7118	Jaclyn Robertson	65	\$8,411	\$5,990	1,314	0.92%	-8.90%	7.97%
1956	OTERO COUNTY TEACHERS	La Junta	(719) 384-7488	Diane Payne	74	\$3,976	\$1,200	897	0.01%	-21.80%	9.99%
62903	PARTNER COLORADO	Arvada	(303) 422-6221	Sundie Seefried	10	\$448,845	\$309,180	36,366	5.94%	6.79%	11.22%
66155	PEOPLES	Springfield	(719) 523-6250	Deann Billings	46	\$52,131	\$43,965	3,651	4.81%	6.72%	19.18%
68266	PIKES PEAK	Colorado Springs	(719) 473-5962	Brett Raitz	33	\$94,668	\$71,756	10,207	5.54%	-2.69%	10.56%
15435	PORTER	Denver	(303) 778-5702	Doug Kaiser	59	\$21,645	\$4,679	1,987	-4.67%	-23.40%	17.82%
64037	POWER	Pueblo	(719) 564-0710	Vanessa Trexel	31	\$97,506	\$62,654	12,700	8.20%	3.69%	12.38%
62574	PREMIER MEMBERS	Boulder	(303) 442-8850	Carlos Pacheco	7	\$1,241,181	\$916,523	73,645	6.33%	1.14%	10.59%
1499	PUEBLO GOVERNMENT AGENCIES	Pueblo	(719) 542-3379	Susan McKay	51	\$34,831	\$9,886	3,364	5.26%	-0.26%	11.83%
2449	PUEBLO HORIZONS	Pueblo	(719) 542-5773	Donald Ortega	57	\$25,441	\$13,563	3,301	-6.39%	-17.69%	12.21%
68560	RED ROCKS	Littleton	(303) 471-7625	Pat Ahern	13	\$342,937	\$247,547	16,438	12.31%	-10.27%	9.66%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
13161	RIO BLANCO SCHOOLS	Rangely	(970) 675-2372	Annette Webber	67	\$6,247	\$4,054	724	4.52%	5.23%	20.90%
3963	RIO GRANDE	Grand Junction	(970) 243-7330	Valarie Neumeier	44	\$58,062	\$24,942	4,904	2.87%	1.89%	19.17%
2847	ROCKY MOUNTAIN LAW ENFORCEMENT	Denver	(303) 458-6660	Christine Wiley	15	\$238,280	\$143,453	15,072	4.79%	3.35%	17.45%
16090	ROUTT	Steamboat Springs	(970) 879-2723	Susan Garrity	70	\$4,982	\$2,096	618	-11.79%	-9.32%	9.76%
60110	SAN JUAN MOUNTAINS	Montrose	(970) 249-5319	Tara Salazar	49	\$37,325	\$22,276	3,534	7.99%	1.74%	8.85%
13300	SCHOOL DISTRICT 3	Colorado Springs	(719) 392-8439	Denise Hunt	55	\$26,118	\$15,379	1,913	-1.52%	22.34%	13.52%
63418	SHAMBHALA	Boulder	(303) 444-9003	Robert Sutherland	76	\$2,571	\$2,411	355	-13.80%	-12.50%	8.30%
62776	SOOPER	Arvada	(303) 427-5005	Dan Kester	11	\$414,152	\$318,042	34,564	6.30%	5.18%	11.17%
12609	SOUTHWEST COLORADO	Durango	(970) 247-5204	Emily Ter Maat	45	\$56,245	\$24,065	3,773	1.72%	53.24%	12.02%
8029	SPACE AGE	Aurora	(303) 369-7666	John Uchida	23	\$146,954	\$118,859	15,911	1.74%	5.22%	9.13%
65636	ST. MARY	Walsenburg	(719) 738-1760	Marian Tressell	64	\$8,430	\$2,968	1,745	-5.89%	-0.21%	19.15%
11340	ST. MICHAELS	Craig	(970) 824-2668	Kay Weeldreyer	77	\$926	\$369	198	-1.49%	32.92%	10.72%
3182	STAR TECH	Greenwood Village	(720) 493-1270	Mystic Mihalick	63	\$9,353	\$5,296	1,461	21.13%	-4.59%	19.01%
2840	STERLING	Sterling	(970) 522-0111	D. Blankenbeckler	21	\$165,946	\$59,132	9,114	10.89%	18.55%	15.31%
65082	SUNWEST	Pueblo	(719) 561-0804	Janice Mehle	22	\$149,836	\$99,008	11,400	9.76%	9.06%	10.32%
63468	VALLEY EDUCATORS	Alamosa	(719) 589-6535	Laura Schell	69	\$5,217	\$4,088	1,050	14.09%	16.57%	14.22%
63122	WELD COMMUNITY	Greeley	(970) 330-9728	David Brown	37	\$79,579	\$46,822	5,938	-0.10%	11.61%	9.86%
1608	WESTERN ROCKIES	Grand Junction	(970) 243-2434	Kristi Porter	25	\$136,512	\$88,915	14,437	3.67%	-2.81%	8.19%
65788	WESTERRA	Denver	(303) 321-4209	Jay Champion	6	\$1,571,774	\$940,265	118,022	2.79%	-20.80%	12.34%
13842	WESTMINSTER	Westminster	(303) 427-6466	John Burke	48	\$39,131	\$25,587	3,700	4.62%	0.13%	10.03%
7418	WHITE CROWN	Denver	(303) 534-4448	Kerry Spradling	40	\$61,506	\$36,926	5,336	-2.33%	-11.39%	10.41%
6424	YUMA COUNTY	Yuma	(970) 848-3823	Kathi Glanz	50	\$35,904	\$16,279	2,361	1.88%	15.14%	12.45%

CONNECTICUT CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	109	103	98	95	92	-3.16%	-3.33%
Number of Members	851,579	863,379	875,122	904,622	918,344	1.52%	1.52%
Total Assets (\$000)	\$9,642,751	\$10,026,370	\$10,380,200	\$10,813,079	\$11,430,464	5.71%	3.46%
Total Shares (\$000)	\$8,465,590	\$8,821,109	\$9,074,565	\$9,456,868	\$10,019,963	5.95%	3.43%
Total Loans (\$000)	\$5,374,094	\$5,876,579	\$6,337,544	\$6,843,000	\$7,004,273	2.36%	5.44%
Total Capital (\$000)	\$985,611	\$1,015,960	\$1,067,141	\$1,124,034	\$1,195,307	6.34%	3.93%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
7723	360	Windsor Locks	(860) 627-4200	Duane Crisco	11	\$234,183	\$171,750	18,043	4.63%	4.75%	8.97%
61256	ACHIEVE FINANCIAL	Berlin	(860) 828-2790	Andrew Klimkoski	15	\$131,950	\$93,367	17,234	1.19%	-5.01%	8.80%
68659	AMERICAN EAGLE FINANCIAL	East Hartford	(860) 568-2020	Dean Marchessault	1	\$2,045,639	\$1,580,853	154,334	13.45%	5.21%	9.16%
68680	AMERICA'S FIRST NETWORK	Trumbull	(203) 381-3800	Nick Moalli	37	\$35,321	\$21,773	4,885	4.87%	14.34%	10.13%
15616	ARNOLD BAKERS EMPLOYEES	Greenwich	(203) 531-2306	Pamela Edwards	82	\$2,464	\$387	369	-2.10%	-0.87%	23.28%
21190	ASA	Bloomfield	(860) 243-9571	L. Demonstranti	71	\$8,598	\$2,861	1,255	-2.75%	-1.44%	10.54%
13040	BRIDGEPORT CITY EMPLOYEES	Bridgeport	(203) 576-7280	Carl Skudlarek	45	\$28,385	\$10,969	4,188	0.14%	-0.15%	25.42%
9582	BRIDGEPORT POLICE	Bridgeport	(203) 374-6500	Dawn Cuminotto	54	\$20,312	\$7,683	2,034	7.37%	-2.46%	14.63%
3575	BRIDGEPORT POST OFFICE	Bridgeport	(203) 367-4518	Ross Murray	79	\$3,814	\$1,417	609	3.63%	14.34%	32.03%
6418	C S P EMPLOYEES	Somersville	(860) 763-3591	Christine Apruzese	69	\$9,020	\$2,230	1,641	4.37%	13.35%	14.54%
6733	CENCAP	Hartford	(860) 722-8110	Erika Brown	33	\$40,616	\$34,347	10,453	-14.48%	-6.46%	6.76%
3413	CHARTER OAK	Waterford	(860) 446-8085	Brian Orenstein	3	\$1,176,772	\$907,625	78,650	7.07%	2.44%	9.89%
61261	COMMUNITY CU OF NEW MILFORD INC.	New Milford	(860) 210-0777	John Kmetz	61	\$12,498	\$6,033	1,956	1.10%	12.25%	7.21%
60247	COMMUNITY HEALTHCARE	Manchester	(860) 643-3420	Lisa Vitkus	63	\$11,848	\$7,874	2,273	4.41%	2.69%	9.33%
23411	CONNECTICUT	North Haven	(203) 239-0346	Irene Salman	72	\$7,669	\$791	1,516	-1.24%	2.09%	9.06%
3544	CONNECTICUT LABOR DEPT.	Wethersfield	(860) 263-6500	Thomas O'Neil	62	\$12,325	\$3,162	1,551	-4.87%	-11.75%	15.86%
3683	CONNECTICUT POSTAL	New Britain	(860) 225-5595	Erin Foy	60	\$13,756	\$5,692	1,501	-2.78%	5.61%	18.32%
65728	CONNECTICUT STATE EMPLOYEES	Hartford	(860) 249-4839	Daniel Daigle	2	\$1,930,928	\$336,259	65,359	6.30%	3.68%	8.53%
1863	CONNECTICUT TRANSIT	Hartford	(860) 244-9344	Tanya Moreno	84	\$1,034	\$762	649	5.74%	8.26%	5.91%
68511	CONNEX	North Haven	(800) 278-6466	Frank Mancini	5	\$713,890	\$575,940	61,222	9.47%	6.05%	9.56%
23940	CONSOLIDATED CONTROLS CORP.	Bethel	(203) 796-6324	Dina Shoushani	83	\$1,143	\$734	216	2.06%	9.98%	18.47%
1148	COREPLUS	Norwich	(860) 886-0576	Nicholas Fortson	12	\$231,992	\$183,709	26,765	4.25%	0.18%	8.05%
68674	CORNERSTONE COMMUNITY	Fairfield	(203) 366-1336	Ralph Cervero	29	\$55,424	\$31,114	6,419	14.31%	14.48%	10.06%
1309	CROSSPOINT	Hamden	(203) 288-1695	Michael Hinchey	16	\$121,100	\$49,523	11,985	4.95%	4.14%	10.71%
19665	CURTIS	Sandy Hook	(203) 426-5861	Pamela Michel	89	\$339	\$91	114	-16.25%	-22.91%	20.08%
60457	DUTCH POINT	Wethersfield	(860) 563-2617	Francis Proto	7	\$338,763	\$181,082	23,604	8.67%	10.93%	11.29%
23896	EAST END BAPTIST TABERNACLE	Bridgeport	(203) 333-3036	Christine Taylor	91	\$133	\$17	365	11.18%	33.81%	12.10%
1729	ENFIELD COMMUNITY	Enfield	(860) 253-5100	William Hagist	44	\$28,929	\$16,313	3,781	2.21%	5.82%	8.80%
10845	FAITH TABERNACLE BAPTIST	Stamford	(203) 348-8755	Edith Shamsid-Deen	91	\$133	\$33	213	-17.99%	-44.03%	8.00%
42	FD COMMUNITY	Waterbury	(203) 753-9201	David Sacco	19	\$89,719	\$61,114	9,554	11.19%	2.13%	10.11%
68662	FINEX	East Hartford	(860) 282-0001	Michael Palladino	21	\$83,286	\$60,637	9,463	6.12%	-4.08%	9.04%
21614	FIRST BAPTIST CHURCH	Stratford	(203) 378-9228	Cornell Wright	90	\$263	\$53	238	9.05%	-21.79%	6.96%
722	FIRST BRISTOL	Bristol	(860) 584-0956	Mark Cornacchio	20	\$87,316	\$38,602	6,606	0.20%	-0.69%	11.45%
66062	FIRST CONNECTICUT	Wallingford	(203) 269-8718	Susan Brown	34	\$39,599	\$33,593	10,712	1.25%	-1.15%	7.19%
12	FRANKLIN TRUST	Hartford	(860) 296-4379	Kiernan Dubay	32	\$45,703	\$24,056	9,106	2.33%	1.84%	11.12%
4043	GENERAL ELECTRIC EMPLOYEES	Milford	(203) 783-1103	Christopher Moran	13	\$223,582	\$113,347	26,188	0.62%	0.20%	9.68%
21774	GHA	Greenwich	(203) 863-3186	Diane Saperstein	49	\$24,934	\$7,729	2,426	-7.20%	8.49%	12.81%
6628	GREATER HARTFORD POLICE	Hartford	(860) 522-0899	Wendy Tariff	51	\$24,778	\$16,495	2,039	3.20%	20.42%	9.03%
10865	GREATER WATERBURY HEALTHCARE	Waterbury	(203) 573-6227	Jacqueline Bellemare	64	\$11,815	\$2,294	1,258	2.19%	-1.35%	19.34%
660	GREATER WATERTOWN	Watertown	(860) 945-0611	John Klimas	59	\$18,201	\$6,773	2,932	-0.27%	-17.15%	7.63%
19203	GREENWICH MUNICIPAL EMPLOYEES	Greenwich	(203) 869-5280	Gail Todd	52	\$23,820	\$7,726	2,049	-5.50%	11.23%	11.51%
10892	GROTON MUNICIPAL EMPLOYEES	Groton	(860) 446-4121	Cheryl Dunaj	74	\$6,790	\$2,940	616	1.76%	-9.66%	6.62%
14388	HARTFORD	Hartford	(860) 527-6663	Edward Danek	17	\$120,082	\$50,074	18,201	5.22%	-7.29%	11.39%
6498	HARTFORD FIREFIGHTERS	Hartford	(860) 246-5236	Bryan Woodward	55	\$19,901	\$7,962	1,693	0.06%	13.82%	13.40%
6626	HEALTHCARE FINANCIAL	New Haven	(203) 688-2350	Josephine Savino	27	\$60,055	\$28,198	8,948	1.25%	15.59%	12.33%
61265	KIEF PROTECTIVE MUTUAL BENE. ASSN.	Bloomfield	(860) 242-3700	Nestor Palacio	85	\$994	\$319	155	3.70%	-17.19%	21.13%
13305	LAWRENCE MEMORIAL HOSPITAL EMP.	New London	(860) 444-5104	Svetlana Atamanuk	43	\$29,337	\$9,380	3,214	1.79%	-6.31%	20.35%
13602	MANCHESTER MUNICIPAL	Manchester	(860) 649-7922	Lori Herrick	48	\$25,084	\$15,522	1,940	9.84%	2.39%	9.73%
1706	MCKESSON	Stratford	(203) 381-9492	Gary Hultgren	47	\$26,638	\$7,061	3,041	11.01%	1.60%	9.80%
68487	MEMBERS	Cos Cob	(203) 622-6050	Kathy Chartier	42	\$29,345	\$21,084	3,148	1.76%	5.41%	9.29%
1049	MEMBERSFIRST CT	Meriden	(203) 237-6424	Ed Hogan	23	\$76,009	\$27,103	6,672	5.14%	0.57%	11.51%
153	MERIDEN POSTAL EMPLOYEES	Meriden	(203) 560-7809	Tom Sagnella	88	\$497	\$117	92	-16.39%	9.48%	26.26%
4303	MERRITT	Wilton	(203) 210-7585	Diane Heggland	65	\$11,803	\$6,995	2,343	-3.67%	-1.78%	11.05%
65817	METROPOLITAN DISTRICT EMPLOYEES	Hartford	(860) 560-9036	Karen Viets	50	\$24,818	\$14,716	1,859	4.48%	-3.04%	14.22%
68479	MUTUAL SECURITY	Shelton	(203) 402-7400	Larry Holderman	8	\$319,353	\$291,413	27,718	3.22%	1.51%	7.46%
65809	NEW HAVEN COUNTY	North Haven	(203) 234-8773	Christopher Marone	56	\$18,789	\$12,001	3,141	-3.66%	13.20%	8.00%
65862	NEW HAVEN FIREFIGHTERS	New Haven	(203) 624-0939	Michelle Serra	73	\$7,103	\$2,321	779	5.60%	-2.43%	19.82%
10729	NEW HAVEN POLICE AND MUNICIPAL	New Haven	(203) 562-8318	Nancy Zito	77	\$5,185	\$2,728	910	-3.76%	-20.04%	28.48%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
19	NEW HAVEN TEACHERS	New Haven	(203) 865-4334	Peter Persano	70	\$9,003	\$1,172	1,389	-0.09%	-7.78%	31.22%
60480	NEW LONDON MUNICIPAL EMPLOYEES	New London	(860) 447-1585	Melissa Robinson	81	\$3,219	\$1,926	493	7.83%	14.07%	20.60%
2709	NORTHEAST FAMILY	Manchester	(860) 646-8870	Joanne Todd	22	\$82,976	\$35,212	6,076	3.50%	1.29%	10.05%
66057	NORTHEASTERN CT HEALTHCARE	Putnam	(860) 928-2347	Kathy Butremovic	68	\$9,111	\$4,695	1,970	-0.38%	-3.86%	15.31%
65803	NORTHWEST HILLS	Torrington	(860) 496-7326	Paul Rougeot	39	\$31,157	\$14,211	4,670	-0.72%	5.00%	8.76%
65954	NORWALK HOSPITAL	Norwalk	(203) 857-4530	Donald Robertson	38	\$34,549	\$8,071	2,721	-1.69%	-12.53%	9.41%
12375	NORWALK POSTAL EMPLOYEES	Norwalk	(203) 354-2670	Susan Bennett	87	\$519	\$434	285	-20.52%	21.80%	15.04%
68657	NUTMEG STATE FINANCIAL	Rocky Hill	(860) 513-5000	John Holt	6	\$448,768	\$358,755	40,561	0.68%	-4.08%	15.27%
1399	PITNEY BOWES EMPLOYEES	Shelton	(800) 356-5965	Chris Fonseca	28	\$59,830	\$16,653	4,578	-2.11%	-11.73%	17.43%
66044	REGIONAL WATER AUTHORITY EMPLOYEES	New Haven	(203) 401-2750	Sarah Bochicchio	75	\$6,156	\$1,136	524	-2.93%	-9.47%	11.57%
3790	SCIENCE PARK	New Haven	(203) 786-5885	Michelle Poudrier	78	\$4,117	\$2,366	756	7.38%	10.60%	21.89%
24029	SCIENT	Groton	(860) 445-1060	David Purcell	9	\$253,174	\$225,777	21,913	-2.26%	-0.47%	9.32%
854	SEASONS	Middletown	(860) 346-6614	Keith Wiemert	14	\$148,654	\$106,239	17,489	-0.18%	-20.09%	8.00%
68453	SIKORSKY FINANCIAL	Stratford	(203) 377-2252	Vincent Ciambriello	4	\$775,533	\$565,825	53,244	3.76%	5.84%	12.89%
452	SKYLINE FINANCIAL	Waterbury	(203) 755-2030	Tara Kewalis	40	\$30,800	\$16,658	4,634	3.34%	-1.91%	11.57%
68620	SOUNDVIEW FINANCIAL	Bethel	(203) 796-4500	Jo-Ann Palladino	35	\$36,882	\$19,844	3,768	6.47%	1.65%	12.19%
20629	ST. VINCENT'S MEDICAL CENTER	Bridgeport	(203) 576-5588	Mary Jean Ramsay	58	\$18,397	\$4,663	2,011	-2.74%	-6.94%	12.37%
24705	STAMFORD	Stamford	(203) 977-4701	Edward Fox	24	\$66,476	\$45,178	5,832	5.55%	8.13%	10.70%
66002	STAMFORD HEALTHCARE	Stamford	(203) 316-9111	R. Coscarelli-Curtis	57	\$18,651	\$4,051	2,952	-3.04%	-1.73%	12.59%
6341	STAMFORD POSTAL EMPLOYEES	Stamford	(203) 964-1229	Aurora Docimo	66	\$11,698	\$2,745	1,853	-10.38%	-6.37%	28.47%
60048	STATE POLICE	Meriden	(800) 310-7728	Cynthia Graham	25	\$62,644	\$20,882	3,191	0.36%	1.23%	16.30%
1077	TOBACCO VALLEY TEACHERS	Enfield	(860) 253-4780	Lori Triba	31	\$46,820	\$18,427	3,944	3.34%	7.25%	9.54%
14003	TORRINGTON MUNICIPAL AND TEACHERS	Torrington	(860) 489-2212	Donna Battistoni	30	\$51,404	\$28,627	9,521	6.33%	10.65%	9.38%
10213	TRI-TOWN TEACHERS	Westport	(203) 227-8511	David Ritch	53	\$21,017	\$18,133	2,142	-3.46%	-2.15%	10.51%
61838	TRUMBULL	Trumbull	(203) 452-5095	Ross Murray	80	\$3,391	\$1,039	522	-1.65%	18.21%	10.53%
13107	UKRAINIAN SELFRELIANCE NEW ENGLAND	Wethersfield	(860) 296-4714	George Stachiw	36	\$35,814	\$25,154	2,860	0.34%	3.33%	8.29%
7244	UNITED BUSINESS & INDUSTRY	Plainville	(860) 747-4152	Stuart Phillips	18	\$107,405	\$81,644	11,661	5.51%	-4.27%	8.38%
5496	VALLEY CATHOLIC	Simsbury	(860) 658-9921	Vaughan Marecki	86	\$955	\$657	216	-7.44%	-19.93%	8.15%
22	WATERBURY CONNECTICUT TEACHERS	Waterbury	(203) 758-9500	Martin Misset	10	\$242,624	\$183,196	19,436	7.29%	0.17%	15.00%
3709	WATERBURY POLICE	Waterbury	(203) 757-6775	Claire Vastola	76	\$5,478	\$2,438	1,092	-0.30%	1.06%	13.62%
3337	WATERBURY POSTAL EMPLOYEES	Waterbury	(203) 756-2891	John Brown	67	\$11,120	\$2,238	1,016	-1.28%	7.98%	20.21%
24786	WELLNESS	Hartford	(860) 547-0027	Cheryl Calabrese	41	\$30,584	\$22,484	6,568	-5.76%	-17.51%	4.42%
17330	WESTERN CONNECTICUT	Bethel	(203) 791-9399	Sabrina Defazio	46	\$26,752	\$20,977	3,924	-1.37%	6.11%	7.19%
3757	WINDSOR LOCKS	Windsor Locks	(860) 292-2940	Charla Stetson	26	\$61,011	\$36,024	4,307	3.10%	-3.19%	10.54%

DELAWARE CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	22	19	18	17	17	0.00%	-5.03%
Number of Members	230,103	240,388	247,751	245,851	252,198	2.58%	1.85%
Total Assets (\$000)	\$2,103,578	\$2,199,587	\$2,246,031	\$2,254,134	\$2,383,570	5.74%	2.53%
Total Shares (\$000)	\$1,868,136	\$1,940,859	\$1,983,916	\$1,993,778	\$2,103,748	5.52%	2.40%
Total Loans (\$000)	\$1,087,003	\$1,205,931	\$1,257,091	\$1,306,719	\$1,427,374	9.23%	5.60%
Total Capital (\$000)	\$238,183	\$237,109	\$244,063	\$253,688	\$275,021	8.41%	2.92%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
15790	ALLYFED	New Castle	(302) 429-0404	Dawn Sutcliffe	12	\$21,734	\$6,370	3,441	3.52%	-0.26%	14.95%
15426	AMERICAN SPIRIT	Newark	(302) 738-4515	Maurice Dawkins	9	\$67,532	\$30,173	13,310	10.53%	10.28%	15.63%
15185	COMMUNITY POWERED	Bear	(302) 392-2930	Douglas Troskey	6	\$127,647	\$58,583	9,254	0.79%	-7.89%	11.75%
16769	DELAWARE RIVER & BAY AUTH. EMP.	New Castle	(302) 571-6323	Joseph Larotonda	16	\$5,731	\$699	597	-8.93%	15.08%	16.45%
13791	DELAWARE STATE POLICE	Georgetown	(800) 288-1080	Ina Fitch	7	\$124,021	\$58,837	9,857	12.53%	18.40%	9.57%
13919	DEL-ONE	Dover	(302) 739-4496	Ronald Baron	1	\$493,219	\$422,314	71,155	9.49%	12.30%	9.94%
2187	DEXSTA	Wilmington	(302) 571-0522	Jerry King	3	\$315,096	\$210,884	36,557	10.84%	9.87%	9.44%
12443	DOVER	Dover	(302) 678-8000	Chaz Rzewnicki	2	\$486,605	\$339,873	41,737	6.68%	15.65%	8.27%
464	EAGLE ONE	Claymont	(302) 798-7749	Danielle Gallagher	8	\$79,176	\$51,557	11,167	-0.73%	6.84%	10.54%
8609	EDU	New Castle	(302) 613-5330	Terri Keene	10	\$42,352	\$16,150	10,754	-2.14%	-8.91%	6.81%
18765	LOUVIERS	Newark	(302) 733-0426	Christopher Davis	5	\$262,868	\$51,467	18,946	-3.07%	-2.58%	12.75%
17687	NEW CASTLE COUNTY DELAWARE EMP.	New Castle	(302) 395-5350	M. Jeffries-Snedeker	11	\$24,103	\$5,309	2,467	1.56%	3.30%	10.37%
663	PRIORITY PLUS	Wilmington	(302) 633-6480	Susan Winward	13	\$18,178	\$7,894	1,947	1.80%	3.50%	19.54%
16364	PROVIDENT	Dover	(302) 734-1133	Francine Wilson	15	\$10,293	\$5,746	1,591	0.01%	5.31%	14.13%
24845	STEPPING STONES COMMUNITY	Wilmington	(302) 298-3253	M. Tovar-Rangel	17	\$2,230	\$262	774	37.08%	68.81%	15.98%
13121	TIDEMARK	Seaford	(302) 629-0100	Pamela Fleurette	4	\$290,083	\$157,387	14,949	2.47%	0.51%	16.26%
11347	WILMINGTON POLICE & FIRE	Wilmington	(302) 654-0818	Evelyn Vega	14	\$12,703	\$3,869	3,695	-4.77%	13.08%	20.23%

STATE TABLE

DISTRICT OF COLUMBIA

DISTRICT OF COLUMBIA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	40	39	39	37	36	-2.70%	-2.09%
Number of Members	276,942	282,967	277,211	276,795	302,487	9.28%	1.78%
Total Assets (\$000)	\$6,950,965	\$7,371,901	\$7,752,031	\$8,053,470	\$9,175,178	13.93%	5.71%
Total Shares (\$000)	\$6,066,766	\$6,433,584	\$6,771,920	\$6,959,659	\$7,932,737	13.98%	5.51%
Total Loans (\$000)	\$3,845,535	\$4,176,099	\$4,429,831	\$4,664,408	\$5,539,240	18.76%	7.57%
Total Capital (\$000)	\$804,383	\$846,796	\$898,042	\$961,540	\$1,131,161	17.64%	7.06%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
16416	ADVANTAGE FINANCIAL	Washington	(202) 737-6969	Don Johnson	10	\$112,985	\$67,491	9,682	-0.16%	-7.04%	10.48%
7992	AFL CIO EMPLOYEES	Washington	(301) 683-2784	Robert James	15	\$50,012	\$33,927	4,948	-2.19%	5.79%	10.83%
5227	ASBURY	Washington	(202) 783-3308	Charlyn Bachemin	32	\$338	\$9	211	-7.95%	318.79%	22.82%
5582	BANK-FUND STAFF	Washington	(202) 212-6400	Eli Vazquez	1	\$5,188,505	\$3,017,246	89,925	3.48%	6.96%	12.30%
8797	CONGRESSIONAL	Washington	(703) 934-8300	Sean Zimmermann	2	\$996,248	\$614,304	47,126	1.68%	6.84%	9.48%
16411	DC	Washington	(202) 671-1626	Carla Decker	14	\$65,132	\$46,576	11,359	3.04%	0.33%	12.91%
6088	DC FIRE DEPARTMENT	Washington	(202) 635-0118	William Dunham	25	\$7,551	\$3,069	1,637	4.26%	0.65%	19.44%
16410	DEPARTMENT OF COMMERCE	Washington	(202) 808-3600	Evan Clark	4	\$529,368	\$390,696	18,586	8.12%	13.04%	8.65%
4963	DEPARTMENT OF LABOR	Washington	(202) 789-2901	Thomas Domingue	12	\$89,976	\$52,558	6,744	-1.04%	4.66%	14.97%
1821	DISTRICT OF COLUMBIA TEACHERS	Washington	(202) 547-4800	Marvel White	16	\$46,274	\$15,531	4,730	-0.45%	-3.73%	10.86%
262	EP	Washington	(202) 874-3210	Kirsten Williams	13	\$65,993	\$32,857	5,206	1.67%	2.94%	8.52%
320	FRB	Washington	(202) 452-2800	Theresa Trimble	11	\$94,738	\$55,360	6,049	5.61%	43.37%	9.58%
16046	GEORGETOWN	Washington	(202) 687-4841	Michael Ray	22	\$15,194	\$7,809	2,538	-21.67%	-2.50%	4.83%
23979	GEORGETOWN U. ALUM. AND STUDENTS	Washington	(202) 687-8616	Matthew O'Donnell	21	\$15,645	\$5,386	3,316	-6.93%	1.87%	10.77%
538	GOVERNMENT PRINTING OFFICE	Washington	(202) 512-1067	Stephanie Covington	20	\$30,964	\$16,603	4,142	-1.16%	-16.73%	9.23%
2299	GSA	Washington	(202) 501-0677	Jerome Malvin	18	\$37,777	\$24,021	5,328	8.51%	3.17%	10.25%
648	HOWARD UNIVERSITY EMPLOYEES	Washington	(202) 806-6128	Michael Hines	23	\$9,509	\$6,508	1,372	-4.01%	-15.00%	18.57%
4037	HUD	Washington	(202) 863-2800	Roni Krupnick	17	\$45,401	\$27,479	5,110	-3.29%	15.60%	8.91%
14176	IDB GLOBAL	Washington	(202) 623-3363	Chip Lusk	3	\$586,632	\$443,183	11,211	6.33%	10.70%	13.50%
319	INTERIOR	Washington	(202) 208-3936	Michael Merryman	8	\$233,278	\$181,274	17,563	13.08%	7.82%	9.12%
22323	JOHN WESLEY AME ZION CHURCH	Washington	(202) 667-3824	Robert Goodman	35	\$74	\$2	135	34.69%	-59.25%	10.14%
15174	LEE	Washington	(202) 289-7580	Richard Chiu	24	\$8,603	\$2,559	410	-7.19%	-4.26%	25.30%
266	LIBRARY OF CONGRESS	Washington	(202) 707-5852	Marsha King	5	\$261,484	\$146,071	9,932	3.37%	0.95%	16.47%
24219	MT. AIRY BAPTIST CHURCH	Washington	(202) 789-2271	Gilbert Dickinson	28	\$1,161	\$331	380	-1.20%	7.86%	25.46%
6506	MT. GILEAD	Washington	(202) 462-0427	Gloria Downing	36	\$63	\$25	62	2.90%	-9.85%	17.77%
22686	NAPFE	Washington	(202) 939-6325	Crystal Jones	26	\$2,621	\$480	522	-17.27%	1.35%	38.63%
15000	O.A.S. STAFF	Washington	(202) 458-3834	Carlos Calderon	6	\$237,657	\$129,456	8,946	-2.96%	10.30%	8.72%
6464	PAHO-WHO	Washington	(202) 974-3453	Miguel Boluda	7	\$234,907	\$132,304	5,881	3.64%	8.17%	18.14%
24073	PARAMOUNT BAPTIST CHURCH	Washington	(301) 562-6339	Brenda Lipscomb	34	\$146	\$77	400	3.56%	23.53%	31.75%
367	PEPCO	Washington	(202) 872-3085	Ken Filipovich	19	\$36,546	\$8,162	2,168	7.91%	1.77%	9.40%
24262	PHI BETA SIGMA	Washington	(202) 726-2285	Jasper James	30	\$595	\$172	830	7.62%	-31.51%	11.40%
17691	PMI EMPLOYEES	Washington	(202) 785-9191	Matthew Hebb	29	\$606	\$165	135	9.23%	-4.13%	15.83%
9613	SARGENT	Washington	(202) 396-2923	Lorretta Curry	33	\$312	\$135	400	11.01%	-19.23%	5.59%
17874	ST. GABRIELS	Washington	(202) 726-1965	Audrey Thomas	31	\$500	\$88	131	-2.02%	10.54%	9.99%
162	TREASURY DEPARTMENT	Washington	(202) 289-1950	Alfred Scipio	9	\$166,812	\$76,702	15,079	-1.34%	-2.43%	8.41%
9384	WASHINGTON TYPOGRAPHIC	Washington	(202) 966-5155	James Rehill	27	\$1,574	\$622	293	-18.17%	-16.90%	8.62%

FLORIDA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	150	141	134	132	130	-1.52%	-2.82%
Number of Members	5,168,019	5,394,879	5,580,944	5,839,693	6,125,660	4.90%	3.46%
Total Assets (\$000)	\$54,024,417	\$58,733,949	\$62,722,540	\$66,983,502	\$74,035,750	10.53%	6.51%
Total Shares (\$000)	\$46,218,607	\$49,955,962	\$53,263,566	\$56,410,138	\$63,395,837	12.38%	6.52%
Total Loans (\$000)	\$34,459,623	\$38,470,157	\$42,615,534	\$47,072,691	\$52,261,108	11.02%	8.69%
Total Capital (\$000)	\$6,122,705	\$6,455,765	\$6,946,331	\$7,519,442	\$8,366,936	11.27%	6.44%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
61605	121 FINANCIAL	Jacksonville	(904) 723-6300	David Marovich	31	\$541,950	\$439,756	46,022	-0.61%	-0.13%	9.96%
67309	1ST STREET	Sarasota	(941) 953-6744	Arthur Hart	99	\$31,224	\$10,052	2,473	6.33%	-4.72%	11.99%
60087	ACHIEVA	Dunedin	(727) 431-7680	Gary Regoli	11	\$1,780,626	\$1,310,747	165,153	3.34%	0.31%	10.98%
68702	ADDITION FINANCIAL	Lake Mary	(407) 896-9411	Kevin Miller	10	\$2,001,706	\$1,411,875	165,609	8.89%	23.59%	10.88%
67349	ADVENTHEALTH	Altamonte Springs	(407) 303-1527	John Martin	81	\$57,193	\$41,736	9,718	10.65%	18.60%	11.41%
67316	ALIVE	Jacksonville	(904) 296-1292	Rose Gunter	55	\$138,600	\$80,463	14,736	6.37%	-2.53%	14.81%
67432	ALLIANCE CREDIT UNION OF FLORIDA	Gainesville	(352) 372-8225	Tim Cannon	84	\$52,381	\$36,490	5,994	7.98%	5.90%	7.25%
14391	BAPTIST HEALTH SOUTH FLORIDA	Miami	(786) 257-2304	Alejandro Aspuru	78	\$65,382	\$46,064	11,625	0.74%	3.53%	14.88%
63262	BAY	Panama City	(850) 785-6103	Robert Little	64	\$102,133	\$50,404	8,180	-11.21%	-3.78%	10.40%
67347	BRIGHTSTAR	Fort Lauderdale	(954) 486-2728	Mike Tomko	32	\$518,452	\$379,637	59,207	8.18%	5.81%	10.64%
11746	BROWARD HEALTHCARE	Fort Lauderdale	(954) 625-3660	Dan Walker	74	\$72,029	\$28,940	9,038	-2.42%	4.83%	11.97%
11154	BUCKEYE COMMUNITY	Perry	(850) 223-7100	Aaron Logue	63	\$102,609	\$76,215	10,191	5.43%	-3.36%	10.43%
67431	CALHOUN-LIBERTY EMPLOYEES	Blountstown	(850) 674-4527	Thomas Flowers	79	\$62,408	\$34,725	5,667	3.04%	13.69%	9.24%
68391	CAMPUS USA	Gainesville	(352) 335-9090	Jerry Benton	8	\$2,090,848	\$1,728,788	118,818	15.05%	10.58%	11.92%
62417	CENTRAL CREDIT UNION OF FLORIDA	Pensacola	(850) 474-0970	Carolyn Dwelle	51	\$173,040	\$110,878	17,108	-0.08%	6.23%	11.27%
24479	CITY & POLICE	Jacksonville	(904) 854-9775	Aaron Logue	72	\$79,108	\$41,735	6,338	3.83%	13.04%	10.00%
67323	CITY COUNTY EMPLOYEES	Clearwater	(727) 442-7746	Lois Blithe	103	\$24,614	\$18,421	3,016	4.11%	9.67%	12.96%
68016	COAST 2 COAST FINANCIAL	Tampa	(813) 621-9631	Sharmon Lenth	108	\$21,221	\$13,549	1,883	1.71%	-0.29%	13.03%
1115	COASTLINE	Jacksonville	(904) 346-1700	Donna Johnson	59	\$120,882	\$68,571	10,456	1.33%	-3.38%	10.93%
60816	COMMUNITY	Rockledge	(321) 690-2328	Laurie Cappelli	21	\$809,921	\$633,375	47,972	12.32%	8.38%	12.77%
67290	COMMUNITY FIRST CU OF FLORIDA	Jacksonville	(904) 354-8537	John Hirabayashi	12	\$1,752,061	\$1,331,945	144,436	5.95%	14.88%	13.52%
67434	COMMUNITY SOUTH	Chipley	(850) 638-8376	Jan Page	56	\$135,071	\$100,759	11,287	4.55%	9.23%	14.41%
1068	COMPASS FINANCIAL	Hialeah	(305) 887-9781	Leonardo Acosta	111	\$19,661	\$15,903	2,434	-6.98%	2.02%	16.01%
67342	CONNECT	Fort Lauderdale	(954) 730-2047	Scott Meyer	73	\$78,238	\$47,635	5,773	1.83%	-1.13%	11.64%
67933	CONTAINER MUTUAL	Fernandina Beach	(904) 277-5713	Cindy Evans	123	\$7,160	\$2,999	765	-2.66%	-13.36%	38.03%
22159	CORAL COMMUNITY	Fort Lauderdale	(954) 772-2330	Joe Pitcher	97	\$33,089	\$16,018	4,428	2.84%	11.58%	9.93%
68691	COUNTRY FINANCIAL	MacClenny	(904) 259-6702	Anita Crews	67	\$89,566	\$63,468	7,042	8.99%	8.86%	10.39%
24508	DADE COUNTY	Sweetwater	(305) 471-5080	George Joseph	22	\$784,002	\$524,288	98,923	2.69%	8.15%	12.98%
60077	ECCO	Pace	(850) 994-6982	Charles O'Quinn	107	\$22,553	\$12,364	1,048	-3.39%	0.87%	19.98%
67336	ECU	Seminole	(800) 382-2400	Susan Langley	95	\$33,379	\$16,045	3,344	-3.14%	-11.49%	15.74%
9788	EGLIN	Fort Walton Beach	(850) 862-0111	Jerry Williams	9	\$2,051,194	\$863,885	121,309	5.14%	12.39%	12.35%
67338	ELECTRICIANS' LOCAL 349	Miami	(305) 325-0511	Angela Wright	127	\$4,621	\$1,003	746	2.95%	-5.76%	17.29%
3388	EMERALD COAST	Port St. Joe	(850) 227-1156	April Redmond	83	\$53,582	\$26,251	5,515	-7.64%	-0.22%	8.00%
67329	ENVISION	Tallahassee	(850) 942-9000	Darryl Worrell	27	\$627,979	\$462,338	56,390	6.73%	10.20%	9.14%
24204	EVERGLADES	Clewiston	(863) 983-5141	Marta Betancourt	91	\$38,289	\$23,499	4,611	5.47%	4.37%	13.83%
68018	F.R.S.A.	Winter Park	(407) 657-7212	Susan Lee	128	\$4,587	\$3,608	851	-0.06%	4.24%	10.72%
68417	FAIRWINDS	Orlando	(407) 270-6030	Larry Tobin	6	\$2,670,383	\$1,971,708	197,694	19.02%	14.20%	11.16%
26	FARMERS	Jacksonville	(904) 764-4591	Theresa Whitfield	116	\$15,934	\$4,585	1,309	6.98%	-5.96%	12.23%
13902	FICARE	Tampa	(813) 870-4362	Denelle Miller	85	\$50,690	\$25,157	6,462	0.53%	6.71%	12.52%
19605	FINANCIAL EDUCATORS	Daytona Beach	(386) 506-3040	Russell Morin	113	\$16,972	\$10,266	1,970	-2.96%	-3.02%	15.87%
67725	FIRST CHOICE	West Palm Beach	(561) 641-0100	Michael Welte	60	\$113,510	\$45,685	10,199	1.64%	-2.82%	10.73%
831	FIRST COAST	Jacksonville	(904) 387-5660	Susan Cantrell	121	\$8,557	\$5,188	1,742	-8.22%	-8.13%	15.60%
68524	FIRST COAST COMMUNITY	Palatka	(386) 328-5555	Gretchen Lunsford	62	\$109,310	\$41,004	11,582	-0.07%	3.39%	12.94%
68301	FIRST COMMERCE	Tallahassee	(850) 488-0035	Cecilia Homison	28	\$615,519	\$438,536	54,613	1.81%	-0.05%	12.13%
61170	FIRST FLORIDA	Jacksonville	(904) 359-6800	Brent Lister	18	\$1,055,950	\$699,395	54,727	16.98%	10.18%	13.67%
68461	FLAG	Tallahassee	(850) 488-6781	Michael Akers	90	\$39,601	\$30,211	5,923	-0.73%	16.07%	10.75%
60497	FLORIDA	Gainesville	(352) 377-4141	Mark Starr	16	\$1,266,314	\$1,098,672	111,746	13.59%	12.93%	10.61%
187	FLORIDA A & M UNIVERSITY	Tallahassee	(850) 222-4541	Sheilah Montgomery	110	\$20,242	\$13,732	3,433	6.96%	-12.69%	4.73%
67668	FLORIDA CENTRAL	Tampa	(813) 879-3333	Laida Garcia	35	\$495,126	\$342,234	54,467	-1.14%	-3.94%	8.55%
378	FLORIDA CUSTOMS	Tampa	(813) 248-1527	Leianne Harden	120	\$9,592	\$3,072	1,098	-2.85%	-10.63%	18.59%
67300	FLORIDA DEPT. OF TRANSPORTATION	Tallahassee	(850) 414-4400	Kevin Keith	86	\$50,337	\$22,541	3,307	3.13%	8.11%	17.75%
67561	FLORIDA RURAL ELECTRIC	Tallahassee	(850) 877-6168	Paula Tuten	101	\$28,089	\$17,619	3,701	-4.43%	-3.38%	20.65%
14635	FLORIDA STATE EMPLOYEES	Pensacola	(850) 474-1400	Christina Reynolds	106	\$22,570	\$12,926	2,887	-8.20%	3.88%	7.08%
67874	FLORIDA STATE UNIVERSITY	Tallahassee	(850) 224-4960	Chuck Adcock	44	\$223,594	\$179,601	25,874	-0.24%	-5.34%	10.28%
67337	FLORIDA WEST COAST	Brandon	(813) 643-5572	Mary Wood	66	\$96,822	\$48,092	10,125	3.45%	-0.43%	12.08%
967	GOLD COAST	Palm Springs	(561) 965-1000	Steven Bush	49	\$185,007	\$91,279	21,469	4.18%	1.45%	11.07%
67643	GPCE	Pensacola	(850) 430-1961	Anita Cooper	87	\$46,611	\$18,618	3,273	0.35%	-4.99%	9.45%
9976	GROW FINANCIAL	Tampa	(813) 837-2451	Thomas Feindt	5	\$2,714,880	\$2,192,632	205,515	11.06%	3.61%	9.71%
196	GTE FINANCIAL	Tampa	(813) 871-2690	Brian Best	7	\$2,205,234	\$1,677,737	227,941	10.35%	-8.65%	8.72%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67521	GUARDIANS	West Palm Beach	(561) 686-4006	John Deese	46	\$206,920	\$131,425	35,380	22.94%	28.14%	13.17%
68412	GULF STATES	Maitland	(407) 831-8844	Gary Teramae	100	\$29,112	\$13,595	3,339	-3.83%	-3.71%	16.55%
68694	GULF WINDS	Pensacola	(850) 479-9601	Chris Rutledge	25	\$719,555	\$498,943	71,512	8.97%	14.76%	11.97%
5727	HARVESTERS	Cantonment	(850) 968-2233	Keith Golden	50	\$184,330	\$155,285	19,222	8.54%	-0.05%	8.66%
7534	HIALEAH MUNICIPAL EMPLOYEES	Hialeah	(305) 883-8090	Patricia Gersack	118	\$11,656	\$3,772	1,553	-2.82%	-4.65%	30.59%
68663	IBM SOUTHEAST EMPLOYEES	Boca Raton	(561) 982-4700	Michael Miller	15	\$1,532,195	\$1,258,284	94,223	35.74%	39.98%	8.71%
7783	INNOVATIONS	Panama City	(850) 233-4400	David Southall	40	\$253,639	\$176,504	20,325	-5.09%	11.21%	9.23%
67344	INSIGHT	Winter Springs	(407) 426-6000	George Davis	30	\$553,071	\$313,045	42,787	-1.00%	-8.26%	9.95%
67334	JACKSON COUNTY TEACHERS	Marianna	(850) 526-4470	Valena Alexander	94	\$34,572	\$13,814	4,020	-3.45%	-6.09%	22.11%
67717	JACKSONVILLE FIREMEN'S	Jacksonville	(904) 353-4788	Phillip Springer	92	\$36,330	\$14,519	2,671	2.44%	-1.14%	9.59%
67298	JACKSONVILLE POSTAL & PROF.	Jacksonville	(904) 743-2555	Davis Johnston	89	\$40,096	\$16,904	2,982	-1.84%	-1.23%	21.54%
340	JAX	Jacksonville	(904) 475-8000	Mary Svoboda	36	\$415,224	\$341,305	37,555	5.63%	12.41%	11.03%
67341	JEFFERSON COUNTY TEACHERS	Monticello	(850) 342-0250	Kayla Mckown	119	\$11,288	\$5,766	1,068	9.59%	14.24%	13.12%
24718	JETSTREAM	Miami Lakes	(305) 821-7060	Jeanne Kucey	48	\$192,010	\$121,031	17,649	-1.35%	-9.10%	12.15%
23709	JM ASSOCIATES	Jacksonville	(904) 378-4588	Jim Ryan	57	\$126,035	\$53,389	8,057	-1.03%	0.09%	15.09%
4135	KEYS	Key West	(305) 294-6622	Maggie Sayer	52	\$152,084	\$114,659	13,980	6.15%	0.51%	9.20%
15605	LAUNCH	Merritt Island	(321) 455-9400	Joe Mirachi	23	\$783,397	\$516,143	68,497	0.75%	18.22%	12.91%
67305	LEE COUNTY MOSQUITO CONTROL	Lehigh Acres	(239) 694-2174	Shelley Dew	130	\$2	\$0	1	-100.00%	-100.00%	0.00%
16979	LOCAL 606 ELECTRICAL WORKERS	Orlando	(407) 896-4733	Jan Sullivan	122	\$7,644	\$1,737	418	-4.36%	-16.85%	17.13%
67630	MADISON EDUCATION ASSOC.	Madison	(850) 973-3132	Gena Shiver	125	\$6,165	\$2,207	844	14.36%	-2.43%	14.20%
12238	MANATEE COMMUNITY	Bradenton	(941) 748-7704	Sherod Halliburton	98	\$32,117	\$19,791	3,688	-4.99%	-7.64%	20.61%
9915	MCCOY	Orlando	(407) 855-5452	Alvin Cowans	29	\$593,644	\$358,182	69,522	0.97%	2.69%	10.67%
61160	MEMBERS FIRST CREDIT UNION OF FL	Pensacola	(850) 434-2211	Caryl Greene	47	\$200,992	\$97,128	17,691	3.36%	-2.42%	14.21%
20468	MEMORIAL EMPLOYEES	Hollywood	(954) 265-5862	George Glasser	77	\$68,717	\$29,239	9,089	0.44%	12.42%	11.37%
9441	METRO NORTH	Jacksonville	(904) 757-5562	Dan Jones	117	\$15,755	\$7,866	1,482	-7.94%	-3.56%	19.97%
9287	MIAMI	Miami	(305) 377-1017	Athan Castiglia	93	\$35,710	\$24,446	2,800	3.90%	11.41%	14.39%
872	MIAMI FIREFIGHTERS	Miami	(305) 324-4004	Patrick Totten	61	\$113,091	\$84,936	4,476	5.89%	20.11%	10.49%
68600	MIDFLORIDA	Lakeland	(863) 688-3733	Kevin Jones	4	\$4,422,010	\$3,200,125	378,723	40.49%	26.11%	9.51%
7039	MONROE COUNTY TEACHERS	Key West	(305) 296-8546	Cary Csombok	105	\$22,783	\$16,318	2,118	-8.41%	-12.69%	10.95%
67330	MPS	Miami	(305) 592-7733	Jace Reyes	54	\$140,139	\$64,728	15,525	9.62%	15.55%	11.21%
21568	MY HEALTHCARE	Gainesville	(352) 333-4760	Eric Nystrom	102	\$25,378	\$13,932	3,990	7.20%	0.55%	17.85%
8442	MY PENSACOLA	Pensacola	(850) 432-9939	James Phetteplace	76	\$68,759	\$25,150	4,832	-3.14%	1.02%	19.16%
67938	OCALA COMMUNITY	Ocala	(352) 509-3200	Steven Nazaruk	96	\$33,298	\$19,457	3,087	1.83%	8.66%	11.85%
13534	OKALOOSA COUNTY TEACHERS	Crestview	(850) 682-2225	Jerry Maughon	68	\$89,234	\$47,388	9,187	5.82%	11.43%	10.06%
68706	ORLANDO	Orlando	(407) 835-3500	Suzanne Weinstein	42	\$247,619	\$177,923	25,004	9.06%	13.97%	8.98%
11804	PANHANDLE EDUCATORS	Panama City	(850) 769-3306	Greg Frith	41	\$251,035	\$109,430	13,602	0.13%	4.89%	11.87%
1303	PEN AIR	Pensacola	(850) 505-3200	Stu Ramsey	14	\$1,550,752	\$975,672	108,156	6.18%	7.10%	14.02%
10880	PINELLAS	Largo	(727) 586-4422	Sherry Belcher	58	\$124,855	\$77,739	12,142	1.06%	13.73%	14.08%
67318	POMPANO BEACH CITY EMPLOYEES	Pompano Beach	(954) 785-8710	Nanette Collette	104	\$23,507	\$16,610	2,144	9.30%	4.92%	21.13%
68445	POWER FINANCIAL	Pembroke Pines	(954) 538-4400	Allan Prindle	20	\$840,306	\$652,586	32,174	32.18%	35.92%	9.69%
68042	POWERNET	Tampa	(813) 621-6454	Don Prue	69	\$88,502	\$38,548	3,748	2.59%	0.27%	9.53%
67319	PRIORITY	Orlando	(407) 425-2561	Jerry Morey	80	\$59,293	\$42,273	14,210	-4.06%	0.38%	6.60%
67444	PRIORITY ONE	Sunrise	(954) 335-5100	Nancy Rappaport	65	\$99,941	\$78,541	9,849	3.19%	8.14%	10.59%
23020	PUBLIX EMPLOYEES	Lakeland	(863) 683-6404	Bob Bregler	19	\$1,047,333	\$434,516	100,211	7.07%	4.24%	13.91%
24703	RAILROAD & INDUSTRIAL	Tampa	(813) 621-6661	Pete Giorgianni	38	\$355,619	\$175,457	39,201	8.72%	15.53%	12.93%
10699	SAN ANTONIO CITIZENS	San Antonio	(352) 588-2732	Tim Baldwin	43	\$229,854	\$114,233	16,897	3.53%	-2.96%	10.05%
11780	SANTA ROSA COUNTY	Milton	(850) 623-3877	Steve German	53	\$140,166	\$65,438	12,471	8.89%	9.59%	12.50%
67327	SHAW-ROSS EMPLOYEES	Miami	(305) 625-4171	Miguel Diaz	124	\$6,426	\$480	808	6.15%	-5.21%	14.32%
21202	SOUTH ATLANTIC	Boca Raton	(561) 394-7097	Pamela Rower	115	\$15,973	\$5,731	2,570	5.04%	-3.88%	9.33%
176	SOUTH FLORIDA EDUCATIONAL	Miami	(305) 270-5200	Mike DiBenedetto	17	\$1,183,095	\$285,995	87,861	4.85%	12.89%	19.12%
9105	SOUTHERNMOST	Key West	(305) 296-6568	Gladys Bethel	114	\$16,167	\$7,430	1,778	6.45%	-6.15%	17.87%
67297	SPACE COAST	Melbourne	(321) 752-2222	Tim Antonion	3	\$4,922,318	\$3,763,366	451,680	20.19%	6.91%	13.37%
67332	SUN	Hollywood	(954) 967-4441	Patrick Mason	70	\$88,320	\$38,813	6,994	2.38%	0.77%	10.89%
68645	SUNCOAST	Tampa	(813) 621-7511	Kevin Johnson	1	\$10,534,614	\$8,285,248	874,011	17.70%	13.02%	9.36%
11789	SUNSTATE	Gainesville	(352) 381-5200	Tom Barnard	34	\$497,331	\$397,619	38,138	11.89%	8.67%	11.05%
1086	SUWANNEE RIVER	Live Oak	(386) 362-2225	Amy Cundiff	112	\$19,475	\$10,204	2,590	-0.76%	9.76%	11.64%
3404	TALLAHASSEE COMMUNITY	Tallahassee	(850) 222-1421	Jack Davis	126	\$4,730	\$3,030	568	-1.51%	28.21%	14.67%
1316	TALLAHASSEE-LEON	Tallahassee	(850) 576-8134	Lisa Brown	82	\$57,133	\$32,487	6,277	2.29%	1.90%	10.84%
352	TAMPA BAY	Tampa	(813) 247-4414	Rick Grammatica	39	\$321,876	\$271,485	32,479	7.27%	12.00%	10.79%
4395	TAMPA POSTAL	Tampa	(813) 264-4969	Barbara Buggica	71	\$83,775	\$29,378	7,765	0.11%	-1.34%	13.38%
15175	TMH	Tallahassee	(850) 402-5301	Tim Cook	75	\$68,770	\$43,312	8,592	0.22%	0.38%	11.24%
16834	TOWN OF PALM BEACH	West Palm Beach	(561) 655-4282	Debra Seadorf	129	\$2,247	\$1,255	379	-11.65%	7.17%	12.48%
68476	TROPICAL FINANCIAL	Miramar	(305) 261-8328	Rich Helber	24	\$741,331	\$613,653	65,331	7.35%	7.92%	9.95%
10754	TYNDALL	Panama City	(850) 769-9999	Jim Warren	13	\$1,634,283	\$744,914	114,801	-2.90%	9.11%	10.77%
971	UNITED POLICE	Miami	(305) 579-6506	Maureen Vera-Garcia	88	\$46,229	\$27,121	4,993	4.68%	68.91%	17.38%
67348	UNIVERSITY	Miami	(786) 425-5000	Michael Welch	45	\$209,680	\$81,074	15,952	0.33%	15.45%	9.67%
24223	USF	Tampa	(813) 569-2000	Richard Skaggs	26	\$709,527	\$596,510	62,407	9.85%	9.38%	10.82%
12458	VELOCITY COMMUNITY	Palm Beach Gdns.	(561) 775-2525	Jeff Marshall	37	\$364,320	\$191,722	22,134	4.17%	7.78%	12.27%
68490	VYSTAR	Jacksonville	(904) 777-6000	Brian Wolfburg	2	\$9,117,164	\$6,612,578	696,759	15.68%	16.50%	8.55%
14186	WALTON COUNTY TEACHERS	Defuniak Springs	(850) 892-2024	Becky Pitts	109	\$20,313	\$8,815	3,285	-3.07%	-0.87%	8.71%
61525	WE FLORIDA FINANCIAL	Fort Lauderdale	(954) 745-2400	Lloyd Gill	33	\$512,721	\$423,988	46,243	0.86%	10.56%	10.13%

GEORGIA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	121	114	108	100	99	-1.00%	-3.93%
Number of Members	2,086,520	2,108,441	2,115,818	2,159,007	2,172,432	0.62%	0.81%
Total Assets (\$000)	\$20,721,445	\$21,980,565	\$22,986,685	\$23,837,753	\$24,759,662	3.87%	3.63%
Total Shares (\$000)	\$17,852,594	\$18,896,253	\$19,702,535	\$20,374,263	\$20,992,858	3.04%	3.29%
Total Loans (\$000)	\$13,240,458	\$14,708,891	\$16,008,375	\$17,184,500	\$17,779,863	3.46%	6.07%
Total Capital (\$000)	\$2,568,896	\$2,721,278	\$2,877,288	\$3,075,734	\$3,347,056	8.82%	5.43%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67505	1ST CHOICE	Atlanta	(404) 832-5800	Sharon Odom	50	\$25,190	\$13,268	8,114	1.97%	3.89%	9.20%
16096	AFLAC	Columbus	(706) 596-3239	Roy Mcleod	20	\$174,461	\$20,667	17,095	-8.66%	-9.69%	21.15%
10262	ALTAMAHA	Jesup	(912) 427-8924	Cheryl Spires	41	\$57,385	\$35,096	9,644	1.93%	-0.11%	16.27%
6859	ARTESIAN CITY	Albany	(229) 436-0869	Matthew Lawson	55	\$21,208	\$15,613	2,935	17.33%	31.06%	18.65%
60484	ASSOCIATED	Norcross	(770) 448-8200	Lin Hodges	5	\$1,608,214	\$1,212,994	154,165	2.62%	3.15%	13.18%
67389	ATLANTA POSTAL	Atlanta	(404) 768-4126	Chuck Head	4	\$2,165,396	\$1,557,071	99,385	1.78%	-1.62%	14.31%
20974	B.O.N.D. COMMUNITY	Atlanta	(404) 525-0619	Craig McDonald	44	\$45,901	\$19,184	3,464	3.43%	5.49%	8.96%
21575	BEKA	Lindale	(706) 235-4481	Brandy Banister	76	\$5,800	\$4,693	742	2.19%	-6.87%	11.08%
14011	BERRIEN TEACHERS	Nashville	(229) 686-5290	Shannon White	93	\$1,378	\$762	251	5.76%	0.90%	14.32%
24546	BIG BETHEL AME CHURCH	Atlanta	(404) 827-9715	Cornelia Jordan	96	\$313	\$20	251	3.40%	-37.34%	12.97%
22400	BROSNAN YARD	Macon	(478) 743-2083	Kimberly Everett	82	\$3,358	\$2,399	940	15.00%	3.48%	14.82%
6053	CDC	Atlanta	(404) 325-3270	Betsy Mercier	13	\$314,829	\$88,494	19,569	1.05%	-0.82%	9.71%
67367	CGR	Macon	(478) 745-0494	Jerry Jordan	32	\$92,762	\$36,596	14,262	1.61%	-5.09%	19.11%
17017	COCA-COLA	Atlanta	(404) 676-2586	Rob Hatefi	18	\$186,384	\$131,689	15,522	-2.02%	1.50%	10.91%
16014	COFFEE COUNTY TEACHERS	Douglas	(912) 384-2866	Jacqueline Buford	83	\$3,277	\$2,178	1,552	-17.42%	25.88%	19.47%
11996	COLQUITT COUNTY TEACHERS	Moultrie	(229) 890-6214	Sally Yarbrough	74	\$7,727	\$4,861	1,825	-0.78%	-6.10%	21.56%
60825	COMBINED EMPLOYEES	Warner Robins	(478) 929-5700	Robert Glore	67	\$11,029	\$8,722	3,325	6.59%	0.03%	10.38%
68683	COOSA VALLEY	Rome	(706) 235-8551	Andy Harris	12	\$352,247	\$266,467	43,896	-2.41%	-5.87%	9.34%
67371	CORE	Statesboro	(912) 764-9846	Robert Clampett	31	\$100,179	\$70,793	12,166	4.36%	3.33%	11.86%
20509	COWETA CITIES & COUNTY EMPLOYEES	Newnan	(770) 253-2273	Rebecca Ashoff	56	\$21,100	\$9,149	3,201	3.63%	-4.35%	17.24%
67383	CREDIT UNION OF ATLANTA	Atlanta	(404) 658-6465	Allen Upchurch	37	\$66,605	\$39,172	16,398	3.91%	23.87%	12.01%
68571	CREDIT UNION OF GEORGIA	Woodstock	(678) 486-1111	Brian Albrecht	11	\$353,481	\$196,095	33,552	9.27%	20.48%	10.56%
61262	CRMC EMPLOYEES	Douglas	(912) 383-5640	Mattie Lewis	86	\$2,690	\$1,391	1,199	5.64%	15.84%	19.59%
66357	DELTA COMMUNITY	Atlanta	(404) 715-4725	Hank Halter	1	\$6,051,860	\$4,810,003	414,624	4.16%	5.38%	13.07%
68618	DOCO	Albany	(229) 435-1715	Barry Heape	17	\$199,136	\$163,222	34,967	-0.96%	5.50%	9.95%
22083	ELCO	Elberton	(706) 213-4186	Joanne Dyal	84	\$3,170	\$2,198	754	9.74%	2.38%	22.56%
68573	EMORY ALLIANCE	Decatur	(404) 329-6415	Chris Culberson	23	\$157,145	\$101,830	18,334	-1.44%	6.09%	9.44%
7825	EXCEL	Norcross	(770) 441-9235	Thomas Hayden	28	\$119,926	\$81,840	14,478	3.10%	5.26%	11.02%
9527	FAB CHURCH	Savannah	(912) 233-8997	Charles Black	97	\$262	\$37	256	-12.44%	9.91%	21.83%
61831	FAMILY FIRST	Hapeville	(404) 768-4980	Stephen Smith	30	\$102,899	\$59,693	13,337	-5.55%	1.71%	14.81%
67385	FIELDALE	Baldwin	(706) 778-5100	Becky Stuart	70	\$10,560	\$1,720	1,932	6.68%	6.00%	12.50%
20707	FIRST RELIANCE	Athens	(706) 613-1644	Dina Thomas	64	\$12,953	\$5,813	2,942	0.02%	-4.45%	11.61%
16085	FLINT	Reynolds	(478) 847-5180	Tonya Kendrick	87	\$2,680	\$1,326	655	-0.04%	6.58%	24.65%
23908	FLINT RIVER EMPLOYEES	Oglethorpe	(478) 472-5524	Heather Bodrey	92	\$1,725	\$964	318	-21.12%	6.42%	31.25%
67392	FLOWERS EMPLOYEES CREDIT LEAGUE	Thomasville	(229) 228-6860	Jack Singletary	52	\$22,888	\$12,665	5,418	-4.59%	-8.24%	31.65%
67706	FORT MCPHERSON	Atlanta	(404) 753-4592	Amy Osborne	51	\$23,413	\$11,763	4,151	-0.56%	-2.02%	9.34%
67363	G.P.A.	Savannah	(912) 964-3995	Robert Cole	63	\$13,965	\$5,209	1,561	-2.44%	-8.16%	19.32%
67382	GENUINE PARTS	Norcross	(770) 246-4362	Larry Duzenski	69	\$10,799	\$3,576	1,446	11.15%	-0.18%	23.43%
68291	GEORGIA GUARD	Macon	(478) 741-4428	Debra Montford	80	\$4,084	\$2,334	816	-6.05%	-7.30%	11.32%
3800	GEORGIA HERITAGE	Savannah	(912) 236-4400	Dale Taratuta	29	\$105,673	\$78,004	11,365	5.47%	-2.76%	11.76%
365	GEORGIA POWER NORTHWEST	Rome	(706) 232-6871	Jennifer Leu	40	\$57,885	\$35,555	6,920	0.23%	6.31%	9.65%
12291	GEORGIA POWER VALDOSTA	Valdosta	(229) 253-1111	Joyce Jones	54	\$22,230	\$11,099	3,595	1.50%	-1.76%	13.59%
68607	GEORGIA UNITED	Duluth	(770) 476-6400	Debbie Smith	7	\$1,414,020	\$998,721	166,881	5.90%	0.57%	10.65%
67390	GEORGIA'S OWN	Atlanta	(404) 874-0777	Dave Preter	3	\$2,494,603	\$1,926,980	182,766	0.70%	1.87%	11.45%
16168	GEOVISTA	Hinesville	(912) 368-2477	Elaine Tuten	25	\$147,815	\$75,187	25,077	3.58%	-9.52%	8.64%
67354	GLYNN COUNTY FEDERAL EMPLOYEES	Brunswick	(912) 264-6325	Carrie Hand	58	\$18,297	\$9,244	1,195	4.11%	10.11%	20.89%
68698	GO ENERGY FINANCIAL	Tucker	(470) 514-3000	Denise Swan	26	\$128,482	\$101,735	12,783	1.41%	4.38%	10.56%
14670	H E A	Warner Robins	(478) 953-7477	Brad Hamlin	48	\$28,038	\$14,508	3,109	1.76%	0.89%	10.87%
23054	HABERSHAM	Clarkesville	(706) 474-3680	Jessi Rothell	53	\$22,554	\$15,155	4,310	1.09%	11.58%	14.78%
68602	HALLCO COMMUNITY	Gainesville	(770) 534-4255	Joe Foster	33	\$90,926	\$65,295	12,488	5.09%	8.66%	10.04%
67563	HARRIS EMPLOYEES	Cordele	(229) 273-2500	Amy Moore	95	\$749	\$457	214	-19.87%	12.28%	29.53%
67399	HEALTH CENTER	Augusta	(706) 434-1600	Stacy Tallent	42	\$52,069	\$31,572	7,183	1.34%	1.93%	10.56%
18707	INTERSTATE UNLIMITED	Jesup	(912) 427-3904	Stacie Branch	19	\$185,188	\$146,591	24,388	4.78%	5.13%	15.72%
10866	KINETIC	Columbus	(706) 320-8500	Mark Littleton	9	\$421,435	\$314,441	45,446	4.48%	-0.60%	11.89%
19552	LANIER	Oakwood	(770) 503-1765	Robin Simpson	45	\$40,507	\$33,324	5,805	13.80%	30.39%	9.65%
68581	LGE COMMUNITY	Marietta	(770) 424-0060	Chris Leggett	6	\$1,433,057	\$1,107,460	116,576	2.36%	0.51%	12.54%
21297	LOCAL 461	Macon	(478) 788-2539	Marci Barton	94	\$1,206	\$973	547	5.02%	13.98%	15.84%
13516	LOCOGA	Valdosta	(229) 244-4513	Peggy Daniels	78	\$4,511	\$2,022	839	-2.11%	15.38%	8.39%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67687	MACON FIREMEN'S	Macon	(478) 741-4006	Linda Hardwick	77	\$4,729	\$2,966	666	-6.07%	2.98%	28.42%
67688	MACON-BIBB EMPLOYEES	Macon	(478) 751-2729	Rita Dean	81	\$3,408	\$2,361	1,324	-3.36%	-9.99%	15.71%
8323	MARSHLAND COMMUNITY	Brunswick	(912) 279-2000	Jeff Holcombe	24	\$148,211	\$96,961	15,124	1.62%	9.08%	11.89%
67394	MEMBERS UNITED	Albany	(229) 439-1448	Liz Gilmore	39	\$60,323	\$36,776	9,113	-7.84%	-15.79%	15.09%
67538	MEMBERSFIRST	Decatur	(404) 978-0080	Terry Hardy	16	\$243,777	\$172,125	33,248	3.66%	6.63%	12.26%
68556	MEMORIAL HEALTH	Savannah	(912) 354-8100	Don Hill	60	\$17,616	\$10,758	3,387	-4.00%	4.82%	19.62%
22362	MERCY	Savannah	(912) 819-2411	Clinton Smith	72	\$8,661	\$5,710	2,148	4.38%	11.52%	19.09%
1410	MIDSOUTH COMMUNITY	Macon	(478) 471-9946	Roy Bibb	14	\$284,239	\$205,527	38,891	7.64%	6.56%	13.60%
67388	MUTUAL SAVINGS	Atlanta	(404) 584-4754	Jennifer Fiorenza	36	\$70,784	\$45,164	5,995	2.08%	2.41%	13.58%
67395	NORTH GEORGIA	Toccoa	(706) 886-1441	Tracy Moyer	38	\$61,298	\$49,253	10,888	4.57%	9.24%	11.83%
67391	NORTH MAIN	Cornelia	(706) 894-9060	Melany Ward	62	\$15,589	\$11,416	1,560	5.94%	11.53%	15.95%
20410	NORTHSIDE	Atlanta	(404) 851-6389	Amy Clark	59	\$18,139	\$12,171	5,948	-0.40%	-3.95%	13.60%
24234	OMEGA PSI PHI FRATERNITY	Toccoa	(404) 289-1100	Robert McCartney	90	\$1,958	\$880	1,336	8.73%	12.11%	5.67%
383	ON THE GRID FINANCIAL	Atlanta	(770) 396-9005	Tracy Moyer	46	\$38,200	\$18,578	5,001	-2.12%	-3.55%	15.18%
22299	PATTERSON PUMP	Toccoa	(706) 297-2833	Mary Weaver	89	\$2,478	\$942	400	-7.55%	-3.86%	19.77%
14676	PEACH STATE	Lawrenceville	(678) 889-4328	Marshall Boutwell	8	\$516,837	\$377,112	60,732	5.19%	10.94%	9.25%
67632	PINNACLE	Atlanta	(404) 888-1648	Matt Selke	35	\$72,637	\$47,026	7,615	-1.43%	15.23%	9.17%
24631	PLATINUM	Duluth	(404) 297-9797	Kabir Laiwalla	27	\$126,445	\$96,335	9,524	9.28%	15.05%	8.71%
359	POWERCO	Atlanta	(404) 506-3750	Dan Blalock	22	\$168,818	\$79,131	17,840	-4.85%	5.16%	14.29%
376	REGIONAL MEMBERS	Columbus	(706) 321-3225	Gail Chandler	73	\$8,598	\$4,217	1,321	-3.81%	-4.70%	10.62%
60582	RIG EMPLOYEES	Macon	(478) 784-3627	Melinda Spencer	75	\$7,513	\$3,133	675	-2.92%	-4.64%	30.62%
68670	ROBINS FINANCIAL	Warner Robins	(800) 241-2405	John Rhea	2	\$2,738,617	\$1,859,085	214,802	8.11%	8.67%	18.33%
60707	ROME KRAFT EMPLOYEES	Coosa	(706) 295-9027	Diane Mccoy	61	\$16,535	\$12,179	1,962	1.64%	9.33%	25.18%
67589	ROPER CORPORATION EMPLOYEES	Lafayette	(706) 638-5109	Freda Raines	91	\$1,753	\$416	677	-1.73%	-17.77%	14.63%
67364	SAVANNAH POSTAL	Savannah	(912) 691-2087	Freda Henderson	57	\$19,092	\$8,477	2,175	-0.67%	4.04%	16.36%
9408	SAVANNAH SCHOOLS	Savannah	(912) 236-0919	Derrick Rumph	47	\$31,802	\$12,740	4,009	-0.11%	-4.25%	12.13%
6582	SAVASTATE TEACHERS	Savannah	(912) 358-4178	Chinkqua Beard	85	\$2,855	\$688	769	-5.02%	5.37%	21.59%
68673	SOUTHEASTERN	Valdosta	(229) 244-2732	Michael Gudely	15	\$262,534	\$197,942	26,305	6.98%	7.58%	10.60%
67403	SOUTHERN PINE	Valdosta	(229) 559-3311	Leah Lehman	43	\$46,095	\$27,648	2,152	2.94%	8.00%	18.74%
20890	STEPHENS COUNTY COMMUNITY	Toccoa	(706) 886-3532	Willie Woodruff	99	\$148	\$17	114	-0.21%	-44.54%	11.74%
14103	TABERNACLE	Augusta	(706) 724-1230	Lashana Bradwell	98	\$206	\$29	137	-2.19%	-36.03%	15.93%
68638	THE SOUTHERN	Fayetteville	(800) 338-5882	Ray Hull	10	\$406,673	\$204,821	32,947	2.75%	5.29%	10.80%
67564	THE WRIGHT	Toccoa	(706) 886-2908	Alaina Lacount	65	\$12,760	\$4,459	1,513	1.03%	11.06%	17.11%
67913	THREE RIVERS	Bainbridge	(229) 243-8131	Thomas Joyce	68	\$10,936	\$4,979	4,614	-22.99%	-9.38%	13.98%
4999	UNITED 1ST	Kingsland	(912) 729-2800	Patrick Conn	21	\$171,733	\$112,492	25,974	-0.79%	3.45%	11.43%
13704	UNITED METHODIST CONNECTIONAL	Marietta	(770) 565-3794	Brian Pritchard	48	\$28,038	\$18,685	3,975	-1.90%	-0.25%	10.03%
24683	UNITED NEIGHBORHOOD	Augusta	(706) 823-6378	Idella Starks	88	\$2,529	\$1,395	800	42.46%	-19.15%	8.90%
12290	VALDOSTA TEACHERS	Valdosta	(229) 247-9930	Katy Houston	71	\$8,762	\$4,321	2,191	-6.04%	-4.97%	17.29%
20610	WALKER COUNTY EDUCATORS	Chickamauga	(706) 375-4243	Christy Rickenbaker	66	\$11,814	\$7,901	1,469	0.77%	8.66%	27.54%
15265	WARE COUNTY SCHOOL EMPLOYEES	Waycross	(912) 285-9728	Priscilla Christopher	79	\$4,292	\$3,467	734	2.06%	20.05%	11.39%
67892	WORKMEN'S CIRCLE INCORPORATED	Savannah	(912) 356-9225	Chris Miltiades	34	\$74,606	\$49,691	1,448	4.89%	-3.83%	23.85%

HAWAII CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	64	61	57	53	52	-1.89%	-4.07%
Number of Members	806,212	811,786	823,550	838,873	854,700	1.89%	1.17%
Total Assets (\$000)	\$10,171,542	\$10,610,102	\$10,927,700	\$11,164,340	\$11,716,284	4.94%	2.87%
Total Shares (\$000)	\$8,952,045	\$9,324,690	\$9,592,107	\$9,783,959	\$10,196,145	4.21%	2.64%
Total Loans (\$000)	\$4,363,397	\$4,708,328	\$5,221,238	\$5,730,523	\$6,152,384	7.36%	7.11%
Total Capital (\$000)	\$1,183,826	\$1,231,501	\$1,283,120	\$1,341,041	\$1,443,551	7.64%	4.05%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
1845	ALOHA PACIFIC	Honolulu	(808) 531-3711	Vince Otsuka	3	\$968,340	\$595,347	62,423	8.44%	11.30%	10.56%
1607	BIG ISLAND	Hilo	(808) 935-9778	Nicole Aguinardo	18	\$114,094	\$46,143	9,917	6.35%	-1.26%	10.02%
24630	CJ HAWAII	Hilo	(808) 933-6703	James Takamine	13	\$298,363	\$138,701	27,472	2.52%	-4.99%	12.29%
1987	EWA	Ewa Beach	(808) 681-3033	Kelly Gibo	47	\$12,864	\$3,659	1,727	0.92%	-4.11%	23.80%
24796	GARDEN ISLAND	Lihue	(808) 245-2712	Shane Corregedore	22	\$96,254	\$29,700	7,215	-1.13%	29.85%	14.94%
9381	GATHER	Lihue	(808) 245-6791	Tess Shimabukuro	9	\$536,987	\$300,643	35,683	5.09%	4.86%	11.25%
12613	GLOVER	Honolulu	(808) 218-7509	Aisha Johnson	51	\$3,739	\$91	242	-14.59%	-37.52%	19.17%
2280	HAMAKUA	Pepeekeo	(808) 964-5566	Laurie Taka	45	\$16,368	\$7,390	1,622	7.11%	18.77%	16.10%
2403	HAWAII	Honolulu	(808) 847-1371	Steve Goo	23	\$89,732	\$56,274	13,713	4.34%	3.60%	12.19%
24839	HAWAII CENTRAL	Honolulu	(808) 536-3677	Drake Tanabe	12	\$298,720	\$150,833	18,151	7.22%	1.81%	8.64%
1719	HAWAII COMMUNITY	Kailua Kona	(800) 514-2328	Tricia Buskirk	8	\$553,189	\$374,609	42,711	4.44%	8.69%	10.03%
1784	HAWAII COUNTY EMPLOYEES	Hilo	(808) 935-2969	Andrew Rosen	20	\$100,324	\$32,075	5,894	4.07%	7.01%	15.73%
10938	HAWAII FIRST	Kamuela	(808) 885-7349	Laura Aguirre	34	\$38,490	\$22,138	8,278	-1.24%	-9.10%	12.87%
1870	HAWAII LAW ENFORCEMENT	Honolulu	(808) 973-4311	Rene Matsuura	15	\$181,020	\$112,302	14,690	2.00%	13.90%	11.57%
1785	HAWAII SCHOOLS	Honolulu	(808) 521-0302	Robin Kim	28	\$63,719	\$29,966	4,045	-1.46%	-1.03%	13.02%
1718	HAWAII STATE	Honolulu	(808) 587-2700	Andrew Rosen	1	\$1,763,409	\$1,089,357	113,941	11.53%	11.42%	10.43%
1869	HAWAIIAN ELECTRIC EMPLOYEES	Honolulu	(808) 543-7581	Pam Sumimoto	39	\$32,645	\$12,749	2,019	-6.77%	13.55%	17.22%
1717	HAWAIIAN FINANCIAL	Honolulu	(808) 832-8700	Norman Okimoto	4	\$673,242	\$414,899	60,949	1.70%	9.14%	13.47%
1815	HAWAIIUSA	Honolulu	(808) 534-4300	Karl Yoneshige	2	\$1,754,571	\$926,372	129,652	3.22%	4.81%	11.95%
2705	HELCO	Hilo	(808) 238-3500	Barbara Shozuya	33	\$41,107	\$18,458	1,524	-2.71%	-0.25%	19.40%
1829	HFS	Hilo	(808) 930-1400	Nathan Abe	7	\$595,900	\$232,418	50,868	3.19%	5.49%	10.29%
1733	HICKAM	Honolulu	(808) 423-1391	Scott Kaulukukui	6	\$619,323	\$326,373	49,289	6.67%	17.43%	9.74%
14303	HMSA EMPLOYEES	Honolulu	(808) 948-5154	Gloria Omandam	27	\$64,202	\$11,633	3,455	-6.06%	1.90%	13.77%
7594	HONEA	Fort Shafter	(808) 841-2473	Fred Dalit	43	\$20,174	\$8,830	778	-3.62%	-11.49%	11.31%
1830	HONOLULU	Honolulu	(808) 777-5646	Mark Munemitsu	14	\$269,132	\$188,532	17,362	3.94%	12.69%	12.02%
1880	HONOLULU FIRE DEPARTMENT	Honolulu	(808) 853-2355	Jon Mitomi	25	\$69,962	\$35,717	5,318	-1.95%	0.17%	11.34%
9115	HOTEL AND TRAVEL INDUSTRY	Honolulu	(808) 942-5115	Cheryl Nakai	36	\$37,608	\$16,124	5,258	0.17%	2.78%	8.25%
2275	KAHUKU	Kahuku	(808) 293-9063	Daniel Keomalu	50	\$5,788	\$4,587	1,823	2.36%	-0.23%	13.64%
10399	KAHULUI	Kahului	(808) 871-7705	Guy Muraoka	29	\$60,370	\$21,738	4,173	1.28%	2.33%	15.43%
11553	KAMEHAMEHA	Honolulu	(808) 842-9660	S. Hatakeyama	35	\$37,923	\$9,399	4,016	0.37%	-6.20%	12.87%
5487	KAUAI GOVERNMENT EMPLOYEES	Lihue	(808) 245-2463	Monica Belz	16	\$120,940	\$88,926	7,202	4.00%	5.22%	10.28%
2577	KAUAI TEACHERS	Lihue	(808) 245-3753	Conrad Rualizo	37	\$33,733	\$17,508	2,713	2.79%	2.29%	8.38%
8435	KO'OLAU	Kailua	(808) 254-3566	Deborah Kim	24	\$79,772	\$38,989	7,351	-4.24%	0.48%	9.88%
11494	KUAKINI MEDICAL AND DENTAL	Honolulu	(808) 687-6280	Keith Nakamura	32	\$43,215	\$5,991	2,366	-1.47%	-4.80%	13.64%
2953	LANAI	Lanai City	(808) 565-6522	Charity Figuerres	41	\$29,076	\$1,461	1,827	2.64%	7.39%	11.57%
10882	LOCAL UNION 1186 IBEW	Honolulu	(808) 848-1599	Ron Mendiola	46	\$14,506	\$3,203	1,131	-4.64%	27.17%	12.17%
2562	MAUI	Kahului	(808) 873-5050	Clay Fuchigami	19	\$101,454	\$35,879	7,535	2.25%	3.61%	16.97%
1866	MAUI COUNTY	Wailuku	(808) 244-7968	Gary Fukuroku	11	\$327,878	\$151,696	19,531	0.73%	5.32%	16.33%
1817	MAUI TEACHERS	Wailuku	(808) 242-2997	Kelly Tobita	40	\$32,564	\$7,806	1,611	-4.04%	40.36%	16.06%
2713	MCBRYDE	Eleele	(808) 335-3365	Jacie Emoto	21	\$98,803	\$13,062	3,422	3.49%	20.60%	23.09%
17989	MCCABE HAMILTON & RENNY	Honolulu	(808) 533-4567	Charlene Chung	49	\$7,047	\$3,307	619	-0.82%	8.68%	13.06%
7471	MOLOKAI COMMUNITY	Kaunakakai	(808) 553-5328	Lawrence Lasua	42	\$26,933	\$10,832	4,241	-1.69%	-3.71%	10.19%
24830	OAHU	Honolulu	(808) 521-6727	Bart Saxton	30	\$48,802	\$20,534	3,753	-1.57%	5.02%	12.57%
3050	ONOMEA	Papaikou	(808) 964-1031	David Morgan	44	\$18,816	\$11,568	1,632	5.94%	5.96%	17.13%
1961	PEARL HAWAII	Waipahu	(808) 737-4328	Dan Terada	10	\$376,378	\$166,254	29,628	-0.48%	9.17%	10.64%
24284	PLUMBERS & FITTERS LOCAL 675	Honolulu	(808) 537-9135	Jenny Le	52	\$2,429	\$349	796	-1.48%	-24.53%	14.30%
7423	SCHOFIELD	Wahiawa	(808) 624-9884	Ron Aoki	38	\$33,409	\$15,275	2,428	0.55%	-2.65%	16.50%
9719	ST. FRANCIS MEDICAL CENTER	Honolulu	(808) 547-6229	Mary Brown	48	\$9,719	\$6,327	1,134	10.21%	-2.90%	16.62%
10465	UNIVERSITY OF HAWAII	Honolulu	(808) 983-5500	Travis Bow	5	\$660,944	\$221,207	30,400	3.08%	7.00%	11.47%
3574	VALLEY ISLE COMMUNITY	Kahului	(808) 877-3232	Trevor Tokishi	17	\$119,493	\$53,188	13,226	3.72%	12.57%	11.24%
2049	WAILUA	Wailua	(808) 637-6737	Robert Jonick	31	\$47,987	\$15,419	3,216	-4.35%	4.86%	15.31%
9924	WAILUKU	Kahului	(808) 244-7981	Craig Kinoshita	26	\$64,829	\$46,543	4,730	18.62%	6.96%	14.46%

STATE TABLE

IDAHO

IDAHO CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	39	36	35	34	34	0.00%	-2.71%
Number of Members	724,468	784,225	846,473	892,627	957,080	7.22%	5.73%
Total Assets (\$000)	\$6,902,197	\$7,685,300	\$8,813,334	\$9,983,334	\$11,320,759	13.40%	10.40%
Total Shares (\$000)	\$5,921,959	\$6,789,402	\$7,453,577	\$8,388,910	\$9,655,594	15.10%	10.27%
Total Loans (\$000)	\$5,599,831	\$6,307,539	\$7,440,815	\$8,234,180	\$9,213,839	11.90%	10.47%
Total Capital (\$000)	\$666,328	\$749,608	\$841,820	\$957,911	\$1,098,945	14.72%	10.52%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
8428	ADVANTAGE PLUS	Pocatello	(208) 232-7711	Brent Neibaur	13	\$164,028	\$128,451	18,259	18.97%	18.07%	8.47%
13741	BEEHIVE	Rexburg	(208) 656-1000	Shane Berger	7	\$311,575	\$226,676	31,030	13.37%	1.24%	10.59%
82504	BOISE FIRE DEPARTMENT	Boise	(208) 860-4974	Dave Muir	30	\$8,349	\$7,046	976	-0.74%	7.19%	14.88%
1040	CAPED	Meridian	(208) 884-0151	Todd Erickson	4	\$783,074	\$637,474	80,874	11.67%	8.67%	8.14%
68295	CLARITY	Nampa	(208) 467-6583	Wendy Edwards	17	\$87,079	\$54,122	14,870	12.20%	7.72%	8.53%
68257	CONNECTIONS	Pocatello	(208) 233-5544	Brian Osberg	12	\$180,179	\$146,698	19,479	4.85%	6.39%	7.99%
4960	COTTONWOOD COMMUNITY	Cottonwood	(208) 962-3451	Gregory Sonnen	15	\$114,965	\$83,691	5,304	11.11%	7.09%	17.26%
4993	DESERT SAGE	Nampa	(208) 461-9141	Paula Morrison	33	\$1,241	\$897	367	-2.36%	-4.21%	13.80%
82514	E.S.A.	Boise	(208) 342-0800	Loyal Perry	31	\$6,624	\$2,063	1,104	6.06%	-9.63%	7.63%
68376	EAST IDAHO	Idaho Falls	(208) 523-9068	Dan Thurman	8	\$309,622	\$220,441	33,311	5.01%	-0.79%	10.80%
65722	FREEDOM NORTHWEST	Kamiah	(208) 935-0277	Gregory Garrett	11	\$195,001	\$164,967	8,637	15.76%	23.30%	8.73%
66237	HEALTH CARE IDAHO	Boise	(208) 275-0069	Fallon Eisenbarth	27	\$12,486	\$4,449	1,673	-6.24%	1.42%	14.15%
68594	ICON	Boise	(208) 344-7948	Connie Miller	6	\$342,149	\$277,262	27,748	15.37%	7.00%	12.24%
63194	IDAHO CENTRAL	Chubbuck	(208) 239-3000	Kent Oram	1	\$5,070,732	\$4,370,233	387,351	22.46%	18.52%	8.82%
7776	IDAHO STATE UNIVERSITY	Pocatello	(208) 235-7100	Doug Chambers	10	\$239,401	\$186,293	28,371	1.07%	2.84%	8.57%
68361	IDAHO UNITED	Boise	(208) 388-2138	Gary Skeen	21	\$37,050	\$30,972	5,212	2.05%	8.58%	7.62%
97102	LATAH	Moscow	(208) 882-0232	Marlys Wilson	16	\$107,576	\$65,704	7,120	2.84%	10.78%	9.03%
68386	LEWIS CLARK	Lewiston	(208) 746-7233	Trisha Baker	14	\$127,528	\$98,160	15,102	16.70%	11.57%	8.52%
82547	MEMBERS PREFERRED	Idaho Falls	(208) 523-0090	Greg Johnson	22	\$31,928	\$24,108	3,628	9.60%	2.82%	15.69%
82527	MINI-CASSIA EMPLOYEES	Burley	(208) 878-3719	Jonathan Ostler	34	\$543	\$301	379	0.90%	2.47%	15.07%
65858	MOUNTAIN GEM	Nampa	(208) 466-9455	Cheri Schaafs	26	\$17,297	\$14,005	2,740	-2.63%	-10.67%	8.52%
97073	NORTHWEST CHRISTIAN	Nampa	(208) 466-0916	Brad Swartzentruber	18	\$68,455	\$33,518	5,612	11.21%	6.62%	9.33%
65789	PINE TREE COMMUNITY	Grangeville	(208) 983-1558	Dan Goehring	20	\$57,317	\$32,436	3,958	8.64%	-2.49%	8.84%
9247	PIONEER	Mountain Home	(208) 587-3304	Curt Perry	5	\$489,762	\$392,109	52,008	0.59%	-5.57%	9.85%
63405	POCATELLO SIMPLOT	Pocatello	(208) 234-5360	Amy Wellard	23	\$30,774	\$19,775	2,023	1.50%	7.56%	21.53%
68700	POTLATCH NO 1 FINANCIAL	Lewiston	(208) 746-8900	Chris Loseth	2	\$1,260,852	\$1,040,859	92,373	15.37%	10.22%	9.19%
490	RAILS WEST	Pocatello	(208) 232-5746	Richard Ely	19	\$60,693	\$40,999	9,063	2.59%	-6.50%	9.20%
82537	SAINT ALPHONSUS MEDICAL	Boise	(208) 367-2224	Kathy McCarty	32	\$5,011	\$3,596	1,296	-11.12%	-4.54%	9.98%
517	SEI	Pocatello	(208) 233-4395	Rob North	24	\$22,393	\$20,670	2,809	5.69%	13.11%	10.67%
61179	SIMPLOT EMPLOYEES	Caldwell	(208) 454-4286	Ben Grayson	25	\$20,505	\$11,970	4,759	-0.53%	-4.15%	16.06%
8749	SNAKE RIVER	Twin Falls	(208) 734-8671	Tracey O'Donnell	28	\$9,044	\$7,073	1,331	11.93%	3.96%	13.41%
97066	ST. JOE VALLEY	St. Maries	(208) 245-4231	Gloria Rauch	29	\$9,042	\$4,687	1,105	3.77%	-4.19%	7.58%
17127	TRUGROCER	Boise	(208) 385-5200	P. Thomason Adkins	9	\$269,172	\$99,416	26,413	5.53%	8.34%	19.26%
68353	WESTMARK	Idaho Falls	(208) 528-8315	Rich Leonardson	3	\$869,311	\$762,716	60,795	10.53%	7.25%	8.58%

ILLINOIS CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	290	279	263	253	242	-4.35%	-3.55%
Number of Members	2,976,482	3,044,294	3,164,187	3,250,223	3,375,388	3.85%	2.55%
Total Assets (\$000)	\$39,895,181	\$42,226,193	\$43,690,604	\$46,694,373	\$50,059,715	7.21%	4.64%
Total Shares (\$000)	\$34,677,188	\$36,787,546	\$38,120,478	\$39,547,055	\$42,255,851	6.85%	4.03%
Total Loans (\$000)	\$24,213,869	\$26,787,392	\$29,261,196	\$32,258,196	\$33,714,457	4.51%	6.84%
Total Capital (\$000)	\$4,481,707	\$4,733,220	\$4,983,108	\$5,271,546	\$5,731,655	8.73%	5.04%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
63932	1ST MIDAMERICA	Bethalto	(618) 258-3168	Alan Meyer	14	\$744,684	\$644,788	68,391	3.81%	-1.49%	11.30%
62827	2 RIVERS AREA	Kankakee	(815) 935-2270	Danita Swanson	119	\$18,209	\$10,551	3,809	5.63%	3.21%	15.27%
2505	77TH STREET DEPOT	Chicago	(773) 846-7137	Al Towns	116	\$18,435	\$6,688	4,530	-12.36%	-20.51%	24.07%
60648	A.A.E.C.	Arlington Heights	(847) 392-1922	Jill Lindsay	59	\$80,261	\$32,709	3,922	-3.62%	17.97%	13.10%
64967	A.S.H. EMPLOYEES	Anna	(618) 833-5161	Cynthia Walker	176	\$4,389	\$3,427	1,101	0.17%	0.15%	16.41%
96071	ABBOTT LABORATORIES EMPLOYEES	Gurnee	(847) 688-8000	Joseph Trosclair	12	\$817,234	\$487,091	30,381	3.92%	6.58%	13.24%
97086	ABRI	Romeoville	(815) 267-7700	Brian Cedergren	25	\$326,957	\$228,466	27,984	1.30%	5.13%	9.95%
97097	ACCESS	Broadview	(708) 343-0228	Lisa Dinges	69	\$49,703	\$26,149	5,494	-0.02%	0.66%	13.23%
61230	ACME CONTINENTAL	Riverdale	(708) 849-3113	Mark Duffy	76	\$44,998	\$20,156	5,891	-0.52%	3.95%	19.05%
61829	ADM	Decatur	(217) 422-3966	Ann Wildman	128	\$14,844	\$9,447	2,627	-7.34%	-5.44%	18.18%
68343	ADVANTAGE ONE	Morrison	(815) 772-7215	Susan Bentley	104	\$21,146	\$11,831	2,755	1.58%	-10.08%	10.51%
15062	ALDERSGATE	Anna	(618) 944-0817	Marilyn Sullins	164	\$6,493	\$5,881	779	13.59%	8.37%	12.19%
67955	ALLIANT	Chicago	(800) 328-1935	David Mooney	1	\$12,244,742	\$8,378,192	493,675	8.72%	-1.86%	9.92%
10308	ALTON MUNICIPAL EMPLOYEES	Alton	(618) 462-8771	Bradley Sweetman	220	\$622	\$517	248	5.91%	3.26%	26.27%
3316	ALTONIZED COMMUNITY	Alton	(800) 421-4759	Jennifer Spangler	83	\$38,327	\$15,203	5,668	10.06%	2.22%	10.12%
567	AMBRAY	Lawrenceville	(618) 943-2913	Sharlene Howard	135	\$12,162	\$4,970	2,562	7.21%	4.00%	9.32%
60184	ANCO COMMUNITY	La Salle	(815) 223-8410	Nancy Camenisch	133	\$12,236	\$7,227	1,547	-2.58%	10.99%	12.05%
63799	ANDIGO	Schaumburg	(847) 576-5199	Mike Murphy	11	\$850,102	\$619,563	36,821	1.20%	-4.90%	12.28%
63125	ARCHER HEIGHTS	Chicago	(773) 229-1500	Lisa Strnad	124	\$17,086	\$7,784	2,524	-2.31%	-12.72%	10.83%
62500	AREA EDUCATIONAL	Mattoon	(217) 234-7817	Kerry Fearn	98	\$25,033	\$9,652	2,442	-1.04%	22.75%	22.86%
61425	AURORA FIREFIGHTERS	Aurora	(630) 892-7220	Cletus Rettenmeier	201	\$2,093	\$1,447	469	1.34%	14.07%	12.09%
97100	AURORA POLICEMEN	Aurora	(630) 499-5690	Rochelle Chesnutt	114	\$18,852	\$4,821	1,714	9.99%	14.91%	14.02%
65906	AURORA POSTAL EMPLOYEES	Aurora	(630) 897-8363	David Dorsey	203	\$1,965	\$1,184	476	-6.41%	14.95%	18.00%
68187	BCU	Vernon Hills	(800) 388-7000	Mike Valentine	4	\$3,921,403	\$3,473,654	269,316	11.06%	10.73%	9.37%
65759	BEA	Bethalto	(618) 377-3948	Joseph Schoppet	187	\$3,095	\$2,453	550	-7.96%	-17.17%	20.32%
66089	BEREAN	Chicago	(773) 924-0381	Stanley Washington	240	\$136	\$13	241	9.69%	45.27%	16.26%
65680	BETHEL AME CHURCH	Chicago	(708) 205-5526	Sonja Griffin	241	\$56	\$4	102	1.10%	-15.66%	16.36%
95042	BLACKHAWK AREA	Savanna	(815) 273-4503	Rhonda Schroeder	86	\$33,875	\$22,616	4,225	0.60%	4.03%	9.39%
60302	BLAW KNOX	Mattoon	(217) 235-0698	April Cizek	144	\$10,547	\$5,885	2,017	6.14%	-0.03%	18.40%
63103	BLOOMINGTON MUNICIPAL	Bloomington	(309) 827-7266	Todd Keil	97	\$27,136	\$9,366	2,286	4.97%	5.22%	14.22%
64038	BLOOMINGTON POSTAL EMPLOYEES	Bloomington	(309) 663-5841	Carolyn Mardis	101	\$22,787	\$8,271	1,652	-6.36%	-0.75%	15.54%
68180	BURLINGTON NORTHERN SF RAILWAY	Cicero	(708) 924-5594	Angelic Billings	160	\$7,088	\$2,840	1,737	-3.41%	16.26%	20.28%
60439	C & NW PROVISIO	Northlake	(708) 544-1266	Loriene Sieja	195	\$2,384	\$883	1,170	-8.23%	-12.10%	9.42%
18882	C T A F C	Chicago	(312) 243-5190	Jesse McDowell	219	\$842	\$155	423	5.38%	-14.27%	17.70%
68472	CANAAN	Urbana	(217) 367-2158	Sheena Bruett	228	\$324	\$86	185	-12.46%	-14.40%	8.58%
68508	CANALS & TRAILS	Lockport	(815) 838-7159	Janet Schuler	99	\$23,607	\$13,427	2,982	5.43%	11.56%	10.31%
65427	CARBONDALE HIGHWAY	Carbondale	(618) 549-6624	Melissa Naas	173	\$4,893	\$3,301	791	3.37%	0.65%	15.08%
65735	CATHOLIC & COMMUNITY	Shiloh	(618) 233-8073	Ken Bossung	44	\$135,690	\$89,848	14,589	8.52%	3.95%	11.48%
15848	CBI	Plainfield	(815) 439-6676	Michele Timpe	122	\$17,361	\$9,403	1,796	-7.56%	-14.04%	10.38%
68448	CEFCU	Peoria	(309) 633-7000	Mark Spenny	2	\$6,258,523	\$4,669,835	347,683	5.14%	5.12%	10.68%
60852	CENTRAL CREDIT UNION OF ILLINOIS	Bellwood	(708) 649-6400	Robert Satinover	50	\$95,913	\$63,759	12,069	1.71%	0.36%	9.84%
65186	CENTRAL ILLINOIS	Champaign	(217) 356-9721	Chelsea Anderson	118	\$18,308	\$7,015	3,328	0.81%	-3.00%	10.36%
61497	CHAMPAIGN COUNTY SCHOOL EMPLOYEES	Champaign	(217) 351-3100	Penny Sergeant	129	\$13,902	\$5,416	1,290	-0.51%	2.10%	9.64%
5045	CHICAGO AREA OFFICE	Chicago	(312) 575-5600	Robin Shannon	147	\$9,677	\$3,495	1,482	-4.44%	0.95%	21.90%
2495	CHICAGO AVENUE GARAGE	Chicago	(773) 626-1100	Dorothy McCalister	172	\$4,977	\$1,128	684	-24.15%	-6.35%	47.47%
15479	CHICAGO FAUCET	Des Plaines	(847) 803-5000	Valerie Kliment	230	\$313	\$184	44	-1.47%	-20.26%	40.11%
61560	CHICAGO FIRE OFFICERS' ASSOCIATION	Chicago	(773) 445-1700	Nancy Van Buskirk	146	\$9,990	\$4,278	1,046	0.48%	1.54%	15.29%
61209	CHICAGO FIREFIGHTER'S	Chicago	(773) 581-5253	Robert Reynolds	65	\$57,678	\$38,490	5,373	1.75%	3.84%	14.07%
60175	CHICAGO FIREMANS ASSOC.	Chicago	(312) 791-0834	Tina Mednis	112	\$19,433	\$10,199	2,884	2.42%	-1.51%	13.99%
65932	CHICAGO MUNICIPAL EMPLOYEES	Chicago	(312) 236-2326	Peter Tzortzakis	82	\$38,595	\$21,975	12,350	3.81%	-1.55%	12.30%
2876	CHICAGO PATROLMEN'S	Chicago	(312) 726-8814	Scott Arney	18	\$403,979	\$272,391	36,351	2.98%	11.00%	9.96%
95826	CHICAGO POST OFFICE EMPLOYEES	Chicago	(773) 881-2500	Deborah Fears	108	\$20,299	\$9,210	4,268	3.51%	-2.60%	27.32%
60627	CLIFFORD-JACOBS EMPLOYEES	Champaign	(217) 355-0081	Christina Chapman	205	\$1,803	\$639	236	-2.99%	-4.37%	30.25%
60688	COLLEGE & UNIVERSITY	Chicago	(312) 755-0997	Kevin Barrett	214	\$1,091	\$257	401	0.62%	39.35%	10.93%
97095	COMMONWEALTH	Bourbonnais	(815) 937-7447	Raeann Love	54	\$86,923	\$63,704	10,824	2.63%	-3.25%	11.57%
7256	COMMUNITY	Chicago	(773) 373-8518	James Stewart	236	\$223	\$19	203	-11.91%	-61.52%	19.68%
24751	COMMUNITY PLUS	Rantoul	(217) 893-8201	Michael Daugherty	113	\$18,871	\$15,058	3,888	-1.23%	-1.55%	8.57%
60543	COMMUNITY TRUST	Gurnee	(847) 662-2050	Mike Mallow	37	\$226,000	\$129,781	14,244	2.77%	3.37%	9.77%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
68588	CONSUMERS	Gurnee	(877) 275-2228	Sean Rathjen	6	\$1,332,601	\$1,023,399	124,499	5.56%	6.44%	9.01%
63783	COOPERATIVE CHOICE NETWORK	Peoria	(309) 672-5230	Tony Eckstein	45	\$123,676	\$72,272	12,314	1.75%	3.19%	15.43%
60189	CORNERSTONE	Freeport	(815) 235-5855	Gail Clore	46	\$120,545	\$57,966	12,824	3.72%	-12.65%	10.47%
68215	CORPORATE AMERICA FAMILY	Elgin	(800) 359-1939	Peter Paulson	16	\$613,668	\$510,000	66,872	1.69%	3.68%	17.14%
96069	CREDIT UNION 1	Rantoul	(217) 893-9112	Todd Gunderson	9	\$958,632	\$626,967	87,964	13.48%	23.14%	9.30%
81016	CSX CHICAGO TERMINAL	Riverdale	(708) 832-2276	Tiffany Baker	181	\$3,819	\$807	456	-20.21%	-17.47%	35.64%
2498	CTA - 74TH STREET DEPOT	Chicago	(773) 476-4822	Michael Booth	151	\$9,143	\$2,821	644	1.29%	-6.85%	21.29%
16473	CTA C & M	Oak Park	(773) 826-9222	Randal Meyer	208	\$1,542	\$574	406	6.57%	-16.94%	10.52%
13533	CTA SOUTH	Chicago	(773) 783-5693	Aquanette Thompson	210	\$1,218	\$820	844	-8.21%	-11.39%	27.44%
68597	DECATUR EARTHMOVER	Forsyth	(217) 872-8170	Barry Schmidt	33	\$255,768	\$116,643	23,336	0.53%	-6.40%	12.12%
65842	DECATUR MEDICAL DENTAL	Decatur	(217) 872-3789	Janice Woolen	134	\$12,218	\$5,502	2,016	1.66%	-20.41%	11.02%
60293	DECATUR POLICEMEN	Decatur	(217) 542-3524	Brad Allen	171	\$5,021	\$3,659	397	4.48%	5.48%	11.96%
65841	DECATUR POSTAL	Decatur	(217) 428-8333	Melissa Wright	158	\$7,257	\$1,774	647	-9.44%	-7.56%	17.09%
68598	DEERE EMPLOYEES	Moline	(309) 743-1000	Kurt Lewin	8	\$1,131,130	\$984,861	39,740	8.55%	8.66%	8.34%
17023	DISTRICT 123	Oak Lawn	(708) 952-7749	Kathryn Frederick	189	\$2,860	\$623	307	-2.97%	6.27%	23.04%
97084	DUPAGE	Naperville	(630) 428-3440	Diane Shelton	19	\$385,503	\$318,659	36,752	7.96%	14.08%	8.78%
61290	DUPAGE COUNTY EMPLOYEES	Wheaton	(630) 407-5270	Griffin Leininger	121	\$17,559	\$7,789	2,457	-2.94%	-3.79%	9.57%
97059	EARTHMOVER	Aurora	(630) 844-4950	Kelly McDonough	28	\$292,564	\$181,585	29,124	6.69%	6.09%	18.52%
1969	EDUCATION PERSONNEL	Danville	(217) 446-0777	Hope Garrett	66	\$56,490	\$29,870	4,014	6.56%	15.32%	12.89%
81553	EFFINGHAM HIGHWAY	Effingham	(217) 342-8209	Ronni Turner	169	\$5,122	\$3,937	1,053	1.62%	0.25%	10.03%
24866	ELCA	Chicago	(877) 715-1111	Luis Reyes	117	\$18,354	\$6,345	1,566	174.56%	23.10%	14.12%
65794	ELECTROGAS	Alton	(618) 792-5989	Larry Hall	213	\$1,126	\$654	168	4.41%	9.91%	26.85%
60304	ELITE COMMUNITY	Bourbonnais	(815) 933-7711	Suzie Bourmique-Bell	127	\$15,075	\$11,345	2,358	1.90%	2.43%	12.77%
61448	ETHICON SUTURE	Chicago	(708) 728-0225	Cynthia Walley	212	\$1,173	\$812	522	1.89%	-4.80%	10.83%
62338	EVANSTON FIREMENS	Everston	(847) 866-5940	Guy Bolioux	200	\$2,110	\$366	163	14.76%	-6.17%	14.70%
24547	EVERGREEN PARK SCHOOLS	Evergreen Park	(708) 229-0322	Karin Grunow	145	\$10,016	\$3,752	1,056	-11.54%	15.00%	15.31%
64460	FAIRMONT VILLAGE	Fairmont City	(618) 271-0521	Marsha Wilkinson	202	\$2,072	\$1,039	448	13.42%	4.03%	16.35%
61280	FEDERAL LIFE EMPLOYEES	Riverwoods	(847) 520-1900	Steven Mink	218	\$899	\$106	110	8.96%	23.39%	11.24%
64252	FELLOWSHIP BAPTIST CHURCH	Chicago	(773) 373-8537	Baron Lewis	223	\$464	\$112	412	-13.30%	8.84%	10.89%
60325	FIELDSTONE	Bradley	(815) 929-1870	Mark Baron	74	\$45,718	\$24,463	4,917	1.43%	3.67%	13.22%
60545	FINANCIAL PARTNERS	Springfield	(217) 744-1456	Diana Bowden	155	\$8,427	\$5,317	1,498	1.91%	7.82%	11.53%
61231	FINANCIAL PLUS	Ottawa	(815) 433-1496	Tim O'Donnell	23	\$337,499	\$226,582	36,737	4.73%	7.94%	14.64%
61471	FIRST CHOICE	Ottawa	(815) 434-5860	Diane Johnson	137	\$12,135	\$5,352	1,584	2.74%	9.31%	10.65%
68450	FIRST FINANCIAL	Skokie	(773) 565-2000	Michael Abraham	52	\$91,880	\$56,325	9,446	-3.64%	-19.61%	9.24%
66359	FIRST NORTHERN	Chicago	(312) 332-6357	Edward Berg	27	\$302,808	\$185,763	24,947	-2.00%	1.27%	8.48%
63286	FOX VALLEY	Aurora	(630) 859-2276	Kyle Whelan	75	\$45,082	\$21,712	4,783	60.26%	105.00%	14.97%
66253	FUNERAL SERVICE	Springfield	(217) 546-5480	Rebecca Dobey	150	\$9,153	\$8,427	836	-0.55%	-2.61%	17.56%
60327	GALE	Galesburg	(309) 343-1777	Randy McElwee	96	\$27,249	\$13,863	3,535	4.91%	16.88%	13.67%
65712	GALESBURG BURLINGTON	Galesburg	(309) 342-1775	Greg Gummerson	79	\$40,595	\$20,721	3,377	-3.70%	1.87%	31.31%
65003	GAS AND ELECTRIC	Rock Island	(309) 793-3610	Daryl Empen	57	\$82,392	\$60,362	5,052	4.62%	10.34%	11.36%
68623	GCS	Granite City	(618) 797-7993	Keith Burton	22	\$347,221	\$257,380	36,347	0.42%	-9.94%	11.93%
60429	GENERATIONS	Rockford	(815) 316-2900	Karen Jurasek	115	\$18,493	\$10,860	1,796	-0.67%	9.92%	15.64%
24614	GIDEON	Waukegan	(847) 662-7672	Phyllis Louis	233	\$274	\$13	303	-9.14%	26.17%	9.91%
62354	GLENVIEW	Glenview	(847) 724-1800	Dan Stojanovic	125	\$15,950	\$3,915	1,790	3.43%	-7.37%	7.42%
60238	GREAT LAKES	Bannockburn	(847) 578-7000	Steve Bugg	10	\$886,238	\$659,406	84,211	3.08%	1.97%	8.86%
60201	HARVARD COMMUNITY	Harvard	(815) 943-6500	Connie Anderson	120	\$18,172	\$10,542	2,960	18.88%	20.93%	10.05%
4025	HAULPAK	Peoria	(309) 672-7332	Christine Flores	197	\$2,306	\$1,119	499	-0.11%	-0.96%	26.10%
65421	HEALTHCARE ASSOCIATES	Naperville	(630) 276-5555	Joe Kregul	21	\$363,948	\$231,617	35,966	4.46%	9.19%	14.16%
64441	HEARTLAND	Springfield	(217) 726-8877	Tom Lex	26	\$320,693	\$248,044	31,472	7.81%	4.68%	11.39%
65640	HEIGHTS AUTO WORKERS	Chicago Heights	(708) 758-4277	Vicki Kaiser	85	\$34,446	\$5,953	6,208	-1.05%	-0.77%	18.34%
61518	HERSHEY ROBINSON EMPLOYEES	Robinson	(618) 544-3111	Glenda Fulling	190	\$2,649	\$1,851	562	1.53%	16.80%	24.76%
24711	HOMEWOOD	Homewood	(708) 957-0444	Gerald Tienstra	192	\$2,540	\$798	864	0.98%	-11.65%	9.52%
17456	I W U	Bloomington	(309) 556-3376	Marlene Gordon	196	\$2,351	\$468	234	-19.90%	-7.51%	18.40%
68423	IAA	Bloomington	(309) 557-2541	Sean Wells	29	\$274,138	\$172,655	16,855	8.39%	7.04%	11.89%
65840	IBEW LOCAL #146	Decatur	(217) 877-6521	Kristina Rosenbery	181	\$3,819	\$2,004	633	9.24%	-0.40%	10.34%
60337	IH MISSISSIPPI VALLEY	Moline	(309) 793-6200	Brian Laufenberg	5	\$1,474,943	\$1,246,261	132,795	7.83%	10.96%	8.69%
68425	ILLIANA FINANCIAL	Calumet City	(708) 891-7800	Jim Henmueller	36	\$231,615	\$121,538	23,223	1.48%	0.45%	16.20%
61634	ILLINOIS COMMUNITY	Sycamore	(815) 895-4541	Thor Dolan	48	\$98,662	\$82,506	10,521	8.95%	11.57%	12.14%
65305	ILLINOIS EDUCATORS	Springfield	(217) 528-2642	Jody Dabrowski	61	\$65,311	\$48,021	7,389	2.53%	17.77%	10.20%
64920	ILLINOIS STATE	Normal	(309) 451-8400	Tom Ewen	42	\$138,941	\$102,593	13,359	6.12%	0.76%	10.22%
17335	ILLINOIS STATE POLICE	Springfield	(217) 523-8000	Megan Becker	49	\$97,336	\$45,171	8,028	3.76%	3.34%	8.76%
62121	ILLINOIS VALLEY	Peru	(815) 224-2666	Thomas Kist	95	\$28,103	\$24,307	3,710	8.11%	39.87%	11.94%
66300	IMPERIAL	Springfield	(217) 481-6381	Victoria Johnson	242	\$50	\$11	213	11.56%	123.79%	6.28%
65760	IRSE	Springfield	(217) 726-9595	Kay Brown	154	\$8,664	\$3,820	926	-7.01%	7.64%	12.84%
15673	ISRAEL METHCOMM	Chicago	(773) 483-1131	Eddie Berry	209	\$1,334	\$637	222	-6.38%	-2.36%	10.82%
65555	JOLIET FIREFIGHTERS	Joliet	(815) 744-1003	Robert Surinak	163	\$6,689	\$3,700	542	-1.38%	4.65%	10.35%
16437	JOLIET MUNICIPAL EMPLOYEES	Joliet	(815) 726-3883	Maribel Bedolla	156	\$8,423	\$6,327	759	7.52%	14.88%	10.91%
95015	KANE COUNTY TEACHERS	Elgin	(847) 741-3344	Mike Lee	31	\$262,226	\$180,963	22,864	4.73%	21.42%	11.30%
60198	KANKAKEE FEDERATION OF TEACHERS	Kankakee	(815) 932-0335	Patricia Geel	152	\$9,049	\$7,354	1,302	3.10%	4.12%	11.74%
60536	KANKAKEE TERMINAL BELT	Kankakee	(815) 939-1688	Julie Parks	167	\$5,408	\$4,366	1,210	-2.88%	1.23%	9.44%
65988	KASKASKIA VALLEY	Centralia	(618) 533-6681	Kimberly Hocking	106	\$20,854	\$17,115	3,988	4.26%	15.91%	7.84%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
60283	KEMBA PEORIA	Peoria	(309) 693-6000	Joy Skold	153	\$8,847	\$6,490	1,452	-2.63%	6.66%	13.83%
60855	KONE EMPLOYEES	Moline	(309) 736-6461	Connie McGinn	109	\$20,077	\$8,625	1,915	3.07%	2.94%	13.61%
63716	LAND OF LINCOLN	Decatur	(217) 864-3030	Robert Ares	32	\$259,368	\$177,512	32,312	9.50%	0.46%	11.72%
60532	LANDMARK	Danville	(217) 442-9005	Jerry Harper	51	\$95,363	\$27,499	11,079	10.53%	0.01%	10.48%
60419	LEYDEN	Franklin Park	(847) 455-8440	David Lukas	55	\$85,851	\$24,924	4,385	-0.29%	1.33%	9.73%
64948	LINUXUS	Machesney Park	(815) 282-8711	Tracy Beyer	123	\$17,224	\$8,927	2,395	-5.87%	22.32%	14.83%
23421	LOYOLA UNIVERSITY EMPLOYEES	Maywood	(708) 216-4500	Harold Tram	70	\$48,496	\$7,334	5,199	0.05%	-3.65%	11.67%
62497	MAROON FINANCIAL	Chicago	(773) 702-7179	Scott Muniz	78	\$44,418	\$26,727	6,779	4.07%	7.23%	10.18%
60212	MATERNITY B.V.M.	Bourbonnais	(815) 932-7131	Lisa Lillis	138	\$11,848	\$6,681	1,138	1.93%	8.49%	11.42%
65896	MEA	Monticello	(217) 762-8511	Clay Dunker	225	\$395	\$281	119	15.21%	40.94%	8.26%
63368	MEMBERS "FIRST" COMMUNITY	Quincy	(217) 223-4377	Teri McEwen	60	\$66,175	\$51,812	7,021	3.78%	7.15%	21.98%
81402	MEMBERSALLIANCE	Rockford	(815) 226-2260	Cheryl Sio	38	\$194,161	\$137,650	19,843	1.20%	1.47%	9.01%
65995	MERCER	Aledo	(309) 582-2005	Vickie Korns	193	\$2,449	\$1,920	537	7.72%	3.15%	13.56%
21326	METRO	Arlington Heights	(847) 670-0456	Sal Fragale	71	\$47,317	\$26,561	2,956	4.10%	13.87%	8.61%
2370	METROPOLITAN L	Oak Park	(708) 386-9272	Mary Worth	157	\$7,824	\$2,159	1,609	4.19%	-3.76%	18.30%
63541	MID-ILLINI	Bloomington	(309) 661-1166	Tom Stewart	63	\$60,803	\$55,446	7,955	1.16%	-6.56%	7.38%
61847	MIDWEST COALITION OF LABOR	Countryside	(708) 482-9606	Casey Martin	67	\$54,681	\$28,024	7,192	-2.03%	15.11%	9.78%
68684	MIDWEST MEMBERS	Wood River	(618) 254-0605	Gregory Lyons	43	\$136,797	\$109,074	17,492	6.21%	2.72%	10.37%
23109	MOLEX EMPLOYEES	Lisle	(630) 527-4280	Lora Clarke	159	\$7,092	\$4,911	1,450	-9.14%	-4.75%	12.25%
60186	MOLINE MUNICIPAL	Moline	(309) 797-2185	Connie Adkison	80	\$40,556	\$28,965	2,565	19.41%	9.50%	14.96%
67024	MT. ZION	Zion	(847) 872-2148	Laura Hamilton	235	\$231	\$63	237	5.04%	8.08%	25.45%
24123	MWPH GRAND LODGE OF ILLINOIS	Chicago	(773) 638-1488	William Norman	222	\$486	\$7	422	27.12%	-25.03%	6.48%
65843	MWRD EMPLOYEES	Chicago	(312) 751-3111	Linda Geers	84	\$35,645	\$18,276	2,308	5.98%	5.51%	13.94%
1251	NEW CENTURY	Joliet	(815) 741-1847	Mark Eissens	72	\$46,837	\$17,071	4,729	-3.82%	8.16%	14.58%
60213	NEW HORIZON	Danville	(217) 431-4204	Leesa Hubbard	131	\$12,783	\$8,215	1,650	1.75%	-1.77%	11.89%
24039	NICE	Saint Charles	(630) 584-3670	Carla Santschi	206	\$1,621	\$1,197	363	-0.98%	1.71%	9.47%
14972	NORMAL CITY EMPLOYEES	Normal	(309) 454-9523	Jackie Thomas	180	\$4,290	\$3,304	607	-0.04%	12.85%	9.58%
2467	NORTH SIDE L	Broadview	(708) 345-3231	Kevin Barrett	170	\$5,039	\$2,522	1,224	0.19%	-12.87%	12.88%
19708	NORTHERN ILLINOIS	Dekalb	(815) 753-1911	Mark Lenaway	126	\$15,247	\$8,770	2,214	2.01%	11.50%	7.66%
68214	NORTHSTAR	Warrenville	(630) 393-7201	Lloyd Frendall	40	\$183,584	\$142,133	15,257	8.79%	3.64%	11.75%
97108	NORTHWEST COMMUNITY	Morton Grove	(847) 647-1030	Jose Garcia	68	\$53,017	\$34,667	3,376	-5.16%	-6.22%	11.55%
17752	NORTHWEST MUNICIPAL	Des Plaines	(847) 391-5369	Nick Chiaro	91	\$30,647	\$14,569	1,759	0.30%	-0.34%	11.15%
61447	NUMARK	Joliet	(815) 729-3211	Ann Dubie	30	\$272,114	\$196,423	35,928	4.58%	6.20%	14.58%
62717	OAK LAWN MUNICIPAL EMPLOYEES	Oak Lawn	(708) 636-0470	Janice Kitching	177	\$4,360	\$2,036	859	-3.49%	8.42%	12.22%
63213	OTTAWA HIWAY	Ottawa	(815) 434-8475	Debra Rosencrans	140	\$11,185	\$6,540	1,283	3.26%	2.39%	13.88%
64242	PARIS HI-WAY	Paris	(217) 463-1772	Jill Coombes	149	\$9,207	\$7,377	968	4.39%	2.67%	14.79%
65230	PARISH MEMBERS	Metamora	(309) 367-4112	Linda Johnstone	194	\$2,420	\$1,056	583	-6.15%	2.86%	16.46%
60923	PARK MANOR CHRISTIAN CHURCH	Chicago	(773) 483-0840	Gwendolyn Bush	216	\$999	\$218	278	-0.93%	33.72%	9.72%
62854	PARTNERSHIP FINANCIAL	Morton Grove	(847) 675-6610	Mary Ann Pusateri	39	\$183,831	\$94,185	10,532	2.43%	15.64%	11.09%
81200	PEOPLES ENERGY	Chicago	(312) 240-4970	Patricia Murphy	89	\$31,929	\$12,233	2,353	-4.03%	18.34%	15.39%
65905	PEORIA BELL	Peoria	(309) 692-8257	Deborah Thompson	161	\$6,868	\$3,576	768	-6.81%	3.31%	37.55%
60873	PEORIA CITY EMPLOYEES	Peoria	(309) 494-8790	Julie Gebhards	168	\$5,364	\$2,848	1,055	-1.15%	15.51%	19.52%
60190	PEORIA FIRE FIGHTERS	Peoria	(309) 494-8795	Phillip Snowden	174	\$4,481	\$3,536	382	-0.03%	-0.79%	22.90%
61232	PEORIA HIWAY	Peoria	(309) 693-5166	Nancy Biagini	185	\$3,277	\$2,919	663	-3.26%	14.85%	13.04%
60863	PEORIA POSTAL EMPLOYEES	Peoria	(309) 673-8832	Stephen Rowe	143	\$10,644	\$6,134	1,253	1.77%	6.12%	23.45%
65231	PILGRIM BAPTIST	Chicago	(312) 842-6666	Valerie Miles	227	\$358	\$30	178	-1.68%	-2.21%	17.55%
61643	PLANITES	Chicago	(312) 653-6371	Danny Valkanos	88	\$32,258	\$14,390	4,789	1.45%	14.43%	11.79%
60299	PONTIAC-DWIGHT PRISON EMP.	Pontiac	(815) 844-7491	Leora Mae Powley	165	\$6,227	\$2,771	1,077	4.40%	10.14%	12.37%
2037	PRAIRIELAND	Normal	(309) 862-1838	Barbara Michael	58	\$80,942	\$61,414	7,706	9.03%	4.47%	12.57%
60147	PROCESSORS-INDUSTRIAL COMMUNITY	Granite City	(618) 452-2752	Stephen Selby	139	\$11,734	\$4,975	2,079	6.10%	-4.93%	8.13%
60535	QUAD CITIES POSTAL	Moline	(309) 797-1414	Ashley Viren	162	\$6,825	\$4,215	803	-1.12%	1.95%	10.26%
63378	QUINCY POSTAL EMPLOYEES	Quincy	(217) 224-3188	Randy Hughes	198	\$2,299	\$745	453	-5.00%	11.53%	11.71%
17117	R.I.A.	Rock Island	(563) 355-3800	Jim Watts	17	\$458,340	\$347,614	43,394	12.79%	4.86%	8.97%
61056	REAVIS STICKNEY	Burbank	(708) 599-7200	Barbara Norway	215	\$1,068	\$385	347	-11.25%	11.77%	9.97%
60346	REDBRAND	Bartonville	(309) 697-1447	Kelly Pearce	64	\$59,126	\$32,618	7,746	1.08%	-3.06%	11.16%
15240	RESURRECTION LUTHERAN	Chicago	(773) 995-6441	Shirley Johnson	237	\$207	\$52	89	-13.12%	-21.00%	22.15%
61152	RIVER TO RIVER	Vienna	(618) 658-8312	Sheila Reichert	111	\$19,691	\$9,792	2,320	9.01%	3.10%	9.22%
63791	RIVERSIDE COMMUNITY	Kankakee	(815) 933-1101	Melissa Bayston	90	\$31,769	\$15,880	3,616	2.54%	3.59%	9.45%
68687	ROCK VALLEY	Loves Park	(815) 282-0300	Darlyne Keller	47	\$117,043	\$95,739	17,958	3.86%	5.27%	10.80%
65955	ROCKFORD BELL	Loves Park	(815) 636-2100	John Hansen	87	\$33,308	\$27,168	4,012	5.50%	9.25%	14.40%
62826	ROCKFORD MUNICIPAL EMPLOYEES	Rockford	(815) 316-4655	Sara Sheahan	110	\$19,857	\$9,173	2,389	1.39%	6.94%	12.75%
60893	ROMEVILLE COMMUNITY	Romeville	(815) 886-4874	Sheri Vogt	175	\$4,475	\$638	703	-14.80%	1.83%	8.38%
65346	SALEM SCHOOL SYSTEM	Salem	(618) 548-1009	Amy Detering	204	\$1,882	\$1,454	397	-7.41%	7.28%	29.67%
16453	SCHOOL DISTRICT 218 EMPLOYEES	Oak Lawn	(708) 423-8065	Colleen Dillon	130	\$13,038	\$1,944	941	-0.39%	36.35%	9.49%
66370	SCOTT	Edwardsville	(618) 345-1000	Frank Padak	7	\$1,268,134	\$985,683	144,353	7.77%	-1.08%	10.01%
60531	SELECT EMPLOYEES	Sterling	(815) 626-8181	Susan Branch	73	\$45,845	\$33,001	5,011	4.24%	8.98%	8.75%
7346	SELFRELIANCE	Chicago	(773) 328-7500	Vitaliy Kutny	15	\$622,233	\$308,417	23,603	6.33%	18.37%	18.02%
65770	SERVICE PLUS	Moline	(309) 736-2500	Kristine Kilburg	100	\$22,906	\$15,980	1,652	4.92%	6.47%	14.05%
96066	SERVICES	Naperville	(630) 983-3400	Joni Senkpeil	231	\$307	\$43	3,429	2.99%	-7.18%	69.95%
61368	SHERWIN-WILLIAMS EMPLOYEES	South Holland	(708) 333-0900	Diane Nibungco	92	\$29,694	\$9,088	4,563	-3.65%	-15.20%	16.32%
15812	SHILOH BAPTIST	Waukegan	(847) 263-6650	Sara Hills	238	\$196	\$72	149	-5.13%	-0.56%	12.18%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
15454	SHILOH ENGLEWOOD	Chicago	(773) 651-1750	Cheryl Bullock	234	\$248	\$8	145	2.52%	40.42%	24.05%
68176	SILGAN WHITECAP	Downers Grove	(630) 515-5144	Carolyn Callard	191	\$2,620	\$1,101	514	-2.07%	0.78%	29.10%
60279	SIU	Carbondale	(618) 457-3595	Mike Lantrip	24	\$334,939	\$258,396	40,507	0.93%	6.97%	10.56%
65046	SIUE	Edwardsville	(618) 650-3760	Kathy McKinnon	102	\$22,223	\$10,891	1,910	5.60%	10.01%	8.86%
64731	SMARTCHOICE	Spring Valley	(815) 481-3537	Vickie Chiesi	217	\$911	\$772	322	4.64%	9.45%	23.62%
60878	SOURCEONE	Chicago	(312) 922-0495	Dave Cogozzo	141	\$10,981	\$1,908	1,171	-2.61%	12.62%	13.51%
65550	SOUTH DIVISION	Evergreen Park	(708) 857-7070	Geraldine Burek	77	\$44,756	\$17,081	5,635	-3.13%	9.43%	14.04%
2682	SOUTH SHOP	Alsip	(708) 925-9500	Frank Lacoco	132	\$12,546	\$4,721	1,267	-5.02%	4.30%	16.55%
24704	SOUTH SIDE COMMUNITY	Chicago	(773) 548-5500	Gregg Brown	178	\$4,350	\$1,807	1,500	6.69%	-16.17%	11.21%
65424	SPRINGFIELD CITY EMPLOYEES	Springfield	(217) 789-2346	Marianne Lauterbach	142	\$10,664	\$7,356	1,400	1.24%	10.64%	13.99%
65256	SPRINGFIELD FIREFIGHTERS	Springfield	(217) 638-5550	Ed Canny	183	\$3,779	\$1,092	368	1.03%	-6.64%	13.10%
60680	ST. GREGORY PARISH	Chicago	(773) 561-5493	Pauline Hess	229	\$317	\$101	136	-4.97%	-12.56%	12.19%
66296	ST. HELENA PARISH	Chicago	(312) 806-3835	Eva Watts	239	\$174	\$113	163	-3.27%	1.20%	10.29%
17142	ST. JAMES HOSPITAL EMPLOYEES	Olympia Fields	(708) 552-1000	Marianne Talarico	148	\$9,376	\$3,125	2,179	-5.12%	-11.14%	10.26%
65484	ST. JUDE	Chicago	(312) 544-8213	Ronald Predovic	226	\$393	\$167	137	-2.01%	-0.94%	16.80%
61566	ST. MARK	Chicago	(773) 846-4433	Sam Gray	221	\$508	\$118	262	-5.99%	-5.85%	21.27%
14058	ST. MARTIN DE PORRES PARISH	Chicago	(773) 626-0776	Francis Scanlan	231	\$307	\$106	165	29.72%	58.07%	9.65%
81416	STALEY	Decatur	(217) 423-9767	Karen Brown	41	\$146,703	\$114,136	15,650	7.05%	1.62%	10.63%
65259	STATE EMPLOYEES COMMUNITY	Alton	(618) 465-5142	Trisha Bell	166	\$6,099	\$3,001	964	0.64%	5.06%	16.54%
1273	STATE FARM	Bloomington	(888) 521-5209	Tom Dewitt	3	\$4,289,613	\$896,928	124,036	3.64%	-2.10%	14.17%
62939	STREATOR COMMUNITY	Streator	(815) 672-8488	Betsy Rhynes	94	\$28,432	\$10,904	2,961	1.80%	0.82%	11.00%
68226	STREATOR ONIZED	Streator	(815) 673-1589	Kathy Lucas	34	\$254,906	\$206,374	32,248	10.58%	13.67%	14.14%
21111	SWEDISH AMERICAN	Rockford	(815) 489-4096	Kelli Earlywine	179	\$4,327	\$1,568	1,436	-7.93%	16.90%	11.84%
60657	SYNERGY PARTNERS	Chicago	(773) 646-3000	Brian Blaszk	136	\$12,159	\$2,612	1,828	-2.91%	-21.11%	21.92%
60335	TAYLORVILLE COMMUNITY	Taylorville	(217) 824-9658	Will Perkins	62	\$61,671	\$46,404	6,356	10.97%	13.20%	10.41%
65874	TAYLORVILLE SCHOOL EMPLOYEES	Taylorville	(217) 824-5626	Nancy Montgomery	207	\$1,578	\$860	373	0.83%	9.28%	22.98%
60298	TAZEWELL COUNTY GOVERNMENT EMP.	Pekin	(309) 353-8633	Jody McFarlin	211	\$1,189	\$868	357	4.39%	-15.19%	13.92%
63672	TAZEWELL COUNTY SCHOOL EMP.	Pekin	(309) 347-6013	Kevin Freeman	105	\$20,896	\$4,583	1,240	-5.55%	12.00%	14.97%
60390	TEE-PAK	Danville	(217) 477-4428	Kevin Kennedy	107	\$20,727	\$10,234	3,043	8.08%	-1.34%	18.99%
23245	TRINITY U.C.C.	Chicago	(773) 966-1505	Cynthia Bell	188	\$3,034	\$136	792	4.20%	-8.18%	18.59%
61793	U. S. EMPLOYEES	Chicago	(312) 922-5310	Eric Stiegel	56	\$84,647	\$25,223	7,875	0.21%	2.25%	10.39%
24767	UNIFIED HOMEOWNERS OF ILLINOIS	Chicago	(773) 283-9340	Teresa Rosado	224	\$463	\$219	289	6.69%	25.44%	21.21%
60041	UNITED	Chicago	(773) 376-6000	Mario Aguirre	35	\$249,013	\$132,029	19,364	23.45%	38.16%	8.87%
60095	UNITED COMMUNITY	Quincy	(217) 224-1093	Mark Dietrich	53	\$89,468	\$60,064	10,139	4.32%	0.07%	14.52%
81688	UNITED EQUITY	Decatur	(217) 875-1845	Kara Johnston	81	\$39,431	\$22,416	4,021	-0.23%	6.55%	12.37%
60583	UNIVERSITY OF ILLINOIS COMMUNITY	Champaign	(217) 278-7700	Chris Harlan	20	\$372,592	\$292,639	46,679	6.12%	5.74%	8.93%
64568	URBANA MUNICIPAL EMPLOYEES	Urbana	(217) 337-0240	Melody Neumann	184	\$3,765	\$3,168	835	-10.65%	-9.25%	10.27%
61093	VIBRANT	Moline	(309) 796-7500	Matt McCombs	13	\$809,155	\$622,520	50,283	12.86%	15.69%	9.52%
60519	WESTERN ILLINOIS	Macomb	(309) 298-2986	Darin Higgins	93	\$28,729	\$17,880	3,270	8.77%	-14.80%	9.14%
65426	WESTERN ILLINOIS SCHOOL EMP.	Quincy	(217) 224-2091	Kathryn Cox	103	\$21,402	\$10,872	1,758	-4.12%	3.08%	13.57%
13481	WESTERN SPRINGS	Western Springs	(708) 246-6870	Kimberly Schau	186	\$3,159	\$1,284	476	-7.83%	20.00%	15.70%
63459	WILLIAMSON COUNTY CATHOLIC	Herrin	(618) 942-5626	Robbie Wiseman	199	\$2,155	\$1,956	677	8.09%	5.13%	9.24%

INDIANA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	162	158	154	154	152	-1.30%	-1.27%
Number of Members	2,358,416	2,419,013	2,491,634	2,575,829	2,644,108	2.65%	2.31%
Total Assets (\$000)	\$23,772,429	\$25,236,399	\$26,725,343	\$27,949,951	\$29,928,352	7.08%	4.71%
Total Shares (\$000)	\$20,028,598	\$21,227,627	\$22,285,226	\$23,417,072	\$25,212,564	7.67%	4.71%
Total Loans (\$000)	\$16,419,177	\$18,002,489	\$19,433,396	\$20,825,321	\$22,018,060	5.73%	6.04%
Total Capital (\$000)	\$2,685,401	\$2,822,990	\$3,040,180	\$3,253,603	\$3,530,647	8.51%	5.63%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
159	3RIVERS	Fort Wayne	(260) 490-8328	Don Cates	9	\$1,208,245	\$856,313	84,097	18.83%	7.52%	14.42%
17339	A H E PLANT 3	Winchester	(765) 584-1055	Nellie Forrester	125	\$7,142	\$2,833	1,503	10.05%	22.07%	19.92%
3412	AAA	South Bend	(574) 232-8021	Paul Obermeyer	52	\$62,747	\$23,874	6,905	2.12%	-7.15%	11.77%
95812	ADAMS CO. FARM BUREAU COOP.	Monroe	(260) 692-6100	Jon Bell	96	\$18,449	\$12,398	1,043	-2.72%	-9.67%	22.76%
24078	ADVANCE FINANCIAL	Schererville	(219) 392-3900	Jerry Gomez	34	\$127,449	\$79,619	11,624	-3.63%	-8.32%	10.44%
8925	ADVANTAGEPLUS OF INDIANA	Terre Haute	(812) 231-7900	Pam Lister	86	\$25,149	\$20,043	6,887	6.06%	7.42%	18.89%
12153	AFENA	Marion	(765) 664-8089	Karen Madry	51	\$64,639	\$53,298	7,860	4.43%	5.71%	9.80%
17389	ALLEGUIS	Burns Harbor	(219) 787-8049	Kevin Zagrocki	28	\$164,781	\$78,939	16,055	-0.97%	-11.72%	11.35%
11103	BALL STATE	Muncie	(765) 741-2728	Carl Glassburn	41	\$89,777	\$59,202	11,321	-2.12%	-10.24%	6.34%
17040	BAR-CONS	Columbus	(812) 372-8776	Jaime Stainbrook	69	\$37,379	\$23,301	3,959	3.19%	10.68%	11.75%
17588	BATTERY EMPLOYEES	Attica	(765) 762-2947	Janet Schmid	142	\$1,238	\$558	226	-3.59%	1.87%	20.00%
82791	BEACON	Wabash	(260) 563-7443	Kevin Willour	8	\$1,260,999	\$929,539	45,552	3.82%	-1.32%	15.88%
82753	BLUFFTON MOT.WORKS/FRANKLIN ELEC. EMP.	Bluffton	(260) 827-2213	Kathy Durham	145	\$1,096	\$165	258	-11.50%	-26.06%	22.60%
13940	BUSINESS AND INDUSTRIAL	Columbus	(812) 372-6091	Aaron Wilp	68	\$37,987	\$11,629	5,316	0.57%	-0.94%	14.42%
68287	CENTRA	Columbus	(812) 376-9771	Rick Silvers	5	\$1,559,070	\$1,229,452	127,916	5.02%	9.66%	13.30%
4152	CENTRAL SOYA	Decatur	(260) 724-1338	Marilyn Cress	88	\$23,659	\$6,445	2,034	1.17%	17.43%	20.53%
5422	CHIPHONE	Elkhart	(574) 294-3606	Travis Mazur	42	\$87,677	\$47,722	10,372	0.06%	5.68%	16.09%
3012	CITY OF FIRSTS COMMUNITY	Kokomo	(765) 454-5590	Debra Mullen	81	\$29,522	\$11,024	5,054	3.16%	14.83%	9.98%
8472	CITY TRUST	Fort Wayne	(260) 483-5661	Diane Brown	116	\$9,775	\$2,504	842	-2.75%	-14.37%	13.26%
12152	CLIFFY CREEK EMPLOYEES	Madison	(812) 265-4881	Tracey Carter	112	\$11,527	\$9,185	1,498	-7.48%	-3.42%	21.72%
24770	COMMUNITY LINK	Huntington	(260) 356-6220	Misty Harrison	93	\$21,023	\$13,813	2,360	-6.15%	-11.30%	15.03%
65493	COMMUNITY SPIRIT	Lawrenceburg	(812) 537-0928	Tammy Brett	108	\$12,701	\$6,785	1,897	-5.24%	6.97%	15.82%
18336	COMMUNITYWIDE	South Bend	(574) 239-2700	Andrew Burggraf	18	\$474,506	\$410,861	52,861	7.09%	4.21%	16.15%
3006	CONCORA WABASH	Wabash	(260) 569-3346	Minda Parish	143	\$1,210	\$1,049	243	8.96%	6.07%	17.81%
68672	CRANE	Odon	(812) 863-7000	Kevin Sparks	15	\$617,543	\$465,116	52,796	10.41%	3.50%	14.33%
7002	CROSSROADS FINANCIAL	Portland	(260) 726-2142	Donald Gillespie	56	\$57,845	\$31,824	9,116	3.59%	-1.55%	10.88%
15321	DEARBORN COUNTY	Lawrenceburg	(812) 537-8153	Katee Goodpaster	104	\$14,511	\$6,673	2,360	-4.18%	16.96%	11.74%
19390	DEL MET	Muncie	(765) 289-5554	Larry Manet	120	\$8,674	\$2,285	1,294	-3.77%	14.40%	17.93%
14135	DIAMOND VALLEY	Evansville	(812) 425-5152	Mike Bledsoe	32	\$134,109	\$80,105	21,272	-0.97%	3.40%	11.33%
17411	DIVERSIFIED GENERAL	Logansport	(574) 753-3547	Teresa Baer	110	\$11,902	\$7,618	3,537	26.03%	15.08%	9.54%
20805	DUBOIS-PIKE	Jasper	(812) 634-9278	Rose Nealy	77	\$31,880	\$20,258	2,326	9.82%	6.25%	9.03%
16805	EAST ALLEN	New Haven	(260) 749-9956	Karen Bishop	101	\$14,693	\$1,879	1,751	0.77%	-6.35%	9.37%
82772	EAST CHICAGO FIREMEN'S	East Chicago	(219) 397-6921	Joanne Deyoung	147	\$937	\$68	217	-14.96%	-16.37%	18.05%
7066	EASTERN INDIANA	New Castle	(765) 529-6632	Leah Combs	83	\$28,169	\$13,172	4,902	2.78%	1.26%	9.40%
22468	ELEMENTS FINANCIAL	Indianapolis	(317) 524-5076	Lisa Schlehuber	4	\$1,687,713	\$1,260,190	112,635	8.65%	2.97%	8.85%
8548	ENCOMPASS	Tipton	(800) 675-8852	Matthew Lambert	27	\$194,356	\$144,563	16,263	11.00%	2.08%	10.91%
65458	ENERGY PLUS	Indianapolis	(317) 261-8521	Cari Palmer	74	\$34,508	\$25,876	4,337	-0.13%	2.16%	15.83%
14562	EVANSVILLE	Evansville	(812) 424-2621	Mike Sills	46	\$69,560	\$51,040	6,897	1.81%	-1.56%	13.25%
1263	EVANSVILLE FIREFIGHTERS	Evansville	(812) 424-9396	Lori House	85	\$25,433	\$19,619	2,293	4.49%	4.97%	12.39%
1682	EVANSVILLE TEACHERS	Evansville	(812) 477-9271	Bill Schirmer	3	\$1,850,784	\$1,476,387	219,263	12.76%	11.84%	9.77%
64942	FAMILY HORIZONS	Indianapolis	(317) 352-0423	Keith Wright	43	\$81,667	\$57,180	11,510	0.43%	-8.24%	12.05%
16213	FINANCIAL BUILDERS	Kokomo	(765) 455-0500	Brian Bargerhuff	36	\$107,946	\$87,461	14,214	14.37%	5.23%	12.47%
68658	FINANCIAL CENTER FIRST	Indianapolis	(317) 916-7700	Kevin Ryan	17	\$585,536	\$479,340	67,879	4.50%	4.21%	12.60%
20793	FINANCIAL HEALTH	Indianapolis	(317) 559-7280	Shawn Wolbert	82	\$29,095	\$17,647	10,297	2.97%	2.94%	11.97%
16619	FINANCIAL PARTNERS	Woodburn	(260) 632-4245	David Shuey	71	\$36,592	\$14,824	3,695	5.49%	-7.90%	8.38%
1457	FINANS	Hammond	(219) 844-3125	Aileen Irizarry	117	\$9,137	\$3,049	1,793	0.68%	-12.34%	10.85%
21593	FIRE POLICE CITY COUNTY	Fort Wayne	(260) 484-2102	Nancy Kline	33	\$131,007	\$103,483	10,547	4.79%	5.83%	10.70%
97052	FIREFIGHTERS	Indianapolis	(317) 636-5581	Mel Self	50	\$66,779	\$28,757	5,345	-1.69%	0.05%	12.51%
14163	FIRST COUNTY	Muncie	(765) 284-3471	Julie Eskew	95	\$19,720	\$15,494	2,543	13.87%	40.59%	7.17%
68596	FIRST TRUST	Michigan City	(800) 276-6161	Kim Kniola	35	\$120,638	\$31,018	12,957	5.12%	-4.35%	11.84%
19432	FO ME BO CO	Wabash	(260) 563-0334	Linette Burchett	132	\$3,810	\$1,989	689	2.36%	7.83%	13.86%
5431	FORT FINANCIAL	Fort Wayne	(260) 432-1561	Steve Collins	25	\$237,809	\$178,788	28,783	3.96%	3.72%	10.33%
7392	FORTRESS	Marion	(765) 668-3313	Lisa Blades	100	\$16,260	\$11,120	2,670	-2.01%	-0.53%	18.28%
68248	FORUM	Indianapolis	(317) 558-6000	Doug True	6	\$1,489,730	\$1,303,707	158,955	6.36%	7.24%	10.89%
169	GARY FIREFIGHTERS ASSOCIATION	Gary	(219) 881-5217	Joseph Aguilar	137	\$2,074	\$780	354	-1.23%	-1.11%	35.15%
16126	GARY MUNICIPAL EMPLOYEES	Gary	(219) 881-1320	Frankie Wilcox	151	\$477	\$125	145	-3.12%	-24.13%	48.21%
3251	GARY POLICE DEPARTMENT EMPLOYEES	Gary	(219) 881-4774	Sarita Titus	139	\$1,633	\$685	218	-6.66%	-3.16%	46.47%
23156	GENERATIONS	La Porte	(219) 326-5311	Catherine Seymour	114	\$10,428	\$4,421	1,479	6.34%	8.07%	10.02%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
13974	GESB SHEET METAL WORKERS	Portage	(219) 764-3204	Michele Mihal	119	\$9,110	\$5,502	1,878	-1.03%	0.34%	9.54%
10666	GRAND HERITAGE	Laporte	(219) 324-5220	Sharon Heniser	98	\$17,471	\$8,282	2,196	7.89%	42.00%	7.37%
22695	GREAT HORIZONS	Munster	(219) 513-8872	Nancy Brandner	134	\$3,381	\$2,308	745	4.27%	-3.48%	19.02%
10778	H A L E	Indianapolis	(317) 630-1341	Daniel Fastenau	149	\$600	\$485	284	16.07%	15.44%	25.00%
82762	HAMMOND FIREFIGHTERS ASSN.	Hammond	(219) 937-1602	Jeff Dixon	141	\$1,458	\$420	318	-6.26%	1.86%	24.33%
68584	HARVESTER FINANCIAL	Indianapolis	(317) 352-0455	Jason Ford	58	\$55,046	\$29,191	5,567	5.45%	2.04%	9.46%
5773	HAYNES COMMUNITY	Kokomo	(765) 456-3043	Dawn Brinkman	79	\$30,123	\$27,612	3,982	6.29%	16.41%	11.80%
22213	HEALTH CARE PROFESSIONALS	Richmond	(765) 962-3172	Darrell Rawlings	87	\$24,625	\$11,169	3,387	1.97%	1.78%	18.42%
16626	HERITAGE	Newburgh	(812) 253-6928	David Milligan	13	\$657,443	\$490,902	61,055	8.37%	7.22%	9.89%
8255	HOBART IND SCHOOL EMPLOYEES	Hobart	(219) 942-3939	Don Hancock	138	\$2,009	\$1,468	483	-1.06%	-2.89%	11.15%
1621	HOMETOWN	Peru	(765) 472-7600	Mark Lowe	84	\$27,313	\$22,174	3,784	5.38%	6.59%	22.06%
60768	HOOSIER HILLS	Bedford	(812) 279-6644	Travis Markley	16	\$609,329	\$511,510	30,295	9.71%	10.13%	9.57%
67648	HOOSIER UNITED	Indianapolis	(317) 923-4747	Jennifer Mulligan	91	\$21,863	\$7,494	2,893	5.45%	-1.46%	9.51%
16065	HOWARD COUNTY SCHOOL EMPLOYEES	Kokomo	(765) 453-6688	Susan Ludwig	78	\$31,072	\$10,469	2,761	-1.60%	4.92%	13.60%
13080	HULMAN FIELD TECHNICIANS	Terre Haute	(812) 877-1030	Leanne Braden	123	\$7,799	\$3,168	669	-5.23%	3.17%	18.15%
16171	HUNTINGTON COUNTY	Huntington	(260) 356-6400	Kathy Borskey	135	\$3,032	\$2,355	750	-10.83%	-14.13%	13.72%
6261	IMECO	South Bend	(574) 232-8403	Lynda Clark	121	\$8,588	\$5,946	999	3.95%	9.03%	14.72%
24171	INDEPENDENT	Anderson	(765) 649-9271	Connie Lodde	47	\$69,271	\$45,104	6,959	0.34%	-3.78%	8.66%
24108	INDIANA HEARTLAND	Kokomo	(765) 854-3067	Buffey Hedrick	90	\$21,995	\$19,295	4,065	16.40%	10.63%	9.38%
22704	INDIANA LAKES	Warsaw	(574) 267-7497	David Brumbaugh	92	\$21,624	\$13,182	2,128	11.41%	16.82%	12.81%
68259	INDIANA MEMBERS	Indianapolis	(317) 788-0366	Ron Collier	2	\$2,049,132	\$1,136,155	130,354	5.80%	11.41%	10.90%
13616	INDIANA STATE UNIVERSITY	Terre Haute	(812) 234-1021	Trent Kerr	37	\$106,662	\$83,547	9,496	7.30%	3.26%	10.66%
68577	INDIANA UNIVERSITY	Bloomington	(812) 855-7823	Bryan Price	11	\$1,144,998	\$877,735	67,787	12.49%	9.56%	13.14%
14735	INDIANAPOLIS' NEWSPAPER	Indianapolis	(317) 870-1002	Susan Baril	124	\$7,322	\$6,444	1,186	-2.17%	-2.48%	9.94%
82770	INDIANAPOLIS POST OFFICE	Indianapolis	(317) 262-1870	Lisa Tucker	59	\$54,486	\$8,362	3,713	-2.92%	1.86%	20.66%
24026	INDUSTRIAL	Lafayette	(765) 771-8000	Kevin Umlauf	26	\$206,257	\$146,758	31,788	8.28%	10.69%	10.33%
4968	INOVA	Elkhart	(574) 294-6553	Dallas Bergl	20	\$458,314	\$406,165	39,111	20.20%	13.96%	8.07%
82794	INTERRA	Goshen	(574) 534-2506	Amy Sink	10	\$1,205,497	\$1,025,545	82,380	10.19%	3.86%	10.21%
97063	JACKSON COUNTY CO-OP	Seymour	(812) 523-1630	Kristina McIntosh	89	\$23,071	\$20,329	1,113	3.12%	8.32%	16.75%
19319	JEFFERSON COMMUNITY	Madison	(812) 265-3003	Stephanie Marion	105	\$13,547	\$6,136	2,395	1.08%	0.46%	9.02%
82793	KEMBA INDIANAPOLIS	Indianapolis	(317) 351-5235	Karla Salisbury	48	\$67,881	\$30,846	6,335	3.98%	11.61%	14.53%
2051	LA PORTE COMMUNITY	La Porte	(219) 326-8050	Harold Masterson	64	\$44,059	\$33,027	7,189	9.31%	9.49%	12.87%
10772	LAKES	Monticello	(574) 583-5556	Alicia Pifer	94	\$20,514	\$10,743	3,539	-3.47%	10.68%	11.56%
15248	LAMP CO	Anderson	(765) 649-9226	Willie Hendricks	55	\$57,872	\$36,473	7,965	3.92%	-9.06%	8.05%
23975	LINK	Indianapolis	(317) 248-9241	Liz Yentes	97	\$17,529	\$13,736	3,364	-0.15%	-3.84%	5.13%
12745	LOCAL 697	Merrillville	(219) 845-6040	Daniel Simon	72	\$35,236	\$14,694	2,665	4.09%	13.92%	18.68%
306	MADISON COUNTY	Anderson	(765) 644-3623	David Dodd	44	\$75,942	\$46,803	8,743	2.72%	4.95%	9.27%
67762	MARTIN COUNTY COOPERATIVE	Loogootee	(812) 295-3484	Mike Hurt	107	\$13,001	\$11,263	1,175	1.98%	0.78%	16.41%
68242	MEMBERS ADVANTAGE	Michigan City	(219) 874-6943	Frank Beachnau	38	\$99,384	\$50,419	8,492	5.40%	6.44%	10.55%
12680	MEMBERS CHOICE	Bloomington	(812) 336-7470	Lori Gonzalez	106	\$13,350	\$10,506	2,291	-3.69%	-0.78%	8.98%
68562	MEMBERS SOURCE	Merrillville	(219) 756-4141	Scott Shelton	45	\$75,146	\$33,733	6,547	-1.87%	7.67%	12.28%
1427	MIDWEST AMERICA	Fort Wayne	(260) 482-3334	Greg Mohr	12	\$669,858	\$527,880	57,521	9.60%	3.87%	13.65%
13959	MIDWEST CARPENTERS & MILLWRIGHTS	Hobart	(219) 947-1568	William Lowry	39	\$94,120	\$46,092	22,856	-2.43%	-0.09%	7.24%
15007	MIDWEST FAMILY	Portage	(219) 763-5640	Robin Bowman	80	\$29,855	\$15,958	2,927	0.15%	9.56%	8.50%
15757	MT. ZION INDIANAPOLIS	Indianapolis	(317) 923-4010	Denise McCauley	150	\$596	\$303	295	-11.74%	-19.33%	10.76%
339	MUNCIE	Muncie	(765) 284-7667	Donna Etchison	111	\$11,842	\$5,205	1,389	-2.23%	-0.56%	13.89%
82785	MUNCIE POST OFFICE	Muncie	(765) 282-1309	Steven Elgan	148	\$705	\$382	251	-2.07%	-3.57%	23.74%
60693	MUNICIPAL EMPLOYEES	La Porte	(219) 380-2254	Erik Jedrysek	144	\$1,203	\$672	284	-9.17%	-19.02%	17.02%
15738	MUNSEETOWN COMMUNITY	Muncie	(765) 282-2236	Greta Cope	115	\$9,961	\$3,533	1,518	5.74%	-11.02%	9.17%
65208	NATCO	Richmond	(765) 962-2561	Cynthia Duke	40	\$91,645	\$64,800	15,862	7.84%	0.40%	13.24%
168	NORTHERN INDIANA	Merrillville	(219) 942-3377	Christine Biasi	75	\$34,063	\$13,702	4,555	-2.16%	-1.22%	8.16%
60251	NORTH PARK COMMUNITY	Indianapolis	(317) 873-6166	Carma Parrish	65	\$42,609	\$31,047	5,095	-2.29%	-1.24%	10.03%
24034	NOTRE DAME	Notre Dame	(574) 400-4601	Thomas Gryp	14	\$652,360	\$544,625	57,045	3.52%	3.12%	9.39%
9097	ONE VISION	Clarksville	(812) 945-4600	Pam Goodman	60	\$53,787	\$21,810	4,767	-4.15%	1.27%	12.36%
18857	OUR SUNDAY VISITOR EMPLOYEES	Huntington	(260) 358-0116	Don Rentschler	136	\$3,005	\$2,181	625	5.87%	-4.79%	12.56%
7688	PARTNERS 1ST	Fort Wayne	(260) 471-8336	Carla Bienz	23	\$374,350	\$240,676	38,630	3.03%	9.33%	11.91%
82792	PERFECT CIRCLE	Hagerstown	(765) 489-4571	Lisa Dykhoff	61	\$53,062	\$30,136	6,127	-2.50%	-1.72%	11.46%
18393	POLICEMEN'S	South Bend	(574) 234-1524	Beth Berry	53	\$60,389	\$26,789	5,047	3.79%	-1.84%	16.08%
620	POWER ONE	Fort Wayne	(260) 425-2324	Brett Cain	102	\$14,579	\$11,355	1,565	-2.91%	0.03%	13.37%
489	PRIMETRUST FINANCIAL	Muncie	(765) 289-2148	Jeffrey Sikora	29	\$163,275	\$120,235	16,332	2.61%	5.05%	9.74%
17012	PROFED	Fort Wayne	(260) 483-0514	Greg Troutner	19	\$463,083	\$294,408	51,977	5.79%	27.02%	10.73%
82769	PROFESSIONAL POLICE OFFICERS	Indianapolis	(317) 327-2600	Danny Overley	67	\$41,387	\$20,553	3,308	1.61%	11.65%	15.64%
2711	PROFINANCE	Merrillville	(219) 736-5767	Lindsey Hilley	103	\$14,540	\$6,951	1,638	-2.63%	-6.18%	20.57%
64275	PUBLIC SERVICE #3	Fort Wayne	(260) 432-3443	Carolyn Mikesell	54	\$58,026	\$35,095	4,528	10.12%	12.71%	13.15%
12619	PUBLIC SERVICE EDWARDSPT PL E	Linton	(812) 847-7320	Steve Hazlewood	140	\$1,469	\$861	294	-4.90%	-5.19%	12.96%
19307	PURDUE	West Lafayette	(765) 497-3328	Bob Falk	7	\$1,363,833	\$997,356	82,532	8.02%	12.15%	9.97%
15072	REGIONAL	Hammond	(219) 845-5654	Jill Banning	31	\$138,403	\$67,140	23,026	5.29%	25.05%	11.56%
14768	RICHMOND CITY EMPLOYEES	Richmond	(765) 983-7228	Daniel Johnson	127	\$5,897	\$3,072	809	5.19%	9.54%	10.53%
17454	RICHMOND LIGHT EMPLOYEES	Richmond	(765) 973-7262	Robert Schroeder	146	\$978	\$925	187	9.09%	29.97%	22.41%
6204	RIVER BEND	South Bend	(574) 288-1949	Regina Geels	128	\$5,296	\$2,977	868	-3.36%	-3.00%	18.94%
3775	RIVERSIDE COMMUNITY	Marion	(765) 662-3969	Tim Moorman	66	\$41,400	\$33,146	5,606	9.03%	11.21%	12.48%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
20174	SHEET METAL WORKERS	Indianapolis	(317) 549-6009	Mary McCune	126	\$6,866	\$2,743	1,302	-2.00%	-16.64%	10.18%
9923	SOLIDARITY COMMUNITY	Kokomo	(765) 453-4020	Melissa Domingues	24	\$284,038	\$226,480	27,332	9.58%	-1.56%	9.04%
13279	SOUTH BEND FIREFIGHTERS	South Bend	(574) 287-6161	Darlene Lopez	63	\$44,751	\$28,687	3,679	4.98%	3.08%	24.99%
66255	SOUTH BEND POST OFFICE	South Bend	(574) 272-8581	Rex Bulgrien	118	\$9,136	\$3,372	1,209	2.78%	12.25%	12.64%
4487	SOUTH BEND TRANSIT	South Bend	(574) 232-2192	Sarah Ladouceur	133	\$3,594	\$2,427	390	-17.71%	2.05%	26.84%
11273	STERLING UNITED	Evansville	(812) 425-0111	Daniel Bullock	49	\$66,831	\$39,910	9,180	-0.03%	-12.79%	11.22%
4488	T H P	Terre Haute	(812) 244-4466	Michelle Hasenour	131	\$4,184	\$2,717	1,117	-0.22%	-14.19%	22.37%
60060	TEACHERS	South Bend	(574) 232-8012	Paul Marsh	1	\$3,348,046	\$2,676,963	301,493	10.06%	0.47%	9.22%
68225	TECH	Crown Point	(219) 663-5120	Gene Novello	22	\$379,016	\$295,067	38,543	5.45%	6.70%	9.18%
3631	THRIVE	Muncie	(765) 284-1015	Brett Rinker	57	\$57,824	\$37,242	6,462	5.35%	5.05%	11.85%
8654	TIPPECANOE	Lafayette	(765) 448-1158	Brooke Grube	109	\$12,160	\$5,049	1,255	-9.86%	3.05%	14.28%
68286	TLCU FINANCIAL	Mishawaka	(574) 255-3193	Kendra Fleckner	70	\$37,180	\$13,865	4,123	0.87%	9.84%	17.04%
24781	UNION BAPTIST CHURCH	Fort Wayne	(260) 456-1802	Janiece Norfleet	152	\$144	\$16	295	5.91%	-19.34%	14.58%
1364	US #1364	Merrillville	(219) 769-1700	Michelle Wilson	30	\$141,138	\$77,195	11,008	7.31%	0.27%	11.42%
68572	VIA	Marion	(765) 674-6631	David Abernathy	21	\$396,018	\$285,203	32,745	10.42%	7.79%	12.46%
138	VIGO COUNTY	Terre Haute	(812) 232-9697	Dale Burkitt	73	\$34,680	\$24,497	9,452	2.30%	1.34%	7.88%
23287	VULCRAFT EMPLOYEES	St. Joe	(260) 337-1808	Linda Yoder	130	\$4,332	\$3,125	672	5.13%	-7.20%	14.23%
14449	WAYNE COUNTY	Richmond	(877) 962-7113	Kim Gardner	113	\$10,608	\$4,046	1,150	-4.05%	-3.74%	10.79%
16732	WEATHERHEAD C C	Columbia City	(260) 248-8309	Juliana Johnson	99	\$16,552	\$8,387	2,306	5.75%	4.60%	10.94%
82789	WESTERN INDIANA	Sullivan	(812) 268-1196	Mitzi Perkinson	76	\$32,546	\$23,603	2,514	25.94%	2.12%	12.93%
3536	WHITEWATER REGIONAL	Connersville	(765) 827-1317	Renee Zumkeller	122	\$8,446	\$5,522	1,296	7.92%	5.49%	13.32%
198	WHITING REFINERY	Whiting	(219) 659-3254	Julie Boyle	62	\$46,485	\$15,438	2,261	2.47%	18.00%	28.30%
15028	WUFFACE	Richmond	(765) 935-2490	Jayma Wilburn	129	\$5,153	\$2,092	1,019	-1.49%	1.10%	11.55%

IOWA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	98	96	92	89	84	-5.62%	-3.04%
Number of Members	1,202,885	1,244,743	1,293,162	1,350,500	1,358,688	0.61%	2.47%
Total Assets (\$000)	\$15,344,694	\$16,886,213	\$18,562,073	\$20,479,961	\$21,136,304	3.20%	6.61%
Total Shares (\$000)	\$12,879,321	\$14,081,808	\$15,270,831	\$16,486,312	\$17,258,384	4.68%	6.03%
Total Loans (\$000)	\$11,355,123	\$13,059,693	\$14,957,919	\$17,195,565	\$17,571,344	2.19%	9.12%
Total Capital (\$000)	\$1,665,300	\$1,816,068	\$2,021,106	\$2,213,506	\$2,446,324	10.52%	8.00%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
63124	1ST GATEWAY	Camanche	(563) 243-4121	Pat Drennen	18	\$161,215	\$127,333	10,881	14.12%	0.26%	10.89%
64878	5 STAR COMMUNITY	Mount Pleasant	(319) 385-4914	Mary Koontz	40	\$35,618	\$29,122	4,914	5.04%	10.21%	9.45%
64323	ACE	Mason City	(641) 424-6330	Ellen Kay	62	\$7,405	\$1,850	871	-6.17%	-10.66%	16.57%
64030	ADVANTAGE	Newton	(641) 792-5660	Corinne Coyle	29	\$72,134	\$37,044	6,069	2.10%	4.33%	17.66%
65521	AEGIS	Clinton	(563) 242-0531	Tim Clark	56	\$17,472	\$14,251	3,639	18.19%	5.31%	12.92%
62829	AFFINITY	Des Moines	(515) 288-7225	Jim Dean	21	\$122,310	\$96,343	13,658	5.63%	-1.79%	9.45%
67831	ALLEN HOSPITAL PERSONNEL	Waterloo	(319) 235-3678	Jeannie Brown	66	\$5,429	\$4,001	1,571	0.07%	-6.76%	17.20%
64886	ALLIANT	Dubuque	(563) 585-3737	Mike Moroney	19	\$130,499	\$93,705	11,023	3.71%	-3.38%	12.56%
63268	ASCENTRA	Bettendorf	(563) 355-0152	Dale Owen	11	\$424,288	\$301,673	39,666	5.71%	-1.99%	10.89%
65239	BURLINGTON MUNICIPAL EMPLOYEES	Burlington	(319) 752-8412	Jonie Stewart	69	\$4,361	\$3,240	605	-9.92%	-3.99%	10.68%
62878	CAPITOL VIEW	Des Moines	(515) 348-8350	Brent Kowalsky	39	\$36,059	\$22,298	1,969	-1.89%	0.80%	16.24%
64868	CASEBINE COMMUNITY	Burlington	(319) 752-8745	Patricia Gehringer	46	\$28,920	\$14,149	4,448	-0.74%	-2.81%	17.83%
65565	CEDAR FALLS COMMUNITY	Cedar Falls	(319) 266-7531	Helen Pearce	20	\$127,148	\$100,856	7,871	6.10%	6.48%	17.10%
65238	CENT	Mason City	(515) 422-7361	Matthew Chizek	33	\$56,703	\$47,954	5,698	12.08%	12.04%	13.33%
62871	CHICAGO CENTRAL AND COMMERCE	Waterloo	(319) 232-0808	Marilyn Hileman	64	\$6,646	\$2,336	1,078	-1.75%	-3.93%	21.84%
66592	CITIZENS COMMUNITY	Fort Dodge	(515) 955-5524	E.J. Donaghey	13	\$198,255	\$157,422	15,459	-0.91%	-5.05%	16.20%
68695	COBALT	Council Bluffs	(402) 292-8000	Gail Deboer	5	\$1,009,387	\$890,521	106,904	2.57%	2.68%	9.33%
62969	COLLINS COMMUNITY	Cedar Rapids	(319) 393-9000	Stefanie Rupert	4	\$1,233,409	\$916,283	86,903	12.76%	-19.55%	8.49%
68510	COMMUNITY 1ST	Ottumwa	(641) 684-5448	Greg Hanshaw	7	\$709,695	\$591,515	58,229	9.61%	2.58%	9.01%
65078	COMMUNITY CHOICE	Johnston	(515) 334-8100	Josh Cook	8	\$550,225	\$442,893	48,533	8.16%	5.80%	11.85%
61691	DAVENPORT POLICE DEPARTMENT	Davenport	(563) 323-9003	Jay Verhorevoort	70	\$4,357	\$1,649	318	5.98%	-11.31%	13.57%
64943	DES MOINES FIRE DEPARTMENT	Des Moines	(515) 288-2521	Michael Williams	73	\$4,051	\$2,750	947	-8.84%	-9.55%	20.69%
64380	DES MOINES METRO	Des Moines	(515) 283-4195	James Anderson	36	\$53,948	\$30,041	6,245	-3.34%	5.04%	13.03%
63486	DES MOINES WATER WORKS	Des Moines	(515) 282-1331	Norma Thompson	81	\$1,479	\$1,076	480	4.58%	0.12%	12.78%
62429	DU PONT EMPLOYEES	Fort Madison	(319) 376-5237	Melodie Goldensoph	72	\$4,085	\$2,561	514	7.53%	-0.28%	16.29%
64917	DUBUQUE POSTAL EMPLOYEES	Dubuque	(563) 582-9515	Ray Pregler	68	\$4,569	\$1,290	280	-1.15%	21.35%	11.57%
64049	DUPACO COMMUNITY	Dubuque	(800) 373-7600	Joe Hearn	3	\$1,888,189	\$1,276,039	125,321	13.44%	12.57%	15.84%
64471	DUTRAC COMMUNITY	Dubuque	(563) 582-1331	Andrew Hawkinson	6	\$756,261	\$626,627	47,685	5.07%	6.10%	13.49%
63299	EMPLOYEES	Estherville	(712) 362-5897	Mark Peters	22	\$105,358	\$61,319	8,200	8.10%	9.52%	21.66%
64067	FAMILY COMMUNITY	Charles City	(641) 228-6612	Theodore Jarosh	55	\$17,787	\$5,674	2,394	-3.72%	-8.16%	12.94%
62965	FINANCIAL PLUS	West Des Moines	(515) 224-1222	Dave Cale	16	\$172,187	\$83,197	12,568	-0.12%	16.34%	12.34%
24673	FIRST	Hiawatha	(319) 743-7806	Tom Chalmstrom	15	\$173,841	\$145,751	10,164	7.14%	15.93%	8.75%
64231	FIRST CLASS COMMUNITY	West Des Moines	(515) 224-4300	Zac Pollock	25	\$79,812	\$37,422	8,672	4.70%	6.73%	8.93%
63159	FORT DODGE FAMILY	Fort Dodge	(515) 573-1160	Julie Pingel	44	\$31,088	\$20,608	3,537	4.29%	8.84%	12.98%
65040	GAS & ELECTRIC EMPLOYEES	Mason City	(641) 903-1714	Jean Ditter	67	\$4,770	\$2,602	384	-8.66%	1.20%	37.68%
64203	GREATER IOWA	Ames	(515) 232-6310	Scott Zahle	9	\$537,721	\$492,724	33,310	22.35%	31.27%	8.10%
60269	GREENSTATE	North Liberty	(319) 393-1000	Jeff Disterhoft	1	\$5,757,174	\$5,339,413	206,288	5.53%	6.65%	9.67%
65243	HOLY GHOST PARISH	Dubuque	(563) 556-3863	Sandy Parker	48	\$28,530	\$452	937	1.78%	73.16%	10.79%
65445	HOMETOWN	Shenandoah	(712) 246-4449	Heather Thornton	76	\$2,348	\$2,194	818	-1.46%	15.65%	24.73%
65242	INDUSTRIAL EMPLOYEES	Centerville	(641) 437-7109	Shona Varese	61	\$8,350	\$4,519	972	-6.03%	7.57%	18.12%
60718	IOWA HEARTLAND	Mason City	(641) 424-5391	Cindy Stephenson	51	\$21,958	\$13,153	3,365	-3.33%	3.07%	20.73%
64361	JOURNEY	Des Moines	(515) 243-8735	Rachel Ballenger	32	\$59,623	\$31,481	5,270	0.02%	4.80%	14.83%
65391	KAH	Keokuk	(319) 524-7150	Paula Vickers	80	\$1,650	\$526	464	-3.95%	-10.87%	32.09%
61393	LEE COUNTY	Keokuk	(319) 524-4346	Kelly Fett	74	\$3,373	\$1,813	640	-2.99%	-3.16%	24.36%
64234	LENNOX EMPLOYEES	Marshalltown	(641) 754-4501	Carl Mundth	37	\$45,473	\$27,471	6,079	2.71%	5.05%	12.90%
63602	LINN AREA	Cedar Rapids	(319) 378-0101	Jenny Lorenz	10	\$468,083	\$394,204	24,534	6.33%	-2.29%	9.69%
62683	MEMBERS COMMUNITY	Muscatine	(563) 264-7210	Tim Chapman	31	\$62,182	\$47,445	7,505	8.62%	2.35%	10.72%
62918	MEMBERS1ST COMMUNITY	Marshalltown	(641) 752-1582	Janet Borer	14	\$177,734	\$118,919	17,823	4.48%	3.79%	11.21%
64212	MERIDIAN	Ottumwa	(641) 684-4207	Brenda Wynn	50	\$26,718	\$11,517	3,022	-1.63%	-1.24%	17.10%
60013	METCO	Cedar Rapids	(319) 398-5007	Brad Mertens	38	\$36,778	\$26,166	3,123	10.31%	7.00%	12.41%
61918	MIDLAND	Urbandale	(515) 278-1994	Holly Luca	35	\$54,346	\$34,721	4,246	1.94%	-3.16%	13.44%
63494	MIDWEST COMMUNITY	Sioux City	(712) 276-1328	Paddy Friedrichsen	45	\$30,461	\$11,469	3,056	2.57%	9.16%	9.60%
65199	MORRISON EMPLOYEES	Dubuque	(563) 556-3863	Chris Muir	79	\$1,791	\$415	153	-1.61%	65.39%	28.75%
61360	MUNI EMPLOYEES	Ottumwa	(641) 683-0659	Stephanie Nickerson	83	\$676	\$549	235	-2.05%	13.19%	12.78%
63399	N. W. IOWA	Le Mars	(712) 546-7676	Steve De Boer	34	\$54,854	\$39,400	4,980	9.52%	13.85%	12.67%
64351	NGPL EMPLOYEES	Saint Charles	(641) 396-2135	Erin Goering	75	\$2,768	\$421	294	-1.75%	40.53%	28.82%
60046	NISHNA VALLEY	Atlantic	(712) 243-6645	Tim Marcsisak	42	\$33,783	\$12,278	5,208	-0.52%	-15.03%	8.52%
64191	NORTH IOWA COMMUNITY	Mason City	(641) 424-2281	Scott Shipman	27	\$76,455	\$66,646	13,230	5.95%	-5.11%	9.16%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
62638	NORTH STAR COMMUNITY	Cherokee	(712) 225-5731	Jeff Hayes	23	\$104,718	\$72,733	11,553	17.06%	20.29%	10.39%
64282	NORTH WESTERN EMPLOYEES	Council Bluffs	(712) 328-2787	Mary Siek	63	\$6,916	\$4,633	1,229	-5.46%	-0.43%	23.74%
64140	PEOPLES	Webster City	(515) 832-6346	Jordan Hensley	30	\$64,294	\$51,308	8,231	26.09%	24.87%	12.85%
65039	POLK COUNTY	Des Moines	(515) 244-8647	Kristin Katzmann	65	\$5,696	\$4,196	813	4.91%	-1.26%	17.80%
61920	POWER CO-OP EMPLOYEES	Humboldt	(515) 332-4096	Vicki Holden	41	\$34,277	\$17,809	1,978	-4.06%	11.53%	21.47%
64271	PREMIER	Des Moines	(515) 282-1611	Steve Flamm	12	\$211,526	\$186,097	18,228	7.69%	7.80%	10.42%
64390	PUBLIC EMPLOYEES	Waterloo	(319) 291-4375	Lisa Carlo	47	\$28,901	\$14,842	2,000	4.09%	0.48%	14.94%
64991	QUAKER OATS	Cedar Rapids	(319) 395-7060	Heather Lemke	59	\$10,142	\$6,549	1,827	4.63%	-5.31%	15.72%
64986	RIVER COMMUNITY	Ottumwa	(641) 684-6302	Nate Bissell	53	\$18,656	\$16,603	3,573	-6.20%	10.26%	15.82%
61664	RIVER VALLEY	Ames	(515) 232-1654	Brian Godwin	26	\$77,542	\$55,961	5,426	12.26%	12.56%	10.92%
64269	SECU	Keokuk	(319) 524-4560	Jill Buckert	78	\$1,967	\$1,417	786	14.73%	1.49%	26.22%
65150	SERVE	Des Moines	(515) 243-2677	Jami Weems	28	\$75,147	\$55,926	5,182	9.58%	3.83%	14.90%
64417	SIOUX VALLEY COMMUNITY	Sioux City	(712) 277-1440	John Parks	49	\$27,612	\$15,829	3,412	-3.55%	2.29%	15.06%
65136	ST. ATHANASIUS	Jesup	(319) 827-6595	Susan Curry	82	\$780	\$626	275	-8.02%	4.72%	13.18%
65062	ST. LUDMILAS	Cedar Rapids	(319) 362-7282	Pat Stokesberry	84	\$366	\$281	123	11.52%	4.76%	29.93%
65606	TEAMSTERS LOCAL #238	Cedar Rapids	(319) 363-8247	Eric Sorensen	60	\$8,423	\$3,505	2,014	-3.02%	2.28%	11.44%
63218	TELCO-TRIAD COMMUNITY	Sioux City	(712) 252-4368	Tim Piepho	24	\$96,791	\$62,169	14,797	5.48%	1.12%	12.47%
60728	THE FAMILY	Davenport	(563) 388-8328	Dave Hulsbrink	17	\$169,383	\$108,295	19,543	8.05%	9.23%	14.12%
60678	THE HUB-CO	Keokuk	(319) 524-8133	April Girard	54	\$18,304	\$9,823	3,359	-0.83%	-8.92%	10.43%
64021	THE MUNICIPAL	Sioux City	(712) 255-3400	Roger Hake	57	\$17,269	\$9,983	2,477	-2.12%	6.59%	11.19%
65168	TOWN AND COUNTRY	Harlan	(712) 755-3881	Denny Siemers	43	\$32,680	\$25,555	2,902	35.49%	11.67%	8.44%
65071	UNITE	Cedar Falls	(319) 273-2479	Karris Golden	52	\$21,682	\$9,956	1,890	-0.87%	-2.50%	14.26%
65557	UNITED	Council Bluffs	(712) 322-0841	Andrena MacLeod	58	\$16,814	\$4,832	2,108	1.48%	-0.58%	11.56%
64418	VERIDIAN	Waterloo	(319) 236-5600	Monte Berg	2	\$4,348,222	\$3,957,610	240,554	6.52%	4.47%	10.50%
64790	WARREN	Waterloo	(319) 233-9240	Holly Glasener	71	\$4,201	\$1,647	847	-8.66%	13.77%	24.28%
65193	WATERLOO FIREMEN'S	Waterloo	(319) 236-3803	Erica Christiansen	77	\$2,206	\$1,865	311	0.50%	12.38%	11.81%

KANSAS CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	90	88	85	80	79	-1.25%	-2.57%
Number of Members	910,845	944,385	973,089	1,027,498	1,047,614	1.96%	2.84%
Total Assets (\$000)	\$8,828,618	\$9,488,584	\$9,891,192	\$10,165,370	\$10,889,891	7.13%	4.29%
Total Shares (\$000)	\$7,405,262	\$7,900,430	\$8,223,258	\$8,458,870	\$9,046,006	6.94%	4.08%
Total Loans (\$000)	\$6,033,237	\$6,645,713	\$7,109,090	\$7,637,125	\$8,049,894	5.40%	5.94%
Total Capital (\$000)	\$1,055,100	\$1,122,846	\$1,182,257	\$1,243,582	\$1,340,116	7.76%	4.90%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
63217	1ST KANSAS	Topeka	(785) 233-4323	Felicity Ross	53	\$8,410	\$4,778	1,500	-8.14%	10.08%	26.38%
62894	ARK VALLEY	Arkansas City	(620) 442-8210	Kim Anneler	29	\$37,919	\$26,578	8,682	1.18%	6.44%	11.06%
61823	AZURA	Topeka	(785) 233-5556	Greg Winkler	6	\$527,177	\$368,311	52,980	12.20%	4.16%	11.16%
63598	B&V	Overland Park	(913) 458-2739	S. Bartholomew	23	\$57,565	\$25,513	4,979	-4.46%	14.96%	14.38%
67263	BELL	Hutchinson	(620) 662-0731	Crystal Miller	45	\$14,528	\$12,916	1,733	14.70%	21.35%	12.36%
68411	BLUESTEM COMMUNITY	El Dorado	(316) 320-1777	Marilyn Whittington	49	\$10,195	\$4,742	1,475	-2.71%	4.77%	10.17%
67783	C & R	Clay Center	(785) 632-5161	Cyndy Thatcher	63	\$4,366	\$3,549	943	-8.02%	-11.67%	10.46%
60731	CAMPUS	Wichita	(316) 978-3666	Kory Phillips	36	\$26,092	\$18,709	5,371	-6.43%	-0.52%	15.60%
5510	CATHOLIC FAMILY	Wichita	(316) 264-9163	Michael Taylor	34	\$29,632	\$20,044	3,778	2.62%	3.89%	9.65%
68547	CATHOLICS UNITED	Hutchinson	(620) 665-0777	Deborah Finocy	78	\$203	\$62	147	-2.87%	10.06%	16.24%
61765	CENTRAL KANSAS EDUCATION	Salina	(785) 827-7349	Trena Lackey	67	\$3,397	\$2,600	745	4.87%	10.29%	21.34%
8072	CHRIST THE KING PARISH	Kansas City	(913) 287-8448	Dee Hartner	72	\$1,442	\$695	640	-8.31%	5.98%	13.92%
67664	COMMUNITYAMERICA	Lenexa	(913) 905-7000	Lisa Ginter	1	\$2,956,628	\$2,054,743	244,847	10.58%	10.50%	12.13%
61783	CO-OPERATIVE	Coffeyville	(620) 251-5290	Lyle Martin	41	\$17,888	\$10,031	3,212	-1.28%	-21.30%	14.27%
60062	CREDIT UNION OF AMERICA	Wichita	(316) 265-3272	Frank Shoffner	3	\$985,502	\$855,844	79,535	10.66%	12.39%	12.79%
67856	CREDIT UNION OF DODGE CITY	Dodge City	(620) 227-7181	Tom Armstrong	20	\$71,148	\$54,644	12,151	0.40%	-1.18%	10.90%
63319	CREDIT UNION OF EMPORIA	Emporia	(620) 342-0491	Kelly Brown	38	\$24,528	\$12,190	3,413	3.31%	2.38%	14.84%
68557	CROSSROADS	Goessel	(620) 367-2285	Kelly Schrag	51	\$9,021	\$6,064	1,094	-1.43%	6.76%	16.93%
67730	DILLON	Hutchinson	(620) 669-8500	Kenneth Scherer	28	\$39,864	\$31,613	4,575	4.36%	0.19%	16.96%
3869	EAGLE	Atchison	(913) 367-5004	Merry Lee Said	69	\$2,298	\$1,172	398	13.80%	-7.85%	5.26%
67797	ELLIS	Ellis	(785) 726-3499	Linda Pfeifer	61	\$4,470	\$2,776	761	-15.06%	-5.03%	20.30%
2227	EMPORIA STATE	Emporia	(620) 342-2336	Angie Miller	16	\$97,847	\$72,862	7,106	5.38%	8.34%	9.72%
68407	ENTERPRISE	Enterprise	(785) 263-8292	Michele Eagleburger	73	\$1,232	\$876	418	-1.33%	-16.02%	7.31%
65282	ENVISTA	Topeka	(785) 281-4093	Ron Smeltzer	8	\$398,753	\$339,641	44,249	10.67%	3.73%	10.92%
62649	EQUISHARE	Wichita	(316) 263-6171	Gary Torres	33	\$32,267	\$22,281	3,887	-4.01%	-19.02%	10.75%
62580	FARMERS	Hays	(785) 625-2427	Don Napell	46	\$14,385	\$4,646	1,025	10.12%	2.77%	11.62%
63374	FARMWAY	Beloit	(785) 738-2224	Joe Deneke	17	\$88,792	\$62,975	7,646	-1.51%	1.77%	23.92%
67760	FORBES FIELD	Topeka	(785) 861-4093	Rebecca Brink	58	\$5,828	\$4,505	662	5.04%	-4.57%	14.23%
11643	FREEDOM 1ST	McConnell AFB	(316) 685-0205	Ronda Posch	30	\$35,168	\$8,773	2,800	5.49%	30.49%	15.12%
63201	FRONTIER COMMUNITY	Fort Leavenworth	(913) 651-6575	Alex Zimmerman	12	\$147,452	\$115,343	13,715	2.06%	4.38%	11.88%
7662	GARDEN CITY TEACHERS	Garden City	(620) 275-0131	Cynthia Means	47	\$11,650	\$9,033	2,065	3.30%	0.56%	8.46%
62542	GOLDEN PLAINS	Garden City	(620) 275-2151	Erich Schaefer	5	\$674,892	\$613,355	80,930	5.90%	2.80%	10.44%
62031	HEARTLAND	Hutchinson	(620) 669-0177	Don Springer	10	\$325,706	\$272,821	27,346	9.08%	6.14%	9.01%
63090	HUTCHINSON GOVERNMENT EMP.	Hutchinson	(620) 663-2991	Roki Medlam	39	\$22,551	\$17,246	2,583	8.97%	-6.52%	9.11%
67829	HUTCHINSON POSTAL & COMMUNITY	Hutchinson	(620) 662-8050	Rosa White	66	\$3,754	\$2,552	727	-10.07%	-2.38%	23.51%
66299	K C K FIREMEN & POLICE	Kansas City	(913) 321-8792	Harry Lohr	44	\$15,970	\$7,988	1,964	6.52%	1.85%	17.11%
62702	K.U.M.C.	Shawnee	(913) 588-5375	Robert Burton	35	\$27,539	\$5,972	2,665	0.17%	-0.78%	9.91%
66036	KAN COLO	Hoisington	(620) 653-4415	Timothy Mcquade	76	\$768	\$318	122	4.43%	8.80%	17.34%
60295	KANSAS BLUE CROSS BLUE SHIELD	Topeka	(785) 291-8774	Steve Morris	27	\$40,288	\$25,860	3,541	0.11%	5.36%	17.94%
67995	KANSAS TEACHERS COMMUNITY	Pittsburg	(620) 231-5719	Mark Kolarik	15	\$100,428	\$70,659	12,807	3.96%	-2.51%	12.97%
5589	KC FAIRFAX	Kansas City	(913) 647-9490	Prentice Watson	54	\$7,759	\$3,452	2,193	-8.35%	3.82%	12.25%
5257	K-STATE	Manhattan	(785) 776-3003	Larae Kraemer	18	\$86,969	\$61,128	9,200	2.26%	3.45%	11.07%
24858	MAINSTREET	Lenexa	(913) 599-1010	John Beverlin	7	\$467,748	\$300,714	68,463	4.49%	3.48%	9.56%
64084	MAZUMA	Overland Park	(816) 361-4194	D. Christensen	4	\$694,638	\$531,230	70,168	5.13%	8.58%	10.42%
65371	MCPHERSON CO-OP	McPherson	(620) 241-9308	Brenda Kliever	31	\$33,079	\$25,171	3,236	-0.07%	2.97%	9.15%
24914	MERITRUST	Wichita	(316) 683-1199	James Nastars	2	\$1,266,155	\$1,010,177	105,730	1.76%	-4.38%	10.21%
65378	MID AMERICAN	Wichita	(316) 722-3921	Brad Herzet	11	\$315,655	\$284,550	40,151	3.53%	5.89%	9.99%
67812	MID PLAINS	Glasco	(785) 568-2648	Irma Ethridge	71	\$1,474	\$1,223	302	-5.47%	-1.59%	10.04%
60906	MID-KANSAS	Moundridge	(620) 345-2980	Germa Duerksen	25	\$53,350	\$29,178	4,068	-1.34%	19.96%	10.82%
60037	MIDWEST REGIONAL	Kansas City	(913) 334-4200	Thad Jones	22	\$61,351	\$30,960	8,436	4.20%	-3.29%	9.88%
65466	MORTON	South Hutchinson	(620) 665-6792	Christina Gardner	64	\$4,345	\$3,340	880	-1.73%	3.49%	15.19%
63240	MUDDY RIVER	Atchison	(913) 367-2121	Rita Hartman	56	\$6,946	\$3,231	855	-2.14%	-9.59%	14.25%
63118	NORTH EAST KANSAS	Topeka	(785) 368-3832	Jennifer Froman	48	\$10,965	\$9,705	1,264	39.94%	92.01%	8.52%
67988	NORWESCO	Saint Francis	(785) 332-2113	Doug Ross	79	\$84	\$38	108	-14.24%	-42.91%	30.76%
12033	PANHANDLE	Wellington	(620) 326-2285	Danny Crittenden	24	\$56,827	\$22,353	3,640	6.69%	3.33%	16.85%
60039	PEOPLES CHOICE	Coffeyville	(620) 251-9280	Tana Neal	57	\$6,684	\$2,554	745	-3.28%	6.36%	24.47%
67187	QUANTUM	Wichita	(316) 263-5756	Chuck Bullock	19	\$83,562	\$68,077	7,892	4.13%	-2.52%	10.06%
8216	QUINDARO HOMES	Kansas City	(913) 342-3421	Dee Hartner	75	\$796	\$319	217	8.76%	-21.65%	32.84%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
63169	RELIANCE	Kansas City	(913) 573-9196	Pamela Jorgensen	37	\$24,872	\$13,479	2,791	-0.12%	-15.24%	13.73%
63337	RIVER CITIES COMMUNITY	Atchison	(913) 367-1488	Bev McConaughey	60	\$4,920	\$4,543	998	10.88%	4.63%	9.22%
67799	SALINA INTERPAROCHIAL	Salina	(785) 825-0744	Laurie Slater	42	\$17,859	\$12,840	2,346	2.30%	10.08%	29.28%
67800	SALINA MUNICIPAL	Salina	(785) 825-1053	Kati Miller	70	\$1,677	\$1,179	506	0.14%	-15.11%	13.08%
63300	SKYWARD	Wichita	(316) 517-6578	Kevin Wilmoth	9	\$343,686	\$130,780	16,928	7.72%	5.79%	15.95%
13941	SM	Mission	(913) 831-4555	Lisa Wall	21	\$66,155	\$53,773	2,469	-1.56%	1.75%	18.94%
67759	SOUTHWEST KANSAS COMMUNITY	Dodge City	(620) 225-5625	Katherine Ruthi	65	\$3,982	\$3,503	629	0.90%	1.58%	3.73%
3868	SUNFLOWER	Valley Center	(316) 680-1754	Justin Robinson	77	\$381	\$284	131	-5.78%	-26.67%	14.65%
7610	SUNFLOWER COMMUNITY	Marysville	(785) 562-3741	Janet Fritschi	43	\$17,137	\$13,976	2,926	31.36%	21.61%	8.07%
63042	TOPEKA FIREMEN'S	Topeka	(785) 266-7533	Steve Montour	52	\$8,663	\$5,038	990	-4.64%	-0.07%	30.85%
67785	TOPEKA POLICE	Topeka	(785) 368-9436	Michelle Andrew	55	\$7,186	\$5,937	1,327	9.58%	2.20%	7.93%
67855	TRI-COUNTY	Grinnell	(785) 824-3988	Ilene Beckman	62	\$4,449	\$1,294	553	9.62%	10.90%	16.43%
6779	UAW MO-KAN	Kansas City	(913) 342-0293	Charlsie Jones	59	\$5,601	\$2,060	1,536	0.57%	-19.15%	10.19%
67810	UNITED	Ness City	(785) 798-3223	Sandy Reinert	50	\$9,309	\$3,280	954	2.36%	11.53%	10.52%
6214	UNITED NORTHWEST	Norton	(785) 877-5191	Denise Bailey	26	\$41,490	\$18,578	2,505	5.14%	-8.49%	16.42%
64979	UNIVERSAL	Independence	(620) 331-6320	Laura Keller	74	\$1,004	\$557	274	3.26%	10.67%	36.96%
4427	USPLK EMPLOYEES	Leavenworth	(913) 682-2928	Stacey Watkins	32	\$32,462	\$11,922	2,379	-2.46%	3.27%	13.39%
62840	WAKARUSA VALLEY	Lawrence	(785) 865-1201	Denise Bonner	68	\$2,599	\$1,566	550	-12.19%	-6.52%	10.71%
63211	WHEAT STATE	Wichita	(316) 687-4101	Doug Cheatum	40	\$18,943	\$17,336	3,808	-1.30%	0.06%	8.40%
63189	WHITE EAGLE	Augusta	(316) 775-5747	Rick Blue	14	\$109,249	\$78,470	14,916	1.97%	2.65%	13.74%
3907	WICHITA	Wichita	(316) 941-0600	Ashley Bautista	13	\$132,334	\$106,821	11,333	24.42%	13.73%	14.74%

KENTUCKY CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	72	69	67	63	63	0.00%	-2.64%
Number of Members	803,677	833,377	853,905	893,074	911,282	2.04%	2.54%
Total Assets (\$000)	\$7,954,765	\$8,503,122	\$8,930,234	\$9,353,129	\$10,085,508	7.83%	4.86%
Total Shares (\$000)	\$6,842,893	\$7,297,770	\$7,589,759	\$7,911,775	\$8,545,149	8.01%	4.54%
Total Loans (\$000)	\$5,138,230	\$5,689,780	\$6,116,556	\$6,621,227	\$7,038,615	6.30%	6.50%
Total Capital (\$000)	\$1,037,158	\$1,094,407	\$1,154,349	\$1,237,536	\$1,341,813	8.43%	5.29%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
7000	ABOUND	Radcliff	(502) 942-0254	Ray Springsteen	1	\$1,660,163	\$1,234,888	111,278	6.43%	5.76%	15.77%
20438	ARH	Middlesboro	(606) 248-8566	Kim Helton	42	\$14,418	\$11,854	4,530	7.47%	12.40%	25.03%
61792	ASHLAND	Ashland	(606) 329-5489	Larry Lucas	8	\$273,530	\$217,475	35,874	7.77%	10.94%	12.41%
11168	AUDUBON	Owensboro	(270) 685-3487	Beverly Knott	34	\$23,718	\$15,084	2,528	0.49%	-2.11%	9.80%
68617	AUTOTRUCK FINANCIAL	Louisville	(502) 459-8981	James Thompson	14	\$158,458	\$60,106	18,496	17.45%	9.64%	12.41%
60883	BEACON COMMUNITY	Louisville	(502) 366-6022	Penny Haseker	20	\$64,253	\$24,435	11,516	5.68%	14.97%	11.70%
12648	BLUEGRASS COMMUNITY	Ashland	(606) 324-0888	Robert Bradley	49	\$9,436	\$7,484	1,958	3.45%	-4.73%	6.27%
62482	BROWN-FORMAN EMPLOYEES	Louisville	(502) 774-7321	Erin Walter	45	\$11,639	\$8,654	1,494	-3.50%	19.68%	14.83%
62587	C&O UNITED	Florence	(859) 331-3447	Mike Cooper	40	\$17,267	\$4,705	3,262	7.51%	-0.36%	10.95%
18172	CHEMCO	Louisville	(502) 772-5780	Sharon Board	39	\$17,917	\$10,846	2,300	-1.52%	-7.81%	9.59%
9106	CLASSACT	Louisville	(502) 964-7575	Lynn Huether	10	\$227,053	\$124,661	18,938	4.55%	0.95%	10.79%
61437	COMMONWEALTH	Frankfort	(502) 564-7775	Karen Harbin	2	\$1,388,018	\$973,473	107,561	12.43%	8.50%	13.94%
11285	CORNING GLASS WORKS HARRODSBG	Harrodsburg	(859) 734-9656	Amy Hart	57	\$5,075	\$1,429	805	-0.56%	5.22%	19.27%
19879	COVE	Edgewood	(859) 292-9000	Thomas Burns	21	\$61,976	\$42,601	7,279	-0.94%	2.87%	16.62%
7524	C-PLANT	Paducah	(270) 554-0287	Paul Adams	12	\$203,457	\$121,051	16,689	-0.28%	-2.91%	16.02%
20684	DAVISS COUNTY TEACHERS	Owensboro	(270) 684-8954	A. Saalwaechter	24	\$46,850	\$34,579	4,426	8.20%	0.26%	10.65%
23376	DOE RUN	Brandenburg	(270) 422-7745	Tonya Hardesty	48	\$9,886	\$6,157	2,085	0.73%	-2.13%	12.72%
19280	EASTERN KENTUCKY	Prestonsburg	(606) 263-4956	Felicia Woody	55	\$5,813	\$3,987	688	20.43%	3.79%	10.43%
62431	EXPREE	Frankfort	(502) 564-5597	John Graham	18	\$81,243	\$57,985	10,214	10.24%	5.70%	10.16%
4366	F.C.I. ASHLAND	Ashland	(606) 929-4040	Katrina Williams	56	\$5,242	\$4,243	675	7.07%	8.06%	21.78%
18312	GIBBS ALUMINUM	Henderson	(270) 827-7808	Shannon Kavanaugh	53	\$5,831	\$4,033	916	1.83%	10.64%	32.54%
62228	GREATER KENTUCKY	Lexington	(859) 231-9300	Debbie Pyle	17	\$87,783	\$67,497	9,811	3.37%	3.72%	9.53%
12852	GREEN RIVER AREA	Owensboro	(270) 926-0210	Cynthia Shanks	26	\$45,447	\$26,463	5,219	3.46%	1.76%	20.96%
22139	GREENUP COUNTY	Russell	(606) 836-9932	James Cochran	58	\$4,265	\$1,579	631	-15.73%	-17.16%	12.39%
20936	HOPKINS COUNTY TEACHERS	Madisonville	(270) 821-0504	Sarah Johnson	46	\$11,184	\$2,945	1,364	-0.97%	-5.33%	19.79%
19853	JEFFERSON COUNTY	Louisville	(502) 429-4955	Heather Walter	15	\$126,010	\$68,926	10,828	2.53%	4.05%	14.30%
16947	K I T	Louisville	(502) 459-9286	Barbara Leonhardt	41	\$14,571	\$8,973	2,337	7.16%	-6.96%	11.67%
62358	KEMBA LOUISVILLE	Louisville	(502) 459-1411	Donald Diebold	23	\$52,908	\$16,455	5,045	1.82%	-0.49%	20.18%
20891	KRAFTCOR	Hawesville	(270) 927-8293	Shanna Nugent	43	\$14,270	\$9,647	1,653	-0.86%	7.05%	12.79%
22478	KUJ	Lexington	(859) 367-5845	Stephanie Gillis	25	\$45,489	\$17,355	3,432	1.03%	1.02%	13.81%
9260	L & N	Louisville	(502) 368-5858	Chris Brown	3	\$1,365,732	\$989,008	93,496	7.88%	7.84%	11.42%
21853	LABOR MANAGEMENT	Lewisport	(270) 295-3422	Sherry Roberts	32	\$27,926	\$20,816	2,388	4.19%	2.18%	13.41%
20641	LAKE CHEM COMMUNITY	Benton	(270) 527-4389	Connie Evans	19	\$65,317	\$51,692	12,226	6.20%	4.81%	8.78%
62303	LETCHER COUNTY TEACHERS	Whitesburg	(606) 633-2468	Adam Patterson	61	\$1,031	\$528	448	-5.06%	-8.97%	23.40%
62370	LEXINGTON POSTAL COMMUNITY	Lexington	(859) 252-5151	Sharon Stafford	35	\$21,890	\$10,339	2,557	-3.97%	-1.27%	14.18%
62433	LOUISVILLE	Louisville	(502) 458-2681	Mike Hovekamp	31	\$32,277	\$13,875	2,728	-2.33%	-7.41%	19.59%
61123	LOUISVILLE GAS AND ELECTRIC COMPANY	Louisville	(502) 627-3140	Patricia Yates	27	\$40,636	\$19,795	3,188	5.18%	5.70%	14.59%
16820	LOUVAH	Louisville	(502) 287-6282	Nedra Young	59	\$3,469	\$2,552	1,007	0.45%	0.24%	7.63%
62026	MEMBERS CHOICE	Ashland	(606) 329-7876	Cheryl Deborde	11	\$222,302	\$153,171	19,544	5.97%	4.84%	12.29%
68661	MEMBERS HERITAGE	Lexington	(859) 259-3466	Pat Ferry	7	\$387,236	\$271,172	46,825	5.65%	2.35%	13.24%
63058	METRO EMPLOYEES	Lexington	(859) 258-3990	Piper Graham	30	\$33,029	\$20,192	4,604	7.32%	7.98%	12.53%
8940	MODERN EMPLOYEES	Owensboro	(270) 685-1025	Tammy Kirkpatrick	52	\$6,018	\$4,174	809	2.99%	0.96%	22.04%
23070	MOREHEAD COMMUNITY	Morehead	(606) 784-2201	Mike Alcom	28	\$37,144	\$17,757	3,885	8.00%	3.39%	12.46%
20595	MSD	Louisville	(502) 540-6213	Jennifer Head	54	\$5,829	\$3,022	851	3.48%	-3.31%	19.66%
22978	MSU	Murray	(270) 809-6666	Lydia Starks	36	\$19,712	\$13,772	2,180	2.59%	5.69%	7.96%
62490	MUHLBERG COMMUNITY HOSPITAL	Greenville	(270) 338-8276	Lila Lassiter	63	\$685	\$163	444	-1.47%	-16.18%	19.72%
21339	NORTHERN KENTUCKY EDUCATORS'	Highland Heights	(859) 441-3405	Judy Hester	38	\$18,802	\$9,499	4,746	0.36%	1.94%	9.33%
8988	OWENSBORO	Owensboro	(270) 683-1054	Doris Berry	22	\$54,637	\$25,034	5,781	-4.14%	-4.89%	9.51%
11955	PADUCAH TEACHERS	Paducah	(270) 444-5638	Sarah Smith	47	\$11,011	\$10,016	1,173	-0.81%	3.55%	13.21%
68644	PARK COMMUNITY	Louisville	(502) 968-3681	Jim Spradlin	5	\$975,232	\$807,154	86,624	9.54%	8.93%	10.09%
21126	REGIONAL MED. CTR. HOPKINS CO. EMP.	Madisonville	(270) 326-6100	Shelley Pennington	50	\$8,445	\$5,401	1,793	-3.03%	2.57%	10.49%
61693	RURAL COOPERATIVES	Louisville	(800) 798-7228	Larry Bischoff	29	\$35,803	\$14,195	4,262	-0.82%	-9.00%	13.21%
13241	SECURITY PLUS	Russellville	(270) 726-0207	Patricia Thom	62	\$729	\$478	151	-2.50%	-3.23%	43.73%
62484	SERVICE ONE	Bowling Green	(270) 796-8500	Rebecca Stone	13	\$175,969	\$129,901	15,535	14.55%	12.42%	11.72%
9497	SHAWNEE TVA EMPLOYEES	West Paducah	(270) 442-6479	Tammy Wiggins	51	\$6,576	\$3,101	658	-3.29%	4.32%	18.24%
23949	SIGNET	Paducah	(270) 443-5261	Carlene Scillian	9	\$257,835	\$132,370	18,564	1.98%	2.41%	18.71%
10177	TAYCO EMPLOYEES	South Shore	(606) 932-4774	Laiken Stephenson	60	\$2,661	\$683	403	-4.18%	-6.62%	36.70%
10800	THE HEALTH & EDUCATION	Lexington	(859) 231-8262	Pam Henson	16	\$90,344	\$31,851	13,382	4.00%	-3.21%	13.22%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
68666	TRANSCEND	Louisville	(502) 459-3000	Richard Reese	6	\$445,359	\$296,349	50,032	9.87%	-3.13%	11.96%
24165	UNIVERSITY OF KENTUCKY	Lexington	(859) 264-4200	David Kennedy	4	\$978,294	\$767,004	100,443	13.52%	10.41%	11.06%
10274	W B H EMPLOYEES	Paducah	(270) 575-2776	Pam Holland	44	\$13,686	\$7,003	2,298	-1.96%	1.58%	16.95%
62432	WHITESVILLE COMMUNITY	Whitesville	(270) 233-4447	Kim Greer	33	\$27,095	\$7,717	2,015	4.12%	4.95%	10.28%
16702	YOUR HOMETOWN	Mayfield	(270) 247-6458	Nancy Towery	37	\$19,626	\$9,254	2,410	1.54%	7.72%	10.29%

LOUISIANA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	196	192	182	174	171	-1.72%	-2.69%
Number of Members	1,232,726	1,236,680	1,235,035	1,243,408	1,256,300	1.04%	0.38%
Total Assets (\$000)	\$10,351,180	\$10,925,859	\$11,296,645	\$11,724,772	\$12,254,403	4.52%	3.43%
Total Shares (\$000)	\$8,951,663	\$9,434,455	\$9,730,385	\$9,959,402	\$10,515,422	5.58%	3.27%
Total Loans (\$000)	\$6,781,166	\$7,222,674	\$7,765,610	\$8,344,101	\$8,531,632	2.25%	4.70%
Total Capital (\$000)	\$1,217,651	\$1,267,860	\$1,329,867	\$1,396,663	\$1,483,285	6.20%	4.03%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
14226	3RD DISTRICT HIGHWAY	Lafayette	(337) 262-6145	Cynthia Rushing	80	\$14,876	\$4,420	1,281	2.50%	-2.52%	13.32%
19131	A L E C	Baton Rouge	(225) 293-3450	Robin Plunket	104	\$8,006	\$1,976	916	-9.21%	9.33%	23.13%
23899	A M E CHURCH	Baton Rouge	(504) 715-8981	Eleanor Brumfield	171	\$91	\$41	305	5.31%	-8.90%	8.95%
6898	ACADIAN	Lafayette	(337) 233-6744	Sandra Williams	77	\$16,073	\$10,862	3,271	0.29%	3.16%	8.64%
19249	ACADIANA MEDICAL	Lafayette	(337) 289-2740	Pauline Miller	94	\$11,247	\$6,488	1,734	5.58%	8.50%	20.41%
10353	ACCESS OF LOUISIANA	Sulphur	(337) 533-1808	Michelle Jinks	57	\$33,032	\$23,804	4,664	2.88%	5.62%	13.24%
62438	ALEXANDRIA MUNICIPAL EMPLOYEES	Alexandria	(318) 445-5696	Janet McDaniel	69	\$23,869	\$13,407	2,374	1.73%	4.46%	14.06%
7473	ALEXANDRIAT & P	Alexandria	(318) 442-9687	Jennifer Bardwell	111	\$6,532	\$4,388	817	-12.24%	-4.59%	19.79%
11906	ALLIED PLASTICS	Baton Rouge	(225) 775-1082	Cindy Lee	73	\$22,303	\$11,634	1,682	2.66%	-3.49%	13.51%
3212	ANCA	Shreveport	(318) 698-6000	David Wodke	24	\$111,408	\$97,032	6,857	4.29%	8.56%	17.24%
19985	ARABI SUGAR WORKERS	New Orleans	(504) 522-2525	Alvin Phoenix	149	\$1,567	\$1,433	259	7.30%	8.57%	43.71%
14160	ASBESTOS WORKERS LOCAL 53	Kenner	(504) 468-9654	James Pratt	168	\$348	\$210	287	14.14%	-1.96%	23.82%
62018	ASCENSION	Gonzales	(225) 621-2800	Lloyd Cockerham	35	\$64,911	\$50,402	8,080	4.86%	8.20%	10.78%
11658	AVENUE BAPTIST BROTHERHOOD	Shreveport	(318) 670-8852	Debbie Hicks	163	\$554	\$145	152	1.56%	-3.41%	25.09%
17697	AVOYELLES PARISH SCH. BOARD EMP.	Marksville	(318) 253-8920	Peggy Marcotte	140	\$2,323	\$841	430	-8.95%	2.35%	24.10%
9589	BARKSDALE	Barksdale AFB	(318) 549-8240	Patrick Gullatt	1	\$1,467,907	\$874,583	133,660	9.13%	4.21%	11.03%
12292	BARTON PLANT EMPLOYEES	Boutte	(985) 785-3350	Lindsay Risinger	76	\$18,172	\$9,951	1,994	-1.25%	3.43%	21.94%
6339	BATON ROUGE CITY PARISH EMP.	Baton Rouge	(225) 389-3059	Doris Richardson	39	\$48,418	\$18,742	6,621	-5.52%	-8.97%	18.33%
1257	BATON ROUGE FIRE DEPARTMENT	Baton Rouge	(225) 274-8383	Dawn Heath	37	\$58,304	\$45,741	5,496	9.48%	-2.85%	19.22%
1726	BATON ROUGE TELCO	Baton Rouge	(225) 924-8900	Darryl Long	10	\$338,052	\$277,543	28,542	14.93%	3.03%	10.97%
9931	BAYOU	Baton Rouge	(225) 925-8800	Rhonda Linzy	33	\$69,280	\$46,988	8,535	-3.03%	-3.40%	14.96%
11782	BAYOU COMMUNITY	Saint Gabriel	(225) 642-8663	Melissa Mallet	87	\$13,636	\$10,190	1,430	6.15%	14.89%	9.79%
17861	BEAUREGARD SCHOOL EMPLOYEES	Deridder	(337) 462-0768	Charles Brown	67	\$24,375	\$15,352	2,098	5.89%	7.93%	12.91%
9300	BOSSIER	Bossier City	(318) 742-9640	Jim Perkins	18	\$179,239	\$114,078	27,905	1.95%	7.86%	11.92%
24526	BRECO	Baton Rouge	(225) 273-1529	Joshua Poole	42	\$46,351	\$30,801	5,496	8.07%	-4.21%	10.94%
62441	CABOT EMPLOYEES	Franklin	(337) 836-2219	Patricia Ashley	147	\$1,763	\$816	143	3.76%	9.03%	21.67%
62896	CABOT EMPLOYEES	Ville Platte	(337) 363-8935	Melissa Bellard	164	\$515	\$155	63	-2.05%	-12.89%	13.42%
15589	CADDO PARISH TEACHERS	Shreveport	(318) 631-5640	Eric Monroe	85	\$14,132	\$5,830	3,451	12.20%	-6.80%	22.47%
18962	CALCASIEU PARISH EMPLOYEES	Lake Charles	(337) 439-4644	Joshua Bennett	88	\$13,193	\$10,271	2,737	8.53%	1.63%	18.13%
63142	CALCASIEU TEACHERS AND EMPLOYEES	Lake Charles	(337) 433-4525	Jesse Busby	47	\$37,819	\$16,553	4,918	-0.92%	11.51%	14.40%
79	CAMPUS	Baton Rouge	(225) 769-8841	Jane Verret	4	\$673,111	\$477,439	37,049	4.21%	0.77%	9.27%
9164	CARTER	Springhill	(318) 539-4655	Joe Arnold	7	\$399,909	\$293,055	28,910	12.36%	7.66%	8.55%
15602	CENLA	Alexandria	(318) 445-7388	C. Sansing-James	23	\$112,142	\$53,627	10,831	-2.09%	-7.23%	15.71%
1982	CENTRIC	West Monroe	(318) 340-9656	C. Craighead	16	\$206,364	\$157,848	24,859	14.03%	9.74%	9.38%
63851	C-F LA	Donaldsonville	(225) 473-0331	Dana Mitchell	101	\$9,339	\$4,997	1,208	1.13%	4.63%	13.55%
62258	COAST GUARD EMPLOYEES	New Orleans	(504) 671-2287	James Pulse	121	\$5,032	\$1,439	623	-2.31%	2.76%	19.76%
65780	COGIC	Lafayette	(337) 504-3502	Paula Duncan	169	\$346	\$144	362	14.62%	116.52%	6.15%
17396	CONCORDIA PARISH SCHOOL EMP.	Ferriday	(318) 757-6171	James Lee	139	\$2,903	\$2,484	1,430	-19.52%	-10.50%	11.06%
5086	CSE	Lake Charles	(800) 625-5747	Clark Yelverton	11	\$336,180	\$272,717	32,046	6.36%	8.02%	13.06%
10640	CUSA	Covington	(985) 809-0521	Jeana Rodivich	58	\$32,346	\$26,400	2,951	1.30%	-1.95%	12.11%
8967	DAVISON EMPLOYEES	Sulphur	(337) 583-3575	Cherie Chretien	138	\$2,910	\$2,200	567	-1.17%	0.75%	26.36%
62808	DEPARTMENT OF CORRECTIONS	Baton Rouge	(225) 342-6618	Ellen Dunn	30	\$83,979	\$56,754	13,152	2.74%	0.87%	20.50%
14249	DISTRICT 05 DOTD	Monroe	(318) 342-0146	Kyla Colbath	107	\$7,175	\$3,757	1,310	0.45%	4.75%	19.60%
14651	DISTRICT 08	Alexandria	(318) 484-9817	Jeanna Salas	108	\$7,099	\$4,760	1,542	-4.61%	8.56%	10.55%
15211	DISTRICT 58	Chase	(318) 412-3146	Kristie Emfinger	119	\$5,472	\$4,053	591	3.29%	-1.35%	14.74%
14375	DISTRICT 62 HIGHWAY	Hammond	(985) 375-0146	Veronica Perrin	117	\$5,703	\$2,866	790	2.01%	-3.90%	15.67%
24661	EAGLE LOUISIANA	Baton Rouge	(225) 927-1900	Ginger Manint	25	\$110,710	\$85,969	12,815	-0.26%	-5.46%	11.40%
7253	EAST BATON ROUGE TEACHERS	Baton Rouge	(225) 355-8896	Evangelina Spurlock	130	\$3,931	\$2,006	2,077	1.98%	-5.14%	16.82%
13	EFCU FINANCIAL	Baton Rouge	(225) 214-6800	Tyler Grodi	5	\$540,754	\$438,517	46,061	24.29%	14.67%	9.07%
10393	ELECTRICAL WORKERS LOCAL 130	Metairie	(504) 831-1307	Tina Venturella	125	\$4,642	\$2,246	1,266	-2.56%	-6.34%	9.56%
22005	ENGAGE	Natchitoches	(318) 238-7762	Kathy Deloney	90	\$12,670	\$9,797	1,867	48.93%	28.64%	17.25%
20972	ESSENTIAL	Plaquemine	(225) 353-8238	Richard Williams	12	\$313,238	\$230,178	38,598	-3.18%	-12.28%	8.85%
62929	FEDERAL EMPLOYEES	Monroe	(318) 387-3215	Sharon Hester	75	\$18,959	\$11,837	1,374	3.18%	-4.65%	32.18%
13687	FELICIANA	Zachary	(225) 654-4021	Gigi Robertson	66	\$24,674	\$15,713	2,030	-3.41%	-2.62%	20.74%
9512	FIRESTONE LAKE CHARLES	Sulphur	(337) 625-7020	Yvonne Blevins	96	\$10,190	\$4,466	1,366	-6.78%	6.78%	13.73%
5	FIRST CASTLE	Covington	(985) 867-8867	Kirk Arnold	34	\$68,307	\$55,040	5,928	-3.27%	-7.57%	7.56%
24783	FIRST PIONEERS	Lafayette	(337) 233-8833	Lawoka Bolden	45	\$42,998	\$33,065	6,187	12.33%	18.64%	15.40%
20417	FIRST STREET	Deridder	(337) 463-7529	Susan Nugent	44	\$44,358	\$22,285	2,980	7.11%	6.84%	14.65%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
7376	FLEUR DE LIS	Metairie	(504) 838-5456	Robert Mayfield	82	\$14,535	\$6,968	1,920	4.42%	2.83%	11.69%
7877	FOURTH WARD	Amite	(985) 517-6162	Rachel Mixon	154	\$891	\$381	204	-2.20%	-0.74%	9.73%
15588	G G W	New Orleans	(504) 522-2525	Alvin Phoenix	156	\$763	\$397	199	0.90%	4.93%	30.38%
20529	G. C. A.	Lake Charles	(337) 474-1006	Lori Campbell	124	\$4,828	\$1,192	1,047	-0.77%	4.03%	23.39%
23620	GEISMAR COMPLEX	Geismar	(225) 673-3371	Tammy Sides	61	\$29,143	\$14,826	2,360	2.12%	-9.32%	9.73%
19320	GP LOUISIANA	Zachary	(225) 654-7230	Grace Perkins	43	\$45,571	\$31,257	3,914	5.33%	-4.86%	9.68%
60261	GRAPHIC ARTS	Shreveport	(318) 459-3387	Freddie Washington	150	\$1,150	\$840	387	-4.93%	-9.65%	37.69%
404	GREATER NEW ORLEANS	Metairie	(504) 454-8224	Janet Sanders	21	\$124,917	\$105,353	17,896	2.58%	3.65%	13.74%
10164	HEART OF LOUISIANA	Pineville	(318) 619-1900	Cindy Beauregard	29	\$105,795	\$77,959	17,055	2.70%	2.27%	14.04%
4416	IBERIA PARISH	New Iberia	(337) 369-3121	Vanessa Lewis	170	\$302	\$129	271	-1.25%	-17.01%	56.90%
12356	IBERVILLE	Plaquemine	(225) 687-4836	Aleisha Hall	116	\$5,782	\$2,618	2,508	0.77%	-6.57%	16.38%
63143	IMMACULATE HEART OF MARY	Lafayette	(337) 593-0591	Tammi Brown	158	\$721	\$214	373	-18.27%	-3.87%	29.42%
2446	INTERNAL REVENUE	New Orleans	(504) 523-3756	Angel Roberts	83	\$14,322	\$7,589	1,579	2.79%	5.23%	16.90%
14291	JACO	Ruston	(318) 255-9101	Debbie Brister	93	\$11,670	\$7,052	1,860	4.53%	-6.54%	18.43%
14537	JAMES WARD JR.	Jennings	(337) 824-5812	Linda Williams	144	\$2,023	\$1,120	461	10.70%	0.95%	29.30%
15437	JEFFERSON DAVIS TEACHERS	Jennings	(337) 824-6813	Cynthia Neal	136	\$3,067	\$663	390	-7.02%	-14.99%	21.69%
24871	JEFFERSON FINANCIAL	Metairie	(504) 348-2424	Mark Rosa	3	\$882,183	\$565,330	53,327	6.21%	-9.33%	10.06%
13271	JEFFERSON PARISH EMPLOYEES	Harahan	(504) 736-6144	Michael Loyd	26	\$106,122	\$60,678	13,843	8.81%	6.85%	14.98%
7045	JUDICIAL & JUSTICE	New Orleans	(504) 568-1192	Cathy Seiler	146	\$1,780	\$718	439	-6.55%	-2.64%	13.25%
8530	KRAFTMAN	Bastrop	(318) 281-2804	Tina Lewis	28	\$105,799	\$31,442	6,951	1.66%	-5.55%	17.31%
14568	LA CAPITOL	Baton Rouge	(225) 342-5055	Michael Hooper	6	\$512,686	\$353,311	47,268	4.10%	1.80%	13.98%
20002	LA TERRE	Houma	(985) 872-2836	Paul Allbritton	59	\$32,144	\$28,662	5,748	6.49%	10.74%	10.49%
21204	LEGACY FINANCIAL	Tioga	(318) 704-6545	Carolyn Guidry	120	\$5,214	\$3,342	711	4.84%	8.83%	16.11%
6584	LES	Baton Rouge	(225) 342-3288	Jackie Patin	53	\$33,524	\$18,727	4,780	-0.06%	1.55%	11.57%
19295	LIVINGSTON PARISH	Denham Springs	(225) 664-9103	Fred Banks	92	\$12,368	\$5,243	2,574	0.59%	-4.41%	19.01%
174	LOUISIANA	LaPlace	(985) 652-4990	Rhonda Hotard	13	\$296,200	\$231,071	33,299	9.95%	1.35%	11.39%
21968	LOUISIANA BAPTIST	Alexandria	(318) 449-4357	Paul Allbritton	127	\$4,315	\$3,669	879	-5.35%	3.66%	11.67%
7331	LOUISIANA CATHOLIC	Shreveport	(318) 219-8450	Patricia McFatter	71	\$22,895	\$13,343	2,500	-4.28%	3.51%	11.06%
61724	LOUISIANA CENTRAL	Harahan	(504) 733-0789	John Tramell	89	\$12,687	\$8,921	2,846	1.05%	-11.29%	4.66%
14376	LOUISIANA MACHINERY EMPLOYEES	Monroe	(318) 342-9722	Donna Greer	123	\$4,954	\$4,263	741	0.12%	-2.08%	17.77%
3061	LOUISIANA USA	Baton Rouge	(225) 299-8910	James Foy	31	\$79,927	\$53,513	9,217	6.09%	1.25%	12.57%
61665	LOUP EMPLOYEES	Gonzales	(225) 562-3951	Kim Populus	99	\$9,611	\$5,461	1,005	-6.20%	-0.45%	21.85%
10241	MAPLE	Lafayette	(337) 233-6264	Pamela Stelly	50	\$36,505	\$28,274	6,774	17.31%	20.63%	12.95%
12571	MCNEESE	Lake Charles	(337) 475-5344	Ron Cobb	78	\$15,658	\$3,731	1,325	7.23%	-5.94%	13.68%
9643	MERITUS	Lafayette	(337) 989-2800	Cornie Roy	17	\$202,724	\$138,681	22,249	-0.09%	-0.41%	12.86%
1725	MONROE TELCO	Monroe	(318) 397-4243	Crystal White	48	\$37,386	\$17,484	3,647	-4.30%	1.82%	10.16%
20228	MONTELL	Sulphur	(337) 439-7333	Jeanene Louviere	129	\$4,088	\$3,072	727	-8.12%	4.21%	32.73%
15009	MORGAN CITY	Morgan City	(985) 380-4722	Martha Smilie	118	\$5,543	\$3,072	973	-4.67%	-14.76%	12.56%
17334	MORTON WEEKS	Lydia	(337) 367-5503	Lori Landry	103	\$8,473	\$3,858	1,374	-1.05%	7.77%	12.39%
10011	MUNICIPAL EMPLOYEES	Bogalusa	(985) 735-3900	Sheree Wascom	155	\$847	\$204	164	-28.00%	-11.15%	32.47%
60842	NAS JRB	New Orleans	(504) 678-3563	Helen Delin	49	\$37,011	\$28,650	4,955	18.35%	22.94%	14.85%
9229	NEIGHBORS	Baton Rouge	(225) 819-2178	Steve Webb	2	\$934,907	\$784,784	73,743	5.10%	4.71%	8.76%
10515	NEW ORLEANS CLERK & CHECKERS	Metairie	(504) 837-2828	Nancy Van Fleet	102	\$9,165	\$4,527	1,129	-8.90%	-6.21%	16.21%
63008	NEW ORLEANS POLICE DEPARTMENT EMP.	New Orleans	(504) 658-5570	Michael Ellington	74	\$20,530	\$9,353	1,882	3.41%	-0.10%	41.98%
62936	NEW ORLEANS PORT COMMISSION EMP.	New Orleans	(504) 528-3279	Barry Henry	131	\$3,836	\$2,038	605	4.36%	-4.82%	14.12%
1665	NEW ORLEANS PUBLIC BELT RAILROAD	New Orleans	(504) 896-7477	Felicia Gonzalez	165	\$485	\$319	145	-11.18%	-13.22%	30.42%
4461	NODA	Slidell	(985) 259-4145	Evelyn Parker	51	\$36,187	\$16,514	3,398	-1.48%	7.97%	17.99%
21998	NORTHWEST LOUISIANA	Shreveport	(318) 686-5438	Andrew Perez	98	\$9,745	\$5,483	1,128	-6.90%	-1.63%	32.73%
61963	OLD SPANISH TRAIL	Westlake	(337) 491-5025	Betty Hudson	105	\$7,770	\$4,376	1,233	-10.66%	12.77%	20.93%
14692	ONPATH	Harahan	(504) 733-1733	Albert Richard	9	\$349,969	\$245,160	60,896	1.22%	-2.98%	11.78%
66259	ORLEANS PARISH SHERIFF'S	New Orleans	(504) 202-9419	Dishawn Richard	122	\$4,994	\$1,262	873	1.54%	28.63%	39.48%
10181	OUACHITA VALLEY	West Monroe	(318) 387-4592	Katie Pilcher	15	\$245,724	\$188,220	31,468	7.65%	8.28%	13.02%
21716	P.A. C. E. KENNER	Kenner	(504) 469-6345	Michael Burns	143	\$2,084	\$751	408	-10.77%	-20.34%	12.36%
21879	P.H.I.	Lafayette	(337) 233-2274	Sandra Hall	109	\$6,973	\$5,335	1,613	-7.11%	-4.82%	9.33%
8920	PAN AMOCO	Metairie	(504) 832-5900	Bonnie Guzzardi	100	\$9,428	\$4,642	1,270	-15.89%	6.36%	10.61%
62710	PELICAN STATE	Baton Rouge	(225) 408-6100	Jeff Conrad	8	\$396,478	\$324,692	55,563	7.83%	6.60%	10.87%
62564	PEOPLE'S	Rayne	(337) 393-2495	Guy Simon	70	\$23,560	\$8,574	3,577	-2.29%	-6.39%	19.06%
20415	PINEY HILLS FEDERAL	Simsboro	(318) 247-8077	Shelia Gilmore	134	\$3,178	\$1,631	470	-7.97%	2.85%	16.85%
24712	POE	Shreveport	(318) 222-1979	Fred McCoy	55	\$33,120	\$15,731	3,852	-3.08%	-8.02%	8.51%
63069	POST OFFICE EMPLOYEES'	Metairie	(504) 885-6871	Michelle Duhe	46	\$39,966	\$25,476	4,863	-1.93%	-1.22%	11.63%
62148	POSTAL	Baton Rouge	(225) 383-4109	Tynita Howard	68	\$24,338	\$13,173	2,771	-6.60%	-5.92%	19.18%
62337	PROFESSIONAL FIRE FIGHTERS	Shreveport	(318) 603-0626	Bobby Cannon	41	\$46,848	\$27,457	2,515	4.05%	8.59%	19.14%
12225	RAPIDES	Alexandria	(318) 445-2866	Michael Bell	113	\$6,027	\$1,840	1,040	-2.31%	0.80%	26.33%
8074	RAPIDES GENERAL HOSPITAL EMP.	Alexandria	(318) 679-3330	Sandra Johnson	91	\$12,485	\$3,320	1,317	4.25%	-1.92%	13.56%
22785	RICHLAND PARISH SCHOOLS	Rayville	(318) 728-5964	Beverly Gresham	162	\$604	\$224	170	-7.69%	-10.72%	28.41%
13763	RIVER REGION	Lutcher	(225) 869-9762	Gigi Coneglio	54	\$33,505	\$10,020	2,478	-2.79%	-3.09%	21.29%
24860	RIVERLAND	New Orleans	(504) 576-5800	Carol Irby	14	\$268,904	\$233,108	15,290	5.22%	5.41%	9.26%
10509	S E L H	Mandeville	(985) 624-3435	Liz Jenkins	137	\$3,048	\$772	1,004	3.72%	-5.45%	15.02%
13248	S H P E	Greensburg	(225) 222-6869	Pauline Holden	135	\$3,137	\$1,940	1,275	6.69%	11.88%	7.93%
6528	S.A.I.F.	Baton Rouge	(225) 292-5490	Donna Lambert	106	\$7,549	\$4,400	1,516	-12.32%	-13.61%	8.05%
21615	SABINE SCHOOL EMPLOYEES	Many	(318) 256-0191	Shelly Wiggins	128	\$4,194	\$2,383	661	0.00%	-3.41%	19.61%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
3069	SACRED HEART	Metairie	(504) 836-6122	Gerard Chutz	153	\$933	\$110	218	-7.14%	-39.76%	28.94%
18749	SECTION 705	Lafayette	(337) 232-8450	Melanie Riedl	52	\$33,665	\$25,722	3,638	6.51%	0.86%	10.17%
2056	SEWERAGE & WATER BOARD EMP.	New Orleans	(504) 585-2014	Mindy Taylor	110	\$6,910	\$3,517	1,704	3.84%	-2.23%	9.60%
6048	SHREVEPORT POLICE	Shreveport	(318) 603-1966	Lisa Huddleston	112	\$6,318	\$4,747	1,035	2.70%	-3.45%	14.07%
14421	SOUTH LOUISIANA HIGHWAY	Bridge City	(504) 437-3146	Fred Stentz	115	\$5,838	\$1,996	781	-7.57%	3.38%	28.85%
5839	SOUTHEAST LOUISIANA VETERANS HEALTH	New Orleans	(504) 507-5009	Deborah Nabauns	145	\$1,910	\$1,322	955	14.16%	-16.82%	14.70%
2068	SOUTHERN TEACHERS & PARENTS	Baton Rouge	(225) 775-8597	Jama Haynes	63	\$28,223	\$12,408	4,421	-4.72%	-14.80%	7.57%
62756	SOUTHWEST LOUISIANA	Lake Charles	(337) 477-9190	Chad Miller	27	\$106,029	\$79,911	18,921	6.21%	9.50%	15.18%
11203	SPELC	Lake Charles	(337) 436-2257	Laura Melancon	95	\$10,555	\$6,942	1,892	3.07%	-2.95%	8.90%
12944	ST. BERNARD SCHOOL BOARD EMP.	Chalmette	(504) 301-9000	Beth Bonnetcarre	81	\$14,622	\$6,912	3,121	-2.34%	10.60%	29.57%
22417	ST. MARY PARISH SCHOOL EMPLOYEES	Franklin	(337) 828-0182	Marva Morris	167	\$424	\$171	293	-3.64%	2.38%	21.02%
11942	ST. TAMMANY	Slidell	(985) 643-1237	Glenda Rushe	62	\$28,237	\$23,235	6,119	22.46%	22.33%	11.73%
8006	STATE AGENCIES	Shreveport	(318) 676-5113	William Tuttle	97	\$9,938	\$4,049	907	-1.04%	-6.70%	26.67%
15089	STSP	Lacombe	(985) 626-1981	Ronald Randolph	159	\$713	\$437	348	-3.68%	-2.02%	10.50%
60475	TANGIPARHOA PARISH TEACHERS	Amite	(985) 748-5132	Dixie Perez	60	\$29,506	\$10,404	3,239	-0.23%	-0.60%	34.54%
18462	TEA	Houma	(985) 876-6269	Marilyn Staidum	142	\$2,120	\$1,341	821	-6.05%	-0.31%	9.57%
20550	TEAMSTERS LOCAL UNION #270	New Orleans	(504) 945-3152	Muriel Harris	157	\$752	\$184	511	-4.34%	-22.89%	15.07%
62754	TERMINAL	Metairie	(504) 885-8267	Lynette Demers	79	\$15,182	\$5,811	868	-11.53%	-5.05%	22.03%
11671	TES REGIONAL HEALTHCARE	Shreveport	(318) 681-4335	Cindy Morris	72	\$22,712	\$6,640	1,950	-0.70%	9.35%	16.73%
62927	TEXACO OF HOUMA	Houma	(985) 868-9644	Marie Authement	133	\$3,698	\$3,257	1,805	-3.48%	3.41%	15.08%
6	THE NEW ORLEANS FIREMEN'S	Metairie	(504) 889-9090	Judy Delucca	19	\$175,010	\$138,078	25,680	6.30%	-1.62%	8.14%
22369	TOTAL CHOICE	Hahnville	(985) 783-2130	Mary Vedros	38	\$51,868	\$35,192	7,052	-0.25%	0.43%	9.28%
22581	TOTAL COMMUNITY ACTION	New Orleans	(504) 872-0351	Regina Martin	152	\$936	\$620	586	-8.56%	16.88%	12.04%
23540	TULANE/LOYOLA	New Orleans	(504) 988-7420	Eva Kirkman	84	\$14,189	\$9,806	3,470	-8.65%	7.63%	9.71%
22219	UBC S. CNCL. OF IND. WORKERS	Minden	(318) 377-5802	Jackie Patterson	160	\$711	\$496	388	-1.67%	-5.93%	40.67%
7201	UNION	Farmerville	(318) 368-8175	Sonja Page	161	\$678	\$298	655	-18.55%	-24.28%	37.69%
12570	UNIVERSITY OF LOUISIANA	Lafayette	(337) 482-6956	Monica Declouet	40	\$48,118	\$29,660	6,902	3.68%	16.88%	9.32%
20842	UNO	New Orleans	(504) 280-6496	Christopher Maurer	65	\$28,118	\$15,625	4,447	4.47%	-6.54%	12.75%
6116	VALEX	Tioga	(318) 443-1200	Chris Chelette	64	\$28,125	\$16,059	2,824	3.94%	-0.29%	9.84%
61540	VERMILION SCHOOL EMPLOYEES	Abbeville	(337) 898-1388	Chasity Landry	86	\$13,962	\$5,050	2,053	-4.42%	19.42%	12.27%
16256	WASHINGTON EDUCATIONAL ASSOC.	Franklinton	(985) 795-1108	Cynthia August	151	\$951	\$441	386	3.84%	-10.17%	13.34%
12735	WBRT	Port Allen	(225) 344-0318	Angella Johnson	141	\$2,322	\$1,675	1,058	2.28%	0.03%	25.36%
11928	WEBSTER UNITED	Minden	(318) 377-6906	Shelley Melody	132	\$3,714	\$1,950	1,271	-4.79%	-24.08%	8.94%
20749	WESLA	Shreveport	(318) 687-8700	Teri Morrow	32	\$78,856	\$30,339	7,911	-0.94%	2.59%	15.91%
23607	WEST JEFFERSON	Marrero	(504) 349-1350	Charline Camus	114	\$5,939	\$3,502	1,632	3.21%	2.73%	7.27%
22527	WEST MONROE	West Monroe	(318) 387-2896	Erik Pearson	126	\$4,578	\$2,885	498	-7.68%	-7.50%	12.47%
62817	WHITE GOLD	Raceland	(985) 537-6763	Charlotte Foret	166	\$436	\$367	159	-9.64%	37.70%	28.46%
8921	WILLIS KNIGHTON	Shreveport	(318) 621-0605	Courtney Barrett	56	\$33,062	\$21,676	7,893	6.04%	-9.79%	15.92%
12330	WYMAR	Geismar	(225) 673-7191	Ronnie Stephens	22	\$116,872	\$81,861	4,623	9.07%	6.59%	14.93%
12748	XAVIER UNIVERSITY	New Orleans	(504) 520-7640	Joyce Sandifer	148	\$1,696	\$503	397	-0.91%	43.62%	18.11%
23017	XPLORE	Metairie	(504) 455-7764	Rafael Rondon	20	\$135,160	\$99,945	8,286	0.51%	9.87%	10.65%
871	ZELCO	Bogalusa	(985) 732-7522	Carol Nobles	36	\$62,210	\$35,373	8,721	5.36%	-2.70%	34.61%

MAINE CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	60	58	56	55	55	0.00%	-1.73%
Number of Members	667,427	685,926	686,267	702,309	716,840	2.07%	1.44%
Total Assets (\$000)	\$6,843,549	\$7,289,871	\$7,554,938	\$7,966,950	\$8,528,486	7.05%	4.50%
Total Shares (\$000)	\$5,828,296	\$6,222,231	\$6,408,599	\$6,765,304	\$7,320,925	8.21%	4.67%
Total Loans (\$000)	\$4,778,279	\$5,234,822	\$5,590,199	\$6,048,102	\$6,297,324	4.12%	5.68%
Total Capital (\$000)	\$743,542	\$785,469	\$832,662	\$892,174	\$961,809	7.81%	5.28%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
15619	ACADIA	Fort Kent	(207) 834-6167	David Desjardins	13	\$223,405	\$171,268	15,550	6.55%	10.85%	14.09%
4281	ATLANTIC	Brunswick	(207) 725-8728	Scott Chretien	1	\$748,759	\$569,339	47,158	106.32%	73.48%	11.15%
10939	BANGOR	Bangor	(207) 947-0374	Basil Closson	22	\$166,930	\$124,223	14,066	9.86%	10.80%	9.35%
24249	BLUE CROSS AND BLUE SHIELD OF ME	South Portland	(207) 822-7483	Susan Thurlow	53	\$5,608	\$3,222	749	-19.19%	-4.63%	21.64%
13682	BREWER	Brewer	(207) 989-7240	Dave Defroschia	39	\$64,586	\$50,163	7,877	11.08%	5.47%	11.17%
9919	CAPITAL AREA	Augusta	(207) 622-3442	Diana Winkley	47	\$42,479	\$36,078	3,869	9.86%	6.42%	15.62%
9327	CASCO	Gorham	(207) 839-5588	James Stone	36	\$70,672	\$56,901	8,646	7.05%	-2.37%	9.98%
6936	CENTRAL MAINE	Lewiston	(207) 783-1475	Vicki Stuart	29	\$104,636	\$47,176	6,774	7.16%	-0.68%	12.22%
17472	CHANGING SEASONS	Hampden	(207) 945-6264	Rob Picard	50	\$23,559	\$17,557	2,019	0.25%	-7.92%	8.89%
60646	COAST LINE	South Portland	(207) 799-7245	Matthew Griffiths	40	\$64,404	\$34,841	3,578	6.64%	-3.15%	16.74%
63447	COMMUNITY	Lewiston	(207) 783-2096	Jennifer Hogan	41	\$63,427	\$46,386	10,461	8.53%	1.84%	10.00%
62976	CONNECTED	Augusta	(207) 427-3333	Joseph Moses	45	\$45,584	\$26,604	3,870	6.35%	5.83%	10.29%
63828	CPORT	Portland	(207) 878-6200	Gene Ardito	12	\$246,436	\$173,912	25,760	13.50%	9.29%	9.51%
9500	CUMBERLAND COUNTY	Falmouth	(207) 878-3441	Scott Harriman	8	\$288,165	\$170,537	20,802	11.37%	7.32%	10.44%
11144	DIRIGO	Lewiston	(207) 784-5435	Mark Samson	10	\$260,617	\$196,446	22,371	8.55%	8.10%	12.67%
68563	DOWN EAST	Baileysville	(207) 427-3333	Joseph Moses	16	\$203,200	\$176,775	22,132	3.49%	1.93%	8.42%
9518	EASTMILL	East Millinocket	(207) 746-3428	Daniel Byron	42	\$61,635	\$19,082	4,052	-0.70%	-0.28%	20.67%
68038	EVERGREEN	Portland	(207) 221-5000	Jason Lindstrom	7	\$315,803	\$238,794	24,272	7.97%	8.72%	9.10%
67993	FIVE COUNTY	Bath	(207) 443-3528	Julie Marquis	9	\$261,431	\$197,775	28,338	7.47%	7.72%	9.44%
15159	FRANKLIN-SOMERSET	Madison	(207) 474-3331	Beverly Knapp	30	\$94,439	\$63,495	10,938	2.89%	0.96%	13.22%
8367	GARDINER	Gardiner	(207) 582-2676	Vicki Larrabee	43	\$52,524	\$37,346	5,037	3.87%	4.73%	14.64%
10221	GREAT FALLS REGIONAL	Lewiston	(207) 782-7192	Nancy Bard	48	\$27,775	\$8,233	3,953	4.85%	-3.62%	18.07%
24173	INFINITY	Portland	(207) 854-6000	Liz Hayes	5	\$351,878	\$247,664	18,365	2.64%	0.99%	9.29%
9348	KATAHDIN	Millinocket	(207) 723-9718	Tina Jamo	34	\$76,369	\$60,856	7,968	1.23%	2.30%	14.44%
9943	KSW	Waterville	(207) 872-5039	Deseree Gilman	38	\$68,096	\$60,348	9,888	15.60%	-1.64%	10.75%
15328	KV	Augusta	(207) 623-5171	Christine Devine	32	\$89,691	\$50,766	10,702	7.75%	5.12%	10.78%
5144	LEWISTON MUNICIPAL	Lewiston	(207) 783-3991	Amanda Piper	49	\$25,574	\$17,969	1,845	12.48%	22.26%	11.84%
17362	LINCOLN MAINE	Lincoln	(207) 794-8623	Cris Kinney	35	\$70,717	\$56,519	5,721	6.99%	8.49%	12.43%
13190	LISBON COMMUNITY	Lisbon	(207) 353-4144	George Roy	28	\$118,247	\$78,738	9,618	7.17%	9.33%	11.62%
2644	MAINE FAMILY	Lewiston	(207) 783-2071	Rachel Caron	20	\$176,635	\$87,398	21,788	7.63%	2.81%	9.95%
24915	MAINE HARVEST	Unity	(207) 707-8200	Scott Budde	55	\$2,068	\$0	20	N/A	N/A	99.03%
17398	MAINE HIGHLANDS	Dexter	(207) 924-5544	Rhonda Taylor	25	\$130,268	\$109,566	12,641	2.82%	6.69%	9.57%
640	MAINE MEDIA	Portland	(207) 774-4307	Jennifer Hartel	54	\$4,852	\$3,731	1,000	7.46%	-3.75%	20.70%
14565	MAINE SAVINGS	Hampden	(207) 862-6500	John Reed	3	\$452,482	\$364,276	29,864	11.14%	4.58%	8.75%
17436	MAINE SOLUTIONS	South Portland	(207) 775-8371	Diana Garcia	52	\$14,222	\$9,956	1,310	-0.56%	-0.31%	13.18%
63377	MAINE STATE	Augusta	(207) 623-1851	Tucker Cole	2	\$453,958	\$324,727	30,222	11.51%	4.29%	13.99%
10898	MIDCOAST	Freeport	(207) 865-4443	Joe Gervais	18	\$190,901	\$147,856	15,976	6.60%	8.94%	12.26%
9035	MONMOUTH	Monmouth	(207) 933-2667	Catherina Blais	51	\$18,556	\$9,791	2,373	4.63%	-2.56%	8.17%
11253	NEW DIMENSIONS	Waterville	(207) 872-2771	Ryan Poulin	21	\$168,468	\$145,448	16,236	1.35%	7.32%	7.91%
4261	NORSTATE	Madawaska	(207) 728-7555	Susan Whitehead	17	\$197,992	\$163,662	14,385	5.21%	4.30%	13.84%
9349	OTIS	Jay	(207) 897-0900	Kim Turner	19	\$183,935	\$76,791	11,059	6.18%	3.18%	16.96%
2645	OXFORD	Mexico	(207) 369-9976	Matt Kaubris	14	\$211,820	\$158,908	17,650	11.90%	6.55%	15.22%
18507	PENOBSCOT COUNTY	Old Town	(207) 827-3165	Steven Baillargeon	33	\$78,420	\$56,628	10,682	12.69%	-5.08%	9.41%
68442	PEOPLESCHOICE	Biddeford	(207) 282-4156	Luke Labbe	15	\$211,780	\$169,795	18,837	6.85%	3.06%	8.91%
64062	SABATTUS REGIONAL	Sabattus	(207) 375-6538	Tiffany Stewart	44	\$50,693	\$31,560	4,540	13.59%	1.31%	11.22%
68324	SACO VALLEY	Saco	(207) 282-6169	Kevin Partridge	26	\$128,364	\$99,688	8,619	8.86%	14.34%	10.99%
4118	SEABOARD	Bucksport	(207) 469-6341	Kyle Casburn	24	\$130,436	\$94,858	12,103	4.14%	2.59%	10.80%
8936	SEBASTICOOK VALLEY	Pittsfield	(207) 487-5576	James Lemieux	27	\$123,896	\$109,916	11,816	14.31%	12.99%	9.76%
10794	THE COUNTY	Presque Isle	(207) 554-4700	Ryan Ellsworth	11	\$254,345	\$201,026	19,164	7.65%	0.98%	12.25%
8486	TOWN & COUNTRY	South Portland	(207) 773-5656	David Libby	4	\$421,547	\$360,349	39,791	15.02%	5.19%	7.75%
1133	TRADEMARK	Augusta	(207) 623-1134	Joann Bisson	31	\$91,838	\$59,261	8,024	4.19%	4.96%	12.70%
10100	TRUCHOICE	Portland	(207) 772-0808	Ken Acker	23	\$151,286	\$134,022	12,079	10.24%	6.54%	11.01%
63133	UNIVERSITY	Orono	(207) 889-8600	Renee Ouellette	6	\$330,643	\$263,070	28,271	4.12%	8.51%	9.28%
12396	WINSLOW COMMUNITY	Winslow	(207) 872-2636	Cathy Bond	46	\$43,870	\$29,694	4,710	10.29%	-7.66%	10.09%
2301	WINTHROP AREA	Winthrop	(207) 377-2124	Jeff Seguin	37	\$68,563	\$46,332	7,301	2.90%	3.39%	11.21%

MARYLAND CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	93	92	86	85	81	-4.71%	-2.73%
Number of Members	1,836,727	1,895,305	1,920,598	1,967,300	2,013,011	2.32%	1.85%
Total Assets (\$000)	\$21,610,138	\$23,247,061	\$23,910,460	\$25,278,430	\$27,133,164	7.34%	4.66%
Total Shares (\$000)	\$18,620,148	\$20,010,071	\$20,634,468	\$21,846,749	\$23,270,023	6.51%	4.56%
Total Loans (\$000)	\$13,395,034	\$15,305,144	\$16,786,587	\$18,401,212	\$19,664,053	6.86%	7.98%
Total Capital (\$000)	\$2,472,568	\$2,579,057	\$2,709,625	\$2,892,211	\$3,138,301	8.51%	4.88%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
6679	ACT 1ST	Lavale	(301) 729-8015	Christie Clark	34	\$133,507	\$103,317	12,488	16.50%	8.96%	8.98%
9183	AL GAR	Cumberland	(301) 722-5446	Amanda Brafford	48	\$32,046	\$17,177	2,984	4.02%	0.53%	16.96%
5661	AMERICAN HAMMERED	Baltimore	(410) 547-7681	Anne McFarlan	71	\$4,215	\$1,395	642	-16.86%	-10.39%	15.44%
5754	ANDREWS	Suitland	(301) 702-5500	Jim Hayes	4	\$2,060,114	\$1,757,621	133,244	19.60%	18.95%	9.35%
2540	APG	Aberdeen	(410) 272-4000	Don Lewis	5	\$1,482,067	\$1,269,290	137,963	8.80%	7.71%	9.86%
9475	APL	Laurel	(240) 228-5250	David Woodruff	13	\$480,903	\$326,456	24,623	-2.28%	16.99%	12.21%
6652	ATLANTIC FINANCIAL	Hunt Valley	(410) 584-7474	Matt Piazza	37	\$93,898	\$64,944	10,113	1.67%	1.91%	11.49%
15394	BALTIMORE COUNTY EMPLOYEES	Towson	(410) 828-4730	Robert Hagar	17	\$402,365	\$208,703	29,297	6.35%	1.46%	9.23%
20719	BALTIMORE WASHINGTON	Glen Burnie	(410) 787-4645	Pamela Robinson	67	\$8,818	\$6,116	1,715	-13.79%	-9.53%	7.65%
9893	BEE	Salisbury	(410) 548-9351	Edwin Bruce Ford	68	\$6,727	\$1,529	982	-3.34%	-15.62%	26.54%
18868	BULLDOG	Hagerstown	(301) 797-6318	David Barrett	29	\$164,021	\$88,368	22,128	4.97%	17.94%	9.24%
20543	CAPITAL AREA REALTORS	Rockville	(240) 314-0734	Tony Launi	63	\$13,655	\$9,491	1,171	30.55%	7.97%	8.31%
22652	CAPITAL AREA TAIWANESE	Boyd's	(301) 916-1008	Ming-Shyong Wu	65	\$12,684	\$10,237	534	-2.16%	-9.25%	10.12%
8549	CECIL COUNTY SCHOOL EMPLOYEES	Elkton	(410) 398-6921	Kimberly Wyre	52	\$29,423	\$14,260	6,371	0.14%	1.50%	8.00%
5234	CEDAR POINT	Lexington Park	(301) 863-7071	Charlie Roach	12	\$553,383	\$235,501	43,993	9.07%	3.54%	9.77%
5641	CENSUS	Suitland	(301) 763-0287	Pamela Hout	42	\$55,000	\$17,095	3,137	1.48%	23.36%	18.47%
66340	CENTRAL CREDIT UNION OF MARYLAND	Baltimore	(410) 828-4500	Lisa Jester	46	\$38,496	\$16,179	5,770	-3.72%	1.71%	11.77%
5636	CHESSIE	Cumberland	(301) 777-1781	Richard Daugherty	23	\$278,244	\$211,695	28,550	9.22%	8.20%	9.09%
20656	CHOPTANK ELECTRIC COOP. EMP.	Denton	(410) 479-8667	Paula Bishop	74	\$2,881	\$1,067	308	-5.21%	-21.96%	22.70%
21167	DELMARVA POWER SOUTHERN DIVISION	Salisbury	(410) 860-6290	Theresa Trader	60	\$16,726	\$3,859	1,368	-3.70%	2.18%	20.29%
66333	DESTINATIONS	Baltimore	(410) 663-2500	Brian Vittek	41	\$58,724	\$32,867	7,394	-1.98%	7.34%	15.00%
9585	DOR WIC	Salisbury	(410) 543-0466	Wendy Bailey	66	\$9,793	\$3,919	1,279	2.95%	7.54%	19.82%
10696	EDUCATIONAL SYSTEMS	Greenbelt	(301) 779-8500	Chris Conway	7	\$1,069,481	\$681,165	86,145	4.74%	14.07%	9.34%
14381	F.I.A.F.E.	Baltimore	(410) 859-7276	Ronald Puntanen	69	\$6,336	\$1,498	415	-14.58%	-23.25%	32.76%
150	FEDCHOICE	Lanham	(301) 699-6100	David Bunch	19	\$357,133	\$211,100	24,695	-6.17%	1.30%	9.99%
216	FEDFINANCIAL	Silver Spring	(301) 881-5626	Jonathan Rhodes	39	\$79,217	\$19,762	4,424	-0.91%	1.75%	8.11%
10381	FERKO MD	Frederick	(301) 662-7266	Jeffrey Perrell	49	\$31,212	\$13,423	3,845	-6.36%	15.12%	11.97%
10958	FIRST EAGLE	Owings Mills	(443) 548-8008	Lois Profili	38	\$87,649	\$57,133	8,739	-2.83%	-3.24%	10.95%
8554	FIRST FINANCIAL OF MARYLAND	Lutherville	(410) 321-6060	Eric Church	8	\$1,036,402	\$530,444	66,422	1.87%	13.90%	20.90%
13345	FIRST PEOPLES COMMUNITY	Cumberland	(301) 784-3000	Stacey Bingaman	15	\$448,076	\$387,629	31,922	13.25%	4.93%	12.67%
19668	FIVE STAR	Baltimore	(443) 844-3242	James Whip	43	\$50,351	\$29,189	6,776	-5.37%	-4.76%	11.27%
8550	FREEDOM OF MARYLAND	Bel Air	(410) 676-5700	M. MacPherson	21	\$319,242	\$259,245	31,608	4.13%	-2.05%	9.36%
6912	GEICO	Chevy Chase	(800) 542-7896	James Lee	32	\$136,645	\$63,112	21,887	4.92%	4.20%	9.50%
2490	GREENBELT	Greenbelt	(301) 474-5900	David Muse	47	\$32,256	\$9,755	2,821	-2.73%	2.58%	10.43%
68639	HAR-CO	Bel Air	(410) 838-9090	Gilbert Kennedy	26	\$189,256	\$135,798	14,741	0.59%	9.55%	9.98%
19514	HEMA	Silver Spring	(301) 588-1861	Tom Mather	61	\$15,569	\$5,410	2,125	-0.38%	0.92%	10.26%
8642	HOWARD COUNTY EDUCATION	Elicott City	(410) 461-4072	Janet Oursler	57	\$21,976	\$15,545	4,093	5.03%	-8.12%	10.08%
10323	I B E W 26	Lanham	(301) 306-0610	Doreen Cleland	53	\$28,909	\$12,344	3,197	3.84%	3.08%	7.28%
20623	JOHNS HOPKINS	Baltimore	(410) 534-4500	Mike Mesta	14	\$470,749	\$283,034	43,177	3.33%	6.75%	12.81%
9965	KEL-CO	Cumberland	(301) 777-8100	Kevin Logan	44	\$47,763	\$20,680	4,248	-2.29%	-1.96%	15.96%
22700	KOREAN CATHOLIC	Olney	(301) 774-8191	Jennifer Seo	77	\$2,095	\$1,022	329	9.87%	2.37%	14.57%
619	LAFAYETTE	Rockville	(301) 929-7990	John Farmakides	10	\$681,421	\$561,676	22,004	14.40%	14.14%	8.37%
6039	LM	Baltimore	(410) 687-5240	Mark Bold	45	\$41,038	\$27,277	3,649	6.78%	-4.89%	9.10%
14815	LOCAL 355 MD	Baltimore	(410) 566-5700	Rose Queen	70	\$4,767	\$1,137	1,727	-0.49%	18.80%	24.23%
9003	MARKET USA	Laurel	(301) 586-3400	Laura Hassan	35	\$114,157	\$83,048	18,459	-7.79%	-1.20%	20.55%
8680	MARRIOTT EMPLOYEES	Bethesda	(301) 634-5100	Glenn Newton	28	\$182,898	\$93,374	30,762	-3.08%	2.34%	11.68%
8001	MARYLAND POSTAL	Gaithersburg	(301) 519-9780	Mike Flanigan	72	\$3,836	\$2,005	823	69.69%	35.73%	15.74%
12440	MASTERS, MATES & PILOTS (MM&P)	Linthicum	(410) 691-8136	Kathy Klisavage	76	\$2,139	\$1,265	544	5.59%	15.73%	8.53%
15805	MBFT	Thurmont	(301) 271-5722	Wanda Peomroy	79	\$484	\$179	141	-6.41%	-7.67%	37.98%
24855	MEMBERS FIRST OF MARYLAND	Baltimore	(410) 633-8850	Byron Lassiter	55	\$25,933	\$15,155	3,328	-1.64%	-10.27%	9.47%
18716	MID-ATLANTIC	Germantown	(301) 944-1800	William Brooks	20	\$327,286	\$233,718	24,893	5.45%	-0.06%	7.30%
18948	MNCPPC	College Park	(301) 277-8633	Becky Scott	64	\$13,225	\$7,227	1,890	-0.56%	1.66%	14.32%
7264	MONEY ONE	Largo	(301) 925-4600	Beverly Zook	33	\$134,271	\$109,051	12,235	-1.45%	-3.21%	10.54%
24246	MT. JEZREEL	Silver Spring	(301) 445-1183	Amanda Glover	81	\$230	\$5	451	-11.75%	-78.25%	9.39%
66787	MUNICIPAL EMP. CU OF BALTIMORE	Baltimore	(410) 752-8313	John Hamilton	6	\$1,197,660	\$740,706	109,430	2.25%	-0.38%	12.21%
6328	NASA	Upper Marlboro	(301) 249-1800	Doug Allman	3	\$3,110,206	\$2,299,425	181,256	14.91%	18.62%	10.04%
3601	NATIONAL INSTITUTES OF HEALTH	Rockville	(301) 718-0208	Rick Wieczorek	11	\$669,339	\$445,561	41,848	6.18%	2.69%	9.05%
24657	NONE SUFFER LACK	Suitland	(301) 899-0300	Toni Hopkins	56	\$21,994	\$2,736	2,550	3.83%	-15.57%	15.45%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
12751	NOTRE DAME 2901	Perry Hall	(410) 325-5095	Richard Nieberlein	78	\$1,873	\$107	195	-0.43%	-15.75%	11.52%
16408	NYMEO	Frederick	(855) 436-4100	Vicki Johnston	22	\$281,558	\$178,445	22,883	4.16%	10.93%	11.18%
23125	PENINSULA GEN. HOSP. & MED. CTR. EMP.	Salisbury	(410) 543-7230	Doris Dennis	73	\$3,285	\$1,131	1,555	5.91%	-18.85%	22.12%
66585	POINT BREEZE	Hunt Valley	(410) 584-7228	Bernard McLaughlin	9	\$773,854	\$488,048	59,144	-0.21%	9.81%	14.90%
16401	POLICE	Upper Marlboro	(301) 817-1200	Norman Mann	31	\$148,064	\$106,913	12,172	2.36%	7.59%	14.83%
95742	POST OFFICE CREDIT UNION OF MARYLAND	Baltimore	(410) 727-5469	Joseph Amellio	51	\$30,941	\$6,468	2,969	-0.57%	15.85%	28.01%
9445	POTOMAC	Cumberland	(301) 722-5522	Mike Wright	50	\$31,047	\$22,500	4,169	29.15%	14.30%	11.57%
18271	PRINCE GEORGE'S COMMUNITY	Bowie	(301) 627-2666	Robert Schroeder	27	\$187,631	\$143,772	16,557	7.30%	14.44%	12.32%
2769	SECURITYPLUS	Baltimore	(410) 281-6200	Brett Noll	18	\$393,621	\$243,989	34,619	0.64%	-9.91%	10.10%
10511	SELFRELIANCE BALTO	Baltimore	(410) 327-9841	Ann Kerda	59	\$17,846	\$9,275	1,101	-4.72%	-9.86%	9.41%
5571	SIGNAL FINANCIAL	Kensington	(301) 933-9100	Francois Verleysen	16	\$427,113	\$308,334	21,052	11.05%	-7.55%	9.22%
18917	SKYPOINT	Germantown	(301) 528-8421	Jim Norris	30	\$158,202	\$126,357	14,321	2.08%	9.03%	8.42%
18651	ST. JOSEPH MEDICAL CENTER MD	Towson	(410) 337-1319	Diane Hall	62	\$14,500	\$6,474	1,896	-8.44%	-9.40%	16.40%
66330	STATE EMP. CREDIT UNION OF MARYLAND	Linthicum	(410) 487-7010	Dave Sweiderk	1	\$3,774,676	\$3,315,982	253,136	3.29%	1.98%	10.02%
20038	THE MOUNT LEBANON	Baltimore	(410) 225-0030	Barbara Casey	80	\$456	\$343	332	-5.69%	-11.18%	8.47%
12185	THIOKOL ELKTON	Elkton	(410) 392-5660	Karen Porter	58	\$21,078	\$8,642	1,868	1.03%	16.15%	16.49%
8333	TOWER	Laurel	(301) 497-7000	Rick Stafford	2	\$3,255,099	\$2,469,961	191,654	6.44%	1.22%	13.34%
3764	TRANSIT EMPLOYEES	Greenbelt	(202) 832-5100	Rita Smith	36	\$98,657	\$42,588	12,966	-3.33%	-3.83%	21.51%
16402	U.S. POSTAL SERVICE	Clinton	(301) 856-5000	Will Yarborough	24	\$268,327	\$192,163	24,977	10.71%	12.49%	10.07%
6353	WASHINGTON COUNTY TEACHERS	Hagerstown	(301) 790-3131	Steve Ebersole	40	\$67,964	\$25,176	4,287	0.17%	-2.56%	15.08%
6685	WEPCO	Bloomington	(301) 359-3081	Becky McKenzie	25	\$247,813	\$185,413	32,798	10.87%	3.54%	11.02%
9603	WOR CO	Pocomoke City	(410) 957-4521	Sheila Lee	75	\$2,271	\$465	641	1.43%	15.14%	11.79%
16268	WSSC	Laurel	(301) 206-8111	Jeff Goff	54	\$28,395	\$19,588	4,066	1.47%	3.44%	10.46%

STATE TABLE

MASSACHUSETTS

MASSACHUSETTS CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	177	172	166	162	157	-3.09%	-2.37%
Number of Members	2,687,294	2,797,091	2,916,676	3,059,127	3,152,755	3.06%	3.25%
Total Assets (\$000)	\$33,876,551	\$36,037,261	\$37,936,608	\$39,556,236	\$42,151,689	6.56%	4.47%
Total Shares (\$000)	\$27,429,961	\$29,276,087	\$30,683,686	\$31,776,484	\$34,326,731	8.03%	4.59%
Total Loans (\$000)	\$24,709,230	\$27,305,091	\$28,733,827	\$31,188,591	\$32,243,821	3.38%	5.47%
Total Capital (\$000)	\$3,813,236	\$4,024,357	\$4,274,758	\$4,529,436	\$4,884,617	7.84%	5.08%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
5256	600 ATLANTIC	Boston	(617) 973-3760	Ralph Moore	82	\$31,369	\$17,075	1,590	1.81%	6.63%	12.81%
13814	ACUSHNET	Acushnet	(508) 995-9100	Holly Roca	91	\$23,496	\$10,467	2,347	1.13%	18.19%	8.66%
67951	ALDEN	Chicopee	(413) 536-0475	Adam Corcoran	48	\$148,245	\$106,583	15,266	-15.11%	8.17%	9.01%
66365	ALIGN	Lowell	(978) 452-9961	Ken Del Rossi	18	\$641,379	\$415,750	27,362	7.76%	4.22%	11.42%
67599	ALLCOM	Worcester	(508) 754-9980	Debbie Guiney	64	\$66,975	\$39,327	4,447	1.38%	9.68%	16.94%
67872	ALPHA	Boston	(617) 632-8164	Joette Demeo	81	\$31,587	\$12,945	4,790	0.49%	8.19%	13.79%
16067	ANDOVER	Andover	(978) 475-6133	Lisa Morelli	80	\$31,598	\$9,122	2,494	0.42%	1.83%	11.58%
9805	ARLINGTON MUNICIPAL	Arlington	(781) 316-3144	Robert Mahoney	122	\$9,447	\$7,803	991	-9.88%	6.19%	22.56%
61189	ARRHA	Springfield	(413) 732-9812	Michael Ostrowski	50	\$132,240	\$90,023	9,324	0.40%	-4.65%	8.53%
7891	ARTMET	Stoughton	(781) 893-6800	Robin Orifice	156	\$406	\$221	63	-8.06%	-15.16%	15.88%
66819	ATHOL	Athol	(978) 249-3527	Courtney Ffield	58	\$93,690	\$67,870	7,164	-3.85%	1.19%	7.65%
16011	ATTLEBORO M E	Attleboro	(508) 226-0145	Tracy Conway	97	\$20,369	\$4,897	1,667	5.96%	7.06%	11.31%
13859	BEDFORD VA	Bedford	(781) 687-2446	Diane Laporte	142	\$2,788	\$1,809	743	-4.95%	13.98%	26.77%
4192	BELMONT MUNICIPAL	Belmont	(617) 993-2790	Michael Nasson	138	\$4,375	\$2,126	428	-4.13%	-6.82%	15.11%
24192	BEVERLY MUNICIPAL	Beverly	(978) 922-5254	Derek Cronin	111	\$12,190	\$6,642	1,506	2.77%	-3.20%	16.31%
66336	BILLERICA MUNICIPAL EMPLOYEES	BillERICA	(978) 667-2434	Joyce MacMillan	105	\$15,868	\$4,548	1,240	7.76%	16.53%	20.99%
524	BOSTON CUSTOMS	Boston	(617) 742-1135	Joseph Walsh	147	\$2,263	\$912	290	-6.51%	5.81%	14.72%
67837	BOSTON FIREFIGHTERS	Dorchester	(617) 288-2420	Bernie Winne	32	\$300,084	\$230,851	10,340	12.32%	4.35%	12.18%
67340	BROOKLINE MUNICIPAL	Brookline	(617) 232-9410	Paul Demaio	77	\$36,995	\$12,068	2,625	-2.14%	-4.17%	14.75%
66350	BROTHERHOOD	Lynn	(781) 598-5555	James Sherman	53	\$108,574	\$44,943	5,219	-0.77%	-0.61%	27.59%
14865	BURLINGTON MUNICIPAL EMPLOYEES	Burlington	(781) 272-2046	Beverly Hanafin	121	\$9,743	\$4,414	1,369	-3.25%	-0.84%	9.06%
67891	CABOT BOSTON	Boston	(617) 342-6154	Marta Carney	130	\$7,118	\$3,524	837	-0.09%	-4.70%	16.46%
1236	CAMBRIDGE FIREFIGHTERS	Cambridge	(617) 864-2298	Robert Mahoney	113	\$11,688	\$7,338	923	2.31%	5.72%	21.25%
3056	CAMBRIDGE MUNICIPAL EMPLOYEES	Cambridge	(617) 542-4671	Camille Bernazzani	120	\$9,750	\$1,942	1,472	1.81%	-6.43%	20.46%
3115	CAMBRIDGE TEACHERS	Cambridge	(617) 492-3212	Robert Greene	79	\$31,783	\$8,471	2,292	-2.21%	6.73%	9.05%
8218	CENTRAL ONE	Shrewsbury	(508) 842-7400	David L'Ecuyer	23	\$555,898	\$490,474	34,592	10.04%	8.06%	9.67%
851	CHELSEA EMPLOYEES	Chelsea	(617) 884-3599	Bruce Black	107	\$14,188	\$8,063	2,105	5.64%	-0.90%	9.54%
67841	CITY OF BOSTON	Boston	(617) 635-4545	Daniel Waltz	28	\$456,074	\$332,361	30,572	19.93%	7.95%	11.59%
24913	COASTAL NEW ENGLAND	New Bedford	(508) 993-0011	Tyler Dechaine	102	\$18,488	\$13,378	2,528	19.32%	29.04%	7.30%
17847	COMMON TRUST	Woburn	(781) 933-2600	James McCorkle	74	\$44,340	\$20,272	3,011	0.08%	17.89%	9.01%
67846	COMMONWEALTH UTILITIES EMP.	Marion	(508) 748-3452	Patricia Saladino	75	\$41,464	\$10,810	1,754	3.02%	3.61%	16.67%
67558	COMMUNITY CREDIT UNION OF LYNN	Lynn	(781) 598-0820	Nick Sarantopoulos	46	\$152,118	\$124,156	4,284	8.33%	6.25%	10.85%
67758	CREDIT UNION OF THE BERKSHIRES	Pittsfield	(413) 443-1313	Melissa Moran	96	\$20,684	\$7,372	1,887	10.41%	3.44%	12.74%
68048	CRESCENT	Brockton	(508) 559-5400	Robert Gustafson	29	\$443,194	\$376,049	46,336	1.93%	2.16%	15.08%
14191	DANVERS MUNICIPAL	Danvers	(978) 777-0001	Joseph Collins	128	\$7,713	\$3,513	1,208	-3.23%	-5.72%	35.93%
15073	DEDHAM TOWN EMPLOYEES	Dedham	(781) 326-8068	Paula Roche	123	\$8,790	\$3,410	1,140	5.92%	5.30%	13.24%
23521	DIGITAL	Marlborough	(508) 263-6705	Jim Regan	1	\$9,361,090	\$7,337,029	871,546	12.03%	1.47%	9.81%
9071	DIRECT	Needham	(781) 433-2900	Joe Walsh	15	\$757,770	\$666,667	32,923	10.93%	8.35%	11.30%
66369	ENERGY	West Roxbury	(617) 325-1999	Paul Noce	59	\$92,553	\$65,513	4,099	2.30%	20.23%	16.69%
67894	FALL RIVER MUNICIPAL EMPLOYEES	Fall River	(508) 678-9028	Matthew Schondek	38	\$211,611	\$140,348	11,823	0.60%	10.40%	13.11%
24254	FIRST CITIZENS'	Fairhaven	(508) 999-1341	Peter Muise	14	\$786,775	\$687,567	82,150	7.28%	3.65%	10.07%
66593	FIRST PRIORITY	Boston	(800) 949-7628	Robert Bartol	54	\$105,908	\$69,934	6,179	-0.54%	-0.07%	18.58%
12604	FRANKLIN FIRST	Greenfield	(413) 774-6700	Michelle Dwyer	66	\$63,784	\$40,400	7,094	4.19%	2.41%	8.66%
66824	FREEDOM	Springfield	(413) 739-6961	Glenn Welch	27	\$496,731	\$369,564	30,996	10.34%	6.36%	17.29%
24279	GFA	Gardner	(978) 632-2542	Tina Sbraga	24	\$542,746	\$327,237	31,907	10.23%	3.98%	10.79%
67905	GLOUCESTER FIRE DEPARTMENT	Gloucester	(978) 281-9761	Decoste Dean	154	\$569	\$313	102	13.41%	6.68%	37.07%
66371	GLOUCESTER MUNICIPAL	Gloucester	(978) 283-1345	Lucinda Pratt	148	\$1,985	\$441	513	3.24%	-10.94%	18.51%
11400	GOLDMARK	Attleboro	(508) 222-3009	Penny Brown	78	\$33,350	\$15,913	3,178	11.64%	8.66%	11.97%
4201	GREATER SALEM EMPLOYEES	Salem	(978) 745-9803	Judith Zolla	108	\$12,995	\$5,506	1,391	-5.08%	2.64%	7.61%
67902	GREATER SPRINGFIELD	Springfield	(413) 782-3161	Jennifer St. Peter	43	\$180,047	\$89,144	10,490	8.82%	3.17%	16.02%
24560	GREYLOCK	Pittsfield	(413) 236-4000	John Bissell	7	\$1,255,426	\$1,067,470	87,722	5.32%	3.31%	10.60%
9095	HANSCOM	Hanscom AFB	(800) 656-4328	David Sprague	5	\$1,509,707	\$1,182,242	92,785	15.40%	-1.30%	9.96%
67696	HARVARD UNIVERSITY EMPLOYEES	Cambridge	(617) 495-4460	Eugene Foley	13	\$815,945	\$665,331	51,790	9.35%	2.46%	8.74%
67710	HAVERHILL FIRE DEPARTMENT	Haverhill	(978) 372-8833	David Butt	103	\$18,381	\$5,500	1,240	3.77%	-6.05%	12.36%
17679	HEALTH ALLIANCE	Somerville	(617) 591-6709	Jacqueline Kumpa	136	\$4,808	\$2,601	1,228	7.37%	-2.48%	10.31%
67875	HOLYOKE	Holyoke	(413) 532-7007	Michael Murphy	39	\$205,427	\$125,863	21,594	1.85%	-3.78%	9.61%
67845	HOLYOKE POSTAL	Holyoke	(413) 534-2908	C. Shea Desroches	140	\$2,932	\$534	244	2.29%	21.32%	25.11%
68057	HOMEFIELD	North Grafton	(508) 839-5493	Karl Moisan	44	\$154,712	\$103,699	8,559	1.66%	-3.84%	9.49%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67749	HTM	Haverhill	(978) 374-7386	Diane Bevilacqua	95	\$20,769	\$10,164	1,932	0.85%	2.25%	16.51%
24250	IC	Fitchburg	(978) 343-3725	Anthony Emerson	26	\$503,269	\$350,563	33,601	-1.60%	-7.43%	12.65%
67352	JEANNE D'ARC	Lowell	(978) 452-5001	Mark Cochran	6	\$1,454,260	\$1,225,498	90,285	5.81%	0.52%	8.75%
66699	LEOMINSTER	Leominster	(978) 537-8021	John O'Brien	16	\$707,477	\$534,032	48,717	15.01%	1.30%	8.97%
1461	LEOMINSTER EMPLOYEES	Leominster	(978) 534-0240	Thomas Clark	99	\$19,315	\$10,653	1,911	6.37%	-8.48%	10.91%
14750	LEXINGTON MA	Lexington	(781) 862-9011	Carol Patterson	118	\$10,030	\$6,710	1,200	-2.60%	6.64%	12.00%
67541	LIBERTY BAY	Braintree	(617) 439-6500	Lyndon Matteson	17	\$669,864	\$454,488	27,493	3.33%	-4.92%	15.35%
14847	LINCOLN SUDBURY TOWN EMPLOYEE	Sudbury	(978) 443-6973	Margaret Richard	135	\$4,967	\$1,726	525	1.09%	9.05%	14.26%
67767	LOWELL FIREFIGHTERS	Lowell	(978) 453-2734	Michael Boldrighini	101	\$18,974	\$11,023	1,738	14.99%	10.01%	16.75%
2065	LOWELL MUNICIPAL EMPLOYEES	Lowell	(978) 970-4088	Joseph Schiappa	132	\$5,850	\$4,143	1,315	-6.72%	39.41%	8.84%
20600	LUSO	Ludlow	(413) 589-9966	Jennifer Calheno	37	\$226,254	\$202,270	8,418	1.38%	0.00%	11.25%
67890	LUSO-AMERICAN	Peabody	(978) 531-5767	Ivone Silva	57	\$94,533	\$73,936	7,897	-0.87%	11.27%	15.00%
484	LYNN FIREMENS	Lynn	(781) 593-8354	Norman Bourque	112	\$12,111	\$7,349	1,460	3.26%	2.21%	19.86%
67908	LYNN MUNICIPAL EMPLOYEES	Lynn	(781) 584-6761	Natalie Baker	145	\$2,660	\$1,121	457	9.42%	1.79%	23.36%
67840	LYNN POLICE	Lynn	(781) 477-4352	Kevin Coppinger	114	\$11,381	\$4,406	1,053	-9.79%	-1.82%	25.03%
67882	LYNN TEACHERS	Lynn	(781) 592-4936	Adele Polizzotti	137	\$4,692	\$1,353	754	1.56%	1.97%	17.32%
23627	M.O.S.E.S.	North Reading	(978) 276-0750	Joanne Demers	150	\$1,797	\$753	347	1.25%	0.33%	15.96%
4472	MALDEN	Malden	(781) 324-2241	Patricia Dempsey	90	\$23,907	\$12,277	1,792	2.86%	-0.77%	18.59%
15296	MANCHESTER	Manchester	(978) 526-7742	Victoria Mason	151	\$1,525	\$609	413	2.06%	9.33%	13.65%
23276	MARBLEHEAD MUNICIPAL	Marblehead	(781) 631-7356	James Gaudette	115	\$11,006	\$5,908	1,329	14.52%	-2.23%	16.07%
68137	MASS BAY	South Boston	(617) 269-2700	Theresa Dorilas	34	\$262,584	\$215,131	18,994	2.85%	3.60%	10.53%
67714	MASSACHUSETTS FAMILY	Lynn	(781) 952-6051	Cornelius Crean	92	\$22,712	\$18,571	1,597	2.39%	4.40%	17.33%
3830	MASSACHUSETTS INSTITUTE OF TECH.	Lexington	(617) 253-2845	Rui Domingos	21	\$583,180	\$502,777	35,459	4.50%	-0.87%	7.53%
24566	MASSMUTUAL	Springfield	(413) 744-3431	David Plantier	35	\$252,668	\$151,827	13,039	8.90%	13.37%	12.86%
24615	MEDFORD MUNICIPAL EMPLOYEES	Medford	(781) 393-2458	Tanya Arruda	129	\$7,407	\$2,543	819	-0.72%	3.62%	21.84%
66706	MEMBERS PLUS	Medford	(781) 905-1500	John Murphy	31	\$311,791	\$182,784	12,851	-1.37%	1.22%	14.63%
68693	MERRIMACK VALLEY	Lawrence	(978) 975-4095	John Howard	8	\$1,074,575	\$709,337	82,838	66.90%	70.45%	9.60%
24043	MESSIAH BAPTIST-JUBILEE	Brockton	(508) 584-1963	Annette Thomas	153	\$891	\$343	336	-1.18%	-1.16%	14.35%
10954	METHUEN	Methuen	(978) 686-1471	James Brouder	87	\$25,007	\$14,028	2,437	0.61%	3.24%	13.84%
66364	METRO	Chelsea	(877) 696-3876	Robert Cashman	2	\$2,092,359	\$1,816,347	217,749	11.96%	12.72%	9.12%
4731	METRO WEST COMMUNITY	Framingham	(508) 879-5522	Joseph Mansour	55	\$104,817	\$55,596	7,645	5.05%	6.46%	10.44%
19446	MIDDLESEX-ESSEX POSTAL EMPLOYEES	North Reading	(978) 664-5938	Michele Overton	134	\$5,173	\$1,988	840	-0.38%	-7.83%	29.93%
24543	MILLBURY	Millbury	(508) 865-7600	Joseph Barbato	30	\$363,697	\$303,740	30,950	3.84%	4.81%	8.14%
12666	MILLS42	Lowell	(978) 328-5100	Carla Rasetta	93	\$22,362	\$16,867	2,831	7.46%	-0.20%	10.89%
24511	MORTON	Taunton	(508) 828-7036	Kathleen Baran	126	\$8,309	\$3,210	1,125	-0.11%	-1.59%	12.40%
10065	MYCOM	Pittsfield	(413) 442-6501	Nancy Canino	94	\$22,214	\$9,230	2,365	28.12%	-2.84%	11.86%
68046	NAVEO	Somerville	(617) 547-3144	Albert Pinho	49	\$139,879	\$93,750	7,507	6.85%	8.20%	8.41%
12334	NESC	Methuen	(978) 688-8800	Johnathan Hildreth	60	\$91,345	\$80,183	8,510	3.78%	4.23%	9.78%
66733	NEW BEDFORD	New Bedford	(508) 994-6546	David Borges	51	\$127,548	\$83,094	10,491	0.41%	3.39%	9.94%
16383	NEW ENGLAND LEE	Boston	(617) 482-0900	Richard Lee	141	\$2,930	\$836	273	-12.52%	-31.23%	49.25%
21507	NEW ENGLAND TEAMSTERS	Burlington	(781) 641-6700	Barbara Frazier	62	\$79,777	\$48,711	5,905	-3.45%	-7.79%	8.77%
8828	NORFOLK COMMUNITY	Norfolk	(508) 528-3360	Susan Kenney	98	\$20,270	\$16,983	3,425	5.94%	8.49%	11.38%
13274	NORTH ADAMS M E	North Adams	(413) 662-2657	Karen Cook	149	\$1,886	\$983	405	9.32%	10.58%	23.63%
17112	NORWOOD TOWN EMPLOYEES	Norwood	(781) 769-5169	Donna Grant	133	\$5,428	\$2,938	901	-1.99%	-1.75%	24.11%
2792	NOTRE DAME COMMUNITY	Fall River	(508) 676-1067	Edward Bernardo	70	\$51,183	\$17,810	3,872	1.81%	0.73%	12.45%
17537	OCEAN SPRAY EMPLOYEES	Bridgewater	(508) 946-7573	Annette Yee	116	\$10,651	\$4,446	921	-2.70%	-16.67%	13.14%
68019	ONETWENTY	Jamaica Plain	(617) 257-8621	Thomas Connell	155	\$421	\$18	105	-3.82%	-73.68%	20.56%
14281	PEABODY MUNICIPAL	Peabody	(978) 532-1385	Kevin Donovan	85	\$26,272	\$5,792	2,108	-5.59%	13.53%	12.33%
24443	PIONEER VALLEY	Springfield	(413) 733-2800	Anabela Grenier	52	\$109,000	\$80,665	10,229	28.60%	12.04%	10.78%
14850	PLYMOUTH COUNTY TEACHERS	West Wareham	(508) 291-0777	Glenna Hardman	73	\$44,917	\$24,163	3,819	1.49%	5.05%	9.88%
66597	POLISH NATIONAL	Chicopee	(413) 592-9495	James Kelly	20	\$615,320	\$517,304	24,966	1.26%	5.52%	12.76%
24912	PREMIER SOURCE	E. Longmeadow	(413) 525-2002	Bonnie Raymond	68	\$61,073	\$38,970	4,842	-2.26%	4.50%	14.29%
61412	PRESSERS UNION LOCAL 12 ILGWU	Boston	(617) 832-6600	Warren Pepicelli	157	\$144	\$34	43	4.69%	-30.59%	11.52%
67709	QUINCY	Quincy	(617) 479-5558	Stewart Steele	22	\$574,982	\$348,200	35,863	10.68%	-0.77%	13.60%
14845	RAH	Randolph	(781) 961-2417	Donna Maguire	104	\$16,629	\$12,660	1,942	2.70%	5.71%	12.35%
21997	READING MASS TOWN EMPLOYEES	Reading	(781) 942-9019	Edward O'Brien	125	\$8,336	\$3,137	701	-7.04%	-2.92%	16.18%
67851	REVERE FIREFIGHTERS	Revere	(781) 853-0660	Thomas Todisco	131	\$7,106	\$1,675	205	3.03%	7.13%	13.83%
15254	REVERE MUNICIPAL EMPLOYEES	Revere	(781) 286-8116	John Kingston	106	\$14,402	\$11,389	2,360	7.04%	-10.56%	10.20%
66346	RIVER WORKS	Lynn	(781) 599-0096	Jim Donahue	56	\$102,310	\$66,405	5,764	-0.57%	4.89%	13.88%
24224	ROCKLAND	Rockland	(781) 978-0232	Tom White	3	\$1,944,192	\$1,752,522	180,601	14.54%	10.35%	11.86%
24311	RTN	Waltham	(781) 736-9900	Richard Wright	11	\$904,421	\$524,888	43,847	2.20%	2.57%	11.62%
9822	SANTO CRISTO	Fall River	(508) 673-9210	Margaret Diogo	110	\$12,405	\$7,637	2,468	8.05%	1.64%	9.88%
67836	SHARON	Sharon	(781) 784-7725	James Carlson	19	\$625,015	\$492,269	36,887	8.78%	2.35%	12.22%
13601	SHREWSBURY	Shrewsbury	(508) 845-6755	James Dupont	45	\$154,213	\$82,529	9,244	1.28%	0.55%	8.93%
24239	SOMERSET	Somerset	(508) 678-2851	Pamela Mello	47	\$151,825	\$94,070	11,073	1.79%	12.39%	14.24%
943	SOMERVILLE MASS FIREFIGHTERS	Somerville	(617) 625-6935	Kenneth Layton	127	\$7,936	\$2,221	304	5.23%	10.83%	15.44%
4524	SOMERVILLE MUNICIPAL	Somerville	(617) 625-0898	Roland Draper	72	\$45,053	\$27,569	2,414	4.78%	9.82%	14.96%
3475	SOMERVILLE SCHOOL EMPLOYEES	Somerville	(617) 625-8411	B. Geanacopoulos	89	\$24,188	\$7,157	1,671	-8.51%	-12.04%	17.23%
66374	SOUTHBRIDGE	Southbridge	(508) 765-5454	Kate Alexander	41	\$188,109	\$158,613	12,855	6.50%	1.50%	11.86%
22426	SOUTHCOAST	New Bedford	(508) 997-4475	Duarte Silva	71	\$49,070	\$30,202	4,345	-3.70%	-2.56%	12.30%
67481	SOUTHERN MASS	Fairhaven	(508) 994-9971	Carmen Sylvester	36	\$251,193	\$201,513	14,949	13.34%	22.24%	9.85%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67965	SPRINGFIELD STREET RAILWAY EMP.	Springfield	(413) 781-4454	Walter Kocor	152	\$1,375	\$615	225	-15.42%	3.63%	26.34%
67605	ST. ANNE'S OF FALL RIVER	Fall River	(508) 324-7300	Eileen Danahey	10	\$1,017,135	\$833,708	55,988	5.50%	0.82%	10.46%
4847	ST. ANTHONY OF NEW BEDFORD	New Bedford	(508) 996-5492	Donna Labrode	117	\$10,227	\$3,023	1,055	-6.20%	0.94%	10.11%
8616	ST. ANTHONY OF PADUA	Fall River	(508) 674-3019	Joseph Cabral	86	\$26,042	\$8,655	2,063	7.27%	2.58%	24.19%
15173	ST. DOMINICS	Swansea	(508) 379-1056	Lisa Caton	84	\$27,116	\$11,030	2,065	-3.70%	-15.13%	18.17%
67959	ST. JEAN'S	Lynn	(781) 592-5420	David Surface	33	\$270,166	\$217,021	18,071	10.38%	6.53%	9.20%
67864	ST. MARY'S	Marlborough	(508) 490-8000	James Garvey	12	\$877,848	\$715,235	59,384	4.01%	0.69%	10.61%
8915	ST. MICHAELS FALL RIVER	Fall River	(508) 674-3861	Arastou Mahjoory	63	\$73,070	\$63,440	3,469	10.04%	6.74%	8.75%
67964	ST. VINCENT HOSPITAL	Worcester	(508) 363-9339	Nancy Burbank	109	\$12,743	\$4,274	1,622	3.02%	-7.51%	9.45%
15393	STONEHAM MUNICIPAL EMPLOYEES	Stoneham	(781) 438-3959	Ann Marie Waugh	69	\$51,900	\$22,243	4,119	3.09%	2.79%	10.63%
17437	STOUGHTON TOWN EMPLOYEES	Stoughton	(781) 344-7394	James Boushell	144	\$2,712	\$1,234	555	1.75%	-6.55%	12.42%
18861	SYMPHONY	Boston	(857) 362-7328	Christine Ross	146	\$2,551	\$1,835	302	-12.81%	-11.46%	12.04%
5602	TAUNTON	Taunton	(508) 824-6466	Nelson Tavares	42	\$184,444	\$149,008	17,833	12.25%	10.58%	12.83%
23803	TAUPA LITHUANIAN	South Boston	(617) 269-1450	Andrius Dilba	88	\$24,230	\$21,141	1,744	-7.70%	-0.22%	9.29%
13926	TEWKSBURY	Tewksbury	(978) 851-9750	Maureen Montecalvo	65	\$66,449	\$41,825	4,388	6.86%	-4.04%	10.09%
68349	TREMONT	Boston	(781) 843-5626	George Hardiman	40	\$203,588	\$141,475	16,549	6.81%	8.69%	12.97%
18181	UMASSFIVE COLLEGE	Hadley	(413) 256-5500	Richard Kump	25	\$518,349	\$407,205	41,525	7.24%	6.09%	9.46%
17870	WAKEFIELD TOWN EMPLOYEES	Wakefield	(781) 245-9331	Paula Whittmore	139	\$3,773	\$1,394	620	-1.55%	24.41%	15.54%
67838	WALTHAM MUNICIPAL EMPLOYEES	Waltham	(781) 899-0506	Michael Davis	124	\$8,589	\$1,853	876	-3.07%	-4.85%	19.08%
67615	WATERTOWN MUNICIPAL	Watertown	(617) 924-0160	Luisa Figueiredo	119	\$9,946	\$1,932	757	-7.14%	-7.34%	32.76%
24557	WEBSTER FIRST	Worcester	(800) 962-4452	Michael Lussier	9	\$1,058,543	\$878,118	79,787	10.24%	7.54%	18.97%
10623	WELLESLEY MUNICIPAL EMPLOYEES	Wellesley	(781) 235-0503	Doreen Peterson	83	\$28,481	\$10,651	1,801	-1.19%	-2.78%	11.42%
7652	WESTPORT	Westport	(508) 679-0197	Mathew Aguiar	67	\$61,498	\$41,877	7,091	1.30%	13.84%	6.84%
12091	WINCHESTER	Winchester	(781) 729-0668	Rick Adams	143	\$2,746	\$1,319	468	-0.88%	17.48%	12.86%
64144	WORCESTER	Worcester	(508) 853-9966	Lisa Perrin	61	\$81,862	\$57,252	6,996	0.69%	-1.30%	9.97%
67683	WORCESTER FIRE DEPARTMENT.	Worcester	(508) 752-1122	Lisa Carmody	76	\$40,003	\$10,013	1,956	0.72%	3.37%	13.93%
24868	WORCESTER POLICE DEPARTMENT	Worcester	(508) 799-7677	Julie-Anne Przypek	100	\$18,975	\$15,512	1,150	5.00%	0.55%	11.46%
66479	WORKERS	Fitchburg	(978) 345-1021	Doug Petersen	4	\$1,871,286	\$1,345,953	104,210	4.68%	2.56%	10.69%

MICHIGAN CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	255	246	235	224	218	-2.68%	-3.09%
Number of Members	4,876,044	5,050,641	5,228,028	5,398,816	5,546,767	2.74%	2.61%
Total Assets (\$000)	\$52,178,060	\$56,350,999	\$60,181,210	\$63,502,297	\$68,879,454	8.47%	5.71%
Total Shares (\$000)	\$44,231,686	\$47,821,713	\$50,745,149	\$53,257,941	\$57,932,437	8.78%	5.54%
Total Loans (\$000)	\$31,891,506	\$35,518,481	\$39,707,918	\$43,871,907	\$47,044,184	7.23%	8.09%
Total Capital (\$000)	\$6,274,667	\$6,685,546	\$7,213,807	\$7,752,479	\$8,679,661	11.96%	6.70%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
61365	4FRONT	Traverse City	(231) 547-4483	Andrew Kempf	30	\$559,863	\$439,819	84,580	12.87%	4.98%	11.71%
5885	A.B.D.	Warren	(586) 751-4400	Mattie Bragg	124	\$69,377	\$15,427	10,671	8.77%	-16.66%	12.05%
62217	AAC	Grand Rapids	(616) 288-0288	Brian Turmell	75	\$150,838	\$96,257	15,909	4.34%	-3.27%	20.89%
68679	ADVANTAGE ONE	Brownstown	(734) 676-7000	Christopher Corkery	77	\$149,730	\$110,879	16,434	3.88%	8.36%	10.77%
60936	ADVENTURE	Grand Rapids	(616) 243-0125	Brian McVeigh	43	\$356,710	\$288,357	30,261	-2.83%	-4.64%	14.05%
61503	ADVIA	Parchment	(269) 382-9845	Cheryl Deboer	7	\$2,084,525	\$1,727,591	169,604	20.99%	21.95%	9.71%
61405	AEROQUIP	Jackson	(517) 789-2890	Lisa Robinson	145	\$44,577	\$27,091	4,095	-1.76%	1.52%	16.40%
5185	ALLEGAN COMMUNITY	Allegan	(269) 673-5465	Christopher Lewis	140	\$49,381	\$31,847	8,345	11.81%	5.46%	9.15%
61759	ALLIANCE CATHOLIC	Southfield	(248) 663-4006	Rob Grech	34	\$462,063	\$200,814	33,055	1.06%	1.33%	13.89%
62035	ALPENA ALCONA AREA	Alpena	(989) 356-3577	Donald Mills	42	\$371,329	\$234,420	29,514	7.91%	16.05%	12.25%
62264	ALPENA COMMUNITY	Alpena	(989) 356-4561	Ann Boyk	174	\$24,273	\$11,048	2,513	4.93%	4.70%	9.68%
65595	AMERICAN 1	Jackson	(517) 787-6510	Martha Fuerstenau	40	\$421,301	\$300,114	57,550	16.30%	13.29%	16.90%
7126	ANN ARBOR POSTAL	Milan	(734) 439-3075	James Sadler	216	\$796	\$395	149	-16.26%	-14.62%	39.13%
61708	ARBOR FINANCIAL	Kalamazoo	(269) 375-6702	Julie Blitchook	24	\$655,512	\$547,185	42,138	11.96%	15.27%	9.13%
60920	ASTERA	Lansing	(517) 323-3644	Martin Carter	73	\$152,101	\$103,399	15,897	1.70%	3.14%	9.53%
24827	ATL	Wyoming	(616) 257-4285	Robert Shane	196	\$12,753	\$7,726	1,696	-2.35%	-9.14%	9.09%
62543	AUTO-OWNERS ASSOCIATES	Lansing	(517) 323-1370	Patty Fox	158	\$35,272	\$8,874	3,073	3.04%	-0.49%	14.18%
7465	AWAKON	Onaway	(989) 733-8557	Scott Pauly	95	\$113,504	\$72,911	13,024	6.69%	3.38%	11.24%
7672	BARAGA COUNTY	Lanse	(906) 524-6151	Dawn Jahfetson	148	\$41,412	\$12,966	4,466	3.70%	5.50%	9.04%
62342	BELLE RIVER COMMUNITY	Richmond	(586) 727-6855	Victoria McIntosh	180	\$21,416	\$5,815	1,971	-0.30%	-6.20%	10.11%
62027	BEST FINANCIAL	Muskegon	(231) 733-1329	Morgan Rescoria	109	\$93,175	\$65,002	11,694	3.88%	17.42%	21.31%
62177	BETHEL BAPTIST CHURCH EAST	Detroit	(313) 923-1644	Tracie Veal	215	\$799	\$169	222	8.99%	52.39%	12.17%
5441	BI-COUNTY PTC	Warren	(586) 754-4214	Jennifer Nelson	200	\$8,948	\$4,799	1,162	8.85%	-1.99%	5.45%
61698	BIRMINGHAM-BLOOMFIELD	Birmingham	(248) 647-5958	Andrew Staley	90	\$119,641	\$71,291	11,499	72.65%	48.80%	9.17%
62243	BLOOM	Wyoming	(616) 452-2161	Daniel Baines	79	\$143,808	\$96,229	14,061	3.45%	14.45%	9.62%
12906	BLUE WATER	Port Huron	(810) 985-6993	Kim Steele	191	\$15,699	\$9,550	1,310	11.39%	6.08%	16.98%
62072	BLUEOX	Battle Creek	(269) 965-7281	Fran Godfrey	66	\$179,408	\$114,909	22,898	3.99%	6.85%	9.43%
62333	CALCITE	Rogers City	(989) 734-4130	Barbara Mills	115	\$82,151	\$44,287	8,940	5.15%	8.15%	13.02%
61908	CASE	Lansing	(517) 393-7710	Jeff Benson	46	\$302,565	\$240,594	45,313	4.62%	10.77%	9.64%
8384	CATHOLIC VANTAGE FINANCIAL	Livonia	(734) 432-0212	Pete Bagazinski	102	\$99,812	\$78,720	10,678	3.78%	1.42%	8.40%
4271	CHIEF FINANCIAL	Rochester Hills	(800) 844-5440	Tom Dluzen	72	\$154,984	\$119,995	25,562	4.56%	-10.90%	14.75%
61416	CHIPPEWA COUNTY	Sault Sainte Marie	(906) 632-3134	Connie Toensing	168	\$28,485	\$16,732	3,350	3.11%	-7.49%	11.49%
6871	CHIROPRACTIC	Farmington	(248) 478-4020	Jeanette Nielsen	166	\$29,936	\$16,838	2,766	1.08%	1.28%	14.80%
63805	CHRISTIAN FINANCIAL	Sterling Heights	(586) 772-6330	Patty Campbell	38	\$429,328	\$290,141	44,040	7.69%	2.08%	11.12%
22114	CIRCLE	Niles	(269) 684-6005	David Van Strien	122	\$71,747	\$57,661	5,126	15.26%	13.72%	7.62%
61184	COMMUNITY ALLIANCE	Novi	(800) 287-0046	Michele Wollard	108	\$93,618	\$70,964	9,351	0.87%	-16.36%	9.49%
64880	COMMUNITY CHOICE	Farmington Hills	(877) 243-2528	Robert Bava	12	\$1,163,544	\$958,820	104,726	8.62%	6.05%	10.35%
68631	COMMUNITY FINANCIAL	Plymouth	(734) 453-1200	Bill Lawton	13	\$1,013,236	\$945,380	77,024	12.16%	8.97%	11.90%
24199	COMMUNITY FIRST	Lakeview	(989) 352-6031	Tim Rasmussen	126	\$68,091	\$61,436	10,053	10.08%	6.37%	7.07%
14098	COMMUNITY FOCUS	Brownstown	(734) 281-3900	Lynne Boucher	135	\$54,887	\$22,236	5,168	0.64%	14.75%	16.30%
24848	COMMUNITY PROMISE	Kalamazoo	(269) 459-1777	Angela Brown	214	\$1,035	\$631	643	-12.15%	-10.17%	36.95%
61677	COMMUNITY WEST	Kentwood	(616) 261-5657	Jon Looman	63	\$188,639	\$144,760	23,600	0.14%	-8.17%	12.37%
62040	COMPASS	Sparta	(616) 887-8262	Erika Bauer	130	\$64,815	\$33,783	7,851	1.09%	21.45%	11.14%
21798	CONSTRUCTION	Bingham Farms	(248) 358-4140	William Tomanek	181	\$21,220	\$9,311	1,312	-4.25%	7.53%	15.03%
62172	CONSUMERS	Oshtemo	(269) 345-7804	Kit Snyder	11	\$1,242,456	\$1,105,300	100,539	14.08%	15.25%	9.35%
60947	CONSUMERS PROFESSIONAL	Lansing	(517) 372-2400	David Kindy	119	\$76,116	\$48,226	5,710	3.53%	2.54%	17.23%
60470	COPOCO COMMUNITY	Bay City	(989) 684-1873	Linda Doan	106	\$95,962	\$57,776	11,383	-1.60%	-5.32%	9.36%
68641	CORNERSTONE COMMUNITY FINANCIAL	Auburn Hills	(248) 340-9310	Heidi Kassab	48	\$289,474	\$258,896	23,771	2.43%	3.68%	13.19%
62079	COUNTRY HERITAGE	Buchanan	(269) 695-2334	Fran Terry	151	\$40,933	\$31,620	1,435	-1.89%	-3.85%	19.96%
8667	CP	Jackson	(517) 784-7101	Chrissy Siders	33	\$468,221	\$364,237	57,032	4.08%	3.87%	12.95%
62517	CREDIT UNION ADVANTAGE	Southfield	(248) 996-6070	Janice Zuchowicz	169	\$27,814	\$8,621	2,503	-6.26%	-4.66%	12.97%
62562	CREDIT UNION ONE	Ferdale	(248) 398-1210	Gary Moody	10	\$1,487,658	\$1,129,859	130,449	27.42%	27.29%	8.22%
62454	DELTA COUNTY	Escanaba	(906) 678-7000	Brenda Lippens	82	\$137,013	\$85,361	12,840	5.09%	6.61%	12.90%
62344	DETOUR DRUMMOND COMMUNITY	Drummond Island	(906) 493-5263	Hilary Fountain	160	\$33,527	\$15,954	2,066	-0.17%	0.37%	14.39%
61844	DFCU FINANCIAL	Dearborn	(313) 336-2700	Mark Shobe	2	\$4,903,176	\$1,015,941	230,373	2.27%	-2.79%	12.76%
62339	DIVERSIFIED MEMBERS	Detroit	(313) 568-5000	Kathie Trembath	41	\$399,193	\$174,179	27,208	2.18%	18.70%	21.71%
7569	DORT FINANCIAL	Grand Blanc	(810) 767-8390	Vicki Hawkins	15	\$1,005,502	\$807,909	97,150	17.48%	12.90%	16.45%
60137	DOW CHEMICAL EMPLOYEES	Midland	(989) 835-7794	Michael Goad	9	\$1,766,990	\$997,393	68,868	7.08%	3.54%	10.55%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
21070	DOWAGIAC AREA	Dowagiac	(269) 782-2410	Cathy Merrill	189	\$16,891	\$8,243	2,219	0.13%	-8.01%	9.29%
4853	DOWNRIVER COMMUNITY	Ecorse	(313) 386-2200	Robert Lalapme	70	\$160,928	\$80,479	13,627	2.71%	5.21%	9.46%
60124	EASTPOINTE COMMUNITY	Eastpointe	(586) 775-3160	Theresa Hing	199	\$9,570	\$5,459	1,655	2.53%	4.62%	9.10%
64267	ELECTRICAL WORKERS LOCAL 58	Detroit	(313) 963-6060	Jeanne Nye	194	\$14,914	\$4,898	2,310	0.67%	0.66%	11.96%
61797	ELGA	Burton	(810) 715-3542	Karen Church	21	\$794,126	\$682,959	79,124	21.12%	12.78%	13.99%
62038	EMBERS	Marquette	(906) 228-7080	Tom Blake	52	\$234,459	\$138,455	17,208	34.91%	38.22%	13.92%
60428	EXTRA	Warren	(586) 276-3000	Deidra Williams	51	\$236,333	\$141,290	19,637	0.16%	7.81%	10.86%
61633	FAMILY FINANCIAL	Norton Shores	(231) 733-4600	Deb Dietz	92	\$118,045	\$77,266	16,305	4.69%	4.59%	13.47%
61909	FAMILY FIRST	Saginaw	(989) 759-1686	Frances Gibelyou	117	\$78,281	\$46,280	6,320	3.41%	-4.96%	9.20%
62330	FARM BUREAU FAMILY	Lansing	(517) 679-5274	Brandon Bussa	185	\$18,668	\$8,640	1,573	3.11%	7.08%	10.29%
62105	FEDERAL EMP. OF CHIPPEWA COUNTY	Sault Sainte Marie	(906) 632-4210	Sabrina Oshelski	198	\$12,020	\$8,606	1,438	5.24%	1.08%	9.32%
62010	FILER	Manistee	(231) 723-3400	Patty Preuss	71	\$157,568	\$78,185	9,580	9.60%	3.81%	12.29%
68646	FINANCIAL PLUS	Flint	(810) 244-2200	Brad Bergmooser	28	\$569,726	\$340,657	55,665	5.94%	-8.11%	13.59%
61619	FINANCIALEDGE COMMUNITY	Bay City	(989) 892-6088	Jeremy Coberley	107	\$95,015	\$69,673	8,853	3.99%	7.57%	11.67%
61756	FIRST AREA	Saginaw	(989) 781-1430	Lynn McCoy	164	\$30,455	\$18,495	3,861	-0.14%	-1.85%	11.95%
61455	FIRST GENERAL	Norton Shores	(231) 798-4321	Connie Taylor	136	\$54,633	\$31,337	6,163	-1.94%	7.53%	15.15%
68640	FIRST UNITED	Grandville	(616) 532-9067	Mark Richter	150	\$41,062	\$32,202	4,481	10.32%	11.65%	10.03%
13391	FLAGSHIP COMMUNITY	Port Huron	(810) 982-8575	Steven Scandalito	173	\$24,615	\$20,243	3,350	-0.98%	-4.44%	7.79%
24047	FOREST AREA	Fife Lake	(231) 879-4154	Greg Gurka	86	\$127,092	\$81,087	14,180	16.71%	39.49%	13.64%
62044	FOUR FLAGS AREA	Niles	(269) 684-6512	Chandra Ashby	209	\$4,203	\$2,638	782	5.40%	-11.41%	9.13%
61755	FRANKENMUTH	Frankenmuth	(989) 497-1600	Vickie Schmitzer	23	\$740,859	\$597,502	50,464	15.73%	11.65%	9.34%
13355	FRANKFORT COMMUNITY	Frankfort	(231) 352-9392	Jeffery Sandman	195	\$13,549	\$10,597	1,949	1.48%	9.72%	13.73%
60406	FREESTAR FINANCIAL	Mount Clemens	(586) 466-7800	Drema Isaac	57	\$226,675	\$177,163	20,072	4.34%	-1.60%	10.42%
61630	GABRIELS COMMUNITY	Lansing	(517) 484-0601	Malissa Richardson	183	\$19,649	\$14,033	2,092	15.05%	16.07%	11.55%
68536	GENISYS	Auburn Hills	(248) 322-9800	Jackie Buchanan	5	\$2,847,190	\$2,044,968	223,287	10.65%	15.79%	16.62%
6832	GERBER	Fremont	(231) 924-4880	John Buckley	69	\$162,579	\$93,018	14,831	9.17%	8.38%	10.45%
7644	GOBECIC COUNTY	Bessemer	(906) 663-4011	Jane Baker	175	\$23,178	\$10,648	4,181	5.15%	14.56%	11.52%
68332	GR CONSUMERS	Wyoming	(616) 538-2810	Tim Kindred	149	\$41,177	\$14,601	3,305	5.85%	0.82%	17.59%
15304	GRACO	Alma	(989) 463-1247	Stacy Grube	182	\$19,968	\$9,987	3,113	4.01%	20.18%	9.25%
5170	GRAND TRUNK BATTLE CREEK EMP.	Battle Creek	(269) 965-1381	Luann Schott	161	\$33,034	\$14,800	2,795	2.40%	-1.33%	18.05%
61986	GRATIOT COMMUNITY	Alma	(989) 463-8321	Brenda Miller	156	\$37,264	\$18,595	6,202	6.21%	-1.66%	9.86%
24874	GREAT LAKES	Bay City	(989) 893-2831	Justin Ebel	144	\$47,377	\$22,713	4,631	-0.85%	-3.27%	10.93%
6102	GREAT LAKES FIRST	Escanaba	(906) 786-4623	Wayne Johnson	121	\$73,862	\$37,037	8,022	2.48%	1.61%	11.36%
62324	GREATER NEW MT. MORIAH BAPTIST CH.	Detroit	(313) 871-0744	Vincent Fields	217	\$338	\$252	195	5.36%	-3.81%	54.93%
62219	H.P.C.	Alpena	(989) 354-4698	Jodi Ritthaler	89	\$123,377	\$63,535	7,788	0.47%	6.21%	15.06%
19274	HARBOR BEACH COMMUNITY	Harbor Beach	(989) 479-3357	Lori Lovejoy	210	\$3,711	\$1,380	650	-6.74%	4.88%	12.22%
62066	HARBORLIGHT	Whitehall	(231) 894-5608	Justin Bamford	93	\$117,117	\$71,148	10,661	5.58%	16.65%	9.45%
20007	HEALTH ADVANTAGE	Saginaw	(989) 791-7070	Laura Crase	81	\$141,820	\$94,693	11,959	6.47%	5.33%	12.15%
63004	HONOR	Berrien Springs	(269) 989-5788	Scott McFarland	14	\$1,009,578	\$805,963	86,480	9.26%	5.74%	11.69%
62167	IM DETROIT DISTRICT	Detroit	(313) 259-5817	Clorine Parker	213	\$1,395	\$15	429	-0.94%	-25.18%	22.12%
5748	INTEGRA FIRST	Powers	(906) 497-5229	Paul Martin	103	\$97,624	\$55,242	11,330	2.97%	-2.25%	10.02%
5123	INTERNATIONAL UAW	Detroit	(313) 926-5281	Fabian Ellis	177	\$23,071	\$6,836	2,652	-0.43%	9.58%	11.68%
5660	IRON MOUNTAIN KINGSFORD COMM.	Kingsford	(906) 774-6020	Scott Dickman	100	\$106,028	\$37,981	11,575	4.62%	-0.64%	13.94%
61318	ISABELLA COMMUNITY	Mt. Pleasant	(989) 773-5927	Jenny Hoyle	84	\$129,432	\$68,468	13,504	6.92%	1.71%	9.94%
68703	JOLT	Saginaw	(989) 799-8744	Alan Watson	44	\$342,573	\$248,924	26,182	0.03%	-0.35%	12.02%
20943	JOURNEY	Saint Johns	(989) 224-9511	Patrick Hunt	85	\$128,018	\$70,413	17,399	9.66%	12.56%	9.89%
61219	KALSEE	Kalamazoo	(269) 382-7800	Matt Lahman	62	\$191,496	\$154,180	22,846	6.95%	2.26%	11.53%
68678	KELLOGG COMMUNITY	Battle Creek	(269) 968-9251	Tracy Miller	25	\$637,246	\$401,561	41,203	21.82%	13.21%	14.58%
8119	KENOWA COMMUNITY	Wyoming	(616) 534-3307	Kathy Meekhof	176	\$23,099	\$14,937	2,714	4.20%	5.43%	13.68%
62249	KENT COUNTY	Grand Rapids	(616) 336-3490	Barbara Page	141	\$48,989	\$26,756	5,308	1.43%	5.39%	11.44%
68632	LAFCU	Lansing	(517) 622-6600	Patrick Spyke	22	\$746,967	\$574,017	67,052	7.55%	14.56%	11.97%
61638	LAKE HURON	Saginaw	(989) 752-5214	Beverly Lee	139	\$52,346	\$39,350	6,822	5.31%	6.07%	11.75%
62514	LAKE MICHIGAN	Grand Rapids	(616) 242-9790	Sandy Jelinski	1	\$6,863,398	\$5,142,126	376,150	14.88%	3.89%	12.89%
65085	LAKE SUPERIOR	Ontonagon	(906) 884-2069	Renee Niemi	206	\$6,403	\$3,713	1,228	3.29%	30.24%	8.74%
62047	LAKE TRUST	Brighton	(888) 267-7200	David Snodgrass	8	\$1,917,933	\$1,517,053	176,322	3.29%	2.40%	10.64%
62170	LAKES COMMUNITY	Lake Orion	(248) 814-4000	Carolyn Chevrier	104	\$96,588	\$61,980	9,683	-2.60%	-10.55%	11.81%
8709	LAKESHORE	Muskegon	(231) 755-1202	Kathy Fearnley	165	\$30,398	\$11,306	2,670	7.62%	1.54%	15.32%
15779	LATVIAN HERITAGE	Grand Rapids	(616) 454-8012	Ivars Petrovskis	208	\$4,220	\$3,110	520	-3.31%	-4.88%	12.82%
60991	LENCO	Adrian	(517) 263-0851	Ben Neal	113	\$85,691	\$64,551	7,759	2.80%	6.41%	11.23%
10083	LIMESTONE	Manistique	(906) 341-5866	Jennifer Watson	146	\$44,291	\$37,196	4,263	-2.89%	1.19%	13.93%
61701	LINCOLN PARK COMMUNITY	Lincoln Park	(313) 389-2300	Crystal Hennig	137	\$54,192	\$10,902	3,637	0.89%	-13.68%	16.49%
7927	LIVE LIFE	Sterling Heights	(586) 268-3720	Karla Haglund	167	\$28,522	\$15,476	1,530	115.19%	71.84%	5.46%
6651	LOC	Farmington	(248) 474-2200	Stephen Grech	55	\$227,183	\$124,497	24,750	4.69%	6.59%	9.33%
18067	MANISTIQUE	Manistique	(906) 621-6914	Tammy Rochefort	170	\$27,344	\$15,095	3,211	3.52%	2.09%	11.71%
7873	MARQUETTE COMMUNITY	Marquette	(906) 228-9850	Jim Lori	114	\$83,244	\$31,126	8,750	3.83%	7.69%	9.08%
62160	MARSHALL COMMUNITY	Marshall	(269) 781-9885	Heather Luciani	56	\$226,939	\$167,846	13,517	15.43%	4.05%	16.75%
61696	MASON COUNTY SCHOOL EMPLOYEES	Ludington	(231) 843-4066	Walter Leinberger	207	\$6,383	\$2,439	609	8.73%	8.37%	18.90%
62393	MEIJER	Grand Rapids	(616) 784-4822	Cathy Ellis	128	\$67,347	\$42,706	13,432	3.96%	-14.00%	10.36%
61404	MEMBERFOCUS COMMUNITY	Dearborn	(313) 581-2002	Jon Elliott	99	\$107,271	\$46,947	8,175	2.19%	13.14%	11.22%
62076	MEMBERS FIRST	Midland	(855) 835-6328	Eric Brubaker	31	\$535,641	\$356,851	58,458	12.03%	8.24%	11.56%
61631	MICHIGAN COASTAL	Muskegon	(231) 777-3620	Kayleigh Dewitt	187	\$18,290	\$13,795	3,235	20.59%	19.25%	10.31%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
5554	MICHIGAN COLUMBUS	Livonia	(734) 425-5080	Barb Thompson	143	\$47,518	\$24,149	3,817	-1.44%	-1.68%	11.96%
60931	MICHIGAN EDUCATIONAL	Plymouth	(734) 455-9200	Bob Sandercock	19	\$876,012	\$536,468	53,734	5.50%	0.16%	12.37%
60522	MICHIGAN FIRST	Lathrup Village	(248) 443-4600	Michael Poulos	16	\$980,071	\$668,849	161,235	9.50%	0.58%	13.96%
62642	MICHIGAN LEGACY	Pontiac	(248) 334-0568	Carma Peters	59	\$213,817	\$105,917	22,144	3.16%	5.14%	9.86%
62169	MICHIGAN ONE COMMUNITY	Ionia	(616) 527-3900	Timothy Hemenway	83	\$134,484	\$107,081	17,254	12.66%	10.22%	9.28%
62049	MICHIGAN SCHOOLS AND GOVERNMENT	Clinton Township	(586) 263-8800	Peter Gates	6	\$2,370,725	\$1,910,938	135,173	16.33%	14.48%	12.00%
23279	MICHIGAN STATE UNIVERSITY	East Lansing	(517) 333-2424	April Clobes	3	\$4,730,630	\$3,816,676	288,083	12.18%	13.78%	10.45%
8212	MICHIGAN TECH EMPLOYEES	Houghton	(906) 482-5005	David Rautiola	112	\$87,357	\$54,072	9,363	7.00%	15.76%	9.28%
61748	MONROE COUNTY COMMUNITY	Monroe	(734) 242-3222	Mark Radwanski	58	\$222,718	\$119,039	28,162	7.43%	0.55%	10.05%
61999	MONTCALM PUBLIC EMPLOYEES	Edmore	(989) 427-5663	Lisa Longnecker	190	\$15,885	\$5,496	1,736	9.48%	10.62%	18.94%
63289	MOTOR CITY CO-OP	Clinton Township	(586) 228-8484	Steve Andrews	80	\$142,741	\$89,805	17,570	-0.24%	-12.10%	13.54%
7509	MUSKEGON	Muskegon	(231) 722-7285	Janet Herrmann	138	\$53,873	\$20,222	5,162	8.60%	2.68%	11.67%
5982	MUSKEGON CO OP	Muskegon	(231) 726-4871	John Rupert	129	\$64,853	\$51,718	9,881	2.33%	-4.78%	13.84%
11146	MUSKEGON PATTERNMAKERS	Muskegon Hts	(231) 733-1121	Kathryn Vandusen	212	\$2,914	\$1,714	417	-1.28%	4.33%	29.99%
8141	MUSKEGON ST. JOSEPH	Muskegon	(231) 759-7931	Mary Kleinsorge	197	\$12,236	\$7,167	1,514	4.32%	1.54%	14.89%
24030	NEW RISING STAR	Detroit	(313) 823-5084	Robbie Garner	218	\$108	\$16	151	-1.18%	-10.88%	10.65%
61953	NORTH CENTRAL AREA	Houghton Lake	(989) 910-5135	Jacci Pothoof	91	\$119,342	\$51,222	16,496	0.80%	-5.05%	9.95%
5272	NORTHERN LIGHTS COMMUNITY	Chatham	(906) 439-5100	Nicole Maki	202	\$8,083	\$4,140	1,601	-2.16%	1.49%	10.87%
3726	NORTHERN UNITED	Escanaba	(906) 786-0888	Karen Dahl	184	\$19,456	\$8,265	2,263	-0.73%	-5.09%	15.06%
11979	NORTHLAND AREA	Oscoda	(989) 739-1401	Pete Dzuris	35	\$454,926	\$370,030	48,346	6.13%	10.79%	10.03%
8077	NORTHWEST CONSUMERS	Traverse City	(231) 947-7600	Cliff Escleson	179	\$21,914	\$13,056	2,685	8.09%	-2.27%	12.40%
60105	OMNI COMMUNITY	Battle Creek	(269) 441-1400	Ted Parsons	39	\$423,516	\$244,697	41,562	3.19%	14.25%	14.71%
61495	ONE DETROIT	Detroit	(313) 965-8640	Hank Hubbard	152	\$40,073	\$31,789	12,356	1.73%	14.35%	11.27%
62028	OUR	Royal Oak	(248) 549-3838	Tina Dix	50	\$269,381	\$185,208	22,189	4.05%	20.99%	9.73%
7673	OWOSSO WBC	Owosso	(989) 725-2377	Kelly Bocek	211	\$3,513	\$1,735	846	9.46%	-3.96%	15.97%
21686	PARDA	Rochester	(248) 340-7000	Kimberly Jones	67	\$177,875	\$107,360	15,879	-0.20%	2.84%	14.63%
61985	PARKSIDE	Westland	(734) 525-0700	Janet Thompson	87	\$125,616	\$69,597	14,185	4.95%	4.98%	15.39%
5420	PARKWAY	Redford	(313) 532-6451	Henry Johnson	172	\$24,729	\$7,718	3,013	-1.11%	-4.62%	10.37%
4291	PENINSULA	Escanaba	(906) 789-6400	Jim Veneskey	60	\$197,346	\$160,742	12,525	6.56%	7.74%	10.19%
61068	PEOPLE DRIVEN	Southfield	(248) 263-4100	Renee Demarco	49	\$272,116	\$181,267	23,689	3.93%	7.93%	10.15%
68690	PFCU	Portland	(517) 647-7571	Harvey Hoskins	27	\$577,218	\$411,928	52,154	6.03%	17.43%	11.20%
22280	POLISH-AMERICAN	Troy	(248) 619-0440	John Swidwinski	88	\$125,385	\$86,378	6,724	4.63%	3.86%	11.44%
5116	PORT CITY	Muskegon	(231) 725-3312	Erin Bedwin	163	\$31,236	\$12,694	3,120	3.05%	3.27%	13.02%
62340	PREFERRED	Grand Rapids	(800) 328-4131	John Yeomans	65	\$179,422	\$118,819	24,444	4.80%	4.09%	15.79%
60683	PUBLIC SERVICE	Romulus	(734) 641-8400	Deann Toutreau	47	\$293,174	\$196,449	32,550	2.10%	-4.16%	12.83%
62123	RIVER VALLEY	Ada	(616) 787-7481	Janelle Franke	110	\$92,195	\$49,709	10,496	-0.13%	6.12%	9.23%
6164	RIVERTOWN COMMUNITY	Grandville	(616) 406-2480	Sean Tubbs	131	\$64,699	\$37,839	6,740	3.41%	-0.04%	15.55%
7921	RIVERVIEW COMMUNITY	Saint Clair	(810) 329-6638	Mark Fisher	162	\$31,261	\$13,960	3,475	5.16%	6.23%	8.71%
21020	ROCK COMMUNITY	Rock	(906) 356-6877	Marla Moore	204	\$6,982	\$2,396	885	-5.96%	-1.49%	8.98%
61988	SAFE HARBOR	Ludington	(231) 843-2323	Adam Johnson	125	\$68,656	\$59,408	6,096	14.07%	12.65%	10.86%
62282	SAGINAW COUNTY EMPLOYEES	Saginaw	(989) 793-9188	Terry Garrison	154	\$37,875	\$15,478	2,996	5.12%	-2.00%	10.11%
61159	SECURITY	Grand Blanc	(810) 235-2322	Christopher Estes	36	\$446,049	\$353,783	52,575	5.72%	6.57%	9.14%
4038	SERVICE 1	Muskegon	(231) 739-5068	Kim Bourdo	78	\$144,957	\$109,335	21,809	25.29%	23.42%	16.28%
24793	SETTLERS	Bruce Crossing	(906) 827-3240	Lisa Lindberg	171	\$24,968	\$16,341	3,548	-2.30%	-0.94%	13.66%
8349	SHORE TO SHORE COMMUNITY	Trenton	(734) 675-3100	Jennifer Guest	133	\$61,314	\$24,175	6,218	4.31%	-0.85%	9.27%
62325	SOO CO-OP	Sault Sainte Marie	(906) 632-5300	Lynda Ellis	64	\$183,925	\$123,794	22,393	4.38%	0.88%	13.93%
62143	SOUTH CENTRAL	Jackson	(517) 787-2220	Terri Papiersky	118	\$77,951	\$36,420	8,159	4.60%	-0.95%	13.12%
7628	SOUTHEAST MICHIGAN STATE EMP.	Southfield	(248) 557-2266	Martin Hansen	155	\$37,422	\$12,703	4,002	3.60%	5.41%	11.45%
60666	SOVITA	Flint	(810) 720-8300	Patrick White	37	\$436,243	\$102,757	19,463	5.40%	-3.06%	15.95%
7219	ST. FRANCIS X	Petoskey	(231) 348-7690	Scott Bingham	76	\$149,740	\$103,222	8,743	6.36%	4.63%	16.18%
7428	STRAITS AREA	Cheboygan	(231) 627-3145	Cindy Harrison	111	\$88,390	\$46,194	12,975	-0.66%	10.79%	10.19%
61995	SUNRISE FAMILY	Bay City	(989) 684-1730	Barbara Weiler	96	\$113,146	\$53,291	15,239	0.32%	-4.77%	9.79%
61879	T&I	Clawson	(248) 588-6688	Kathy Karner	120	\$74,267	\$42,801	3,762	-3.43%	31.00%	20.97%
60423	TAHQAMENON AREA	Newberry	(906) 293-5117	Chris Ison	132	\$61,472	\$20,957	5,897	1.62%	0.74%	11.54%
4787	TANDEM	Warren	(586) 759-5050	Deirdre Taylor	178	\$22,218	\$7,732	2,847	2.76%	-0.72%	19.01%
61795	TBA	Traverse City	(231) 946-7090	Karen Browne	54	\$231,275	\$155,790	17,780	6.95%	-4.70%	14.22%
62141	TEAM ONE	Saginaw	(989) 754-6575	Gerald Hutto	29	\$569,349	\$421,028	52,386	11.96%	8.09%	10.92%
61791	TEAMSTERS	Detroit	(313) 962-4666	Bobby Walters	192	\$15,227	\$3,589	1,931	3.59%	-4.50%	12.16%
63342	THE LOCAL	Sterling Heights	(586) 264-1212	Joseph Hallman	105	\$96,044	\$47,974	9,520	5.61%	-8.37%	15.11%
62196	THORNAPPLE	Hastings	(269) 948-8369	Amy Byers	157	\$37,151	\$30,754	6,152	14.97%	19.69%	8.29%
60509	TLC COMMUNITY	Adrian	(517) 263-9120	Randy Smith	32	\$525,007	\$282,864	52,341	7.57%	5.86%	15.26%
10099	TORCH LAKE	Laurium	(906) 337-5565	Connie Mikkola	201	\$8,209	\$5,053	1,837	0.95%	4.94%	10.02%
62245	TOTAL COMMUNITY	Taylor	(313) 291-3300	Susette Schirm	123	\$71,207	\$32,241	6,675	4.85%	15.65%	10.23%
6844	TRAVERSE CATHOLIC	Traverse City	(231) 946-6655	Patrick Brady	127	\$67,843	\$45,151	7,899	9.68%	-2.72%	7.25%
62508	TRI-CITIES	Grand Haven	(616) 842-6320	Kim Hall	159	\$33,865	\$20,701	4,019	6.40%	20.79%	12.24%
6332	TRUNORTH	Ishpeming	(906) 485-1210	Steve Smith	74	\$150,879	\$93,738	16,658	2.27%	-0.69%	10.56%
62085	U.P. STATE	Escanaba	(906) 786-1146	Ray Theoret	116	\$80,153	\$46,066	9,389	4.76%	-4.14%	8.75%
8000	UKRAINIAN SELFRELIANCE MICHIGAN	Warren	(586) 565-3300	Andre Vyganski	94	\$115,033	\$21,978	3,860	-0.11%	-4.99%	13.13%
6299	UNIFIED COMMUNITIES	Belleville	(734) 697-4800	M. Camaron-Lahousse	193	\$15,217	\$7,857	3,012	1.77%	-1.93%	8.89%
6288	UNITED	Saint Joseph	(269) 982-1400	Terry O'Rourke	4	\$2,877,075	\$2,489,689	177,142	9.63%	-1.42%	10.66%
61186	UNITED BAY COMMUNITY	Bay City	(989) 892-4597	Diane Abbonizio	61	\$194,477	\$130,110	18,455	1.47%	2.76%	9.16%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
62144	UNITED CHURCHES	Taylor	(313) 382-1340	Susan Smith	186	\$18,526	\$5,792	1,482	5.94%	2.53%	8.55%
61657	UNITED FINANCIAL	Saginaw	(989) 777-3620	Barbara Appold	53	\$233,338	\$153,709	27,152	6.57%	9.64%	10.38%
62362	UNITY	Warren	(586) 573-4110	Dennis Moriarity	142	\$48,770	\$9,100	3,863	0.14%	-10.76%	17.43%
61552	UNIVERSITY OF MICHIGAN	Ann Arbor	(734) 662-8200	Tiffany Ford	17	\$953,301	\$754,131	100,104	4.69%	7.19%	9.75%
61522	VIBE	Novi	(248) 886-0144	Tom Reagan	18	\$913,849	\$659,807	66,813	145.71%	145.72%	12.94%
6613	WALLED LAKE SCHOOL	Wolverine Lake	(248) 624-5222	Catherine Hawes	97	\$112,056	\$28,790	5,687	1.43%	-1.54%	12.40%
68578	WANIGAS	Saginaw	(989) 759-5780	Bernie Williams	45	\$338,939	\$219,578	25,637	4.72%	2.45%	14.63%
7633	WARREN MUNICIPAL	Warren	(586) 268-9690	Karen Mollison	188	\$17,529	\$4,787	1,526	3.88%	2.20%	7.47%
6407	WASHTENAW	Ypsilanti	(734) 484-5100	Jason Matley	147	\$43,095	\$29,836	6,371	0.93%	5.66%	8.55%
5928	WAYNE-WESTLAND	Westland	(734) 721-5700	Thelma Dasho	98	\$108,372	\$52,105	11,602	5.15%	9.83%	9.98%
62347	WEST MICHIGAN	Grand Rapids	(616) 451-4567	William Keim	68	\$165,982	\$100,039	15,694	1.95%	7.58%	18.90%
7910	WEST MICHIGAN POSTAL SERVICE	Muskegon	(231) 722-3921	Terrie Bird	205	\$6,557	\$3,991	844	5.66%	-2.04%	10.33%
62316	WESTACRES	West Bloomfield	(248) 363-4376	Heather Milz	203	\$7,325	\$1,388	672	5.86%	-15.04%	12.37%
62073	WESTERN DISTRICTS MEMBERS	Grand Rapids	(616) 241-2516	David Keim	153	\$39,081	\$16,717	3,036	-1.98%	-7.76%	19.54%
65639	WEXFORD COMMUNITY	Cadillac	(231) 775-2081	Julie Rushing	134	\$57,502	\$28,498	9,416	1.85%	-3.62%	8.69%
60057	WILDFIRE	Saginaw	(989) 249-8200	Tim Benecke	20	\$844,894	\$524,057	48,972	9.25%	4.91%	12.37%
62203	WOLVERINE STATE	Alpena	(989) 356-1880	Nick Montie	101	\$103,627	\$62,603	9,770	0.56%	4.54%	11.47%
62426	ZEAL	Livonia	(734) 522-3700	Julie Kreinbring	26	\$613,902	\$374,388	66,185	1.43%	1.98%	15.33%

MINNESOTA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	123	121	114	107	101	-5.61%	-3.86%
Number of Members	1,645,157	1,681,366	1,742,646	1,806,065	1,884,952	4.37%	2.76%
Total Assets (\$000)	\$20,099,226	\$21,292,145	\$22,461,051	\$23,966,645	\$25,904,790	8.09%	5.21%
Total Shares (\$000)	\$17,442,589	\$18,486,895	\$19,489,082	\$20,529,603	\$22,107,535	7.69%	4.85%
Total Loans (\$000)	\$12,762,072	\$14,160,511	\$15,763,786	\$17,543,645	\$19,213,081	9.52%	8.53%
Total Capital (\$000)	\$2,251,254	\$2,393,947	\$2,599,277	\$2,782,324	\$3,114,386	11.93%	6.71%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
60798	ACCENTRA	Austin	(507) 433-1829	Paul Knorr	34	\$142,246	\$110,920	16,153	3.12%	1.23%	10.23%
60264	AE GOETZE EMPLOYEES	Lake City	(651) 345-5210	John Rutz	94	\$4,292	\$2,877	1,055	-7.96%	-0.51%	9.72%
24362	AFFINITY PLUS	Saint Paul	(651) 312-9252	Dave Larson	2	\$2,399,512	\$2,128,315	208,855	9.84%	9.88%	9.79%
64304	ALEXANDRIA SCHOOLS EMPLOYEES	Alexandria	(302) 762-6533	Craig Andrews	88	\$5,674	\$4,852	974	26.20%	16.04%	17.88%
60148	ANOKA HENNEPIN	Coon Rapids	(763) 422-0290	Jeff Claussen	21	\$202,207	\$117,799	17,793	4.67%	6.04%	9.43%
60466	ASSOCIATED HEALTHCARE	Saint Paul	(651) 383-4000	Theresa Malone	40	\$119,757	\$88,655	13,065	4.75%	7.18%	11.34%
64186	AUSTIN CITY EMPLOYEES	Austin	(507) 433-6580	Marilyn Hansen	81	\$9,148	\$4,921	843	-7.88%	9.05%	15.32%
60436	BRAINERD B. N.	Brainerd	(218) 829-9065	Kaycie Mogensen	46	\$80,110	\$49,624	6,916	7.58%	2.88%	11.58%
24414	BUILDING TRADES	Maple Grove	(763) 315-3888	Bill Daehn	32	\$156,057	\$95,546	17,520	4.77%	6.72%	12.19%
24676	CARPENTERS	Saint Paul	(651) 646-8827	Kimberly Waite	62	\$35,002	\$13,994	20,667	5.27%	6.09%	9.60%
68469	CATHOLIC UNITED FINANCIAL	Saint Paul	(651) 765-4132	Terri Maloney	71	\$18,379	\$13,754	3,428	9.02%	13.45%	13.08%
60360	CENTRAL HANNA EMPLOYEES	Keewatin	(218) 778-6833	Patrick Pierce	96	\$3,150	\$2,354	659	-4.52%	11.06%	23.25%
68604	CENTRAL MINNESOTA	Melrose	(320) 256-3669	Chuck Friederichs	7	\$1,201,922	\$951,973	69,656	11.84%	6.06%	15.47%
68685	CENTRICITY	Hermantown	(218) 729-7733	Doug Ralston	31	\$161,055	\$128,334	16,579	7.72%	13.78%	11.61%
63109	CITIES	Vadnais Heights	(651) 426-3773	Mike Enright	67	\$30,249	\$17,277	2,738	3.40%	1.37%	8.70%
60255	CITY & COUNTY	Saint Paul	(651) 225-2700	Patrick Pierce	9	\$893,592	\$550,954	62,655	63.98%	77.17%	11.90%
24679	CITY AND COUNTY EMPLOYEES	Albert Lea	(507) 373-7200	Brady Jones	69	\$19,798	\$5,875	1,814	0.11%	1.75%	12.44%
62419	CO-OP CREDIT UNION OF MONTEVIDEO	Montevideo	(320) 269-2117	Kayla Reiffenberger	19	\$214,823	\$169,541	14,756	10.36%	11.90%	15.79%
68389	CROW WING POWER	Brainerd	(218) 829-2827	Brian Finch	43	\$85,280	\$56,544	5,389	2.38%	8.48%	8.72%
61624	DAWSON CO-OP	Dawson	(320) 769-2908	John Nevins	25	\$185,794	\$139,931	6,263	11.13%	1.16%	17.52%
60388	DEER RIVER COOPERATIVE	Deer River	(218) 246-8777	Mary Goggleye	70	\$18,941	\$14,240	2,109	3.24%	3.69%	11.28%
61726	DIVERSIFIED	Minneapolis	(612) 321-5300	Scott Pentila	61	\$35,988	\$31,852	3,063	-2.95%	-7.70%	8.99%
60750	DULUTH FIRE DEPARTMENT	Duluth	(218) 723-8357	Tim Aune	90	\$4,985	\$3,226	320	-1.22%	11.59%	21.12%
64359	DULUTH POLICE DEPARTMENT EMP.	Duluth	(218) 730-5140	Thomas Ehle	77	\$10,557	\$4,238	718	-0.70%	7.94%	12.57%
62950	EATON EMPLOYEES	Eden Prairie	(952) 937-7175	Ann Healey-Allen	98	\$2,614	\$1,984	391	7.21%	-4.10%	10.91%
63988	ELECTRIC MACHINERY EMPLOYEES	Minneapolis	(612) 378-8100	Greg Ericson	80	\$9,181	\$5,346	1,155	8.14%	0.10%	24.06%
63398	ELY AREA	Ely	(218) 365-3131	Mark Kregelberg	56	\$43,581	\$18,310	4,432	0.39%	7.00%	14.04%
4708	EMBARRASS VERMILLION	Aurora	(218) 229-2048	Roxanne Jensen	60	\$38,691	\$29,945	4,049	6.58%	12.73%	13.51%
24612	FAIRMONT SCHOOL EMPLOYEES	Fairmont	(507) 235-5060	Jerry Brooks	97	\$2,684	\$2,514	500	4.43%	8.37%	11.37%
22132	FARM CREDIT EMPLOYEES	Saint Paul	(651) 282-8880	Brian Lueth	72	\$16,952	\$12,173	1,379	15.41%	1.38%	9.30%
64703	FEDERATED EMPLOYEES	Owatonna	(507) 455-5200	Annette Arndt	54	\$45,259	\$31,570	4,821	5.35%	11.58%	15.20%
64287	FINANCIAL ONE	Columbia Heights	(763) 755-8900	Ross Bloomquist	33	\$148,216	\$126,029	9,630	13.87%	1.36%	8.46%
24297	FIREFLY	Burnsville	(952) 736-5000	Dale Turner	4	\$1,379,124	\$1,182,432	83,628	7.38%	7.78%	10.03%
62872	FIRST ALLIANCE	Rochester	(507) 288-0330	Michael Rosek	20	\$207,941	\$159,786	16,906	13.55%	6.87%	10.44%
64089	FIRST PACE	West St Paul	(651) 451-8495	Jennifer Tiedman	82	\$8,695	\$7,005	1,061	-2.24%	10.99%	20.89%
66867	FULDA AREA	Fulda	(507) 425-2544	Chad Herrihew	36	\$121,645	\$97,492	10,262	2.35%	-3.16%	9.98%
24632	GREAT RIVER	Saint Cloud	(320) 252-5393	Brant Michick	24	\$188,892	\$125,441	15,352	5.63%	6.99%	10.22%
64959	H.B.I. EMPLOYEES	Saint Paul	(651) 642-4490	Karen Fleming	83	\$8,009	\$3,195	1,076	-1.09%	-7.74%	13.08%
60207	HARBOR POINTE	Duluth	(218) 722-9242	Rick Lappi	38	\$120,422	\$87,131	8,110	7.10%	13.47%	10.04%
64168	HEARTLAND	Inver Grove Hts.	(651) 451-5160	Kathleen Harrington	37	\$121,610	\$81,972	11,100	3.60%	1.01%	10.71%
60164	HIBBING COOPERATIVE	Hibbing	(218) 263-8815	Waylon Vitters	45	\$83,064	\$25,490	8,284	3.17%	18.62%	12.62%
24360	HIWAY	Saint Paul	(651) 291-1515	Dave Boden	6	\$1,237,913	\$856,468	77,532	11.63%	5.58%	11.16%
21669	HOMETOWN	Owatonna	(507) 451-3798	Kim Westphal	29	\$175,311	\$148,376	19,133	10.29%	14.05%	9.35%
62978	IDEAL	Woodbury	(651) 770-7000	Brian Sherrick	11	\$763,132	\$594,444	49,196	4.43%	4.26%	10.84%
60221	JOSTEN EMPLOYEES	Owatonna	(507) 455-6309	Therese Wagaman	100	\$1,084	\$865	358	3.75%	-5.54%	34.22%
63891	LATVIAN	Minneapolis	(612) 722-5004	Santa Kalnite	91	\$4,721	\$4,380	659	-1.90%	11.74%	11.78%
24748	MAYO EMPLOYEES	Rochester	(507) 535-1460	Mary Hansen	8	\$1,026,124	\$554,680	64,105	6.11%	11.21%	12.13%
60216	MEMBERS COOPERATIVE	Duluth	(218) 625-8500	Tammy Heikkinen	10	\$796,073	\$625,873	52,808	8.20%	5.14%	11.90%
64999	METROPOLITAN SERVICES	Saint Paul	(651) 602-8105	Crystal Rytick	78	\$10,305	\$5,679	920	-2.94%	-6.75%	8.59%
20194	MID MINNESOTA	Baxter	(218) 829-0371	Chuck Albrecht	13	\$408,945	\$351,479	46,736	9.75%	8.86%	9.26%
60958	MIDLAND CO-OP	Minneapolis	(763) 572-1368	Rebecca Lindman	79	\$9,310	\$4,497	1,453	-3.10%	5.07%	11.13%
63639	MINNCO	Cambridge	(763) 689-1071	Doug Hallstrom	15	\$326,040	\$204,791	28,883	6.87%	4.40%	10.43%
63977	MINNESOTA CATHOLIC	Little Canada	(651) 484-0265	David Sawin	63	\$32,312	\$23,230	3,008	-3.82%	14.09%	9.33%
60377	MINNESOTA POWER EMPLOYEES	Duluth	(218) 336-1800	Debora Almirall	42	\$97,434	\$64,956	6,221	1.04%	-1.89%	17.38%
19440	MINNESOTA VALLEY	Mankato	(507) 387-3055	Nick Meyer	27	\$182,880	\$109,545	15,575	8.87%	7.27%	10.15%
63258	MOWER COUNTY CATHOLIC PARISHES	Austin	(507) 433-4608	Jessica Johnson	88	\$5,674	\$3,289	885	9.01%	14.17%	16.20%
64518	MOWER COUNTY EMPLOYEES	Austin	(507) 437-6360	Stephanie Riles	84	\$7,567	\$6,134	694	37.72%	48.54%	16.06%
16248	NORTH MEMORIAL	Robbinsdale	(763) 367-7700	Dana Garrett	59	\$39,458	\$28,079	4,398	2.36%	2.32%	10.28%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
18473	NORTH SHORE	Silver Bay	(218) 226-4401	Cassie Ernest	28	\$179,852	\$137,060	10,647	5.71%	-0.18%	15.44%
60689	NORTH STAR	Cook	(218) 666-5940	Rich Crettol	50	\$59,704	\$52,646	5,675	13.72%	11.72%	10.14%
64655	NORTHERN COMMUNITIES	Duluth	(218) 279-3200	Trina Hoff	48	\$75,737	\$53,893	6,435	2.03%	4.61%	10.03%
24852	NORTHERN EAGLE	Nett Lake	(218) 757-0299	Corey Strong	101	\$749	\$503	712	-5.63%	7.31%	14.32%
24701	NORTHERN ENERGY	Mankato	(507) 387-9685	Darci Depoppe	87	\$6,279	\$5,165	1,100	15.93%	14.69%	16.88%
62733	NORTHERN STATES POWER - ST. PAUL	Saint Paul	(651) 229-2221	Charlie Yenni	57	\$43,299	\$23,858	3,157	-2.81%	-2.36%	16.30%
61257	NORTHTRIDGE COMMUNITY	Hoyt Lakes	(218) 471-2121	Nicholas Mathiowetz	51	\$55,501	\$46,580	6,125	24.56%	38.08%	13.41%
62847	NORTHWOODS	Cloquet	(218) 879-4181	Douglas Wolf	39	\$120,166	\$98,656	10,717	6.85%	5.91%	10.43%
65063	NOVATION	Oakdale	(651) 739-8080	Kristi Mukomela	30	\$162,519	\$135,522	15,552	13.68%	1.36%	8.11%
64343	OTTER TAIL	Fergus Falls	(218) 736-5528	David West	73	\$13,626	\$5,771	2,333	-12.63%	12.97%	10.56%
63157	PIPEFITTERS-STEAMFITTERS	Woodbury	(651) 227-0771	Jen Davis	55	\$44,437	\$23,942	3,231	12.76%	5.77%	10.61%
19960	PROCTOR	Proctor	(218) 624-5761	David Horak	53	\$47,576	\$40,212	6,536	15.83%	16.55%	10.26%
6144	RED LAKE CO OP	Red Lake Falls	(218) 253-2775	Lori Hagl	85	\$6,839	\$4,508	1,512	-0.63%	5.69%	10.76%
61778	RED WING	Red Wing	(651) 388-7133	Aaron DeJong	41	\$111,744	\$68,692	8,179	7.17%	16.86%	11.91%
60125	RICHFIELD-BLOOMINGTON	Bloomington	(612) 798-7100	Gregory Worthen	16	\$307,549	\$206,035	22,559	1.91%	25.61%	8.49%
65448	RIVERVIEW	South Saint Paul	(651) 224-4631	Julia Havens	86	\$6,344	\$4,140	595	11.99%	-9.72%	16.91%
60242	SHARE ADVANTAGE	Duluth	(218) 740-2221	Kellee Lueck Schafer	52	\$47,938	\$33,505	4,015	9.93%	15.72%	9.08%
63098	SHAREPOINT	Bloomington	(952) 930-0700	Phil Kopsischke	18	\$240,631	\$185,906	22,290	2.64%	1.29%	12.22%
68676	SMW	Lino Lakes	(651) 747-1500	Steve Hauser	47	\$78,078	\$54,574	7,114	-3.62%	-13.83%	10.33%
24482	SOUTH METRO	Prior Lake	(952) 445-0888	Don Crofut	35	\$123,673	\$90,842	4,502	6.32%	2.72%	9.97%
68667	SOUTHPOINT FINANCIAL	Sleepy Eye	(507) 794-6712	Jay Gostonczik	14	\$369,032	\$289,787	23,837	4.72%	3.95%	13.18%
68651	SPIRE	Falcon Heights	(651) 215-3500	Dan Stoltz	5	\$1,242,853	\$1,009,077	123,133	15.23%	10.91%	9.23%
68697	ST. CLOUD FINANCIAL	Saint Cloud	(320) 252-2634	Jed Meyer	22	\$202,109	\$153,958	22,914	12.14%	15.27%	9.10%
24358	ST. PAUL	Saint Paul	(651) 772-8744	Thomas Glatt	26	\$185,580	\$147,739	12,701	2.90%	1.57%	13.60%
5991	ST. THOMAS EMPLOYEE	Saint Paul	(651) 962-6660	Anthony Erickson	95	\$3,556	\$2,685	990	-9.30%	12.56%	12.24%
64706	STAR CHOICE	Bloomington	(952) 698-7228	Scott Olson	49	\$64,237	\$53,998	6,346	13.55%	0.81%	8.65%
61824	TEAMSTERS	Blaine	(763) 267-6300	Andrea Adams	76	\$11,850	\$8,408	1,998	6.91%	-2.00%	8.92%
24568	TOPLINE	Maple Grove	(763) 391-9494	Tom Smith	12	\$470,364	\$378,884	44,759	4.19%	9.66%	10.47%
21644	TORO EMPLOYEES	Bloomington	(952) 887-8041	Grant Johnson	65	\$30,519	\$24,877	3,123	6.51%	1.98%	13.99%
24674	TRADES & LABOR	Albert Lea	(507) 377-1863	Peggy Manges	74	\$13,380	\$11,391	2,403	5.68%	12.57%	11.14%
24539	TRANSIT OPERATIONS	Minneapolis	(612) 338-9985	Joann Schultz	93	\$4,550	\$1,149	744	2.43%	10.99%	14.78%
24626	TRUSTAR	International Falls	(218) 283-2000	Dale Johnson	17	\$251,195	\$181,200	16,291	7.90%	2.76%	15.42%
24354	TRUSTONE FINANCIAL	Plymouth	(763) 544-1517	Tim Bosiaccki	3	\$1,553,647	\$1,178,053	107,488	14.94%	11.75%	10.88%
5721	TWO HARBORS	Two Harbors	(218) 834-2266	Randy Willert	44	\$83,710	\$54,041	4,517	7.80%	4.25%	14.94%
62964	UNITED EDUCATORS	Mendota Heights	(651) 264-0669	Paul Dammann	23	\$193,486	\$129,774	16,369	3.90%	-4.88%	10.14%
60263	UNITED EMPLOYEES	Albert Lea	(507) 377-1616	Matt Maras	58	\$41,711	\$19,903	4,589	1.59%	4.53%	13.27%
63965	VIRGINIA COOP	Virginia	(218) 741-5644	Donald Rausch	68	\$26,760	\$15,444	3,154	2.57%	3.99%	9.47%
6040	WADENA	Wadena	(218) 631-1401	Kim Pexsa	75	\$12,398	\$2,651	1,500	-11.44%	1.57%	26.88%
24579	WAKOTA	South St Paul	(651) 451-3330	Mary Matheson	64	\$32,147	\$19,525	3,952	6.11%	-3.10%	7.77%
62726	WEST METRO SCHOOLS	Hopkins	(952) 988-4165	Crystal Schuman	66	\$30,501	\$18,676	2,583	3.51%	5.25%	19.37%
17749	WHITE EARTH RESERVATION	Mahnomen	(218) 935-0862	Lincoln Mcarthur	99	\$1,763	\$1,399	1,408	-0.86%	28.15%	16.34%
68601	WINGS FINANCIAL	Apple Valley	(952) 997-8000	Frank Weidner	1	\$5,633,125	\$3,945,116	287,624	8.02%	21.21%	13.32%
5781	ZIEGLER	Bloomington	(952) 885-8183	Valerie Lembke	92	\$4,696	\$1,249	855	12.16%	15.65%	16.35%

MISSISSIPPI CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	81	78	76	74	72	-2.70%	-2.33%
Number of Members	595,760	612,770	636,632	662,809	674,128	1.71%	2.50%
Total Assets (\$000)	\$5,056,921	\$5,296,314	\$5,536,949	\$5,731,140	\$6,090,090	6.26%	3.79%
Total Shares (\$000)	\$4,311,773	\$4,515,003	\$4,678,662	\$4,847,343	\$5,120,196	5.63%	3.50%
Total Loans (\$000)	\$2,667,934	\$2,942,264	\$3,340,266	\$3,863,897	\$4,199,737	8.69%	9.50%
Total Capital (\$000)	\$699,811	\$737,524	\$789,680	\$837,898	\$908,364	8.41%	5.36%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
21073	1ST MISSISSIPPI	Meridian	(601) 693-6873	Rebecca Cooper	16	\$59,456	\$19,418	9,579	-0.85%	6.91%	32.02%
19538	AMPOT	Hamilton	(662) 343-8793	Renelda Goode	44	\$9,947	\$6,256	1,397	6.30%	13.73%	21.73%
24897	ARMSTRONG	Jackson	(601) 960-5240	Linda Alford	60	\$2,871	\$1,949	366	12.32%	-7.33%	17.46%
16699	BILOXI TEACHERS	Biloxi	(228) 436-5126	John Welter	45	\$9,552	\$2,705	1,502	-3.65%	3.33%	11.69%
6527	BRIGHTVIEW	Ridgeland	(601) 977-9468	Dawn Parks	26	\$21,828	\$12,378	3,039	-10.34%	12.33%	11.80%
18150	CAMP SHELBY	Hattiesburg	(601) 544-5421	Denise Collier	27	\$21,401	\$14,121	2,297	9.32%	8.21%	19.89%
24668	CENTURYFIRST	Hattiesburg	(601) 450-4114	John Harmond	18	\$49,034	\$37,944	7,047	16.28%	25.38%	11.11%
22314	CHOCTAW	Choctaw	(601) 656-0055	Sandy Balderas	63	\$2,541	\$2,319	1,918	6.91%	23.73%	28.31%
17715	CITIZENS CHOICE	Natchez	(601) 442-5888	Patricia Smith	70	\$1,047	\$360	562	1.59%	-18.26%	23.62%
24881	CM	Columbus	(662) 327-3030	Casey Halbert	35	\$11,683	\$7,485	1,847	6.50%	29.06%	18.75%
9567	COMMFIRST	Jackson	(601) 938-1213	Sheila Bridges	36	\$11,650	\$7,114	2,318	1.76%	-2.24%	18.34%
24905	COMMUNITY PARTNERS	Newton	(601) 683-3322	Deloris Little	57	\$4,742	\$2,212	2,072	-13.23%	1.84%	13.51%
24893	DELTA	Greenville	(662) 332-7184	Barbara Rodgers	53	\$5,541	\$2,363	1,267	-2.63%	-4.87%	22.09%
48	EAGLE EXPRESS	Jackson	(601) 355-6363	Katie Nelson	17	\$59,190	\$21,477	4,028	-1.30%	3.08%	22.47%
24883	ECM	Ridgeland	(601) 605-8600	Jennifer Lovett	25	\$21,967	\$8,307	1,996	-1.17%	1.10%	12.79%
24890	ELEVATOR	Olive Branch	(662) 895-2964	Pamela Collier	31	\$16,256	\$5,951	1,882	1.62%	-0.94%	15.64%
24900	ELLISVILLE STATE SCHOOL EMPLOYEES	Ellisville	(601) 477-5635	Debra Perkins	64	\$2,220	\$404	538	-3.52%	-10.54%	26.33%
18515	FERGUSON	Tylertown	(601) 587-4037	Vernon Clevenger	14	\$81,829	\$65,510	9,677	0.26%	-5.45%	11.66%
16435	FIRST NESHOPA	Philadelphia	(601) 656-1183	Jackie Long	30	\$16,598	\$6,278	3,462	2.26%	9.50%	14.48%
24859	FIRST UNITY	McComb	(601) 680-4419	Sam Hall	49	\$6,545	\$5,506	2,520	15.56%	14.14%	4.14%
14193	FORREST COUNTY TEACHERS	Hattiesburg	(601) 584-7331	Deron Hall	72	\$238	\$106	281	3.66%	-14.59%	5.91%
242	GULF COAST COMMUNITY	Gulfport	(228) 539-7029	Lisa Graham	12	\$101,900	\$71,856	11,659	0.26%	-1.43%	18.42%
24908	GULF TRUST	Pascagoula	(228) 762-0659	Betty Hutchinson	23	\$26,166	\$16,738	3,546	0.02%	3.03%	15.62%
8593	HARRISON COUNTY P O E	Biloxi	(228) 896-0038	Amy Olier	52	\$5,584	\$2,438	791	4.79%	-12.73%	13.06%
5930	HEALTHPLUS	Jackson	(601) 354-6633	Stephen Hopkins	50	\$6,503	\$4,474	2,553	14.26%	9.48%	7.33%
24829	HOPE	Jackson	(601) 944-1100	Bill Bynum	3	\$307,051	\$238,771	50,381	-3.22%	5.94%	9.74%
19253	ISSAQUENA COUNTY	Mayersville	(662) 873-4393	Sherida Stovall	68	\$1,230	\$435	471	-6.97%	8.93%	13.33%
8445	JACKSON AREA	Jackson	(601) 922-7055	Gary Fairley	15	\$78,675	\$34,663	14,221	3.17%	2.41%	12.42%
7684	JPFCE	Jackson	(601) 559-6100	Alisha Phillips	69	\$1,120	\$847	203	-12.64%	-10.22%	21.94%
5561	KEESLER	Biloxi	(228) 385-5500	Andrew Swoger	1	\$3,038,779	\$2,406,482	247,830	11.48%	15.07%	14.49%
224	MAGNOLIA	Jackson	(601) 977-8300	Michael Waylett	9	\$128,791	\$82,962	20,359	-3.35%	-10.28%	16.61%
4090	MCCOMB	McComb	(601) 684-7764	Laura Burris	41	\$10,113	\$3,091	1,853	-3.95%	-4.22%	10.86%
60598	MEMBERS EXCHANGE	Jackson	(601) 922-3350	Mitzi Tate	11	\$112,227	\$59,712	15,349	-1.54%	0.16%	18.38%
14824	MEMORIAL	Gulfport	(228) 865-3142	John Curry	47	\$8,389	\$3,717	1,674	-0.96%	2.84%	26.05%
15377	MERIDIAN MISSISSIPPI ANG	Meridian	(604) 483-7307	Darlene Wilkerson	28	\$20,832	\$9,161	1,398	6.48%	7.20%	11.11%
8433	MERIDIAN MUTUAL	Meridian	(601) 693-1900	Debbie Smith	19	\$41,106	\$12,931	6,388	3.36%	6.95%	15.16%
24894	MERIDIAN POSTAL	Meridian	(601) 693-7413	Linda Payne	56	\$4,885	\$1,032	465	-3.88%	8.91%	19.89%
24884	MID DELTA	Indianola	(662) 887-4347	Faye Vance	65	\$1,857	\$890	1,406	7.22%	11.45%	29.83%
24585	MISSISSIPPI	Jackson	(601) 351-9200	Mike Lightsey	10	\$128,484	\$80,554	21,803	3.74%	4.10%	13.49%
24273	MISSISSIPPI CENTRAL	Morton	(601) 732-8887	Nellie Gray	59	\$3,557	\$3,277	928	7.02%	2.43%	23.51%
24895	MISSISSIPPI COLLEGE EMPLOYEES	Clinton	(601) 925-3895	Angela Poole	61	\$2,803	\$839	210	-13.21%	12.48%	18.96%
8052	MISSISSIPPI DHS	Jackson	(601) 354-6544	Joey Minton	46	\$8,450	\$4,079	2,012	5.08%	-10.67%	18.71%
24891	MISSISSIPPI FARM BUREAU EMP.	Jackson	(601) 981-7422	Candi Mitchell	32	\$15,313	\$4,357	1,287	0.63%	5.31%	12.69%
16327	MISSISSIPPI HIGHWAY SAFETY PATROL	Jackson	(601) 987-1290	Tracy Burleigh	37	\$11,357	\$4,525	1,377	-1.62%	2.13%	22.40%
14805	MISSISSIPPI NATIONAL GUARD	Jackson	(601) 932-5194	Vickie Bourne	22	\$26,517	\$21,800	2,472	27.72%	16.89%	8.53%
63442	MISSISSIPPI PUBLIC EMPLOYEES	Jackson	(601) 948-8191	Debbie Cox	24	\$24,219	\$9,083	6,334	0.95%	0.73%	15.75%
15108	MUNA	Meridian	(601) 693-8563	Bo Pittman	20	\$35,091	\$19,164	5,557	-2.29%	13.87%	11.95%
63584	MUTUAL	Vicksburg	(601) 636-7523	Michael Mathews	5	\$216,098	\$101,595	21,422	3.14%	3.62%	12.21%
16770	MUW EMPLOYEES	Columbus	(662) 327-2500	Tova Hamm	58	\$4,151	\$1,450	860	9.89%	-26.41%	10.38%
23900	N. MISSISSIPPI HEALTH SERVICES EMP.	Tupelo	(662) 377-3235	Daphne Burson	33	\$12,506	\$7,296	3,103	-3.00%	37.35%	15.16%
24896	NATCHEZ EDUCATORS	Natchez	(601) 445-2851	Teresa Ford	67	\$1,310	\$598	515	-11.26%	24.81%	42.32%
63637	NAVIGATOR	Pascagoula	(228) 475-7300	Sonya Jarvis	2	\$328,794	\$221,119	45,351	-1.66%	-14.86%	13.52%
16449	NORTHEAST MISSISSIPPI	Amory	(662) 256-9697	Sandra Vaughan	51	\$6,396	\$5,370	980	-6.42%	-2.81%	14.32%
8840	OLD SOUTH	Natchez	(601) 442-4382	Stacy McCann	29	\$17,087	\$6,073	2,835	1.91%	1.79%	15.64%
24880	PEARL MUNICIPAL	Pearl	(601) 939-3126	Karen Williams	66	\$1,553	\$848	593	3.40%	31.37%	19.74%
4799	PINE BELT	Hattiesburg	(601) 583-3242	Bobby Green	34	\$11,734	\$7,221	1,871	3.08%	6.20%	31.93%
473	RIVERTRUST	Pearl	(601) 664-2085	Kevin Long	7	\$164,252	\$59,279	8,451	-1.10%	10.01%	16.43%
6370	SECURTRUST	Southaven	(662) 890-8760	Martha Rushing	21	\$28,319	\$21,126	3,027	11.49%	0.76%	20.67%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
9974	SHELBY-BOLIVAR COUNTY	Boyle	(662) 843-0060	Barbara Black	62	\$2,717	\$1,101	1,961	21.27%	7.44%	22.13%
8694	SINGING RIVER	Moss Point	(228) 475-9531	James Smith	6	\$212,714	\$189,755	20,107	-1.12%	1.75%	9.91%
24885	SOUTHERN COASTAL	Biloxi	(228) 432-0284	Alison Lynd	43	\$10,017	\$7,755	1,479	3.10%	-3.01%	19.90%
6369	STATEWIDE	Flowood	(601) 420-5535	Casey Bacon	8	\$134,294	\$79,763	19,005	2.50%	12.58%	9.09%
8905	SUNBELT	Hattiesburg	(601) 649-7181	Chris Hammond	4	\$226,245	\$104,295	37,129	4.29%	10.67%	19.25%
24886	THE NEW HORIZONS	West Point	(662) 494-7700	Vickie Bagwell	39	\$10,777	\$6,759	3,745	-0.90%	31.45%	18.14%
17681	TOMBIGBEE	Amory	(662) 256-2791	Carolyn Logan	54	\$5,239	\$2,292	1,089	-5.96%	-7.29%	16.86%
5780	TREASURY EMPLOYEES	Jackson	(601) 355-5411	Dan Quinn	42	\$10,088	\$1,245	497	-1.24%	26.17%	9.82%
13334	TRIANGLE	Columbus	(662) 434-6052	John Gibbons	13	\$83,895	\$37,346	12,824	2.40%	4.27%	11.15%
16590	TWIN STATES	Columbus	(662) 327-7666	Melissa Carter	48	\$7,479	\$5,681	1,853	-3.26%	-13.06%	7.48%
24745	UNITED METHODIST OF MISSISSIPPI	Booneville	(662) 462-7585	Marilyn Rowland	71	\$769	\$437	291	-12.00%	-9.64%	7.83%
24879	VALLEY GAS EMPLOYEES	Jackson	(601) 362-7623	Guylean Cooper	55	\$4,941	\$1,301	482	-12.71%	19.71%	30.93%
24892	VICKSBURG RAILROAD	Vicksburg	(601) 638-3134	David Bell	38	\$10,843	\$6,993	1,159	-1.05%	1.23%	35.14%
24876	VICKSWOOD	Vicksburg	(601) 636-4434	Jerry Hicks	40	\$10,737	\$3,998	1,377	-2.61%	14.74%	23.74%

MISSOURI CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	123	118	114	109	107	-1.83%	-2.75%
Number of Members	1,245,702	1,266,251	1,292,703	1,321,736	1,337,349	1.18%	1.43%
Total Assets (\$000)	\$10,366,773	\$10,809,948	\$11,268,911	\$11,633,228	\$12,484,880	7.32%	3.79%
Total Shares (\$000)	\$9,087,686	\$9,434,812	\$9,800,891	\$10,054,570	\$10,771,877	7.13%	3.46%
Total Loans (\$000)	\$6,538,320	\$6,956,982	\$7,536,058	\$8,124,969	\$8,587,506	5.69%	5.60%
Total Capital (\$000)	\$1,093,119	\$1,134,902	\$1,179,486	\$1,247,349	\$1,356,740	8.77%	4.42%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
24774	1ST FINANCIAL	Wentzville	(636) 916-8300	Carol Minges	12	\$252,485	\$216,080	35,104	4.98%	-0.16%	9.88%
67695	ACADEMIC EMPLOYEES	Columbia	(573) 445-1845	Kelly Poindexter	77	\$10,432	\$5,636	1,550	-0.89%	-1.34%	7.04%
63789	ALLIANCE	Fenton	(636) 343-7005	Tim Stephens	6	\$311,983	\$264,526	20,557	10.56%	8.46%	9.56%
67195	ARSENAL	Arnold	(314) 962-6363	Linda Allen	11	\$258,490	\$189,336	28,507	12.65%	9.33%	10.27%
62897	ASSEMBLIES OF GOD	Springfield	(417) 831-4398	Bruce Webb	16	\$184,955	\$142,027	16,780	17.92%	1.62%	11.99%
67682	ATLAS	Hannibal	(573) 221-1740	Vicki Pezley	105	\$472	\$318	169	1.96%	7.47%	17.36%
63333	BAYER	Kansas City	(816) 242-2133	Sharri Wardlow	85	\$6,711	\$3,438	2,025	5.33%	11.77%	8.71%
61790	BLUCURRENT	Springfield	(417) 887-1983	Craig Tabor	15	\$200,362	\$159,416	22,701	8.35%	-0.02%	10.85%
64777	BLUESCOPE EMPLOYEES	Kansas City	(816) 968-3900	Gary Stewart	101	\$1,372	\$1,278	424	-11.10%	-6.68%	12.69%
61268	BOTHWELL HOSPITAL EMPLOYEES	Sedalia	(660) 827-9518	Jamie Willis	98	\$2,123	\$1,610	821	2.18%	0.34%	8.07%
62895	BURLINGTON NORTHTOWN COMMUNITY	North Kansas City	(816) 474-5610	Richard Galloway	73	\$12,642	\$6,028	1,451	-12.71%	0.85%	18.70%
64139	BURNS & MCDONNELL	Kansas City	(816) 822-3189	Eric Jones	54	\$24,546	\$14,336	1,985	-1.65%	-5.60%	9.84%
64621	CAPE REGIONAL	Cape Girardeau	(573) 334-7686	Jim Cauble	66	\$15,884	\$7,427	3,145	2.21%	-1.27%	7.60%
64762	CATHOLIC FAMILY	Kansas City	(816) 444-7440	Mark Heineman	74	\$12,423	\$5,729	2,300	-0.84%	4.99%	9.92%
64196	CENTRAL COMMUNICATIONS	Independence	(816) 842-0727	Philip Weber	42	\$49,039	\$22,077	5,297	0.67%	-4.30%	8.71%
60383	CENTRAL MISSOURI COMMUNITY	Warrensburg	(660) 747-3311	Carol White	26	\$106,263	\$84,970	15,864	0.25%	6.77%	8.05%
60435	CENTURY	Saint Louis	(314) 544-1818	Robert Eike	25	\$113,770	\$66,071	9,394	7.94%	3.49%	17.80%
67924	CITY	Independence	(816) 252-2415	Lisa Autry	45	\$39,676	\$23,686	4,393	0.29%	4.56%	11.59%
64723	CO-LIB	Saint Louis	(314) 994-3300	Amy Gamache	103	\$1,032	\$585	248	5.32%	60.00%	11.14%
62930	COLUMBIA	Columbia	(573) 256-2500	Jennifer Heath	57	\$22,734	\$15,466	2,156	2.60%	7.11%	9.21%
64746	COMMUNITY FIRST	Hannibal	(573) 248-2569	Barbara Bowdish	87	\$5,877	\$4,933	1,028	1.01%	-7.09%	12.09%
64199	CONSERVATION EMPLOYEES	Jefferson City	(573) 522-4000	Kevin Brueseke	23	\$117,255	\$89,508	8,510	5.97%	2.06%	10.50%
64056	COUNTY	Clayton	(314) 725-1113	David Bueneman	61	\$19,538	\$9,204	2,148	2.26%	-16.21%	15.48%
62701	CSD	Kansas City	(816) 763-4020	Edward Watts	44	\$40,888	\$21,994	3,501	3.20%	4.99%	13.67%
63507	DE SOTO MO PAC	De Soto	(636) 586-9922	Melissa Thebeau	64	\$17,225	\$13,430	1,440	4.53%	3.61%	11.45%
67703	DEXTER PUBLIC SCHOOLS	Dexter	(573) 614-4041	Gina Sneed	92	\$4,097	\$2,716	663	3.39%	18.59%	10.34%
63420	DISTRICT ONE HIGHWAY	Saint Joseph	(816) 387-2423	Robin Shurtleff	52	\$27,553	\$7,754	2,105	-0.36%	-0.54%	15.44%
64755	DIVISION #6 HIGHWAY	Chesterfield	(314) 453-1780	Chris Conrad	71	\$14,174	\$7,411	1,827	5.42%	0.74%	16.73%
60167	DIVISION 10 HIGHWAY EMPLOYEES'	Sikeston	(573) 472-5373	Lindi Lynch	72	\$13,897	\$10,131	1,657	9.20%	21.24%	20.61%
67929	EDISON	Kansas City	(816) 231-3380	Sal Nuccio	51	\$28,292	\$14,963	3,694	-0.76%	19.84%	11.03%
62589	EDUCATIONAL COMMUNITY	Springfield	(417) 831-0534	Robb Herren	36	\$62,293	\$31,441	7,904	-0.65%	-2.24%	7.77%
62590	ELECTRO SAVINGS	Saint Louis	(314) 434-6470	James Struble	20	\$176,719	\$148,149	18,637	6.11%	10.44%	9.69%
62598	EMPLOYMENT SECURITY	Jefferson City	(573) 636-5338	Jennifer Enloe	29	\$74,966	\$25,343	5,511	2.58%	9.76%	12.53%
64397	FEDCO	Jefferson City	(573) 893-1474	Connie Hegerfeld	86	\$6,339	\$1,234	440	4.46%	12.96%	8.41%
67619	FIRST COMMUNITY	Chesterfield	(636) 537-4400	Glenn Barks	1	\$2,785,682	\$1,803,273	330,436	10.46%	7.77%	8.67%
62716	FIRST MISSOURI	Saint Louis	(314) 544-5050	Steve Ogolin	30	\$71,582	\$60,383	9,371	9.04%	4.38%	12.55%
61157	FOUNDATION	Springfield	(417) 889-2770	Stephanie Thomas	34	\$64,428	\$41,802	2,878	14.02%	7.27%	14.19%
24797	GATEWAY METRO	Saint Louis	(314) 621-4575	Jay Lewis	19	\$177,584	\$136,599	13,861	0.48%	0.08%	8.68%
63606	GOETZ	St. Joseph	(816) 232-8754	Sonda Davidson	37	\$61,563	\$42,927	11,125	6.79%	10.72%	13.91%
6853	GREAT PLAINS	Joplin	(417) 626-8500	Kelley Melton	8	\$290,960	\$107,234	27,134	3.91%	12.64%	16.93%
62812	GREATER KC PUBLIC SAFETY	Kansas City	(816) 504-2800	Mary Shea	22	\$141,647	\$99,263	12,333	3.49%	-0.33%	10.57%
63249	HEALTH CARE FAMILY	Saint Louis	(314) 645-5851	Terry Summers	33	\$64,669	\$46,368	5,969	6.94%	-6.68%	13.83%
63469	HEARTLAND COMMUNITY	Kansas City	(816) 363-2223	Everton Neil	84	\$6,889	\$4,028	1,849	-5.29%	-7.50%	5.59%
67700	HIGHWAY ALLIANCE	Jefferson City	(573) 632-2848	Della Lindley	59	\$21,295	\$12,124	1,615	4.19%	5.19%	13.10%
64690	HOLY ROSARY	Kansas City	(816) 221-2734	Carole Wight	56	\$22,962	\$14,300	5,349	1.01%	19.00%	10.47%
63844	HORIZON	Macon	(660) 385-8205	Lara Lucas	48	\$34,963	\$23,139	4,392	9.99%	17.49%	14.99%
15509	INDEPENDENCE	Independence	(816) 833-0781	Christina Meaney	94	\$2,746	\$1,884	518	8.37%	1.14%	6.73%
62620	INDEPENDENCE TEACHERS	Independence	(816) 521-5378	Angela Weaver	69	\$15,014	\$5,511	1,955	-3.55%	11.19%	11.78%
63996	INFUZE	Fort Leonard Wood	(573) 329-3151	Mike Smith	13	\$245,054	\$184,301	26,616	8.95%	7.57%	8.96%
67691	J C FEDERAL EMPLOYEES	Jefferson City	(573) 635-8263	Kimmey Lee	93	\$2,860	\$1,895	594	-1.89%	19.81%	18.46%
64691	JOPLIN METRO	Joplin	(417) 623-9816	Christi Moorehouse	49	\$32,535	\$22,538	5,408	2.87%	1.29%	12.29%
64939	K.C. AREA	Kansas City	(816) 936-5050	Elisha Churchill	75	\$10,967	\$3,636	2,502	2.44%	-6.96%	16.26%
63388	KANSAS CITY	Kansas City	(816) 861-5700	Nick Richmond	47	\$36,368	\$16,659	6,305	9.26%	30.49%	11.74%
4531	KC TERMINAL EMP./GUADALUPE CTR.	Kansas City	(816) 842-6473	Ismael Gallegos	91	\$4,098	\$3,620	1,675	21.94%	11.00%	9.85%
67936	LEADCO COMMUNITY	Park Hills	(573) 431-1882	Michael Greif	58	\$21,529	\$9,741	4,058	1.65%	-8.89%	11.47%
64708	LEGACY	Joplin	(417) 659-6013	Justin Coyne	65	\$16,972	\$8,005	1,628	-6.34%	13.73%	14.31%
64208	LOVERS LANE	Saint Joseph	(816) 364-4000	Roger Robbins	83	\$7,193	\$6,102	1,004	6.97%	7.48%	12.07%
24861	LUTHERAN	Saint Louis	(314) 394-2790	Ken Krueger	55	\$23,237	\$12,380	3,796	18.21%	11.68%	8.60%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
64857	MAWC	Saint Louis	(314) 996-2399	Gina Usselton	97	\$2,410	\$1,402	526	-9.22%	-14.80%	13.84%
67739	MECE	Jefferson City	(573) 634-2595	Randy Marks	14	\$208,018	\$145,704	11,037	11.61%	19.60%	10.63%
67770	MEMBERS 1ST	Saint Louis	(314) 487-5628	Brian Eyestone	43	\$47,946	\$33,424	4,432	6.74%	1.20%	9.36%
63306	MERCY	Springfield	(417) 820-2931	Tammy Rowden	35	\$62,769	\$47,895	13,672	-2.84%	0.52%	9.85%
61840	METRO	Springfield	(417) 869-9654	Kevin Stubblefield	28	\$75,995	\$47,031	8,541	25.85%	52.90%	10.34%
65656	MISSOURI	Columbia	(573) 874-1477	Harold James	5	\$374,223	\$263,952	35,903	9.29%	1.97%	10.29%
64718	MISSOURI BAPTIST	Jefferson City	(573) 635-4428	Jenifer Seaver	81	\$8,681	\$6,535	1,050	7.52%	-2.67%	7.13%
64036	MISSOURI CENTRAL	Lees Summit	(816) 246-0002	Glenna Jarvis	38	\$58,186	\$34,353	8,259	1.86%	9.02%	11.17%
22216	MISSOURI VALLEY	Saint Peters	(636) 978-8800	Josh Rodriguez	46	\$38,085	\$22,223	4,649	4.03%	-6.01%	9.88%
63411	MULTIPLI	Springfield	(417) 865-3912	Judy Hadsall	24	\$116,809	\$72,574	10,976	1.28%	5.63%	18.97%
62905	NEIGHBORS	Saint Louis	(314) 892-5400	John Servos	4	\$403,704	\$274,120	45,082	9.40%	4.08%	15.09%
64859	NEOSHO SCHOOL EMPLOYEES	Neosho	(417) 451-9512	Dawn Speak	96	\$2,440	\$1,454	686	-1.76%	-9.33%	15.43%
64709	NORTHEAST REGIONAL	Hannibal	(573) 221-0201	Tracy Lennox	102	\$1,257	\$1,057	416	-2.86%	2.19%	14.85%
63011	NORTHLAND COMMUNITY	Gladstone	(816) 452-8375	Sherry Taylor	79	\$10,019	\$3,714	1,560	5.63%	6.28%	13.46%
62611	NORTHWEST MISSOURI REGIONAL	Maryville	(660) 582-5747	Amy Johnson	80	\$9,000	\$6,205	2,218	5.19%	-4.15%	10.42%
67715	OUR LADY OF SNOWS	Henley	(573) 498-3729	Jennifer Evers	90	\$4,277	\$2,391	896	-4.30%	-1.86%	10.70%
7641	OZARK	Poplar Bluff	(573) 686-7221	Kirk Mondy	32	\$64,823	\$46,959	12,436	8.62%	1.51%	10.19%
64856	PATRIOT	Oakville	(314) 892-6325	Peter Erbe	78	\$10,392	\$7,103	1,463	4.91%	9.99%	7.24%
64145	POSTAL & COMMUNITY	Saint Joseph	(816) 279-5656	James Spafford	40	\$54,266	\$38,747	10,424	2.24%	9.94%	8.31%
67796	PROCTOR & GAMBLE ST. LOUIS EMP.	Saint Louis	(314) 622-8209	Gyndee Powers	104	\$729	\$613	213	-4.82%	9.68%	18.42%
62815	RAYTOWN-LEE'S SUMMIT COMMUNITY	Raytown	(816) 356-0791	Carrie West	39	\$56,121	\$38,566	9,108	-3.08%	-20.32%	8.21%
11962	R-G	Raymore	(816) 783-5900	Joye Conklin	27	\$87,170	\$56,340	7,271	7.12%	5.40%	9.84%
64283	RIVER REGION	Jefferson City	(573) 635-4185	Rick Nichols	10	\$267,453	\$212,768	24,746	13.24%	8.42%	9.32%
12890	RIVERWAYS	Rolla	(573) 308-3113	Scott Shults	41	\$53,762	\$39,924	7,819	8.71%	2.28%	8.52%
23355	SHELTER INSURANCE	Columbia	(573) 214-4294	Jacki Swank	50	\$32,339	\$7,692	3,266	2.41%	8.69%	12.48%
62960	SHOW-ME	Mexico	(573) 581-6978	Chuck Rentschler	53	\$26,858	\$20,538	3,276	-0.42%	4.11%	14.20%
63830	SIKESTON PUBLIC SCHOOLS	Sikeston	(573) 472-0000	Brittany Fitzgerald	89	\$4,654	\$3,208	1,120	-6.86%	31.46%	17.27%
64222	SOUTH CENTRAL MISSOURI	Willow Springs	(417) 469-6233	Shirley Hester	76	\$10,772	\$4,124	1,922	-13.07%	20.55%	14.56%
67716	SOUTHEAST MISSOURI COMMUNITY	Park Hills	(573) 431-3573	Gary Ballew	88	\$5,657	\$3,943	1,439	4.29%	7.31%	13.68%
68047	SOUTHWEST COUNTIES SCHOOL EMP.	Neosho	(417) 451-3051	Pamela King	99	\$1,666	\$976	725	-16.64%	-5.08%	13.37%
67750	ST. AUGUSTINE	Kelso	(573) 313-9100	Laurie Essner	100	\$1,565	\$1,371	488	-0.07%	-5.03%	8.99%
67708	ST. JOSEPH TEACHERS	Saint Joseph	(816) 233-5544	Shelley Squires	82	\$8,600	\$2,939	1,333	6.20%	-3.05%	7.72%
60400	ST. LOUIS COMMUNITY	Saint Louis	(314) 534-7610	Kirk Mills	7	\$298,371	\$163,007	61,250	6.78%	-7.16%	15.38%
67694	ST. LOUIS FIREFIGHTERS & COMM.	Saint Louis	(314) 752-5444	Randall Blue	62	\$18,997	\$6,146	1,724	0.99%	11.21%	13.24%
63055	ST. LOUIS NEWSPAPER CARRIERS	Fenton	(636) 343-5042	Dennis Dummerth	63	\$18,160	\$14,199	499	5.84%	8.86%	8.44%
64425	ST. LOUIS POLICEMEN'S	Saint Louis	(314) 444-5392	John Murray	60	\$19,576	\$7,156	2,298	2.02%	12.65%	17.52%
67801	STATIONERY	Saint Joseph	(816) 279-7804	Marti Nurski	70	\$14,201	\$5,767	2,484	4.55%	15.87%	13.39%
64394	SUMMIT RIDGE	Lees Summit	(816) 272-6160	Brenda Rempé	67	\$15,879	\$8,839	1,776	3.21%	-3.10%	9.37%
63116	TELCOMM	Springfield	(417) 886-5355	Don Ackerman	18	\$178,950	\$106,815	20,955	11.58%	35.04%	15.45%
62715	TOGETHER	Saint Louis	(314) 771-7700	Bob McKay	2	\$1,825,507	\$1,541,336	132,959	5.72%	5.35%	10.41%
67764	UBC	Saint Louis	(314) 621-1950	Elizabeth Crusius	95	\$2,506	\$1,579	855	-1.53%	49.48%	10.20%
67744	UNION MEMORIAL	Wentzville	(314) 367-6149	John Abram	107	\$91	\$4	131	10.46%	-65.26%	12.55%
63597	UNITED	Mexico	(573) 581-8651	Brent Sadler	17	\$182,226	\$139,374	24,305	6.24%	12.97%	13.76%
68410	UNITED CONSUMERS	Independence	(816) 325-6900	Chris McCreary	21	\$149,006	\$81,738	18,093	3.53%	1.08%	11.35%
67009	UNITED LABOR	Raytown	(816) 313-2848	Tim Vogler	68	\$15,674	\$9,177	4,457	9.62%	2.36%	7.87%
67804	VANTAGE	Bridgeton	(314) 298-0055	Eric Acree	3	\$876,263	\$467,004	78,635	3.01%	2.95%	9.16%
63389	VOLT	Springfield	(417) 862-0471	Loretta Roney	31	\$69,936	\$44,913	7,319	7.96%	6.63%	9.83%
62801	WEST COMMUNITY	O'Fallon	(636) 720-2400	Jason Peach	9	\$289,271	\$254,614	25,957	13.81%	9.34%	8.72%
21683	WEST SIDE BAPTIST CHURCH	Saint Louis	(314) 535-9002	Brenda Weaver	106	\$312	\$28	393	-6.22%	-7.64%	19.78%

MONTANA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	52	51	51	50	46	-8.00%	-2.42%
Number of Members	380,645	385,459	388,319	396,802	404,160	1.85%	1.21%
Total Assets (\$000)	\$4,571,269	\$4,779,371	\$4,983,143	\$5,167,966	\$5,448,444	5.43%	3.57%
Total Shares (\$000)	\$4,005,767	\$4,183,589	\$4,341,668	\$4,500,117	\$4,723,721	4.97%	3.35%
Total Loans (\$000)	\$2,486,138	\$2,701,060	\$2,966,080	\$3,239,529	\$3,481,250	7.46%	6.97%
Total Capital (\$000)	\$543,318	\$570,275	\$600,992	\$631,445	\$690,838	9.41%	4.92%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
10375	1ST LIBERTY	Great Falls	(406) 761-8300	Steven Grooms	9	\$184,112	\$103,864	17,473	6.46%	4.08%	11.41%
6275	ALTANA	Billings	(406) 651-2328	Rhonda Diefenderfer	3	\$300,000	\$217,334	21,779	15.53%	6.58%	11.99%
4227	BADLANDS	Glendive	(406) 377-4442	Shiloh Smeltzer	24	\$32,535	\$8,998	2,347	15.03%	6.04%	8.95%
62658	BEAR PAW	Havre	(406) 265-9626	Al Vukasin	14	\$111,203	\$56,849	14,145	-2.43%	-3.72%	8.24%
887	BILLINGS	Billings	(406) 248-1127	Tom Boos	10	\$163,025	\$130,777	10,703	10.70%	3.18%	12.34%
18964	BITTERROOT COMMUNITY	Darby	(406) 821-3171	Kathy Transue	36	\$13,673	\$6,022	2,132	11.49%	9.24%	7.11%
19896	BUTTE COMMUNITY	Butte	(406) 723-8284	Karen Mandic	31	\$24,114	\$12,829	2,659	9.04%	2.84%	8.62%
11300	CLEARWATER	Missoula	(406) 523-3300	Jack Lawson	2	\$564,404	\$319,594	51,077	6.57%	20.55%	10.90%
8588	COMMUNITY 1ST	Miles City	(406) 234-2550	Todd Gillette	26	\$31,577	\$23,271	3,533	10.72%	4.77%	9.87%
5063	DANIELS-SHERIDAN	Scobey	(406) 487-5391	Timothy Rask	20	\$51,635	\$32,136	2,980	-3.29%	9.70%	17.31%
10857	DEER LODGE COUNTY SCHOOL EMP.	Anaconda	(406) 563-7208	Peggy Davis	39	\$6,879	\$2,144	500	16.30%	13.34%	8.92%
1104	EMBARK	Great Falls	(406) 727-7300	Maria Evans	15	\$108,676	\$67,648	9,909	2.81%	6.00%	12.04%
11364	FAMILY FIRST	Great Falls	(406) 727-7575	Kathryn Briggs	35	\$13,732	\$7,098	1,765	-4.55%	7.74%	8.03%
8881	FERGUS	Lewistown	(406) 535-7478	Jayne Durbin	19	\$71,907	\$43,718	5,782	3.81%	4.50%	11.29%
8037	FORT PECK COMMUNITY	Fort Peck	(406) 526-3223	Joe Vander Woude	38	\$13,129	\$6,969	1,401	0.85%	-2.40%	11.46%
3602	FROID	Froid	(406) 766-2350	Maria Clark	45	\$1,209	\$843	216	7.49%	7.84%	10.15%
7716	GLENDIVE BN	Glendive	(406) 377-4250	Janifer Knutson	30	\$24,264	\$11,666	1,817	0.13%	-2.98%	18.30%
11030	GRASSLANDS	Circle	(406) 485-2288	Emily Guldborg	17	\$81,396	\$51,358	3,458	0.27%	-4.74%	15.04%
14668	HIGH PEAKS	Dillon	(406) 683-4373	John O'Brien	29	\$25,519	\$10,451	3,388	4.37%	16.23%	7.82%
68495	INTREPID	Helena	(406) 443-5400	Greg Strizich	8	\$209,113	\$159,243	16,355	1.84%	3.28%	11.38%
63199	LINCOLN COUNTY	Libby	(406) 293-7771	Lindsay Beaty	12	\$116,710	\$42,567	5,375	-1.70%	5.44%	22.76%
11331	M D U EMPLOYEES	Glendive	(406) 377-8883	Michelle Sickler	42	\$3,679	\$2,187	577	-9.62%	9.03%	18.01%
2211	M M EMPLOYEES	Missoula	(406) 541-6628	Debra McConaughy	43	\$1,508	\$966	434	20.24%	8.73%	8.56%
1739	MILE HIGH	Butte	(406) 782-8341	Kristy Tate	28	\$25,635	\$7,816	1,987	13.50%	-0.13%	14.80%
8003	MILES CITY	Miles City	(406) 234-5458	Sheila Brown	41	\$3,701	\$1,405	422	2.77%	-4.96%	14.84%
4164	MONTANA	Great Falls	(406) 727-2210	Steve King	7	\$244,491	\$162,526	22,619	1.29%	10.23%	11.15%
68190	MONTANA EDUCATORS	Missoula	(406) 728-1034	Leslie Womack	32	\$18,106	\$10,326	1,397	9.87%	4.93%	9.87%
16273	MONTANA HEALTH	Billings	(406) 259-2000	Dennis Wizeman	23	\$33,845	\$28,086	4,119	-10.65%	-11.20%	5.87%
8129	MOUNTAIN WEST	Butte	(406) 782-9760	Leah Salazar	37	\$13,557	\$8,905	2,794	65.85%	59.69%	22.22%
19285	NORTHERN MONTANA HOSPITAL	Havre	(406) 262-1416	Eileen Whalen	46	\$879	\$505	216	3.17%	7.37%	9.96%
21609	NORTHWESTERN ENERGY EMPLOYEES	Butte	(406) 782-2139	Connie McNamara	27	\$29,546	\$12,067	3,026	-1.68%	10.98%	10.25%
68647	PARK SIDE FINANCIAL	Whitefish	(406) 862-2652	Jeremy Presta	6	\$254,364	\$216,172	27,307	8.77%	8.87%	10.28%
19732	RAVALLI COUNTY	Hamilton	(406) 363-4631	Darci Parsons	21	\$48,906	\$27,228	4,959	11.20%	5.35%	12.09%
3391	RICHLAND	Sidney	(406) 482-2704	Kevin Mayer	16	\$90,183	\$40,552	4,930	-1.21%	12.54%	14.82%
63183	RIMROCK	Billings	(406) 248-3685	Wade McFadden	22	\$42,979	\$17,133	3,621	11.32%	17.61%	14.72%
97110	ROCKY MOUNTAIN	Helena	(406) 449-2680	Steve Sendon	5	\$264,444	\$217,879	22,079	8.04%	7.94%	9.52%
5387	RUSSELL COUNTRY	Great Falls	(406) 761-2880	Bernie Neibauer	18	\$75,596	\$57,270	8,753	1.35%	-0.26%	9.72%
7405	SEG	Laurel	(406) 628-7711	Janice Lehman	33	\$16,700	\$12,362	1,552	4.59%	7.84%	12.55%
761	SKY	Livingston	(406) 222-1750	Annamarie DeYoung	11	\$123,940	\$80,267	10,343	8.68%	11.51%	9.09%
4401	SOUTHWEST MONTANA COMMUNITY	Anaconda	(406) 563-8484	Tom Dedman	13	\$113,333	\$54,918	7,330	0.97%	2.01%	14.05%
19017	ST. PATS EMPLOYEES	Missoula	(406) 329-5665	Silvia Davis	40	\$4,679	\$2,923	768	0.23%	13.47%	11.24%
8097	TRICOUNTY	Harlowton	(406) 632-4357	Joann Jenkins	44	\$1,420	\$892	313	8.11%	2.36%	11.53%
68689	VALLEY FINANCIAL	Billings	(406) 656-9100	Darla Card	4	\$297,067	\$221,070	31,245	10.10%	2.68%	12.18%
68677	VOCAL	Helena	(406) 442-1421	Eddie Black	25	\$32,313	\$24,018	4,375	1.90%	-4.57%	8.12%
61949	WHITEFISH	Whitefish	(406) 862-3525	Jim Kenyon	1	\$1,543,961	\$951,626	57,334	4.51%	10.28%	13.15%
15375	WOLF POINT	Wolf Point	(406) 653-2880	Shelly Stovern	34	\$14,803	\$6,770	2,866	5.10%	1.50%	18.40%

STATE TABLE

NEBRASKA

NEBRASKA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	61	60	61	59	58	-1.69%	-1.00%
Number of Members	395,726	401,999	405,918	411,981	421,924	2.41%	1.29%
Total Assets (\$000)	\$3,328,933	\$3,499,650	\$3,613,003	\$3,671,664	\$3,888,638	5.91%	3.16%
Total Shares (\$000)	\$2,830,869	\$2,961,745	\$3,057,067	\$3,121,552	\$3,320,411	6.37%	3.24%
Total Loans (\$000)	\$2,167,967	\$2,341,662	\$2,448,727	\$2,585,425	\$2,694,359	4.21%	4.44%
Total Capital (\$000)	\$388,076	\$398,225	\$421,802	\$447,719	\$473,762	5.82%	4.07%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
66270	ARCHER	Central City	(308) 946-3070	Rex Minert	14	\$72,519	\$55,302	3,795	13.98%	-4.56%	9.81%
23671	BAKER'S	Omaha	(402) 339-6755	Sharon Lee	46	\$7,208	\$4,354	1,015	-3.76%	1.77%	16.13%
4176	BOX BUTTE PUBLIC EMPLOYEES	Alliance	(308) 762-4725	Stephanie Buskirk	49	\$5,305	\$3,538	596	4.31%	1.99%	16.39%
11617	BOYS TOWN	Boys Town	(402) 498-1108	Kim McBride	53	\$2,916	\$1,228	1,195	-9.28%	-1.66%	9.34%
24189	CENTRAL NEBRASKA	Grand Island	(308) 382-5041	Kathy Hilligas	42	\$9,622	\$4,545	1,315	6.31%	0.93%	10.67%
28	CENTRIS	Omaha	(402) 334-7000	Steve Swanstrom	1	\$768,593	\$683,855	109,044	9.07%	6.72%	8.87%
13966	CHADRON	Chadron	(308) 432-2588	Lisa Guajardo	38	\$13,325	\$9,058	2,223	19.64%	7.34%	13.03%
24402	COLUMBUS UNITED	Columbus	(402) 563-4597	Brian Christensen	16	\$67,250	\$53,853	7,906	4.91%	6.68%	10.29%
60854	CONSTRUCTION INDUSTRIES	Lincoln	(402) 466-4406	Carol Claus	57	\$2,110	\$1,288	713	-0.27%	0.74%	12.76%
6974	CONSUMERS COOPERATIVE	Alliance	(308) 762-1871	Betsy Marsteller	28	\$31,106	\$21,151	2,716	12.53%	8.33%	20.79%
7576	CREIGHTON	Omaha	(402) 341-2121	Thomas Kjar	19	\$56,625	\$34,015	9,406	6.13%	10.43%	9.56%
24872	DALE EMPLOYEES	Columbus	(402) 564-3253	Connie Perry	31	\$25,837	\$8,847	2,291	2.61%	-15.22%	21.13%
66274	EDDYVILLE COOPERATIVE	Eddyville	(308) 858-4440	Michael McTygue	56	\$2,212	\$872	162	3.27%	-3.26%	15.85%
10763	ELECTRICAL WORKERS NO 22	Omaha	(402) 331-3121	Lisa Vance	39	\$12,235	\$4,978	2,660	4.22%	3.32%	9.13%
24771	FAMILY FOCUS	Omaha	(402) 933-0233	Amy Brodersen	25	\$33,860	\$25,563	2,929	-1.29%	-3.28%	14.96%
10756	FIRST LINCOLN	Lincoln	(402) 466-4040	C. Maestas Graham	33	\$24,286	\$16,750	3,398	14.25%	8.85%	10.25%
65398	FIRST NEBRASKA	Omaha	(402) 492-9100	Ann Loftis	6	\$141,005	\$97,798	14,610	1.64%	8.37%	15.44%
24753	FOUR POINTS	Omaha	(402) 431-5180	Cheryl Mascarello	8	\$131,983	\$94,524	7,912	3.61%	3.40%	13.36%
23292	GALLUP	Omaha	(402) 938-6800	Ronny Miller	35	\$20,133	\$12,532	2,255	22.04%	-12.07%	11.88%
5291	HASTINGS	Hastings	(402) 463-6668	Jamie Hinrichs	26	\$31,470	\$18,483	6,048	6.22%	13.63%	12.73%
9194	HEARTLAND AREA	Omaha	(402) 571-8444	Susan O'Connor	36	\$20,089	\$6,705	1,621	-2.21%	-6.62%	26.94%
7210	HEMINGFORD COMMUNITY	Hemingford	(308) 487-5578	Kathy Gettert	45	\$7,404	\$3,346	1,025	7.88%	0.06%	10.12%
6466	K.R.D.	Mccook	(308) 345-7040	Sarah Renner	37	\$15,169	\$11,267	2,381	14.17%	2.78%	13.95%
5286	KELLOGG MIDWEST	Omaha	(402) 593-2680	Jennifer Warningsing	21	\$48,001	\$29,320	3,050	2.34%	16.93%	22.22%
63757	LIBERTY FIRST	Lincoln	(402) 465-1000	Frank Wilber	3	\$305,588	\$255,848	28,854	14.79%	9.32%	11.70%
2643	LINCOLN PUBLIC SCHOOL EMPLOYEES	Lincoln	(402) 486-3644	Bruce Healey	20	\$50,649	\$25,400	3,705	9.48%	16.42%	12.84%
65561	LINCOLN S.D.A.	Lincoln	(402) 489-8886	Norm Peterson	40	\$10,379	\$3,146	1,226	-2.39%	21.17%	21.26%
3491	LINCOLN USDA	Lincoln	(402) 474-0997	Radley Breuer	48	\$5,696	\$3,178	876	1.66%	-10.18%	13.36%
10585	LINCOLN	Lincoln	(402) 441-3555	Jerry Barnett	7	\$133,308	\$64,523	17,531	1.02%	2.70%	10.03%
15522	LOCAL 265 IBEW	Lincoln	(402) 423-4494	Troy Knox	54	\$2,776	\$2,279	899	-2.72%	-0.89%	13.38%
24759	MEADOW GROVE	Meadow Grove	(402) 634-2911	Gini Goracke	52	\$4,424	\$2,014	509	-11.30%	-2.10%	17.63%
66268	MEMBERSOWN	Lincoln	(402) 436-5365	Linda Carter	10	\$100,071	\$49,554	8,443	-0.01%	9.27%	9.93%
7091	METRO CU	Omaha	(402) 551-3052	Michael McDermott	2	\$398,033	\$233,986	40,296	13.43%	5.32%	11.15%
24540	MUTUAL 1ST	Omaha	(402) 697-8200	Kevin Straub	11	\$97,005	\$71,653	11,891	3.56%	-1.44%	9.14%
24286	NEBRASKA ENERGY	Columbus	(402) 563-5900	Julie Haney	4	\$275,766	\$230,826	11,479	5.33%	2.46%	15.11%
24695	NEBRASKA RURAL COMMUNITY	Morrill	(308) 247-2026	Cathy Minter	55	\$2,337	\$1,539	528	5.24%	-0.68%	8.20%
61715	NEBRASKA RURAL ELECTRIC ASSOC.	Lincoln	(402) 474-4988	Mary McCall	47	\$6,286	\$3,380	760	-3.31%	-5.74%	12.80%
65816	NEBRASKA STATE EMPLOYEES	Lincoln	(402) 471-2561	Joshua Baldwin	30	\$28,045	\$9,864	3,205	1.77%	-8.47%	12.15%
24396	NEIGHBORHOOD COMMUNITY	Omaha	(402) 895-6880	Ruth Gnyskiewicz	32	\$25,568	\$5,561	2,768	-0.05%	-6.00%	14.33%
65528	NORTH PLATTE UNION PACIFIC EMP.	North Platte	(308) 532-4426	Kim Myers	23	\$36,715	\$19,416	4,166	4.90%	-6.33%	15.61%
14965	NORTHEAST NEBRASKA	Norfolk	(402) 371-9345	Becky Klassen	41	\$10,077	\$7,027	2,159	1.13%	-1.11%	10.57%
135	OMAHA	Omaha	(402) 399-9001	Steve Johnson	12	\$78,328	\$44,859	6,550	11.38%	-3.44%	8.72%
6208	OMAHA DOUGLAS	Omaha	(402) 444-5999	T. Nelson-Lovett	24	\$34,853	\$10,415	3,987	-1.36%	-5.90%	11.99%
66126	OMAHA FIREFIGHTERS	Omaha	(402) 894-5005	Scott Winkelmann	17	\$64,682	\$25,112	3,668	3.80%	0.79%	16.33%
2507	OMAHA PUBLIC POWER DISTRICT EMP.	Omaha	(402) 636-3177	Julie Nelson	29	\$29,130	\$8,598	3,329	-4.21%	-7.72%	25.22%
64938	OUR FAMILY SOCIAL	Omaha	(402) 391-4279	Suzanne Cain	58	\$594	\$382	532	2.15%	9.56%	8.58%
24682	PIONEER COMMUNITY	Palisade	(308) 285-3679	Tonya Placzek	51	\$5,058	\$2,912	737	41.57%	6.01%	9.63%
2414	ROBERTS DAIRY EMPLOYEES	Omaha	(402) 344-4321	Emily Briggs	50	\$5,264	\$3,712	765	-21.05%	4.06%	33.80%
24327	SIouxLAND	South Sioux City	(402) 494-2073	Joel Steenhoven	5	\$195,132	\$158,221	19,519	1.47%	3.70%	15.49%
24724	SPIRIT OF AMERICA	Lincoln	(402) 467-1102	Rhonda Litt	22	\$46,436	\$16,407	4,012	1.37%	1.70%	8.94%
3558	SUGAR VALLEY	Scottsbluff	(308) 632-2323	Megan Ogburn	44	\$7,705	\$3,938	2,049	3.60%	-0.68%	23.63%
12319	THE POLICE FEDERAL CU OF OMAHA	Omaha	(402) 391-4040	Mary Johnson	15	\$70,143	\$41,540	5,187	3.09%	-2.10%	8.51%
17999	TRILUS	Kearney	(308) 237-9993	Dee Schriener	13	\$75,892	\$63,902	13,351	0.76%	1.71%	9.38%
4098	U.P. CONNECTION	Omaha	(402) 391-5838	Janeane Whitney	27	\$31,253	\$13,795	3,121	1.76%	-7.44%	15.00%
2260	UNION PACIFIC STREAMLINER	Omaha	(402) 544-2500	Jonathon Miller	34	\$22,953	\$13,218	2,997	-2.70%	4.46%	5.57%
2384	UNIVERSITY OF NEBRASKA	Lincoln	(402) 472-2087	Keith Kauffeld	9	\$107,242	\$54,923	11,292	3.69%	10.01%	8.81%
24907	WESTERN HERITAGE	Alliance	(308) 762-5072	Cindy Baker	18	\$61,370	\$36,177	10,207	-4.82%	-17.35%	8.80%
16	WOODMEN	Omaha	(402) 271-7285	Clayton Sutken	43	\$9,618	\$3,879	1,060	17.79%	1.51%	13.56%

NEVADA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	17	17	16	15	15	0.00%	-2.47%
Number of Members	334,206	343,612	355,080	358,698	367,168	2.36%	1.90%
Total Assets (\$000)	\$4,142,849	\$4,488,149	\$4,848,938	\$5,083,138	\$5,438,910	7.00%	5.59%
Total Shares (\$000)	\$3,683,763	\$3,975,635	\$4,243,734	\$4,433,246	\$4,703,912	6.11%	5.01%
Total Loans (\$000)	\$2,273,795	\$2,534,296	\$2,771,194	\$3,130,882	\$3,224,812	3.00%	7.24%
Total Capital (\$000)	\$457,709	\$493,767	\$547,083	\$605,759	\$678,588	12.02%	8.19%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
96084	BOULDER DAM	Boulder City	(702) 293-7777	Eric Estes	5	\$652,911	\$233,065	20,839	1.98%	0.40%	12.29%
11824	CHURCHILL COUNTY	Fallon	(775) 423-7444	Valerie Johnston	12	\$50,602	\$33,567	2,714	0.36%	29.52%	20.64%
86752	CLARK COUNTY	Las Vegas	(702) 939-3000	Matt Kershaw	3	\$859,094	\$595,725	46,563	7.14%	8.08%	12.02%
13800	ELKO	Elko	(775) 738-4083	John Kelly	9	\$178,897	\$110,775	15,060	8.11%	14.07%	11.60%
86755	FINANCIAL HORIZONS	Hawthorne	(775) 945-2421	Theresa Lupori	6	\$197,320	\$102,490	12,247	2.05%	-5.39%	11.93%
7063	GREAT BASIN	Reno	(775) 333-4228	Jennifer Denoo	7	\$186,901	\$135,521	19,867	3.31%	1.77%	10.93%
68228	GREATER NEVADA	Carson City	(775) 882-2060	Wally Murray	1	\$1,062,456	\$652,573	73,378	12.06%	-3.19%	10.36%
7698	LAS VEGAS UP EMPLOYEES	Las Vegas	(702) 382-9688	Nektaria Felecos	15	\$3,953	\$1,498	817	-13.82%	7.39%	34.58%
68613	ONE NEVADA	Las Vegas	(702) 457-1000	Paul Parrish	2	\$953,920	\$468,053	75,534	2.93%	2.45%	14.46%
12686	PAHRANAGAT VALLEY	Alamo	(775) 725-3586	Robin Simmers	14	\$23,831	\$14,559	2,089	5.04%	1.91%	10.00%
86756	PLUS	Las Vegas	(702) 871-4746	Carol Schumacher	11	\$92,491	\$40,774	9,684	3.05%	-2.68%	13.47%
7907	RENO CITY EMPLOYEES	Reno	(775) 334-2038	Marven Jeppson	13	\$31,930	\$12,676	2,260	-0.45%	-3.18%	9.09%
1000	SIERRA PACIFIC	Reno	(775) 834-4579	Jim Hunting	10	\$131,732	\$78,059	9,658	5.58%	9.00%	12.66%
97085	SILVER STATE SCHOOLS	Las Vegas	(702) 733-8820	Scott Arkills	4	\$828,841	\$624,848	54,734	7.46%	5.58%	10.61%
68227	WESTSTAR	Las Vegas	(702) 791-4777	Rick Schmidt	8	\$184,032	\$120,628	21,724	5.05%	2.25%	12.68%

STATE TABLE

NEW HAMPSHIRE

NEW HAMPSHIRE CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	18	16	15	15	14	-6.67%	-4.90%
Number of Members	610,324	633,784	649,232	704,152	735,098	4.39%	3.79%
Total Assets (\$000)	\$6,853,661	\$7,338,567	\$7,909,982	\$8,412,331	\$8,955,342	6.45%	5.50%
Total Shares (\$000)	\$5,605,609	\$6,120,658	\$6,584,546	\$7,005,063	\$7,493,854	6.98%	5.98%
Total Loans (\$000)	\$5,444,359	\$5,848,151	\$6,438,128	\$6,900,415	\$7,248,099	5.04%	5.89%
Total Capital (\$000)	\$728,748	\$765,355	\$825,845	\$884,700	\$955,816	8.04%	5.57%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
60747	BELLWETHER COMMUNITY	Manchester	(603) 645-8181	Nathan Saller	5	\$529,516	\$354,881	34,181	7.16%	-1.03%	9.67%
66305	FREUDENBERG-NOK EMPLOYEES	Bristol	(603) 744-1651	M. Sharp-Greatchus	14	\$2,609	\$1,649	839	-7.58%	14.32%	25.51%
63272	GRANITE STATE	Manchester	(603) 668-2221	Denise Barstow	6	\$433,003	\$362,805	42,152	3.82%	6.09%	9.03%
65088	HOLY ROSARY	Rochester	(603) 332-6840	Brian Hughes	7	\$310,705	\$218,890	22,091	11.36%	4.11%	8.81%
65491	MEMBERS FIRST CREDIT UNION OF NH	Manchester	(603) 622-8781	Bruce Leighton	9	\$192,999	\$129,002	12,333	6.22%	0.37%	8.77%
4746	NEW HAMPSHIRE	Concord	(603) 224-7731	John Young	8	\$278,747	\$125,744	13,993	2.43%	8.59%	13.33%
66207	NEW HAMPSHIRE POSTAL	Manchester	(603) 625-9032	Phil Fontaine Jr.	10	\$45,638	\$12,037	3,544	-1.79%	-9.04%	20.73%
17793	NGM EMPLOYEES	Keene	(603) 358-1302	Sharin Hurlbutt	13	\$4,898	\$3,458	1,443	0.71%	-1.04%	13.61%
12963	NH COMMUNITY	Claremont	(603) 542-7781	James Neilsen	12	\$9,719	\$6,059	1,817	4.35%	-5.74%	8.39%
68219	NORTHEAST	Portsmouth	(603) 436-1847	Tim Collia	2	\$1,544,752	\$1,359,148	136,981	5.65%	7.32%	10.09%
24816	PRECISION	Keene	(603) 355-4527	Sandra Bischof	11	\$20,136	\$9,871	1,861	11.24%	3.64%	12.29%
68375	SERVICE	Portsmouth	(603) 422-8300	David Araujo	1	\$3,815,483	\$3,165,557	293,800	9.94%	5.73%	12.27%
63829	ST. MARY'S BANK	Manchester	(603) 669-4600	Ron Covey	3	\$1,045,763	\$897,671	112,714	3.99%	5.07%	8.86%
68210	TRIANGLE	Nashua	(603) 889-2470	Scott MacKnight	4	\$721,374	\$601,326	57,349	5.69%	2.40%	7.85%

NEW JERSEY CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	183	173	165	159	154	-3.14%	-3.39%
Number of Members	1,038,253	1,024,117	1,034,614	1,039,483	1,015,339	-2.32%	-0.45%
Total Assets (\$000)	\$12,813,249,189	\$13,435,198,539	\$13,531,992,156	\$13,777,685,760	\$13,491,505,803	-2.08%	1.04%
Total Shares (\$000)	\$11,284,799,177	\$11,587,258,236	\$11,646,131,256	\$11,707,623,371	\$11,443,756,355	-2.25%	0.28%
Total Loans (\$000)	\$7,008,320,969	\$7,586,102,137	\$7,926,295,744	\$8,329,233,476	\$8,066,624,402	-3.15%	2.85%
Total Capital (\$000)	\$1,378,723,455	\$1,406,494,409	\$1,422,128,515	\$1,451,402,496	\$1,468,677,982	1.19%	1.27%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
24810	1ST BERGEN	Hackensack	(201) 968-0202	Robert Moore	124	\$4,490	\$3,149	3,026	21.04%	23.85%	7.19%
12679	ABCO	Rancocas	(800) 225-1859	Jill Peterson	14	\$198,351	\$111,217	33,535	3.17%	-1.74%	9.08%
16785	ADVANCED FINANCIAL	New Providence	(908) 771-0300	Alan Feigenbaum	30	\$90,841	\$56,442	8,356	-5.30%	19.98%	12.68%
857	AFFINITY	Basking Ridge	(800) 325-0808	John Fenton	1	\$3,529,015	\$3,093,515	179,556	5.17%	4.20%	8.05%
5800	ASPIRE	Clark	(732) 388-0477	Tom O'Shea	19	\$132,248	\$89,250	20,847	-9.20%	-17.89%	6.47%
3755	ATLANTIC CITY ELECTRIC CO. EMP.	Mays Landing	(609) 625-6928	Michelle Stiles	42	\$57,717	\$13,100	4,041	-1.70%	9.87%	13.17%
3420	ATLANTIC CITY POLICE	Northfield	(609) 348-5905	Ronald Krause	138	\$2,218	\$266	307	-5.37%	37.77%	13.19%
4738	ATLANTIC COUNTY NJ EMPLOYEES	Northfield	(609) 927-4688	Dorothy Auer	137	\$2,292	\$303	579	-1.07%	-2.95%	26.49%
21737	ATLANTIC HEALTH EMPLOYEES	Summit	(908) 522-3530	Susan McNulty	65	\$23,577	\$8,749	4,621	-0.08%	-4.57%	12.01%
14127	BAKER	Phillipsburg	(908) 859-2340	Susan Rodriguez	53	\$33,887	\$21,252	4,611	-2.26%	-20.59%	6.49%
3541	BAY ATLANTIC	Vineland	(856) 696-2525	Gail Marino	39	\$60,297	\$29,158	8,635	1.20%	-0.40%	8.68%
16467	BAY RIDGE LODGE NO 632	Marlboro	(732) 927-6040	Frances Gold	154	\$90	\$28	35	1.65%	10.07%	52.72%
6443	BAYONNE CITY EMPLOYEES	Bayonne	(201) 858-6098	Ann Zientek	122	\$4,986	\$1,194	770	-6.26%	-16.41%	26.09%
22398	BAYONNE HOSPITAL EMPLOYEES	Bayonne	(201) 858-5244	Maryann Hourican	126	\$4,338	\$911	584	-2.89%	-12.45%	15.84%
2641	BAYONNE SCHOOL EMPLOYEES	Bayonne	(201) 858-5978	Edward Kaczka	125	\$4,354	\$505	674	-2.57%	-23.93%	8.58%
15139	BERGEN DIVISION	Toms River	(732) 349-8556	Frances Morales	85	\$11,962	\$4,334	1,508	9.03%	-5.50%	15.62%
7069	BLOOMFIELD FIRE AND POLICE	Bloomfield	(973) 680-4123	Louis Venezia	110	\$6,790	\$5,684	1,280	0.90%	12.84%	16.75%
9146	B-M S	New Brunswick	(732) 227-6704	Jennifer Bruett	27	\$99,067	\$14,060	4,483	-2.83%	4.77%	16.58%
3476	BRIDGETON ONIZED	Cedarville	(856) 692-4000	Tamara Ciccioli	52	\$33,981	\$15,399	6,761	-4.38%	-21.74%	8.94%
24903	CAMDEN FIREMEN'S	Moorestown	(856) 235-2077	Paul Ladd	150	\$365	\$313	151	-6.75%	-2.40%	13.07%
6015	CAMDEN POLICE	Camden	(856) 581-1088	Margaret Klotz	147	\$643	\$354	254	6.49%	-9.73%	6.28%
2141	CAMPBELL	Camden	(856) 486-3250	David Ardire	18	\$138,734	\$58,706	10,840	-0.42%	4.69%	12.55%
1108	CENTRAL JERSEY	Woodbridge	(732) 634-0600	Michael Reilly	36	\$74,761	\$34,402	6,938	0.46%	-6.62%	7.48%
3202	CENTRAL JERSEY POLICE & FIRE	Hamilton	(609) 570-8155	Barbara Riley	57	\$29,530	\$14,667	2,201	-5.57%	-6.33%	15.77%
277	CLIFTON NJ POSTAL EMPLOYEES	Clifton	(973) 472-5492	Joseph Patire	131	\$2,747	\$812	372	-15.89%	5.17%	41.46%
6179	COMMUNITY FINANCIAL SERVICES	Roselle	(908) 245-1650	Kelly Weiss	50	\$35,417	\$16,556	3,273	-1.54%	-4.52%	15.37%
120	COUNTY EDUCATORS	Roselle Park	(908) 245-0173	Judy Pinho	26	\$100,936	\$30,524	9,952	0.32%	21.54%	8.87%
65597	CREDIT UNION OF NEW JERSEY	Ewing	(609) 538-4061	Andrew Jaeger	8	\$345,077	\$297,055	37,934	-0.11%	-1.53%	7.12%
5321	CRIERS	Monroe Township	(609) 655-1510	Laurence Schreck	139	\$1,953	\$189	185	-5.42%	-34.62%	18.64%
430	DEEPWATER INDUSTRIES	Deepwater	(856) 299-1279	Sutton Gant	29	\$93,203	\$43,031	9,409	0.18%	-2.62%	7.62%
13169	DEFENSE LOGISTICS	Picatinny Arsenal	(973) 724-8290	Antonio Checchia	146	\$711	\$375	230	-14.21%	-20.44%	7.46%
62855	DIVISION 819 TRANSIT EMPLOYEES	Irvington	(973) 373-2332	Shirley King	78	\$15,002	\$6,579	1,799	-12.71%	23.25%	16.49%
24062	DOW JONES EMPLOYEES	Monmouth Junction	(609) 520-5812	Susan Brown	82	\$12,884	\$4,680	988	-0.71%	-14.97%	12.49%
11014	EAST ORANGE FIREMENS	East Orange	(973) 677-0969	Kevin Kingston	95	\$9,356	\$5,356	624	8.57%	0.65%	21.47%
11604	EAST ORANGE VA HOSPITAL	East Orange	(973) 672-2073	Josephine Centrella	73	\$16,728	\$7,450	1,944	2.61%	7.88%	11.90%
916	ELIZABETH FIREMEN'S	Elizabeth	(908) 351-7770	Fanny Calas	107	\$7,380	\$2,692	1,260	-15.48%	-4.55%	11.02%
3356	ELIZABETH POLICE DEPARTMENT EMP.	Elizabeth	(908) 558-2085	Dennis Cabarle	135	\$2,351	\$1,186	375	0.79%	1.55%	40.56%
22344	EMPIRE FINANCIAL	Jackson	(732) 766-2226	Gerald Goldenbroit	148	\$566	\$401	239	11.19%	35.41%	4.18%
13729	ENERGY PEOPLE	Medford	(609) 268-9222	Janice Hughes	75	\$15,688	\$13,310	1,347	-3.80%	-5.16%	20.17%
22032	ENTERTAINMENT INDUSTRIES	Elizabeth	(908) 282-9881	John Gibardi	74	\$15,712	\$13,071	2,070	6.52%	6.98%	4.63%
4158	ERIE LACKAWANNA RAILROAD CO. EMP.	Hoboken	(201) 222-8325	Henry Sloomaker	91	\$10,624	\$3,756	1,626	9.40%	-1.90%	23.45%
112	ESSEX COUNTY NJ EMPLOYEES	Newark	(973) 643-4738	Mariann Mann	116	\$6,524	\$2,403	1,942	-1.61%	-10.78%	11.50%
1131	ESSEX COUNTY TEACHERS	Bloomfield	(973) 748-8847	Robert Steeves	81	\$13,105	\$7,527	2,551	-3.54%	-10.27%	8.07%
16584	FAIRLEIGH DICKINSON UNIVERSITY	Madison	(973) 301-0931	Judith Kehres	86	\$11,961	\$7,548	1,811	-1.37%	-3.90%	11.21%
4894	FEDERAL EMPLOYEES NEWARK	Newark	(973) 622-6028	Tracey Davis	79	\$14,630	\$9,721	2,150	1.38%	-8.56%	19.26%
6665	FINANCIAL RESOURCES	Bridgewater	(800) 933-3280	Lena Matthews	4	\$464,144	\$394,195	23,078	2.97%	-3.60%	9.53%
82	FIRST ATLANTIC	Eatontown	(732) 380-3600	John Culp	10	\$262,586	\$200,720	20,012	-3.34%	2.70%	9.15%
1021	FIRST FINANCIAL	Freehold	(732) 312-1500	Issa Stephan	16	\$169,265	\$113,663	18,558	-3.05%	-11.14%	4.99%
10319	FIRST POINT	Hamilton	(609) 838-2847	Judy Gernhart	58	\$27,843	\$8,700	2,109	-4.97%	-8.43%	9.42%
1167	FORT BILLINGS	Paulsboro	(856) 423-1469	John Greskiewicz	41	\$59,297	\$22,195	3,719	-2.49%	-0.74%	10.86%
15513	FORT DIX	Joint Base MDL	(609) 723-4415	Margie Coan	112	\$6,776	\$1,953	916	-14.44%	-7.63%	14.14%
2348	GAF	Parsippany	(973) 628-3852	Denise Faver	119	\$5,411	\$1,597	598	9.65%	4.34%	11.92%
18710	GARDEN SAVINGS	Parsippany	(973) 576-2000	Lou Vetere	6	\$376,002	\$275,127	30,844	-2.38%	6.48%	8.80%
14015	GARDEN STATE	Moorestown	(856) 235-2077	Paul Ladd	54	\$31,755	\$20,603	3,889	-1.78%	0.24%	10.38%
22178	GLOBAL 1	Pennsauken	(856) 320-4706	Arlie Littleton	114	\$6,608	\$3,734	1,272	-11.15%	-1.42%	6.05%
23678	GOYA FOODS EMPLOYEES	Jersey City	(201) 348-4900	William Manning	83	\$12,382	\$1,315	850	2.38%	5.75%	15.47%
2182	GREATER ALLIANCE	Paramus	(888) 554-2328	Glenn Guinto	13	\$201,169	\$156,894	22,084	9.79%	4.77%	9.26%
17569	H. E. TELEPHONE	Rochelle Park	(201) 845-6876	Constance Scotellaro	45	\$43,335	\$24,456	3,214	-1.57%	1.41%	13.97%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
9411	HAMILTON HORIZONS	Hamilton	(609) 631-4300	Lisa MacIntosh	67	\$20,326	\$15,263	3,095	-10.60%	-7.11%	6.03%
6638	HARRISON POLICE & FIREMEN'S	Harrison	(973) 482-0963	Carl Honegger	66	\$23,564	\$9,585	1,346	14.37%	5.39%	11.00%
24150	HEALTHCARE EMPLOYEES	Princeton	(609) 951-0700	John Dawidowski	23	\$119,542	\$76,072	18,743	5.63%	4.23%	9.69%
23615	HEARD A.M.E.	Roselle	(908) 241-5588	Evelyn Maynor	153	\$206	\$68	226	1.40%	-7.04%	12.96%
23052	HMC	Flemington	(908) 788-6148	Janine Zanko	113	\$6,645	\$1,912	977	0.76%	-5.17%	13.15%
9075	HOBOKEN N J POLICE	Hoboken	(201) 420-2129	Charles Kosbab	94	\$9,685	\$6,735	810	0.78%	5.25%	23.01%
2155	HOBOKEN SCHOOL EMPLOYEES	Hoboken	(201) 659-0126	William Sloomaker	40	\$59,643	\$24,113	1,882	11.69%	1.70%	23.94%
23807	I.L.A. LOCAL 1235	Newark	(973) 344-8660	Linda Cernadas	108	\$7,252	\$3,720	654	-4.99%	-6.08%	15.87%
17395	IRCO COMMUNITY	Phillipsburg	(908) 859-1811	Jacalyn Frey	33	\$77,928	\$37,970	8,616	2.58%	-4.01%	9.65%
10803	ISRAEL MEMORIAL A M E	Newark	(973) 643-1333	Vernon Webb	151	\$343	\$124	179	-4.72%	-25.65%	40.15%
2493	JERSEY CENTRAL	Cranford	(908) 272-3040	Chris Chichester	68	\$20,047	\$11,914	3,597	8.17%	3.75%	20.33%
6700	JERSEY CITY FIREMEN	Jersey City	(201) 653-8900	Patrick Lacey	84	\$12,167	\$3,280	1,280	0.01%	4.14%	42.49%
6944	JERSEY CITY POLICE	Jersey City	(201) 547-5388	Lynn Stazak	101	\$9,013	\$1,942	1,129	-3.17%	1.37%	17.56%
15483	JERSEY SHORE	Northfield	(609) 646-3339	James Burns	17	\$162,609	\$103,352	13,305	0.79%	2.42%	8.38%
10614	KEARNY MUNICIPAL EMPLOYEES	Kearny	(201) 997-8434	William Pettigrew	100	\$9,018	\$1,486	779	-0.53%	11.57%	16.96%
7958	LAKEHURST NAVAL	Lakehurst NAEC	(732) 323-2496	Valerie Stefanowicz	55	\$31,344	\$13,297	2,189	2.10%	6.45%	11.60%
7184	LIBERTY SAVINGS	Jersey City	(201) 659-3900	Maria Solorzano	28	\$95,455	\$52,246	21,078	7.64%	13.87%	13.02%
2617	LINDEN NJ POLICE & FIREMEN	Linden	(908) 486-7249	Robert Bunk	98	\$9,221	\$1,101	1,354	-3.28%	-6.53%	19.38%
20773	LOCAL 1233	Newark	(973) 824-7246	Khadija Rover	90	\$11,201	\$4,906	767	13.57%	8.92%	17.96%
21109	L'OREAL USA	Mountainside	(732) 499-6679	Sandra Schwab	64	\$23,864	\$11,167	3,170	-3.72%	-9.31%	23.49%
17865	M & C MENLO PARK	Iselin	(732) 205-5199	Kim Maycott	141	\$1,711	\$805	253	-3.43%	5.76%	8.10%
2168	MANVILLE AREA	Manville	(908) 526-8844	Marc Vogel	59	\$27,448	\$16,108	2,017	-2.88%	-9.44%	11.45%
2574	MEMBERS 1ST OF NJ	Vineland	(856) 696-0767	Eileen Crean	38	\$61,407	\$34,803	8,674	5.00%	-0.66%	7.32%
1546	MERCER COUNTY IMPROVEMENT AUTH.	Hamilton	(609) 689-1765	Yavone Thurmon	149	\$454	\$295	196	27.99%	9.04%	22.39%
1351	MERCER COUNTY NJ TEACHERS	Hamilton Square	(609) 586-6669	Adam Romero	56	\$31,319	\$9,947	3,810	-1.38%	9.94%	9.01%
1454	MERCK EMPLOYEES	Rahway	(732) 594-3317	Paul Gentile	2	\$1,907,988	\$151,328	24,862	-0.91%	0.72%	12.56%
21440	MESSIAH BAPTIST CHURCH	East Orange	(973) 676-7374	J. Montgomery	152	\$239	\$55	157	6.09%	49.10%	13.00%
14172	METREX	Kenilworth	(908) 241-6976	Anmarie Duda	123	\$4,600	\$3,630	591	-15.54%	-10.30%	25.23%
18628	MIDDLESEX COUNTY N J EMP.	New Brunswick	(732) 745-3867	Sheila Rice	97	\$9,267	\$1,805	1,561	-1.91%	-14.15%	16.53%
6739	MIDSTATE	Carteret	(732) 541-4151	Tracy Sussmann	69	\$18,768	\$10,378	1,792	10.41%	25.39%	9.43%
16182	MONMOUTH COUNTY POSTAL EMP.	Red Bank	(732) 219-0009	Catherine Costa	61	\$25,060	\$4,837	1,245	-6.02%	1.16%	18.92%
53	MOTION	Linden	(908) 862-6966	Michael Greenwood	37	\$61,417	\$37,131	6,586	-8.22%	-10.84%	7.46%
20463	N. J. LATVIAN	Freehold	(732) 336-0033	Daiga Bruveris	99	\$9,063	\$411	195	-13.72%	-14.68%	11.63%
22449	NESTLE (FREEHOLD) EMPLOYEES	Freehold	(732) 577-7206	Luann Aglietti	136	\$2,303	\$1,137	228	-11.94%	-6.90%	25.53%
2394	NEW BRUNSWICK POSTAL	New Brunswick	(732) 985-4818	Janetta Schwab	76	\$15,419	\$7,070	2,781	-5.34%	-9.26%	12.08%
24167	NEW COMMUNITY	Newark	(973) 621-2363	Mulu Gebreyesus	130	\$3,113	\$1,589	3,633	-5.92%	6.06%	14.01%
9555	NEW JERSEY COMMUNITY	Moorestown	(856) 235-2077	Paul Ladd	104	\$7,840	\$4,869	1,218	-6.98%	7.73%	9.09%
66130	NEW JERSEY LAW AND PUBLIC SAFETY	Trenton	(609) 393-0046	Bonnie Karczewski	44	\$46,883	\$26,299	8,522	-1.28%	-7.32%	17.20%
62796	NEWARK BOARD OF EDUCATION EMP.	Newark	(973) 375-9182	Richard Garcia	62	\$24,992	\$11,042	3,639	-0.67%	59.30%	13.61%
4175	NEWARK FIREMEN	Newark	(973) 589-7199	Kenneth Blaha	77	\$15,326	\$6,892	2,693	-6.41%	-23.95%	12.48%
4611	NEWARK POLICE	Newark	(973) 733-6198	Richard Christopher	118	\$6,222	\$2,420	1,579	-4.31%	-10.96%	24.59%
66159	NEWARK POST OFFICE EMPLOYEES	Newark	(973) 621-7553	Hazel Williams	132	\$2,664	\$1,395	1,235	-22.94%	-7.15%	38.13%
19454	NJ GATEWAY	Dayton	(732) 329-3838	Pierina Pantano	60	\$25,870	\$5,222	2,653	-3.20%	-14.35%	11.69%
9723	NJT EMPLOYEES	Waldwick	(201) 447-6677	Louis Sneyers	72	\$17,404	\$4,247	1,273	8.67%	13.78%	9.76%
1015	NORTH JERSEY	Totowa	(973) 785-9200	Lourdes Cortez	12	\$215,283	\$116,039	24,100	-1.52%	-2.36%	10.02%
13439	NOVA UA	Clifton	(973) 471-0700	Val Bogatchouk	21	\$128,907	\$68,559	3,739	4.13%	7.32%	13.70%
5419	NOVARTIS	East Hanover	(973) 947-1000	Linda Rheiner	24	\$119,280	\$30,718	4,755	-0.67%	-8.01%	11.57%
18759	OCEAN COUNTY EMPLOYEES	Toms River	(732) 341-4004	Irene Marin	142	\$1,485	\$468	493	4.63%	13.09%	15.50%
5987	OCNAC #1	Jersey City	(201) 420-1026	Brent Hamilton	115	\$6,536	\$2,324	2,521	2.68%	-0.03%	11.13%
12175	P S E	Somerset	(732) 764-3087	John Grabenstein	89	\$11,223	\$5,848	1,295	-2.75%	2.72%	13.74%
24226	P.S.E. & G. NUCLEAR EMPLOYEES	Hancocks Bridge	(856) 339-5099	Jody Mortalaro	96	\$9,282	\$4,811	1,264	-8.11%	6.21%	10.52%
2246	PARLIN DUPONT EMPLOYEES	Sayreville	(732) 254-7573	Christina Olender	121	\$5,109	\$2,442	678	1.60%	1.31%	8.71%
12227	PASSAIC POLICE	Passaic	(973) 365-3991	Bart Giaconia	103	\$7,870	\$1,651	620	8.12%	-1.09%	12.16%
8339	PATERSON POLICE	Paterson	(973) 321-1137	Danny Nichols	120	\$5,130	\$1,243	521	2.66%	1.06%	17.49%
8118	PATH	Jersey City	(201) 216-6094	Denise Boyd-Taylor	87	\$11,533	\$7,103	1,285	-2.52%	2.33%	39.12%
12956	PEOPLES TRANSPORT	Mount Ephraim	(856) 931-2180	Patricia Beck	88	\$11,305	\$6,057	1,375	1.23%	1.25%	11.85%
3291	PICATINNY	Dover	(973) 361-5225	Keith McCarthy	7	\$352,639	\$166,857	18,339	2.57%	8.44%	8.56%
15095	PINNACLE	Edison	(732) 225-1505	Steve Lardiere	25	\$103,384	\$72,380	13,992	-2.70%	-11.10%	7.24%
15140	PISCATAWAY TOWNSHIP EMPLOYEES	Piscataway	(732) 562-6572	Stephen Prohaska	140	\$1,784	\$690	306	-4.00%	5.73%	14.88%
66188	PLAINFIELD	Plainfield	(908) 754-4097	Michael Dipaolo	143	\$1,231	\$203	175	-7.17%	-13.66%	20.59%
2892	PLAINFIELD POLICE & FIREMEN'S	Plainfield	(908) 753-3089	JJ Woodring	133	\$2,510	\$858	511	-14.26%	-15.87%	10.00%
64882	POSTAL EMPLOYEES	Trenton	(609) 585-4334	Daryl Belinski	48	\$37,192	\$9,884	2,264	-5.06%	-20.68%	15.92%
21009	PRINCETON	Princeton	(609) 945-6200	Samuel Paulicelli	20	\$131,725	\$62,404	7,896	-4.36%	-1.92%	11.45%
20448	PRINCETON	Nutley	(973) 338-1133	Debi Van Dorn	3	\$466,605	\$398,930	24,808	-2.46%	5.57%	13.02%
11779	PUBLIC SERVICE	Middlesex	(732) 805-9000	Elizabeth Frenz	49	\$36,547	\$15,859	3,554	1.53%	1.72%	12.69%
10741	PUBLIC SERVICE E.D. TRENTON	Mercerville	(609) 799-6919	Douglas Schenck	128	\$3,560	\$518	350	-4.34%	-5.34%	34.75%
9082	PUBLIC SERVICE H C EMPLOYEES	Brick	(888) 606-8877	Edward Sullivan	102	\$8,205	\$1,540	910	-6.00%	-10.75%	30.49%
8993	PUBLIC SERVICE PLAZA	Newark	(973) 430-7923	Jeff Nelson	70	\$18,080	\$2,329	1,196	-3.68%	-4.02%	13.25%
4726	RARITAN BAY	Sayreville	(732) 727-3500	Ronald Behrens	31	\$87,532	\$51,459	11,274	1.48%	-0.96%	7.48%
1166	RESEARCH 1166	Paulsboro	(856) 224-2134	Anemarie Shinn	71	\$17,823	\$6,183	1,168	3.10%	-2.39%	9.54%
13944	RIEGEL	Milford	(908) 995-2326	James Zielinski	22	\$126,301	\$38,406	8,168	-0.92%	10.15%	11.66%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
9237	RUTGERS	New Brunswick	(732) 932-7645	M. Holowka-Bedatsky	34	\$76,692	\$33,927	8,944	-5.38%	-11.10%	6.49%
2107	RUTHERFORD POSTAL DISTRICT EMP.	Lakewood	(732) 987-6533	Howard Bernier	109	\$6,913	\$189	364	-11.61%	-17.62%	8.50%
15370	SAKER SHOP-RITE	Holmdel	(732) 431-4105	Tammy Centimole	105	\$7,754	\$1,498	1,932	1.28%	-6.41%	23.94%
19185	SEAPORT	Elizabeth	(908) 558-6124	Lisa Ramos	35	\$75,900	\$35,496	5,093	0.81%	0.06%	15.60%
3951	SOUTH JERSEY	Deptford	(856) 232-9000	Ernest Huggard	5	\$378,746	\$265,358	53,515	4.44%	1.09%	9.23%
9737	SOUTH JERSEY GAS EMPLOYEES	Folsom	(609) 567-3945	Kathryn Mochan	93	\$9,730	\$3,080	941	-1.19%	-0.77%	26.09%
3126	SOUTHERN MIDDLESEX CO. TEACHERS	East Brunswick	(732) 238-8662	Lynne Fritz	51	\$34,559	\$9,905	3,277	1.83%	0.55%	10.52%
24115	ST. ANDREW KIM	Maplewood	(201) 242-5552	Peter Lee	144	\$1,070	\$225	212	-21.41%	-47.42%	23.08%
2021	TEANECK	Teaneck	(201) 837-1316	Kathryn Compa	80	\$13,190	\$2,296	979	2.84%	9.37%	15.05%
17969	TERMINALS	Carteret	(732) 541-1373	Donald Skrocki	145	\$958	\$751	100	-0.43%	1.75%	29.88%
477	THE ATLANTIC	Kenilworth	(908) 245-1750	Michael Fanelli	11	\$231,607	\$166,960	18,501	4.62%	2.28%	14.40%
7289	THUNDERBOLT AREA	Millville	(856) 327-5755	Robert Millard	63	\$24,487	\$8,049	3,040	1.75%	4.22%	10.23%
4906	TRENTON NJ FIREMEN	Trenton	(609) 989-4030	Mark Robotin	127	\$3,695	\$1,171	896	-0.87%	6.40%	18.05%
2932	TRENTON TEACHERS	Trenton	(609) 890-1630	John Mero	134	\$2,357	\$301	474	-4.43%	-12.56%	10.52%
5736	UNILEVER	Englewood Cliffs	(201) 894-7604	Jim Kopfensteiner	43	\$49,300	\$38,728	1,601	9.58%	-10.32%	7.34%
21244	UNION BUILDING TRADES	Parsippany	(973) 263-0001	Bob Kodan	32	\$82,704	\$40,436	42,034	0.88%	-5.67%	13.41%
14329	UNION COUNTY EMPLOYEES	Elizabeth	(908) 527-4014	Jerry Rajsz	106	\$7,692	\$2,399	1,581	-3.53%	-11.57%	15.83%
13519	UNITED INVESTORS	Linden	(908) 862-5566	Patricia Amato	129	\$3,360	\$1,207	446	-8.98%	-11.07%	8.70%
16577	UNITED POLES	Perth Amboy	(800) 333-7713	Iwona Karpeta	46	\$40,628	\$29,592	1,920	-3.56%	4.50%	9.80%
18195	UNITED TELETECH FINANCIAL	Tinton Falls	(732) 530-8100	Leo Ardine	9	\$283,507	\$209,117	24,154	-5.69%	-14.12%	8.15%
22028	VAH LYONS EMPLOYEES	Lyons	(908) 647-6952	Gloria Westervelt	47	\$38,924	\$7,766	1,654	-9.88%	-4.14%	13.17%
15016	WAKEFERN	Elizabeth	(908) 527-3749	Susan Jelen	92	\$10,349	\$1,659	1,372	2.77%	15.91%	21.25%
2127	WEST HUDSON TEACHERS	North Arlington	(201) 991-0845	Patricia Kilkenny	117	\$6,472	\$1,144	989	-7.03%	-7.87%	11.04%
10432	WEST ORANGE MUNICIPAL	West Orange	(973) 736-1929	John Corcoran	111	\$6,780	\$4,179	1,157	-3.82%	-8.81%	6.63%
16218	XCEL	Bloomfield	(973) 275-9235	Arlene Bernard	15	\$186,564	\$125,126	18,220	7.59%	0.89%	9.73%

STATE TABLE

NEW MEXICO

NEW MEXICO CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	44	42	41	41	41	0.00%	-1.40%
Number of Members	804,535	826,519	865,997	905,068	923,714	2.06%	2.80%
Total Assets (\$000)	\$9,490,085	\$10,076,035	\$10,628,832	\$11,233,187	\$11,853,988	5.53%	4.55%
Total Shares (\$000)	\$8,320,622	\$8,838,940	\$9,307,477	\$9,806,953	\$10,336,366	5.40%	4.43%
Total Loans (\$000)	\$6,269,986	\$6,833,102	\$7,341,336	\$7,924,926	\$8,316,087	4.94%	5.81%
Total Capital (\$000)	\$1,061,462	\$1,118,359	\$1,198,348	\$1,296,535	\$1,425,500	9.95%	6.07%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
66142	ANIMAS	Farmington	(505) 326-7701	Gary Sterton	14	\$134,170	\$80,889	13,654	0.98%	0.10%	10.28%
62783	ARTESIA	Artesia	(575) 748-9779	Ronald Johnston	15	\$113,083	\$75,562	7,621	7.59%	-2.36%	14.25%
62841	BELÉN RAILWAY EMPLOYEES	Belen	(505) 864-4740	Gerry Troyer	22	\$37,725	\$23,691	2,397	14.16%	7.24%	13.63%
7822	CANNON	Clovis	(575) 791-3353	Heather Fowler	17	\$69,018	\$32,436	7,570	3.35%	-4.31%	8.71%
66143	CHAVES COUNTY SCHOOL EMPLOYEES	Roswell	(575) 623-5444	Janet Heider	25	\$28,310	\$9,321	2,448	2.93%	4.44%	17.38%
66097	CUBA	Cuba	(575) 289-3763	Rhonda Jacquez	30	\$16,686	\$7,360	1,792	4.46%	2.15%	15.63%
64759	DEL NORTE	Los Alamos	(505) 455-5228	Chuck Valenti	6	\$701,866	\$556,120	55,621	10.47%	12.21%	11.53%
61559	DEMING SCHOOLS EMPLOYEES	Deming	(575) 546-8310	Jeanie Coppedge	38	\$5,474	\$2,763	791	3.94%	10.19%	19.48%
9566	EDDY	Carlsbad	(575) 887-1784	Donna Davis	19	\$54,886	\$38,887	5,374	10.94%	33.45%	15.42%
8299	ESTACADO	Hobbs	(575) 393-1596	Mark Roddenberry	16	\$70,309	\$41,588	7,703	7.61%	7.57%	11.53%
9370	EVERYONE'S	Tucumcari	(575) 461-0433	Court Watson	23	\$30,349	\$15,743	4,488	0.57%	11.65%	16.00%
62452	FINANCIAL SECURITY	Carlsbad	(575) 887-6030	Judy Carrasco	21	\$48,280	\$31,574	4,820	2.32%	8.10%	13.16%
68244	FIRST FINANCIAL	Albuquerque	(505) 766-5600	Ron Moorehead	8	\$563,340	\$415,025	79,828	3.41%	-5.99%	8.50%
1838	FORT BAYARD	Santa Clara	(575) 534-8888	Yvonne Hernandez	39	\$4,659	\$2,803	1,250	4.80%	8.97%	17.67%
16754	FOUR CORNERS	Kirtland	(505) 598-6623	Marie Shrake	29	\$18,446	\$7,825	5,477	-11.86%	4.44%	19.27%
66149	GUADALUPE	Santa Fe	(505) 982-8942	Winona Nava	12	\$183,021	\$136,273	21,818	8.43%	5.08%	12.97%
66185	HIGH DESERT COMMUNITY	Aztec	(505) 334-3047	Dan Ford	31	\$15,810	\$11,692	1,797	3.74%	5.00%	10.86%
7027	INTERNATIONALITES	Carlsbad	(575) 885-4027	Debbie Murrill	32	\$11,676	\$5,817	1,099	0.77%	9.86%	16.58%
62637	JEMEZ VALLEY	Jemez Springs	(575) 829-3366	Tina Trujillo	26	\$23,878	\$13,097	1,795	-1.45%	-0.08%	14.57%
12199	KIRTLAND	Albuquerque	(505) 254-4369	Tom Shoemaker	4	\$784,055	\$541,902	47,592	3.32%	2.29%	14.82%
66117	LOCO	Alamogordo	(575) 437-3110	Pam Vega	20	\$50,466	\$25,739	5,300	5.08%	14.49%	16.57%
61165	LOS ALAMOS SCHOOLS	Los Alamos	(505) 662-3421	Matthew Schmidt	28	\$19,763	\$14,379	1,800	-0.22%	10.58%	13.21%
13654	MT. TAYLOR	Milan	(505) 287-7551	Jean Griego	41	\$2,085	\$626	354	-1.23%	-4.96%	17.65%
4805	NORTHERN NEW MEXICO SCHOOL EMP.	Santa Fe	(505) 982-3802	Donald Sarich	27	\$23,398	\$9,323	1,767	2.30%	-0.94%	8.58%
948	NUSEDA	Albuquerque	(505) 889-7755	Joe Christian	2	\$2,453,424	\$1,929,622	211,632	7.47%	5.50%	11.58%
8475	OTERO	Alamogordo	(575) 434-8500	Regina Colbert	10	\$337,595	\$195,297	34,175	3.21%	15.10%	14.85%
14758	QUAY SCHOOLS	Tucumcari	(575) 461-3638	Angie White	37	\$6,386	\$4,248	1,053	-2.14%	0.78%	20.20%
66252	QUESTA	Questa	(575) 586-0423	Katherine Flory	33	\$10,767	\$7,377	1,464	7.81%	14.86%	25.36%
61946	RINCONES PRESBYTERIAN	Chacon	(575) 387-6339	Kristen Duran	40	\$4,443	\$3,621	789	8.49%	12.51%	10.93%
62573	RIO GRANDE	Albuquerque	(505) 262-1401	Mike Athens	9	\$344,782	\$259,760	34,601	4.79%	2.07%	16.05%
9093	ROSWELL COMMUNITY	Roswell	(575) 623-7788	Karen Griffo	24	\$28,572	\$22,190	2,288	8.22%	32.14%	14.42%
11316	SANDIA AREA	Albuquerque	(505) 292-6343	Paula Peknik	5	\$758,443	\$685,935	64,739	9.22%	7.31%	11.92%
5851	SANDIA LABORATORY	Albuquerque	(505) 293-0500	Robert Chavez	1	\$2,634,465	\$1,434,092	109,309	2.68%	5.35%	11.53%
964	SOUTHWEST	Albuquerque	(505) 243-6751	Randy Lunsford	18	\$65,848	\$37,582	4,975	5.96%	4.83%	7.88%
65513	STATE EMPLOYEES	Santa Fe	(505) 983-7328	Harold Dixon	7	\$636,268	\$530,221	47,330	14.84%	7.87%	12.02%
7999	TELCO ROSWELL NEW MEXICO	Roswell	(575) 622-4444	Teri Romero	36	\$6,979	\$4,553	1,042	-5.38%	-6.45%	25.55%
19567	THE FLORIST	Roswell	(575) 622-0560	Barrett Lynch	34	\$9,789	\$5,774	787	-8.92%	-20.65%	11.20%
808	U.S. EAGLE	Albuquerque	(505) 342-8888	Marsha Majors	3	\$1,069,474	\$765,783	78,091	1.89%	1.46%	11.44%
10580	U-1ST COMMUNITY	Carlsbad	(575) 887-1785	Theresa Quinonez	35	\$9,446	\$5,203	980	20.43%	24.68%	12.31%
7960	WHITE SANDS	Las Cruces	(575) 647-4500	William Jacobs	11	\$318,093	\$206,015	34,647	2.53%	2.15%	9.59%
60467	ZIA	Los Alamos	(505) 662-4671	Dwayne Herrera	13	\$148,461	\$118,380	11,656	4.38%	3.01%	8.41%

NEW YORK CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	374	360	353	338	328	-2.96%	-2.59%
Number of Members	5,236,361	5,407,364	5,583,567	5,891,869	6,015,960	2.11%	2.81%
Total Assets (\$000)	\$72,421,424,862	\$76,856,799,575	\$80,884,614,189	\$83,906,235,219	\$89,502,667,771	6.67%	4.33%
Total Shares (\$000)	\$61,657,897,742	\$65,379,186,832	\$68,319,896,759	\$71,253,244,614	\$75,797,936,200	6.38%	4.22%
Total Loans (\$000)	\$44,650,545,453	\$48,401,866,181	\$52,250,093,848	\$55,364,639,611	\$58,426,783,278	5.53%	5.53%
Total Capital (\$000)	\$8,198,607,267	\$8,418,199,285	\$8,708,957,240	\$9,085,831,115	\$9,962,694,483	9.65%	3.97%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
24670	1199 SEIU	New York	(212) 957-1055	Kathya Pierre	93	\$73,013	\$22,627	19,964	2.89%	4.42%	8.22%
8512	A C M G	Solvay	(315) 488-4433	Brian May	98	\$66,752	\$42,656	6,761	8.04%	6.27%	7.79%
4170	ABYSSINIAN BAPTIST CHURCH	New York City	(212) 862-5959	Gloria Calhoun	300	\$881	\$89	302	15.25%	12.58%	7.61%
23425	ACADEMIC	Briarcliff Manor	(914) 923-3608	Jonathan Kaufman	137	\$35,380	\$18,857	2,961	-4.38%	-7.48%	10.36%
5579	ACCESS	Clinton	(315) 557-1000	Thomas Owens	55	\$179,621	\$131,807	22,508	3.01%	15.54%	9.74%
15358	ACTORS	New York	(212) 869-8926	Daniel Czerniawski	48	\$231,316	\$95,809	24,849	4.81%	0.64%	8.18%
5546	ADIRONDACK REGIONAL	Tupper Lake	(518) 359-2921	Russell Cronin	115	\$50,131	\$25,787	6,139	2.92%	7.67%	8.90%
24181	ADVANTAGE	Rochester	(585) 454-5900	Jeff Bocach	34	\$368,478	\$261,922	36,028	10.76%	5.95%	9.28%
5785	AFFINITY ONE	Jamestown	(716) 483-2798	Melinda Best	135	\$36,151	\$25,811	3,761	4.11%	10.25%	12.44%
15618	AFGM ENTERPRISES	Cheektowaga	(716) 634-3636	Sandra Randolph	218	\$11,622	\$8,786	1,327	0.33%	6.20%	23.97%
13367	AKRON SCHOOL EMPLOYEES	Akron	(716) 628-1419	Christine Papke	296	\$948	\$579	225	1.28%	19.17%	18.81%
609	ALBANY FIREMENS	Albany	(518) 453-9748	Renee Cowan	179	\$19,426	\$11,148	2,510	2.92%	3.96%	13.07%
15614	ALBION SCHOOL EMPLOYEES	Albion	(585) 589-9204	Beth Ann Navarra	283	\$2,108	\$785	469	-5.12%	-14.80%	18.96%
8975	ALCO	Wellsville	(585) 593-4959	Michael Miller	144	\$32,003	\$20,365	5,538	1.67%	6.95%	15.23%
8950	ALL SOULS	New York	(212) 864-5052	Blanche Hampton	321	\$175	\$3	149	12.34%	-1.64%	13.73%
22883	ALLEGANY FIRST	Fillmore	(585) 567-4103	Jody Vosburg	196	\$15,492	\$7,188	2,116	0.75%	2.75%	10.79%
18409	ALLIANCE NIAGARA	Sanborn	(716) 614-6445	Nancy Sweeney	188	\$16,483	\$6,844	1,299	2.34%	8.81%	8.00%
23283	ALTERNATIVES	Ithaca	(607) 273-4611	Eric Levine	67	\$115,573	\$96,280	10,959	5.94%	8.47%	7.92%
18273	AMERICAN BROADCAST EMPLOYEES	Rockville Centre	(516) 763-7505	Sherry Ahrens	72	\$109,315	\$67,699	8,463	-0.87%	0.23%	10.41%
68433	AMERICU	Rome	(315) 356-3000	Mark Pfisterer	14	\$1,814,188	\$1,238,645	137,035	16.30%	1.51%	8.67%
5439	AMHERST	Amherst	(716) 634-3881	Keri Walczyk	140	\$34,040	\$16,558	3,960	-0.39%	11.02%	8.50%
930	AMNH EMPLOYEES	New York	(212) 769-5117	Iris Calderon	294	\$1,041	\$230	283	-9.96%	21.37%	18.36%
884	ATT-WYO CORRECTIONAL EMPLOYEES	Attica	(585) 591-1055	Rosanne Lefort	203	\$13,841	\$4,336	1,869	2.78%	-4.23%	16.71%
988	AUBURN COMMUNITY	Auburn	(315) 253-2934	Sam Scro	79	\$95,379	\$28,513	7,989	-1.79%	7.16%	10.72%
3653	B E T	Bronxville	(914) 963-1554	William Turner	243	\$7,332	\$978	503	-6.51%	-8.13%	8.11%
10225	BECCO BUFFALO	Tonawanda	(716) 879-0415	Guy Demarie	289	\$1,321	\$509	177	0.67%	-0.14%	15.26%
23888	BEREA	Brooklyn	(718) 778-5617	F.Williams-McDonald	325	\$102	\$16	199	-9.26%	6.70%	17.21%
4735	BETHPAGE	Bethpage	(516) 349-6800	Wayne Grosse	1	\$9,467,660	\$6,574,795	414,044	10.92%	8.84%	8.33%
24790	BEULAH	Brooklyn	(718) 756-2310	Valerie Thomas	320	\$182	\$10	126	1.14%	-46.75%	7.64%
11640	BOULEVARD	Amherst	(716) 691-6727	Miriam Perez	136	\$35,652	\$13,725	4,077	6.50%	0.71%	13.51%
63296	BRANCH 6000 NALC	Amityville	(631) 789-0303	Roger Smith	239	\$8,237	\$3,575	1,446	-5.19%	-2.83%	8.49%
20013	BROCKPORT	Brockport	(585) 637-9179	Matthew Wiecezorek	222	\$11,281	\$8,171	1,391	6.52%	1.04%	9.85%
24642	BROOKLYN COOPERATIVE	Brooklyn	(718) 418-8232	Samira Rajan	147	\$30,461	\$23,746	7,267	20.70%	28.58%	8.22%
20585	BS AND CP HOSPITALS EMPLOYEES	Bronx	(718) 862-5042	James Barge	299	\$897	\$653	389	-28.03%	-17.60%	46.71%
845	BUFFALO CONRAIL	Cheektowaga	(716) 897-2383	Paul Whelan	127	\$40,576	\$29,260	2,559	-3.51%	11.26%	22.91%
23495	BUFFALO COOPERATIVE	Buffalo	(716) 881-3767	John Muldoon	245	\$7,055	\$5,030	1,457	4.28%	-5.55%	7.02%
2209	BUFFALO METROPOLITAN	Buffalo	(716) 847-6960	Jeanne Stadler	73	\$108,125	\$92,831	17,508	1.04%	2.68%	12.25%
1157	BUFFALO POLICE	Buffalo	(716) 851-4490	Lori West	220	\$11,348	\$5,477	2,303	4.33%	3.07%	15.74%
60716	BUFFALO SERVICE	Buffalo	(716) 842-1320	James Furman	104	\$60,160	\$28,012	6,535	2.93%	8.18%	11.83%
20419	BYKOTA	Brooklyn	(718) 783-3630	Aston Forrest	280	\$2,264	\$953	1,003	12.28%	56.18%	8.24%
6930	CADETS	Buffalo	(716) 873-1174	Sandra Kopacz	205	\$13,624	\$9,614	971	3.50%	16.39%	8.77%
16176	CANANDAIGUA	Canandaigua	(585) 394-2436	Barry Stilwell	163	\$25,324	\$11,480	2,470	-0.63%	-2.16%	11.19%
8658	CAP COM	Albany	(518) 458-2195	Chris Mckenna	12	\$1,943,306	\$1,735,726	137,142	12.96%	10.76%	9.99%
19027	CATTARAUGUS COUNTY EMPLOYEES	Little Valley	(716) 938-6071	Anita Fellows	212	\$12,487	\$7,832	1,666	7.62%	6.38%	9.60%
22754	CCSE	Salamanca	(716) 945-5340	Ginger Haley	128	\$39,811	\$19,481	4,985	4.30%	2.31%	10.96%
68322	CFCU COMMUNITY	Ithaca	(607) 257-8500	Lisa Whitaker	19	\$1,092,445	\$802,818	73,702	1.53%	1.69%	14.87%
12912	CHEEKTOWAGA COMMUNITY	Cheektowaga	(716) 684-1741	Cheryl Kuczynski	224	\$10,790	\$7,782	1,116	-0.95%	-1.71%	12.92%
9517	CHEN-DEL-O	Franklin	(607) 829-3560	Sue Giudice	162	\$25,491	\$9,631	3,270	-1.70%	5.72%	10.76%
5127	CHURCH OF THE MASTER	New York	(212) 666-3367	James Parson	297	\$923	\$92	315	0.26%	-33.55%	13.82%
9812	CLARENCE COMMUNITY & SCHOOLS	Clarence	(716) 630-0888	Rebecca Smith	158	\$26,268	\$16,316	3,072	20.63%	5.42%	8.83%
16672	COBBLESTONE COUNTRY	Albion	(585) 589-5286	Christine Ranallo	216	\$11,841	\$8,642	2,294	9.37%	8.45%	7.77%
21878	COLUMBIA GREENE	Hudson	(518) 828-5216	Victoria Marrone	145	\$31,209	\$22,783	4,702	1.45%	3.99%	9.85%
770	COMMUNITY RESOURCE	Latham	(518) 883-2211	Terry Langlois	82	\$93,347	\$77,276	6,954	9.10%	3.85%	11.94%
17665	COMPASS	Oswego	(315) 342-5300	Thomas O'Toole	103	\$60,870	\$37,289	7,030	8.80%	7.51%	17.12%
7504	CONCORD	Brooklyn	(718) 622-0623	Harry Franklin	231	\$9,434	\$657	705	-3.02%	4.38%	17.63%
16951	CONSUMERS	Brooklyn	(718) 266-2204	Stephen Jacoby	99	\$65,543	\$57,956	2,433	4.28%	13.51%	13.75%
1134	CO-OPERATIVE	Woodridge	(845) 434-4550	Guy Jollie	249	\$6,563	\$1,730	605	6.55%	1.74%	12.96%
12671	COOPERS CAVE	Glens Falls	(518) 793-9502	John Jones	201	\$14,153	\$5,435	2,039	2.14%	4.18%	8.09%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
13037	CORE	East Syracuse	(315) 656-8220	William Sweeney	74	\$104,651	\$40,870	9,340	1.62%	-9.06%	11.12%
11723	CORNERSTONE COMMUNITY	Lockport	(716) 434-2290	Eric Hepkins	30	\$441,517	\$269,140	46,769	2.43%	-5.77%	7.71%
1644	CORNING	Corning	(607) 962-3144	Gary Grinnell	16	\$1,504,251	\$1,193,168	113,254	6.49%	5.11%	10.49%
4745	COUNTRYSIDE	East Syracuse	(315) 445-2300	Ben Gasser	58	\$150,837	\$129,347	5,248	-0.76%	-5.49%	15.76%
888	COXSACKIE CORRECTIONAL EMP.	Coxsackie	(518) 731-6004	Virginia Magee	273	\$3,266	\$2,276	615	-0.85%	12.96%	32.98%
2508	CROSSROADS COMMUNITY	Cheektowaga	(716) 896-8084	Kevin Kiehl	96	\$70,503	\$24,470	6,634	3.10%	5.26%	12.75%
22972	CROUSE	Syracuse	(315) 470-7928	Donna Ladley	192	\$16,133	\$6,631	2,269	-1.53%	4.84%	10.85%
13938	CROUSE HINDS EMPLOYEES	Syracuse	(315) 477-5384	Lorrie Butler	254	\$6,119	\$2,113	785	-2.29%	-11.94%	9.49%
22195	CVPH EMPLOYEES	Plattsburgh	(518) 562-7030	Cassie Mooney	234	\$8,964	\$6,744	1,497	0.51%	-4.94%	9.19%
12473	DANNEMORA	Plattsburgh	(518) 825-0323	Chris Hay	52	\$194,959	\$136,083	18,507	6.42%	16.89%	13.52%
68420	DIRECTORS CHOICE	Albany	(518) 456-2686	Michael Lanotte	219	\$11,395	\$8,931	854	15.54%	13.03%	14.35%
1080	DISTRICT #6	Hornell	(607) 324-8384	Susan Butler	186	\$16,717	\$9,105	1,777	2.40%	1.45%	8.91%
20336	DIVISION 726	Staten Island	(718) 356-1616	R. Teraskiewicz	226	\$10,651	\$7,495	2,355	-3.97%	2.03%	15.16%
7118	DUNLOP EMPLOYEES	Buffalo	(716) 873-4112	Ronna Sidoti	208	\$13,007	\$6,741	1,801	-1.06%	11.11%	14.67%
11457	EDGE	Liverpool	(315) 451-0105	T. Lotito-Camerino	116	\$49,206	\$20,238	3,494	4.22%	5.90%	11.47%
13186	ED-MED	Ogdensburg	(315) 393-2873	Michael Brashaw	160	\$25,643	\$9,176	2,170	0.65%	5.23%	10.76%
2346	EDUCATIONAL AND GOVERNMENTAL	Hartsdale	(914) 946-6200	Garrett Gizowski	109	\$55,332	\$14,499	6,431	-0.27%	-4.42%	12.26%
4127	ELEKTRA	New York	(212) 868-7128	Mark Williams	124	\$42,773	\$3,277	6,532	-3.01%	-3.04%	15.00%
63906	EMPIRE BRANCH #36 NALC	New York	(212) 714-9899	Winfred Jenkins	257	\$5,028	\$2,223	2,006	0.84%	-6.88%	6.03%
613	EMPIRE ONE	West Seneca	(716) 854-2458	Kelly Seiser	94	\$72,244	\$39,917	7,139	-5.28%	-8.80%	11.95%
1343	EMPIRT 207	New York	(212) 942-5750	Louis Russo	260	\$4,396	\$2,485	861	-7.19%	5.49%	28.35%
3025	EMPOWER	Syracuse	(315) 477-2200	John Wakefield	11	\$1,954,367	\$1,673,461	211,959	12.68%	8.71%	10.93%
24873	ENCOMPASS NIAGARA	Niagara Falls	(716) 236-7678	Alaina Moeller	223	\$11,138	\$6,076	1,476	-7.18%	-20.75%	15.27%
15129	EPIPHANY	Brooklyn	(718) 782-3576	Nellie Quesada	327	\$90	\$3	50	-34.15%	-85.52%	6.63%
62923	ERIE COUNTY EMPLOYEES	Buffalo	(716) 858-6245	Linda Walker	156	\$26,437	\$9,974	4,095	-0.31%	-1.60%	12.59%
24563	ESL	Rochester	(585) 336-1000	Faheem Masood	3	\$6,813,674	\$3,004,523	379,545	7.59%	2.19%	17.70%
10077	ESQUIRE-GOODFELLOWSHIP	Brooklyn	(718) 258-3942	Scott Geoffon	316	\$304	\$47	89	-1.82%	35.12%	27.51%
18649	EVER \$ GREEN	Rochester	(585) 334-2710	Stephen Daggs	143	\$32,381	\$17,227	2,099	-2.76%	-3.36%	11.22%
24906	EVEREST	Jackson Heights	(718) 806-1419	Raj Biraj Rijal	306	\$579	\$0	284	N/A	N/A	89.88%
19304	FAMILY FIRST	Rochester	(585) 586-8225	Tom Dambra	49	\$229,657	\$184,082	15,219	5.84%	4.00%	10.23%
4246	FAR ROCKAWAY POSTAL	Far Rockaway	(516) 371-6752	Bakari Jones	313	\$319	\$207	82	-12.86%	-0.37%	27.21%
24690	FASNY	Albany	(518) 434-3709	Christina Devaney	209	\$12,853	\$6,199	1,109	-10.52%	4.08%	13.11%
11380	FIDELIS	New York	(212) 234-4121	Mary Barthell	312	\$384	\$74	288	17.93%	8.56%	24.60%
6870	FINANCIAL TRUST	Cheektowaga	(716) 831-3007	John Morrison	66	\$121,891	\$72,261	13,920	54.26%	38.96%	13.06%
18022	FINGER LAKES	Geneva	(315) 781-1334	Bob McFadden	56	\$167,333	\$125,636	20,108	34.91%	35.41%	12.42%
21294	FINGER LAKES HEALTH CARE	Elmira	(607) 733-1304	Amanda Powell	165	\$25,107	\$12,616	3,029	-4.10%	-2.37%	15.58%
22226	FIRST BAPTIST CHURCH	East Elmhurst	(718) 507-5457	Claudette Gray	315	\$313	\$46	169	-5.44%	-18.14%	17.45%
21012	FIRST CHOICE FINANCIAL	Gloversville	(518) 725-3191	Brenda Coon	69	\$114,006	\$62,105	13,036	7.89%	13.87%	12.42%
24270	FIRST FRONTIER	Lynbrook	(516) 599-8243	Susan Maloney	308	\$511	\$208	107	0.49%	-10.22%	13.01%
9604	FIRST HERITAGE	Painted Post	(607) 936-4667	Thomas Pisano	28	\$492,964	\$340,830	43,578	4.59%	8.93%	11.60%
2440	FIRST NEW YORK	Albany	(518) 393-1326	Lucy Halstead	36	\$334,575	\$234,035	32,816	2.10%	5.79%	10.34%
2658	FIRST SOURCE	New Hartford	(315) 735-8571	Tom Neumann	25	\$656,261	\$600,861	51,113	13.01%	10.38%	10.07%
10220	FOCUS FIRST	Rochester	(585) 458-9220	Scott Neal	204	\$13,693	\$6,512	1,452	-14.47%	-22.37%	44.84%
22931	G.P.O.	New Hartford	(315) 724-1654	Nick Mayhew	39	\$309,144	\$187,366	32,368	11.62%	7.63%	10.17%
16236	GATES CHILI	Rochester	(585) 247-1090	Mary Sawnor	164	\$25,208	\$9,649	1,920	2.37%	-1.34%	7.57%
23848	GENESEE CO-OP	Rochester	(585) 461-2230	Melissa Marquez	171	\$23,331	\$13,874	3,865	8.19%	8.11%	8.90%
21658	GENESEE VALLEY	Geneseo	(585) 243-1500	Gerard Koehler	84	\$91,386	\$81,050	8,756	9.96%	10.62%	11.35%
3841	GHS	Binghamton	(607) 723-7962	Howie Meller	60	\$147,782	\$128,250	17,472	2.53%	5.37%	10.44%
11663	GOOD NEIGHBORS	Depew	(716) 681-1460	Emma Smalley	112	\$54,916	\$33,964	6,369	6.27%	16.04%	11.23%
818	GOWANDA AREA	Gowanda	(716) 532-3790	Mary A. Stelley	172	\$21,826	\$8,790	2,044	3.23%	20.10%	10.20%
1059	GRAND CENTRAL TERMINAL EMP.	New York	(212) 697-5367	Inderynia Rubino	241	\$7,585	\$2,120	1,694	0.68%	-1.28%	15.91%
7925	GREAT ERIE	Orchard Park	(716) 662-1311	Robyn Young	81	\$93,448	\$64,719	8,365	5.44%	3.11%	10.70%
11402	GREAT MEADOW	Granville	(518) 642-8100	Ryan Roberts	122	\$44,124	\$33,468	5,042	17.30%	17.34%	10.15%
5163	GREAT NECK SCHOOL EMPLOYEES	Great Neck	(516) 441-4068	Flaviano Pereira	270	\$3,384	\$1,686	459	-5.68%	-2.49%	31.26%
19775	GREATER CENTENNIAL	Mount Vernon	(914) 664-1838	Kim Umstead	324	\$106	\$57	122	-58.74%	-23.89%	20.01%
3759	GREATER CHAUTAUQUA	Falconer	(716) 665-3799	Kelly Haaksma	97	\$68,711	\$37,177	9,886	5.73%	-2.29%	9.61%
20382	GREATER METRO	Long Island City	(718) 361-1002	Peter Nalaskowski	87	\$85,161	\$33,406	4,308	4.49%	-0.58%	10.76%
9537	GREATER NIAGARA	Niagara Falls	(716) 297-5944	Janelle Zasucha	113	\$52,829	\$30,804	8,029	3.91%	17.03%	11.80%
18800	GREATER WOODLAWN	Blasdell	(716) 826-6427	Shirley Meyer	63	\$126,040	\$42,697	16,158	1.49%	2.72%	21.64%
24274	GREECE COMMUNITY	Rochester	(585) 865-2560	Laura Dewey	233	\$9,340	\$7,268	1,465	7.40%	16.17%	9.05%
14505	GRIFFITH INSTITUTE EMPLOYEES	Springville	(716) 592-9887	Sue Bialasik	264	\$4,104	\$2,131	568	4.60%	17.35%	11.78%
2806	HARRISON TEACHERS	Harrison	(914) 777-2935	Virginia Wentink	285	\$1,654	\$647	370	-15.62%	5.06%	8.90%
3703	HOPES EMPLOYEES	Jamestown	(716) 665-5124	Beverly Byers	305	\$633	\$443	156	2.21%	6.66%	7.30%
2041	HORIZONS	Binghamton	(607) 724-5876	Mario Difulvio	71	\$111,799	\$85,829	11,935	1.30%	9.54%	11.99%
3962	HUDSON HERITAGE	Middletown	(845) 560-7156	Michael Ciriello	31	\$435,994	\$362,714	42,383	8.49%	2.17%	8.91%
68342	HUDSON RIVER COMMUNITY	Corinth	(518) 654-9028	Susan Commanda	43	\$279,248	\$244,272	26,320	1.09%	3.92%	12.55%
2812	HUDSON RIVER FINANCIAL	Mohegan Lake	(914) 526-4015	Thomas Powers	100	\$64,319	\$27,724	6,888	8.67%	14.04%	7.81%
68705	HUDSON VALLEY	Poughkeepsie	(845) 463-3011	Mary Madden	5	\$5,351,288	\$3,041,570	303,869	7.35%	1.18%	10.88%
15662	I C S	Elma	(716) 995-2316	Connie Schmidle	284	\$1,780	\$1,143	452	8.48%	-11.21%	7.73%
9952	I R E B	Brooklyn	(718) 834-6142	Andrew Rosenblatt	271	\$3,351	\$721	382	1.04%	-4.51%	15.64%
7717	INNER LAKES	Westfield	(716) 326-3858	Travis Heiser	76	\$100,293	\$41,828	9,236	8.92%	10.85%	8.29%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
16285	INTER-AMERICAN	Brooklyn	(718) 638-3655	David Dyer	301	\$850	\$83	475	2.93%	-11.65%	10.66%
11524	IRS BUFFALO	Buffalo	(716) 854-3714	Lori Makowski	256	\$5,109	\$3,886	910	-1.19%	-0.08%	7.43%
10023	ISLAND	Hauppauge	(631) 851-1100	Bret Sears	15	\$1,527,006	\$873,315	44,732	-6.01%	1.60%	8.87%
110	ITALO-AMERICAN	Glendale	(718) 366-6422	Maria Heidenreich	170	\$23,479	\$16,527	586	5.84%	0.64%	13.43%
3551	JAMESTOWN AREA COMMUNITY	Jamestown	(716) 483-1650	Vicky Burdick	107	\$56,760	\$29,868	6,373	2.76%	9.20%	8.27%
2760	JOVIA FINANCIAL	Westbury	(516) 561-0030	John Deieso	8	\$3,481,966	\$2,887,013	199,326	10.16%	11.87%	9.69%
22220	KALEIDA HEALTH	Buffalo	(716) 859-5960	Michele Walczak	193	\$16,004	\$10,303	3,900	-0.68%	1.62%	12.07%
858	KENMORE N. Y. TEACHERS	Buffalo	(716) 877-1630	Cheryl Scott	118	\$46,888	\$21,228	3,732	1.03%	14.47%	8.24%
23503	KOREAN AMERICAN CATHOLICS	Flushing	(718) 353-7676	Young Ah Kim	168	\$24,643	\$12,786	1,837	-3.97%	-5.06%	8.18%
17878	LAKE SHORE	Angola	(716) 549-4150	Susan George	184	\$16,871	\$8,251	3,173	-0.79%	2.35%	11.57%
23317	LAST	Long Island City	(718) 937-6677	Kamini Manna	328	\$51	\$0	245	-65.90%	-100.00%	80.81%
18422	LATVIAN	Melville	(631) 481-1491	Brigita Klaus	275	\$3,214	\$458	148	-5.72%	-30.60%	18.81%
22625	LEATHERSTOCKING REGION	Cooperstown	(607) 547-5700	Anoel Kelly	114	\$51,044	\$28,101	4,575	-0.82%	20.24%	11.98%
12170	LEROY	Le Roy	(585) 768-7207	Geraldine Panek	206	\$13,551	\$6,550	1,707	4.15%	0.48%	7.93%
10728	LEWISTON PORTER	Youngstown	(716) 286-7293	Kenneth Stadler	213	\$12,232	\$5,576	919	6.00%	-5.26%	11.57%
12833	LEXINGTON AVENUE	Rochester	(585) 254-4543	Aaron King	187	\$16,638	\$14,499	3,994	8.54%	5.89%	7.33%
9676	LINTON	Tonawanda	(716) 879-2363	Donna Matisko	250	\$6,539	\$4,292	1,065	1.47%	-11.67%	20.32%
22447	LOCAL 41 IBEW	Orchard Park	(716) 662-6133	Stacy Bognar	221	\$11,301	\$7,071	1,692	4.28%	2.68%	10.20%
23144	LOCAL 804	Long Island City	(718) 878-4622	Ysemmy Abood	185	\$16,774	\$10,243	2,697	-0.11%	6.10%	29.21%
17372	LOCKPORT SCHOOLS	Lockport	(716) 433-7740	Tammy Dodge	194	\$15,827	\$11,242	1,412	14.48%	41.58%	8.91%
3256	LONG BEACH TEACHERS	Long Beach	(516) 897-2064	James Fiola	272	\$3,271	\$901	446	-10.88%	-16.09%	22.90%
75	LONG ISLAND CITY POSTAL EMPLOYEES	Long Island City	(718) 786-3991	Colleen Paolicelli	278	\$2,624	\$89	269	-2.56%	-0.63%	23.66%
2782	LONG ISLAND STATE EMPLOYEES	Hauppauge	(631) 291-9160	Joyce Miller	197	\$15,025	\$4,130	2,111	3.90%	-0.63%	9.35%
24232	LOWER EAST SIDE PEOPLE'S	New York	(212) 529-8197	Maureen Genna	106	\$57,922	\$45,994	8,129	4.03%	2.49%	10.86%
20341	LUFTHANSA EMPLOYEES	East Meadow	(516) 296-9478	Franz Ortner	78	\$97,733	\$6,785	1,245	-1.61%	-5.97%	14.98%
2800	MAMTA	Mamaroneck	(914) 834-3200	Dean Reben	215	\$12,103	\$1,167	1,068	-5.19%	-1.00%	10.23%
11550	MARYVALE SCHOOLS	Cheektowaga	(716) 633-8750	Sarah Brusco	235	\$8,913	\$3,646	1,000	0.04%	-11.14%	17.74%
13766	MCT	Amsterdam	(518) 842-1840	Patty Macek	111	\$54,971	\$9,224	3,576	-0.47%	8.77%	10.62%
12546	MEDICAL EMPLOYEES OF STATEN ISLAND	Staten Island	(718) 876-2721	Susan Ortolano	276	\$2,823	\$1,354	971	-1.78%	2.39%	7.58%
20885	MEDISYS EMPLOYEES	Jamaica	(718) 206-8216	Karilyn Neumann	154	\$27,501	\$4,991	3,789	-3.00%	1.04%	9.42%
10684	MERIDIA COMMUNITY	Hamburg	(716) 648-4411	Mike Hoffman	90	\$78,971	\$68,587	8,453	4.58%	7.57%	12.96%
20857	METRO REALTORS	West Babylon	(631) 661-4800	Luisa Harman	189	\$16,426	\$14,013	2,215	1.03%	0.59%	10.29%
15766	MID-HUDSON VALLEY	Kingston	(845) 336-4444	Wayne Winkler	20	\$1,084,245	\$810,328	80,460	3.46%	8.64%	9.47%
907	MOHAWK PROGRESSIVE	Schenectady	(518) 372-0828	C. McCormack Graver	232	\$9,393	\$6,414	1,079	-2.25%	-0.24%	9.13%
20823	MOHAWK VALLEY	Marcy	(315) 624-2950	Crystal Sicilia	132	\$37,212	\$21,179	3,250	3.91%	6.32%	13.14%
22566	MONEY	Syracuse	(315) 671-4000	Bruce Lagrow	121	\$44,145	\$27,301	4,019	8.25%	-3.83%	13.57%
15669	MOOG EMPLOYEES	East Aurora	(716) 655-2360	Frank Dumond	54	\$181,107	\$88,856	9,462	2.33%	5.03%	22.48%
15021	MORTON LANE	Buffalo	(716) 837-2007	Judy Bleichfeld	119	\$46,798	\$21,938	4,161	0.86%	7.05%	14.04%
132	MOUNT VERNON NY POSTAL EMPLOYEES	Mount Vernon	(914) 668-0638	Mary Barthell	291	\$1,271	\$378	176	-5.96%	-31.90%	16.26%
23444	MSBA EMPLOYEES	Garden City	(516) 766-0009	Julia McLaughlin	259	\$4,764	\$1,938	1,360	-5.08%	-7.09%	3.30%
60153	MUNICIPAL	New York	(212) 238-3300	Jane Dobbs	9	\$3,052,271	\$1,938,817	572,313	5.39%	-1.23%	4.75%
20060	N.U.L.	New York	(212) 558-5300	Caron Washington	318	\$229	\$17	93	-1.83%	-32.44%	26.35%
1404	NASSAU FINANCIAL	Westbury	(516) 742-4900	John Decelle	33	\$389,444	\$231,608	22,254	-1.02%	-13.62%	6.31%
3850	NCPD	Plainview	(516) 938-0300	Peter Dittko	23	\$764,862	\$203,807	15,582	1.79%	5.49%	15.48%
24589	NEIGHBORHOOD TRUST	New York	(212) 740-0900	R. Monge-Portaro	210	\$12,766	\$7,784	3,984	7.75%	6.82%	11.53%
24784	NEW COVENANT DOMINION	Bronx	(718) 328-3930	Rachel McCarthy	297	\$923	\$353	309	-23.91%	-25.58%	9.58%
9358	NEW YORK TIMES EMPLOYEES	New York	(212) 354-0351	Darlene Greene	91	\$74,913	\$30,189	6,035	-0.36%	-2.09%	17.00%
23958	NEW YORK UNIVERSITY	New York	(212) 995-3171	Mira Ness	159	\$26,054	\$19,073	6,957	7.52%	22.39%	10.68%
63856	NEWSPAPER EMPLOYEES	Albany	(518) 454-5363	Rhonda Bachman	309	\$499	\$222	131	-37.34%	-20.25%	57.79%
10613	NIAGARA FALLS AIR FORCE	Niagara Falls	(716) 297-4034	Melissa Trosterud	198	\$14,945	\$5,542	1,932	5.79%	7.23%	13.92%
98	NIAGARA FALLS TEACHERS	Niagara Falls	(716) 285-5569	Dawn Stanisz	211	\$12,590	\$4,616	1,450	2.28%	17.44%	15.02%
63793	NIAGARA FRONTIER FEDERAL MUNI. EMP.	Niagara Falls	(716) 284-2161	Tony Minicucci	277	\$2,803	\$1,416	438	4.73%	-13.09%	14.46%
1842	NIAGARA MOHAWK POWER CORP TROY EMP.	Troy	(518) 270-3400	Terance Fisher	266	\$3,725	\$3,307	565	-0.80%	0.08%	8.84%
3285	NIAGARA REGIONAL	North Tonawanda	(716) 694-4987	Donna Wick	141	\$32,862	\$20,552	2,656	9.20%	7.35%	9.62%
8693	NIAGARA'S CHOICE	Niagara Falls	(716) 284-4110	Daniel Keleher	51	\$196,262	\$130,831	24,248	2.49%	9.94%	10.07%
14040	NIAGARA-WHEATFIELD	Sanborn	(716) 731-2632	Gregory Hughes	182	\$17,744	\$6,259	2,009	4.53%	14.20%	8.31%
21026	NORTH FRANKLIN	Malone	(518) 483-8668	Darin Childs	101	\$64,105	\$35,663	5,044	1.82%	15.31%	13.50%
21630	NORTHEASTERN OPERATING ENGINEERS	Whitestone	(718) 847-8484	Timothy Faughnan	95	\$70,720	\$59,226	2,341	1.34%	2.50%	8.54%
68696	NORTHERN	Watertown	(315) 782-0155	Dan St. Hilaire	42	\$282,729	\$251,948	31,709	15.15%	8.44%	7.54%
19774	NORTHERN CHAUTAUQUA	Silver Creek	(716) 934-3111	Edward Gallivan	267	\$3,664	\$1,941	611	0.86%	-7.09%	9.13%
61651	NORTON-TROY EMPLOYEES	Watervliet	(518) 266-2481	Joan Theilemann	255	\$5,498	\$1,704	497	-10.13%	-2.16%	17.70%
18620	NORWICH-TELOPS	Norwich	(607) 336-4988	Sheryl Harmon	237	\$8,540	\$5,844	1,266	-1.65%	9.67%	11.78%
19216	NY TEAM	Hicksville	(516) 822-1070	Robert Young	131	\$37,702	\$14,587	6,141	-0.88%	-0.14%	6.11%
18238	NYM	Brooklyn	(718) 780-3618	Sabrina Singh	183	\$17,702	\$3,996	2,878	-2.82%	-12.46%	15.41%
23700	O & R UTILITIES EMPLOYEES	Monroe	(845) 774-0831	Mark Welshoff	190	\$16,411	\$13,870	1,409	5.86%	31.64%	13.18%
19269	OCEAN FINANCIAL	Oceanside	(516) 620-8100	Joseph Tedesco	37	\$321,849	\$188,599	14,671	3.19%	-4.35%	8.40%
21083	OLEAN AREA	Olean	(716) 372-6607	Stephen Foster	41	\$304,763	\$176,923	19,022	3.66%	1.34%	15.15%
7656	OLEAN TEACHERS' AND POSTAL	Olean	(716) 373-0155	Patricia Sander	176	\$20,641	\$8,643	1,968	7.60%	3.82%	8.68%
13102	ONEIDA COUNTY	Utica	(315) 798-5741	Mary Williams	207	\$13,322	\$4,609	1,843	2.24%	9.54%	11.54%
14462	ONTARIO SHORES	Newfane	(716) 778-7423	Mark Ruppert	75	\$102,064	\$50,430	7,318	8.13%	9.35%	9.88%
21927	OSWEGO COUNTY	Oswego	(315) 343-7822	Bill Carhart	77	\$97,884	\$79,513	12,439	16.20%	7.61%	8.32%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
14436	OSWEGO TEACHERS EMPLOYEES	Oswego	(315) 342-4574	Joseph Dwyer	123	\$43,647	\$24,366	2,682	5.41%	15.13%	11.26%
4480	PALISADES	Pearl River	(845) 602-4242	Tony Molina	53	\$188,245	\$134,724	14,762	-3.70%	2.02%	10.17%
16933	PARKS HERITAGE	Glens Falls	(518) 926-4700	Csilla Bell	152	\$28,253	\$18,624	3,703	-1.09%	-5.97%	13.27%
23658	PAUL QUINN	Jamaica	(718) 739-3353	Pegi Brown	314	\$314	\$34	162	-12.56%	14.23%	25.85%
15459	PENN SOUTH COOPERATIVE	New York	(212) 675-3200	Robert Pillartz	236	\$8,631	\$7,261	724	-2.10%	-4.88%	13.61%
3633	PEOPLE'S ALLIANCE	Hauppauge	(631) 434-3500	Carol Allen	45	\$269,572	\$177,545	38,028	2.75%	1.62%	9.30%
15516	PERU	Peru	(518) 643-9915	Maggie Pope	169	\$23,751	\$15,284	3,113	16.14%	15.47%	13.63%
19085	PITTSFORD	Mendon	(585) 624-7474	Brian Scudder	32	\$418,586	\$316,578	20,656	5.82%	8.77%	11.36%
12873	PLATTSBURGH CITY SCHOOL DISTRICT	Plattsburgh	(518) 561-4510	Anna Sherman	253	\$6,192	\$5,259	727	-6.45%	-4.84%	19.25%
22592	POLISH & SLAVIC	Brooklyn	(718) 610-3970	B. Chmielewski	10	\$2,068,242	\$1,167,591	100,841	4.41%	5.10%	10.10%
9532	PORT CHESTER TEACHERS	Rye Brook	(914) 939-4870	Steven Cohen	139	\$34,210	\$7,879	2,821	-1.50%	6.27%	9.00%
18635	PORT WASHINGTON	Port Washington	(516) 883-3537	Michael Fitzgerald	120	\$44,472	\$34,522	2,533	12.16%	3.69%	14.15%
6958	PORT WASHINGTON TEACHERS	Port Washington	(516) 883-1227	Barbara Yoniak	227	\$10,512	\$2,866	900	-5.23%	-14.94%	34.10%
3947	QSIDE	Queens Village	(718) 353-1300	Mark Johnson	117	\$47,810	\$30,485	7,830	-2.54%	-4.84%	8.45%
22769	QUORUM	Purchase	(914) 641-3700	Bruno Sementilli	22	\$841,254	\$727,232	71,690	2.48%	3.35%	7.70%
1317	REDIFORM NIAGARA FALLS NY	Niagara Falls	(716) 284-2430	Tammy Reynolds	228	\$10,377	\$7,405	2,188	0.87%	8.87%	16.52%
20258	RELIANT COMMUNITY	Sodus	(315) 483-6936	Pamela Heald	29	\$473,195	\$365,067	41,910	6.40%	5.14%	10.35%
2008	REMINGTON	Ilion	(315) 894-9924	Tracey Davenport	125	\$41,718	\$25,343	4,735	4.55%	18.16%	14.30%
24715	RIVERSIDE	Kenmore	(716) 875-1747	Tracey Landahl	110	\$55,294	\$41,496	5,540	1.23%	6.29%	11.60%
817	ROCHESTER & MONROE CO. EMP.	Rochester	(585) 546-4279	William Allen	167	\$24,776	\$20,303	3,996	-1.88%	0.39%	12.22%
680	ROCHESTER AREA STATE EMPLOYEES	Rochester	(585) 272-0020	Carl Byers	202	\$14,120	\$6,333	1,850	-2.36%	-5.18%	12.06%
22078	ROCHESTER POLISH	Rochester	(585) 266-5876	Margaret Urban	242	\$7,456	\$1,758	384	-0.38%	-13.36%	20.54%
15080	ROCKLAND EMPLOYEES	Spring Valley	(845) 371-5804	Miriam Fernandez	130	\$38,346	\$30,510	7,008	1.57%	6.17%	12.11%
1810	ROME	Rome	(315) 339-1658	Karen Bailer	173	\$21,152	\$14,959	1,957	-4.14%	-0.13%	9.49%
12624	ROME TEACHERS	Rome	(315) 336-7810	Tracy Worden	126	\$41,711	\$18,641	3,421	3.57%	9.48%	13.01%
10022	S I EMPLOYEES	Saratoga Springs	(518) 584-4100	Peggy Murphy	310	\$411	\$89	95	5.27%	-31.38%	29.47%
18528	SAINT JOHN A M E	Niagara Falls	(716) 285-6432	Ann Palmer	319	\$186	\$102	188	-7.08%	1.59%	12.55%
9871	SAINT LAWRENCE	Ogdensburg	(315) 393-3530	Todd Mashaw	57	\$160,962	\$129,521	10,810	2.08%	5.68%	10.87%
5252	SARATOGA'S COMMUNITY	Saratoga Springs	(518) 583-2323	Don Denofio	129	\$38,914	\$34,848	5,641	-1.08%	5.14%	7.57%
21231	SCF WESTCHESTER N. Y. EMPLOYEES	White Plains	(914) 694-3421	Patricia Clarke	286	\$1,605	\$639	315	-4.57%	-3.18%	21.47%
16278	SCHENECTADY COUNTY EMPLOYEES	Schenectady	(518) 374-3830	Denelle Albert	263	\$4,149	\$2,844	760	2.81%	3.22%	6.76%
9486	SCHOOL SYSTEMS	Troy	(518) 286-1611	Joseph Wiley	83	\$92,655	\$36,316	5,199	4.20%	5.68%	8.07%
15672	SEACOMM	Massena	(315) 764-0566	Scott Wilson	26	\$568,934	\$337,745	48,263	3.42%	1.64%	15.49%
20496	SECNY	Syracuse	(315) 469-5599	Walter Bobesky	50	\$201,429	\$126,606	15,647	7.87%	3.54%	8.28%
7217	SELF RELIANCE NEW YORK	New York	(212) 473-7310	Bohdan Kurczak	17	\$1,388,544	\$691,774	15,216	4.01%	-1.43%	16.85%
24863	SENECA NATION OF INDIANS	Irving	(716) 532-8179	Debra Culligan	268	\$3,649	\$2,347	1,951	10.73%	20.40%	10.48%
10933	SERUV	Painted Post	(607) 936-2293	Nancy Williamson	38	\$320,929	\$237,979	35,825	3.31%	5.69%	13.90%
6011	SIDNEY	Sidney	(607) 561-7300	James Reynolds	27	\$521,758	\$377,288	52,628	8.55%	13.09%	13.72%
4441	SING SING EMPLOYEES	Ossining	(914) 762-3372	Dennis Manwaring	230	\$9,791	\$4,445	1,533	1.93%	0.46%	18.07%
20279	SISTER'S HOSPITAL EMPLOYEES	Buffalo	(716) 862-1472	Julia Defranks	240	\$8,139	\$3,460	1,573	-2.86%	17.19%	10.29%
20292	SLOAN PUBLIC SCHOOLS	Cheektowaga	(716) 897-7800	Tina Roskwitalski	281	\$2,233	\$1,922	495	1.37%	8.82%	10.43%
22247	SMSD	Buffalo	(716) 834-7200	Michael Soehner	282	\$2,206	\$785	372	-0.90%	-4.90%	19.72%
7846	SOLUTIONS	Elmira	(607) 734-7144	Thomas Wood	155	\$26,950	\$17,800	3,752	0.92%	4.92%	10.56%
17891	SOUTH TOWNS COMMUNITY	Lackawanna	(716) 827-7788	Diana Lavis	191	\$16,204	\$5,270	2,360	0.25%	-4.30%	8.17%
23177	SOUTHERN BAPTIST CHURCH OF NY	New York	(212) 316-6409	Tanyika Brime	323	\$162	\$50	99	-5.48%	-1.06%	9.46%
9107	SOUTHERN CHAUTAUQUA	Lakewood	(716) 665-7000	John Felton	86	\$90,062	\$79,312	15,906	10.19%	15.58%	9.99%
18858	SPC BROOKLYN	Brooklyn	(718) 857-5543	Balfour Thompson	311	\$393	\$67	336	1.72%	-0.05%	10.82%
14522	SPECIAL METALS	New Hartford	(315) 797-3575	Jaime McCloskey	225	\$10,662	\$8,645	998	8.14%	29.28%	14.19%
14884	SPENCERPORT	Spencerport	(585) 352-6890	Nancy Bodhorn	149	\$29,106	\$19,120	4,429	2.70%	-7.97%	8.62%
1787	SPERRY ASSOCIATES	Garden City Park	(516) 873-7171	Kevin Healy	46	\$268,804	\$172,930	16,331	7.83%	-1.81%	8.07%
5263	ST. AUGUSTINE PRESBYTERIAN	Bronx	(718) 542-7253	Jose Sprouse	326	\$100	\$2	117	4.13%	-40.48%	6.48%
21355	ST. JOHN UNITED	Buffalo	(716) 847-1815	Lionel Davis	295	\$1,013	\$272	1,113	-1.92%	-4.39%	15.97%
7586	ST. JOHN'S BUFFALO	Buffalo	(716) 823-1527	Dorothy Ellis	262	\$4,237	\$2,649	2,400	2.94%	-6.33%	7.27%
3306	ST. JOSEPHS PARISH BUFFALO	Buffalo	(716) 833-9670	Michael Bondanza	85	\$90,562	\$73,273	6,393	14.16%	7.04%	9.59%
7172	ST. PHILIP'S CHURCH	New York	(212) 862-4940	Thomas Wernham	287	\$1,372	\$64	367	3.72%	-42.31%	29.58%
18090	ST. PIUS X CHURCH	Rochester	(585) 247-0724	Ann Hynes	89	\$78,977	\$60,127	6,608	4.58%	-2.83%	10.76%
16207	STATE CIVIL SERVICE EMPLOYEES	Watertown	(315) 785-2400	Jacqueline Ramirez	174	\$20,778	\$17,844	2,293	10.31%	22.98%	10.95%
51	STATE EMPLOYEES	Albany	(518) 464-5252	Michael Castellana	7	\$4,055,933	\$2,568,466	349,654	7.96%	8.92%	7.84%
20799	STATE UNIVERSITY OF NY GENESEO	Geneseo	(585) 245-5700	Barbara Dillon	248	\$6,698	\$1,789	598	-6.47%	-7.27%	26.47%
6225	STEBUEN CITIZENS	Bath	(607) 776-3684	Brandy Holbrook	157	\$26,303	\$6,846	2,941	1.54%	9.25%	15.93%
24036	STEWARTS	Saratoga Springs	(518) 581-1201	John Bottisti	153	\$28,070	\$7,323	3,017	34.85%	6.73%	7.04%
10773	STRATTON AIR NATIONAL GUARD	Scotia	(518) 372-1254	Barbara Secore	303	\$722	\$540	841	-28.83%	-17.77%	42.49%
18823	STS. PETER & PAUL	Brooklyn	(917) 279-0050	Wilfredo Negron	288	\$1,331	\$136	222	-7.05%	-18.15%	23.06%
17914	SUFFOLK	Medford	(631) 924-8000	Ralph Spencer	18	\$1,227,734	\$748,783	61,541	9.04%	4.57%	9.55%
16360	SUMA YONKERS	Yonkers	(914) 220-4900	Roman Kozicky	35	\$343,187	\$215,947	7,144	3.40%	2.77%	14.28%
1884	SUNMARK	Latham	(518) 382-2597	Frank Degraw	24	\$740,218	\$651,155	62,294	17.28%	10.04%	9.09%
21851	SUNY FREDONIA	Fredonia	(716) 673-3585	Nancy Narraway	133	\$36,552	\$12,194	3,547	7.80%	9.25%	11.58%
11470	SWEET HOME	Amherst	(716) 691-9187	Kathryn Getz	138	\$35,044	\$19,411	3,117	1.50%	7.95%	7.75%
23865	SYRACUSE COOPERATIVE	Syracuse	(315) 473-0270	Christina Sauve	166	\$24,986	\$22,021	4,889	-7.25%	1.57%	7.79%
6627	SYRACUSE FIRE DEPARTMENT EMP.	Syracuse	(315) 471-4621	Jeffrey Fragale	80	\$93,763	\$54,470	6,021	2.90%	5.26%	13.67%
24387	SYRACUSE POSTAL	Syracuse	(315) 458-5550	Tanya Buffham	200	\$14,469	\$2,015	1,380	2.26%	-5.85%	9.48%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
12957	TCT	Ballston Spa	(518) 884-7002	Curt Cecala	47	\$235,855	\$178,612	13,521	11.57%	7.00%	7.93%
8116	TEACHERS	Smithtown	(631) 698-7000	Brad C. Calhoun	2	\$7,508,575	\$4,891,597	339,192	3.01%	9.98%	9.41%
19401	TEG	Poughkeepsie	(845) 452-7323	Ronald Flaherty	40	\$305,532	\$227,401	35,802	5.19%	5.79%	8.53%
24862	THE FINEST	New York	(646) 661-1886	Keith Stone	217	\$11,647	\$10,700	5,129	48.10%	47.53%	7.39%
22456	THE HEART CENTER	Roslyn	(516) 562-6650	Maureen Duff	180	\$19,135	\$6,406	2,427	2.02%	9.87%	12.88%
4580	THE SUMMIT	Rochester	(585) 453-7000	Laurie Baker	21	\$1,000,696	\$891,271	88,128	12.74%	4.56%	9.57%
3300	THE URBAN STREET BISCUIT WKRS	Buffalo	(716) 891-6564	Joan Sowinski	304	\$704	\$385	130	-2.96%	-20.99%	29.93%
22962	TOMPKINS EMPLOYEES	Ithaca	(607) 272-8567	Kimberly Payne	238	\$8,401	\$6,754	1,167	6.52%	13.53%	11.69%
22464	TONAWANDA COMMUNITY	Buffalo	(716) 873-4688	Melinda Hedges	142	\$32,660	\$10,884	5,996	1.37%	4.95%	8.17%
22167	TONAWANDA VALLEY	Batavia	(585) 343-5627	Kristine Duran	68	\$114,550	\$55,467	13,395	5.22%	9.00%	9.10%
23717	TOWN OF CHEEKTOWAGA	Cheektowaga	(716) 686-3497	Rick Roll	161	\$25,557	\$12,141	1,445	3.50%	11.03%	15.20%
15539	TOWN OF HEMPSTEAD EMPLOYEES	North Baldwin	(516) 867-4730	Robert Muir	64	\$124,662	\$59,024	8,639	-1.87%	-4.12%	6.82%
9219	TRAILNORTH	Ticonderoga	(518) 585-6725	Shawn Hayes	70	\$112,690	\$50,879	9,771	4.87%	15.31%	9.94%
15067	TRANSFIGURATION PARISH	Brooklyn	(718) 388-0729	Eladio Lamboy	229	\$10,249	\$4,501	2,247	-2.39%	-7.59%	6.99%
21831	TRANSIT	Valley Stream	(718) 425-1312	Barbara Byram	199	\$14,801	\$2,181	3,572	2.68%	-3.87%	11.72%
798	TRANSIT AUTHORITY DIVISION B	New York	(212) 942-1448	Robert Potter	252	\$6,232	\$1,955	1,790	0.82%	-3.52%	11.33%
8885	TRI STATE AREA	Hoosick Falls	(518) 686-4504	Jim Martinez	148	\$30,223	\$16,359	3,595	15.66%	8.72%	10.30%
119	TRIBORO POSTAL	Flushing	(718) 961-7585	Bernadette Summa	65	\$124,278	\$11,823	4,283	1.49%	7.83%	16.75%
21875	TRI-COUNTY	Delewan	(716) 496-5087	Sylvia Chase	265	\$4,039	\$2,453	823	-2.57%	6.29%	20.32%
23198	TRI-LAKES	Saranac Lake	(518) 891-1666	Heather DeForest	178	\$19,440	\$10,191	2,255	13.04%	1.06%	8.25%
15928	TROY	Troy	(518) 272-1688	Kevin Gordon	274	\$3,246	\$1,990	489	-5.45%	10.51%	14.75%
20290	TWIN RIVERS	Massena	(315) 764-0240	Jane Tjo	146	\$31,083	\$14,619	2,739	4.31%	-1.53%	12.79%
20613	UFIRST	Plattsburgh	(518) 324-5700	Linda Bourgeois	88	\$83,659	\$66,661	8,914	1.39%	16.00%	16.67%
21586	UHS EMPLOYEES	Johnson City	(607) 763-6565	Kay Murray	177	\$19,905	\$10,703	3,337	10.18%	6.35%	9.35%
8854	UKRAINIAN	Rochester	(585) 544-9518	Oleg Lebedko	44	\$271,039	\$241,736	22,178	10.42%	7.05%	9.12%
17107	UKRAINIAN NATIONAL	New York	(212) 533-2980	N. Pachashynska	59	\$150,417	\$84,231	5,961	2.71%	2.34%	10.95%
21694	ULSTER	Kingston	(845) 339-5544	William Querbes	62	\$129,757	\$41,940	7,957	1.36%	-5.82%	8.80%
3313	UMICO	New Hartford	(315) 734-2139	Michelle Siriano	244	\$7,101	\$4,968	1,067	-1.79%	-1.61%	11.90%
16790	UNION BAPTIST GREENBURGH	White Plains	(914) 948-6917	W. Harris-Ahyoung	307	\$529	\$135	277	112.51%	78.52%	19.58%
5655	UNION CONGREGATIONAL	New York	(212) 281-2662	Joan Carter	317	\$257	\$10	80	-0.39%	-75.87%	22.76%
5588	UNITED NATIONS	Long Island City	(347) 686-6660	William Predmore	4	\$5,980,675	\$3,556,605	146,355	9.52%	12.68%	10.33%
9478	UNITED NEIGHBORS	Watertown	(315) 782-6476	Jocelyn Rutigliano	261	\$4,330	\$2,629	950	-12.12%	-16.28%	4.60%
3714	UNIVERSITY SETTLEMENT	New York	(212) 674-9120	Clara Lagos	302	\$751	\$191	178	-1.88%	15.57%	11.23%
20547	UPSTATE MILK EMPLOYEES	Cheektowaga	(716) 332-5337	Gail Fronczak	279	\$2,564	\$931	549	2.38%	-5.94%	9.14%
10746	UPSTATE TELCO	Gloversville	(518) 773-6548	Barbara Insognia	258	\$4,890	\$1,496	635	1.13%	15.20%	16.04%
24823	URBAN UPBOUND	Long Island City	(718) 784-5050	Chhanda Sutton	293	\$1,057	\$202	1,076	-3.12%	-9.76%	10.06%
5973	US COURT HOUSE SDNY	New York	(212) 349-0406	Nora Masi	269	\$3,551	\$2,461	519	2.32%	-1.65%	19.29%
6265	US WEATHER BUREAU NY	Bohemia	(631) 244-2511	Eleanor Waymer	290	\$1,292	\$40	124	-5.47%	-12.56%	16.82%
17587	USALLIANCE FINANCIAL	Rye	(914) 921-0500	Kris Van Beek	13	\$1,843,868	\$1,618,251	120,310	11.51%	9.27%	8.54%
11157	UTICA DISTRICT TELEPHONE EMP.	Utica	(315) 724-5133	Patrick Gallagher	134	\$36,165	\$16,184	1,903	-2.26%	6.48%	30.63%
2252	UTICA GAS & ELECTRIC EMP.	New Hartford	(315) 733-1596	John Deecher	92	\$74,612	\$54,004	3,017	11.66%	13.52%	18.00%
2208	UTICA POLICE DEPARTMENT	Utica	(315) 223-3592	Francis Noti	246	\$6,876	\$3,725	601	-7.35%	1.05%	20.49%
1125	VAN CORTLANDT COOPERATIVE	Bronx	(718) 549-5858	Mirela Alexe	102	\$61,692	\$16,222	3,076	-5.75%	-22.22%	6.92%
24598	VARICK MEMORIAL	Uniondale	(516) 564-6061	Lynette Robinson	322	\$166	\$13	175	-23.04%	-32.05%	11.44%
17429	VISIONS	Endwell	(607) 786-2000	Tyrone Muse	6	\$4,274,925	\$2,932,533	209,867	4.40%	4.31%	12.88%
6112	WATERTOWN POSTAL	Watertown	(315) 788-4163	Kelly Donnelly	251	\$6,345	\$2,008	592	-20.17%	3.07%	13.24%
16335	WEBSTER	Webster	(585) 671-8900	Walter Zehder	195	\$15,689	\$10,684	2,310	0.76%	2.49%	8.20%
15386	WESTAR	Camillus	(315) 672-7827	Karen Grabowski	151	\$28,636	\$13,747	2,761	1.83%	-1.64%	9.87%
24731	WESTERN DIVISION	Williamsville	(716) 632-9328	Robert Harms	61	\$141,254	\$61,206	8,372	1.08%	6.90%	16.17%
16042	WESTERN NEW YORK	West Seneca	(716) 674-3199	Marie Betti	108	\$56,286	\$35,564	7,967	5.78%	-1.01%	9.74%
15324	WESTSIDE COMMUNITY	Churchville	(585) 293-3840	Joan Hawthorne	181	\$18,736	\$10,666	1,971	6.94%	9.45%	7.58%
3110	WHITE PLAINS P O EMPLOYEES	White Plains	(914) 761-6507	Patricia Clarke	292	\$1,061	\$132	90	-3.84%	14.03%	26.98%
8618	WILLIAMSVILLE	Amherst	(716) 691-3110	Sandra Castiglia	214	\$12,167	\$5,994	2,032	2.38%	-3.39%	10.87%
21168	WINTHROP-UNIVERSITY HOSPITAL EMP.	Mineola	(516) 493-9400	Mira Ness	150	\$28,835	\$17,489	3,666	-8.26%	14.80%	8.89%
14836	WIT	Rochester	(585) 454-4580	David Wright	175	\$20,739	\$17,543	4,138	6.37%	4.79%	10.37%
63918	YONKERS POSTAL EMPLOYEES	Yonkers	(914) 423-7628	Ginger Watkins	247	\$6,741	\$1,659	532	-3.77%	-6.43%	19.52%
2819	YONKERS TEACHERS	Yonkers	(914) 376-7088	William Turner	105	\$60,023	\$4,050	2,897	2.92%	-1.29%	12.67%

STATE TABLE

NORTH CAROLINA

NORTH CAROLINA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	79	74	72	71	68	-4.23%	-2.95%
Number of Members	3,780,802	3,997,235	4,140,998	4,318,145	4,464,863	3.40%	3.38%
Total Assets (\$000)	\$46,213,726	\$50,309,350	\$53,898,440	\$56,447,368	\$60,255,563	6.75%	5.45%
Total Shares (\$000)	\$41,429,687	\$45,209,184	\$48,268,849	\$50,292,279	\$53,716,120	6.81%	5.33%
Total Loans (\$000)	\$28,377,880	\$31,107,401	\$34,091,987	\$36,434,998	\$38,746,885	6.35%	6.43%
Total Capital (\$000)	\$4,319,584	\$4,657,242	\$5,052,095	\$5,526,577	\$6,068,939	9.81%	7.04%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
23386	ACCLAIM	Greensboro	(336) 332-5302	Valerie Marsh	40	\$47,634	\$34,139	7,177	8.92%	-4.69%	8.96%
24438	ALLEGACY	Winston Salem	(336) 774-3400	Cathy Pace	5	\$1,636,541	\$1,201,627	154,871	12.36%	5.64%	10.46%
60660	ALLVAC SAVINGS	Monroe	(704) 291-7112	Joy Page	61	\$7,562	\$4,457	1,366	-5.74%	5.78%	16.96%
22119	AMERICAN PARTNERS	Reidsville	(336) 349-2729	Brian Bone	33	\$56,601	\$48,039	8,173	8.20%	17.54%	11.01%
62114	ARCADE	Asheville	(828) 254-1582	Charlene Hyatt	62	\$6,933	\$3,656	954	-6.43%	-2.77%	12.96%
63519	BLUE FLAME	Charlotte	(704) 523-0075	Charles Lowe	45	\$29,684	\$17,568	3,318	-7.50%	-7.49%	19.92%
7955	BRAGG MUTUAL	Fayetteville	(910) 488-3515	Steve Foley	27	\$75,428	\$38,999	9,825	15.29%	5.75%	10.95%
19788	CAROLINA	Cherryville	(704) 435-0186	Donna Beringer	35	\$52,073	\$40,760	6,698	1.37%	8.61%	10.09%
24801	CAROLINA COOPERATIVE	Charlotte	(704) 543-8901	Ashley Hill	42	\$40,621	\$31,035	9,386	2.03%	9.06%	13.06%
23494	CAROLINAS TELCO	Charlotte	(704) 391-5600	Chris Dickman	11	\$445,485	\$273,898	32,578	3.80%	13.28%	15.95%
60721	CHAMPION	Canton	(828) 648-1515	Jake Robinson	15	\$287,326	\$238,770	27,137	12.12%	-6.16%	12.09%
63566	CHARLOTTE FIRE DEPARTMENT	Charlotte	(704) 375-3950	Deborah Trotter	39	\$48,231	\$23,586	2,923	-0.24%	-4.07%	13.65%
24808	CHARLOTTE METRO	Charlotte	(704) 375-0183	Bob Bruns	9	\$590,198	\$424,596	60,051	16.33%	9.87%	10.57%
24898	CIVIC	Raleigh	(984) 232-2700	Maurice Smith	41	\$42,490	\$18,750	679	6,492.75%	908,772.42%	13.01%
18297	COASTAL	Raleigh	(919) 420-8000	Chuck Purvis	2	\$3,387,042	\$2,856,122	270,377	10.22%	4.12%	11.24%
66856	CS	Catawba	(828) 241-6048	Steven Vaden	44	\$29,780	\$11,852	2,827	-10.10%	-3.04%	15.75%
20575	DILL	Roxboro	(336) 503-6544	Bettye Watts	66	\$860	\$449	250	-11.96%	0.49%	43.86%
18616	DUKE UNIVERSITY	Durham	(919) 684-6704	Daniel Berry	21	\$149,478	\$78,403	16,434	3.16%	-4.73%	8.92%
63663	ECUSTA	Pisgah Forest	(828) 884-7283	Lisa Rathburn	30	\$60,385	\$26,834	6,768	-3.71%	9.96%	11.59%
24819	ELECTEL COOPERATIVE	Raleigh	(800) 849-5600	Scott Armstrong	37	\$48,700	\$32,264	7,440	-7.72%	-3.62%	14.04%
66354	EMERGENCY RESPONDERS	Winston Salem	(336) 723-0619	Janita Rickett	50	\$24,360	\$17,763	2,833	17.77%	3.88%	11.74%
62673	FIRST CAROLINA PEOPLE'S	Goldsboro	(919) 736-0885	Crystal Grant	47	\$28,902	\$24,345	2,339	-0.97%	3.82%	9.59%
7870	FIRST FLIGHT	Cary	(919) 851-5690	Al Fallon	19	\$188,352	\$106,653	19,467	-4.10%	-20.43%	14.05%
68593	FIRST LEGACY COMMUNITY	Charlotte	(704) 375-5781	Michelle Outlaw	46	\$29,331	\$25,172	7,945	-12.58%	62.54%	9.43%
13690	FORT BRAGG	Fayetteville	(910) 487-8200	Todd Kenthack	12	\$419,831	\$242,741	39,147	4.95%	8.15%	11.96%
64034	GREATER KINSTON	Kinston	(252) 527-4002	Jaimie Spruill	56	\$11,624	\$7,231	5,564	2.05%	-10.79%	11.50%
63445	GREENSBORO	Greensboro	(336) 855-0662	Carol Roberts	52	\$20,781	\$5,970	2,102	-6.46%	1.46%	24.84%
24840	GREENSBORO MUNICIPAL	Greensboro	(336) 373-2090	Jerry Wise	34	\$56,469	\$41,801	6,172	4.65%	-0.17%	12.11%
62985	GUCO	Greenville	(252) 551-1599	Tim Lineberry	57	\$11,395	\$5,862	1,968	-6.85%	3.08%	15.54%
21044	HAMLET	Hamlet	(910) 582-1227	Al Parrish	54	\$14,942	\$7,733	2,511	-5.95%	-24.28%	5.96%
66317	HEALTHSHARE	Greensboro	(336) 832-8219	Genice Decorte	43	\$37,053	\$22,993	5,827	3.11%	13.96%	12.63%
22740	HSM	Hickory	(828) 328-2201	Lori Whitener	63	\$4,262	\$3,223	2,222	-19.15%	-7.05%	15.39%
3685	INTERNAL REVENUE EMPLOYEES	Greensboro	(336) 852-7511	Rose Sims	53	\$17,637	\$4,708	929	-11.36%	9.86%	17.84%
68430	LATINO COMMUNITY	Durham	(919) 688-9270	Luis Pastor	10	\$491,047	\$390,739	83,977	50.62%	25.95%	9.97%
24813	LION'S SHARE	Salisbury	(704) 636-0643	Mark Curran	36	\$51,167	\$39,422	12,133	8.00%	2.88%	8.88%
11409	LITHIUM	Bessemer City	(704) 868-0890	Eric Campbell	59	\$9,748	\$6,975	1,286	14.22%	20.68%	18.54%
24003	LOCAL GOVERNMENT	Raleigh	(919) 755-0534	Maurice Smith	4	\$2,234,264	\$1,865,815	356,277	9.64%	6.99%	9.54%
12977	MARINE	Jacksonville	(910) 577-7333	Jeff Clark	8	\$717,163	\$485,279	83,034	-3.92%	1.11%	8.96%
60149	MCDOWELL CORNERSTONE	Marion	(828) 652-4141	Amy Johnson	48	\$27,050	\$10,917	2,999	2.29%	-2.96%	19.90%
60002	MEMBERS	Winston Salem	(336) 748-4800	Robert Donley	14	\$326,695	\$150,132	50,571	16.61%	14.88%	12.61%
63595	MOUNT VERNON BAPTIST CHURCH	Durham	(919) 688-1823	Rosalyn Cole	68	\$160	\$7	311	-0.23%	22.41%	35.55%
68531	MOUNTAIN	Waynesville	(828) 456-8627	Patty Idol	17	\$223,408	\$138,128	26,608	6.52%	-1.44%	10.09%
12004	NORTH CAROLINA COMMUNITY	Goldsboro	(800) 734-8204	Mark Lesnau	28	\$72,708	\$26,649	6,490	-0.75%	0.37%	10.44%
24140	NORTH CAROLINA PRESS ASSOCIATION	Raleigh	(919) 839-5338	Daniel Morris	60	\$8,498	\$2,327	1,446	0.97%	-4.44%	13.82%
63425	NOVA	Charlotte	(704) 392-3418	Joy Watts	23	\$106,391	\$59,684	12,346	-2.25%	-5.80%	17.57%
932	OTEEEN V.A.	Asheville	(828) 298-8521	Maria Mathis	49	\$24,394	\$4,156	2,272	-1.93%	-9.95%	7.78%
65781	PIEDMONT	Statesville	(704) 873-6400	Ginger Waddell	64	\$4,089	\$2,403	926	-7.87%	-19.91%	14.42%
60160	PIEDMONT ADVANTAGE	Winston Salem	(336) 744-8502	Dion Williams	13	\$347,179	\$277,271	40,692	1.09%	-3.65%	10.52%
15863	PREMIER	Greensboro	(336) 370-1286	Lori Thompson	20	\$187,929	\$129,644	27,706	1.96%	6.19%	16.19%
8660	RIEGELWOOD	Riegelwood	(910) 655-2274	June Bigford	24	\$93,314	\$59,529	12,516	-10.52%	-3.97%	15.22%
18550	RTP	Morrisville	(919) 941-5700	Charles Venable	22	\$111,789	\$72,445	9,700	-0.70%	-7.71%	9.83%
24802	SELF-HELP	Durham	(919) 683-2000	Martin Eakes	6	\$1,205,558	\$1,017,605	82,300	9.38%	5.82%	16.05%
66258	SELF-HELP	Durham	(919) 956-4400	Martin Eakes	7	\$1,100,500	\$824,061	79,874	9.18%	25.49%	15.26%
19826	SHAW UNIVERSITY	Raleigh	(919) 546-8440	Nnamdi Onuorah	67	\$388	\$167	146	-17.65%	-18.48%	30.00%
24811	SHUFORD	Hickory	(828) 568-1234	Jerry Gaillard	51	\$23,320	\$18,110	4,192	1.29%	6.12%	12.71%
66310	STATE EMPLOYEES'	Raleigh	(919) 839-5000	Mike Lord	1	\$41,376,687	\$24,457,472	2,465,313	6.18%	6.29%	8.50%
63020	SUMMIT	Greensboro	(336) 662-6200	Sam Whitehurst	16	\$263,554	\$189,153	38,616	-0.56%	6.37%	15.08%
65384	TCP	Rural Hall	(336) 969-6518	Barbara Isaacs	58	\$10,741	\$7,513	1,444	1.47%	15.51%	21.13%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
21639	TEAM AND WHEEL	Winston Salem	(336) 785-0103	Juanita Brewer	55	\$12,088	\$8,751	2,012	3.29%	17.48%	14.77%
66319	TELCO	Tarboro	(252) 823-0119	Charles Johnson	31	\$59,888	\$39,143	8,131	5.16%	-19.87%	11.94%
63545	TELCO COMMUNITY	Asheville	(828) 252-6458	David Burnette	18	\$198,671	\$140,452	28,859	3.96%	5.32%	11.89%
66320	TEXAS GULF CAROLINA EMP.	Aurora	(252) 322-4111	Tina Taylor	65	\$2,370	\$1,054	461	-9.64%	-1.00%	39.42%
7840	TRULIANT	Winston Salem	(336) 659-1955	Todd Hall	3	\$2,711,723	\$2,208,882	254,373	9.67%	9.40%	8.89%
13492	VISION FINANCIAL	Durham	(919) 477-0696	Dawn Swaningson	38	\$48,587	\$22,666	8,586	-3.56%	-9.28%	11.39%
24807	WELCOME	Morrisville	(919) 474-3240	Stacey Mills	25	\$83,664	\$51,604	7,379	1.42%	-10.65%	13.92%
66324	WEYCO	Plymouth	(252) 793-7000	Eli Roberson	29	\$71,499	\$32,314	5,220	-5.90%	28.72%	13.82%
24814	WINSTON-SALEM	Winston Salem	(336) 727-2663	John Jameson	32	\$58,621	\$38,739	14,205	-0.72%	-16.64%	12.92%
66854	WNC COMMUNITY	Waynesville	(828) 456-1840	Randall Crawford	26	\$82,721	\$45,680	4,204	0.57%	6.42%	15.79%

STATE TABLE

NORTH DAKOTA

NORTH DAKOTA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	38	37	36	35	34	-2.86%	-2.20%
Number of Members	216,417	212,599	212,065	209,291	209,561	0.13%	-0.64%
Total Assets (\$000)	\$3,454,246	\$3,565,573	\$3,675,958	\$3,804,758	\$3,991,094	4.90%	2.93%
Total Shares (\$000)	\$3,006,339	\$3,081,166	\$3,134,475	\$3,277,551	\$3,433,729	4.77%	2.69%
Total Loans (\$000)	\$2,473,916	\$2,517,345	\$2,572,720	\$2,692,155	\$2,773,081	3.01%	2.31%
Total Capital (\$000)	\$430,796	\$463,178	\$493,343	\$516,804	\$560,843	8.52%	5.42%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
12980	AFFINITY FIRST	Minot	(701) 857-5541	Kelly Duchsherer	14	\$48,617	\$25,241	2,969	-0.03%	-5.15%	15.42%
64294	AREA COMMUNITY	Grand Forks	(701) 772-2690	Lonny Nygren	22	\$23,671	\$17,092	2,828	-1.14%	4.59%	18.38%
1888	ASPIRE	Minot	(701) 837-5353	Mindee Kohlman	9	\$128,491	\$103,204	6,550	3.73%	2.32%	13.00%
61637	CAPITAL	Bismarck	(701) 255-0042	Vance Reinbold	2	\$540,918	\$404,932	30,037	10.73%	5.19%	12.38%
61390	CITY AND COUNTY EMPLOYEES	Fargo	(701) 237-4493	Dawn Rognljen	27	\$14,302	\$6,516	1,522	5.79%	0.34%	10.39%
61336	COMMUNITY	New Rockford	(701) 947-5011	Barbara Messner	7	\$173,224	\$35,871	4,997	5.12%	4.22%	15.28%
63613	DAKOTA PLAINS	Edgeley	(701) 493-2334	Michael Reinsnour	11	\$81,425	\$67,340	4,401	4.49%	2.11%	8.86%
1862	DAKOTA TELCO	Fargo	(701) 298-8207	Mary Hildre	24	\$20,079	\$1,009	810	-4.28%	5.17%	12.81%
62380	DAKOTA WEST	Watford City	(701) 444-6484	Jeff Meyer	6	\$264,130	\$115,742	6,940	-3.76%	-3.78%	13.15%
64444	ELM RIVER	Kindred	(701) 428-9111	Erin Olstad	19	\$25,383	\$18,909	1,418	-4.12%	0.92%	16.71%
9102	F.F.E.	Fargo	(701) 235-1359	Emily Teberg	32	\$4,411	\$1,542	533	-0.27%	2.47%	11.50%
47	FARGO PUBLIC SCHOOLS	Fargo	(701) 365-0480	Mari Gagelin	15	\$41,701	\$19,770	2,535	8.85%	13.15%	13.33%
288	FARGO VA	Fargo	(701) 280-0870	Jana Thune	29	\$11,113	\$6,510	1,498	-0.85%	-0.73%	12.49%
60103	FIRST COMMUNITY	Jamestown	(701) 252-0360	Steve Schmitz	1	\$850,203	\$670,405	43,979	3.04%	-1.48%	13.57%
64240	FLASHER COMMUNITY	Flasher	(701) 597-3391	Darla Schafer	30	\$11,025	\$7,546	782	6.69%	-1.11%	9.67%
62722	FREEDOM COMMUNITY	Fargo	(701) 232-0828	Mary Hagen	18	\$26,936	\$14,375	2,588	-1.05%	2.29%	8.98%
3660	G.E.M.	Minot	(701) 852-3866	Kim Colbenson	17	\$27,936	\$11,809	1,824	4.41%	8.98%	9.15%
61648	HOMETOWN	Kulm	(701) 647-2448	Harold Hagen	8	\$134,164	\$117,043	3,322	6.39%	5.81%	15.03%
62218	LAMOURE	Lamoure	(701) 883-5241	Eric Musland	20	\$24,398	\$16,141	1,226	-4.99%	0.49%	15.56%
64688	LISBON FARMERS UNION	Lisbon	(701) 683-2296	Daniel Wagner	33	\$4,267	\$3,342	257	-7.17%	33.28%	67.74%
62593	MED PARK	Grand Forks	(701) 780-5733	Cheryl Malm	25	\$16,438	\$10,456	1,945	-9.23%	-4.10%	14.06%
8943	MINOT AREA SCHOOLS	Minot	(701) 857-4430	Dee Kraft	28	\$11,300	\$4,393	1,128	7.38%	0.43%	7.92%
62563	NORTH STAR COMMUNITY	Maddock	(701) 438-2222	Bob Herrington	5	\$311,146	\$253,901	19,747	3.95%	4.67%	13.81%
147	NORTHERN STATES PWR. CO. EMP.	Grand Forks	(701) 795-5244	Tom Millette	34	\$1,345	\$886	128	-6.87%	7.28%	9.82%
1344	NORTHERN VALLEY	Grand Forks	(701) 772-7922	Nancy Vodden	26	\$14,310	\$8,873	1,394	-5.85%	-5.08%	11.85%
951	POSTAL FAMILY	Fargo	(701) 232-6910	Karen Andersen	21	\$23,695	\$10,600	2,383	0.84%	1.79%	11.16%
60787	RAILWAY	Mandan	(701) 667-9500	Paul Brucker	10	\$122,122	\$88,009	7,478	11.39%	7.54%	13.83%
13067	RIVERFORK	Grand Forks	(701) 775-0593	Veronica Holweger	23	\$22,594	\$15,207	2,190	-3.55%	9.04%	13.20%
146	TEL-U-WATT	Minot	(701) 838-9810	Connie Dosch	31	\$5,238	\$4,002	413	2.55%	26.08%	8.70%
60790	TOWN AND COUNTRY	Minot	(701) 852-2018	Jeremiah Kossen	3	\$484,003	\$409,566	21,667	10.45%	8.27%	13.50%
65578	UNITED SAVINGS	Fargo	(701) 235-2832	Jim Schaeftbauer	12	\$70,367	\$53,089	5,147	6.99%	5.23%	14.95%
1904	UNIVERSITY	Grand Forks	(701) 777-2274	Lacey Terwee	16	\$34,569	\$18,402	3,446	-1.38%	1.12%	12.29%
64408	VUE COMMUNITY	Bismarck	(701) 223-6533	Steve Delap	13	\$58,771	\$37,662	3,336	0.78%	8.81%	12.82%
61758	WESTERN COOPERATIVE	Williston	(701) 572-4000	Melanie Stillwell	4	\$358,802	\$193,698	18,143	4.87%	2.33%	12.18%

OHIO CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	308	290	276	264	257	-2.65%	-3.56%
Number of Members	2,818,789	2,859,872	2,942,520	3,017,174	3,046,164	0.96%	1.56%
Total Assets (\$000)	\$26,619,851	\$28,214,967	\$29,534,416	\$31,003,749	\$33,054,716	6.62%	4.43%
Total Shares (\$000)	\$22,879,193	\$24,169,941	\$25,470,587	\$26,638,512	\$28,186,792	5.81%	4.26%
Total Loans (\$000)	\$17,394,578	\$19,063,947	\$20,435,693	\$21,974,293	\$22,738,152	3.48%	5.50%
Total Capital (\$000)	\$3,067,072	\$3,205,088	\$3,378,884	\$3,625,013	\$3,930,804	8.44%	5.09%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
96652	540 IBEW	Massillon	(330) 833-8337	Kimberly Lowe	244	\$1,029	\$520	474	0.11%	2.61%	15.65%
97111	ABBEY	Vandalia	(937) 898-7800	Dean Pielemeier	66	\$93,420	\$66,026	10,710	-7.07%	-8.36%	8.81%
97094	ACHIEVE	Elyria	(440) 324-3400	Neil Sommers	43	\$156,783	\$58,571	12,394	4.20%	3.80%	11.76%
3447	ACME	Eastlake	(440) 946-1980	Theresa Halaburda	167	\$14,118	\$5,996	2,959	-0.26%	-6.86%	18.92%
61383	ADVANTAGE	Mansfield	(419) 529-5603	Robert Grove	117	\$35,817	\$21,095	5,250	-4.93%	-9.39%	9.88%
96656	AKRON FIRE POLICE	Akron	(330) 798-1994	Linda Williams	129	\$28,855	\$16,441	3,821	3.26%	2.61%	7.72%
63084	AKRON MUNICIPAL EMPLOYEES	Akron	(330) 375-2020	Sandra Evans	204	\$6,448	\$2,057	1,282	5.05%	-0.76%	9.54%
4845	ALL SAINTS	Garfield Heights	(216) 587-0631	Connie Straight	156	\$19,945	\$10,114	2,907	-9.68%	6.86%	22.49%
5845	ALLWEALTH	Hamilton	(513) 868-5881	Kim Eads	154	\$20,659	\$14,881	3,248	7.93%	3.60%	9.97%
96660	ANTIOCH	Cleveland	(216) 421-8885	Alicia Green	226	\$2,734	\$287	969	-9.88%	-1.23%	36.31%
7072	ASHLAND COMMUNITY	Ashland	(419) 289-6211	Dan O'Connell	163	\$16,237	\$11,118	3,107	1.19%	-8.06%	8.39%
68587	ASSOCIATED SCHOOL EMPLOYEES	Youngstown	(330) 792-4000	Michael Kurish	53	\$133,496	\$103,415	14,255	1.90%	6.70%	11.12%
63532	ATOMIC	Piketon	(740) 289-5060	Thomas D. Griffiths	20	\$349,388	\$283,760	54,383	11.07%	10.50%	8.61%
63446	ATRIUM	Middletown	(513) 420-5179	Cindy Cottongim	189	\$8,873	\$4,650	1,233	-0.90%	-1.38%	12.98%
96761	AURGROUP FINANCIAL	Fairfield	(513) 942-4422	Tim Boellner	42	\$159,296	\$111,928	16,168	2.32%	-0.64%	8.40%
12539	BARDES EMPLOYEES	Cincinnati	(513) 533-6200	Barbara Robers	241	\$1,134	\$831	288	0.05%	29.99%	9.60%
63375	BAY AREA	Oregon	(419) 698-2962	Jennifer Tober	86	\$66,096	\$42,095	5,773	7.60%	3.41%	13.47%
68539	BEST REWARD	Brook Park	(216) 367-8000	John Shirilla	41	\$160,142	\$33,472	13,200	9.75%	1.96%	12.77%
511	BFG	Akron	(330) 374-2990	Michael Owens	50	\$144,236	\$87,667	24,796	-1.17%	-0.23%	12.90%
1199	BMI	Dublin	(614) 707-4000	Bill Allender	10	\$517,710	\$378,033	39,832	4.24%	4.56%	10.02%
11445	BREWSTER	Brewster	(330) 767-4345	Joanne Smith	135	\$25,270	\$11,306	3,382	9.48%	-0.57%	14.88%
62406	BRIDGE	Columbus	(614) 466-4988	Jarod Bach	68	\$90,047	\$61,721	11,132	3.97%	4.28%	12.46%
97078	BSE	Cleveland	(440) 243-9180	Drema Braun	164	\$16,155	\$6,405	2,738	-2.58%	2.31%	9.83%
96672	BUCKEYE STATE	Akron	(330) 531-9197	Michael Abernathy	79	\$75,245	\$60,186	14,408	-1.95%	2.88%	11.08%
11440	BUTLER HERITAGE	Middletown	(513) 423-2921	Sandy Creach	176	\$12,398	\$4,299	1,362	2.84%	-1.39%	9.19%
63633	C.C.C. VAN WERT	Van Wert	(419) 238-5241	Catherine Joseph	252	\$512	\$261	118	-2.49%	-18.12%	39.92%
68707	CARDINAL	Mentor	(440) 266-2200	Christine Blake	32	\$236,222	\$183,065	28,970	-1.96%	2.58%	12.86%
6636	CAREY POVERELLO	Carey	(419) 396-6071	Austin Pahl	149	\$21,174	\$9,244	1,831	0.51%	-0.75%	14.48%
5852	CENTURY	Cleveland	(216) 535-3200	Sharon Churchill	17	\$413,061	\$285,996	34,251	5.88%	3.51%	9.32%
62352	CES	Mount Vernon	(740) 397-1136	Sandy Coffing	48	\$148,510	\$84,534	15,819	0.70%	1.65%	10.99%
63100	CHAMPION	Toledo	(419) 407-4140	Steve Grindle	94	\$54,051	\$24,099	6,339	0.44%	-9.81%	13.47%
20570	CHAMPION	Cambridge	(740) 432-6713	Mary Dougherty	209	\$5,549	\$2,355	762	0.31%	-3.03%	13.03%
20186	CHILDREN'S MEDICAL CENTER	Cincinnati	(513) 636-4470	Sarah Lupariello	99	\$46,363	\$25,307	6,623	24.68%	-3.93%	13.53%
5741	CHIVAHO	Chillicothe	(740) 775-3381	Laura Roberts	133	\$27,387	\$12,221	2,652	-5.94%	6.12%	15.91%
5524	CHRISTO REY	Ney	(419) 658-2707	Cindy Siler	236	\$1,587	\$1,007	512	-7.52%	5.00%	15.84%
65205	CINCINNATI EMPLOYEES	Harrison	(513) 367-4495	Christian Eldridge	134	\$26,409	\$14,956	1,694	-3.63%	4.39%	13.10%
21157	CINCINNATI HEALTHCARE ASSOCIATES	Cincinnati	(513) 585-2398	Rick Williams	155	\$20,039	\$7,035	4,643	4.64%	-1.06%	9.56%
7088	CINCINNATI INTERAGENCY	Cincinnati	(513) 569-7878	Karen Anderson	126	\$29,825	\$12,719	2,534	-0.09%	-2.53%	13.49%
389	CINCINNATI OHIO POLICE	Cincinnati	(513) 381-2677	Barbara Harper	56	\$125,791	\$69,096	10,233	7.82%	0.44%	12.35%
21930	CINFED	Cincinnati	(513) 333-3835	Jay Sigler	11	\$498,507	\$394,343	36,926	8.58%	6.40%	11.31%
22151	CLEVELAND CHURCH OF CHRIST	Cleveland	(216) 761-2110	Christina Tarter	256	\$277	\$110	480	9.23%	-18.89%	18.00%
61300	CLEVELAND HEIGHTS TEACHERS	Cleveland	(216) 371-2550	Debra Lavin	200	\$7,127	\$2,115	1,097	-2.06%	7.68%	19.58%
62588	CLEVELAND POLICE	Cleveland	(216) 861-3535	Yolanda Roldan	120	\$33,931	\$17,214	4,521	-0.85%	6.74%	10.71%
24516	CLEVELAND SELFRELIANCE	Parma	(440) 884-9111	Orest Liscynsky	64	\$96,763	\$25,046	3,438	8.48%	-0.52%	16.79%
294	CME	Columbus	(614) 224-8890	Jeff Carpenter	24	\$297,060	\$244,291	35,902	6.61%	3.26%	9.28%
66840	CODE	Dayton	(937) 222-8971	Scott Rutherford	52	\$136,805	\$91,254	13,342	5.72%	0.40%	10.95%
63676	COLUMBIANA COUNTY SCHOOL EMP.	Lisbon	(330) 424-9649	Jeannette Marra	192	\$8,676	\$2,870	1,042	1.65%	1.50%	18.48%
7393	COLUMBUS METRO	Columbus	(614) 239-0210	Tim Richey	31	\$236,663	\$186,684	19,157	3.67%	-2.32%	11.48%
21873	COMMODORE PERRY	Oak Harbor	(419) 898-3366	Mike Barr	97	\$47,224	\$37,198	6,525	9.93%	8.07%	9.23%
61094	COMMUNITY FIRST	Ashtabula	(440) 997-5919	Mark DeGeorge	75	\$77,851	\$36,578	5,469	4.49%	6.16%	15.10%
62628	COMMUNITY ONE CREDIT UNION OF OHIO	North Canton	(330) 305-3050	Paula Heitger	70	\$87,196	\$45,271	8,822	3.97%	12.20%	9.64%
95008	COMMUNITY STAR	Elyria	(440) 365-7342	David Jezewski	82	\$72,265	\$44,058	9,121	6.45%	-10.05%	9.80%
97092	COMMUNITY UNITED	Strongsville	(440) 572-9950	Donna Hovatter	181	\$11,520	\$7,669	2,447	3.61%	-14.50%	16.01%
21511	COSHOCTON	Coshocton	(740) 623-0527	Seanda McCoy	239	\$1,229	\$673	627	-11.55%	-6.98%	9.00%
68561	CREDIT UNION OF OHIO	Hilliard	(614) 487-6650	Rich Capuano	51	\$141,777	\$68,668	19,150	2.08%	-1.30%	10.83%
2535	CSE	Canton	(330) 452-9801	Stan Barnes	26	\$276,065	\$174,006	44,641	11.21%	0.65%	9.57%
66835	DAY AIR	Kettering	(937) 643-2160	Bill Burke	14	\$425,903	\$337,483	45,341	7.36%	10.98%	14.55%
97105	DAYMET	Dayton	(937) 236-2562	Steven Shore	67	\$90,577	\$67,397	8,087	1.75%	-8.42%	9.20%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
64825	DECA	Cincinnati	(513) 541-2480	Patricia Luken	205	\$5,936	\$3,879	1,476	7.56%	24.00%	18.50%
15882	DESCO	Portsmouth	(740) 354-7791	Lee Powell	23	\$304,797	\$198,346	23,189	4.28%	8.41%	12.11%
552	DILLONVALE	Dillonvale	(740) 769-2106	Peggy Grady	240	\$1,144	\$625	299	18.58%	12.07%	22.34%
60978	DIRECTIONS	Toledo	(419) 841-9838	Barry Shaner	7	\$891,611	\$740,185	105,185	6.43%	2.20%	9.60%
24720	DN COMMUNITY	Canton	(330) 526-2075	Greg Groszkos	142	\$22,764	\$19,156	3,663	3.27%	5.31%	8.40%
8822	DOVER-PHILA	Dover	(330) 364-8874	Jason Garner	12	\$484,233	\$220,773	34,690	4.24%	4.30%	14.90%
20661	DOY	Youngstown	(330) 744-5680	Jim Bellavia	96	\$52,618	\$19,702	3,001	7.76%	-2.73%	15.62%
6747	DYNAMIC	Celina	(419) 586-5522	Diane Rodriguez	100	\$45,856	\$28,885	5,502	10.39%	10.78%	18.54%
434	E. OHIO GAS CLEVELAND OPER. EMP.	Cleveland	(216) 736-6959	Beth Mitzo	242	\$1,121	\$859	361	-19.45%	1.00%	25.59%
345	E. OHIO GAS YOUNGSTOWN DIV. EMP.	Youngstown	(330) 318-1431	Beth Carpenter	223	\$3,494	\$2,076	351	-10.94%	-2.65%	23.75%
68354	EATON FAMILY	Euclid	(216) 920-2000	Mike Losneck	87	\$63,889	\$37,860	13,460	2.56%	-6.20%	10.55%
62269	EDISON	Springfield	(937) 325-3582	Bobbie Risner	220	\$3,802	\$2,499	716	-9.09%	1.01%	12.55%
68447	EDUCATION FIRST	Columbus	(614) 221-9376	Michael Wettrich	59	\$112,558	\$90,431	13,053	2.24%	5.32%	9.81%
68181	EDUCATIONAL COMMUNITY ALLIANCE	Toledo	(419) 381-2323	Beth Carpenter	105	\$45,236	\$28,920	5,917	-3.80%	-4.86%	11.70%
20222	EIGHT	Rossford	(419) 666-7334	Timothy Ozuk	166	\$14,434	\$6,950	2,468	3.47%	4.74%	15.20%
97077	EMERALD GROUP	Garfield Heights	(216) 581-5581	Wendy Driver	116	\$36,809	\$18,460	5,401	-1.63%	-9.68%	9.14%
3360	EMERY	Cincinnati	(513) 530-9351	Todd Cain	46	\$152,306	\$116,676	13,340	3.48%	5.94%	9.10%
1649	EQUITABLE	Akron	(330) 638-7307	Julie Gardner	207	\$5,870	\$3,433	1,499	-1.15%	12.14%	17.83%
12616	ERIE COMMUNITY	Sandusky	(419) 626-4283	Gerri Schaefer	136	\$25,087	\$11,882	3,387	2.74%	-0.56%	9.54%
96706	FAITH COMMUNITY UNITED	Cleveland	(216) 271-7111	Jacqueline Moore	168	\$14,035	\$10,367	5,381	8.66%	7.00%	19.26%
96707	FALLS CATHOLIC	Cuyahoga Falls	(330) 929-7341	Matt Mecurio	108	\$43,430	\$24,071	4,943	-2.74%	-0.95%	16.94%
13115	FASSON EMPLOYEES	Painesville	(440) 358-2100	Laurie Hall	172	\$13,299	\$3,894	1,467	11.01%	11.29%	18.11%
395	FIREFIGHTERS & COMPANY	Dayton	(937) 228-1614	Thomas Newton	76	\$77,614	\$56,132	6,522	24.35%	33.09%	10.67%
96723	FIREFIGHTERS COMMUNITY	Cleveland	(216) 621-4644	Ben Laurendeau	27	\$255,982	\$167,550	30,193	1.65%	-3.10%	10.25%
11674	FIRELANDS	Bellevue	(800) 276-5775	Brett Montague	22	\$308,878	\$228,869	34,115	4.60%	2.12%	10.69%
14066	FIRESTONE	Akron	(234) 352-1100	Wayne Chapman	35	\$200,334	\$35,389	9,434	-0.20%	2.12%	18.90%
60973	FIRST CHOICE COMMUNITY	Niles	(330) 652-3887	Dan Sgambati	159	\$18,469	\$4,258	2,631	-6.28%	-11.28%	19.88%
24336	FIRST MIAMI UNIV. STUDENT & ALUMNI	Oxford	(513) 529-1251	Bobby Coley	253	\$435	\$188	553	-0.76%	-3.87%	35.19%
2454	FIRST OHIO COMMUNITY	North Canton	(330) 494-8775	Kim Lapinski	118	\$35,308	\$20,044	4,250	4.06%	-9.98%	9.18%
11170	FIRST SERVICE	Groveport	(614) 836-0100	Jack Harper	40	\$166,263	\$110,713	17,720	3.91%	2.02%	8.96%
61620	FIRSTENERGY FAMILY	Akron	(330) 535-3611	Timothy Baker	111	\$40,355	\$25,539	4,550	-3.63%	-6.58%	14.61%
5461	FOCUS	Toledo	(419) 724-6611	Allen Underwood	210	\$5,467	\$3,112	1,305	-23.63%	-33.61%	5.83%
22554	FORMICA-EVENDALE	Evendale	(513) 786-3101	Kathy Dolezal	233	\$1,650	\$883	305	0.82%	-17.41%	27.32%
61001	FREEDOM 1ST	Dayton	(937) 223-2828	Deborah Devous	114	\$37,331	\$24,289	6,921	2.19%	4.24%	10.50%
5370	FREMONT	Fremont	(419) 334-4434	Anthony Camilleri	29	\$251,630	\$148,764	19,524	10.61%	6.81%	12.85%
96750	FRIENDS AND FAMILY	Massillon	(330) 832-1371	Nick Langenfeld	65	\$95,264	\$77,290	10,916	0.58%	2.52%	7.63%
61220	GEAUGA	Burton	(440) 834-4327	Lisa Briggs	112	\$38,968	\$29,206	6,211	5.39%	30.06%	11.30%
68574	GENERAL ELECTRIC	Cincinnati	(513) 243-4328	Tim Ballinger	2	\$3,361,620	\$2,735,609	199,366	5.89%	3.47%	8.71%
20995	GENERAL PORTLAND PENINSULAR EMP.	Paulding	(419) 399-5251	James Myers	254	\$419	\$258	225	-13.68%	18.47%	21.46%
68451	GENESIS EMPLOYEES	Zanesville	(740) 454-4603	Chad Tyson	169	\$13,838	\$9,419	3,275	-2.78%	-0.91%	12.63%
97106	GENFED	Akron	(330) 734-0225	Mike Doran	28	\$251,710	\$164,428	22,914	9.90%	6.52%	15.87%
62518	GIRARD	Girard	(330) 545-8203	Tim Johnson	234	\$1,647	\$1,224	352	4.20%	5.93%	19.27%
5495	GLASS CITY	Maumee	(419) 887-1000	Mark Slates	33	\$229,568	\$169,253	28,468	3.75%	-1.86%	11.02%
61239	GOLDEN CIRCLE	Massillon	(330) 479-3130	Jeff McClain	69	\$87,597	\$49,764	7,926	1.54%	-12.42%	16.62%
96718	GOODYEAR EMPLOYEES	Akron	(330) 724-9391	Robin Smyth	214	\$4,899	\$2,479	908	11.65%	-10.12%	19.32%
96722	GREATER CINCINNATI SCHOOLS	Cincinnati	(513) 559-1234	John Verklej	60	\$108,557	\$61,372	10,596	2.86%	0.73%	8.00%
68680	GREATER CLEVELAND COMMUNITY	Cleveland	(216) 664-2217	Gerla McClendon	201	\$7,067	\$5,356	2,840	3.62%	10.57%	18.21%
4369	GREATER WAYNE COMMUNITY	Rittman	(330) 927-2516	Mathew Stuart	158	\$18,654	\$15,672	2,713	7.48%	-0.63%	7.32%
96719	GROHIO COMMUNITY	Mansfield	(419) 525-3800	Scott Donnenwirth	191	\$8,725	\$6,778	1,855	3.35%	10.68%	12.75%
2815	HANCOCK	Findlay	(419) 424-0163	Dan Kennard	74	\$80,693	\$59,762	9,719	5.70%	-3.32%	10.64%
20302	HARVEST	Heath	(740) 522-5277	Rolie King	128	\$29,551	\$16,605	2,555	4.05%	-0.37%	14.21%
264	HEARTLAND	Dayton	(937) 294-1991	John Huist	63	\$99,220	\$64,994	9,732	-3.27%	0.86%	13.24%
96821	HEEkin CAN EMPLOYEES	Cincinnati	(513) 388-2330	Kimberlee Brown	250	\$607	\$240	144	-23.70%	-30.92%	50.42%
8944	HOLY FAMILY PARMA	Parma	(440) 842-1620	Raymond Welling	157	\$19,646	\$3,560	1,478	-3.19%	-4.39%	15.80%
61089	HOMELAND	Chillicothe	(740) 775-3331	Shayne Poe	13	\$452,577	\$168,221	22,408	8.98%	10.19%	17.72%
15307	HOPEWELL	Heath	(740) 522-8311	James Johnson	62	\$104,394	\$62,956	8,056	9.88%	3.53%	8.50%
68522	HTM AREA	Troy	(937) 335-8591	James Beck	130	\$28,326	\$18,175	3,569	1.67%	-2.24%	18.21%
97104	IH	Springfield	(937) 390-1800	Robb White	25	\$291,988	\$175,235	23,906	2.22%	-7.38%	18.45%
68150	IMPACT	Clyde	(419) 547-7781	Scott Hicks	49	\$146,844	\$100,814	15,625	2.46%	-2.49%	10.20%
475	INTEGRITY	Barberton	(330) 825-2455	Karen Hardy	98	\$47,150	\$28,339	6,305	3.08%	3.04%	10.09%
2918	JEEP COUNTRY	Holland	(419) 865-2200	Kenneth Richmond	81	\$74,717	\$34,977	10,344	17.03%	-0.75%	15.03%
61810	KEMBA	West Chester	(513) 762-5070	Dan Sutton	6	\$1,029,826	\$893,873	103,516	8.71%	9.38%	12.32%
61623	KEMBA FINANCIAL	Gahanna	(614) 235-2395	Mark Decello	3	\$1,471,927	\$1,096,629	109,529	9.93%	8.76%	12.06%
15263	KENNAMETAL ORWELL EMPLOYEES	Orwell	(234) 308-6327	Melody Sprague	247	\$869	\$410	260	-6.14%	-4.52%	24.46%
68542	KH NETWORK	Dayton	(937) 558-9070	Bradley Mader	93	\$55,080	\$46,009	8,215	4.12%	10.60%	11.49%
20204	KRATON BELPRE	Belpre	(740) 423-2388	Nancy Wilcox	199	\$7,342	\$3,129	789	1.37%	9.32%	13.66%
96737	KYGER CREEK	Cheshire	(740) 367-5055	Rebecca Overstreet	162	\$16,746	\$11,643	1,240	-1.00%	-2.55%	19.51%
13885	L C E	Painesville	(440) 357-2560	Anita Walters	110	\$40,606	\$23,980	5,207	1.45%	13.98%	9.13%
66329	L. E. O.	Painesville	(440) 347-3903	Beth Patla	165	\$15,686	\$5,090	1,970	19.27%	-3.83%	16.62%
15942	LAKE COMMUNITY	Hartsville	(330) 877-4370	Renee Rose	141	\$22,770	\$13,217	3,516	-1.88%	-0.57%	8.47%
24545	LAKE COUNTY EDUCATIONAL	Painesville	(440) 352-4732	M. Mcconoughey	131	\$28,296	\$14,564	3,869	3.07%	11.32%	8.41%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
14584	LAKEVIEW	Ashtabula	(440) 998-2707	Sherry Cornell	61	\$106,332	\$53,303	8,761	8.47%	3.24%	13.18%
96738	LAKEWOOD FIRE FIGHTERS	Lakewood	(216) 529-6661	James Bennett	238	\$1,314	\$277	157	-6.21%	5.99%	25.16%
17327	LAN-FAIR	Lancaster	(740) 654-2886	Laurie Thomas	91	\$57,269	\$11,609	4,767	5.08%	-3.36%	11.83%
62822	LATVIAN CLEVELAND	Lakewood	(216) 228-1996	Robert Junge	124	\$30,410	\$17,598	1,046	0.67%	-0.73%	15.98%
19723	LOCAL 50 PLUMBERS & STEAMFITTERS	Northwood	(419) 662-3993	Amy Cobb	184	\$9,901	\$5,756	1,782	7.10%	1.39%	11.12%
62852	LOCAL 673	Mentor	(440) 255-3817	Todd Tayerle	231	\$1,973	\$1,174	461	8.97%	5.44%	14.39%
24373	LOCAL UNION 392	Cincinnati	(513) 621-4600	Valerie Fortman	173	\$12,978	\$9,180	3,011	4.26%	-7.07%	15.95%
24637	LORMET COMMUNITY	Amherst	(440) 960-6600	Daniel Cwalina	36	\$186,757	\$117,520	20,508	2.65%	-5.26%	12.01%
21787	M G EMPLOYEES	Marysville	(614) 961-0979	Travis Franks	228	\$2,579	\$912	226	6.12%	-43.04%	32.19%
14469	MAHONING VALLEY	Youngstown	(330) 759-9570	Melanie Noble	248	\$746	\$253	430	-12.13%	5.75%	24.75%
61324	MARION COMMUNITY	Marion	(740) 389-9960	Vidya Iyengar	77	\$77,142	\$52,359	9,093	14.42%	19.57%	10.50%
20063	MATERION	Elmore	(419) 862-4115	Tiffany Zinn	148	\$21,385	\$16,687	1,969	5.02%	6.20%	17.62%
15390	MAUMEE EDUCATORS	Maumee	(419) 720-3150	Lawrence Lines	232	\$1,931	\$1,013	322	2.16%	-4.66%	19.83%
97053	MAUMEE VALLEY	Toledo	(419) 382-4071	John Banks	152	\$20,777	\$13,766	3,111	-6.20%	-11.31%	12.55%
1599	MCDONALD COMMUNITY	McDonald	(330) 530-5091	Lisa Postlethwait	218	\$3,906	\$918	636	-1.19%	26.42%	18.77%
13794	MEDINA COUNTY	Wadsworth	(330) 334-1023	Pete Grimm	72	\$82,802	\$43,075	9,528	2.91%	0.20%	12.57%
96711	MEMBERS CHOICE	Greenville	(937) 548-0360	Tina Brooks	146	\$21,679	\$10,901	3,273	-4.52%	4.85%	21.39%
15874	MEMBERS TRUST	Mason	(513) 420-8640	Darren Hartt	139	\$23,238	\$15,612	4,069	-0.74%	-2.51%	18.37%
12706	MERCY HEALTH PARTNERS	Toledo	(419) 251-4706	Cheryl Dorman	151	\$20,939	\$9,225	3,035	-1.44%	-7.79%	15.18%
19678	MIAMI UNIVERSITY COMMUNITY	Oxford	(513) 529-2739	Richard Parker	83	\$68,610	\$38,862	5,915	4.99%	9.67%	10.32%
62877	MIDDLETOWN AREA SCHOOLS	Middletown	(513) 422-2392	Mary Lawson	195	\$8,280	\$5,558	1,109	6.32%	1.07%	13.87%
96755	MIDUSA	Middletown	(513) 420-8640	James Miles	34	\$209,974	\$129,957	14,941	-0.66%	-8.07%	12.17%
9522	MIDWEST COMMUNITY	Defiance	(419) 783-6500	Josh Koenig	37	\$177,052	\$105,090	13,971	8.69%	5.93%	8.98%
96756	MILLSTREAM AREA	Findlay	(419) 422-5626	Karen Reams	104	\$45,422	\$26,921	7,705	10.01%	-7.17%	11.90%
20622	MINERVA AREA	Minerva	(330) 868-7080	Jane Yankovich	190	\$8,833	\$5,015	2,157	1.71%	12.25%	13.14%
21606	MORROW COUNTY	Mount Gilead	(419) 946-5066	Sandra Counts	202	\$6,762	\$3,694	1,075	-1.20%	18.94%	19.69%
61827	MORTON SALT	Rittman	(330) 927-1025	Pamela Blubaugh	217	\$4,070	\$1,746	523	-0.49%	-9.49%	18.28%
18562	MT. ZION WOODLAWN	Cincinnati	(513) 772-6230	John Burress	257	\$115	\$32	180	7.80%	37.91%	9.99%
616	NEW HORIZON	Barberton	(330) 745-8897	Michael Heidenreich	144	\$22,020	\$14,628	2,223	8.89%	6.20%	11.00%
63307	NEW HORIZONS	Cincinnati	(513) 562-6600	Terri Van Antwerp	109	\$41,308	\$32,060	5,087	-2.84%	-13.75%	7.10%
9000	NICKEL STEEL	Lima	(419) 224-7861	Rikki Hatton	212	\$5,115	\$2,723	628	6.03%	-0.50%	27.41%
95786	NORTH COAST	Fairview Park	(440) 734-0400	Bryan Boyko	175	\$12,552	\$7,142	2,000	-1.85%	-3.43%	42.51%
6949	NORTHWESTERN	Bryan	(419) 636-2123	Mackenzie Pardee	178	\$11,872	\$5,239	2,379	2.44%	15.66%	9.34%
13559	NOTEWORTHY	Cleveland	(216) 263-7034	Brandie Zaleski	219	\$3,814	\$3,374	731	9.20%	10.99%	8.36%
68603	NOEVA ESPERANZA COMMUNITY	Toledo	(419) 720-9500	Sue Cuevas	230	\$2,296	\$2,102	821	24.65%	23.38%	9.29%
10089	ODJFS	Columbus	(614) 466-3416	Lynnet Simpson	187	\$9,287	\$4,721	2,030	-2.12%	-12.49%	11.39%
9208	OHIO CATHOLIC	Garfield Heights	(216) 663-6800	Todd Turner	38	\$176,902	\$125,661	12,680	3.70%	6.04%	14.31%
24725	OHIO HEALTHCARE	Dublin	(614) 737-6030	Christy O'Connell	73	\$81,176	\$60,466	13,043	-0.24%	-9.98%	10.41%
61136	OHIO TEAMSTERS	Independence	(216) 573-6700	Andrew Megrey	170	\$13,573	\$6,184	3,185	3.90%	1.54%	29.10%
61048	OHIO UNIVERSITY	Athens	(740) 597-2800	Cory Corrigan	19	\$371,663	\$288,861	25,130	2.62%	7.75%	11.72%
22688	OHIO VALLEY	Batavia	(513) 724-6098	Martin Purdin	138	\$23,782	\$14,636	2,551	0.10%	-8.43%	9.00%
24909	OHIO VALLEY COMMUNITY	Clarrington	(740) 483-2279	Gregory Harper	44	\$156,606	\$112,350	12,707	3.25%	8.30%	10.21%
96682	OHIO'S FIRST CLASS	Cleveland	(216) 241-1088	Jeff Spada	106	\$45,211	\$31,882	11,021	-0.61%	-3.02%	14.89%
96765	ORANGE SCHOOL EMPLOYEES	Pepper Pike	(216) 765-1070	Francine Mangoni	221	\$3,645	\$1,078	527	12.10%	-12.60%	17.59%
63679	PAINESVILLE	Painesville	(440) 352-8974	Lori Guzzi	125	\$30,308	\$18,728	4,666	-2.68%	0.47%	14.66%
2935	PARISH	Toledo	(419) 729-9650	Bill Hann	160	\$17,688	\$7,923	1,962	2.85%	6.11%	10.98%
66376	PATHWAYS FINANCIAL	Columbus	(614) 416-7588	Michael Shafer	16	\$414,199	\$248,535	38,447	42.73%	26.50%	10.10%
24761	PLAIN DEALER	Cleveland	(216) 999-4270	William Pelger	161	\$17,038	\$5,657	3,155	-18.45%	-8.91%	17.31%
18013	PLUMBERS 55	Brooklyn Heights	(216) 459-2432	Bill Snorteland	225	\$3,120	\$714	980	-4.01%	-22.87%	16.95%
12351	PORT CONNEAUT	Conneaut	(440) 593-6218	Marie Peet	132	\$28,085	\$14,354	4,772	3.26%	-4.75%	10.32%
97079	POSTAL FAMILY	Cincinnati	(513) 381-8600	Rudy Rattman	90	\$58,948	\$35,190	5,491	-1.90%	14.81%	15.00%
24530	PRESIDENTS	Cleves	(513) 941-6675	Jeff Hillgrove	179	\$11,754	\$7,103	1,558	-1.57%	6.82%	11.08%
96770	PRODUCERS EMPLOYEES	Columbus	(614) 433-2170	Richard Majzik	249	\$684	\$304	128	-4.79%	13.18%	22.93%
21226	PROMEDICA	Toledo	(419) 479-4040	Rick Haas	92	\$55,238	\$26,394	7,404	3.41%	1.72%	12.36%
96768	PSE	Parma	(440) 843-8300	Joe Anderson	47	\$151,697	\$85,511	17,788	12.31%	0.92%	8.54%
19508	QUEST	Kenton	(419) 674-4998	Matthew Jennings	58	\$123,074	\$82,746	13,956	5.92%	-0.64%	10.06%
97109	RIVER VALLEY	Miamisburg	(937) 859-6260	John Bowen	21	\$343,414	\$261,766	25,547	0.06%	-4.41%	10.32%
24904	RIVERVIEW	Belpre	(740) 423-4260	Douglas Ankrom	84	\$66,898	\$35,717	5,690	-0.31%	10.00%	14.17%
2181	RSC YO/CL OFFICES	Youngstown	(330) 743-6400	Diane Yanek	216	\$4,213	\$1,732	582	-28.13%	1.12%	19.53%
17331	S&J SCHOOL EMPLOYEES	Wintersville	(740) 266-6354	Lisa McConnell	224	\$3,453	\$2,210	748	-4.90%	-2.73%	7.72%
63340	SCFE	Portsmouth	(740) 353-1628	Bob Ridenour	243	\$1,077	\$863	184	8.34%	25.81%	12.95%
63386	SCOTT ASSOCIATES	Marysville	(937) 644-7385	Karla Poling	182	\$11,219	\$6,455	2,078	3.13%	14.41%	13.82%
61077	SEVEN SEVENTEEN	Warren	(330) 372-8100	Gary Soukenik	4	\$1,114,662	\$927,740	87,883	8.75%	5.17%	14.75%
3787	SHAKER HEIGHTS	Shaker Heights	(216) 491-1486	Frank Novak	235	\$1,603	\$547	230	-2.22%	-2.28%	17.84%
61090	SHAREFAX	Batavia	(513) 753-2440	Arthur Kremer	18	\$397,194	\$269,793	30,252	3.34%	7.75%	10.31%
19920	SHERCHEM	Ashtabula	(440) 994-1598	Marilyn Pifer	227	\$2,614	\$1,879	487	2.06%	10.37%	18.22%
7772	SMART	Columbus	(614) 261-0650	Jodi Henricks	123	\$31,714	\$11,126	3,699	-1.70%	4.07%	10.68%
19433	SOFFITE COMMUNITY	Martins Ferry	(740) 633-2103	Pam Fankhouser	143	\$22,677	\$11,266	3,450	1.69%	4.65%	14.93%
15451	OLON/CHAGRIN FALLS	Solon	(440) 349-6257	Kirk Miller	194	\$8,455	\$3,333	904	-5.61%	-0.41%	17.37%
6772	SORG BAY WEST	Middletown	(513) 422-8697	Joann Mamaligas	193	\$8,669	\$5,137	1,004	5.15%	20.19%	8.67%
96674	SOUTHEASTERN OHIO	Cambridge	(740) 432-0430	Marsha Leasure	122	\$31,982	\$22,344	5,566	6.30%	9.65%	12.95%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
7022	SPRINGFIELD POSTAL EMPLOYEES	Springfield	(937) 323-8949	Timothy Fagan	215	\$4,471	\$2,955	594	-1.79%	15.81%	15.24%
3462	ST. COLMANS & AFFILIATES	Cleveland	(216) 281-4570	Dennis Solomon	203	\$6,533	\$3,945	3,247	-0.49%	7.69%	8.38%
13971	ST. COLUMBKILLE	Parma	(216) 524-0414	Joanna Boulton	150	\$21,084	\$6,569	1,878	-7.40%	-0.62%	11.28%
62624	ST. JAMES PARISH	Cincinnati	(513) 385-5921	Julianne Bruzina	206	\$5,886	\$3,168	901	0.97%	-3.30%	17.35%
4884	ST. JOSEPH'S CANTON PARISH	Canton	(330) 478-8400	Cari Huthmacher	95	\$52,960	\$17,065	6,082	5.13%	5.16%	8.59%
11992	ST. PASCHAL BAYLONS	Highland Heights	(440) 646-0409	Maribeth McNealey	213	\$5,033	\$340	313	4.92%	82.72%	15.31%
96787	ST. PAUL AME ZION CHURCH	Cleveland	(216) 431-3233	Deborah Lewis	255	\$306	\$58	187	13.73%	-31.29%	18.43%
1380	STANDARD REGISTER	Dayton	(937) 223-3333	Michael Frankey	115	\$37,070	\$24,741	3,587	-1.43%	-1.59%	18.99%
14120	STARK	Canton	(330) 493-8325	Nino Gemma	55	\$129,225	\$69,274	14,747	1.82%	5.98%	12.71%
13432	STATE HIGHWAY PATROL	Columbus	(614) 431-0784	Becky Landis	85	\$66,303	\$30,262	6,502	5.39%	-5.83%	14.00%
17555	STEEL VALLEY	Cleveland	(216) 741-9430	Irwin Caraballo	140	\$23,100	\$14,846	4,400	-4.36%	-6.17%	11.11%
16682	STOFFE	Solon	(440) 349-5757	Necia Burns	211	\$5,271	\$4,027	2,028	-1.60%	2.40%	23.02%
13531	STRUTHERS	Struthers	(330) 755-7556	Linda Krestel	147	\$21,425	\$8,748	4,622	4.71%	9.68%	8.44%
5089	STS. MARGARET & GREGORY	South Euclid	(216) 691-0242	Sarah Lambert	180	\$11,710	\$8,814	2,448	-4.25%	-2.16%	11.24%
7182	SUMMIT	Akron	(330) 376-3626	Sharon Arthur	101	\$45,800	\$27,884	4,943	-0.52%	-0.22%	13.29%
7064	SUN	Maumee	(419) 893-2170	Brian Hughes	9	\$532,589	\$355,534	35,276	1.34%	3.12%	9.88%
68665	SUPERIOR	Lima	(419) 879-3541	Phil Buell	5	\$1,034,678	\$661,568	94,584	12.86%	16.03%	14.02%
63502	SUPERIOR SAVINGS	Massillon	(330) 853-0751	Deborah Carpenter	137	\$24,297	\$13,208	3,289	8.45%	-7.98%	9.97%
17733	SYLVANIA AREA	Sylvania	(419) 882-3535	Debbie Gerschultz	153	\$20,740	\$5,561	2,004	0.11%	-7.50%	10.15%
95821	TALERIS	Independence	(216) 739-2300	Robin Thomas	88	\$62,704	\$40,801	7,643	-3.15%	-15.70%	14.84%
96796	TAPPAN COMMUNITY	Mansfield	(419) 526-1616	Connie Devault	183	\$9,910	\$2,054	680	-10.94%	31.46%	28.45%
19430	TEAMSTERS LOCAL 92	Canton	(330) 453-8409	Melissa Holman	229	\$2,389	\$1,758	571	10.79%	21.41%	8.74%
62848	TELHIO	Columbus	(614) 221-3233	Leslie Bumgarner	8	\$844,032	\$605,444	57,655	2.44%	-14.03%	10.06%
63177	THE CATHOLIC	Avon Lake	(440) 933-2524	Ellen Hill	186	\$9,462	\$4,541	1,462	-8.98%	11.07%	12.63%
95107	THE OHIO EDUCATIONAL	Cleveland	(216) 621-6296	Jerome Valco	57	\$124,590	\$92,538	17,155	0.08%	-6.52%	7.77%
66066	THE WAY	New Knoxville	(419) 753-1312	Jeanetter Lomax	177	\$12,367	\$0	615	1.59%	N/A	9.83%
3748	TOLEDO FIRE FIGHTERS	Toledo	(419) 474-7200	Dawn Duncan	121	\$33,635	\$16,303	2,656	0.08%	7.31%	13.57%
9189	TOLEDO METRO	Toledo	(419) 242-4926	Dan Zimolzak	102	\$45,798	\$26,409	6,252	-5.76%	-23.66%	10.19%
3720	TOLEDO POLICE	Toledo	(419) 385-0101	Ryan Hieber	113	\$38,360	\$16,140	3,173	7.16%	0.22%	11.80%
24578	TOLEDO URBAN	Toledo	(419) 255-8876	Suzette Cowell	198	\$7,404	\$6,169	4,240	12.54%	5.48%	6.39%
15438	TOPMARK	Lima	(419) 223-5886	Angie Maynard	107	\$44,144	\$25,824	8,720	-0.07%	-5.73%	12.10%
96658	TOWPATH	Fairlawn	(330) 664-4700	Rose Bartolomucci	54	\$131,379	\$91,625	23,273	2.25%	4.74%	13.62%
4024	TRUECORE	Newark	(740) 345-6608	Jay Young	39	\$167,817	\$108,768	16,518	3.70%	1.34%	10.37%
61215	TRUMBULL COUNTY POSTAL EMP.	Warren	(330) 399-5164	Walter Nolan	245	\$980	\$440	177	-4.30%	-24.55%	14.15%
95802	TRUPARTNER	Cincinnati	(513) 241-2050	Kathy Haas	45	\$154,420	\$84,421	17,327	2.06%	-2.52%	10.59%
4360	UT U	North Olmsted	(216) 228-9400	Timothy Wiens	237	\$1,475	\$293	150	-16.11%	10.07%	24.40%
14967	UAP EMPLOYEES	Forest	(419) 273-1191	Charlotte Gooden	246	\$971	\$234	125	-1.51%	-17.62%	11.00%
96699	UNITED METHODIST FINANCIAL	North Canton	(330) 499-3972	Russ Abbott	71	\$84,042	\$39,240	4,092	-0.46%	-3.03%	12.64%
4966	UNITY CATHOLIC	Parma	(440) 886-2558	Brian McCue	80	\$74,777	\$45,647	10,038	2.96%	-1.79%	10.34%
64970	UNIVERSAL 1	Dayton	(937) 225-6800	Loren Rush	15	\$423,716	\$305,054	52,578	1.26%	-12.18%	8.69%
16174	UNIVERSITY OF TOLEDO	Toledo	(419) 534-3770	Steven Wagner	78	\$76,035	\$33,741	6,803	6.36%	1.40%	11.42%
96799	UPS	Cincinnati	(513) 241-2892	Maggie Deering	222	\$3,624	\$2,176	965	-1.92%	31.48%	12.18%
11293	VACATIONLAND	Sandusky	(419) 625-9025	Bryan Myers	30	\$247,101	\$168,893	19,810	5.80%	3.83%	10.98%
16756	VALLEY ONE COMMUNITY	Stuebenville	(740) 264-1402	David Sabol	119	\$35,033	\$8,965	3,320	-1.48%	-2.96%	11.39%
10859	W T COMMUNITY	Cincinnati	(513) 752-6250	Angela Wuerdeman	208	\$5,558	\$4,957	845	3.83%	-0.25%	7.76%
17449	WAYNE COUNTY COMMUNITY	Smithville	(330) 669-2117	Daniel Garrison	103	\$45,673	\$12,316	5,167	-2.34%	19.26%	10.04%
61233	WES	Willoughby	(440) 942-6981	Steve Simone	174	\$12,777	\$4,071	1,648	3.40%	5.57%	9.64%
13615	WESTERN REGION	Cleveland	(216) 476-7072	Autumn Dillingham	171	\$13,470	\$5,590	2,354	-1.73%	-14.77%	16.30%
61760	WHITewater COMMUNITY	Harrison	(513) 202-1306	Jenny Bowling	196	\$8,246	\$6,433	1,621	-0.44%	2.29%	9.10%
96808	WIREMEN'S	Parma	(440) 887-3800	Jennifer Komornik	127	\$29,688	\$14,641	4,930	8.07%	9.14%	20.31%
16537	WOODCO	Perrysburg	(419) 931-0700	Gretchen Fisher	185	\$9,536	\$6,933	1,318	-2.20%	-3.39%	10.70%
96691	WRIGHT-DUNBAR AREA	Dayton	(937) 223-1101	Floyd Drakeford	251	\$531	\$96	414	-7.79%	3.71%	13.85%
66328	WRIGHT-PATT	Beavercreek	(937) 912-7000	Doug Fecher	1	\$5,091,929	\$3,640,299	399,523	11.36%	8.20%	11.41%
17550	YORKVILLE COMMUNITY	Yorkville	(740) 859-4922	Kathy King	188	\$9,162	\$3,013	1,032	-8.05%	-4.07%	16.83%
96812	YOUNGSTOWN CITY SCHOOLS	Youngstown	(330) 744-5846	Teresa Morella	197	\$7,877	\$3,311	1,270	-4.99%	12.67%	36.09%
7674	YOUR LEGACY	Tiffin	(419) 448-0191	Derek Sidor	89	\$61,409	\$36,380	7,261	1.43%	0.29%	9.87%
5732	YS	Yellow Springs	(937) 767-7377	Sandy Hollenberg	145	\$21,680	\$9,995	1,910	0.95%	3.08%	9.35%

OKLAHOMA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	64	63	60	60	60	0.00%	-1.28%
Number of Members	1,192,803	1,226,641	1,251,558	1,290,502	1,313,694	1.80%	1.95%
Total Assets (\$000)	\$13,237,919	\$13,743,641	\$14,075,660	\$14,641,452	\$15,643,887	6.85%	3.40%
Total Shares (\$000)	\$11,246,530	\$11,649,023	\$11,887,539	\$12,228,363	\$13,050,476	6.72%	3.02%
Total Loans (\$000)	\$8,366,464	\$9,126,066	\$9,689,727	\$10,349,689	\$10,518,648	1.63%	4.68%
Total Capital (\$000)	\$1,488,426	\$1,566,476	\$1,656,526	\$1,758,142	\$1,932,232	9.90%	5.36%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
63250	ALLEGIANCE	Oklahoma City	(405) 789-7900	Amy Downs	11	\$283,872	\$203,550	24,890	6.71%	13.13%	8.49%
24843	ARBUCKLE	Ada	(580) 332-0181	Sharilee Strickland	56	\$7,198	\$5,039	896	-6.52%	-14.26%	7.78%
7149	BISON	Shawnee	(405) 275-5014	Tony Thompson	30	\$40,857	\$13,373	4,485	3.04%	0.50%	10.66%
24350	CENTRAL OKLAHOMA	Davenport	(918) 377-2341	Tommy Smith	37	\$34,130	\$19,994	2,891	15.71%	8.91%	13.61%
64281	CHEROKEE STRIP	Ponca City	(580) 718-4000	Johnny O'Hare	27	\$68,652	\$48,382	8,766	-1.91%	-6.18%	9.44%
16367	COMANCHE COUNTY	Lawton	(580) 353-3755	Donna Whitaker	40	\$26,744	\$8,433	3,872	4.22%	-2.46%	15.86%
3454	COMMUNICATION	Oklahoma City	(405) 879-5600	Larry Shropshire	3	\$1,309,884	\$917,200	88,257	12.17%	5.16%	13.86%
62502	COOPERATIVE EMPLOYEES'	Anadarko	(405) 247-4522	Jamie Courtney	55	\$7,278	\$5,735	924	-3.27%	-1.75%	12.85%
1113	CORRECTIONAL WORKERS	El Reno	(405) 262-1291	Robin Robinson	52	\$10,561	\$5,599	1,631	8.69%	6.37%	12.19%
64850	CREDIT UNION ONE OF OKLAHOMA	Oklahoma City	(405) 557-0167	Tyrel McCain	31	\$39,719	\$28,879	5,630	-3.59%	-13.80%	13.20%
8890	DEPARTMENT OF PUBLIC SAFETY	Oklahoma City	(405) 212-4567	Chris Sherman	42	\$24,913	\$11,265	2,589	-3.24%	4.28%	19.19%
14858	DOWELL	Tulsa	(918) 665-7662	Rob Holder	35	\$37,330	\$26,520	7,146	9.64%	8.98%	12.77%
62479	EL RENO R.I.L.	El Reno	(405) 262-1463	Mike Smith	29	\$48,373	\$11,662	3,409	6.33%	-12.09%	9.85%
9715	EMPLOYEES	Tulsa	(918) 582-7573	John Hughes	41	\$26,499	\$15,761	2,783	9.99%	7.61%	7.10%
20015	ENCENTUS	Tulsa	(918) 430-3500	Misty Potter	38	\$27,685	\$21,418	4,817	-4.62%	-9.38%	12.45%
13898	ENDURANCE	Duncan	(580) 255-3550	Chris Bower	18	\$151,414	\$111,842	15,691	3.62%	-6.33%	11.89%
60994	ENERGIZE	Oklahoma City	(405) 478-0046	Jason Boesch	39	\$27,479	\$22,801	3,380	7.31%	3.64%	10.51%
256	ENERGY ONE	Tulsa	(918) 699-7100	Steve McNabb	12	\$233,931	\$137,450	18,840	1.59%	-9.11%	9.31%
60696	FIRE FIGHTERS	Tulsa	(918) 582-1191	Frances Reed	34	\$38,094	\$24,182	2,985	-1.24%	-0.11%	17.40%
11057	FIRST FAMILY	Henryetta	(918) 652-4407	David Dykes	22	\$101,736	\$79,138	15,202	14.08%	4.98%	9.46%
9090	FIRST OKLAHOMA	Tulsa	(918) 582-1965	John Freeman	32	\$39,050	\$27,335	3,316	12.47%	1.34%	7.59%
21489	FIRST TULSA	Tulsa	(918) 619-9770	Karen Quin	50	\$12,424	\$8,382	1,359	-0.33%	-5.05%	16.02%
10283	FOCUS	Oklahoma City	(405) 230-1328	Kyle Roush	21	\$112,769	\$93,157	11,488	-1.06%	-0.19%	8.60%
10832	FORT SILL	Lawton	(580) 353-2124	Denise Floyd	10	\$290,735	\$131,428	25,707	2.50%	-0.77%	11.62%
24901	FRATERNAL ORDER OF POLICE	Tulsa	(918) 836-9922	Carol Webb	33	\$38,788	\$22,310	3,500	8.23%	13.77%	10.60%
14250	FRIENDS	Norman	(405) 701-1330	Shelly Rouse	53	\$9,102	\$6,192	1,451	3.87%	56.34%	8.09%
9817	GOLDEN EAGLE	Tulsa	(918) 836-6752	Crystal Brown	45	\$16,028	\$7,919	2,671	0.72%	-5.24%	12.84%
24613	GREEN COUNTRY	Sand Springs	(918) 245-1301	Bronson Grell	25	\$84,364	\$60,863	8,866	16.15%	6.01%	8.05%
17218	INTEGRIS	Oklahoma City	(405) 947-3730	Michael Davenport	47	\$13,436	\$7,152	1,920	3.14%	0.68%	11.63%
5531	MCALESTER AAP	McAlester	(918) 420-6377	Suzy Pitchford	51	\$12,109	\$6,199	1,661	-2.68%	10.61%	29.23%
65503	ME/CU	Oklahoma City	(405) 813-5500	Phil Dyingier	17	\$154,165	\$117,713	11,236	-0.99%	-1.42%	9.31%
14610	MORNING STAR	Tulsa	(918) 582-9422	Sonya Glenn	60	\$665	\$471	413	18.15%	8.26%	9.44%
946	MUSKOGEE	Muskogee	(918) 683-3460	Sue McBride	26	\$74,958	\$33,530	8,934	7.06%	-1.00%	8.30%
10158	OK	Bartlesville	(918) 335-1844	Jim Franks	44	\$21,116	\$13,353	3,257	-1.15%	8.83%	11.23%
7154	OK MEMBERS FIRST	Tulsa	(918) 663-2050	Gary Juby	43	\$21,442	\$14,179	3,528	5.09%	-7.08%	15.40%
7151	OKLAHOMA	Oklahoma City	(405) 524-6467	Tim Delise	19	\$140,168	\$90,168	10,869	7.65%	0.00%	14.95%
62322	OKLAHOMA CENTRAL	Tulsa	(918) 664-6000	Gina Wilson	8	\$580,520	\$334,753	45,369	4.33%	-7.43%	13.08%
61088	OKLAHOMA EDUCATORS	Oklahoma City	(405) 722-2234	Cindy White	16	\$166,993	\$131,798	14,004	7.33%	10.58%	10.50%
65032	OKLAHOMA'S	Oklahoma City	(405) 606-6328	Mark Kelly	9	\$554,267	\$397,226	44,522	6.19%	8.66%	13.60%
24910	OTOE-MISSOURIA	Red Rock	(580) 453-6702	Lailani Harpole	59	\$1,531	\$256	258	N/A	N/A	29.75%
9335	OU	Norman	(405) 325-2211	Shannon Hudzinski	28	\$52,580	\$41,353	10,463	-5.55%	17.67%	10.00%
7162	PEARL DISTRICT	Tulsa	(918) 579-7998	Linda Curtis	48	\$13,083	\$6,750	1,591	0.77%	-2.75%	15.49%
2585	RED CROWN	Tulsa	(918) 477-3200	Mike Moyer	13	\$221,691	\$166,569	26,432	11.67%	-2.56%	8.05%
12082	RED RIVER	Altus	(580) 482-7965	Kerry Bull	24	\$88,573	\$59,439	8,767	3.21%	9.17%	11.15%
19593	SAINT FRANCIS EMPLOYEES	Tulsa	(918) 494-1810	Jerry Pianalto	36	\$36,099	\$11,533	6,711	-6.50%	5.32%	11.36%
12271	SOUTHWEST OKLAHOMA	Lawton	(580) 353-0490	Emmett Meraz	23	\$95,023	\$58,801	5,752	1.21%	8.09%	13.45%
19355	SPACE AGE TULSA	Tulsa	(918) 438-0140	Dana Warne	46	\$15,703	\$7,764	1,637	6.39%	23.79%	16.57%
16755	SSMOK EMPLOYEES	Oklahoma City	(405) 272-6100	Troy Hoobler	54	\$7,937	\$3,942	1,092	9.32%	3.54%	18.52%
65774	TEACHERS	Oklahoma City	(405) 232-8288	Grant Weiland	57	\$6,334	\$2,470	2,482	2.34%	6.82%	38.18%
24524	TINKER	Oklahoma City	(405) 732-0324	Mike Kloiber	1	\$4,228,679	\$2,934,052	397,821	8.56%	1.29%	11.90%
62568	TRUE SKY	Oklahoma City	(800) 448-1990	Sean Cahill	7	\$645,797	\$439,103	54,456	9.59%	16.09%	9.00%
3130	TRUITY	Bartlesville	(918) 336-7662	Dennis Halpin	5	\$853,065	\$651,014	69,151	6.63%	-4.22%	9.02%
24887	TTCU	Tulsa	(918) 743-9861	Tim Lyons	2	\$2,019,745	\$1,292,765	133,208	7.74%	0.18%	13.66%
24812	TULSA	Tulsa	(918) 610-0020	Greg Gallant	6	\$772,312	\$579,842	56,066	1.94%	2.09%	9.04%
9248	UNITED MEMBERS	Tulsa	(918) 663-9303	Denis Lane	49	\$12,547	\$2,313	1,275	3.20%	-1.04%	14.67%
18965	UNIVERSITY & COMMUNITY	Stillwater	(405) 743-3328	Daniel Thrasher	20	\$130,669	\$102,759	12,660	9.49%	15.84%	11.44%
2744	US EMPLOYEES OC	Oklahoma City	(405) 685-6200	R. Neuenschwander	15	\$173,641	\$118,856	18,063	-0.11%	-2.30%	13.33%
8962	VELMA	Velma	(580) 444-3396	Heather Williams	58	\$2,727	\$2,364	672	-5.44%	10.56%	11.91%
24899	WEOKIE	Oklahoma City	(405) 235-3030	Brent Taylor	4	\$1,188,467	\$663,636	56,865	2.79%	-1.77%	12.20%
4202	WESTERN SUN	Broken Arrow	(918) 362-1400	Rob Taylor	14	\$188,236	\$150,714	25,117	4.27%	3.51%	12.34%

STATE TABLE

OREGON

OREGON CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	62	61	59	58	57	-1.72%	-1.67%
Number of Members	1,598,487	1,687,847	1,791,075	1,875,267	1,933,696	3.12%	3.88%
Total Assets (\$000)	\$18,402,287	\$20,429,461	\$22,083,125	\$23,147,870	\$25,074,023	8.32%	6.38%
Total Shares (\$000)	\$16,278,941	\$17,973,765	\$19,172,893	\$19,994,875	\$21,345,097	6.75%	5.57%
Total Loans (\$000)	\$12,630,990	\$14,350,491	\$16,219,161	\$17,342,579	\$18,089,204	4.31%	7.45%
Total Capital (\$000)	\$1,947,783	\$2,119,965	\$2,335,667	\$2,605,184	\$2,963,510	13.75%	8.76%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
62659	ADVANTIS	Portland	(503) 785-2528	Bob Corwin	5	\$1,478,812	\$1,147,508	77,107	-0.64%	-0.89%	11.78%
64059	BENTON COUNTY SCHOOLS	Corvallis	(541) 754-7765	Joe Tofte	39	\$55,447	\$25,717	2,273	5.29%	-3.85%	8.49%
68352	CASCADE CENTRAL	Hood River	(541) 387-9297	Nancy Blanchette	36	\$68,677	\$32,994	3,626	-1.48%	3.67%	14.07%
5652	CASCADE COMMUNITY	Roseburg	(541) 672-9000	Lynn Calvert	19	\$247,427	\$133,835	14,959	7.71%	13.21%	13.94%
11905	CASPARTS EMPLOYEES	Portland	(503) 771-2464	Cheryl Eveatt	37	\$61,632	\$46,438	5,455	1.16%	12.85%	15.09%
62665	CENTRAL WILLAMETTE	Albany	(541) 928-4536	S. Wyss-Schoenborn	14	\$338,302	\$288,844	29,663	6.28%	10.46%	9.69%
11793	CLACKAMAS	Oregon City	(503) 656-0671	Aaron Goff	17	\$413,581	\$333,478	33,317	5.99%	3.84%	10.64%
9292	CONSOLIDATED	Portland	(503) 232-8070	Larry Ellifritz	12	\$252,424	\$192,327	15,517	7.03%	5.93%	14.68%
8317	CUTTING EDGE	Milwaukie	(503) 653-4392	Brady Howe	43	\$44,525	\$33,728	4,129	-2.71%	-2.46%	12.20%
9877	EMERALD EMPIRE	Springfield	(541) 988-9059	Carolyn Stahly	51	\$23,919	\$14,469	2,838	1.54%	-3.57%	17.62%
9777	EWEB EMPLOYEES	Eugene	(541) 484-5304	Rose Staggenborg	50	\$24,370	\$15,900	1,520	0.23%	2.43%	10.38%
68530	FIRST COMMUNITY	Coquille	(541) 396-2145	David Elmer	9	\$1,168,075	\$779,594	79,520	5.03%	5.52%	11.52%
63476	GATEWAY	Springfield	(541) 741-2605	Marcos Sulistio	49	\$24,603	\$17,104	2,607	5.66%	9.48%	23.02%
16113	HERITAGE GROVE	Salem	(503) 588-0211	Jim Mau	29	\$115,810	\$81,775	8,934	1.77%	8.01%	10.51%
9483	IBEW & UNITED WORKERS	Portland	(503) 253-8193	Barbara Mathey	33	\$88,186	\$51,282	14,284	4.21%	23.30%	7.73%
14402	IBEW/SJ CASCADE	Salem	(581) 581-6221	Mike Ruda	54	\$16,569	\$12,128	2,204	18.06%	3.86%	10.04%
2730	INROADS	Saint Helens	(503) 397-2376	Brooke Van Vleet	20	\$246,764	\$208,332	16,001	9.29%	8.53%	8.75%
13649	IRONWORKERS USA	Portland	(503) 774-3848	Teri Robinson	46	\$39,521	\$38,772	6,676	16.03%	25.50%	9.85%
20516	KAIPERM NORTHWEST	Portland	(503) 813-3242	Ed Waite	32	\$90,727	\$50,065	6,464	4.15%	3.68%	11.91%
6176	KLAMATH PUBLIC EMPLOYEES	Klamath Falls	(541) 882-5525	Kevin Dearing	45	\$41,999	\$26,371	4,551	-0.26%	17.78%	10.25%
12590	LANECO	Eugene	(541) 683-5665	Loreen Ervin	53	\$17,118	\$7,378	1,830	4.59%	0.56%	7.52%
20512	LEGACY	Portland	(503) 413-7474	Doug Mountain	42	\$46,860	\$14,532	3,568	0.61%	-0.55%	13.43%
10779	LINN-CO	Lebanon	(541) 259-1235	Carol Cromwell	27	\$123,991	\$104,049	17,604	2.89%	4.82%	10.17%
14708	MACHINISTS - BOILERMAKERS	Gladstone	(503) 210-2477	Angela Elsen-Sass	55	\$4,256	\$3,241	670	-0.16%	-7.19%	7.97%
11579	MALHEUR	Ontario	(541) 889-3149	Ron Haidle	24	\$150,720	\$100,501	13,707	6.98%	-1.46%	9.94%
64166	MAPS	Salem	(503) 588-0181	Mark Zook	11	\$818,515	\$675,041	67,935	8.74%	10.36%	10.07%
12084	MID OREGON	Bend	(541) 382-1795	Bill Anderson	13	\$364,587	\$295,298	35,193	19.48%	11.68%	8.96%
14786	NORTHWEST ADVENTIST	Portland	(503) 256-3712	Shayne Gustafson	48	\$27,944	\$20,391	3,880	-10.62%	1.61%	11.42%
61716	NORTHWEST COMMUNITY	Eugene	(541) 744-9437	John Iglesias	8	\$1,195,501	\$944,239	108,914	2.82%	-4.11%	11.43%
3853	NW PREFERRED	Tigard	(503) 620-6248	Steve Canfield	25	\$140,417	\$119,070	9,129	8.79%	4.83%	11.00%
63315	NW PRIORITY	Portland	(503) 760-5304	Mark Turnham	18	\$247,876	\$96,443	15,417	-0.62%	3.15%	14.17%
12012	OLD WEST	John Day	(541) 575-0264	Ken Olson	22	\$185,300	\$136,404	12,990	9.02%	5.82%	10.32%
62745	ONPOINT COMMUNITY	Portland	(800) 527-3932	Rob Stuart	1	\$6,130,687	\$3,795,794	390,039	8.85%	8.87%	12.01%
20951	OPC	Durkee	(541) 877-2607	Donald Garrison	57	\$2,657	\$1,555	317	-3.50%	-7.16%	14.74%
65856	OREGON COMMUNITY	Eugene	(541) 687-2347	Ron Neumann	2	\$1,889,384	\$1,675,159	165,864	12.02%	6.26%	9.57%
68656	OREGON STATE	Corvallis	(541) 714-4000	Richard Hein	6	\$1,393,221	\$1,045,921	119,736	7.54%	-0.86%	11.80%
68669	OREGONIANS	Milwaukie	(503) 239-5336	Sam Launius	15	\$301,163	\$179,771	20,770	-2.07%	2.34%	14.17%
14545	PACIFIC CASCADE	Eugene	(541) 343-6238	Jackie Hoonjan	30	\$114,466	\$91,368	10,903	0.58%	0.99%	8.98%
960	PACIFIC CREST	Klamath Falls	(541) 884-1376	Chad Olney	23	\$176,549	\$126,374	16,888	1.50%	4.50%	8.65%
4878	PACIFIC NW	Portland	(503) 256-5858	Tom Griffith	21	\$193,768	\$130,255	18,725	-0.86%	11.73%	9.68%
63971	POINT WEST	Portland	(503) 546-5000	Amy Nelson	31	\$93,770	\$69,714	10,997	-6.00%	-16.66%	9.66%
9288	PORTLAND LOCAL NO 8	Portland	(503) 223-9306	Jaimie Garver	47	\$34,938	\$27,554	2,540	-1.24%	22.49%	11.06%
19522	PROVIDENCE	Milwaukie	(503) 215-6090	Shirley Cate	26	\$138,262	\$87,780	16,093	-0.25%	-3.49%	13.17%
63903	RADIO CAB	Portland	(503) 205-3350	Paul Gibson	56	\$4,015	\$975	250	-1.46%	-12.16%	21.71%
65644	RIVERMARK COMMUNITY	Beaverton	(503) 626-6660	Seth Schaefer	10	\$869,108	\$611,328	86,223	1.21%	-6.29%	11.60%
68660	ROGUE	Medford	(541) 858-7328	Gene Pelham	4	\$1,697,279	\$1,335,630	144,167	8.50%	6.31%	10.67%
63196	SELCO COMMUNITY	Springfield	(541) 686-8000	Bob Newcomb	3	\$1,770,728	\$1,361,424	141,933	9.16%	0.64%	11.87%
9376	SOUTH COAST ILWU	North Bend	(541) 756-5746	Julee Yoakam	52	\$17,587	\$7,846	1,099	-6.23%	-3.18%	14.17%
13416	SUNSET SCIENCE PARK	Portland	(503) 643-1335	Rhonda Baggarley	40	\$53,136	\$44,582	2,740	3.32%	4.35%	14.83%
14196	TEAMSTERS COUNCIL #37	Portland	(503) 251-2390	Marilyn Coomber	38	\$58,129	\$22,641	7,655	-0.53%	-4.52%	14.54%
644	TRAILHEAD	Portland	(503) 220-2592	Jim McCarthy	28	\$120,086	\$82,594	9,423	0.23%	-4.42%	8.79%
23986	UMATILLA COUNTY	Pendleton	(541) 276-6317	Kelly O'Malley	41	\$47,119	\$23,522	2,426	-0.55%	5.03%	12.78%
10442	UNITED TRADES	Tualatin	(503) 283-5193	Rhyn Guyer	44	\$44,335	\$32,163	6,137	-0.64%	1.51%	12.17%
63440	UNITUS COMMUNITY	Portland	(503) 227-5571	Steven Stapp	7	\$1,340,089	\$981,246	98,014	13.98%	8.10%	10.34%
64103	USAGENCIES	Portland	(503) 275-0300	Justin Olson	34	\$85,101	\$46,913	6,161	-5.07%	-9.29%	11.87%
64169	VALLEY	Salem	(503) 364-7999	Pat Force	35	\$76,607	\$53,406	5,077	0.40%	8.96%	13.88%
17990	WAUNA	Clatskanie	(503) 728-4321	Robert Blumberg	16	\$257,383	\$206,445	27,037	7.49%	4.16%	9.12%

PENNSYLVANIA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	440	404	386	368	360	-2.17%	-3.93%
Number of Members	3,897,130	3,951,581	4,055,162	4,199,336	4,322,405	2.93%	2.09%
Total Assets (\$000)	\$41,510,512	\$44,014,953	\$46,125,956	\$48,633,206	\$52,860,483	8.69%	4.95%
Total Shares (\$000)	\$35,831,134	\$37,941,629	\$39,533,716	\$41,520,605	\$45,228,033	8.93%	4.77%
Total Loans (\$000)	\$25,196,817	\$27,341,328	\$29,973,337	\$32,732,358	\$35,435,006	8.26%	7.06%
Total Capital (\$000)	\$4,910,942	\$5,146,856	\$5,477,693	\$5,842,006	\$6,391,375	9.40%	5.41%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
65412	1ST ED	Chambersburg	(717) 264-6506	Kelly Childress	59	\$116,937	\$59,720	7,154	-0.84%	14.83%	16.34%
3741	A & S	Aliquippa	(724) 375-0248	Gina Huntington	151	\$30,021	\$8,834	2,612	4.95%	-1.77%	13.26%
14879	A.B.	Altoona	(814) 944-4025	Tricia Eicher	274	\$6,272	\$3,086	879	7.24%	20.31%	13.37%
3226	ACBA	Pittsburgh	(412) 391-7242	Linda Iddings	301	\$3,516	\$1,883	1,320	-10.79%	7.82%	20.09%
61101	ACCESS	Bristol	(215) 788-0411	Maxine Kunyczka	126	\$44,157	\$29,043	5,088	1.74%	13.91%	14.69%
61808	AFFILIATED TRADES	Collegeville	(610) 489-0161	Brian Bischof	147	\$31,010	\$11,518	2,152	4.62%	0.10%	11.25%
2554	ALCOA PITTSBURGH	Pittsburgh	(412) 553-3100	Lisa Balcer	143	\$33,206	\$10,991	2,669	-7.54%	-10.07%	13.56%
61926	ALCOSE	White Oak	(412) 673-2450	Joy Benedek	196	\$15,985	\$6,687	2,841	-0.56%	3.62%	14.21%
2098	ALIQUIPPA TEACHERS	Beaver	(724) 728-9745	Pat Formoso	357	\$144	\$102	151	-6.57%	-3.04%	30.75%
205	ALLEGENT COMMUNITY	Pittsburgh	(412) 642-2875	Angelo Lucatorto	49	\$141,591	\$104,459	14,980	-8.64%	0.77%	13.19%
841	ALLEGHENY CENTRAL	Dunbar	(724) 628-2106	Vickie Erminio	268	\$6,940	\$4,629	907	2.70%	8.84%	12.01%
21161	ALLEGHENY HEALTH SERVICES EMP.	Pittsburgh	(412) 359-3141	Michael Gayso	210	\$13,376	\$6,946	3,684	4.93%	-5.88%	9.24%
4095	ALLEGHENY LUDLUM BRACKENRIDGE	Brackenridge	(724) 224-7030	S. Kowalkowski	171	\$20,897	\$5,084	2,905	0.72%	3.25%	19.15%
4566	ALLEGHENY METAL	Leechburg	(724) 845-8923	Regina Pearson	209	\$13,413	\$6,716	1,800	1.23%	12.93%	17.29%
4756	ALLEGHENY VALLEY	Pittsburgh	(412) 826-5248	Theresa King	222	\$11,612	\$2,731	1,128	-0.61%	-2.05%	29.28%
8825	ALLEGHENY-KISKI POSTAL	New Kensington	(724) 337-3717	Mary Halligan	198	\$15,841	\$6,334	2,392	-8.62%	4.17%	16.67%
10015	ALLENTOWN	Allentown	(610) 791-0119	Barry Weiner	95	\$68,721	\$43,816	6,544	2.96%	3.39%	12.95%
23753	ALTOONA AREA EMPLOYEES	Altoona	(814) 942-5431	Darci Robinson	214	\$12,687	\$6,304	1,757	3.53%	11.67%	11.54%
900	AMBRIDGE AREA	Baden	(724) 869-3342	Sandy Kowal	224	\$11,389	\$5,735	1,400	-2.73%	5.30%	12.59%
5621	AMERICAN HERITAGE	Philadelphia	(215) 969-0777	Bruce Foulke	5	\$2,749,196	\$2,080,709	197,060	17.08%	21.51%	8.19%
60389	AMERICAN PRIDE	Altoona	(814) 946-3045	Ted Glunt	183	\$18,243	\$6,279	2,007	1.60%	-4.97%	8.88%
20041	AMERICHOICE	Mechanicsburg	(717) 697-3474	Anna Nauss	37	\$182,175	\$114,587	14,567	1.60%	-3.05%	9.54%
12752	AMERICO	Erie	(814) 899-6608	Christine Bennett	86	\$75,719	\$28,985	9,097	0.06%	-10.77%	11.35%
9607	APCI	Lehigh Valley	(800) 821-5104	Richard Fehr	20	\$612,359	\$252,595	17,479	7.22%	-7.31%	9.59%
838	APS	Charleroi	(724) 483-6260	Patricia Allen	255	\$8,043	\$6,368	1,359	3.00%	-4.62%	8.63%
11304	ARC	Altoona	(814) 946-0857	Victor Gioiosa	68	\$92,018	\$62,871	12,853	7.36%	10.78%	9.60%
22637	ARDENT	Phila	(215) 569-3700	Rob Werner	14	\$719,480	\$518,315	35,616	11.61%	9.10%	10.67%
65291	ARMC0	Butler	(724) 284-2020	Randall Cypher	24	\$365,974	\$276,184	31,413	5.60%	14.01%	16.81%
12438	ARMSTRONG ASSOCIATES	Ford City	(724) 763-1172	Allan King	104	\$56,963	\$25,703	8,245	3.31%	1.06%	13.20%
19745	ARMSTRONG CO. FEDERAL EMP.	Kittanning	(724) 548-8722	Sandra Garris	199	\$15,803	\$2,101	2,665	1.70%	3.13%	13.72%
18446	ASBESTOS WORKERS LOCAL #14	Philadelphia	(215) 289-3990	Patricia Reeves	295	\$4,213	\$800	559	-0.77%	-9.75%	10.10%
200	AT&T EMPLOYEES PITTSBURGH	Pittsburgh	(412) 227-7210	Linda Coll	243	\$9,295	\$2,623	994	2.19%	-3.60%	26.86%
22953	AVH	Natrona Heights	(724) 224-5045	Michelle Shoop	293	\$4,471	\$1,411	696	-15.77%	-6.30%	35.07%
23725	B. BRAUN	Allentown	(610) 596-2399	Beth Re	308	\$2,724	\$668	1,048	2.76%	-9.10%	10.55%
6240	B.I.	Sewickley	(412) 882-9306	Andrea Mancos	297	\$3,952	\$1,255	471	-9.92%	13.40%	28.15%
5985	BACHARACH EMPLOYEES	New Kensington	(724) 334-5004	Daniel Chemsak	356	\$158	\$76	41	6.36%	-23.36%	29.43%
21458	BACK MOUNTAIN	Shavertown	(570) 696-1633	Patricia Feher	240	\$9,525	\$2,658	737	-7.33%	-2.45%	18.54%
2612	BEAVER FALLS PA TEACHERS	Wampum	(724) 740-1444	Kelly Kelly	309	\$2,658	\$1,923	493	2.08%	2.82%	16.67%
4794	BEAVER VALLEY	Beaver Falls	(724) 847-3600	Aaron Knieser	78	\$82,145	\$25,188	10,229	8.89%	6.99%	16.14%
14347	BEDCO HOSPITAL	Everett	(814) 623-3544	Scott Ressler	316	\$2,191	\$1,422	703	16.47%	2.91%	14.98%
68256	BELCO COMMUNITY	Harrisburg	(717) 232-3526	Amey Sgrignoli	17	\$633,712	\$456,551	66,838	4.61%	1.18%	10.70%
2531	BELCO	Wyomissing	(610) 373-5192	Tom Gosling	55	\$121,467	\$89,239	13,361	7.12%	2.76%	9.16%
3738	BENCHMARK	West Chester	(610) 429-1600	Daniel Machon	31	\$219,649	\$160,544	11,365	2.49%	-1.22%	13.14%
62656	BERYLCO EMPLOYEES'	Hamburg	(610) 562-4257	Dennis Strausser	311	\$2,348	\$251	229	5.08%	-9.47%	43.19%
4982	BESSEMER SYSTEM	Greenville	(724) 588-6119	Joy Peterson	136	\$37,684	\$14,149	4,135	-0.78%	-7.66%	14.89%
24016	BETHANY BAPTIST CHRISTIAN	Chester	(484) 361-8556	Judith Dill	359	\$43	\$3	70	-12.55%	-68.53%	14.15%
716	BETHLEHEM 1ST	Bethlehem	(610) 691-0041	Shannon Scribner	112	\$53,905	\$17,903	4,856	-0.30%	0.87%	11.93%
61387	BHCU	Ridley Park	(610) 595-2929	Gary Golden	40	\$171,385	\$106,232	8,055	16.11%	8.05%	14.45%
21845	BLACKHAWK	Beaver Falls	(724) 846-7929	Christine Ozenich	206	\$13,598	\$5,855	1,241	0.65%	7.92%	14.18%
8831	BLAIR COUNTY	Altoona	(814) 944-2821	Tammy Jackson	107	\$55,866	\$13,911	5,040	0.99%	2.68%	19.63%
24385	BLUE CHIP	Harrisburg	(717) 564-3081	Pam Mohr	142	\$33,704	\$16,752	4,190	5.24%	3.80%	14.06%
13823	BRADFORD AREA	Bradford	(814) 362-6779	Susanne Wilcox	260	\$7,645	\$3,699	1,831	9.63%	13.33%	19.92%
24857	BRADFORD AREA SCHOOL EMPLOYEES	Bradford	(814) 368-5595	M. Aaron-Simmons	334	\$904	\$772	285	-9.17%	9.98%	21.85%
65411	BUCKS COUNTY EMPLOYEES	Doylestown	(215) 340-8093	Joyce Russell	133	\$40,221	\$2,835	1,894	0.48%	-3.43%	9.51%
3085	BUTLER CO. TEACHERS	Butler	(724) 283-9427	Michelle Furka	154	\$29,515	\$7,187	2,075	1.93%	2.69%	8.10%
16063	BVA	Belle Vernon	(724) 930-9864	Renae Curcio	148	\$30,941	\$10,939	2,652	7.83%	4.37%	10.67%
13821	BVMSN	Walnutport	(610) 767-3107	Christine Kosman	318	\$2,104	\$1,024	293	-4.49%	-8.55%	16.18%
8523	CACL	Pottsville	(570) 628-2400	Jason Kostura	51	\$136,177	\$101,556	11,441	16.69%	6.48%	10.78%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
13503	CAL-ED	California	(724) 938-3280	Jacque Dwyer	164	\$23,805	\$7,772	5,440	-1.22%	-7.82%	14.25%
1101	CARNEGIE MELLON UNIVERSITY	Pittsburgh	(412) 268-2905	Robert Kenchel	221	\$11,701	\$3,463	1,586	-5.72%	-1.28%	10.06%
11374	CBW SCHOOLS	Sidman	(814) 487-5714	William Weber	62	\$108,845	\$22,033	10,206	-0.04%	-1.06%	30.96%
20591	CENTERVILLE CLINICS EMPLOYEES	Fredericktown	(724) 632-6801	Crystal Nuttall	349	\$369	\$110	134	0.07%	13.03%	25.23%
9213	CENTRAL KEYSTONE	Sunbury	(570) 286-5739	Kris Kauffman	123	\$45,383	\$26,223	3,098	6.34%	4.29%	18.67%
14180	CENTRAL SUSQUEHANNA COMMUNITY	Danville	(570) 275-3308	Janelle Seibert	152	\$29,708	\$15,318	2,261	5.51%	-2.42%	10.94%
1352	CENTURY HERITAGE	Pittsburgh	(412) 650-2600	Vincent Cerasuolo	39	\$172,087	\$94,341	14,842	15.52%	4.07%	10.41%
15234	CHESWICK ATOMIC DIVISION	Harwick	(724) 275-5071	Emily Roofner	277	\$6,042	\$2,214	615	-3.08%	-4.98%	24.81%
4240	CHOICE ONE COMMUNITY	Plains Township	(570) 823-7676	Tom Smith	67	\$96,327	\$72,029	12,711	2.80%	-7.69%	8.55%
20558	CHROME	Canonsburg	(724) 228-2030	Robert Flanyak	46	\$153,578	\$109,978	15,709	-1.38%	-8.82%	12.90%
2099	CITADEL	Exton	(800) 666-0191	Jeff March	4	\$3,777,482	\$3,527,630	215,187	12.03%	16.69%	9.47%
4233	CITY CO	Pittsburgh	(412) 350-5957	Joseph Marzullo	172	\$20,555	\$10,676	4,429	-0.04%	-2.03%	10.54%
14074	CITYMARK	Wilkes Barre	(570) 826-8244	Joe Gimble	106	\$56,679	\$46,603	3,949	16.72%	18.76%	14.97%
1646	CLAIRTON WORKS	Clairton	(412) 384-7088	Renee Arre	212	\$13,215	\$4,192	1,469	-2.09%	7.93%	11.77%
3655	CLARION	Clarion	(814) 226-5032	Mark Lauer	63	\$107,642	\$85,178	10,804	16.77%	15.76%	11.07%
9007	CLEARVIEW	Moon Township	(412) 269-3011	Ron Celaschi	7	\$1,284,172	\$1,033,742	105,276	4.55%	5.38%	10.38%
22174	CMC-FCPI EMPLOYEES	Scranton	(570) 348-2140	Renee Murphy	253	\$8,103	\$5,468	1,426	-4.49%	11.93%	9.62%
3237	COLFAX POWER PLANT EMPLOYEES	Springdale	(724) 274-6666	Lisa Burns	259	\$7,775	\$5,209	1,113	-4.75%	2.12%	11.46%
11172	COMMUNITY CONNECT	Titusville	(814) 827-4605	Wade Brink	178	\$18,706	\$11,481	2,882	3.09%	4.56%	11.56%
60413	COMMUNITY REGIONAL	Kingston	(570) 288-2326	Deb Mozal	181	\$18,451	\$8,231	2,231	-1.52%	7.40%	10.56%
23737	CONSUMER 1ST	Pittsburgh	(412) 424-6050	Marlene McLeod	195	\$16,760	\$3,829	1,322	0.60%	-4.86%	19.63%
2796	COPPER & GLASS	Glassport	(412) 673-9028	Rosanna Dimarco	257	\$7,955	\$5,387	1,679	0.59%	14.48%	14.16%
1172	CORNER POST	Wilkes Barre	(570) 823-6151	Carole Fischer	79	\$82,111	\$20,157	6,041	-2.23%	14.17%	11.82%
12643	CORRY	Corry	(814) 663-3263	Stacey Heiser	102	\$58,129	\$33,254	8,370	11.58%	12.62%	10.59%
15501	CORRY AREA SCHOOLS	Corry	(814) 665-5291	Steve Tessmer	286	\$5,137	\$1,771	682	1.89%	5.26%	9.11%
62048	CORRY JAMESTOWN	Corry	(814) 664-7010	Louis Drago	180	\$18,501	\$6,455	2,965	0.90%	-8.14%	12.74%
20557	CRAFTMASTER	Towanda	(570) 265-8410	Dena Miller	225	\$11,240	\$8,007	1,232	-0.67%	9.56%	20.45%
24850	CRAYOLA LLC EMPLOYEES	Easton	(610) 252-1502	Susan Pfeiffer	256	\$7,966	\$3,207	988	5.86%	15.66%	18.49%
19228	CROSS VALLEY	Wilkes Barre	(570) 823-6836	Traci Donahue	42	\$159,918	\$90,160	18,653	-1.37%	-9.17%	9.07%
62416	DELCO POSTAL	Upper Darby	(610) 734-3356	Daniel Millett	200	\$15,217	\$9,821	1,485	-5.41%	4.48%	10.12%
6196	DERRY AREA	Derry	(724) 694-5479	Donna Bush	237	\$9,691	\$5,573	2,014	9.21%	-2.55%	12.72%
10141	DETTOWN SCHOOL	Latrobe	(724) 331-4954	Nancy Fiorina	245	\$8,959	\$6,088	712	1.15%	-1.34%	34.82%
68241	DIAMOND	Pottstown	(610) 326-5490	John Faust	15	\$678,645	\$458,217	63,903	9.85%	0.00%	10.26%
12935	DISCOVERY	Wyomissing	(610) 372-8010	Edwin Williams	47	\$146,106	\$75,299	9,020	3.49%	4.32%	12.00%
6150	DOW BUCKS COUNTY	Bristol	(215) 781-4040	Joseph Dixon	202	\$14,470	\$8,439	1,080	-1.75%	-1.03%	18.54%
24483	EAST END FOOD COOPERATIVE	Pittsburgh	(412) 243-7574	Daniel Webb	342	\$619	\$217	379	10.15%	34.98%	9.33%
390	ELLIOTT COMMUNITY	Jeannette	(724) 527-2822	James Benson	132	\$40,483	\$16,964	6,990	-1.08%	-2.92%	10.93%
64521	EME	Easton	(610) 250-6782	Leeanna Sloyer	325	\$1,553	\$347	379	-7.56%	-3.34%	12.54%
5028	EQT	Pittsburgh	(412) 395-3636	Michael Briggs	134	\$38,542	\$1,993	1,135	-1.98%	-0.17%	11.93%
1476	ERIE	Erie	(814) 825-2436	Brian Waugaman	21	\$547,929	\$335,515	63,168	14.71%	16.77%	10.84%
8913	ERIE CITY EMPLOYEES	Erie	(814) 455-4888	Rob Noziglia	266	\$7,109	\$4,235	963	-4.75%	13.54%	22.96%
8625	ERIE FIREFIGHTERS	Erie	(814) 452-4848	Jennifer Swarm	246	\$8,875	\$3,156	770	-7.40%	17.84%	10.44%
8626	ERIE POLICE	Erie	(814) 453-2540	Gail Markiewicz	312	\$2,298	\$1,075	483	-6.60%	-12.12%	23.98%
3113	ERIE T.P.E.	Erie	(814) 864-5934	Doris Campbell	324	\$1,620	\$921	346	-4.53%	-17.63%	21.00%
776	ERIE TIMES	Erie	(814) 459-0853	Darlene Spitzer	280	\$5,810	\$724	1,000	0.93%	-14.00%	17.00%
4871	ERRL	Wyndmoor	(215) 836-5596	Edward Youse	329	\$1,315	\$464	260	-4.87%	-1.27%	10.99%
10223	EVERENCE	Lancaster	(800) 451-5719	Kent Hartzler	30	\$220,464	\$151,103	19,562	15.07%	7.47%	9.44%
7383	FAMILY 1ST	New Castle	(724) 656-8420	Erin Ross	213	\$12,885	\$9,756	1,984	10.28%	3.07%	12.13%
61515	FAYETTE COUNTY SCHOOL EMPLOYEES	Uniontown	(724) 438-9019	Claudia Tiberi	187	\$17,904	\$7,858	2,637	1.07%	2.97%	17.27%
10690	FAYETTE FEDERAL EMPLOYEES	Uniontown	(724) 438-3070	Wendy Myden	215	\$12,678	\$5,079	1,288	-0.91%	7.93%	14.47%
22934	FINANCIAL 1ST	Williamsport	(570) 322-2061	Rebecca Cortright	298	\$3,726	\$2,875	1,105	-8.33%	-7.59%	8.32%
4517	FINANCIAL ADVANTAGE	Homestead	(412) 461-5100	Helenann Kozminski	248	\$8,767	\$2,108	1,717	-3.03%	-5.54%	14.08%
14346	FIRST AREA	Lewistown	(717) 248-5103	Bonnie Fisher	174	\$20,236	\$6,701	3,074	4.94%	-1.35%	9.95%
24490	FIRST CAPITAL	York	(717) 767-5551	Sue Destephano	32	\$211,934	\$136,515	19,405	6.94%	4.14%	10.24%
8229	FIRST CHOICE	New Castle	(724) 652-8393	Michael Vatter	121	\$45,899	\$36,365	6,890	3.85%	11.41%	8.89%
62	FIRST CLASS	Allentown	(610) 439-4102	Albert Farnschlager	146	\$31,234	\$21,303	2,365	1.25%	-2.19%	16.02%
12765	FIRST COMMONWEALTH	Lehigh Valley	(610) 821-2400	Donna Lostocco	12	\$781,905	\$623,129	65,836	10.84%	11.59%	11.27%
60641	FIRST CREDIT UNION OF SCRANTON	Scranton	(570) 961-8953	Jamie Masters	186	\$17,965	\$3,534	2,124	1.97%	-16.91%	7.09%
839	FIRSTENERGY CHOICE	Greensburg	(724) 830-5984	Diane Momeyer	111	\$53,961	\$16,956	3,879	-1.53%	7.09%	17.33%
7844	FISHER SCIENTIFIC EMPLOYEES	Pittsburgh	(724) 517-2331	Jan Dietrich	317	\$2,153	\$1,463	752	5.14%	-7.05%	11.46%
9622	FORGE	Upper Darby	(610) 352-2000	Rachael Mattioni	137	\$36,714	\$19,259	3,392	1.87%	5.66%	19.76%
12505	FORT LIGONIER	Jerome	(724) 676-9994	Sheri Zambanani	306	\$2,986	\$1,075	484	0.68%	-3.78%	15.35%
6723	FRANKLIN JOHNSTOWN	Johnstown	(814) 262-9117	Mary Summits	145	\$31,708	\$10,011	4,604	0.60%	-3.54%	12.74%
20042	FRANKLIN MINT	Chadds Ford	(610) 325-5000	Michael Magnavita	10	\$1,194,144	\$948,214	111,159	8.95%	4.76%	8.28%
18582	FRANKLIN REGIONAL SCHOOLS	Jeannette	(724) 523-9448	John Blank	304	\$3,095	\$2,174	444	-6.72%	-11.84%	12.11%
65356	FRANKLIN-OIL REGION	Franklin	(814) 432-4091	Karen Baldwin	135	\$38,239	\$24,273	7,322	-1.11%	-7.73%	11.69%
60275	FREEDOM	Warminster	(215) 612-5900	John King	11	\$997,441	\$683,243	70,618	11.86%	3.75%	10.98%
3487	FREEDOM UNITED	Rochester	(724) 774-5575	Jeff Smith	97	\$65,808	\$20,309	7,174	6.25%	-1.24%	17.41%
14775	FRICK TRI-COUNTY	Uniontown	(724) 438-5123	Phil Facchine	69	\$91,571	\$41,386	8,653	3.72%	12.68%	11.99%
10184	FRIENDLY	Aliquippa	(724) 375-0488	Cindy Hladio	114	\$53,088	\$29,825	4,948	0.49%	4.78%	18.50%
2405	G.A.P.	Johnstown	(814) 535-4165	Diane Lopez	116	\$50,489	\$19,557	5,991	1.87%	-1.76%	12.22%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
4116	GALAXY	Franklin	(814) 432-1207	Linda Antonucci	117	\$49,516	\$25,891	4,776	-1.50%	9.46%	19.81%
13733	GLASS CAP	Connellsville	(724) 628-2424	Judith Gratson	149	\$30,361	\$21,196	4,974	1.89%	1.30%	13.03%
63943	GLATCO	Spring Grove	(717) 225-4548	William Bowker	129	\$42,644	\$8,573	3,290	3.64%	1.67%	14.13%
1542	GNC COMMUNITY	New Castle	(724) 652-5783	Dianna Cecchini	88	\$72,385	\$38,398	12,875	-0.80%	16.51%	16.93%
64884	GOLD	Allentown	(484) 223-4200	Cheryl Bartholomew	50	\$137,711	\$105,270	8,558	5.89%	9.39%	12.19%
18775	GREATER LATROBE SCHOOLS	New Alexandria	(724) 668-8913	Eric Burkley	320	\$1,992	\$1,289	379	-7.22%	18.85%	15.27%
10671	GREATER PITTSBURGH	Pittsburgh	(412) 621-6800	Darlene Hochendoner	105	\$56,875	\$24,179	10,104	5.80%	16.67%	11.39%
240	GREATER PITTSBURGH POLICE	Pittsburgh	(412) 922-4800	Jessica Malaskovitz	90	\$71,044	\$39,417	6,065	-2.55%	0.49%	17.47%
63715	GREENSBURG TEACHERS	Greensburg	(866) 383-5605	Darryl Audia	282	\$5,738	\$853	722	-5.14%	-18.31%	16.29%
6722	GROVE CITY AREA	Grove City	(724) 748-6091	Alysia Mccandless	70	\$86,342	\$49,476	8,809	1.39%	-2.25%	14.26%
23394	GUTHRIE	Sayre	(570) 888-7135	John Savelli	82	\$80,058	\$44,896	7,438	8.50%	-1.68%	11.68%
64833	HAZLETON SCHOOL EMPLOYEES	Hazleton	(570) 459-1611	Clarence John	150	\$30,106	\$9,992	1,401	7.50%	-2.68%	15.29%
65013	HEALTHCARE FIRST	Johnstown	(814) 535-2606	Meghan Sinclair	74	\$84,911	\$36,689	9,594	-0.58%	-8.95%	11.28%
3153	HEIGHTS COMMUNITY	Bethlehem	(610) 868-8211	Chris England	228	\$10,757	\$4,666	1,740	-2.72%	-12.59%	5.51%
13180	HEMPFIELD AREA	Greensburg	(724) 837-4228	Nadeen Bartlett	279	\$5,962	\$1,160	621	-3.52%	5.72%	15.48%
303	HERITAGE VALLEY	York	(717) 840-4981	Mike Gutshall	72	\$85,957	\$44,851	12,743	2.75%	-3.55%	10.39%
6095	HERSHEY	Hummelstown	(717) 533-9174	Joseph Marchese	96	\$68,382	\$49,410	6,860	4.07%	8.00%	8.77%
64932	HIDDEN RIVER	Pottsville	(570) 622-3399	John Murga	41	\$162,789	\$72,541	17,406	8.03%	23.91%	8.71%
20691	HIGHWAY	Pittston	(570) 602-7400	Tracey Carey	169	\$22,413	\$11,097	2,448	-4.64%	-4.54%	18.90%
20354	HILL DISTRICT	Pittsburgh	(412) 281-0822	Richard Witherspoon	283	\$5,613	\$2,513	3,289	2.40%	7.87%	7.57%
17269	HOLY TRINITY BAPTIST	Philadelphia	(215) 546-5400	Delores Peters	360	\$20	\$5	101	-2.94%	-25.22%	33.93%
2374	HONEYWELL PHILADELPHIA DIV	Fort Washington	(215) 641-3492	Steve Bilo	157	\$28,128	\$3,346	1,679	0.47%	-6.21%	10.12%
10687	HORIZON	Williamsport	(570) 326-3636	Justin Howard	84	\$78,033	\$57,913	11,099	1.63%	5.20%	9.63%
21140	I. U. 7	New Kensington	(724) 339-0635	Tom Joseph	161	\$24,952	\$13,049	1,756	9.57%	3.39%	12.79%
21782	I.B.E.W. - LOCAL NO. 5	Pittsburgh	(412) 432-1152	Kathy Saffer	227	\$10,954	\$4,428	1,294	2.61%	45.61%	12.55%
14247	I.B.E.W. LOCAL 56	Erie	(814) 455-2270	Charlene Hedderick	249	\$8,548	\$3,964	1,599	-3.99%	-3.44%	8.67%
16119	IBEW LOCAL UNION 712	Beaver	(724) 775-3044	Stacey Shaw	238	\$9,689	\$5,247	2,828	32.87%	36.73%	9.64%
24201	IC	Indiana	(724) 463-7766	Theresa Luther	307	\$2,863	\$2,117	1,060	-4.43%	-2.67%	13.99%
14425	INGERSOLL-RAND	Athens	(570) 888-7121	Thomas Mitchell	100	\$58,997	\$22,871	5,265	1.17%	11.08%	21.38%
1759	INSPIRE	Newtown	(215) 788-5270	Jim Merrill	34	\$190,254	\$144,757	13,906	13.10%	2.74%	7.43%
15797	IRON WORKERS	Pittsburgh	(412) 471-1133	Jennifer Vogt	269	\$6,758	\$2,107	3,699	9.00%	-19.07%	8.06%
4828	IRVIN WORKS	Dravosburg	(412) 469-0410	Sandra Abels	168	\$22,639	\$13,857	2,243	-0.57%	13.87%	26.91%
24012	IUPAT DC 21	Philadelphia	(215) 934-5130	Craig Socket	321	\$1,863	\$204	308	-4.05%	-23.24%	8.47%
14792	JAY BEE EMPLOYEES	Walnutport	(610) 867-7568	Christine Kosman	327	\$1,414	\$549	259	5.99%	-7.40%	13.05%
15551	JDMH	Jeanette	(724) 527-9160	Julie Casino	291	\$4,632	\$2,528	788	0.01%	-0.03%	41.68%
7724	JESSOP COMMUNITY	Washington	(724) 229-0720	Holly Ashmore	155	\$29,475	\$11,819	2,615	-0.15%	15.12%	9.78%
3120	JOHNSTOWN SCHOOL EMPLOYEES	Johnstown	(814) 255-6642	Donald Irwin	261	\$7,642	\$3,792	580	-2.11%	6.81%	20.03%
13802	K.G.C.	Knox	(814) 797-5768	Stacey McCauley	276	\$6,202	\$3,404	1,842	3.11%	7.47%	8.40%
16242	KASE	Vandergrift	(724) 568-1697	Donna Flanagan	336	\$871	\$577	229	-17.74%	0.19%	14.42%
12900	KENNAFORD	Bedford	(814) 623-4425	Christine Imler	285	\$5,312	\$2,519	891	-8.71%	9.30%	24.62%
8313	KEYSTONE UNITED METHODIST	Cranberry Township	(724) 252-3200	Kasi Devinney	185	\$18,012	\$10,769	2,391	4.21%	-3.30%	8.42%
11391	KINZUA	Warren	(814) 723-3661	Amy Lyon	250	\$8,345	\$3,371	1,447	0.48%	-1.52%	19.38%
62787	KNOLL EMPLOYEES	East Greenville	(215) 679-1651	Glen Neiman	264	\$7,549	\$3,031	826	-4.82%	-3.49%	17.87%
5951	LAKE ERIE COMMUNITY	Girard	(814) 774-4130	Kris Russin	287	\$4,994	\$2,899	1,330	-3.64%	3.72%	8.41%
2822	LANCASTER PA FIREMEN	Lancaster	(717) 392-6374	Mary Leed	341	\$645	\$275	311	-8.23%	-24.33%	8.11%
60113	LANCASTER RED ROSE	Lancaster	(717) 295-6685	Kara Vincent	109	\$54,241	\$16,983	6,167	-5.84%	-16.05%	10.78%
16657	LANCO	Lancaster	(717) 569-7180	Jeremy Jenkins	73	\$85,030	\$51,236	10,036	-1.97%	0.97%	8.71%
6689	LATROBE	Latrobe	(724) 537-2734	Sarah Johnston	226	\$11,231	\$4,250	2,016	-2.24%	0.40%	11.91%
16209	LATROBE AREA HOSPITAL	Latrobe	(724) 539-8820	Greg Sisitki	231	\$10,290	\$4,217	1,559	-2.16%	12.15%	11.14%
19510	LEBANON	Lebanon	(717) 272-2210	Jeff Trickett	27	\$274,885	\$208,880	27,723	16.78%	14.09%	10.02%
16746	LEHIGH COUNTY EMPLOYEES	Allentown	(610) 825-3318	Christine Kosman	173	\$20,379	\$6,665	2,004	7.74%	11.56%	12.68%
64606	LEHIGH VALLEY EDUCATORS	Allentown	(610) 820-0145	Rosemarie Krantz	25	\$324,279	\$100,060	17,171	3.19%	3.33%	17.79%
6785	LESCO	Latrobe	(724) 539-9744	Neal Fenton	87	\$75,160	\$22,314	7,415	3.75%	4.78%	18.03%
10062	LOCAL 229 IBEW	York	(717) 854-5254	Veda Reider	323	\$1,754	\$1,520	511	12.40%	26.27%	8.37%
14283	LOCAL 520 UA	Harrisburg	(717) 545-9329	Jenna Stabley	265	\$7,535	\$4,023	1,637	0.91%	14.15%	20.02%
1111	LOCOMOTIVE & CONTROL EMPLOYEES	Erie	(814) 825-6763	Debra Crane	188	\$17,892	\$4,741	1,195	-2.19%	-2.57%	21.89%
14617	LONZA	Williamsport	(570) 321-5095	Sherill Engler	340	\$678	\$491	169	-5.91%	109.72%	18.32%
17323	LUZERNE COUNTY	Wilkes Barre	(570) 825-1790	Daniel Stempleski	197	\$15,953	\$4,620	2,039	-2.99%	4.83%	10.10%
24266	MABC	Philadelphia	(215) 549-2411	Jeanne Andrews	355	\$159	\$40	174	12.42%	6.53%	14.16%
2003	MCKEESPORT AREA PUBLIC SCHOOL EMP.	McKeesport	(412) 672-7735	Lea Ann Match	302	\$3,306	\$2,664	537	-4.64%	3.41%	22.74%
10427	MCKEESPORT BELL	McKeesport	(412) 672-8550	Elizabeth Vezzani	239	\$9,614	\$1,794	944	-4.59%	10.09%	10.88%
1992	MCKEESPORT CONGREGATIONAL	McKeesport	(412) 672-1462	Mary Roberts	346	\$378	\$140	90	32.73%	2.26%	9.42%
20207	MEDIA MEMBERS	Conshohocken	(215) 854-4460	Maryanne Klein	99	\$60,807	\$20,314	7,690	-2.38%	-0.17%	21.35%
276	MEM	Pittsburgh	(412) 386-6631	Tim Irons	192	\$17,532	\$6,809	1,941	-2.72%	-4.82%	12.21%
6694	MEMBERS 1ST	Mechanicsburg	(717) 697-1161	George Nahodil	3	\$4,614,909	\$3,559,638	441,733	13.17%	4.08%	10.13%
68655	MEMBERS CHOICE FINANCIAL	Danville	(570) 275-6155	Jim Barbarich	45	\$157,084	\$113,812	13,549	3.02%	-6.57%	9.31%
11891	MERCER COUNTY COMMUNITY	Hermitage	(724) 981-9410	Sandi Carangi	83	\$79,714	\$42,068	10,014	1.64%	16.34%	9.42%
6574	MERCK SHARP & DOHME	Chalfont	(215) 596-3700	David Whitehead	18	\$622,770	\$333,437	29,759	12.55%	0.86%	9.95%
20921	MERHO	Johnstown	(814) 535-3116	Karen Walker	124	\$45,297	\$17,693	5,059	-2.01%	7.04%	11.66%
9147	MICHAEL BAKER INTERNATIONAL	Moon Township	(412) 269-2525	Julie French	262	\$7,636	\$4,759	1,543	-3.00%	7.72%	18.99%
1911	MON VALLEY COMMUNITY	Allenport	(724) 326-5632	James Pallini	43	\$158,160	\$44,174	9,780	-0.77%	-4.21%	25.97%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
21619	MONROEVILLE BORO	Monroeville	(412) 856-3347	Elizabeth Sommer	339	\$758	\$414	204	-2.99%	-22.24%	20.53%
18144	MOUNTOURSVILLE AREA	Montoursville	(570) 368-7401	Karen Kaiser	300	\$3,601	\$1,869	787	12.85%	-8.65%	10.22%
64883	MOONLIGHT	Worthington	(724) 297-3084	Lori Hoffman	144	\$32,652	\$19,328	3,560	6.30%	5.29%	17.63%
20839	MORNING STAR BAPTIST	Clairston	(412) 233-4151	Joyce Hammons	348	\$375	\$94	317	-19.18%	-10.44%	37.73%
9681	MORRISONS COVE 1ST	Roaring Spring	(814) 224-2744	Lynnette Hamm	127	\$44,129	\$16,259	4,538	6.19%	12.11%	9.54%
16525	MOUNT CARMEL BAPTIST	Philadelphia	(215) 471-8511	Cynthia Outlaw	338	\$777	\$139	254	-7.26%	0.42%	27.59%
20053	MOUNTAIN LAUREL	Saint Marys	(814) 834-9518	Rena Sennett	58	\$117,030	\$73,588	20,498	-0.09%	-3.39%	14.83%
17136	MT. PLEASANT AREA SCHOOL EMP.	Mount Pleasant	(724) 542-4940	John Kapelewski	310	\$2,547	\$597	227	-3.71%	-5.76%	17.23%
1057	MT. LEBANON	Pittsburgh	(412) 344-2013	Steven Vais	235	\$9,924	\$2,716	593	0.29%	2.18%	20.59%
9776	N.F.G. #2	Warren	(814) 723-7510	Gerald Bost	167	\$23,249	\$6,108	2,657	-0.93%	2.47%	13.66%
13458	NE PA COMMUNITY	Stroudsburg	(570) 421-5585	Mark Filbert	52	\$133,116	\$54,014	13,548	11.14%	5.13%	8.59%
4792	NET	Scranton	(570) 961-5300	Clarence Baltusaitis	33	\$198,000	\$87,112	16,619	3.42%	11.77%	15.49%
373	NEW ALLIANCE	Ambridge	(724) 266-7675	Florinda Zbrzezny	92	\$70,483	\$33,634	7,797	0.97%	2.28%	11.21%
8903	NEW CASTLE BELLCO	New Castle	(724) 654-8485	Frank Rossetti	216	\$12,593	\$3,789	939	8.16%	7.71%	10.46%
8110	NEW CUMBERLAND	New Cumberland	(717) 774-7706	Donald Varner	44	\$157,489	\$109,849	19,159	4.59%	1.22%	8.06%
15063	NEW KENSINGTON MUNICIPAL	New Kensington	(724) 212-3303	Karen Grillo	319	\$2,077	\$1,430	230	-1.28%	-0.78%	23.79%
24853	NEW LIFE	Philadelphia	(215) 477-5000	Ronald Sheldon	343	\$541	\$55	475	18.32%	-41.11%	22.03%
19045	NEWELL	Newell	(724) 938-2460	Deborah Atcheson	284	\$5,463	\$2,120	971	-9.07%	2.02%	11.18%
68297	NORRISTOWN BELL	Blue Bell	(610) 275-8440	Helen Edwards	110	\$54,004	\$24,537	3,787	-3.84%	-0.87%	12.69%
61636	NORTH DISTRICTS	Gibsonia	(724) 444-8181	Paul Fero	138	\$36,240	\$24,194	3,565	-0.71%	-0.11%	12.29%
8687	NORTH EAST WELCH	North East	(814) 725-8190	Susan Maas	190	\$17,612	\$9,852	2,648	3.38%	2.87%	15.80%
10720	NORTH PENN	Colmar	(215) 822-9119	Liesel Stroup	193	\$17,516	\$4,048	1,465	0.38%	3.76%	11.36%
24911	NORTHAMPTON AREA SCHOOL DIST. EMP.	Northampton	(610) 262-7811	Christine Kosman	244	\$9,073	\$2,925	1,152	-4.63%	-12.68%	17.36%
5062	NORTHWOOD	Philadelphia	(215) 725-8100	Carolyn Penn	233	\$10,130	\$3,154	688	-10.48%	-11.40%	13.43%
7842	NORWIN TEACHERS	North Huntingdon	(724) 864-7469	Amy Lichwa	163	\$24,168	\$13,768	3,157	-0.14%	8.48%	9.59%
3711	OMEGA	Wexford	(412) 369-3800	Troy Garvin	56	\$121,158	\$84,276	14,526	9.78%	13.68%	9.88%
6187	ONE	Meadville	(814) 336-2794	H. Clancy-Young	85	\$6,407	\$62,182	11,323	2.78%	3.44%	9.15%
20861	P & G MEHOOPANY EMPLOYEES	Tunkhannock	(570) 836-3227	Patrick Holmes	57	\$119,344	\$72,608	15,547	0.28%	0.69%	11.08%
10704	P.C.	Port Allegany	(814) 642-9248	Audrey Lane	242	\$9,306	\$8,026	1,562	-9.36%	3.47%	14.51%
20567	P.N.G. NORTHERN	Vandergrift	(724) 388-5500	Anne Cruz	299	\$3,643	\$3,332	474	-14.85%	-9.37%	13.01%
63714	PA HEALTHCARE	Sewickley	(412) 749-7099	Gary Ford	162	\$24,313	\$4,662	2,566	-0.01%	6.07%	13.67%
3810	PAAC TRANSIT DIVISION	Pittsburgh	(412) 255-1363	Tracy Slater	158	\$26,805	\$5,199	2,901	-2.69%	-1.14%	15.99%
19501	PACE RESOURCES	York	(717) 852-1390	Andrea Hackenberger	281	\$5,805	\$1,600	817	-3.19%	10.77%	11.70%
15532	PAGODA	Reading	(610) 373-3840	Debra Guthrie	165	\$23,640	\$9,132	3,363	-1.81%	-0.89%	8.98%
6188	PAKCO EMPLOYEES	Latrobe	(724) 537-3004	Thomas Brubaker	337	\$869	\$536	143	-1.87%	8.54%	23.28%
2959	PALCO	Muncy	(570) 546-2333	Thomas Rachael	81	\$80,939	\$23,869	6,062	1.19%	5.63%	12.16%
23556	PAPER CONVERTERS LOCAL 286/1034	Philadelphia	(215) 829-9212	Yolanda Greene	328	\$1,395	\$787	1,576	1.88%	-7.07%	9.85%
22723	PAR-DEL EMPLOYEES	Wyoming	(570) 693-2545	Caroline Torbik	252	\$8,230	\$2,518	708	-6.04%	-8.00%	11.90%
479	PARKVIEW COMMUNITY	McKeesport	(412) 678-9564	Gina Tatkus	120	\$47,498	\$29,455	8,244	2.03%	14.69%	12.28%
24267	PATA	Pittsburgh	(412) 963-8081	Maureen Wheeler	305	\$3,053	\$2,165	997	-0.35%	1.93%	7.94%
16574	PATRIOT	Chambersburg	(717) 263-4444	Brad Warner	13	\$730,357	\$570,280	72,939	9.86%	10.65%	12.28%
2834	PENLANCO	Lancaster	(717) 569-9621	Stacey Remick	166	\$23,528	\$6,916	1,260	-3.49%	1.87%	12.80%
2742	PENN EAST	Scranton	(570) 342-2720	Jeffrey DeBree	38	\$172,526	\$102,858	22,478	0.88%	-4.74%	12.18%
16636	PENN HILLS MUNICIPAL	Pittsburgh	(412) 798-2115	Sheree Strayer	313	\$2,279	\$1,673	212	-8.45%	13.17%	20.47%
12729	PENN STATE	Bellefonte	(814) 355-2711	Cheryl Barr	36	\$184,727	\$86,526	16,036	-1.89%	-4.49%	10.33%
2739	PENN WILCO	Wilkes Barre	(570) 820-0400	Wendy Stout	217	\$12,217	\$1,349	498	-2.39%	-11.81%	12.85%
13760	PENNSTAR	Hermitage	(724) 981-2973	Pamela Suber	125	\$44,787	\$16,666	4,318	2.25%	0.69%	16.74%
2625	PENNSYLVANIA CENTRAL	Harrisburg	(800) 356-3875	Greg Wagner	91	\$70,844	\$53,230	9,605	4.03%	-8.30%	9.35%
64131	PENNSYLVANIA STATE EMPLOYEES	Harrisburg	(800) 237-7328	George Rudolph	1	\$6,284,724	\$4,618,291	472,601	19.06%	8.08%	10.29%
21556	PENNSYLVANIA-AMERICAN WATER	Bethel Park	(412) 854-4448	William George	205	\$13,773	\$6,315	1,632	-1.78%	-8.06%	10.31%
13469	PENNTech EMPLOYEES	Johnsonburg	(814) 965-4311	Jeanne Constable	236	\$9,799	\$5,237	1,434	-0.57%	-0.67%	12.70%
17014	PENN-TRAFFORD SCHOOL EMPLOYEES	Trafford	(412) 374-1100	Aaron Flaitz	290	\$4,714	\$2,302	587	-0.72%	-12.23%	13.26%
6885	PEOPLE FIRST	Allentown	(610) 797-7440	Jeff Albert	19	\$617,766	\$397,209	72,834	6.49%	1.52%	8.51%
181	PEOPLES NATURAL GAS GEN. OFFICE EMP.	Pittsburgh	(412) 208-6830	Michael Dailey	314	\$2,272	\$324	294	-8.44%	9.40%	17.29%
6277	PHB EMPLOYEES	Fairview	(814) 474-2283	Hope Mando	271	\$6,723	\$2,496	1,250	1.34%	-1.77%	19.20%
7297	PHEPLE COMMUNITY	Greensburg	(724) 834-5580	Maria Lavelle	76	\$82,973	\$70,231	16,189	-4.39%	5.83%	9.90%
7238	PHILADELPHIA	Philadelphia	(215) 934-3500	James McAneney	9	\$1,210,844	\$723,999	120,505	5.89%	6.35%	14.92%
5539	PHILADELPHIA LETTER CARRIERS	Philadelphia	(215) 922-5474	Robert Pino	278	\$5,992	\$4,654	1,243	4.84%	11.00%	14.73%
16728	PINN MEMORIAL	Philadelphia	(215) 878-1645	William Moseley	350	\$287	\$18	175	9.97%	50.09%	12.34%
11242	PINPOINT	Milton	(570) 742-3903	Brenda Raker	170	\$21,713	\$17,976	2,797	5.61%	12.07%	10.02%
422	PITTSBURGH	Pittsburgh	(412) 381-6363	Hope Egnac	251	\$8,285	\$4,265	1,520	3.45%	6.21%	9.92%
1239	PITTSBURGH CITY HALL EMPLOYEES	Pittsburgh	(412) 255-2609	Charles Murphy	108	\$55,301	\$15,561	2,915	4.92%	-11.99%	11.14%
234	PITTSBURGH FIREFIGHTER'S	Pittsburgh	(412) 928-8500	Marie O'Brien	80	\$81,653	\$28,188	4,798	-0.14%	7.71%	16.44%
21240	POCONO MEDICAL CENTER	East Stroudsburg	(570) 476-3338	Annette Frailey	296	\$4,197	\$1,328	1,005	-0.04%	-13.32%	10.90%
2551	POLICE AND FIRE	Philadelphia	(215) 931-0300	John Larosa	2	\$5,628,622	\$3,542,321	331,321	7.15%	19.04%	18.29%
90	POST GAZETTE	Clinton	(412) 263-1450	David Reber	229	\$10,635	\$5,589	1,490	-10.14%	6.84%	48.74%
370	PPG & ASSOCIATES	Creighton	(724) 224-1777	Sean O'Leary	176	\$19,770	\$6,557	1,985	-2.10%	7.02%	14.42%
19655	PRIORITY FIRST	Du Bois	(814) 371-4817	Alan Clouse	71	\$86,140	\$69,961	12,537	6.04%	11.97%	9.69%
909	PRR SOUTH FORK	South Fork	(814) 495-5150	Kathy Churchey	122	\$45,777	\$10,938	2,376	-3.96%	15.98%	17.17%
60392	READING BERKS SCHOOL EMPLOYEES	Reading	(610) 921-1003	Marilyn Seiders	191	\$17,574	\$5,774	1,611	-6.35%	-10.67%	13.05%
4120	RELIANCE	King Of Prussia	(610) 783-5229	Susan Chally	156	\$28,248	\$15,575	2,875	-1.37%	2.45%	9.86%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
5856	RIVERFRONT	Reading	(610) 374-8351	Tim McLeod	35	\$189,343	\$119,608	21,080	7.33%	22.36%	9.79%
65138	RIVERSSET	Pittsburgh	(412) 488-2525	Christine Chojnicki	61	\$110,491	\$74,239	10,298	-4.46%	-9.77%	24.16%
23126	RIVERSIDE BEAVER COUNTY	Ellwood City	(724) 758-6335	Karen Newman	326	\$1,508	\$655	354	-2.05%	7.78%	10.82%
8540	R-S BELLCO	New Brighton	(724) 843-3330	David Willey	159	\$26,738	\$13,535	2,628	0.27%	-1.91%	7.44%
2583	SAINT NICHOLAS	Wilkes Barre	(570) 825-2640	John Rose	294	\$4,340	\$2,021	962	-6.27%	4.87%	12.28%
65564	SAINT NORBERT'S	Pittsburgh	(412) 881-4323	Robert Minsterman	344	\$482	\$236	175	6.37%	5.41%	24.25%
13933	SAINT VINCENT ERIE	Erie	(814) 452-5742	James Kemp	201	\$14,648	\$4,848	2,095	-3.09%	-1.32%	11.05%
1669	SARCO	Bethlehem	(610) 807-9922	Lisa Schmoyer	267	\$7,020	\$4,439	653	-10.30%	-4.21%	24.25%
444	SCA	New Castle	(724) 658-2686	Lori Rhoades	204	\$13,870	\$7,742	2,048	-4.20%	0.47%	19.45%
15591	SCRANTON TIMES DOWNTOWN	Scranton	(570) 348-9192	Carole Hughes	220	\$11,924	\$6,545	2,101	1.08%	-6.27%	8.49%
22128	SERVICE 1ST	Danville	(570) 271-6060	Bill Lavage	22	\$428,515	\$365,625	34,874	9.84%	7.83%	9.80%
24733	SERVICE STATION DEALERS	Phila	(215) 342-1818	Colleen Riley	353	\$221	\$113	99	-8.03%	-15.69%	53.14%
11783	SI PHILADELPHIA	Philadelphia	(215) 382-2997	Marlene Long	351	\$224	\$21	125	-0.18%	-20.75%	33.72%
17371	SMMH	Pittsburgh	(412) 784-4746	Susan Bonk	289	\$4,729	\$2,010	1,160	1.05%	10.66%	18.77%
3278	SOUTHWEST COMMUNITIES	Carnegie	(412) 276-5379	Barbara Heil	189	\$17,831	\$8,101	2,425	15.67%	12.71%	9.39%
24187	SPE	State College	(814) 237-5458	Michael Meier	64	\$100,995	\$64,421	10,276	5.29%	8.26%	9.72%
60369	SPIRIT FINANCIAL	Levittown	(267) 580-0230	David Obarowski	115	\$50,932	\$25,707	3,842	0.73%	25.96%	14.88%
62988	SPOJNIA	Scranton	(570) 344-1513	Karen Rieder	208	\$13,545	\$6,235	988	6.99%	14.90%	17.55%
13046	SPRINGDALE PPG	Springdale	(724) 274-3969	Nancy Goodwin	335	\$902	\$451	308	-11.24%	-8.10%	27.32%
12654	SRU	Slippery Rock	(724) 794-6292	Lynne Griffith-Schall	128	\$43,053	\$16,772	3,211	-2.01%	4.61%	13.74%
12195	SS PETER & PAUL	Allentown	(610) 965-0130	Hedy Werrell	352	\$223	\$4	65	-46.20%	-91.31%	22.46%
65477	ST. ELIZABETH	Northampton	(610) 262-3772	Maureen Young	234	\$9,960	\$1,295	601	-6.13%	-12.24%	22.67%
19046	ST. PAUL'S	Philadelphia	(215) 769-5199	Gloria Blount	358	\$117	\$5	125	0.59%	-66.71%	17.54%
4088	STANWOOD AREA	New Stanton	(724) 925-9505	Charlie Frederickson	218	\$12,195	\$5,013	2,163	-0.91%	-1.20%	12.51%
19483	STATE COLLEGE	State College	(814) 234-0252	Terry Shoemaker	182	\$18,350	\$11,600	1,869	1.35%	2.06%	10.02%
18234	STEAMFITTERS PHILA	West Chester	(610) 431-4593	Eugene Popiel	330	\$1,212	\$946	994	3.62%	-6.10%	10.22%
22522	STP EMPLOYEES	Duncansville	(814) 693-6015	Shari Brown	332	\$1,134	\$915	295	0.84%	3.11%	17.88%
6160	SUN EAST	Aston	(610) 485-2960	Michael Kaczinski	16	\$665,735	\$552,052	52,102	12.11%	9.10%	8.02%
60215	SUPERIOR	Collegetown	(610) 489-7239	Raymond Hebden	113	\$53,902	\$37,057	6,933	9.39%	0.39%	8.54%
18242	SUSQUEHANNA VALLEY	Camp Hill	(717) 737-4152	Eric Lundvall	94	\$68,726	\$40,909	6,132	-7.35%	13.34%	8.67%
61035	SWINDELL-DRESSLER	Pittsburgh	(412) 281-6303	Diane Camerota	292	\$4,521	\$957	405	-3.28%	39.57%	15.59%
24531	TCWH #585	Washington	(724) 222-0101	Judy Humphreys	347	\$376	\$216	200	1.05%	-2.68%	7.90%
14829	TEAM FIRST	Lancaster	(717) 824-3669	Caren Morris	241	\$9,378	\$4,160	1,096	-2.46%	-0.04%	20.46%
63648	TENDTO	Erie	(814) 455-6400	Mike Kalie	60	\$111,377	\$62,287	13,586	2.39%	-4.95%	7.86%
21413	TIMBERLAND	Dubois	(814) 371-2676	Joel Slagan	93	\$69,183	\$54,024	9,370	17.37%	17.68%	9.23%
1882	TITAN	Pleasant Gap	(814) 359-4540	Joshua Vljajic	118	\$49,079	\$24,481	3,511	0.67%	8.41%	13.54%
23509	TOWANDA SCHOOL EMPLOYEES	Towanda	(607) 372-7224	Marcia Field	345	\$386	\$162	135	-14.49%	-5.70%	18.80%
17885	TRANSIT WORKERS	Philadelphia	(215) 743-2922	Patricia O'Brien	177	\$18,856	\$7,824	4,782	-5.89%	-5.07%	17.09%
794	TRI BORO	Munhall	(412) 461-3018	Dennis Ferchak	66	\$96,398	\$66,397	9,253	1.55%	-0.13%	13.06%
6269	TRI COUNTY AREA	Pottstown	(610) 326-3705	Andrew Pistoria	48	\$144,004	\$91,705	14,114	6.40%	-3.59%	7.99%
6070	TRI STATE RAIL	Erie	(814) 455-0092	Steve Tessmer	207	\$13,595	\$4,927	2,580	-3.38%	1.58%	22.67%
6690	TRI-VALLEY SERVICE	Pittsburgh	(412) 344-3406	Carol Mattesi	194	\$17,213	\$9,624	3,896	0.48%	10.51%	9.27%
24104	TROUVAILLE	Philadelphia	(215) 951-0329	Ginny Lapinski	315	\$2,269	\$924	1,223	6.58%	15.68%	11.77%
23258	TROY AREA SCHOOL EMPLOYEES	Troy	(570) 529-1492	Gyla Hoose	322	\$1,770	\$257	249	3.96%	-16.60%	12.72%
66158	TRUMARK FINANCIAL	Fort Washington	(215) 953-5300	Rick Stipa	6	\$2,366,862	\$1,626,419	125,444	8.19%	6.51%	10.57%
2740	USX	Cranberry Twp.	(888) 219-3159	Mark Volponi	29	\$226,999	\$163,802	24,594	1.05%	-0.91%	12.74%
12333	U. F. C. W. LOCAL #72	Wyoming	(570) 693-4072	Wendy Stout	153	\$29,609	\$4,387	1,697	7.77%	-0.29%	9.23%
23174	UALU 354	Youngwood	(724) 925-9354	Diane Obitko	273	\$6,573	\$4,169	1,661	-2.93%	11.48%	13.57%
10973	UFCW COMMUNITY	Wyoming	(570) 693-0500	Kimberly DeAngelo	53	\$131,734	\$58,512	19,782	1.03%	2.61%	12.22%
15652	UFCW LOCAL 1776	Plymouth Meeting	(610) 941-2604	Tina Wellington	263	\$7,585	\$3,536	3,576	3.63%	-3.49%	11.14%
21956	UFCW LOCAL 23	Canonsburg	(724) 514-2200	Carrie DeMotte	258	\$7,901	\$3,785	2,132	-2.72%	-1.86%	14.69%
7875	UKRAINIAN SELFRELIANCE	Feasterville	(215) 725-4430	Mary Kolodij	23	\$368,954	\$259,855	11,745	5.20%	6.46%	10.31%
21530	UKRAINIAN SELFRELIANCE OF WEST. PA	Pittsburgh	(412) 481-1865	Yaroslav Hodowanec	272	\$6,610	\$2,159	664	1.82%	-5.74%	15.23%
7415	UNITED COMMUNITY	West Mifflin	(412) 653-8000	Michael Pastirik	65	\$98,982	\$44,774	9,369	-0.56%	-0.23%	11.37%
24290	UNIV. OF PENNSYLVANIA STUDENTS	Philadelphia	(215) 222-2606	Wesley Sheker	270	\$6,737	\$277	1,373	-7.25%	-10.57%	12.96%
3819	UPPER DARBY BELLTELCO	Upper Darby	(610) 734-1884	Rich Votta	101	\$58,812	\$18,839	3,726	-0.88%	5.42%	17.55%
986	URE	East Pittsburgh	(412) 824-1166	Judy Wagner	247	\$8,790	\$4,895	1,160	-10.30%	-2.56%	16.93%
287	USNE PENITENTIARY EMPLOYEES	Lewisburg	(570) 523-1669	Marshall Ulrich	211	\$13,370	\$5,004	1,298	7.18%	10.43%	10.14%
12219	USSCO JOHNSTOWN	Johnstown	(814) 266-4987	Todd Cover	54	\$123,423	\$69,372	13,869	0.66%	-0.01%	12.72%
64896	UTILITIES EMPLOYEES	Reading	(610) 927-4000	Bret Krevolin	8	\$1,240,524	\$340,172	47,815	4.90%	1.01%	15.27%
9479	VA PITTSBURGH EMPLOYEES	Pittsburgh	(412) 822-3185	Shirley Cannata	175	\$20,013	\$7,229	4,157	-0.59%	7.31%	14.15%
649	VALLEY 1ST COMMUNITY	Monessen	(724) 684-8875	James Ritter	75	\$83,563	\$25,006	7,003	0.04%	-7.21%	24.27%
23467	VALLEY PRIDE	Kingston	(570) 714-1685	Gina Heinbach	275	\$6,221	\$1,600	666	-1.13%	11.82%	15.74%
10264	VALLEY WIDE OF PA	Tarentum	(724) 226-1664	Matthew Huet	331	\$1,191	\$646	284	-5.03%	-13.66%	21.97%
5867	VANTAGE TRUST	Wilkes Barre	(570) 819-3337	Colleen Madar	119	\$48,525	\$20,282	6,269	-7.96%	-2.82%	8.05%
18301	VASCO	Latrobe	(724) 539-2858	Garth Chase	160	\$26,673	\$6,132	1,944	8.92%	-2.50%	11.39%
68564	VIRIVA COMMUNITY	Warminster	(215) 333-1201	Jim McCaw	89	\$71,538	\$34,543	8,496	3.27%	-7.97%	10.70%
14018	VISIONARY	Bridgeville	(412) 221-6660	Wendy Kingsland	139	\$35,203	\$17,657	3,534	1.23%	-3.95%	9.32%
10047	WABELLCO	Washington	(724) 225-7522	Jenny Dunmore	219	\$12,148	\$4,730	1,251	-1.15%	-4.84%	11.03%
13035	WASHINGTON AREA	Washington	(724) 222-8064	Denise Hawk	98	\$62,997	\$26,981	3,973	5.30%	-3.79%	8.95%
63863	WAWA EMPLOYEES	Media	(610) 358-8030	Sara Dougherty	179	\$18,564	\$7,068	4,387	8.40%	-3.74%	9.03%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
22007	WAYLAND TEMPLE BAPTIST	Philadelphia	(215) 769-0243	Andree Jones	354	\$194	\$25	145	-11.94%	3.42%	15.16%
2657	W-BEE	Wilkes Barre	(570) 825-9950	Wendy Stout	130	\$41,502	\$5,715	1,486	5.92%	9.86%	7.34%
7821	WEST BRANCH VALLEY	Williamsport	(570) 323-9407	Susan Powell	131	\$41,377	\$18,446	4,977	2.67%	3.19%	8.51%
9476	WEST PENN P&P	Beaver	(724) 774-9237	Helen Marinkovic	203	\$14,144	\$4,714	2,141	0.68%	-3.56%	16.54%
16624	WEST YORK AREA SCHOOL DIST. EMP.	York	(717) 843-6559	William Shank	288	\$4,902	\$2,032	961	-2.06%	0.54%	9.25%
6233	WEST-AIRCOMM	Beaver	(724) 775-6640	Lynn Stephenson	28	\$247,139	\$129,594	20,625	6.81%	0.80%	9.72%
9042	WESTMORELAND WATER	Greensburg	(724) 850-4797	Stephanie Kernicky	184	\$18,053	\$8,818	1,594	-1.04%	10.08%	15.49%
1658	WHEATLAND	Lancaster	(717) 898-7673	Kathy Rye	103	\$57,949	\$46,500	6,352	1.20%	-8.32%	9.26%
23037	WHITE ROCK	Philadelphia	(215) 471-7233	Evelyn Merrick	333	\$926	\$154	135	-2.56%	108.50%	8.30%
68296	WHITE ROSE	York	(717) 755-9773	Debra Kauffman	77	\$82,814	\$53,844	11,005	1.28%	-4.45%	9.07%
1117	WIDGET FINANCIAL	Erie	(814) 456-6231	Gail Cook	26	\$315,074	\$202,425	42,134	6.23%	1.96%	10.30%
65211	WILLIAMSPORT TEACHERS	S. Williamsport	(570) 323-6468	Edith Sones	223	\$11,566	\$6,471	1,173	2.72%	3.04%	19.84%
64235	WILMAC EMPLOYEES	York	(717) 854-7857	Jackie Winters	303	\$3,255	\$1,508	690	0.23%	-3.01%	19.49%
21345	WYOMING AREA	Wyoming	(570) 693-1339	Wendy Stout	254	\$8,090	\$438	452	-1.17%	5.10%	8.88%
7160	WYOMING VALLEY WEST COMMUNITY	Edwardsville	(570) 287-5655	Joseph Gimble	232	\$10,157	\$5,826	1,311	-3.73%	4.48%	8.85%
11689	WYROPE WILLIAMSPORT	S. Williamsport	(570) 323-5188	Brittany Baker	140	\$34,948	\$13,624	5,027	0.48%	19.56%	12.63%
19429	YORK EDUCATIONAL	York	(717) 843-1153	Cathy Henry	141	\$34,138	\$14,665	3,134	-2.76%	-2.46%	8.91%
11972	YOUR CHOICE	Altoona	(814) 946-1294	Autumn Petta	230	\$10,405	\$3,683	1,616	1.71%	6.73%	13.35%

RHODE ISLAND CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	21	20	20	20	20	0.00%	-0.97%
Number of Members	363,742	371,221	391,339	418,920	436,343	4.16%	3.71%
Total Assets (\$000)	\$5,429,593	\$5,806,100	\$6,191,069	\$6,764,485	\$7,128,895	5.39%	5.60%
Total Shares (\$000)	\$4,363,490	\$4,676,967	\$4,984,487	\$5,498,676	\$5,908,279	7.45%	6.25%
Total Loans (\$000)	\$4,290,613	\$4,636,000	\$5,082,639	\$5,644,235	\$5,946,516	5.36%	6.75%
Total Capital (\$000)	\$577,139	\$602,481	\$642,800	\$697,100	\$750,211	7.62%	5.39%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
24645	ALLIANCE BLACKSTONE VALLEY	Pawtucket	(401) 722-8236	John Rabaioli	12	\$28,855	\$11,955	2,597	-6.64%	-12.49%	7.75%
24523	BLACKSTONE RIVER	Woonsocket	(401) 767-1990	James Wood	10	\$53,820	\$22,718	4,742	-1.13%	-0.47%	9.97%
24730	COMMUNITY & TEACHERS	East Providence	(401) 438-7788	Kenneth Saunders	13	\$28,199	\$14,895	2,189	3.87%	-11.03%	8.58%
24475	COVENTRY TEACHERS	Coventry	(401) 826-1682	Kenneth Wilkins	19	\$2,678	\$1,961	668	-0.48%	8.94%	21.78%
60780	CRANSTON MUNICIPAL EMPLOYEES	Cranston	(401) 463-3010	Scott Kaplan	9	\$58,283	\$11,538	2,959	-1.80%	7.99%	23.98%
24486	CUMBERLAND MUNICIPAL EMPLOYEES	Cumberland	(401) 658-0010	Holly Ayick	16	\$6,503	\$2,756	1,006	-5.38%	1.87%	23.65%
66594	GREENWOOD	Warwick	(401) 739-4600	Frederick Reinhardt	3	\$580,205	\$489,615	70,791	6.30%	8.28%	8.53%
24474	KENT HOSPITAL	Warwick	(401) 737-7000	Eugene Leco	14	\$12,770	\$7,562	2,081	-1.76%	-0.19%	12.03%
16614	NATCO EMPLOYEES	West Warwick	(401) 828-0300	Linda Van Meter	20	\$184	\$42	38	10.51%	-10.99%	19.12%
62882	NAVIGANT	Smithfield	(401) 233-4300	Gary Furtado	2	\$2,345,870	\$2,006,208	100,165	11.01%	7.38%	11.04%
66595	OCEAN STATE	Coventry	(401) 397-1900	David Root	6	\$290,218	\$221,134	22,721	8.11%	4.78%	9.73%
67278	PAWTUCKET	Pawtucket	(401) 722-2212	George Charette	1	\$2,413,643	\$2,096,714	122,180	6.04%	3.71%	9.76%
16016	PAWTUCKET MUNICIPAL EMPLOYEES	Pawtucket	(401) 728-0500	Lisa Paiva	18	\$4,728	\$3,139	1,088	1.29%	-3.24%	12.58%
65861	PEOPLE'S	Middletown	(401) 846-8930	Sean Daly	4	\$516,868	\$437,551	43,913	7.51%	1.26%	11.58%
24472	POSTAL EMPLOYEES REGIONAL	Pawtucket	(401) 726-3895	Charlene LaPlante	17	\$5,890	\$2,705	699	0.33%	11.14%	44.60%
24528	POSTAL GOVERNMENT EMPLOYEES	Providence	(401) 421-2436	Kenneth Poyton	11	\$43,123	\$24,595	2,758	-1.16%	-3.79%	11.78%
67269	RHODE ISLAND	Providence	(401) 751-7440	David Suvall	7	\$283,120	\$235,668	26,834	2.51%	4.42%	11.02%
24501	WAVE	Warwick	(401) 781-1020	Paul Archambault	8	\$115,406	\$62,940	7,183	2.88%	7.13%	12.76%
67270	WESTERLY COMMUNITY	Westerly	(401) 596-7000	Stephen White	5	\$326,735	\$285,466	19,376	9.02%	10.36%	8.97%
24714	WOODLAWN	Pawtucket	(401) 728-8300	Rufus Bailey	15	\$11,798	\$7,355	2,355	-0.81%	-13.94%	6.92%

SOUTH CAROLINA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	68	65	65	62	59	-4.84%	-2.80%
Number of Members	1,443,793	1,484,586	1,528,464	1,572,184	1,602,488	1.93%	2.11%
Total Assets (\$000)	\$12,206,321	\$13,193,663	\$13,925,435	\$14,795,965	\$15,663,095	5.86%	5.11%
Total Shares (\$000)	\$10,060,216	\$10,841,962	\$11,372,880	\$11,941,631	\$12,725,187	6.56%	4.81%
Total Loans (\$000)	\$8,148,731	\$9,075,353	\$9,949,471	\$10,972,125	\$11,491,726	4.74%	7.12%
Total Capital (\$000)	\$1,505,306	\$1,593,302	\$1,712,144	\$1,858,742	\$2,016,450	8.48%	6.02%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
24627	1ST COOPERATIVE	Cayce	(803) 796-0234	Jo Burnside	43	\$18,118	\$14,746	2,455	19.38%	11.35%	12.84%
24842	ABBEVILLE COMMUNITY	Abbeville	(864) 366-5615	Denise Ashley	49	\$8,882	\$6,421	1,624	17.32%	2.62%	16.00%
13828	ALLSOUTH	Columbia	(803) 736-3110	Bill Koehler	7	\$897,983	\$549,777	120,510	6.74%	-3.65%	17.18%
8470	ANDERSON	Anderson	(864) 225-1254	Robert Wilson	22	\$94,712	\$67,803	13,303	3.41%	-5.14%	8.84%
21508	ANMED HEALTH	Anderson	(864) 512-1147	Dana Fisher	45	\$14,114	\$6,625	2,962	-3.34%	11.81%	14.36%
13573	ARROWPOINTE	Catawba	(803) 324-1124	Tim Lyda	17	\$159,927	\$110,155	18,039	3.04%	-3.10%	11.26%
13472	BERKELEY COMMUNITY	Moncks Corner	(843) 761-8298	Max Jones	47	\$13,662	\$4,374	2,204	15.16%	-10.65%	15.02%
24623	BROOKLAND	West Columbia	(803) 794-9201	Ronald Cooley	55	\$3,671	\$2,522	1,317	8.09%	1.46%	7.36%
17655	C O	Charleston	(843) 722-7656	Perrin Middleton	52	\$6,140	\$3,026	692	164.05%	98.59%	8.42%
24404	CARO	Columbia	(803) 227-5555	Anne Shivers	23	\$94,032	\$66,704	6,920	-1.83%	10.38%	14.35%
13476	CAROLINA Foothills	Spartanburg	(864) 585-6838	Scott Weaver	20	\$120,154	\$85,574	16,165	6.88%	5.48%	11.97%
12361	CAROLINA TRUST	Myrtle Beach	(843) 448-2133	Tim Carlisle	14	\$247,826	\$181,726	42,567	2.21%	8.07%	10.65%
10875	CHARLESTON COUNTY TEACHERS	Charleston	(843) 556-8698	Alshau Rouse	59	\$1,573	\$949	840	3.18%	-7.39%	11.67%
61065	COLUMBIA POST OFFICE	Columbia	(803) 779-2966	James Lattimore	37	\$34,114	\$7,446	1,498	2.88%	-1.75%	13.91%
21971	CPM	North Charleston	(800) 255-1513	James Gergen	11	\$392,080	\$236,810	58,030	10.59%	8.26%	11.63%
5569	DIXIES	Darlington	(843) 393-0426	Scott Eagerton	32	\$47,812	\$31,362	4,251	3.71%	4.14%	19.31%
1397	EDISTO	Orangeburg	(803) 535-0077	Latasha Cooper	40	\$22,264	\$11,836	3,857	-9.65%	-3.40%	15.18%
19047	EMERALD CREDIT ASSOCIATION	Greenwood	(864) 223-9135	Lisa Norman	51	\$7,160	\$4,590	1,278	3.82%	8.91%	8.81%
11554	FAMILY TRUST	Rock Hill	(803) 367-4100	Penny Pratt	10	\$520,382	\$396,335	46,111	10.05%	6.43%	10.88%
24063	FOUNDERS	Lancaster	(800) 845-1614	Bruce Brumfield	1	\$2,653,556	\$2,249,561	224,954	9.67%	12.54%	13.13%
9602	G.H.S.	Greenville	(864) 288-8046	Frank Rivers	33	\$43,642	\$21,121	11,964	2.38%	11.17%	10.59%
60791	GEORGETOWN KRAFT	Georgetown	(843) 546-8494	Kevin Owens	21	\$112,937	\$82,285	14,655	2.29%	10.02%	15.78%
19116	GREENVILLE	Greenville	(864) 235-6309	Paul Hughes	13	\$261,854	\$191,448	30,888	7.19%	8.98%	11.15%
4400	GREENVILLE HERITAGE	Greenville	(864) 467-4160	Alan Berry	19	\$121,444	\$81,862	12,440	25.47%	8.50%	13.71%
21628	GREENWOOD MUNICIPAL	Greenwood	(864) 229-6177	Vickie Hastings	35	\$42,288	\$20,368	6,346	-0.53%	0.14%	15.19%
22811	HEALTH FACILITIES	Florence	(843) 669-4041	Robert Harris	39	\$31,134	\$12,445	8,677	-0.17%	3.07%	14.39%
9986	HERITAGE TRUST	Charleston	(843) 832-2600	Jason Lee	9	\$645,925	\$481,586	50,389	2.70%	3.73%	9.80%
20824	HOPE SOUTH	Abbeville	(864) 366-9602	Faye Crocker	42	\$21,581	\$11,369	3,520	3.22%	-3.38%	19.37%
8059	LATITUDE 32	Charleston	(843) 556-4809	Marcus Rhymer	29	\$54,244	\$41,469	7,210	0.27%	-6.10%	11.95%
60735	MID CAROLINA	Lugoff	(803) 432-8521	Scott Conley	18	\$135,073	\$84,566	14,793	-0.21%	-6.47%	13.71%
22520	MTC	Greenville	(864) 908-3448	Bill Love	15	\$196,454	\$124,748	17,311	9.07%	1.33%	15.90%
24851	NEIGHBORS UNITED	Greenwood	(864) 941-8900	Elizabeth Orama	31	\$48,606	\$25,112	7,356	-1.83%	2.02%	12.75%
61028	NUCOR EMPLOYEE'S	Florence	(843) 666-4668	Paul Chappell	34	\$42,368	\$25,334	7,228	2.76%	5.26%	16.22%
1472	PALMETTO CITIZENS	Columbia	(803) 779-1232	Nick Wodogaza	6	\$921,845	\$564,922	68,867	8.23%	11.27%	12.34%
24491	PALMETTO FIRST	Florence	(843) 669-5619	Angela Burr	36	\$42,178	\$29,580	6,270	6.85%	10.38%	18.13%
61260	PALMETTO HEALTH	Columbia	(803) 978-2101	Hansel Hart	26	\$71,971	\$40,506	12,194	9.30%	7.25%	18.29%
22530	PEE DEE	Florence	(843) 669-0461	Mike Leviner	38	\$31,589	\$19,966	5,681	0.41%	-0.49%	22.23%
14169	PICKENS	Pickens	(864) 898-5009	Clayton Kerr	41	\$22,096	\$10,188	2,952	1.51%	7.45%	17.49%
16655	S C I	Florence	(843) 669-3712	Rob Seastrunk	44	\$17,605	\$9,553	1,504	1.74%	10.73%	17.06%
9988	SAFE	Sumter	(803) 469-8600	Darrell Merkel	4	\$1,114,141	\$848,398	128,070	5.66%	2.83%	11.91%
60745	SANTEE COOPER	Moncks Corner	(843) 761-4001	Melynda Champion	28	\$58,270	\$42,384	7,344	8.37%	7.99%	12.16%
24824	SC STATE	Columbia	(803) 343-0300	James Kinard	8	\$872,784	\$521,853	76,757	4.21%	12.25%	13.91%
361	SC TELCO	Greenville	(864) 232-5553	Brian McKay	12	\$388,395	\$299,683	58,183	8.19%	-1.42%	13.36%
18423	SCHD. DISTRICT #7	Orangeburg	(803) 536-0040	Jacqueline Gulley	56	\$2,653	\$2,157	510	-3.70%	12.73%	25.45%
12877	SECURED ADVANTAGE	Simpsonville	(800) 468-5153	Michal Parker	27	\$68,992	\$32,085	7,114	-5.91%	1.41%	13.69%
17831	SELF MEMORIAL HOSPITAL	Greenwood	(864) 725-4176	Jane Moore	46	\$13,714	\$6,446	2,626	-9.34%	-15.75%	12.21%
22458	SHARONVIEW	Fort Mill	(800) 462-4421	Bill Partin	3	\$1,627,129	\$1,361,228	88,245	5.92%	-4.83%	10.15%
1022	SOUTH CAROLINA	North Charleston	(843) 797-8300	Scott Woods	2	\$1,831,541	\$1,466,678	160,647	5.81%	2.23%	11.62%
60715	SC METHODIST CONFERENCE	Columbia	(803) 691-0037	Reginald Wilson	53	\$5,099	\$3,915	1,303	-3.62%	6.55%	11.20%
17636	SOUTH CAROLINA NATIONAL GUARD	Columbia	(803) 799-1090	Travis Hall	24	\$74,738	\$33,338	6,303	-2.05%	0.20%	20.57%
60769	SPARTANBURG CITY EMPLOYEES	Spartanburg	(864) 596-3732	Jeremy Parker	50	\$7,341	\$5,707	874	27.15%	18.67%	16.94%
60686	SPC	Hartsville	(843) 383-0090	Linda Weatherford	16	\$164,826	\$114,007	21,546	1.86%	12.68%	10.88%
24410	SRP	North Augusta	(803) 278-4851	Harry Gunsallus	5	\$1,067,078	\$728,204	157,360	13.36%	12.08%	12.99%
17626	ST. FRANCIS	Greenville	(864) 255-1660	Katia Marini-Nunez	48	\$8,892	\$5,688	2,157	-5.70%	-4.14%	22.72%
60752	SUMTER CITY	Sumter	(803) 774-1641	Stacie Atkinson	57	\$2,465	\$1,605	823	-19.37%	-9.56%	16.51%
19619	TRINITY BAPTIST CHURCH	Florence	(843) 662-7015	Lillian Grant	58	\$2,362	\$520	183	-10.40%	-6.44%	12.99%
60803	TRMC EMPLOYEES	Orangeburg	(803) 395-2357	Keisha Watson	54	\$5,030	\$3,721	1,798	-9.38%	-24.26%	21.43%
24484	UPSTATE	Anderson	(864) 224-5654	Donna Metz	25	\$72,187	\$56,360	13,455	9.77%	10.35%	10.17%
24536	VITAL	Spartanburg	(864) 948-8200	Omero Delorenzo	30	\$52,464	\$40,977	7,368	0.72%	8.30%	10.92%

SOUTH DAKOTA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	40	40	39	37	37	0.00%	-1.55%
Number of Members	263,254	267,320	275,096	284,257	290,763	2.29%	2.01%
Total Assets (\$000)	\$2,930,048	\$3,071,605	\$3,243,293	\$3,404,696	\$3,647,348	7.13%	4.48%
Total Shares (\$000)	\$2,578,930	\$2,703,046	\$2,839,986	\$2,974,119	\$3,192,425	7.34%	4.36%
Total Loans (\$000)	\$1,853,909	\$1,999,033	\$2,164,646	\$2,355,361	\$2,490,189	5.72%	6.08%
Total Capital (\$000)	\$311,063	\$333,527	\$355,490	\$374,035	\$407,195	8.87%	5.53%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
274	ABERDEEN	Aberdeen	(605) 225-2488	Robert Goscicki	6	\$140,698	\$101,378	11,822	5.88%	2.06%	14.08%
8801	AVANTI	Watertown	(605) 882-2357	Judy Wolff	24	\$20,993	\$13,314	2,599	2.20%	13.89%	11.06%
4365	BLACK HILLS	Rapid City	(605) 343-0891	Roger Heacock	1	\$1,418,352	\$916,856	69,740	9.12%	9.68%	11.12%
22719	CONSUMER'S	Gregory	(605) 835-8749	Dannielle Miller	29	\$13,304	\$9,397	1,376	9.03%	5.83%	9.46%
6992	COTEAU VALLEY	Sisseton	(605) 698-7481	Katie Bredvik	31	\$9,408	\$6,500	1,691	9.52%	19.65%	13.97%
7021	DACOTAH	Rapid City	(605) 791-1424	Teresa Peregrine	32	\$9,392	\$5,824	1,028	-2.96%	-1.81%	9.31%
11526	DAKOTA PLAINS	Lemmon	(605) 374-3880	Darrell Richard Lynch	13	\$54,562	\$46,180	4,810	0.08%	-1.98%	9.23%
9907	DAKOTA RAIL LINE	Huron	(605) 352-3648	Angie Cumbee	34	\$4,818	\$3,780	580	0.36%	-7.78%	9.07%
8039	DAKOTA STAR	Rapid City	(605) 342-6442	Kelli Wold	19	\$25,433	\$20,432	2,303	1.37%	-4.27%	10.34%
167	DAKOTALAND	Huron	(605) 352-2845	Dan Cumbee	2	\$372,482	\$261,677	32,044	10.30%	4.72%	10.94%
11353	EAST RIVER	Madison	(605) 256-8145	Tanya Hobson	16	\$33,275	\$22,513	3,404	8.60%	-5.25%	11.27%
14874	EXPLORERS	Yankton	(605) 665-4309	April Tompkins	12	\$72,716	\$50,244	7,711	11.59%	7.45%	8.69%
275	FIRST CENTURY	Sioux Falls	(605) 335-1070	Jayson Meyer	23	\$22,952	\$12,084	1,509	9.35%	2.89%	12.71%
7067	FT. RANDALL	Wagner	(605) 487-7641	Julie Thomson	20	\$24,115	\$15,175	2,802	2.80%	3.19%	9.76%
21144	GOOD SAMARITAN	Sioux Falls	(800) 488-4584	Michael Gardner	22	\$23,540	\$10,098	7,556	0.78%	-2.39%	22.92%
9888	HB TELCO	Huron	(605) 352-6933	Jane Ramsell	37	\$4,348	\$3,813	967	-5.35%	0.00%	11.13%
23371	HEALTHCARE PLUS	Aberdeen	(605) 725-0900	Guy Trenhaile	14	\$46,529	\$36,459	4,794	-1.00%	-0.15%	8.73%
4122	HIGHMARK	Rapid City	(605) 716-4444	John Carlson	5	\$142,764	\$122,736	11,656	3.53%	7.49%	8.67%
7599	HURON AREA EDUCATION	Huron	(605) 352-1311	Kristen Jurgens	28	\$13,757	\$7,994	975	0.75%	0.32%	8.92%
24847	LAKOTA	Kyle	(605) 455-1515	Shayna Ferguson	33	\$5,441	\$2,321	2,936	-2.05%	-3.35%	17.67%
17224	MED5	Rapid City	(605) 342-7776	Pamela Brown-Graff	11	\$79,099	\$67,296	6,068	9.36%	-1.86%	8.67%
14260	MINUTEMAN	Rapid City	(605) 394-1772	Mary Connick	27	\$15,825	\$11,382	1,466	-4.69%	-5.85%	10.58%
7020	M-O	Huron	(605) 353-9977	Gail Broer	17	\$29,349	\$20,259	2,033	8.66%	3.35%	13.58%
4951	NORSTAR	Britton	(605) 448-2292	Jane Duerre	15	\$43,197	\$27,290	2,742	-3.26%	5.54%	15.89%
6986	NORTHERN HILLS	Sturgis	(605) 720-6750	Floyd Rummel	10	\$94,259	\$68,807	9,533	7.19%	5.79%	11.20%
10243	QAHE	Pierre	(605) 224-6264	Dawn Van Ash	18	\$25,878	\$18,619	3,244	1.30%	1.72%	12.95%
13103	PALACE CITY	Mitchell	(605) 996-9211	Andrew Priebe	30	\$11,229	\$5,491	1,624	-0.22%	17.06%	12.28%
16444	RUSHMORE ELECTRIC	Rapid City	(605) 342-9451	Pam Ferber	25	\$20,816	\$8,433	1,573	2.32%	-3.75%	11.29%
10257	SENTINEL	Box Elder	(605) 923-1405	Keith Robbenolt	8	\$111,933	\$77,252	9,608	5.50%	11.78%	10.53%
77	SERVICE FIRST	Sioux Falls	(605) 336-1047	Travis Kasten	4	\$165,244	\$126,476	20,002	1.45%	-8.60%	7.71%
2874	SIoux EMPIRE	Sioux Falls	(605) 367-7070	Jeff Jorgensen	7	\$126,992	\$85,394	10,537	7.17%	10.45%	7.99%
60	SIoux FALLS	Sioux Falls	(605) 334-2471	Fran Sommerfeld	3	\$306,222	\$179,147	30,325	9.00%	4.39%	12.07%
8752	SIoux VALLEY COOP	Watertown	(605) 882-2706	Kathy Lentsch	21	\$24,095	\$18,152	2,815	18.47%	9.45%	20.08%
23309	SISSETON-WAHPETON	Agency Village	(605) 698-3462	Stephanie Sievers	36	\$4,358	\$3,210	1,665	17.59%	-6.36%	16.02%
18057	UNITED METHODIST FIRST CHOICE	Rapid City	(605) 348-5753	Karen Lantz	35	\$4,748	\$3,589	947	-5.24%	-4.55%	7.64%
12983	VERMILLION	Vermillion	(605) 677-5214	Janet Mount	26	\$19,710	\$10,091	2,636	12.25%	0.31%	11.36%
3458	VOYAGE	Sioux Falls	(605) 338-2533	Jeff Schmidt	9	\$105,516	\$90,526	11,642	7.23%	12.60%	9.92%

TENNESSEE CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	149	148	145	140	139	-0.71%	-1.38%
Number of Members	1,978,219	2,055,620	2,133,608	2,235,604	2,317,882	3.68%	3.22%
Total Assets (\$000)	\$20,375,990	\$21,853,192	\$23,406,569	\$25,133,307	\$27,202,212	8.23%	5.95%
Total Shares (\$000)	\$17,289,738	\$18,486,896	\$19,649,404	\$21,018,413	\$23,059,390	9.71%	5.93%
Total Loans (\$000)	\$13,747,106	\$15,270,592	\$17,183,537	\$19,247,178	\$20,744,362	7.78%	8.58%
Total Capital (\$000)	\$2,648,444	\$2,819,753	\$3,041,829	\$3,301,752	\$3,589,907	8.73%	6.27%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
68161	A.U.B. EMPLOYEES	Athens	(423) 507-6042	Myrl Vaughn	132	\$1,591	\$1,418	261	0.52%	2.17%	24.12%
20513	ALCOA MUNICIPAL EMPLOYEES	Alcoa	(865) 981-4158	Mark Stinnett	119	\$4,356	\$2,321	1,120	-2.94%	-5.44%	15.03%
1509	ALCOA TENN	Alcoa	(865) 977-3118	David Proffitt	20	\$260,829	\$163,598	24,094	12.96%	2.40%	11.28%
24495	APPALACHIAN COMMUNITY	Gray	(423) 378-3778	Kelly Smith	25	\$192,331	\$149,336	15,970	-16.14%	-21.41%	7.39%
67976	APPLIANCE	Cleveland	(423) 479-5511	Bobbie Ross	107	\$10,364	\$5,665	2,158	4.37%	-1.71%	17.85%
7397	ASCEND	Tullahoma	(931) 455-5441	Caren Gabriel	2	\$2,657,488	\$2,125,670	208,628	18.87%	7.25%	16.05%
23630	B. M. H.	Cleveland	(423) 559-6185	Linda Lawson	122	\$3,460	\$981	584	11.59%	-14.48%	19.88%
12826	BASF CHATTANOOGA	Chattanooga	(423) 892-2938	Charlene Slattton	126	\$2,962	\$2,217	455	-5.31%	24.69%	17.96%
67738	BCBST EMPLOYEES	Chattanooga	(423) 535-6103	Channon Hamilton	106	\$10,669	\$3,045	2,767	5.39%	-7.21%	19.85%
67776	BEACON FINANCIAL	Johnson City	(423) 431-6361	John Hunter	84	\$24,206	\$21,710	2,395	11.63%	19.80%	8.10%
7581	BINSY	Memphis	(901) 324-3921	Maurie Lashlee	133	\$1,563	\$1,195	465	-2.60%	-4.27%	18.32%
67970	BOWATER EMPLOYEES	Chattanooga	(423) 336-7268	Denley Hines	26	\$176,601	\$101,251	17,488	9.05%	4.12%	8.87%
20874	BULAB EMPLOYEES	Memphis	(901) 272-8325	Terrie Snavelly	120	\$3,678	\$2,894	463	16.31%	21.75%	20.02%
68149	CEMC EMPLOYEES	Clarksville	(931) 645-2481	Lori Von Palko	129	\$2,342	\$2,002	584	-4.68%	-7.29%	20.03%
690	CHATTANOOGA AREA SCHOOLS	Chattanooga	(423) 624-9094	David Siatkowski	29	\$153,812	\$63,139	11,282	1.19%	4.97%	14.90%
62537	CHATTANOOGA FEDERAL EMPLOYEES	Chattanooga	(423) 892-3738	Mark Fraker	58	\$50,178	\$30,618	2,691	11.94%	-8.10%	18.86%
14725	CHATTANOOGA FIRST	Chattanooga	(423) 267-7621	Terri Stansell	88	\$22,331	\$14,752	1,902	7.40%	15.96%	23.59%
67778	CITY EMPLOYEES	Knoxville	(865) 824-7200	Larry Pressley	41	\$82,216	\$55,549	8,748	0.31%	8.42%	20.68%
14677	CLEVELAND-BRADLEY CITY TEACHERS	Cleveland	(423) 479-6392	Leslie Sims	57	\$50,709	\$20,791	4,210	0.58%	8.11%	13.04%
5549	CLINCHFIELD	Erwin	(423) 743-9192	Amy Banks	39	\$85,897	\$54,846	6,124	3.96%	3.33%	13.84%
68069	CN/IC EMPLOYEES	Memphis	(901) 332-2686	Sandra Griffis	111	\$7,922	\$4,262	1,193	-1.39%	3.70%	19.72%
68167	COLLEGE DALE	Collegedale	(423) 396-2101	Errol Eder	60	\$42,881	\$21,927	5,229	-6.78%	9.20%	8.90%
606	COMTRUST	Chattanooga	(423) 756-3300	Johnny Phillips	16	\$357,301	\$88,554	23,375	1.46%	-3.51%	12.37%
60056	CONSUMER	Greeneville	(423) 639-6131	Sam Miller	12	\$490,308	\$334,884	42,955	11.72%	-7.59%	10.04%
16773	COPPER BASIN	Copperhill	(423) 496-3812	Jessica Grostic	70	\$34,024	\$23,757	5,175	6.79%	5.62%	8.63%
67972	CORNERSTONE FINANCIAL	Nashville	(615) 385-1616	Joe Spivey	14	\$416,692	\$347,351	41,216	13.93%	8.80%	9.83%
67741	CREDIT UNION FOR ROBERTSON CO.	Springfield	(615) 382-8255	Wanda Mason	48	\$60,869	\$38,907	9,266	13.58%	-0.12%	11.36%
9310	DELTA REFINING CO. EMP.	Memphis	(901) 775-8814	Terrie Snavelly	118	\$4,391	\$1,982	290	1.17%	22.76%	19.96%
67937	DIXIE LINE	Nashville	(615) 331-5121	Kathy Jones	101	\$11,998	\$7,502	998	11.93%	5.14%	16.15%
68095	EASTMAN	Kingsport	(423) 229-8200	Kelly Price	1	\$5,099,588	\$4,449,890	241,567	12.86%	11.89%	12.92%
67789	EMPLOYEE RESOURCES	Lawrenceburg	(931) 762-0115	Konda Bowling	36	\$96,979	\$73,565	16,974	17.00%	17.52%	8.01%
68148	ENBRIGHT	Nashville	(615) 687-4801	Ron Smith	44	\$68,586	\$42,838	8,239	6.21%	-6.53%	11.63%
20662	ENLIGHTEN	Jackson	(731) 423-7499	Karen Climer	100	\$12,586	\$3,899	1,567	-1.79%	1.47%	13.57%
6778	ENRICHMENT	Oak Ridge	(865) 482-0045	Craig Peters	10	\$529,967	\$433,581	45,083	12.02%	9.70%	10.57%
60619	EPB EMPLOYEES	Chattanooga	(423) 648-3413	Jerry Trotter	79	\$27,607	\$15,231	2,318	-4.69%	0.56%	10.91%
11152	ETMA	Louisville	(865) 268-2997	Beth Kamer	92	\$18,639	\$11,732	1,544	1.70%	-8.54%	13.97%
9639	FAA	Memphis	(901) 366-0066	Todd Vanderpool	33	\$111,714	\$51,021	9,353	-0.21%	6.63%	12.83%
24603	FAMILY ADVANTAGE	Spring Hill	(931) 486-3125	John Kenley	46	\$66,170	\$37,498	8,217	2.36%	8.24%	11.31%
21751	FEDEX EMP. CREDIT ASSOCIATION	Memphis	(901) 344-2500	Tara Burton	11	\$525,924	\$260,386	90,773	6.03%	5.83%	15.38%
13233	FEDTRUST	Memphis	(901) 526-6778	Richard Ussery	66	\$37,386	\$31,812	3,423	5.14%	3.05%	7.42%
67185	FIRST CHOICE COMMUNITY	Knoxville	(865) 637-0112	Carisa Chitwood	67	\$37,059	\$18,450	4,700	2.64%	-5.73%	16.75%
68084	FIRST SOUTH FINANCIAL	Bartlett	(901) 380-7400	Craig Esrael	8	\$620,980	\$329,360	67,450	9.44%	-2.26%	29.44%
15015	FOOTHILLS	Loudon	(865) 458-4347	M'Recia Oody	55	\$51,457	\$27,537	5,105	5.41%	5.58%	12.07%
9759	FORTERA	Clarksville	(931) 431-6800	Tom Kane	9	\$595,572	\$463,973	61,447	10.64%	-1.09%	14.35%
63868	GALLATIN STEAM PLANT	Gallatin	(615) 230-4073	Will Dennis	113	\$5,128	\$3,301	617	3.40%	0.67%	19.82%
68171	GATEWAY	Clarksville	(931) 551-8271	Annette Elliott	102	\$11,712	\$8,274	1,961	6.38%	4.95%	7.75%
67701	GREATER EASTERN	Johnson City	(423) 283-6833	Danielle Brooks	56	\$51,004	\$32,972	4,202	0.56%	3.98%	14.16%
68127	GREENEVILLE CITY EMPLOYEES	Greeneville	(423) 639-0907	Ann Hixson	105	\$10,872	\$7,858	1,415	1.14%	1.25%	25.89%
68126	GREENEVILLE WORKS EMP. SAV. ASSN.	Greeneville	(423) 783-0337	Susan Mcamis	131	\$1,872	\$1,168	472	-18.99%	-13.58%	44.19%
68097	HAPPY VALLEY	Elizabethton	(423) 542-6078	Billie Bartz	71	\$33,374	\$16,841	3,933	11.53%	-4.93%	16.73%
68120	HARDIN COUNTY HOSPITAL EMPLOYEES	Savannah	(731) 926-8139	Andria Stanford	136	\$1,099	\$482	314	2.65%	2.27%	8.39%
67736	HEALTH SYSTEMS	Knoxville	(865) 689-6152	Gail Hawkins	117	\$4,445	\$2,036	747	-4.79%	-10.60%	5.89%
68173	HEALTHCARE SERVICES	Chattanooga	(423) 242-4718	Susan Tant	90	\$19,865	\$14,027	4,638	-4.04%	1.01%	18.24%
9994	HEALTHNET	Cordova	(901) 226-1111	Elizabeth Sharpe	54	\$51,559	\$15,101	6,614	2.44%	-1.59%	13.23%
67748	HERITAGE SOUTH COMMUNITY	Shelbyville	(931) 684-3596	Laura Parham	21	\$234,541	\$185,129	26,868	9.33%	6.25%	15.09%
68073	HOLLEY	Paris	(731) 644-9031	Van Bowden	49	\$60,472	\$43,863	6,984	8.13%	-0.51%	12.69%
11356	HOLSTON METHODIST	Knoxville	(865) 558-3117	Adam Reynolds	99	\$13,893	\$10,974	2,080	3.76%	0.06%	7.51%
68138	HORIZON	Kingsport	(423) 530-7778	Beverly Boling	52	\$56,294	\$42,058	6,232	-1.75%	-10.20%	7.47%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
68144	HURD EMPLOYEES	Greeneville	(423) 639-4371	Carole Thornburg	124	\$3,345	\$2,874	483	-7.42%	-1.33%	43.11%
14634	I B E W 175	Chattanooga	(423) 899-1017	Bridget Blankenship	110	\$8,153	\$6,193	1,483	24.68%	15.74%	13.84%
67197	JACK DANIEL EMPLOYEES'	Lynchburg	(931) 759-5513	Pam Case	72	\$32,907	\$24,900	2,522	4.81%	6.44%	11.46%
60345	JOHNSONVILLE TVA EMPLOYEES	Camden	(731) 584-7238	Mike Warren	34	\$104,277	\$61,540	9,650	6.97%	3.96%	15.28%
13634	KELLOGG MEMPHIS EMPLOYEES	Memphis	(901) 745-9879	Jill Ward	116	\$4,463	\$2,350	574	2.42%	-12.01%	29.51%
24220	KEMBA DELTA	Bartlett	(901) 795-9055	Carter Ridgway	86	\$23,095	\$13,478	5,442	2.64%	-1.81%	26.34%
5811	KENNEDY VA EMPLOYEES	Memphis	(901) 523-8990	Calvetta Mathis	87	\$22,868	\$13,309	2,807	1.40%	1.92%	13.81%
60928	KIMBERLY CLARK	Memphis	(901) 521-4646	Janice Welch	32	\$114,983	\$79,295	10,669	2.49%	4.55%	24.43%
68104	KINGSPORT PRESS	Kingsport	(423) 378-9292	Deborah Salyer	43	\$71,378	\$40,893	6,675	6.56%	-1.59%	13.40%
68098	KINGSTON TVA EMPLOYEES	Harriman	(865) 717-2188	Marsha Adkisson	130	\$2,066	\$1,654	393	0.13%	9.48%	26.80%
67793	KNOX CO. EMPLOYEES	Knoxville	(865) 215-2364	Robin Addis	109	\$9,147	\$5,242	1,484	-8.20%	1.30%	19.45%
10676	KNOX COUNTY TEACHERS	Knoxville	(865) 922-7481	Julie McMillan	75	\$28,337	\$13,966	2,338	-1.04%	5.00%	12.03%
9873	KNOXVILLE FIREFIGHTERS	Knoxville	(865) 688-0498	Cynthia Miniard	73	\$29,675	\$14,864	1,633	2.94%	-1.51%	15.41%
11533	KNOXVILLE LAW ENFORCEMENT	Knoxville	(865) 522-3900	Audrey Skeen	78	\$27,616	\$15,427	1,662	5.00%	3.78%	14.32%
24464	KNOXVILLE TEACHERS	Knoxville	(865) 582-2700	David Underwood	24	\$208,247	\$123,152	7,018	1.52%	10.85%	12.57%
68085	KNOXVILLE TVA EMPLOYEES	Knoxville	(865) 544-5400	Glenn Siler	3	\$2,430,831	\$2,162,905	211,883	16.82%	15.72%	9.17%
3796	L G & W	Memphis	(901) 680-7995	Diana Veazey	37	\$94,023	\$35,233	5,462	-0.57%	6.42%	22.14%
67713	LAKE SIDE EMPLOYEES	New Johnsonville	(931) 535-3750	Karen Scott	68	\$35,663	\$18,569	2,847	0.29%	-1.48%	15.47%
68164	LANGSTON BAG CO. EMP. SAV. ASSN.	Memphis	(901) 774-4440	Roy Wooten	139	\$54	\$14	38	5.21%	-16.08%	28.62%
61185	LEADERS	Jackson	(731) 664-1784	Todd Swims	13	\$441,962	\$378,024	53,208	16.23%	13.71%	11.60%
67689	LIFE	Nashville	(615) 284-5356	Pam Tempenny	69	\$34,355	\$28,805	3,985	1.60%	0.79%	11.89%
68172	LIFEWAY	Nashville	(615) 251-2089	Doug Clinton	59	\$43,522	\$22,742	3,240	-0.52%	-5.05%	10.82%
60527	LOWLAND	Morristown	(423) 581-8345	Mark Creech	35	\$101,563	\$56,386	11,574	1.52%	-1.69%	8.15%
67979	M.P.D. COMMUNITY	Nashville	(615) 782-7220	Stephanie Sessum	76	\$28,263	\$19,949	2,845	3.07%	0.36%	10.57%
68077	MARYVILLE MUNICIPAL	Maryville	(865) 984-4072	Tom Boyle	94	\$17,627	\$3,284	965	12.06%	1.34%	14.72%
67791	MCNAIRY COUNTY EMPLOYEES	Adamsville	(731) 632-1168	Nickie Franks	134	\$1,552	\$1,000	568	0.96%	4.84%	28.70%
63802	MEMORIAL	Chattanooga	(423) 855-1770	Carol Underwood	112	\$7,458	\$4,352	1,559	2.21%	10.38%	17.81%
60239	MEMPHIS CITY EMPLOYEES	Memphis	(901) 321-1200	Ken Swann	17	\$333,262	\$184,236	41,251	11.56%	20.35%	17.31%
15433	MEMPHIS MUNICIPAL EMPLOYEES	Memphis	(901) 528-2816	Delphine Price	98	\$13,939	\$4,815	2,727	-0.49%	-5.14%	33.00%
13456	METHODIST HEALTHCARE	Memphis	(901) 516-8594	Kristi Vick	63	\$40,261	\$14,986	7,561	0.63%	1.80%	17.07%
68135	METROPOLITAN TEACHERS	Nashville	(615) 321-4622	Beverly Barton	128	\$2,554	\$1,207	1,658	17.13%	28.91%	25.49%
68590	MID EAST TENNESSEE COMMUNITY	Decatur	(423) 334-2100	Marsha Hahn	103	\$11,019	\$7,334	1,683	-14.64%	-26.68%	0.18%
19700	MIDDLE TENNESSEE	Cookeville	(931) 528-9400	Holly Cross	64	\$38,364	\$20,518	5,006	7.25%	-3.87%	10.73%
60483	NASHVILLE FIREMEN'S	Nashville	(615) 226-3473	Donya Johnson	83	\$25,308	\$21,121	2,741	1.58%	8.77%	18.41%
67922	NASHVILLE POST OFFICE	Nashville	(615) 871-4221	Mike Hinton	47	\$64,444	\$23,812	4,728	-2.35%	0.51%	20.73%
60645	NEW SOUTH	Knoxville	(865) 523-0757	Richard Schulz	51	\$58,259	\$32,265	6,331	3.44%	5.28%	16.00%
67021	NORTHEAST COMMUNITY	Elizabethton	(423) 547-3820	Teresa Arnold	30	\$121,166	\$77,853	11,372	3.91%	-2.04%	17.07%
67982	OLD HICKORY	Nashville	(615) 847-4043	Bonnette Dawson	22	\$233,618	\$160,325	19,816	3.76%	5.23%	10.14%
68165	OLIVET BAPTIST	Cordova	(901) 454-9432	Marilyn Blanks	138	\$508	\$104	1,424	-1.84%	16.27%	10.55%
67946	OMC EMPLOYEES	Charleston	(423) 336-4331	Jennifer Ferris	77	\$28,060	\$16,495	2,046	-0.80%	-0.46%	8.76%
24831	ORION	Memphis	(901) 385-5200	Daniel Weickenand	7	\$930,205	\$774,143	75,001	18.40%	10.35%	11.16%
5797	ORNL	Oak Ridge	(865) 688-9555	Colin Anderson	4	\$2,344,884	\$1,917,189	173,671	6.54%	10.34%	10.94%
8922	OUTREACH COMMUNITY	Hermitage	(615) 883-4019	Connie Anderson	85	\$24,017	\$12,924	2,061	7.82%	-0.07%	13.82%
67779	P.I.A.S.	Nashville	(615) 360-9951	Edward Chalifoux	114	\$4,885	\$2,397	848	-2.69%	5.46%	19.45%
4809	PARTHENON	Nashville	(615) 749-6461	Mark Bess	97	\$14,487	\$11,591	1,509	0.37%	-1.56%	17.59%
68124	PATHWAY	Cleveland	(423) 479-2168	Mark Rice	115	\$4,834	\$3,036	886	-2.98%	4.30%	8.07%
60082	PATRIOT EQUITY	Jackson	(731) 668-1155	Fara Hall	74	\$29,257	\$20,989	2,743	5.05%	15.19%	12.49%
14081	PURITY DAIRIES EMPLOYEES	Nashville	(615) 742-0001	Kelly Hamilton	123	\$3,378	\$1,447	554	-12.46%	-3.52%	18.52%
24575	RESOURCE	Jackson	(731) 668-3464	David Barker	65	\$38,030	\$10,582	4,560	1.54%	3.91%	9.84%
67747	SCENIC COMMUNITY	Hixson	(423) 875-6955	Kendall Foster	31	\$120,448	\$87,534	12,406	1.24%	-2.28%	12.84%
6079	SELECT SEVEN	Johnson City	(423) 282-0671	Kevin Jones	50	\$60,105	\$49,666	8,012	-0.65%	-10.47%	9.88%
23060	SEVIER COUNTY SCHOOLS	Sevierville	(865) 428-4426	Bambi Loveday	104	\$10,877	\$3,764	1,354	5.42%	-10.14%	16.22%
14733	SHELBY COUNTY	Memphis	(901) 222-1900	Linda Winkler	45	\$67,329	\$37,802	10,533	5.76%	19.91%	16.21%
68100	SKYLINE	Nashville	(615) 345-3471	Virginia Brooks	96	\$16,097	\$7,756	2,016	-3.52%	-3.46%	20.35%
68513	SMART CHOICE	Cleveland	(423) 559-1181	Denis Collins	121	\$3,496	\$1,424	1,254	4.78%	-0.64%	10.26%
68599	SOUTHEAST FINANCIAL	Franklin	(615) 465-5400	John Jacoway	15	\$382,347	\$297,123	39,286	3.65%	1.85%	8.16%
66980	SOUTHERN	Chattanooga	(423) 629-2578	Cindy Beale	89	\$20,374	\$10,304	2,413	-5.43%	0.24%	14.40%
5974	SOUTHERN SECURITY	Collierville	(901) 861-1703	Dawn Graeter	27	\$170,162	\$113,400	20,149	5.74%	5.05%	10.59%
68071	ST. THOMAS	Nashville	(615) 292-7828	William Dunn	80	\$27,351	\$20,939	2,883	5.74%	1.62%	11.86%
617	TENN-AM WATER CO.	Chattanooga	(423) 855-8466	Robert Proctor	127	\$2,753	\$2,111	438	1.59%	9.98%	29.66%
67971	TENNESSEE DEPARTMENT OF SAFETY	Nashville	(615) 251-5145	Cathy Akins	108	\$9,365	\$7,119	1,262	1.29%	-0.75%	21.00%
68101	TENNESSEE EMPLOYEES	Nashville	(615) 313-5585	Tricia Cunningham	82	\$26,289	\$12,054	3,756	-0.87%	5.14%	21.69%
5318	TENNESSEE MEMBERS 1ST	Oak Ridge	(865) 482-4343	Rick Mikels	40	\$82,760	\$39,986	5,113	3.44%	15.17%	11.84%
14333	TENNESSEE RIVER	Counce	(731) 689-3042	Wanda Roberts	91	\$19,334	\$9,424	1,751	-1.53%	1.69%	24.54%
1520	TENNESSEE VALLEY	Chattanooga	(423) 634-3600	Todd Fortner	5	\$1,594,769	\$1,232,265	150,355	10.07%	9.72%	13.64%
66886	THE TENNESSEE	Nashville	(615) 244-1910	Mike Martin	19	\$317,373	\$185,955	26,460	0.16%	4.86%	10.38%
60726	THE WEST TENNESSEE	Memphis	(901) 358-3796	Kenneth Newberry	95	\$17,482	\$12,207	1,534	-0.24%	2.39%	9.26%
67666	TNCONNECT	Knoxville	(865) 688-2424	Martin Bradley	53	\$55,846	\$44,781	6,964	3.32%	0.26%	7.67%
24629	TRUST	Chattanooga	(423) 870-7610	David Smart	38	\$87,870	\$65,939	9,682	6.84%	-5.42%	9.37%
6667	TSU	Nashville	(615) 963-5941	Angelita Dobbs	135	\$1,378	\$443	456	-9.10%	-14.75%	9.39%
16520	TVA MID-SOUTH	Memphis	(901) 789-8427	Terrie Snively	125	\$3,194	\$1,075	202	-0.77%	3.73%	17.32%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
4714	UNITED SOUTHEAST	Bristol	(423) 989-2100	Janice Jones	28	\$164,406	\$116,296	18,166	3.63%	0.81%	13.09%
832	UPPER CUMBERLAND	Crossville	(931) 484-9433	Denise Cooper	42	\$74,723	\$52,180	7,642	5.46%	8.07%	9.79%
67608	UPS EMPLOYEES	Memphis	(901) 396-2132	Sarah Langston	81	\$26,896	\$16,742	4,874	9.61%	2.83%	22.19%
67720	US COMMUNITY	Nashville	(615) 256-8712	Paul Johnson	23	\$215,457	\$162,785	27,737	8.59%	4.23%	12.17%
19448	UT	Knoxville	(865) 971-1971	Debbie Jones	18	\$321,825	\$273,040	24,350	7.43%	14.16%	9.20%
68119	VANDERBILT UNIVERSITY	Nashville	(615) 936-0300	Mike McDonald	61	\$42,778	\$30,225	6,696	5.76%	7.05%	9.44%
21354	VERITAS	Franklin	(877) 344-6328	Teri Crowl	62	\$41,282	\$28,188	5,902	-1.56%	-5.03%	10.46%
68153	WCG EMPLOYEES	Martin	(731) 587-9521	Thomas Brewer	137	\$1,022	\$625	263	6.80%	-0.11%	18.24%
6775	Y-12	Oak Ridge	(865) 482-1043	Mark Ziegler	6	\$1,226,617	\$1,011,190	112,261	2.23%	1.70%	10.76%
67757	YOUR BEST	Nashville	(615) 872-6380	Joe Menninger	93	\$17,719	\$13,275	2,055	-1.29%	-3.99%	13.62%

TEXAS CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	478	471	465	455	442	-2.86%	-1.55%
Number of Members	8,341,540	8,511,252	8,755,909	9,044,272	9,370,457	3.61%	2.35%
Total Assets (\$000)	\$90,809,521	\$95,379,310	\$101,049,727	\$104,408,414	\$110,070,709	5.42%	3.92%
Total Shares (\$000)	\$77,632,480	\$81,707,106	\$86,140,972	\$88,816,738	\$94,397,555	6.28%	3.99%
Total Loans (\$000)	\$63,187,138	\$68,049,431	\$73,141,276	\$77,908,001	\$81,183,690	4.20%	5.14%
Total Capital (\$000)	\$9,646,003	\$10,196,890	\$10,871,717	\$11,658,908	\$12,660,732	8.59%	5.59%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
8715	1ST COMMUNITY	San Angelo	(325) 653-1465	Bill Nikolauk	69	\$281,426	\$222,501	20,932	8.89%	13.40%	9.41%
67483	1ST UNIVERSITY	Waco	(254) 752-2797	Gary Parker	319	\$11,345	\$7,420	1,635	-5.69%	-7.11%	7.64%
11067	4U	Gainesville	(940) 665-1797	Don Wood	126	\$103,570	\$75,763	6,927	9.69%	12.34%	8.54%
67413	A NEW DIRECTION	Dallas	(214) 361-3800	Suzanne Chism	282	\$15,885	\$9,953	3,214	-7.42%	3.31%	7.74%
6178	A+	Austin	(512) 302-6800	Eric Kase	12	\$1,710,266	\$1,436,958	166,559	10.93%	12.84%	9.85%
6503	ABILENE	Abilene	(325) 677-2918	B. Cunningham	234	\$26,545	\$11,879	3,030	5.16%	0.18%	16.29%
6743	ABILENE TEACHERS	Abilene	(325) 677-2274	James Boyd	54	\$455,628	\$344,555	49,271	2.76%	5.72%	16.56%
67178	ACCESS COMMUNITY	Amarillo	(806) 353-9999	John Hays	112	\$128,502	\$104,777	12,037	4.95%	8.12%	13.96%
67446	ACU	Abilene	(325) 674-2486	Lycia Hardin	376	\$5,705	\$3,580	928	-5.45%	-4.35%	21.79%
2285	ADVANCIAL	Dallas	(800) 322-2709	Brent Sheffield	13	\$1,630,739	\$1,299,040	93,634	4.80%	-3.66%	9.07%
8169	AIR FORCE	San Antonio	(210) 673-5610	Bob Glenn	53	\$458,722	\$387,316	50,758	8.98%	12.17%	7.77%
61267	ALAMO CITY	San Antonio	(210) 521-2898	Mary Dunagan	332	\$10,043	\$9,159	1,338	2.96%	3.91%	9.94%
13655	ALBA-GOLDEN	Alba	(903) 765-2425	Diane Caughron	298	\$13,769	\$8,152	1,408	3.79%	-5.42%	18.56%
20990	ALCON EMPLOYEES	Fort Worth	(817) 551-8495	Kiki Shollar	233	\$26,555	\$15,592	3,060	-1.62%	-1.85%	23.14%
10843	ALL SAINTS CATHOLIC	Fort Worth	(817) 626-4681	Julia Sifuentes	440	\$540	\$389	134	-7.23%	1.54%	19.23%
97103	ALLIANCE	Lubbock	(806) 798-5554	Matt Grannan	70	\$280,101	\$198,059	24,522	11.41%	7.32%	15.39%
17100	ALLIED	Arlington	(817) 856-4444	Jim Merritt	130	\$98,999	\$49,824	9,602	0.12%	2.41%	8.12%
68010	ALPINE COMMUNITY	Alpine	(432) 837-5156	Johnny Llanez	286	\$15,435	\$3,967	2,087	0.67%	-1.32%	11.10%
5168	AMARILLO COMMUNITY	Amarillo	(806) 358-7561	Scott Rose	79	\$242,069	\$169,838	38,044	6.74%	10.42%	9.07%
67639	AMARILLO POSTAL EMPLOYEES	Amarillo	(806) 354-2166	Jay Lewter	281	\$16,023	\$7,613	1,815	-3.17%	-4.56%	15.76%
23957	AMERICAN AIRLINES	Fort Worth	(800) 533-0035	Gail Enda	3	\$7,658,628	\$4,825,033	309,823	4.85%	6.56%	9.69%
67622	AMERICAN BAPTIST ASSOCIATION	Alvin	(281) 245-6887	Julie Knight	418	\$2,176	\$1,519	401	-3.31%	-10.33%	9.03%
67470	AMERICA'S	Garland	(972) 494-5328	Rebecca McCoy	80	\$225,376	\$122,872	20,470	-2.40%	-2.14%	15.18%
2441	AMOCO	Texas City	(409) 948-8541	Shawn Bailey	26	\$982,805	\$699,549	86,536	8.70%	7.48%	8.82%
68681	AMPLIFY	Austin	(512) 836-5901	Kendall Garrison	25	\$994,465	\$804,797	61,047	5.09%	3.77%	9.40%
9880	ANDERSON COUNTY	Palestine	(903) 729-6788	Jessica Wilhite	271	\$17,700	\$3,702	1,833	2.29%	29.88%	17.12%
10739	ANDREWS SCHOOL	Andrews	(432) 523-9837	Patsy Sullens	360	\$6,697	\$3,388	730	-5.19%	18.29%	23.48%
67440	ANGELINA COUNTY TEACHERS	Lufkin	(936) 634-7922	Gayle Chandler	309	\$12,860	\$5,723	2,383	2.23%	7.59%	13.06%
67489	ANGELINA FEDERAL EMPLOYEES	Lufkin	(936) 632-7691	Carla Daniel-Kelley	221	\$31,062	\$21,573	2,577	10.74%	5.14%	14.81%
60608	ASSOCIATED CREDIT UNION OF TEXAS	League City	(409) 945-4474	Jack Click	57	\$419,985	\$307,981	40,870	5.20%	11.05%	10.65%
17243	ASSUMPTION BEAUMONT	Lumberton	(409) 755-6806	Patricia Bartz	441	\$487	\$377	85	1.16%	-8.70%	9.85%
17955	AUSTIN	Austin	(512) 444-6419	Mindy Bayer	220	\$31,243	\$22,633	2,872	-6.12%	2.28%	7.70%
4584	AUSTIN TELCO	Austin	(512) 302-5555	James Poplin	11	\$1,819,436	\$1,360,218	88,112	17.59%	17.28%	12.88%
16271	BAKER HUGHES	Houston	(713) 923-9559	Mark Levien	292	\$15,112	\$4,035	1,958	-0.21%	8.59%	10.03%
68358	BAPTIST	San Antonio	(210) 525-0100	Nick Holguin	205	\$37,864	\$31,039	7,721	10.62%	12.89%	8.36%
15563	BAYCEL	Bay City	(979) 244-3995	Paula Abshier	167	\$60,284	\$30,923	4,583	-2.48%	6.15%	19.39%
67544	BAYLOR HEALTH CARE SYSTEMS	Dallas	(214) 820-2342	Andy Reed	151	\$76,173	\$39,268	5,591	1.01%	14.77%	18.40%
23582	BAYOU CITY	Houston	(713) 704-4943	Ronald Groth	246	\$23,309	\$9,440	2,942	-8.54%	2.29%	8.65%
12892	BCM	Houston	(713) 798-4820	Tony Black	201	\$41,347	\$20,961	4,743	-2.95%	20.22%	9.30%
6062	BEACON	La Porte	(281) 471-1782	Jack Mcadoo	96	\$168,976	\$99,112	16,749	3.03%	4.06%	8.09%
67574	BEAUMONT COMMUNITY	Beaumont	(409) 899-1035	Vicki Cook	229	\$29,315	\$12,032	3,863	2.79%	0.49%	12.38%
15565	BELTON	Belton	(254) 215-2025	Christy Butler	397	\$4,015	\$2,097	816	-4.08%	8.12%	14.58%
514	BEN E KEITH COMPANY EMPLOYEES	Fort Worth	(817) 877-5700	Susan Bartek	333	\$9,914	\$5,240	1,913	-3.58%	3.87%	16.99%
10577	BIG SPRING EDUCATION EMPLOYEES	Big Spring	(432) 263-8393	Ashley Martin	178	\$53,089	\$20,721	4,474	1.67%	9.89%	13.75%
4078	BIVINS	Masterson	(806) 935-4226	Kelli Lanham	362	\$6,581	\$2,616	625	-3.51%	10.20%	15.49%
24304	BORDER	Del Rio	(830) 774-2328	Maria Martinez	102	\$151,824	\$100,790	25,222	3.39%	0.95%	15.49%
6625	BORGER	Borger	(806) 273-9506	Lisa Jones	275	\$16,487	\$10,371	2,210	2.61%	2.85%	13.50%
24445	BP	Houston	(281) 870-8000	Robert Corolla	119	\$120,869	\$88,906	7,113	-6.23%	-1.18%	11.43%
13062	BPS	Beeville	(361) 358-1622	Shirley Hensley	398	\$3,918	\$1,485	417	3.44%	8.18%	45.45%
67510	BRAZOS COMMUNITY	Alvin	(281) 581-3269	Wesley Shaw	258	\$20,445	\$18,228	2,062	10.81%	12.00%	20.34%
66353	BRAZOS VALLEY SCHOOLS	Katy	(281) 391-2149	Yvonne Kershner	33	\$787,816	\$305,247	55,188	9.93%	11.01%	9.23%
5462	BRAZOSPORT TEACHERS	Clute	(979) 265-5333	Donna Butterfrass	202	\$40,594	\$22,674	3,640	3.50%	8.83%	18.57%
24463	BRENTWOOD BAPTIST CHURCH	Houston	(713) 358-1459	Kay Rosebure	428	\$1,144	\$727	865	2.65%	-14.66%	8.38%
13873	BROWNFIELD	Brownfield	(806) 637-2751	Rhonda Duncan	312	\$12,642	\$7,016	2,750	-0.77%	42.85%	30.03%
20392	BROWNSVILLE CITY EMPLOYEES	Brownsville	(956) 548-6041	Aida Barbosa	366	\$6,376	\$4,358	1,501	-5.61%	3.58%	26.64%
11299	C A S E	Tyler	(903) 877-9113	Kim Christian	373	\$5,735	\$1,779	1,143	0.77%	-13.67%	13.45%
67581	CABOT & NOI EMPLOYEES	Pampa	(806) 665-0847	Virginia Fessenden	212	\$33,495	\$26,352	4,260	6.48%	-7.30%	9.09%
18935	CAL-COM	Port Lavaca	(361) 552-7476	Jessie Rodriguez	103	\$147,779	\$86,165	17,440	2.53%	-1.97%	11.46%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67865	CAPITOL	Austin	(512) 477-9465	Pierre Cardenas	106	\$141,044	\$101,541	12,182	6.48%	7.79%	8.22%
16813	CAPROCK	Lamesa	(806) 872-5151	Dale Hansard	219	\$31,943	\$21,363	3,632	6.51%	4.64%	12.93%
67441	CAPROCK SANTA FE	Slaton	(806) 828-5825	Ann Marie Wright	196	\$42,841	\$19,552	4,666	2.18%	4.61%	35.73%
3833	C-E	Houston	(713) 645-4961	Caprisa Queen	253	\$21,616	\$15,967	3,387	3.65%	6.02%	8.21%
67416	CENTEX CITIZENS	Mexia	(254) 562-9296	Janis Massey	147	\$79,501	\$52,352	10,486	17.16%	-7.76%	17.99%
67602	CEN-TEX MANUFACTURING	Brownwood	(325) 646-3551	Erin Windham	320	\$11,338	\$8,161	1,391	19.43%	10.42%	16.50%
67425	CENTRAL TEXAS TEACHERS	Corsicana	(903) 874-6361	Jim Revill	301	\$13,516	\$6,115	1,731	-1.97%	22.16%	12.52%
7129	CHEMCEL	Bishop	(361) 584-6246	Michael Engel	114	\$125,343	\$90,560	9,466	12.34%	6.87%	11.72%
13591	CHEROKEE COUNTY	Rusk	(903) 683-2527	Kim De Leon	209	\$35,679	\$29,927	4,571	5.77%	35.29%	23.50%
10269	CHEROKEE COUNTY TEACHERS	Rusk	(903) 683-2630	Frank Ferrizita	304	\$13,293	\$8,939	2,029	-0.41%	1.23%	18.16%
15143	CHOCOLATE BAYOU COMMUNITY	Alvin	(281) 331-2253	Gary Angeles	116	\$121,988	\$56,053	13,222	2.64%	-1.85%	10.32%
10170	CITIZENS	Big Spring	(432) 267-6373	Jim Weaver	101	\$159,845	\$41,222	7,674	9.31%	33.09%	10.19%
67669	CITY	Dallas	(214) 515-0100	Sharon Moore	51	\$496,316	\$340,641	36,671	6.90%	6.31%	10.73%
5665	CITY	Amarillo	(806) 373-4313	Frank Ferrizita	184	\$48,524	\$41,415	2,766	39.63%	42.09%	8.69%
16061	CITY OF DEER PARK	Deer Park	(281) 479-3344	Lucie Burkett	378	\$5,440	\$3,678	538	-0.60%	22.45%	20.09%
3710	CITY PUBLIC SERVICE/IBEW	San Antonio	(210) 353-2376	Adam Conine	199	\$41,751	\$19,071	4,059	1.01%	-2.34%	14.31%
11164	COASTAL BEND PO	Victoria	(361) 572-4704	Michelle Aitchison	295	\$14,804	\$5,778	1,055	-1.80%	-2.58%	19.32%
11927	COASTAL COMMUNITY	Galveston	(409) 765-6067	Toni Leyva	158	\$67,488	\$42,047	10,388	-5.19%	-18.51%	7.63%
68482	COASTAL COMMUNITY AND TEACHERS	Corpus Christi	(361) 985-6810	Gina Prince	61	\$354,361	\$289,557	37,333	13.54%	25.35%	11.65%
10328	COASTAL TEACHERS	Port Lavaca	(361) 552-1558	Claudia Coward	379	\$5,433	\$3,070	1,062	-6.02%	-4.21%	8.02%
60409	COBURN	Beaumont	(409) 838-9957	Debra Norman	351	\$7,549	\$3,051	937	-5.74%	3.10%	16.70%
14166	COCHRAN COUNTY SCHOOLS	Morton	(806) 266-9251	Eugenia Dupler	361	\$6,613	\$4,367	835	12.28%	2.20%	13.81%
15788	COMMON CENTS	Beaumont	(409) 842-5233	Donnielle Goff	211	\$33,817	\$26,945	3,311	5.01%	8.69%	12.95%
10706	COMMUNITIES OF ABILENE	Abilene	(325) 691-2300	Louis Zientek	105	\$142,454	\$93,873	11,808	1.87%	1.70%	9.37%
68021	COMMUNITY RESOURCE	Baytown	(281) 422-3611	Russell Ballard	45	\$564,704	\$463,998	49,540	10.70%	5.01%	9.32%
67974	COMMUNITY SERVICE	Huntsville	(936) 295-3980	Brenda Hooker	127	\$102,658	\$80,155	11,017	5.91%	2.79%	11.04%
12697	COMPLEX COMMUNITY	Odessa	(432) 550-9126	Jason Berridge	47	\$549,498	\$338,346	40,147	4.98%	8.79%	11.60%
4684	CONCHO EDUCATORS	San Angelo	(325) 944-4551	Jerry Merrill	143	\$81,911	\$37,122	6,981	4.59%	11.22%	10.04%
67473	CONCHO VALLEY	San Angelo	(325) 658-7557	Kimberly Perrine	261	\$19,396	\$9,631	1,492	8.69%	12.07%	10.42%
67576	COOPERATIVE TEACHERS	Tyler	(903) 561-2603	Tim Miller	121	\$114,192	\$88,253	6,199	3.78%	-0.59%	12.87%
68011	CORNER STONE	Lancaster	(972) 218-9266	Stacey McDonald	280	\$16,059	\$12,811	3,984	-2.63%	-9.64%	8.37%
67963	CORPUS CHRISTI POSTAL EMPLOYEES	Corpus Christi	(361) 888-5871	Mark Rasmussen	289	\$15,307	\$6,603	1,917	4.29%	0.86%	15.34%
67485	CORPUS CHRISTI SOUTHERN PACIFIC	Corpus Christi	(361) 888-8332	Orfi Benitez	412	\$3,009	\$2,627	780	3.58%	12.34%	20.28%
1750	COSDEN	Big Spring	(432) 264-2604	Laurie Barraza	195	\$43,010	\$11,230	3,645	5.30%	-3.23%	12.09%
24532	COVENANT SAVINGS	Killeen	(254) 634-8010	Harlan Williams	406	\$3,547	\$1,926	1,456	11.67%	11.63%	7.80%
5935	COWBOY COUNTRY	Premont	(361) 348-3578	Rena Smith	277	\$16,374	\$10,851	2,301	-0.41%	-3.56%	12.42%
24382	CREDIT HUMAN	San Antonio	(210) 258-1390	Steve Hennigan	6	\$3,210,474	\$2,917,719	233,110	4.13%	4.71%	11.01%
66327	CREDIT UNION OF TEXAS	Allen	(972) 263-9477	Eric Pointer	16	\$1,388,263	\$1,128,836	143,959	2.14%	-3.67%	9.64%
3430	C-T WACO	Waco	(254) 772-2747	Tina Cross	353	\$7,471	\$3,204	958	7.94%	-8.45%	8.54%
97099	CTECU	Houston	(713) 432-0038	Jackie Kapalski	236	\$26,402	\$7,696	1,604	-8.04%	-11.92%	19.23%
11452	CY-FAIR	Houston	(281) 890-7676	Cameron Dickey	75	\$263,804	\$212,330	25,281	7.74%	8.31%	9.25%
67547	DALLAS U.P. EMPLOYEES	Dallas	(214) 371-5611	Ginger Boldin	252	\$21,672	\$9,560	1,434	3.05%	0.13%	22.75%
67535	DATCU	Denton	(940) 387-8585	Glen McKenzie	21	\$1,044,507	\$912,131	103,561	3.75%	6.62%	15.70%
67531	DEL RIO SP	Del Rio	(830) 775-9360	Patty Harrison	388	\$4,354	\$691	784	-6.27%	-11.41%	34.71%
62446	DOCHES	Nacogdoches	(936) 569-7700	Jamie Flores	183	\$48,657	\$29,825	10,635	9.19%	-4.30%	13.40%
21383	DOMINO	Texarkana	(903) 832-3906	Joy Waters	162	\$64,234	\$41,186	5,093	5.11%	-0.44%	15.35%
15146	DUGOOD	Beaumont	(409) 899-3430	Jada Kelley	64	\$343,927	\$209,397	31,653	4.63%	5.40%	12.21%
9457	E M O T	Abilene	(325) 673-3728	Jerry McIver	323	\$10,894	\$2,890	662	0.82%	2.11%	27.27%
67761	EAST TEXAS PROFESSIONAL	Longview	(903) 323-0230	Byron Norton	42	\$653,193	\$463,763	73,351	5.66%	6.18%	21.34%
97098	EASTEX	Evadale	(409) 276-2525	Loretta Chatagnier	138	\$87,857	\$53,282	10,508	3.92%	-1.98%	11.52%
66366	EDINBURG TEACHERS	Edinburg	(956) 259-3511	Jeff Moats	131	\$97,358	\$17,574	12,677	3.32%	4.65%	23.78%
67494	EDUCATION	Amarillo	(806) 358-7777	Eric Jenkins	71	\$278,059	\$219,240	27,623	7.24%	6.56%	14.18%
24470	EDUCATION FIRST	Beaumont	(409) 898-3770	Keith Brenek	56	\$426,856	\$224,619	35,963	5.58%	12.62%	11.58%
67611	EDUCATORS	Waco	(254) 776-7900	Joe Hutrya	58	\$415,310	\$184,042	27,960	1.43%	17.15%	17.63%
67928	EECU	Fort Worth	(817) 882-0000	Lonnie Nicholson	9	\$2,504,825	\$2,013,391	222,571	10.33%	11.94%	12.37%
1409	EL PASO AREA TEACHERS	El Paso	(915) 843-8328	Max Villarronga	40	\$665,398	\$512,041	62,219	0.96%	14.61%	12.88%
12266	ELLIS COUNTY TEACHERS AND EMP.	Waxahachie	(972) 937-4560	Lisa Pope	284	\$15,736	\$9,670	2,301	4.12%	3.14%	13.43%
21904	EMPLOYEES UNITED	Paris	(903) 784-6861	Delayna Gray	318	\$11,820	\$3,006	1,520	4.97%	-12.70%	28.53%
24769	EMPOWERMENT COMM. DEVELOPMENT	Houston	(713) 726-2515	Delores Gentry	429	\$1,112	\$492	723	-11.04%	-11.70%	7.19%
61936	ENERGY CAPITAL	Houston	(832) 604-4848	Linda Pearsall	81	\$224,239	\$174,687	17,250	3.37%	-3.39%	10.68%
67456	EVERMAN PARKWAY	Fort Worth	(817) 293-8412	Charlotte Douglas	389	\$4,341	\$3,053	682	-9.76%	-15.85%	33.17%
1792	EVOLVE	El Paso	(915) 593-5866	Ken Walters	67	\$315,626	\$204,199	20,001	2.12%	-1.26%	10.75%
12859	FAITH COOPERATIVE	Dallas	(972) 228-5222	Stephanie Johnson	425	\$1,528	\$970	877	11.22%	-1.87%	10.61%
678	FAMILY 1ST OF TEXAS	Fort Worth	(817) 847-8992	Landra Szymanski	288	\$15,339	\$12,518	2,180	1.96%	-3.22%	10.40%
17254	FANNIN	Bonham	(903) 583-8131	Eric Weeks	192	\$44,839	\$31,774	6,068	11.67%	7.83%	12.19%
19741	FANNIN COUNTY TEACHERS	Bonham	(903) 583-4326	Pam Compton	334	\$9,846	\$7,226	1,152	8.63%	0.01%	22.08%
20303	FARMERS BRANCH CITY EMPLOYEES	Farmers Branch	(972) 241-5365	Sharon Ayala	386	\$4,413	\$3,007	913	3.54%	11.84%	22.35%
4195	FCI	Texarkana	(903) 223-6404	Bree Fulmer	369	\$6,279	\$5,324	1,081	-5.56%	2.45%	14.06%
67414	FEDERAL EMPLOYEES	Texarkana	(903) 792-5433	Leigh Anne Jeans	405	\$3,580	\$1,807	477	-3.91%	13.08%	18.74%
67408	FEDSTAR	College Station	(979) 846-7456	Mary Beth Borroni	232	\$27,746	\$10,968	2,176	6.71%	-7.91%	12.61%
13290	FIRST ABILENE	Abilene	(325) 670-2429	Megan Allred	152	\$74,325	\$55,124	10,001	7.55%	3.60%	11.25%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67609	FIRST BASIN	Odessa	(432) 333-5600	Shem Culpepper	74	\$269,478	\$182,378	27,407	2.34%	-14.11%	10.51%
67644	FIRST CENTRAL	Waco	(254) 776-9333	Jobetsy Tyler	133	\$96,926	\$56,332	16,691	8.67%	2.05%	15.05%
67652	FIRST CLASS AMERICAN	Fort Worth	(817) 834-9777	Nancy Croix-Stroud	171	\$57,349	\$43,884	5,884	4.10%	-6.66%	7.02%
66818	FIRST COMMUNITY	Houston	(281) 856-5300	Ron Downing	15	\$1,541,379	\$1,162,753	133,785	8.39%	5.44%	9.65%
67542	FIRST PRIORITY	Abilene	(325) 692-4089	Cathy Higgins	279	\$16,274	\$7,982	1,432	2.54%	6.71%	8.73%
68605	FIRST SERVICE	Houston	(713) 676-7777	David Bleazard	34	\$759,319	\$633,486	65,364	8.15%	5.03%	9.88%
10174	FIRSTLIGHT	El Paso	(915) 562-1172	Karl Murphy	19	\$1,134,340	\$910,225	108,763	3.23%	2.92%	9.23%
62509	FIRSTMARK	San Antonio	(210) 342-8484	N. Tarwasokono	22	\$1,020,011	\$697,231	96,694	0.17%	-6.50%	11.14%
68643	FIVEPOINT	Nederland	(409) 962-8793	Erik Shaw	39	\$678,313	\$499,055	47,596	14.82%	5.43%	11.07%
67532	FORT WORTH CITY	Fort Worth	(817) 732-2803	Ron Fox	87	\$212,006	\$99,394	14,599	4.16%	16.59%	12.51%
68471	FORT WORTH COMMUNITY	Bedford	(817) 835-5000	Richard Howdeshell	24	\$1,001,619	\$631,443	86,872	7.18%	-0.59%	8.77%
68005	FREESTONE	Teague	(254) 739-2594	Deanne Harris	193	\$43,508	\$25,808	4,334	7.47%	2.17%	10.01%
20267	FRIO COUNTY	Pearsall	(830) 334-2368	Aine Morales	364	\$6,482	\$4,890	1,504	-4.71%	-2.98%	25.31%
9843	FRIONA TEXAS	Friona	(806) 250-2736	Juan Tafoya	305	\$13,283	\$4,395	1,631	4.76%	4.07%	17.23%
20391	G. P. M.	San Antonio	(210) 357-2222	Kathy Barrera	426	\$1,296	\$635	177	-24.42%	-11.57%	29.77%
67427	GALVESTON GOVERNMENT EMPLOYEES	Dickinson	(409) 908-9834	Rachel Jones	354	\$7,409	\$6,327	2,238	13.35%	8.28%	7.26%
7092	GALVESTON SCHOOL EMPLOYEES	Galveston	(409) 762-4974	Evelyn Gulley	409	\$3,128	\$2,235	1,161	-2.88%	-0.21%	10.72%
60058	GECU	El Paso	(915) 748-9221	Crystal Long	7	\$2,939,087	\$2,563,020	394,511	7.62%	2.50%	11.05%
8585	GENCO	Waco	(254) 776-9550	Neil Ling	66	\$317,940	\$225,886	39,264	4.81%	6.12%	12.36%
4015	GENERATIONS	San Antonio	(210) 229-1800	Ken Raymie	46	\$551,807	\$366,176	48,874	9.38%	-0.85%	9.74%
66857	GERMANIA	Brenham	(979) 830-7505	Nick Tonelli	296	\$14,707	\$10,726	2,457	45.58%	61.49%	10.16%
2073	GO	Dallas	(214) 742-6551	Bert Beal	113	\$125,757	\$95,999	14,988	0.84%	-8.63%	8.40%
8298	GOLDEN TRIANGLE	Groves	(409) 962-3434	Christa Hollier	213	\$33,283	\$16,756	2,617	2.59%	6.28%	15.33%
21710	GOODYEAR SAN ANGELO	San Angelo	(325) 245-3746	Marshall Stewart	415	\$2,735	\$2,227	306	9.09%	-1.67%	11.39%
24465	GOVERNMENT EMPLOYEES	Austin	(512) 339-9812	Dee Crisp	104	\$145,670	\$85,046	9,882	4.70%	11.65%	8.66%
60307	GRAND PRAIRIE	Grand Prairie	(972) 262-7935	Brenda Jenkins	269	\$18,045	\$7,706	1,891	10.04%	-2.73%	10.19%
11995	GREATER CENTRAL TEXAS	Killeen	(254) 690-2274	Bobby Whitson	244	\$24,296	\$7,752	2,443	-0.68%	15.57%	8.79%
7590	GREATER TEXAS	Austin	(512) 458-2558	Howard Baker	38	\$688,131	\$458,727	70,033	8.73%	-2.95%	8.41%
60205	GULF	Groves	(409) 963-1191	Todd Gaudin	72	\$277,935	\$153,008	25,952	-2.61%	-1.81%	7.86%
4060	GULF COAST	Corpus Christi	(361) 980-8203	Jeremy Garza	88	\$211,426	\$193,029	12,738	1.31%	2.60%	11.07%
5648	GULF COAST EDUCATORS	Pasadena	(281) 487-9333	Linda Lukaszewski	28	\$860,109	\$489,157	42,242	21.63%	17.85%	16.32%
2442	GULF SHORE	Texas City	(409) 945-2318	Susan Herring	302	\$13,341	\$8,776	1,885	-14.58%	9.18%	8.23%
15961	H & H	Stinnett	(806) 878-2452	Tina Hunter	188	\$46,160	\$22,168	3,474	1.15%	-4.94%	18.38%
15297	HALE COUNTY TEACHERS	Plainview	(806) 296-2485	Judy Weatherford	348	\$7,799	\$6,127	1,371	6.12%	-1.36%	11.65%
7552	HARRIS COUNTY	Houston	(713) 755-5160	Vicky Squires	98	\$166,192	\$94,844	19,920	2.46%	10.41%	17.52%
11032	HEART O' TEXAS	Waco	(254) 751-1622	Melissa Hagenbuch	194	\$43,252	\$29,678	4,395	-10.65%	0.41%	10.08%
15650	HEB	San Antonio	(210) 938-7850	Lynn Kincaid	92	\$182,271	\$121,636	14,320	4.74%	5.86%	15.10%
1401	HEREFORD TEXAS	Hereford	(806) 364-1888	Brenda Fuentes	179	\$52,362	\$35,132	7,977	5.77%	4.47%	23.01%
6434	HERITAGE USA	Midland	(432) 681-1050	Adrian Rubio	174	\$54,864	\$44,669	5,855	-1.97%	6.50%	9.64%
60491	HIGHWAY DISTRICT 19 EMPLOYEES	Atlanta	(903) 796-4423	Vicki Stroman	326	\$10,410	\$4,848	1,642	-3.24%	2.35%	13.91%
67468	HIGHWAY DISTRICT 2	Fort Worth	(817) 346-4920	Dania Pearson	380	\$5,412	\$2,505	800	-13.74%	3.25%	22.42%
4148	HIGHWAY DISTRICT 21	McAllen	(956) 787-2701	Alicia Snell Sendejo	200	\$41,483	\$19,102	3,501	0.47%	-2.33%	17.58%
67469	HIGHWAY DISTRICT 9	Waco	(254) 756-6331	Rachel Nolen	384	\$4,703	\$1,123	728	-1.59%	-1.30%	21.29%
67474	HIGHWAY EMPLOYEES	Tyler	(903) 593-8987	Linda Akin	423	\$1,634	\$1,072	442	8.33%	-11.01%	26.70%
14001	HILCO	Kerrville	(830) 257-8238	Patsy Lampman	368	\$6,339	\$4,496	976	4.22%	4.63%	5.53%
67516	HOCKLEY COUNTY SCHOOL EMPLOYEES	Levelland	(806) 894-6204	Russell Vest	224	\$30,357	\$20,285	3,119	0.46%	-1.17%	12.25%
5450	HOMEPOR	Corpus Christi	(361) 986-9733	Jerry Shrode	307	\$13,065	\$5,930	2,876	-5.00%	-12.87%	8.13%
14091	HOUSTON	Sugar Land	(281) 243-0500	Chris Choat	36	\$700,193	\$462,892	61,276	8.40%	10.94%	8.90%
6318	HOUSTON BELT & TERMINAL	Humble	(281) 548-3377	Julie Rice	392	\$4,180	\$3,352	610	-9.47%	10.52%	28.63%
67627	HOUSTON HIGHWAY	Houston	(713) 864-4438	Craig Atkinson	176	\$53,674	\$29,039	3,744	-6.92%	-15.50%	8.10%
24570	HOUSTON METROPOLITAN	Houston	(713) 699-0795	Malcom Rene	166	\$60,290	\$45,622	16,341	-1.63%	2.81%	12.15%
2357	HOUSTON POLICE	Houston	(713) 237-8700	Ayn Talley	35	\$751,409	\$452,809	29,736	3.07%	4.44%	14.26%
258	HOUSTON TEXAS FIRE FIGHTERS	Houston	(713) 864-0959	Steve Gilman	73	\$273,318	\$146,902	17,195	6.03%	2.58%	14.88%
61021	I.B.E.W. LOCAL #681	Wichita Falls	(940) 723-1277	Bailey Wylie	434	\$890	\$492	301	-1.55%	-20.02%	14.12%
20469	I.B.E.W. LU 66	Pasadena	(713) 946-6513	Angela Berry	346	\$8,000	\$6,811	1,281	13.70%	13.06%	11.12%
19393	IBEW 116	Fort Worth	(817) 335-3658	Charisse Miller	395	\$4,069	\$1,748	887	-4.99%	4.18%	8.66%
20503	IBEW COMMUNITY	Beaumont	(409) 833-8271	Kimberly Monceaux	274	\$16,593	\$11,609	1,814	10.36%	-3.06%	8.44%
17253	ILA 1351	La Porte	(281) 470-1813	Jan Stewart	300	\$13,530	\$6,255	965	-3.34%	10.72%	17.96%
19983	ILA 28	Pasadena	(281) 476-9388	Kimberly Brown	356	\$7,141	\$4,291	823	3.77%	18.46%	25.07%
67651	INTERCORP	Amarillo	(806) 371-7792	Karen Allison	394	\$4,085	\$3,025	706	-11.50%	-7.71%	17.90%
68505	INTOUCH	Plano	(214) 291-1776	Kent Lugrand	31	\$812,749	\$698,379	90,340	-4.07%	-10.17%	9.40%
67637	INVESTEX	Humble	(281) 449-0109	Keith Kearney	82	\$222,388	\$105,047	22,970	11.45%	1.46%	9.82%
24481	IRVING CITY EMPLOYEES	Irving	(972) 259-1233	Jim Ladner	160	\$65,888	\$32,348	4,567	3.63%	-2.55%	10.81%
20581	J.C.T.	Edna	(361) 782-5745	Lori Matus	344	\$8,195	\$4,083	644	1.05%	8.64%	11.64%
10324	JACKSON COUNTY	Edna	(361) 782-0708	Lori Matus	370	\$6,082	\$4,805	749	6.47%	-1.58%	9.09%
68675	JAFARI NO-INTEREST	Houston	(866) 341-1214	Imran Dhanji	427	\$1,211	\$527	319	49.37%	43.65%	28.31%
14762	JSC	Houston	(281) 488-7070	Brandon Michaels	10	\$2,248,027	\$1,011,521	132,421	4.18%	42.22%	11.44%
8344	KBR HERITAGE	Houston	(713) 753-3022	Regina Lancaster	142	\$82,315	\$25,534	5,324	-3.97%	5.34%	14.83%
15467	KELLY COMMUNITY	Tyler	(903) 597-7291	Michelle Small	123	\$108,688	\$83,751	8,921	3.89%	0.51%	13.26%
1558	KERR COUNTY	Kerrville	(830) 896-6800	Sandy Lumbley	141	\$82,571	\$67,056	10,757	8.22%	2.10%	7.84%
67869	KEYSTONE	Tyler	(903) 882-4343	Angela Powers	207	\$36,483	\$33,085	3,623	-6.10%	10.56%	27.86%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
1524	KILGORE SHELL EMPLOYEES	Kilgore	(903) 984-5654	Tammy Strickland	419	\$2,107	\$1,504	266	-3.92%	-5.94%	17.46%
14734	LA JOYA AREA	La Joya	(956) 585-6207	Johnn Alaniz	182	\$49,319	\$35,510	15,843	1.72%	10.72%	10.70%
11011	LAREDO	Laredo	(956) 722-3971	Rafael Martinez	118	\$121,736	\$51,262	19,506	-3.13%	-0.91%	10.41%
12472	LAREDO FIRE DEPARTMENT	Laredo	(946) 722-7841	Gilberto Ramos	311	\$12,650	\$11,422	1,611	2.20%	5.51%	10.74%
10424	LAS COLINAS	Irving	(214) 273-5094	Kevin Scott	154	\$72,643	\$57,987	9,551	3.16%	4.42%	9.04%
67537	LCRA	Austin	(737) 212-0030	Betty Mueller	251	\$21,754	\$8,305	2,493	0.16%	-10.82%	12.50%
13777	LEFORS	Lefors	(806) 835-2773	Amanda Murray	387	\$4,363	\$2,217	683	-6.31%	-15.54%	18.23%
67641	LEHRER INTERESTS	Garwood	(979) 758-3221	Ralph Savino	417	\$2,206	\$287	111	5.41%	-22.38%	20.62%
5384	LETOURNEAU	Longview	(903) 234-3480	Debbie Martin	255	\$21,116	\$2,179	1,370	-2.40%	-9.95%	23.71%
14052	LIBERTY COUNTY TEACHERS	Liberty	(936) 336-7236	Cathy Thibodeaux	265	\$18,722	\$10,172	2,990	3.50%	-0.29%	9.29%
61604	LIBERTYONE	Arlington	(469) 212-0238	Mike Funk	108	\$133,817	\$99,732	8,225	0.29%	9.65%	11.06%
21279	LIFE	Denton	(940) 565-5423	Dustin Fuller	250	\$22,024	\$16,725	1,968	8.32%	-16.70%	8.03%
6012	LIFETIME	Richardson	(972) 766-6732	Darryl Trammell	185	\$48,426	\$31,822	5,536	2.18%	3.89%	19.06%
68529	LIGHT COMMERCE	Houston	(281) 876-7576	Harlene Johnson	414	\$2,787	\$2,186	824	-7.41%	3.76%	21.23%
67519	LINKAGE	Waco	(254) 754-1168	Mandy Holle	294	\$14,907	\$8,170	2,091	-0.92%	0.55%	16.58%
12289	LITTLEFIELD SCHOOL EMPLOYEES	Littlefield	(806) 385-4791	Cari McCurry	430	\$1,107	\$431	229	10.84%	-11.64%	15.02%
16429	LOCAL 20 IBEW	Grand Prairie	(214) 363-9223	Ken Everitt	365	\$6,442	\$3,966	2,980	5.95%	5.92%	8.39%
14656	LOCAL 24 EMPLOYEES	Pasadena	(713) 926-8383	Gisela Verastegui	315	\$12,048	\$3,141	1,157	-2.60%	10.66%	17.45%
68449	LONE STAR	Dallas	(214) 327-9367	Becky Reed	117	\$121,887	\$94,043	10,790	-5.57%	-0.71%	8.04%
1130	LONGVIEW	White Oak	(903) 297-4522	Rachel Ochoa	401	\$3,701	\$2,876	606	-0.15%	15.27%	19.38%
67527	LONGVIEW CONSOLIDATED	Longview	(903) 234-9998	Wanda Striegler	327	\$10,398	\$6,691	1,879	-2.96%	-3.59%	19.12%
3878	LUBBOCK TELCO	Lubbock	(806) 797-8044	Dewey Tucker	377	\$5,500	\$1,476	637	-7.48%	-16.24%	28.20%
60378	LUBRIZOL EMPLOYEES'	Deer Park	(281) 479-6651	Rose Flores	191	\$45,904	\$23,878	3,182	-1.57%	6.25%	13.79%
16351	LUFKIN	Lufkin	(936) 632-4397	Julie Slusher	214	\$33,229	\$18,791	4,228	2.38%	3.34%	24.22%
2724	MARATHON REPUBLIC	Texas City	(409) 948-1769	Judy Boles	343	\$8,340	\$4,136	1,399	-4.23%	-9.49%	11.64%
5686	MARSHALL T&P EMPLOYEES	Marshall	(903) 938-2311	Beverly Bennett	306	\$13,184	\$8,769	1,390	9.48%	1.70%	18.73%
67545	MATAGORDA COUNTY	Bay City	(979) 245-8674	Mindy Neel	228	\$29,485	\$13,967	2,660	-1.22%	-0.26%	12.19%
10461	MCLENNAN COUNTY EMPLOYEES	Waco	(254) 757-5015	Alan Boyd	259	\$20,375	\$5,319	1,348	2.06%	-4.88%	26.55%
10481	MCMURREY	Tyler	(903) 595-3300	Janette Tkach	254	\$21,551	\$17,255	1,685	-3.13%	0.76%	14.55%
97089	MCT	Port Neches	(409) 727-1446	Thad Angelle	68	\$299,977	\$190,457	20,541	0.70%	0.17%	11.24%
577	MEMBER PREFERRED	Fort Worth	(817) 222-2288	Misty Miller	310	\$12,682	\$10,973	1,315	14.30%	14.34%	13.50%
67649	MEMBERS	Cleburne	(817) 641-4031	Paul Elkins	146	\$80,106	\$47,951	8,339	2.08%	2.68%	9.94%
67508	MEMBERS CHOICE	Houston	(281) 398-9900	Randy Theilig	43	\$609,032	\$444,725	38,122	3.61%	3.73%	9.32%
199	MEMBERS CHOICE OF CENTRAL TEXAS	Waco	(254) 776-7070	Don Cox	90	\$189,303	\$143,127	21,853	0.39%	-9.04%	12.21%
4020	MEMBERS FINANCIAL	Midland	(432) 520-3443	Becky Wisdom	231	\$28,821	\$18,025	4,716	-15.16%	-19.71%	9.27%
67658	MEMBERS FIRST	Corpus Christi	(361) 991-6178	Greg Fair	110	\$130,673	\$61,129	11,894	0.93%	-2.59%	21.87%
1584	MEMBERS TRUST OF THE SOUTHWEST	Houston	(281) 953-7200	Brian Gilbert	100	\$160,048	\$112,817	7,769	9.44%	10.23%	8.33%
68440	MEMBERSOURCE	Houston	(713) 627-4000	Kenny Harrington	91	\$187,864	\$152,854	17,133	-4.89%	-1.24%	9.11%
62571	MEMORIAL	Houston	(713) 778-4400	Tom Rogers	153	\$74,102	\$66,276	9,754	0.24%	5.97%	10.43%
67436	MESQUITE	Mesquite	(972) 285-8951	Lisa Connell	215	\$33,214	\$20,629	4,006	2.03%	-4.19%	7.97%
24324	MET TRAN	Houston	(713) 861-4780	Jeff McGuire	341	\$8,366	\$5,440	2,599	-11.10%	-6.41%	18.25%
7731	METHODIST HOSPITAL EMPLOYEES	Dallas	(214) 947-1365	Molly Hinkley	335	\$9,445	\$3,360	2,013	4.92%	-2.86%	10.76%
67517	METRO MEDICAL	Dallas	(214) 630-0611	Craig White	156	\$71,790	\$25,009	7,192	0.10%	-11.66%	13.99%
67475	MIDLAND MUNICIPAL EMPLOYEES	Midland	(432) 685-7933	Amber Pearce	263	\$18,924	\$4,287	1,510	-0.59%	16.98%	10.55%
24454	MID-TEX	Brownwood	(325) 646-5266	Bob Haggood	238	\$25,866	\$14,218	3,367	4.88%	10.00%	7.92%
67549	MIDWESTERN STATE UNIVERSITY	Wichita Falls	(940) 397-4622	Renee Hensley	374	\$5,732	\$2,830	877	-6.07%	23.67%	14.18%
68606	MOBILITY	Irving	(214) 574-2000	Ron Perry	83	\$220,852	\$195,588	16,418	9.19%	12.16%	8.64%
491	MOBILOIL	Beaumont	(409) 892-1111	John Doucet	27	\$863,633	\$637,881	60,572	8.92%	-2.78%	12.61%
11458	MOORE COUNTY SCHOOLS	Dumas	(806) 935-5423	Debbie Willis	349	\$7,684	\$4,258	877	3.00%	1.53%	9.26%
1129	MOPAC EMPLOYEES	Palestine	(903) 729-3226	Bernice Carrell	293	\$15,011	\$13,151	2,273	-3.41%	5.03%	11.38%
1	MORRIS SHEPPARD TEXARKANA	Texarkana	(903) 798-3918	J. Abercrombie	342	\$8,343	\$7,648	1,283	0.34%	16.74%	12.46%
24605	MOUNT OLIVE BAPTIST CHURCH	Arlington	(817) 261-9325	Charlotte Willis	350	\$7,609	\$4,987	1,319	-2.90%	2.27%	17.35%
856	MOUNTAIN STAR	El Paso	(915) 544-2215	Robert Carrillo	226	\$30,146	\$15,022	4,425	-1.38%	-10.08%	11.81%
9807	MT. CARMEL CHURCH	Houston	(713) 641-1954	Stephanie Martin	391	\$4,267	\$2,230	955	-7.39%	-15.83%	21.53%
67642	MTCU	Midland	(432) 688-7300	Jana Haney	111	\$129,451	\$71,762	8,232	-0.90%	5.79%	9.60%
17361	MUSICIANS	Arlington	(817) 469-6040	Rose Mathews	438	\$710	\$448	209	12.07%	-4.05%	12.55%
68545	MY	Watauga	(817) 428-2463	Mark Massey	186	\$47,388	\$23,073	6,995	-2.45%	-7.73%	8.68%
68682	MY COMMUNITY	Midland	(432) 688-8400	Donna Neal	55	\$429,108	\$339,501	37,525	14.60%	12.77%	9.64%
10994	NAFT	Pharr	(956) 787-2774	George Bailey	136	\$89,809	\$53,303	11,710	4.98%	5.78%	15.84%
67570	NATIONAL OILWELL VARCO EMPLOYEES	Houston	(713) 634-3471	Stacey Adams	297	\$14,084	\$3,347	1,922	-10.03%	6.34%	24.66%
67407	NAVARRO	Corsicana	(903) 872-2291	Elaine Jemigan	413	\$2,979	\$1,245	785	-7.14%	-8.53%	37.46%
68615	NAVY ARMY COMMUNITY	Corpus Christi	(361) 986-4500	Gerry Morrow	5	\$3,264,304	\$2,981,476	188,405	7.88%	11.40%	11.07%
67578	NCE	Corpus Christi	(361) 882-4780	Paula Garza	381	\$5,155	\$3,395	1,560	1.68%	3.54%	20.41%
7916	NECHES	Port Neches	(409) 722-1174	Jason Landry	41	\$660,202	\$456,662	65,600	10.70%	6.72%	14.29%
67681	NEIGHBORHOOD	Dallas	(214) 748-9393	Chet Kimmell	32	\$810,063	\$582,572	56,261	13.88%	5.67%	10.45%
6304	NEIMAN MARCUS GROUP EMPLOYEES	Dallas	(214) 573-5322	Deborah Lohrke	314	\$12,092	\$7,308	3,690	4.39%	7.22%	12.33%
24384	NIZARI PROGRESSIVE	Sugar Land	(281) 921-8520	S. Jaffer	94	\$173,723	\$138,475	13,021	8.51%	15.75%	12.41%
68432	NORTH EAST TEXAS	Lone Star	(903) 656-2576	Kay Stewart	99	\$161,716	\$93,051	14,290	8.33%	8.87%	11.66%
19171	NORTHEAST PANHANDLE TEACHERS	Perryton	(806) 435-9522	Brandon Wood	256	\$21,008	\$12,246	2,616	-6.20%	-0.39%	16.06%
14170	NORTHEAST TEXAS TEACHERS	Paris	(903) 785-6682	Brian Lawrence	237	\$26,348	\$7,837	3,049	5.41%	-8.36%	13.61%
2158	NRCS	Fort Worth	(817) 921-9302	Pamela Blevins	337	\$9,098	\$5,649	1,062	-2.08%	9.26%	13.46%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
24804	OAK CLIFF CHRISTIAN	Dallas	(214) 672-9180	Colette Shaw	367	\$6,343	\$4,119	1,950	7.22%	4.75%	8.41%
67498	OAK FARMS EMPLOYEES	Houston	(713) 547-7118	Anita Hogue	393	\$4,135	\$3,116	817	-6.60%	-9.90%	25.43%
67534	ODESSA EMPLOYEES	Odessa	(432) 333-2510	Sheila Kelly	268	\$18,137	\$9,880	1,413	2.61%	1.28%	14.63%
6175	OLD OCEAN	Old Ocean	(979) 316-4833	Terry Settle	217	\$32,391	\$15,716	3,069	-2.53%	4.11%	12.91%
2115	ONE SOURCE	El Paso	(915) 592-0223	Bruce Truman	128	\$102,291	\$58,267	13,901	-2.54%	-6.91%	12.74%
67498	ORANGE COUNTY TEACHERS	Orange	(409) 886-7197	Steven Barrett	442	\$315	\$0	60	-40.32%	-100.00%	43.90%
17067	OUR MOTHER OF MERCY PARISH HOUSTON	Houston	(713) 675-3000	Paul Withey	411	\$3,038	\$1,195	702	-4.29%	-18.38%	18.53%
66582	P.I.E.	Houston	(713) 551-0494	Jessica Inman	325	\$10,470	\$3,503	1,177	-17.98%	-10.75%	19.73%
8858	PAMCEL COMMUNITY	Pampa	(806) 688-7041	Debbie Stokes	308	\$12,909	\$4,357	1,238	6.61%	-19.95%	15.70%
67621	PAMPA MUNICIPAL	Pampa	(806) 665-8875	Ellen Gage	404	\$3,586	\$3,139	539	-1.66%	-1.56%	9.47%
2046	PAMPA TEACHERS	Pampa	(806) 665-0057	Debra Howell	290	\$15,245	\$12,290	2,171	-4.48%	-0.88%	9.09%
3571	PANTEX	Borger	(806) 273-5692	Cliff Murley	85	\$219,572	\$54,587	15,580	3.15%	-5.55%	19.19%
67499	PARIS DISTRICT	Paris	(903) 785-5424	Tom Hodges	439	\$648	\$201	219	-4.56%	-19.32%	14.19%
9246	PASADENA MUNICIPAL	Pasadena	(713) 477-4068	Susan Hardy	317	\$11,914	\$5,501	1,276	-1.70%	4.80%	19.22%
67476	PASADENA POSTAL	Pasadena	(713) 473-9349	Jennifer Key	407	\$3,302	\$2,408	452	13.73%	-1.64%	12.94%
17105	PEAR ORCHARD	Beaumont	(409) 842-4343	Frank Owens	432	\$993	\$675	332	4.05%	1.35%	19.12%
11761	PECO	Mineral Wells	(940) 325-8900	Dale Young	390	\$4,319	\$2,398	845	-4.35%	15.72%	10.16%
177	PEOPLE'S TRUST	Houston	(713) 428-3200	Angela McCathran	52	\$463,674	\$257,449	32,532	-2.72%	-13.78%	10.50%
15817	PILGRIM CUCC	Houston	(713) 524-8783	June Washington	433	\$918	\$576	262	0.96%	-12.56%	11.42%
24818	PIONEER MUTUAL	Sugar Land	(281) 566-8000	Shaukat Ali	93	\$176,869	\$113,534	8,955	4.23%	13.07%	14.12%
12274	PLAINS	Plainview	(806) 293-7091	Mickie Gregory	403	\$3,615	\$2,925	610	-2.53%	12.02%	15.16%
61457	PLUS4	Houston	(713) 970-6200	Vladimir Stark	115	\$122,493	\$91,942	19,143	0.07%	-6.47%	9.40%
67582	POLLOCK EMPLOYEES	Dallas	(214) 637-3924	Gene Pittman	385	\$4,491	\$3,435	1,019	0.47%	4.89%	12.72%
7023	PORT ARTHUR COMMUNITY	Port Arthur	(409) 729-7938	Sabrina Miguez	262	\$19,112	\$13,640	2,460	-5.91%	-6.61%	13.00%
8413	PORT ARTHUR TEACHERS	Port Arthur	(409) 729-3075	Cindy Drummond	216	\$33,039	\$9,651	3,502	-7.10%	-7.25%	13.03%
60782	PORT OF HOUSTON	Houston	(713) 670-2424	Carol Harvey	357	\$7,086	\$5,116	896	-7.29%	-10.73%	25.71%
21029	PORT OF HOUSTON WAREHOUSE	Houston	(713) 673-5565	Paul Withey	383	\$5,077	\$1,122	268	5.95%	-19.45%	13.11%
14512	PORT TERMINAL	Houston	(713) 926-5000	April Graham	336	\$9,362	\$2,945	640	1.58%	18.47%	31.43%
67554	POSTEL FAMILY	Wichita Falls	(940) 761-8600	Rick Hanson	164	\$61,687	\$36,305	6,308	0.51%	-3.34%	10.84%
2077	PRAIRIE VIEW	Prairie View	(936) 857-4925	Gloria Hall	399	\$3,847	\$1,516	770	-10.96%	-18.94%	8.27%
67507	PRESTIGE COMMUNITY	Dallas	(972) 715-4444	Sammy Shanafelt	124	\$105,114	\$85,091	8,633	0.77%	4.79%	8.09%
2131	PRIMEWAY	Houston	(713) 460-1661	Annette Zimmerman	49	\$528,010	\$415,072	47,673	3.98%	7.90%	9.05%
67428	PUBLIC EMPLOYEES	Austin	(512) 474-1955	Gary Whitcomb	62	\$350,675	\$224,309	23,488	2.37%	-4.08%	10.13%
8111	RANDOLPH-BROOKS	Universal City	(210) 945-3333	Chris O'Connor	2	\$9,675,518	\$7,462,758	869,934	10.94%	2.67%	12.90%
5029	RED RIVER EMPLOYEES	Texarkana	(903) 733-3000	Bradley Bailey	23	\$1,005,002	\$716,768	111,757	10.72%	1.19%	10.78%
24867	REDEEMER	Greenville	(903) 213-6010	Emmanuel Olaniran	416	\$2,286	\$1,762	590	46.95%	106.70%	29.19%
67486	REED	Houston	(713) 673-3333	Dorothy Hyan	276	\$16,482	\$2,576	1,302	-2.38%	-4.33%	15.29%
61532	REEVES COUNTY TEACHERS	Pecos	(432) 447-6192	Luz Elva Jaramillo	303	\$13,319	\$8,852	1,691	-0.19%	-5.95%	8.80%
12365	REFUGIO COUNTY	Refugio	(361) 526-2275	Tamara Moehr	313	\$12,339	\$5,911	1,255	-1.48%	2.51%	15.77%
68325	RELYON	Dallas	(214) 357-3328	Sarah Spooner	159	\$66,245	\$51,451	6,517	1.77%	11.88%	8.91%
68439	RESOURCE ONE	Dallas	(214) 319-3100	Mary Beth Spuck	48	\$541,219	\$472,720	66,344	12.45%	15.34%	9.33%
61734	RIO GRANDE VALLEY	Haringen	(956) 423-5792	Missy Morrow	122	\$109,896	\$56,698	16,335	11.84%	7.89%	9.79%
926	RIVER CITY	San Antonio	(210) 225-6866	Jeff Ivey	125	\$104,690	\$93,311	11,458	-1.57%	-4.87%	7.03%
19926	ROCKDALE	Rockdale	(512) 446-2583	Ron Montgomery	150	\$78,149	\$18,000	7,047	5.14%	4.79%	11.66%
9799	ROCKET	McGregor	(254) 840-2873	Terry Sloan	240	\$25,561	\$22,586	3,034	18.27%	15.57%	7.91%
5866	SABINE	Orange	(409) 988-1300	Kenita Dougharty	86	\$213,774	\$136,849	14,693	3.34%	2.08%	11.66%
3946	SACRED HEART PARISH HALLETTSVILLE	Hallettsville	(361) 798-4361	Laurie Janak	197	\$42,434	\$22,335	2,619	2.01%	5.98%	10.73%
15001	SALT EMPLOYEES	Grand Saline	(903) 962-5870	Patty Carter	421	\$1,772	\$1,169	408	1.52%	10.26%	38.82%
3080	SAN ANGELO	San Angelo	(325) 653-8320	Laura Whisenhunt	239	\$25,746	\$19,613	3,794	7.03%	11.16%	8.88%
11721	SAN PATRICIO COUNTY TEACHERS	Sinton	(361) 364-3683	Melodie Brett	222	\$30,743	\$22,507	3,991	-9.06%	-4.40%	11.22%
9971	SANTA FE	Amarillo	(806) 373-0736	Steven Adee	107	\$136,028	\$87,874	10,728	5.00%	2.00%	12.85%
67625	SCHLUMBERGER EMPLOYEES	Sugar Land	(281) 285-4551	Harold Otis	30	\$830,264	\$242,595	30,387	0.10%	0.71%	17.42%
67612	SCOTT & WHITE EMPLOYEES	Temple	(254) 778-3199	Celeste Kaylor	180	\$51,202	\$20,164	5,006	6.44%	1.80%	8.65%
10551	SCURRY COUNTY SCHOOL	Snyder	(325) 573-6568	Jackie Smith	339	\$8,822	\$4,426	1,282	0.02%	3.64%	23.19%
6008	SEAGOVILLE	Seagoville	(972) 287-5685	Eric Benson	273	\$17,111	\$5,174	1,053	-4.26%	2.08%	16.04%
5547	SECURITY FIRST	McAllen	(956) 661-4000	Erasmo Ramos	65	\$341,104	\$273,441	51,114	-0.78%	17.17%	10.20%
11065	SECURITY SERVICE	San Antonio	(210) 476-4000	Jim Laffoon	1	\$9,823,931	\$8,647,376	788,628	3.38%	-1.39%	9.97%
3064	SELECT	San Antonio	(210) 223-6561	Tammy Zacharie	187	\$46,766	\$40,802	6,723	15.33%	7.84%	17.44%
17154	SEMINOLE PUBLIC SCHOOLS	Seminole	(432) 758-3942	Steven Scott	358	\$6,827	\$3,085	775	-0.26%	5.34%	22.40%
67645	SERVICE 1ST	Greenville	(903) 457-4686	Michael Bailey	161	\$64,359	\$43,934	5,350	3.19%	15.24%	10.10%
67477	SHARED RESOURCES	Pasadena	(713) 473-9244	Stephanie Salazar	225	\$30,281	\$21,923	3,200	7.53%	-5.72%	9.61%
1941	SHELL	Deer Park	(713) 844-1100	Jose Rodriguez	18	\$1,181,244	\$963,711	109,174	14.18%	3.81%	10.39%
12259	SHERWIN	Portland	(361) 704-9100	Sandra Reyes	352	\$7,522	\$4,170	1,837	-5.71%	2.67%	34.00%
60396	SKEL-TEX	Skellytown	(806) 848-2413	Terr Cone	375	\$5,717	\$3,447	597	-3.44%	9.51%	21.00%
67927	SMART FINANCIAL	Houston	(713) 850-1600	Larry Seidl	37	\$699,499	\$463,575	71,554	1.94%	3.51%	10.38%
8237	SOUTH TEXAS	McAllen	(956) 618-7500	Federico Castillo	189	\$46,141	\$20,150	7,176	5.61%	-15.06%	6.26%
68300	SOUTH TEXAS AREA RESOURCES	Corpus Christi	(361) 242-7827	Lester Warby	190	\$46,054	\$17,958	5,291	0.92%	-5.64%	12.31%
7024	SOUTH TEXAS REGIONAL	Laredo	(956) 723-0363	Annabelle Sosa	372	\$5,833	\$5,049	1,334	-9.04%	-6.01%	9.07%
9214	SOUTHERN	Houston	(713) 232-7774	Shalonda Dawkins	140	\$83,404	\$48,797	4,032	-11.91%	-10.33%	37.06%
67660	SOUTHERN STAR	Houston	(713) 934-1460	Debbie Callihan	266	\$18,448	\$9,688	3,039	-4.40%	-3.01%	15.14%
15815	SOUTHLAND	Lufkin	(936) 639-2311	Jonathan Matthews	181	\$50,044	\$36,104	6,180	5.23%	4.55%	13.78%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67550	SOUTHWEST 66	Odessa	(432) 363-6600	Elizabeth Newman	139	\$84,783	\$55,497	10,423	-1.72%	18.02%	11.49%
22157	SOUTHWEST AIRLINES	Dallas	(214) 357-5577	Cynde Jones	44	\$588,660	\$445,764	57,381	10.23%	8.79%	11.96%
15327	SOUTHWEST FINANCIAL	Dallas	(214) 630-7111	Melanie Kennedy	165	\$61,476	\$53,161	10,333	-3.91%	0.18%	18.39%
60533	SOUTHWEST HERITAGE	Odessa	(432) 367-8993	Ronny Haynes	95	\$171,606	\$128,818	11,928	3.77%	1.47%	10.63%
10913	SOUTHWEST RESEARCH CENTER	San Antonio	(210) 684-1054	Alice Viera	155	\$72,011	\$33,178	5,413	0.54%	-6.18%	9.30%
9496	SP TRAINMEN	Houston	(713) 453-1010	Karen Place	410	\$3,097	\$1,039	566	-1.63%	37.23%	31.97%
61135	SPACE CITY	Houston	(713) 222-1244	Craig Rohden	137	\$89,185	\$68,944	8,808	7.65%	3.80%	9.33%
61438	SPCO	Houston	(713) 455-8586	Tim Adams	206	\$36,934	\$29,453	3,444	-4.52%	-0.48%	9.84%
23525	ST. LUKE'S COMMUNITY	Houston	(281) 464-8286	George Bishop	424	\$1,542	\$409	294	4.67%	30.59%	8.56%
67512	STAR OF TEXAS	Austin	(512) 458-8253	Stephanie Sievers	208	\$36,349	\$24,354	3,058	-2.86%	48.65%	13.03%
18559	STARR COUNTY TEACHERS	Rio Grande City	(956) 487-4044	Emma Gonzalez	223	\$30,529	\$10,946	5,048	1.61%	-3.99%	17.01%
18816	STEC	Nursery	(361) 485-6125	Lisa Poncio	355	\$7,217	\$2,066	782	-9.57%	-12.58%	19.07%
11773	SWEENEY TEACHERS	Sweeny	(979) 548-2662	Denise Upton	420	\$2,098	\$1,558	677	-14.24%	-15.55%	15.43%
67520	SWEETEX	Longview	(903) 753-1150	Lawanda Drennan	328	\$10,274	\$3,656	872	-8.29%	-0.24%	33.78%
11377	SWEETWATER REGIONAL	Sweetwater	(325) 235-4319	Gail Rose	345	\$8,046	\$3,473	1,474	2.60%	6.95%	20.08%
5325	SWEMP	Texarkana	(903) 793-2274	Betty Ferguson	330	\$10,139	\$8,282	953	-4.88%	3.91%	17.35%
23605	SYNERGY	San Antonio	(210) 345-2222	Sean Murphy	76	\$254,698	\$202,550	11,780	5.18%	0.65%	14.42%
67462	T & FS EMPLOYEES	Port Arthur	(409) 982-0891	Belinda Flowers	434	\$890	\$695	501	-0.83%	0.17%	22.00%
6687	T & P LONGVIEW	Longview	(903) 753-3207	Tammy Byrnes	324	\$10,654	\$7,093	1,120	-3.55%	-5.53%	20.51%
60051	TARRANT COUNTY'S	Fort Worth	(817) 884-1470	Lily Newfarmer	135	\$92,128	\$75,537	11,254	6.54%	-1.67%	9.42%
8589	TC TEACHERS	Texas City	(409) 942-2617	Brad Jackson	359	\$6,803	\$2,242	957	-5.90%	-9.81%	16.82%
60705	TECU	Lake Jackson	(979) 297-1154	Steph Sherrodd	4	\$3,609,985	\$3,153,897	341,195	12.22%	4.53%	8.76%
10776	TEACHERS ALLIANCE	Longview	(903) 758-4662	Bredgett Mumphrey	437	\$806	\$235	597	-26.76%	-31.86%	37.55%
20147	TEAM FINANCIAL	Houston	(281) 876-2501	Lynda Milton	382	\$5,082	\$3,728	1,317	-7.43%	6.96%	3.18%
66351	TELCO PLUS	Longview	(903) 753-5588	Randall Pearson	163	\$61,866	\$44,512	7,961	0.64%	14.04%	16.53%
67573	TEMPLE SANTA FE COMMUNITY	Temple	(254) 778-7222	Mike Hamby	270	\$17,732	\$12,824	1,780	7.83%	7.87%	7.94%
6726	TEMPLE-INLAND	Diboll	(936) 829-1616	Diane Brock	267	\$18,278	\$8,621	1,743	8.30%	-5.68%	14.15%
67579	TEX MEX	Laredo	(956) 722-1032	Enrique Villarreal	322	\$11,140	\$7,761	3,779	21.27%	11.57%	23.14%
3938	TEXAN SKY	Dumas	(806) 935-3333	Eddie Phillips	177	\$53,259	\$40,794	8,097	9.32%	1.34%	14.26%
60806	TEXANS	Richardson	(972) 348-2000	David Frazier	14	\$1,606,023	\$922,233	115,115	-0.18%	-1.13%	8.84%
24567	TEXAR	Texarkana	(903) 223-0000	Kelly Mitchell	63	\$345,713	\$254,919	32,272	-7.35%	7.58%	14.97%
5822	TEXARKANA TERMINAL EMPLOYEES	Texarkana	(903) 794-8216	Ronda Nichols	316	\$11,996	\$8,777	1,549	-4.37%	-2.81%	9.41%
5497	TEXAS	Dallas	(214) 748-9556	Cathy Perry	173	\$56,421	\$29,451	7,089	-2.42%	-2.22%	6.64%
23184	TEXAS ASSOCIATIONS OF PROF.	San Antonio	(210) 593-1200	Paula Grigsby	203	\$39,524	\$36,991	1,843	-3.24%	5.79%	9.55%
67465	TEXAS BAY	Houston	(713) 852-6700	Jesse Gutierrez	50	\$501,806	\$400,674	47,163	15.18%	7.96%	9.85%
61306	TEXAS BRIDGE	Corpus Christi	(361) 855-4494	David Brooks	168	\$59,916	\$41,988	6,743	4.89%	1.15%	9.14%
1879	TEXAS COMMUNITY	Kingsville	(361) 595-5538	Imelda Garza	264	\$18,876	\$14,788	2,396	10.58%	17.06%	12.50%
67511	TEXAS DPS	Austin	(512) 452-5211	Cassy Sass	145	\$80,128	\$47,456	6,394	4.87%	2.46%	8.81%
67452	TEXAS HEALTH	Austin	(512) 454-4636	Tammy Botkin	134	\$96,221	\$64,754	5,416	10.47%	-1.37%	10.91%
18218	TEXAS LEE	Houston	(713) 965-0744	Susannah Wong	436	\$889	\$663	110	25.04%	20.71%	7.39%
5337	TEXAS PEOPLE	Fort Worth	(817) 731-2756	Stuart Himmelstein	242	\$24,744	\$15,619	2,609	3.40%	-14.90%	18.35%
3828	TEXAS PLAINS	Amarillo	(806) 373-6641	Kasha Young	204	\$39,335	\$28,982	8,325	9.04%	6.80%	14.99%
12858	TEXAS TECH	Lubbock	(806) 742-3606	Chris Hutson	84	\$220,695	\$171,658	24,644	14.96%	8.23%	11.44%
67490	TEXAS TELCOM	Dallas	(214) 320-8818	Stephen Gibson	175	\$54,400	\$26,322	3,567	-4.08%	-10.68%	15.63%
68434	TEXAS TRUST	Mansfield	(972) 263-5171	Jim Minge	17	\$1,344,027	\$957,556	117,938	8.51%	3.81%	10.94%
2322	TEXASGULF	Wharton	(979) 282-2300	Michael Stery	109	\$133,676	\$93,833	13,278	7.36%	6.15%	13.15%
68608	TEXELL	Temple	(254) 773-1604	Tony Hale	59	\$406,685	\$338,510	41,243	14.72%	10.08%	10.83%
11576	TEXHILLCO SCHOOL EMPLOYEES	Kernville	(830) 896-3977	Mark Bigott	283	\$15,759	\$14,653	2,030	9.23%	10.79%	8.47%
4292	TEXOMA	Fritch	(806) 857-3319	Fred Cooper	321	\$11,228	\$4,764	991	-5.46%	5.21%	22.46%
61527	TEXOMA COMMUNITY	Wichita Falls	(940) 851-4000	John Buckley	97	\$168,355	\$140,234	19,183	6.14%	6.67%	11.46%
11670	TEXOMA EDUCATORS	Sherman	(903) 892-1505	Louella Williams	132	\$97,048	\$41,242	7,982	0.91%	19.95%	13.62%
17953	TEXSTAR	Kenedy	(830) 583-3443	Tina Garcia	243	\$24,440	\$5,594	1,469	1.16%	0.25%	9.25%
67480	THD DISTRICT 17	Bryan	(979) 778-8433	Karen Sessions	402	\$3,662	\$2,453	488	13.63%	5.60%	20.29%
67421	THE ELECTRIC UTILITIES	Big Spring	(432) 263-3442	Carol Jeter	371	\$6,052	\$2,243	665	-14.17%	8.10%	13.96%
22747	THE LOCAL	Dallas	(214) 638-0404	Jim Ratliff	247	\$22,784	\$19,043	5,152	-3.37%	4.39%	19.43%
8290	THE PEOPLE'S	Amarillo	(806) 359-8571	Arthur Hornell	89	\$194,358	\$116,208	22,356	7.01%	6.60%	8.06%
13931	THIRD COAST	Corpus Christi	(361) 814-3463	Loss Thomas	299	\$13,756	\$2,986	1,922	4.65%	-29.28%	27.60%
67835	TRANS TEXAS SOUTHWEST	San Angelo	(325) 944-3184	Toni Sudduth	198	\$42,383	\$29,234	2,833	1.05%	-4.52%	12.63%
7484	TRANSTAR	Houston	(832) 201-0190	James Tuggle	227	\$30,081	\$25,071	3,532	1.72%	-1.64%	6.52%
67604	TRAVIS COUNTY	Austin	(512) 477-2641	Alicia Quezada	210	\$33,982	\$22,287	3,059	6.56%	1.71%	7.72%
67634	TRINITY VALLEY TEACHERS	Palestine	(903) 729-0207	James Ives	230	\$28,986	\$6,002	3,435	-2.99%	7.53%	27.44%
67439	TX DOT	Abilene	(325) 676-8925	Toni Nelson	291	\$15,173	\$13,002	2,000	26.50%	26.96%	14.29%
67638	TYLER CITY EMPLOYEES	Tyler	(903) 592-8012	Mari Ann Morgan	260	\$19,582	\$14,928	2,836	-3.78%	7.84%	17.63%
15049	UNION FIDELITY	Houston	(713) 869-9053	Cindy Hester	257	\$20,634	\$7,494	4,976	-4.92%	1.45%	18.10%
67417	UNION PACIFIC EMPLOYEES	Beaumont	(409) 842-2560	Darlene Stokes	400	\$3,722	\$2,629	584	-6.14%	3.95%	22.58%
68664	UNION SQUARE	Wichita Falls	(940) 720-8000	John Barad	60	\$372,925	\$269,956	24,314	7.56%	5.11%	12.18%
67587	UNITED	Tyler	(903) 595-3604	Sherri McElyea	241	\$25,384	\$16,376	2,478	-5.11%	-10.09%	7.85%
68369	UNITED COMMUNITY	Houston	(713) 674-5778	Mac McDermott	129	\$100,524	\$79,563	12,391	3.55%	-3.61%	10.12%
67493	UNITED ENERGY	Humble	(281) 964-1777	Debbie Hendrix	235	\$26,477	\$15,023	3,651	1.53%	6.14%	18.02%
68251	UNITED HERITAGE	Austin	(512) 435-4545	Buddy Schroeder	20	\$1,076,815	\$875,417	67,139	8.79%	3.87%	9.38%
67588	UNITED SAVERS TRUST	Houston	(713) 462-2553	Charlotte Aubry	363	\$6,512	\$5,789	1,004	1.37%	6.32%	7.33%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
97107	UNITED TEXAS	San Antonio	(210) 561-4500	Kyle Ashley	77	\$250,837	\$178,233	16,544	3.97%	0.61%	9.57%
68589	UNITY ONE	Fort Worth	(817) 306-3100	Gary Williams	78	\$247,321	\$178,622	30,228	2.39%	-11.66%	7.90%
1367	UNIVERSITY	Austin	(512) 467-8080	Tony Budet	8	\$2,680,066	\$2,221,573	314,649	11.56%	6.24%	8.97%
66372	USE	Tomball	(713) 595-3400	Jessica Gillen	144	\$80,457	\$40,065	6,898	-0.09%	-0.58%	8.16%
13132	USI	Deer Park	(713) 209-1310	Thomas Butler	287	\$15,434	\$4,708	1,194	-4.34%	10.06%	32.67%
850	VALLEY	Brownsville	(956) 546-3108	Olga Villarreal	149	\$78,732	\$41,732	9,627	5.47%	-1.34%	14.86%
21788	VALWOOD PARK	Carrollton	(972) 446-0540	Tammy Perkins	249	\$22,598	\$14,369	2,685	9.98%	6.97%	15.58%
67661	VATAT	Austin	(512) 472-3258	Rosario Rodriguez	340	\$8,508	\$6,550	1,115	6.42%	-4.52%	15.59%
68359	VELOCITY	Austin	(512) 469-7000	Debbie Mitchell	29	\$849,083	\$598,880	87,339	2.88%	-7.00%	14.58%
3736	VICTORIA	Victoria	(361) 578-2965	Jenny Ruiz	329	\$10,221	\$5,297	1,286	13.35%	11.88%	12.40%
13672	VICTORIA CITY-COUNTY EMPLOYEES	Victoria	(361) 578-9888	Paul Withey	347	\$7,871	\$4,852	1,025	3.61%	66.81%	12.20%
10327	VICTORIA TEACHERS	Victoria	(361) 576-3168	Blake Matus	285	\$15,535	\$5,834	1,268	1.27%	5.08%	31.47%
21368	VIDOR TEACHERS	Vidor	(409) 769-3348	Kathy Wright	408	\$3,235	\$2,479	514	0.38%	-6.82%	15.87%
6368	WACO	Waco	(254) 753-0361	Tony Head	278	\$16,282	\$6,525	2,062	1.34%	1.68%	8.01%
5555	WACONIZED	Waco	(254) 755-8820	Connie Surfus	396	\$4,034	\$1,704	546	-2.57%	-14.21%	22.05%
12068	WALKER COUNTY	Huntsville	(936) 291-2171	Toi Williamson	218	\$32,009	\$23,352	4,720	0.99%	14.91%	14.42%
67571	WARD COUNTY	Monahans	(432) 943-3445	Kay Rankin-Swan	272	\$17,491	\$4,307	1,402	8.01%	1.34%	8.39%
12181	WELLSRING	Bridge City	(409) 697-2461	David Meaux	172	\$57,084	\$44,263	6,839	6.89%	10.35%	8.14%
67592	WEST TEXAS	Odessa	(432) 332-8171	N. Torans-Dominguez	170	\$57,547	\$31,183	5,104	-1.80%	9.06%	8.79%
5373	WESTEX	Lubbock	(806) 765-5701	Vicki Love	157	\$71,606	\$32,173	7,036	1.88%	2.28%	10.77%
67915	WESTEX COMMUNITY	Kermit	(432) 586-6631	Devora Mitchell	120	\$116,982	\$63,574	12,816	12.55%	23.02%	10.96%
67458	WHARTON COUNTY TEACHERS	Wharton	(979) 532-1930	Bob Riley	331	\$10,115	\$1,071	857	-6.26%	41.95%	19.67%
6317	WICHITA FALLS	Wichita Falls	(940) 322-9328	Stacy Rogers	245	\$23,473	\$10,872	2,469	5.93%	7.69%	14.03%
2112	WICHITA FALLS TEACHERS	Wichita Falls	(940) 692-7096	Angela Clark	148	\$79,367	\$47,957	6,334	-1.72%	2.13%	12.99%
16373	WINDTHORST	Windthorst	(940) 423-6776	Judy Koetter	169	\$57,580	\$37,628	2,900	7.60%	29.54%	15.34%
61524	WITCO HOUSTON EMPLOYEES	Rosenberg	(281) 342-5907	John Herne	431	\$1,045	\$724	152	-20.54%	-32.60%	31.63%
7677	WT-NM ATLANTIC	Denver City	(806) 592-9225	Joe English	422	\$1,681	\$968	418	-0.76%	1.99%	21.11%
10502	YANTIS	Yantis	(903) 383-2400	Shelly Ogle	248	\$22,751	\$14,197	2,014	7.94%	2.11%	15.56%
6472	YOAKUM COUNTY	Plains	(806) 456-2929	Tina Snead	338	\$8,902	\$5,457	1,241	2.54%	4.55%	20.00%

UTAH CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	70	68	66	62	60	-3.23%	-3.04%
Number of Members	2,142,227	2,318,124	2,534,828	2,750,493	2,972,271	8.06%	6.77%
Total Assets (\$000)	\$20,039,938	\$22,776,886	\$25,506,082	\$28,499,978	\$32,188,060	12.94%	9.94%
Total Shares (\$000)	\$17,281,214	\$19,652,196	\$21,999,306	\$24,753,493	\$28,146,060	13.71%	10.25%
Total Loans (\$000)	\$14,802,721	\$17,057,482	\$19,886,688	\$23,066,284	\$25,615,702	11.05%	11.59%
Total Capital (\$000)	\$2,281,798	\$2,533,150	\$2,812,444	\$3,224,785	\$3,646,738	13.08%	9.83%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
64332	ALPINE	Orem	(801) 225-0256	Paul Atkinson	14	\$226,040	\$165,030	23,303	4.91%	0.52%	11.35%
24694	AMERICA FIRST	Riverdale	(801) 627-0900	John Lund	1	\$11,712,644	\$9,358,174	1,089,451	13.78%	11.09%	10.97%
8187	AMERICAN UNITED	West Jordan	(801) 359-9600	Michelle Thorne	13	\$266,007	\$207,251	23,069	17.53%	6.97%	13.70%
67140	BECKSTRAND AND ASSOCIATES	Salt Lake City	(801) 944-7722	J. Christofferson	59	\$214	\$0	15	-99.94%	-100.00%	71.75%
13833	CUP	Provo	(801) 374-1170	Annette Elmer	44	\$5,935	\$3,982	1,257	-1.05%	-17.85%	16.74%
24688	CYPRUS	West Jordan	(801) 260-7600	Todd Adamson	6	\$1,149,915	\$1,006,869	117,207	20.28%	11.65%	11.52%
24708	DESERET FIRST	West Valley City	(801) 906-9657	Shane London	8	\$712,986	\$535,014	71,158	1.59%	3.83%	7.40%
13790	DESERTVIEW	Huntington	(435) 687-2472	Michael Nelson	30	\$35,036	\$20,034	4,316	4.45%	-0.43%	13.52%
16264	DEVILS SLIDE	Morgan	(801) 829-6900	Jill Carrigan	42	\$14,658	\$8,688	1,417	11.03%	3.62%	12.06%
24709	EASTERN UTAH COMMUNITY	Price	(435) 637-2443	Bruce Yost	18	\$137,644	\$90,190	11,679	6.48%	13.12%	11.63%
67127	EDUCATION 1ST	Ogden	(801) 392-4877	Kent Greenfield	31	\$34,604	\$28,112	2,687	0.19%	3.03%	10.46%
9163	ELEVATE	Brigham City	(435) 723-3437	Scott Webre	16	\$145,675	\$86,275	12,739	10.78%	17.79%	22.48%
67064	EMPLOYEES FIRST	Logan	(435) 752-8175	Craig Russell	53	\$1,594	\$267	610	-2.90%	-8.78%	29.63%
67079	FIREFIGHTERS	Salt Lake City	(801) 487-3219	Thomas Gourdin	26	\$44,964	\$33,156	3,650	-2.08%	-0.40%	11.66%
67129	FREEDOM	Provo	(801) 375-2120	Ken Payne	28	\$41,653	\$31,287	3,788	10.30%	-0.35%	11.49%
14917	GIBBONS AND REED EMPLOYEES	Salt Lake City	(801) 322-4010	Bill Christopherson	45	\$5,863	\$1,845	1,573	6.66%	-14.99%	15.90%
24693	GOLDENWEST	Ogden	(801) 337-8300	Kerry Wahlen	3	\$1,742,042	\$1,341,097	143,695	12.05%	10.34%	14.09%
67075	GRAND COUNTY	Moab	(435) 259-6124	Sam Crane	29	\$41,442	\$35,440	5,787	21.96%	19.90%	7.78%
24726	GRANITE	Salt Lake City	(801) 288-3000	Lynn Kuehne	9	\$512,788	\$342,013	29,227	10.04%	-0.38%	11.07%
13599	GRANITE FURNITURE EMPLOYEES	Woods Cross	(801) 485-1052	Ralph Jenkins	54	\$1,146	\$966	195	-0.65%	24.40%	29.39%
24902	HERCULES FIRST	Salt Lake City	(801) 968-9011	Brett Blackburn	22	\$101,571	\$60,892	7,719	3.65%	2.54%	11.28%
61453	HI-LAND	Salt Lake City	(801) 261-8909	Blair Asay	25	\$51,066	\$33,460	2,818	5.05%	6.30%	20.58%
67078	HOLLYFRONTIER EMPLOYEE'S	Bountiful	(801) 298-1024	Meagan Nattress	43	\$6,068	\$5,856	824	-7.88%	-2.72%	23.40%
24746	HORIZON UTAH	Farmington	(801) 451-5064	Randy Gailley	17	\$141,994	\$91,091	13,255	-0.53%	-2.05%	9.86%
24698	JORDAN	Sandy	(801) 566-4195	Lindsey Merritt	12	\$291,677	\$189,430	26,889	3.07%	5.67%	10.10%
67160	KINGS PEAK	Roosevelt	(435) 722-3795	Ryan Reynolds	39	\$18,839	\$13,689	2,245	34.39%	5.68%	7.00%
9398	LOCAL UNION 354 IBEW	Salt Lake City	(801) 975-9693	Linda Perschon	34	\$28,223	\$21,696	2,677	5.62%	8.09%	12.77%
24763	LOGAN CACHE RICH	Logan	(435) 563-6882	Ann Godfrey	35	\$26,193	\$12,469	2,553	4.49%	4.19%	13.57%
14571	LOGAN MEDICAL	Logan	(435) 716-5392	Dale Howe	36	\$25,015	\$17,954	2,279	11.25%	15.62%	16.15%
67067	MEADOW GOLD EMPLOYEES	Salt Lake City	(801) 908-7113	Lynn Nelson	47	\$4,636	\$2,609	529	-3.92%	-19.68%	24.39%
67153	MEMBERS FIRST	Brigham City	(435) 723-5231	Brad Barber	19	\$136,273	\$80,993	13,150	10.50%	0.02%	11.06%
60494	MILLARD COUNTY	Fillmore	(435) 743-6545	Steve Shiner	27	\$41,711	\$22,846	5,683	7.79%	12.17%	11.34%
24692	MOUNTAIN AMERICA	Sandy	(801) 325-6228	Sterling Nielsen	2	\$9,348,808	\$8,004,977	879,651	15.57%	14.56%	9.47%
67005	NATIONAL JA CL	Salt Lake City	(801) 424-5225	Dean Hirabayashi	33	\$30,019	\$17,510	3,551	-0.36%	5.10%	11.97%
67146	NEBO	Springville	(801) 491-3691	Dale Phelps	21	\$102,425	\$74,758	12,211	10.00%	4.70%	17.73%
6920	NEPHI WESTERN EMPLOYEES	Nephi	(435) 623-1895	Judy Truscott	32	\$34,007	\$28,052	3,680	8.98%	-6.03%	34.81%
13224	NORTH SANPETE	Fairview	(435) 462-9075	Jessica Clare	55	\$944	\$777	440	-0.11%	-3.79%	24.99%
13965	OREM CITY EMPLOYEES	Orem	(801) 229-7168	Thomas Phelps	50	\$3,296	\$1,551	718	-1.60%	3.02%	13.02%
67056	P&S	Salt Lake City	(801) 973-0575	Stewart Mouritsen	41	\$14,751	\$13,615	1,739	-15.19%	7.99%	10.47%
67147	PACIFIC HORIZON	Springville	(801) 489-3605	Steve Clayton	24	\$75,305	\$66,594	7,623	9.42%	9.48%	10.33%
67108	PRESTO LEWISTON EMPLOYEES	Lewiston	(435) 716-8588	Gaylene Stone	58	\$350	\$251	147	12.94%	0.54%	25.31%
67110	PROVO POLICE & FIRE DEPARTMENT	Provo	(801) 377-5634	Sheldon Lindsay	52	\$2,502	\$1,881	918	-10.55%	0.49%	14.42%
67163	SAN JUAN	Blanding	(435) 678-2124	Sherrill Patterson	37	\$23,177	\$16,229	5,282	15.21%	4.50%	11.89%
67149	SEA	Richfield	(435) 201-2085	Will Jolley	48	\$4,633	\$2,979	872	-3.77%	4.23%	25.79%
67130	SOUTH SANPETE	Manti	(435) 835-2261	Jake Hill	56	\$943	\$870	189	-13.80%	24.41%	9.50%
67165	TANNER EMPLOYEES	Salt Lake City	(801) 483-8396	Kevin Louder	46	\$5,784	\$3,820	1,000	-4.67%	-2.02%	13.95%
66705	TRANSWEST	Salt Lake City	(801) 487-1692	Bret Rigby	15	\$146,976	\$119,823	13,197	2.47%	7.82%	10.12%
67131	TRI-COUNTY	Panguitch	(435) 676-2754	Nick Reynolds	60	\$174	\$48	76	1.52%	-30.34%	26.27%
67156	UINTAH	Vernal	(435) 789-8353	Darin Olsen	49	\$3,330	\$1,106	1,041	-7.51%	-14.67%	15.74%
24710	UNIVERSITY	Salt Lake City	(801) 481-8800	Jack Butters	5	\$1,174,154	\$979,473	100,056	13.13%	8.78%	10.72%
7546	UTAH	Salt Lake City	(801) 328-1521	Doug Huntsman	38	\$20,883	\$12,117	1,975	2.28%	5.98%	11.67%
10709	UTAH COMMUNITY	Provo	(801) 223-8188	Bret Vanausdal	4	\$1,679,503	\$1,146,309	205,470	22.51%	7.97%	10.38%
528	UTAH FIRST	Salt Lake City	(801) 320-2600	Darin Moody	10	\$501,692	\$431,081	23,942	27.52%	19.38%	10.73%
67076	UTAH HERITAGE	Moroni	(435) 436-8288	Donald Watson	23	\$83,075	\$59,271	8,014	15.65%	3.67%	10.15%
67132	UTAH POWER	Salt Lake City	(801) 708-8900	Ryan Pollick	7	\$726,237	\$364,649	27,118	6.15%	9.44%	13.53%
67157	UTAH PRISON EMPLOYEES	Draper	(801) 576-7490	Kristine Argyle	51	\$3,034	\$2,707	1,337	-15.08%	17.18%	9.78%
14657	VALLEY WIDE	Vernal	(435) 789-6918	Monica Marchant	57	\$440	\$394	163	-4.69%	2.16%	22.93%
24773	VAREX	Salt Lake City	(801) 973-5052	Tammy Phillips	40	\$16,056	\$7,984	1,308	3.93%	1.36%	16.85%
24780	WASATCH PEAKS	Ogden	(801) 627-8700	Blake Burrell	11	\$349,133	\$297,631	33,013	6.69%	2.88%	11.41%
11520	WEBER STATE	Ogden	(801) 399-9728	Vickie van der Have	20	\$130,310	\$110,569	10,096	6.67%	4.64%	9.50%

VERMONT CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	21	21	19	19	19	0.00%	-1.98%
Number of Members	344,318	352,666	367,673	381,974	390,125	2.13%	2.53%
Total Assets (\$000)	\$3,735,643	\$3,962,863	\$4,190,738	\$4,385,336	\$4,738,998	8.06%	4.87%
Total Shares (\$000)	\$3,284,274	\$3,455,974	\$3,632,481	\$3,777,783	\$4,083,960	8.10%	4.45%
Total Loans (\$000)	\$2,665,041	\$2,916,737	\$3,230,642	\$3,430,833	\$3,782,901	10.26%	7.26%
Total Capital (\$000)	\$386,514	\$411,358	\$442,245	\$472,128	\$517,883	9.69%	6.03%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
65090	CENTRAL VERMONT MEDICAL CENTER	Barre	(802) 371-4211	Patrick Reeves	16	\$12,477	\$5,188	1,764	1.75%	-0.48%	23.24%
63896	CREDIT UNION OF VERMONT	Rutland	(802) 773-0027	Brian Fogg	10	\$51,798	\$35,677	3,186	6.77%	4.88%	12.11%
63859	GREEN MOUNTAIN	South Burlington	(802) 864-6892	Robert Lake	9	\$65,723	\$56,780	4,424	16.53%	10.54%	9.69%
24742	HERITAGE FAMILY	Rutland	(802) 775-4930	M. Levandowski	5	\$511,016	\$403,163	48,589	6.66%	-1.66%	10.48%
63899	MEMBERS 1ST	Brattleboro	(802) 257-5131	Evelyn Sirois	15	\$14,872	\$12,215	2,117	-6.67%	-2.20%	10.70%
62983	MEMBERS ADVANTAGE COMMUNITY	Barre	(802) 479-9411	Sean Gammon	7	\$138,905	\$63,325	15,582	7.78%	-0.91%	10.98%
19263	NEW ENGLAND	Williston	(802) 879-8790	John Dwyer	1	\$1,415,180	\$1,144,902	91,166	9.00%	21.75%	12.58%
24312	NORTHCOUNTRY	Burlington	(802) 657-6847	Bob Morgan	3	\$656,233	\$526,819	56,172	6.31%	6.00%	10.03%
64462	NORTHEAST SCHOOLS AND HOSPITAL	Newport	(802) 334-1844	Linn Elko	18	\$4,548	\$2,954	1,126	-0.80%	-8.56%	12.15%
24878	NORTHERN LIGHTS	Saint Johnsbury	(802) 748-2288	Rita St. Arnaud	13	\$26,686	\$22,130	4,510	-0.73%	-0.36%	11.89%
63923	ONE	Springfield	(802) 886-4228	Brett Smith	6	\$175,041	\$140,865	17,493	4.17%	0.82%	9.03%
67251	OPPORTUNITIES	Winooski	(802) 865-3404	Kate Laud	11	\$43,284	\$36,504	6,200	19.34%	7.31%	15.82%
64782	ORLEX GOVERNMENT EMPLOYEES	Newport	(802) 334-5084	Judy Jenne	17	\$6,156	\$5,245	1,341	7.76%	8.12%	10.67%
64365	RIVER VALLEY	Brattleboro	(802) 254-4800	Jeff Morse	8	\$123,946	\$109,459	18,539	12.30%	7.17%	9.12%
65091	ST. PATRICKS PARISH	Fairfield	(802) 827-6684	John Schreindorfer	19	\$544	\$466	310	0.15%	3.08%	12.04%
24405	VERMONT	Burlington	(888) 252-0202	Jean Giard	4	\$588,040	\$459,282	42,315	8.12%	13.41%	9.66%
60717	VERMONT STATE EMPLOYEES	Montpelier	(802) 371-5162	Rob Miller	2	\$842,398	\$720,276	68,614	9.82%	7.66%	9.09%
3036	VERMONT VA	White River Jct.	(802) 295-5104	Lynn Gray	14	\$24,252	\$11,023	2,320	-4.17%	9.25%	10.78%
64421	WHITE RIVER	Rochester	(802) 767-3333	Wanda Dunham	12	\$37,899	\$26,625	4,357	2.97%	3.26%	8.45%

VIRGINIA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	147	138	131	122	120	-1.64%	-3.98%
Number of Members	9,949,137	10,966,804	11,912,519	12,773,417	13,685,158	7.14%	6.58%
Total Assets (\$000)	\$122,132,572,633	\$131,716,946,084	\$145,842,783,507	\$155,240,591,298	\$172,482,305,384	11.11%	7.15%
Total Shares (\$000)	\$89,028,188,609	\$98,584,651,639	\$108,216,923,932	\$117,586,697,309	\$134,097,632,446	14.04%	8.54%
Total Loans (\$000)	\$89,697,409,873	\$98,000,214,053	\$108,074,782,085	\$118,266,619,322	\$126,843,107,352	7.25%	7.18%
Total Capital (\$000)	\$13,730,306,328	\$15,212,684,485	\$17,333,023,625	\$19,101,633,664	\$22,189,034,481	16.16%	10.08%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
7448	1ST ADVANTAGE	Newport News	(757) 877-2444	Paul Muse	15	\$728,598	\$576,548	62,903	4.71%	-3.07%	12.46%
66972	AB&W	Alexandria	(703) 768-7000	Connie Simpson	69	\$27,601	\$17,493	3,937	-8.29%	-5.17%	16.82%
13605	ABNB	Chesapeake	(757) 523-5300	Charles Mallon	17	\$650,923	\$539,979	66,617	8.05%	27.53%	8.61%
16400	AGFED	Alexandria	(202) 479-2270	Margie Click	24	\$350,831	\$228,303	27,998	5.51%	5.30%	10.56%
11307	APPLE	Fairfax	(703) 788-4800	Andrew Grimm	6	\$3,036,714	\$2,165,285	220,650	10.30%	5.78%	10.07%
24313	ARGENT	Chesterfield	(804) 748-9488	Jamie Asciola	29	\$247,446	\$182,851	24,664	3.00%	15.07%	10.02%
7573	ARLINGTON COMMUNITY	Arlington	(703) 526-0200	Karen Rosales	25	\$344,927	\$289,522	22,797	12.52%	5.23%	8.60%
11744	AUGUSTA COUNTY	Verona	(540) 245-5706	K. Vaught-Gordon	71	\$24,173	\$9,058	2,585	-0.27%	1.51%	19.22%
66933	AUGUSTA HEALTH CARE	Fishersville	(540) 932-4590	Mary King	83	\$12,078	\$5,745	1,592	3.08%	1.47%	15.30%
5610	B N A	Arlington	(703) 341-3044	Deborah Hunter	82	\$12,093	\$1,380	833	-17.26%	-12.40%	14.56%
68686	BAYLANDS FAMILY	West Point	(804) 843-2520	Chris Burgess	47	\$85,262	\$53,305	6,238	7.94%	-7.89%	8.81%
61330	BAYPORT	Newport News	(757) 928-8850	Jim Mears	9	\$1,743,830	\$1,248,316	144,139	6.72%	-2.51%	12.79%
20394	BEACH MUNICIPAL	Virginia Beach	(757) 333-7787	Gerri Metzger	42	\$120,971	\$76,038	9,559	1.27%	6.89%	13.80%
66965	BEACON	Lynchburg	(434) 237-1566	Greg McConville	31	\$210,316	\$175,166	26,388	6.26%	14.60%	9.75%
68629	BLUE EAGLE	Roanoke	(540) 342-3429	Jeff Thompson	37	\$157,730	\$119,358	15,713	6.42%	7.03%	13.09%
11567	BRISTOL VA SCHOOL SYSTEM	Bristol	(276) 821-5647	Angel Hudson	118	\$255	\$84	129	7.60%	-3.53%	25.51%
4616	BRONCO	Franklin	(757) 569-6000	Brian Hedgepeth	35	\$182,041	\$136,917	18,739	-1.22%	-5.04%	9.52%
10636	BRUNSWICK COUNTY TEACHERS	Lawrenceville	(434) 848-2588	Richard Summiel	116	\$527	\$363	460	-6.91%	41.15%	33.63%
60111	CADMUS CREDIT UNION INCORPORATED	Richmond	(804) 515-5155	Jim Winkler	111	\$1,357	\$820	433	-27.90%	-3.13%	11.43%
15209	CALL	Richmond	(804) 274-1200	John West	21	\$398,275	\$211,988	30,198	1.27%	14.75%	11.62%
11254	CELCO COMMUNITY	Narrows	(540) 921-2700	Dean Marshall	43	\$108,847	\$59,804	7,275	0.44%	10.10%	21.02%
22307	CENTRAL VIRGINIA	Lynchburg	(434) 528-9016	Roger Carson	39	\$143,086	\$66,956	13,567	2.65%	4.09%	9.24%
13242	CHARTWAY	Virginia Beach	(757) 552-1000	Brian Schools	7	\$2,173,636	\$1,745,922	191,194	1.29%	-1.30%	9.32%
15496	CHESTERFIELD	Chesterfield	(804) 748-1417	Jeanne Dotson	45	\$92,017	\$51,008	11,170	1.92%	-8.02%	7.61%
5134	COMMONWEALTH ONE	Alexandria	(703) 823-5211	Charlotte Cash	23	\$375,381	\$262,614	33,732	8.08%	3.24%	10.37%
6670	CONNECTS	Richmond	(804) 756-5000	Evelyn Dowdy	53	\$74,082	\$32,434	9,046	-2.11%	-4.69%	8.41%
22322	CRCH EMPLOYEES	Roanoke	(540) 985-8535	Lawrence Rackow	99	\$4,501	\$3,220	1,281	-1.00%	-2.81%	17.36%
66929	CREDIT UNION OF RICHMOND INC.	Richmond	(804) 355-9684	Shirley Cooper	55	\$68,567	\$36,123	6,795	-4.99%	-0.60%	18.07%
1407	DEMOCRACY	Alexandria	(202) 488-5400	Ken Cahoon	38	\$154,132	\$111,218	14,150	2.53%	32.31%	10.70%
66973	DOMINION ENERGY	North Chesterfield	(804) 771-4708	Mike Swalley	27	\$301,375	\$192,188	20,695	2.59%	11.69%	12.74%
62474	DUPONT COMMUNITY	Waynesboro	(540) 946-3200	Steve Elkins	10	\$1,271,998	\$936,798	105,674	8.55%	2.55%	10.50%
5486	FEDSTAR	Roanoke	(540) 986-0652	Kelly Givens	73	\$22,633	\$20,061	3,312	22.66%	15.17%	7.11%
24535	FIRST BAPTIST CHURCH OF VIENNA	Vienna	(703) 319-0724	Thomas McCullough	113	\$1,184	\$100	364	-9.41%	-30.90%	13.18%
2263	FIRST NRV	Radford	(540) 639-0885	Owen McKinnie	70	\$25,610	\$16,558	2,669	8.69%	3.62%	8.54%
7722	FORT LEE	Prince George	(804) 452-0736	Patsy Stuard	34	\$189,383	\$116,275	16,761	3.38%	5.25%	10.44%
11111	FREEDOM FIRST	Roanoke	(866) 389-0244	Paul Phillips	16	\$658,588	\$514,779	55,248	6.28%	4.50%	10.00%
6084	FRONT ROYAL	Front Royal	(540) 631-0224	Kim Darr	57	\$64,058	\$14,533	6,402	2.29%	8.15%	14.77%
17675	G E A EMPLOYEES	Pearisburg	(540) 921-2404	Babette Martin	110	\$1,416	\$785	353	-2.64%	82.41%	30.87%
19416	GLAMORGAN EMPLOYEES	Lynchburg	(434) 845-3801	Alfreda Cundiff	109	\$1,447	\$737	298	4.06%	-11.04%	34.31%
23760	HALIFAX COUNTY COMMUNITY	South Boston	(434) 575-7916	Helen Leigh	94	\$5,887	\$1,346	4,667	0.26%	-13.04%	15.86%
66913	HAMPTON ROADS EDUCATORS	Hampton	(757) 838-0707	Karen Orie	67	\$32,347	\$15,951	5,129	0.24%	8.71%	8.27%
1250	HAMPTON VA	Hampton	(757) 723-8842	Kenneth Davis	92	\$6,040	\$1,496	1,418	-9.80%	-13.21%	11.33%
24564	HEALTHCARE SYSTEMS	Falls Church	(703) 776-2700	Bill Hawkins	46	\$89,805	\$58,682	9,113	10.32%	1.48%	8.97%
18175	HENRICO	Henrico	(804) 266-0290	Chris Williams	28	\$298,644	\$193,646	32,353	8.98%	9.38%	8.81%
11986	HIGH STREET BAPTIST CHURCH	Roanoke	(540) 362-9298	Wallace Allen	107	\$2,107	\$571	311	1.49%	9.21%	11.74%
16605	HOPEWELL CHEMICAL	Hopewell	(804) 452-2480	Lynda Frink	65	\$39,524	\$17,688	3,484	3.56%	5.49%	9.80%
20004	IBEW LOCAL UNION 80	Chesapeake	(757) 480-1767	Angela Fortner	114	\$1,140	\$378	647	-1.69%	21.71%	11.57%
233	INFIRST	Alexandria	(703) 914-8700	Marty Wye	36	\$177,705	\$131,292	11,414	5.18%	-2.71%	9.88%
14898	INLAND MOTOR EMPLOYEES	Radford	(540) 731-6125	Becky Simpkins	105	\$2,222	\$1,267	585	1.27%	27.08%	19.57%
66967	JACKSON RIVER COMMUNITY	Covington	(540) 962-6154	Kathleen All	48	\$83,927	\$32,064	6,378	1.23%	37.77%	12.75%
19158	JOY EMPLOYEES	Bluefield	(276) 322-5454	Jerry Gallogly	112	\$1,293	\$1,253	290	-10.78%	17.68%	19.54%
151	JUSTICE	Chantilly	(703) 480-5300	Mark Robnett	14	\$789,398	\$562,892	62,162	5.12%	-8.83%	11.50%
107	KEMBA ROANOKE	Salem	(540) 387-5267	Allan Davidson	58	\$62,123	\$22,256	5,994	2.05%	7.00%	16.64%
14185	KRAFTSMAN	Hopewell	(804) 541-9730	Norma Schleck	95	\$5,850	\$1,132	546	-5.70%	7.34%	23.07%
1261	LANGLEY	Newport News	(757) 827-7200	Tom Ryan	5	\$3,115,798	\$2,343,221	266,176	11.18%	9.84%	10.55%
66954	LOUDOUN	Leesburg	(703) 777-4744	Travis Allen	63	\$42,586	\$16,883	6,118	-0.99%	-14.17%	9.07%
14623	LYNCHBURG MUNICIPAL EMPLOYEES	Lynchburg	(434) 845-1013	Demetria Baker	72	\$23,970	\$11,444	3,490	3.66%	19.64%	18.35%
4035	MEMBER ONE	Roanoke	(540) 982-8811	Frank Carter	11	\$1,125,711	\$941,764	126,807	13.94%	6.93%	9.17%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
5970	METROPOLITAN CHURCH	Suffolk	(757) 934-3291	Ronald Hart	86	\$9,652	\$5,226	2,018	2.71%	-3.86%	30.70%
14408	MIDWAY	Berryville	(540) 686-7637	Julie Malone	84	\$11,828	\$4,223	1,012	-2.33%	16.92%	17.98%
24281	MOSAIC	Harrisonburg	(540) 564-6080	Catherine Hollar	81	\$13,788	\$11,917	4,382	-8.73%	-9.33%	7.33%
24640	MOUNT PLEASANT BAPTIST CHURCH	Alexandria	(703) 256-4802	Anita Johnson	119	\$232	\$19	133	13.02%	-31.97%	16.53%
8197	MOUNTAIN EMPIRE	Marion	(276) 782-9639	Jeannie Hunt	78	\$17,638	\$10,776	4,058	1.46%	2.45%	10.12%
16706	NAE	Chesapeake	(757) 410-2000	Palmer Stillman	40	\$124,459	\$88,552	16,096	-1.42%	-5.21%	15.18%
5536	NAVY	Vienna	(703) 255-8837	Mary McDuffie	1	\$111,986,078	\$81,442,628	8,959,665	22.18%	10.26%	12.34%
66988	NCSE	Lovingston	(434) 263-4933	Phyllis Drumheller	115	\$940	\$419	323	-14.52%	-6.70%	26.03%
66970	NEWPORT NEWS MUN. EMP	Newport News	(757) 249-1003	Edna McDuffie	64	\$40,596	\$26,149	4,809	3.48%	1.43%	8.49%
24658	NEXTMARK	Fairfax	(703) 218-9900	Joe Thomas	18	\$502,466	\$376,761	17,353	9.20%	10.11%	12.29%
13491	NMA	Virginia Beach	(757) 497-4500	Michael Coleman	61	\$57,310	\$34,798	8,060	1.51%	-11.53%	7.23%
3746	NORFOLK FIRE DEPARTMENT	Norfolk	(757) 857-5389	Kathy Galland	74	\$20,839	\$9,229	2,095	-0.26%	7.54%	14.24%
66956	NORTHERN STAR	Portsmouth	(757) 487-3474	Roger Early	49	\$83,271	\$42,812	9,042	-6.11%	-9.56%	12.00%
5500	NORTHWEST	Hemdon	(703) 709-8900	Jeff Bentley	4	\$3,598,362	\$2,905,440	239,442	6.87%	5.59%	11.13%
5380	NRL	Alexandria	(301) 839-8400	Kristin Shultz	20	\$454,592	\$297,339	25,864	-1.70%	5.28%	12.12%
14754	NSWC	Dahlgren	(540) 663-2181	Bruce Six	22	\$394,920	\$169,813	39,009	2.45%	-4.16%	8.05%
19541	PARK VIEW	Harrisonburg	(540) 434-6444	John Beiler	32	\$207,420	\$173,475	11,159	14.59%	13.78%	9.04%
12456	PARTNERS FINANCIAL	Glen Allen	(804) 649-2657	Robert Nagel	52	\$75,978	\$59,322	8,595	-1.60%	-0.51%	8.83%
4936	PATENT AND TRADEMARK OFFICE	Alexandria	(571) 272-0350	Keith Powell	62	\$43,648	\$26,899	2,968	-1.88%	-1.61%	7.02%
227	PENTAGON	McLean	(703) 838-1000	James Schenck	2	\$24,774,361	\$19,970,718	1,864,365	-4.86%	-0.08%	10.88%
17464	PEOPLES ADVANTAGE	Petersburg	(804) 748-3081	Patsy Smith	54	\$70,987	\$50,764	9,705	1.99%	6.66%	12.21%
66896	PETERSBURG FED REF	Hopewell	(804) 861-2537	Rose Williams	102	\$3,771	\$2,565	752	-0.56%	3.53%	27.74%
66942	PFDFIREFIGHTERS	Portsmouth	(757) 686-3051	Susan Easter	68	\$29,362	\$24,454	2,537	6.94%	4.37%	14.25%
21367	PLANTERS	Suffolk	(757) 925-3100	Linda Taylor	103	\$2,942	\$1,393	1,034	-22.10%	-6.70%	19.27%
13544	POLY SCIENTIFIC EMPLOYEES	Blacksburg	(540) 443-4140	Mike Blankenship	90	\$7,174	\$2,644	824	-5.05%	0.11%	19.06%
4833	PORTSMOUTH SCHOOLS	Portsmouth	(757) 398-9140	Nicole Brown	108	\$2,068	\$695	905	1.34%	4.24%	8.42%
61576	PRIME CARE INCORPORATED	Norfolk	(757) 388-3834	Terry Lambert	76	\$19,172	\$6,542	4,661	-4.60%	11.47%	14.68%
66975	PWC EMPLOYEES	Woodbridge	(703) 680-1143	Robin Bodie	59	\$61,238	\$22,246	6,943	4.96%	-0.54%	15.10%
1282	RICHMOND HERITAGE	Richmond	(804) 233-8872	Randy Cooper	91	\$7,079	\$4,671	2,329	4.38%	12.86%	5.51%
66899	RICHMOND VIRGINIA FIRE POLICE	Richmond	(804) 354-0673	Iris Ellis	77	\$18,611	\$10,754	2,289	-7.03%	-1.83%	12.24%
62418	RIVERSIDE HEALTH SYSTEM EMP.	Newport News	(757) 594-2030	Heidi Lewis	89	\$7,431	\$3,691	2,857	-9.36%	0.81%	18.64%
11150	RIVERTRACE	Richmond	(804) 266-2767	Laurie Wandel	79	\$16,050	\$12,110	1,384	-18.38%	-21.44%	9.08%
5604	ROANOKE VALLEY COMMUNITY	Roanoke	(540) 982-3931	Woody Windley	51	\$78,968	\$42,011	10,219	0.92%	18.17%	11.92%
6878	RVA FINANCIAL	Richmond	(804) 359-8754	Rick Preble	60	\$60,974	\$41,506	11,901	0.86%	-1.99%	8.55%
1127	SALEM VA MEDICAL CENTER	Salem	(540) 344-4419	Steve Anderson	50	\$81,967	\$45,460	10,180	-1.51%	-9.56%	9.14%
20061	SIGNATURE	Alexandria	(800) 336-0284	Rebecca Cuddy	26	\$319,196	\$256,191	23,650	14.28%	2.58%	12.83%
6184	ST. ANN'S ARLINGTON	Arlington	(703) 528-3434	Mary Green	100	\$4,040	\$1,392	501	-4.04%	-16.86%	8.98%
14745	ST. MATTHEWS	Virginia Beach	(757) 424-5967	J. Siebels-Breen	98	\$5,353	\$1,484	459	2.66%	-19.22%	17.85%
20157	ST. THOMAS MORE	Arlington	(703) 527-1828	Thomas Asmus	117	\$431	\$147	129	-5.46%	6.73%	45.65%
22560	STAR CITY	Roanoke	(540) 362-7315	Gary Mundy	104	\$2,475	\$1,843	559	-8.79%	1.28%	8.18%
435	STATE DEPARTMENT	Alexandria	(703) 706-5000	Jan Roche	8	\$2,166,050	\$1,208,887	87,929	14.80%	1.24%	10.31%
21319	STRATEGIC	Sterling	(571) 250-2019	Jerry Macomber	75	\$20,078	\$14,310	1,213	10.83%	6.40%	8.04%
19973	SUMMIT HAMPTON ROADS	Norfolk	(757) 889-5330	Shwante Young	85	\$10,540	\$5,325	2,052	-9.24%	-6.06%	18.36%
22340	SUNCOMP EMPLOYEES	Bristol	(276) 645-2427	Lee Davis	101	\$3,890	\$2,552	455	-39.30%	-11.60%	80.09%
24616	TBC	Richmond	(804) 321-2427	Nancy Allen	120	\$169	\$51	122	4.53%	11.32%	12.21%
22049	THE PORT OF HAMPTON ROADS ILA	Norfolk	(757) 423-2185	Rhonda McCoy	93	\$5,970	\$1,873	1,550	-2.25%	-7.05%	16.44%
3140	TRANSPORTATION	Alexandria	(202) 366-9400	MJ Neusaenger	30	\$242,456	\$188,490	21,044	-0.96%	21.30%	10.81%
3323	TRUENERGY	Springfield	(703) 750-4394	Lynette Smith	41	\$123,739	\$74,824	8,843	-2.48%	1.16%	13.31%
624	UNITED STATES SENATE	Alexandria	(703) 329-8466	Timothy Anderson	13	\$1,021,823	\$742,790	41,226	23.02%	11.22%	9.74%
19867	URW COMMUNITY	Danville	(434) 793-1278	Cheryl Doss	33	\$198,530	\$151,157	30,021	4.67%	-3.37%	10.84%
62504	UVA COMMUNITY	Charlottesville	(434) 964-2001	Alison Detuncq	12	\$1,026,121	\$536,786	70,908	6.15%	8.55%	10.68%
15536	VA BEACH POSTAL	Virginia Beach	(757) 340-9781	Rosemary Gagnon	88	\$8,538	\$4,278	1,077	-3.87%	2.10%	11.82%
66924	VALLESTAR	Martinsville	(276) 632-1679	Delbert Morgan	19	\$499,530	\$311,721	53,974	24.78%	26.16%	11.80%
17630	VANTAGE POINT	Hopewell	(804) 541-1473	Violet West	66	\$34,969	\$11,833	3,391	-2.92%	-0.75%	15.88%
66836	VIRGINIA	Richmond	(804) 323-6000	Chris Shockley	3	\$3,729,406	\$2,743,496	292,857	5.02%	5.64%	10.74%
13772	VIRGINIA BEACH SCHOOLS	Virginia Beach	(757) 463-3650	Brian Clark	44	\$94,168	\$38,976	7,104	-0.81%	-4.76%	7.93%
66700	VIRGINIA EDUCATORS	Newport News	(757) 930-2425	Sharon Conti	56	\$66,367	\$14,177	5,439	0.08%	-10.59%	13.85%
3029	VIRGINIA STATE UNIVERSITY	South Chesterfield	(804) 526-6708	K. Hayes-Peerman	87	\$9,093	\$6,416	2,040	0.31%	1.65%	8.54%
6242	VIRGINIA TRAILWAYS	Charlottesville	(434) 295-0181	Lynn Kirby	106	\$2,159	\$1,419	1,187	-5.20%	3.65%	11.08%
62536	VIRGINIA UNITED METHODIST	Richmond	(804) 672-0200	James Eads	80	\$16,005	\$11,456	3,081	-4.85%	-10.08%	8.12%
23938	WJC	Damascus	(276) 475-5596	Richard Finley	97	\$5,517	\$4,764	1,241	18.12%	5.15%	4.97%
23974	YOGAVILLE	Buckingham	(434) 969-1225	RD McCaw	96	\$5,552	\$2,591	498	-4.56%	2.29%	19.77%

STATE TABLE

WASHINGTON

WASHINGTON CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	95	91	89	85	84	-1.18%	-2.43%
Number of Members	3,371,781	3,541,727	3,737,262	3,968,204	4,138,062	4.28%	4.18%
Total Assets (\$000)	\$43,120,103	\$47,592,424	\$51,324,188	\$55,423,691	\$61,047,291	10.15%	7.20%
Total Shares (\$000)	\$37,322,654	\$41,192,364	\$44,200,099	\$46,924,472	\$51,238,774	9.19%	6.54%
Total Loans (\$000)	\$29,827,196	\$33,498,683	\$37,717,041	\$41,043,254	\$44,177,621	7.64%	8.17%
Total Capital (\$000)	\$4,819,174	\$5,270,621	\$5,796,089	\$6,328,466	\$7,094,839	12.11%	8.04%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
8100	ALASKA AIR GROUP	Seatac	(206) 824-9800	Dan Hein	46	\$75,313	\$42,836	6,528	9.97%	8.30%	15.71%
68371	AMERICAN LAKE	Lakewood	(253) 584-0079	Kolin McMann	50	\$66,839	\$33,081	5,945	-2.76%	4.26%	12.51%
9373	AMERICA'S	Dupont	(253) 964-3113	Kenneth Leonard	22	\$570,390	\$431,009	45,343	8.59%	-7.77%	9.05%
68284	AVISTA CORP.	Spokane	(509) 495-2000	Michael Grabicki	53	\$65,084	\$44,404	3,844	-2.79%	3.96%	16.27%
62604	BEJU	Tukwila	(800) 233-2328	Benson Porter	1	\$22,178,675	\$14,225,771	1,237,456	8.63%	9.96%	11.41%
68280	BLUE MOUNTAIN	College Place	(509) 526-4562	Jim Drake	65	\$34,634	\$21,048	3,693	0.21%	-3.67%	12.92%
2237	CALCOE	Yakima	(509) 248-4308	Leslie Johnson	66	\$31,448	\$24,540	4,403	-2.17%	-10.65%	7.60%
11162	CANOPY	Spokane	(509) 328-2900	Charlotte Nemece	35	\$157,928	\$108,700	11,487	-0.67%	2.04%	10.29%
7748	CASCADE	Kent	(425) 251-8888	Carl Roer	27	\$308,261	\$98,655	9,370	0.31%	5.70%	13.20%
7101	CHENEY	Cheney	(509) 235-6533	Joan Sanders	39	\$111,595	\$55,625	5,964	10.29%	3.08%	9.95%
68186	COLUMBIA	Vancouver	(360) 891-4000	Steve Kenny	9	\$1,701,571	\$1,380,901	102,086	14.70%	8.81%	11.12%
60079	COMMUNITY 1ST	Dupont	(253) 722-5212	Bill Paulen	37	\$141,234	\$93,015	13,304	-5.25%	-5.66%	13.44%
12847	COMMUNITY HEALTHCARE	Everett	(425) 259-6446	Gayle Yost	74	\$15,456	\$8,149	1,482	1.36%	2.76%	10.92%
68254	CONNECTION	Silverdale	(360) 307-6400	Scott Prior	67	\$30,743	\$22,429	4,065	6.08%	20.19%	12.83%
4686	COULÉE DAM	Coulee Dam	(509) 633-0830	Colleen Manley	36	\$146,055	\$96,137	14,602	3.40%	4.68%	8.70%
68546	EVERGREENDIRECT	Tumwater	(360) 943-7676	Ed Danz	58	\$57,693	\$40,093	5,152	-2.60%	-2.83%	13.46%
68273	EXPRESS	Seattle	(206) 622-1850	Paul Baudin	76	\$13,803	\$11,153	3,101	5.20%	-3.71%	10.08%
2191	FIBRE	Longview	(360) 423-8750	C. Bradberry	14	\$1,152,981	\$778,656	104,948	5.20%	6.03%	13.42%
20655	FLUKE EMPLOYEES	Everett	(425) 446-5930	William Duff	84	\$2,657	\$1,352	461	-2.82%	-3.23%	20.59%
68278	GESA	Richland	(509) 378-3100	Don Miller	2	\$3,684,580	\$2,899,540	252,619	81.64%	68.59%	11.87%
68237	GLOBAL	Spokane	(509) 455-4700	Jack Fallis	23	\$474,266	\$375,736	44,607	3.87%	1.48%	9.41%
10904	GRANCO	Ephrata	(509) 754-5233	Brandi Johnson	52	\$66,517	\$48,613	4,777	8.54%	6.32%	9.75%
24606	GREAT NORTHWEST	Aberdeen	(360) 533-9990	Doug Page	33	\$164,987	\$96,560	16,702	11.51%	9.36%	14.05%
68239	HAPO COMMUNITY	Richland	(509) 943-5676	Steve Anderson	7	\$1,799,616	\$1,563,256	182,491	10.61%	4.44%	8.56%
66399	HARBORSTONE	Tacoma	(253) 584-2260	Phil Jones	10	\$1,532,553	\$1,132,084	81,901	22.00%	8.55%	11.14%
67264	HORIZON	Spokane Valley	(509) 928-6494	Jeff Adams	15	\$1,121,213	\$922,240	76,489	5.43%	14.06%	11.80%
11949	IBEW 76	Tacoma	(253) 475-6661	Sheila Augustine	70	\$23,907	\$12,102	1,483	1.23%	12.65%	14.43%
66337	INDUSTRIAL	Bellingham	(360) 734-2043	Brandon Hahnel	29	\$247,046	\$197,794	28,853	-2.24%	14.66%	9.15%
60438	IQ	Vancouver	(360) 695-3441	Kelly Schrader	13	\$1,217,729	\$931,343	85,315	9.74%	12.08%	10.43%
68576	KITSAP	Bremerton	(360) 662-2000	Shawn Gilfedder	12	\$1,435,831	\$1,101,566	112,711	15.19%	9.37%	10.19%
68268	LIGHTHOUSE COMMUNITY	Vancouver	(360) 694-8329	Steven Bernhoft	75	\$14,374	\$8,638	1,754	8.61%	-0.61%	9.65%
13857	LONGSHORE	Hoquiam	(360) 532-9224	Ruth Brynson	82	\$6,554	\$2,785	457	7.83%	-3.54%	8.10%
10799	LONGSHOREMEN'S LOCAL 4	Vancouver	(360) 694-7751	Delin Drake	68	\$29,081	\$13,081	1,101	1.67%	3.17%	19.93%
9289	LOWER COLUMBIA LONGSHOREMEN	Longview	(360) 423-2770	Robin Carns	48	\$73,493	\$43,878	4,170	-0.33%	5.02%	11.80%
68304	LOWER VALLEY	Sunnyside	(509) 837-5295	Suzy Fonseca	38	\$136,897	\$115,092	18,770	-6.97%	-7.24%	6.38%
68222	MILL TOWN	Everett	(425) 252-5139	Laura Leuze	61	\$50,282	\$36,663	3,067	-1.02%	3.01%	25.05%
1827	MINT VALLEY	Longview	(360) 425-5444	Dori Harvel	71	\$19,999	\$12,119	1,944	1.00%	-3.60%	18.13%
68253	MOUNTAINCREST	Arlington	(360) 435-5400	Mark Morrison	40	\$105,843	\$76,438	10,370	3.11%	0.57%	10.49%
18068	MT. RAINIER	Puyallup	(253) 841-2668	Jacque Rutherford	73	\$15,979	\$6,562	1,259	1.35%	10.22%	12.37%
16893	NEWRIZONS	Hoquiam	(360) 533-4760	Ynette Gibbs	72	\$16,565	\$9,565	1,708	4.75%	-6.15%	11.44%
1788	NORDSTROM	Seattle	(206) 774-2900	Shelli Millhuff	59	\$50,956	\$24,783	5,472	-3.33%	4.20%	9.25%
66734	NORTH COAST	Bellingham	(360) 733-3982	Marilyn Brink	28	\$269,443	\$208,523	19,262	6.48%	0.90%	11.69%
66841	NUMERICA	Spokane Valley	(509) 535-7613	Carla Cicero	5	\$2,515,180	\$2,050,471	153,804	10.68%	10.69%	10.36%
67262	NW PLUS	Everett	(425) 297-1000	Torrie Ramos	31	\$211,114	\$149,588	17,966	4.34%	7.38%	12.68%
60059	O BEE	Lacey	(360) 943-0757	James Collins	26	\$333,002	\$293,921	31,869	12.63%	7.62%	8.62%
68331	OLYMPIA	Olympia	(360) 754-5559	T. Doles-Roberts	64	\$40,328	\$31,871	4,080	3.84%	-6.86%	9.16%
68609	OUR COMMUNITY	Shelton	(800) 426-5657	Bert Fisher	24	\$419,431	\$160,897	33,343	6.98%	-6.64%	11.65%
665	PENINSULA COMMUNITY	Shelton	(360) 426-1601	Jim Morrell	32	\$196,908	\$142,141	20,223	5.07%	-0.64%	9.04%
24713	PEOPLE'S COMMUNITY	Vancouver	(360) 695-5121	Edward Seidenberg	30	\$221,331	\$104,447	11,666	3.20%	11.76%	13.01%
67911	PRIMESOURCE	Spokane	(509) 838-6157	Margaret Burkholz	43	\$83,575	\$58,846	7,414	1.25%	-2.82%	12.98%
68255	PROGRESSIONS	Spokane	(509) 535-0191	Jay Williamson	51	\$66,617	\$53,476	5,364	3.78%	4.49%	8.87%
4509	PUD	Longview	(360) 501-9500	Tanille Irvine	81	\$7,552	\$5,257	748	-6.54%	9.82%	17.29%
68204	PUGET SOUND COOPERATIVE	Bellevue	(425) 283-5151	Kevin Elisen	34	\$163,419	\$147,483	16,846	6.61%	7.08%	8.86%
9145	PUGET SOUND REFINERY	Anacortes	(360) 293-4862	Darene Follett	77	\$12,994	\$8,869	1,086	0.22%	10.94%	13.14%
68223	QUALSTAR	Bellevue	(800) 848-0018	Mark Nelson	21	\$630,256	\$394,560	67,862	7.28%	3.65%	13.97%
68196	RED CANOE	Longview	(800) 562-5611	David Spaulding	16	\$840,265	\$601,441	59,393	8.46%	-1.36%	12.31%
68305	RESPONDERS EMERGENCY SERVICES	Spokane	(509) 327-3244	Bill Bunze	60	\$50,938	\$36,856	2,174	6.08%	22.31%	13.49%
8132	SAFEWAY	Spokane	(509) 483-9416	Steve Olson	57	\$57,862	\$33,517	4,469	-0.47%	12.89%	23.07%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
66349	SALAL	Seattle	(206) 298-9394	Russell Rosendal	18	\$737,188	\$581,996	43,351	11.87%	14.31%	9.30%
68315	SEATTLE	Seattle	(206) 398-5500	Richard Romero	17	\$831,540	\$626,180	50,683	-1.88%	-4.50%	9.22%
68293	SNO FALLS	Snoqualmie	(425) 888-4004	Tim Williams	44	\$79,725	\$62,275	6,408	11.26%	5.98%	7.77%
68622	SNOCOPY	Everett	(425) 405-9973	Steve Ellis	54	\$62,316	\$43,616	6,712	3.58%	3.33%	8.77%
68061	SOLARITY	Yakima	(509) 248-1720	Mina Worthington	19	\$719,177	\$453,105	59,603	-0.58%	-25.77%	16.29%
66331	SOUND	Tacoma	(253) 383-2016	Don Clark	6	\$1,839,705	\$1,407,179	134,737	21.82%	18.25%	13.32%
68283	SPOKANE CITY	Spokane	(509) 325-7228	Eugene Fitzpatrick	63	\$45,644	\$38,853	4,659	9.86%	11.88%	9.42%
68205	SPOKANE FIREFIGHTERS	Spokane	(509) 484-5650	Gayle Furness	56	\$58,078	\$40,245	2,270	8.87%	17.89%	15.34%
24451	SPOKANE MEDIA	Spokane	(509) 777-8962	Debie Keesee	79	\$11,369	\$8,331	1,173	3.24%	3.52%	8.52%
68198	STATE HIGHWAY	Yakima	(509) 248-5522	Karen Woodall	69	\$28,271	\$16,850	1,622	2.50%	2.78%	17.93%
68203	STCU	Liberty Lake	(509) 326-1954	Ezra Eckhardt	4	\$3,290,019	\$2,881,051	200,692	11.19%	10.80%	10.69%
68231	STRAIT VIEW	Port Angeles	(360) 452-3883	Lisa Roening	49	\$69,204	\$36,148	8,104	-1.02%	9.70%	13.43%
68229	TACOMA LONGSHOREMEN	Tacoma	(253) 272-0240	Mark Merriman	41	\$102,370	\$21,277	3,212	4.56%	6.05%	11.95%
7104	TACOMA NARROWS	Ruston	(253) 759-3244	Pat Sherfield	80	\$8,620	\$3,874	925	5.34%	-1.03%	15.57%
68298	TAPCO	Fircrest	(253) 565-9895	Scott Drabb	25	\$394,891	\$299,046	29,377	4.72%	6.50%	9.71%
11845	TESORO NORTHWEST	Anacortes	(360) 293-5451	Eugenia Potter	78	\$11,491	\$8,320	1,379	-3.19%	0.35%	28.81%
19608	TRI-CITIES COMMUNITY	Kennewick	(509) 735-8331	Doug Wadsworth	62	\$46,027	\$39,411	5,673	6.61%	22.10%	11.95%
68271	TWINSTAR	Olympia	(360) 357-9911	Jeff Kennedy	11	\$1,453,204	\$1,142,069	132,143	9.51%	3.99%	11.14%
1851	UTILITY EMPLOYEES	Aberdeen	(360) 533-4191	Louise Knox	83	\$3,446	\$2,312	428	5.85%	16.54%	15.35%
68517	VERITY	Seattle	(206) 440-9000	John Zmolek	20	\$632,849	\$498,313	35,963	8.31%	7.62%	9.24%
60042	WASHINGTON STATE EMPLOYEES	Olympia	(800) 562-0999	Gary Swindler	3	\$3,338,766	\$2,676,293	281,711	11.76%	9.31%	10.76%
16178	WATERFRONT	Seattle	(206) 622-8415	Michelle Cropley	47	\$73,676	\$45,535	6,731	5.47%	10.48%	9.60%
68328	WCLA	Olympia	(360) 352-5033	Brian Bahs	45	\$79,187	\$66,541	1,248	1.65%	2.28%	13.62%
8113	WESTEDGE	Bellingham	(360) 734-5790	Katie Zowada	55	\$62,295	\$28,497	4,355	5.95%	1.44%	15.04%
66373	WHATCOM EDUCATIONAL	Bellingham	(360) 676-1168	Jennifer Kutcher	8	\$1,712,782	\$1,486,709	129,730	6.75%	7.93%	15.13%
67201	WHITE RIVER	Enumclaw	(360) 825-4833	Brandy Fielding	42	\$84,608	\$33,439	6,350	4.34%	2.84%	15.07%

STATE TABLE

WEST VIRGINIA

WEST VIRGINIA CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	90	88	87	86	85	-1.16%	-1.14%
Number of Members	381,002	380,849	379,771	380,131	377,030	-0.82%	-0.21%
Total Assets (\$000)	\$3,437,360	\$3,505,239	\$3,646,529	\$3,666,949	\$3,744,051	2.10%	1.72%
Total Shares (\$000)	\$2,973,175	\$3,032,740	\$3,139,709	\$3,161,152	\$3,199,790	1.22%	1.48%
Total Loans (\$000)	\$1,961,118	\$2,041,135	\$2,144,460	\$2,231,532	\$2,295,172	2.85%	3.20%
Total Capital (\$000)	\$419,421	\$433,340	\$452,626	\$477,129	\$508,273	6.53%	3.92%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
13028	167TH TFR	Martinsburg	(304) 267-2944	Lynn Haynes	16	\$52,664	\$11,748	8,981	3.07%	-3.97%	9.06%
10520	ALDERSON FCI	Alderson	(304) 445-3300	Carolyn Browning	57	\$8,860	\$5,192	955	5.61%	-7.66%	13.31%
20324	ALLOY	Alloy	(304) 779-2773	Deanna Valentine	34	\$21,694	\$14,705	4,252	12.71%	10.99%	14.39%
1463	APPALACHIAN POWER EMPLOYEES	Huntington	(304) 696-1399	Alecia Grose	65	\$5,762	\$4,626	1,009	-15.01%	17.60%	22.43%
11836	BAYER HERITAGE	Proctor	(304) 455-4029	Bob Burrow	1	\$511,023	\$428,177	35,155	3.26%	7.50%	9.57%
21499	BERKELEY COUNTY PUBLIC SCHOOLS	Martinsburg	(304) 263-0902	Phyllis Wright	66	\$5,667	\$2,762	1,171	-1.01%	8.34%	7.01%
10449	CABWAY TELCO	Huntington	(304) 522-7752	Cheryl Sullivan	68	\$4,767	\$2,147	400	7.45%	5.14%	27.92%
22657	CAMC	Charleston	(304) 388-5700	Ashley Morris	15	\$66,799	\$31,671	5,498	3.85%	3.18%	25.21%
21057	CCMH	Parkersburg	(304) 424-2255	Annette Cox	69	\$4,640	\$3,944	1,210	-5.74%	-4.60%	13.33%
12922	CHARLESTON	Charleston	(304) 347-3393	Leon Knapp	53	\$10,411	\$5,763	1,287	1.83%	14.55%	12.10%
24743	CHARLESTON POSTAL	Charleston	(304) 746-5111	Greta Duffield	71	\$3,884	\$2,339	754	-4.21%	-14.30%	10.15%
15935	CHA-TEL	Charleston	(304) 344-3330	Kim Taylor	55	\$10,244	\$6,329	1,451	-0.98%	-6.83%	11.84%
23545	CHHE	Huntington	(304) 525-4145	Stephanie Kraft	38	\$19,113	\$10,163	3,503	-0.19%	30.73%	11.74%
13426	CITY OF CLARKSBURG	Clarksburg	(304) 624-1678	Carole Arnett	52	\$10,495	\$6,454	997	7.89%	-8.24%	12.43%
18142	CITY OF FAIRMONT	Fairmont	(304) 366-9280	James Emerick	79	\$1,175	\$754	333	-5.20%	-8.12%	11.40%
24841	CLARKSBURG AREA POSTAL EMPLOYEES	Clarksburg	(304) 623-4794	Wendy White	45	\$14,240	\$8,382	1,308	-1.20%	-10.52%	8.80%
17126	EAGLE CAN EMPLOYEES	Wellsburg	(304) 905-9915	James Cavalier	81	\$495	\$133	37	-24.19%	-22.84%	26.21%
19890	EASTERN PANHANDLE	Martinsburg	(304) 263-2887	Tina Sheppard	41	\$16,050	\$11,086	2,670	5.27%	7.89%	7.49%
23162	ELEMENT	Charleston	(304) 721-4145	Linda Bodie	24	\$35,870	\$29,852	4,422	9.37%	1.99%	11.74%
3439	FAIRMONT	Fairmont	(304) 363-5320	Cindy Dickey	3	\$357,547	\$265,837	41,401	3.37%	0.97%	10.41%
12310	FAYETTE	Mount Hope	(304) 877-5404	Gail Morgan	60	\$8,313	\$2,651	784	1.62%	3.64%	21.24%
3264	FIRST CHOICE AMERICA COMMUNITY	Weirton	(304) 748-8600	Scott Winwood	2	\$460,985	\$141,099	35,996	1.24%	-1.67%	15.60%
24649	FIRST PRIORITY	Huntington	(304) 733-9450	Krista Christian	17	\$52,477	\$30,343	8,957	-1.30%	-6.76%	12.72%
21115	HANCOCK SCHOOL EMPLOYEES	Weirton	(304) 723-5605	David Karas	36	\$19,390	\$2,453	1,394	6.58%	12.32%	12.40%
18254	HARRISON COUNTY	Nutter Fort	(304) 622-3780	Kelly Amodio	43	\$14,406	\$4,174	1,941	4.62%	-7.39%	16.48%
6674	HOME	Clarksburg	(304) 623-6800	Natisha Swiger	31	\$27,845	\$17,803	3,014	1.94%	10.21%	16.50%
220	HOPE	Bridgeport	(681) 842-3065	Ronald Bragg	26	\$32,835	\$13,496	2,379	-1.75%	12.49%	19.86%
24236	HUNTINGTON C & O RAILWAY EMP.	Huntington	(304) 522-7998	Brian Whitlock	28	\$31,459	\$22,765	5,565	-3.24%	-8.30%	13.29%
795	HUNTINGTON WEST VA FIREMENS	Huntington	(304) 523-8321	Jerry Sheets	70	\$4,005	\$2,864	695	7.36%	2.26%	17.80%
3438	HUNTINGTONIZED	Huntington	(304) 528-2400	Angie Shumway	29	\$31,057	\$22,914	4,797	0.87%	5.45%	17.87%
14712	IBEW 141	Wheeling	(304) 277-3136	Kirt Levelle	76	\$1,853	\$590	413	-8.98%	-8.53%	13.17%
14030	IBEW 317	Huntington	(304) 522-4871	Codi Burchett	33	\$24,519	\$12,687	1,507	5.61%	10.97%	11.49%
108	KEMBA CHARLESTON	Dunbar	(304) 768-5700	Michael Heck	22	\$37,937	\$16,402	4,246	-0.68%	1.17%	21.76%
68113	LOCAL NO. 317 I.A.F.F.	Charleston	(304) 345-9790	William Gill	59	\$8,431	\$3,806	368	1.39%	24.72%	9.15%
24200	LOGAN COUNTY SCHOOL EMPLOYEES	Logan	(304) 752-1513	Dena Spry	77	\$1,270	\$378	439	-1.41%	19.75%	16.57%
22241	LONG REACH	Middlebourne	(304) 758-4308	Steven Reed	10	\$80,098	\$60,972	7,244	9.01%	20.47%	9.25%
22428	MARION COUNTY SCHOOL EMPLOYEES	Fairmont	(304) 366-2390	Marty Thomas	61	\$8,166	\$2,981	1,116	-7.29%	1.47%	21.20%
21713	MARSHALL COUNTY	Moundsville	(304) 843-1179	Russ Hall	40	\$17,002	\$6,362	2,826	4.32%	2.29%	9.50%
22337	MARTINSBURG V.A. CENTER	Kearneysville	(304) 263-3454	Sherry Peck	44	\$14,379	\$5,175	1,788	-2.68%	4.67%	11.83%
18950	MCDOWELL COUNTY	Welch	(304) 436-6800	Heather Mullins	85	\$57	\$18	35	8.80%	-2.85%	26.21%
4969	MEMBERS CHOICE WV	Charleston	(304) 346-5242	Stephanie Rippetoe	13	\$78,277	\$30,719	6,965	-3.32%	7.14%	21.39%
9413	MERCER COUNTY WV TEACHERS	Bluefield	(304) 323-3732	Timothy Dillon	50	\$12,053	\$10,111	1,895	17.76%	14.42%	10.34%
8791	METRO COMMUNITY	Huntington	(304) 697-4652	Jan Pelfrey	27	\$32,179	\$10,980	2,829	5.52%	20.40%	8.22%
22678	MINGO COUNTY EDUCATION	Williamson	(304) 239-0547	Michelle Barrett	75	\$2,397	\$2,343	454	-11.71%	10.55%	15.03%
10695	MORGANTOWN A E S	Morgantown	(304) 599-9600	Michael Gillespie	18	\$46,920	\$31,702	4,753	3.79%	3.25%	7.11%
12470	MOUNTAIN HERITAGE	Parkersburg	(304) 424-7256	Linda McClung	23	\$36,644	\$31,803	7,341	3.38%	1.64%	12.69%
5713	NATIONAL EMPLOYEES	Bluefield	(304) 325-9753	Charles Blankenship	51	\$10,949	\$5,926	3,000	0.57%	13.09%	13.12%
24090	NATRIUM EMPLOYEES	Proctor	(304) 455-6719	Erin Boggs	56	\$9,221	\$4,320	741	-5.33%	11.23%	9.07%
22697	NOVAMONT EMPLOYEES	Kenova	(304) 453-5935	Denise Harris	80	\$918	\$825	132	-1.19%	39.28%	19.89%
6239	O. F. TOALSTON	Logan	(304) 792-2356	Michelle Barrett	82	\$415	\$428	175	11.73%	21.17%	11.34%
19881	OHIO COUNTY PUBLIC SCHOOLS	Wheeling	(304) 243-0499	Jolene Kiger	67	\$5,158	\$1,778	834	7.73%	6.92%	13.66%
12143	ONE COMMUNITY	Parkersburg	(304) 865-0439	Steven Napier	11	\$79,214	\$53,901	6,701	2.54%	0.46%	9.95%
11323	PACE	Huntington	(304) 399-5230	Lisa Saunders	62	\$7,461	\$4,974	1,236	4.75%	16.97%	15.35%
16993	PEOPLES	Nitro	(304) 722-2274	Andrew Myers	9	\$92,429	\$73,839	10,732	-2.91%	11.81%	10.46%
3576	PIONEER WEST VIRGINIA	Charleston	(304) 348-6648	Dan McGowan	5	\$183,419	\$145,700	16,646	-5.02%	-10.81%	11.96%
23015	PRESTON	Kingwood	(304) 329-2699	Cheri Wooten	32	\$26,706	\$7,726	1,833	1.05%	-2.46%	12.94%
21107	PUTNAM SCHOOL EMPLOYEES	Eleanor	(304) 586-3900	Judy Barrett	48	\$12,351	\$4,993	1,997	1.78%	11.11%	17.06%
23722	RALEIGH CO. EDUCATORS	Beckley	(304) 256-4600	Damon Hamby	35	\$20,465	\$7,359	2,300	-2.48%	3.79%	22.50%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
7790	RALEIGH COUNTY	Beckley	(304) 253-6279	Donna Kauff	46	\$14,136	\$11,539	1,878	3.74%	12.10%	13.04%
13321	RAVENSWOOD	Ravenswood	(304) 273-0515	Melissa Casto	25	\$33,839	\$16,961	5,294	4.00%	31.53%	11.85%
10301	ROMNEY	Romney	(304) 822-3116	Beth McDonald	63	\$7,385	\$5,611	1,165	15.83%	42.80%	11.36%
16989	SOUTH CHARLESTON EMPLOYEES	South Charleston	(304) 720-5600	Phala Sigmon	42	\$15,769	\$4,525	1,312	-13.78%	-4.41%	51.52%
911	STAR USA	Charleston	(304) 357-2319	Daniel Smithson	6	\$157,540	\$123,129	15,395	-2.36%	3.82%	9.10%
8418	STRIP STEEL COMMUNITY	Weirton	(304) 748-6622	Sandra Yocum	19	\$44,667	\$17,975	3,591	-1.86%	9.33%	21.86%
20957	TEAMSTERS LOCAL 697	Wheeling	(304) 232-9840	Rebecca Komorowski	74	\$2,477	\$1,662	551	6.25%	7.58%	12.11%
15632	TELBECK	Beckley	(304) 255-9815	Jaleisa Coleman	47	\$13,322	\$9,666	1,381	12.10%	1.61%	9.89%
67222	THE STATE	Charleston	(304) 558-0566	Brent Gray	14	\$70,080	\$38,295	8,417	1.56%	-0.27%	16.22%
21305	THE UNITED	Morgantown	(304) 598-5010	Ed Cosner	8	\$99,494	\$74,328	6,810	5.01%	3.73%	21.71%
8420	TIN MILL EMPLOYEES	Weirton	(304) 748-5811	Harry Devilling	39	\$17,909	\$5,064	1,437	1.09%	19.80%	21.74%
12853	TRI-AG	Morgantown	(304) 292-3798	Karen Mason	54	\$10,403	\$9,093	2,295	-19.30%	-16.21%	5.05%
22681	TWIN OAKS	Apple Grove	(304) 576-4056	Carrie Payne	64	\$6,095	\$5,678	1,297	3.27%	6.37%	8.79%
21100	UNION TRADES	Parkersburg	(304) 485-1421	Dianah Angert	30	\$30,374	\$15,990	3,636	19.14%	4.67%	14.88%
12673	UNITED HOSPITAL CENTER	Bridgeport	(681) 342-1892	Lauren Conner	49	\$12,275	\$6,544	1,590	-1.75%	21.42%	15.32%
785	UNIVERSAL	Huntington	(304) 697-2919	Chuck Robateau	12	\$79,205	\$25,500	6,895	0.61%	-9.39%	14.58%
6672	US EMPLOYEES	Fairmont	(304) 366-0910	James Emerick	78	\$1,218	\$866	151	20.00%	3.15%	11.08%
14045	VALLEY BOARD	Halltown	(304) 725-2076	Robin Carroll	84	\$120	\$71	61	-5.40%	-19.11%	27.42%
68112	WEST VIRGINIA STATE CONVENTION	Hilltop	(304) 469-3737	Frances Jackson	83	\$321	\$51	185	-10.63%	-18.56%	6.54%
24792	WAYCOSE	Huntington	(304) 429-1213	Tracy Foster	73	\$2,859	\$2,403	1,101	-0.90%	9.99%	16.17%
14257	WEE	Parkersburg	(304) 420-9517	Todd McGinnis	37	\$19,209	\$7,346	1,871	-3.59%	0.08%	13.78%
17057	WEST VIRGINIA	South Charleston	(304) 744-7604	Nick Arvon	7	\$119,757	\$76,888	8,263	-5.03%	-7.66%	15.84%
24888	WEST VIRGINIA CENTRAL	Parkersburg	(304) 485-4523	Michael Tucker	4	\$197,081	\$146,732	20,272	4.54%	5.40%	11.97%
13990	WHETELCO	Wheeling	(304) 232-8123	Lynne Teets	72	\$3,136	\$695	618	-13.57%	21.99%	48.99%
8474	WILLOW ISLAND	Saint Marys	(304) 665-1127	Shelly Winans	58	\$8,471	\$5,740	1,664	3.62%	-13.24%	9.08%
12938	WV NATIONAL GUARD	Charleston	(304) 342-2422	Emily Green	20	\$41,111	\$15,442	1,866	-9.33%	0.11%	13.98%
14611	WVU EMPLOYEES	Morgantown	(304) 293-5737	Craig Street	21	\$40,736	\$15,951	5,172	-2.69%	16.27%	15.92%

WISCONSIN CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	154	147	132	128	124	-3.13%	-4.24%
Number of Members	2,757,474	2,941,194	3,089,622	3,243,891	3,367,939	3.82%	4.08%
Total Assets (\$000)	\$30,417,331	\$33,226,438	\$36,071,895	\$39,106,278	\$43,368,877	10.90%	7.35%
Total Shares (\$000)	\$26,086,610	\$28,229,821	\$30,237,653	\$32,770,069	\$36,276,264	10.70%	6.82%
Total Loans (\$000)	\$23,507,328	\$25,873,401	\$28,788,715	\$32,047,243	\$34,602,499	7.97%	8.04%
Total Capital (\$000)	\$3,507,514	\$3,835,106	\$4,225,201	\$4,638,924	\$5,127,218	10.53%	7.89%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
67022	1ST CLASS EXPRESS	Waukesha	(262) 548-9328	Susan Ross	115	\$2,281	\$2,055	683	-9.51%	-0.86%	19.35%
67012	1ST COMMUNITY	Sparta	(608) 269-8121	Brad Bauges	35	\$169,746	\$133,527	12,418	1.15%	0.44%	10.60%
66546	AIR TECH	Milwaukee	(414) 744-1325	Kandace Lessard	112	\$3,339	\$1,554	800	2.99%	2.36%	18.61%
66660	ALLOY EMPLOYEES	Waukesha	(262) 832-8160	Kevin Mater	123	\$352	\$197	144	-1.47%	32.92%	42.45%
24077	ALTRA	Onalaska	(608) 787-4500	Steve Koenen	11	\$1,668,081	\$1,465,979	110,032	11.01%	9.55%	11.44%
66675	APPLETREE	West Allis	(414) 546-7800	Lisa Greco	39	\$131,307	\$102,262	6,358	2.30%	1.50%	23.68%
66532	ARCADIA	Arcadia	(608) 323-2126	Michele Roesler	51	\$84,738	\$68,455	5,968	12.44%	4.79%	13.47%
67243	ATHENS AREA	Athens	(715) 257-9337	Valerie Murray	74	\$32,929	\$9,124	2,916	1.79%	-2.10%	13.56%
66537	AVESTAR	Waterloo	(920) 478-2151	Kay Radloff	85	\$25,738	\$22,323	3,294	5.11%	6.63%	10.79%
66750	BADGER-GLOBE	Neenah	(920) 722-2122	Carla Watson	66	\$45,705	\$27,660	2,917	5.72%	4.92%	14.18%
66549	BAY SHORE	Marinette	(715) 732-0065	Vicki Carviov	76	\$32,259	\$19,569	3,478	4.17%	8.48%	18.30%
66998	BLACKHAWK COMMUNITY	Janesville	(608) 755-6065	Sherril Stumpf	16	\$619,877	\$497,781	51,331	5.92%	24.64%	8.01%
67003	BRANTWOOD	Brantwood	(715) 564-2232	Beverly Heikkinen	108	\$5,518	\$4,875	808	4.85%	0.90%	14.24%
66637	BREWERY	Milwaukee	(414) 273-3170	Steven Janssen	65	\$45,962	\$33,192	8,668	7.94%	0.47%	21.37%
67000	BROKAW	Weston	(715) 359-7012	Mary Zillman	63	\$53,771	\$30,904	6,197	1.19%	1.53%	9.42%
66865	CAPITAL	Green Bay	(920) 494-2828	Thomas Young	10	\$1,678,005	\$1,365,616	121,877	13.96%	3.90%	11.70%
66513	CENTRAL WISCONSIN	Plover	(715) 341-0520	Frank Hunt	71	\$39,407	\$24,891	3,937	4.59%	-0.33%	10.97%
66844	CLOVERBELT	Wausau	(715) 842-5693	Paul Chittum	27	\$254,065	\$195,348	17,262	-0.19%	0.30%	13.08%
66642	COMMUNITY FIRST	Appleton	(920) 830-7200	Catherine Tierney	3	\$3,412,023	\$2,610,443	139,822	11.82%	4.30%	13.28%
66755	COMPASSIONATE CARE	Fond Du Lac	(920) 926-4980	Carrie Vander Grinten	106	\$6,806	\$5,552	1,540	-1.90%	0.33%	11.01%
66426	CONE	Neenah	(920) 886-6455	Mike Mehlberg	82	\$28,115	\$18,809	1,494	-0.01%	3.84%	11.49%
66538	CONNEXUS	Wausau	(715) 847-4700	David Christenson	6	\$2,675,632	\$2,351,417	362,634	18.06%	24.40%	9.42%
66983	CO-OP	Black River Falls	(715) 284-5333	Eric Chrisinger	21	\$369,966	\$308,742	20,360	9.35%	2.53%	11.90%
66456	COUNTY - CITY	Jefferson	(920) 674-5542	Beth Krahn	84	\$26,803	\$16,516	3,238	0.28%	8.38%	10.16%
66848	COVANTAGE	Antigo	(715) 627-4336	Charlie Zanayed	8	\$1,905,407	\$1,534,694	120,768	16.51%	14.18%	11.51%
66665	DAIRYLAND POWER	La Crosse	(608) 787-1283	Susan Johnson	95	\$15,845	\$12,985	1,473	4.10%	3.71%	18.86%
66884	DANE COUNTY	Madison	(608) 256-5665	Shay Santos	32	\$191,057	\$129,115	18,704	1.62%	-12.72%	7.84%
66448	EDUCATORS	Racine	(262) 886-5900	Linda Hoover	7	\$2,171,954	\$1,788,541	198,691	7.66%	5.91%	12.63%
68317	EMPOWER	West Allis	(414) 988-6600	Michael Brandt	49	\$89,279	\$67,158	4,821	5.28%	14.11%	20.13%
66880	ENTERPRISE	Brookfield	(262) 797-6260	Jeff Bashaw	83	\$27,323	\$13,623	3,748	2.60%	9.71%	9.27%
66395	EVERGREEN	Neenah	(920) 729-2999	Kathy Jankowski	69	\$40,545	\$32,763	3,485	8.68%	1.76%	14.02%
66423	FIREFIGHTERS	Onalaska	(608) 784-9480	Bruce Zmolek	48	\$89,556	\$73,907	4,982	5.60%	5.02%	15.19%
66545	FIRST CHOICE	Marshfield	(715) 387-8405	Rob Schulz	72	\$36,148	\$14,149	3,088	5.74%	-3.15%	15.75%
67214	FIRST COMM. CREDIT UNION OF BELOIT	Beloit	(608) 362-9077	Jack Gill	36	\$166,719	\$144,776	20,013	2.55%	4.33%	13.38%
66451	FOCUS	Menomonee Falls	(262) 255-0833	Dean Wilson	68	\$44,245	\$36,838	6,889	-1.83%	-0.89%	8.05%
67176	FOND DU LAC	Fond Du Lac	(920) 921-1123	Scott Roesch	59	\$66,291	\$43,923	7,061	6.83%	-2.34%	10.35%
67184	FORT COMMUNITY	Fort Atkinson	(920) 563-7305	Sue Johnson	26	\$259,032	\$173,500	21,975	3.92%	2.98%	15.48%
66798	FORWARD FINANCIAL	Niagara	(715) 251-4546	Rob Langsford	54	\$74,579	\$49,871	8,396	4.44%	-1.54%	12.11%
66731	FOX COMMUNITIES	Appleton	(920) 993-9000	Greg Hilbert	9	\$1,834,894	\$1,520,418	105,468	12.70%	5.33%	11.18%
67238	GLACIER HILLS	West Bend	(262) 338-1888	Tami Winkler	37	\$146,753	\$112,151	15,972	9.04%	13.73%	10.59%
67096	GOLDEN RULE COMMUNITY	Ripon	(920) 748-5336	Daniel Ige	77	\$31,079	\$17,128	3,717	10.16%	5.19%	9.13%
66529	GOVERNMENTAL EMPLOYEES	La Crosse	(608) 785-7720	Travis Carley	55	\$73,583	\$64,522	5,899	5.91%	4.65%	10.03%
66806	GREATER GALILEE BAPTIST	Milwaukee	(414) 562-0072	Eddie Murphy	124	\$238	\$181	193	13.89%	59.97%	3.12%
66638	GUARDIAN	Oak Creek	(414) 546-7450	Kevin Nitka	31	\$220,222	\$155,448	32,311	0.56%	-9.59%	6.21%
66477	GUNDERSEN	La Crosse	(608) 775-4715	Jeremy Yardley	64	\$50,620	\$36,592	3,628	13.22%	-3.79%	12.83%
66881	HAYWARD COMMUNITY	Hayward	(715) 634-8931	Jenni Strama	53	\$75,005	\$41,740	7,044	4.95%	-7.28%	10.78%
66683	HEALTH CARE	Oshkosh	(920) 233-1140	Derek Groth	93	\$20,131	\$17,820	2,403	12.62%	18.11%	11.96%
66710	HEARTLAND	Madison	(608) 282-7000	Sally Dischler	22	\$312,350	\$252,333	22,446	9.88%	3.62%	10.32%
68385	HERITAGE	Madison	(608) 268-5090	Anita Rauch	20	\$389,447	\$311,637	30,021	6.59%	11.31%	11.68%
66476	HOLY FAMILY MEMORIAL	Manitowoc	(920) 320-2209	Tammi Dvorachek	98	\$15,138	\$8,767	1,812	-1.61%	-7.30%	11.22%
68044	HOLY REDEEMER COMMUNITY	Milwaukee	(414) 466-1800	Lisa Neal	121	\$816	\$85	259	-4.31%	-22.89%	21.17%
66434	INDIANHEAD	Spooner	(715) 635-8273	Katherine Berndt	60	\$62,761	\$30,651	7,481	7.28%	1.26%	11.01%
66503	IRON COUNTY COMMUNITY	Hurley	(715) 561-2842	Dale Gottschalk	80	\$28,283	\$19,861	3,661	8.09%	9.10%	14.34%
66410	KENOSHA POLICE AND FIREMEN'S	Kenosha	(262) 658-3332	Daniel Santelli	104	\$9,488	\$4,316	1,040	-5.25%	18.98%	35.59%
66872	KOHLER	Kohler	(920) 459-2595	Tony Klockow	19	\$429,077	\$362,225	42,237	4.14%	2.91%	9.22%
66406	LA CROSSE-BURLINGTON	La Crosse	(608) 781-5040	Dorothy Hannon	107	\$6,681	\$2,748	960	1.84%	-3.77%	14.91%
66999	LAKEWOOD	Rib Lake	(715) 427-5201	Amy Ketterhagen	103	\$10,884	\$4,398	1,576	-2.91%	4.07%	16.69%
66751	LANDMARK	New Berlin	(262) 796-4500	Jay Magulski	1	\$4,463,283	\$3,692,957	358,236	12.40%	7.12%	10.37%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
24648	LCO	Hayward	(715) 634-7772	Jacob Trepanier	117	\$1,767	\$1,715	1,546	8.24%	13.95%	10.27%
66500	M. G. & E.	Madison	(608) 255-1773	Eileen Harrison	114	\$3,089	\$2,523	631	-4.59%	-16.25%	16.39%
66862	M.E. EMPLOYEES	Wausau	(715) 675-8296	Tracie Wills	99	\$13,777	\$11,521	1,511	6.01%	0.47%	12.92%
66431	MADISON	Madison	(608) 266-4750	Ilene Fritschler	67	\$44,357	\$20,628	3,346	2.28%	4.85%	10.39%
66499	MADISON FIRE DEPARTMENT	Madison	(608) 266-4952	Stephen Krieger	110	\$3,917	\$3,348	853	17.80%	5.44%	18.46%
66466	MARATHON COUNTY EMPLOYEES	Wausau	(715) 261-7680	Jami Olcott	79	\$28,865	\$23,868	2,780	9.44%	4.10%	16.02%
66752	MARINE	Onalaska	(920) 923-7280	Shawn Hanson	14	\$857,609	\$695,338	76,858	-3.75%	15.54%	10.95%
67066	MARSHFIELD MEDICAL CENTER	Marshfield	(715) 387-8686	Carol Adler	57	\$67,010	\$34,009	3,976	1.01%	-1.99%	8.61%
66878	MCU FINANCIAL CENTER	Racine	(262) 634-6691	Richard Delfs	88	\$23,558	\$20,736	3,206	-2.65%	13.63%	10.18%
66618	MEADOWLAND	Sheboygan Falls	(920) 467-8105	David Horner	89	\$23,435	\$17,602	2,496	4.45%	6.00%	9.41%
66633	MEMBERS' ADVANTAGE	Wisconsin Rapids	(715) 421-1610	Thomas Bulin	40	\$122,415	\$96,323	11,422	9.18%	3.58%	18.43%
67008	MEMBERS FIRST	Madison	(608) 271-5301	Nick Kessenich	86	\$25,031	\$20,707	2,854	8.96%	-8.16%	13.25%
67017	N.E.W.	Oconto Falls	(920) 848-2793	Lisa Gilligan	43	\$112,768	\$77,259	12,723	9.25%	0.93%	11.68%
66393	NEKOOSA	Nekoosa	(715) 886-3661	Michael Diercks	90	\$22,483	\$8,838	1,529	-1.78%	-3.18%	25.46%
66632	NORTHERN PAPER MILLS	Green Bay	(920) 432-4533	Maureen Bartley	91	\$21,169	\$16,249	2,017	-4.17%	-3.71%	20.80%
66555	NORTHWESTERN MUTUAL	Milwaukee	(414) 665-3423	Scott Bliss	34	\$173,484	\$102,984	6,784	11.13%	20.94%	12.79%
67240	NORTHWOODS COMMUNITY	Park Falls	(715) 762-3208	Sally Zoesch	52	\$75,218	\$52,711	9,412	6.97%	2.24%	10.72%
67200	OAKDALE	Oakdale	(608) 372-3939	Colleen Woggon	56	\$71,330	\$55,550	11,018	2.77%	1.50%	9.75%
66779	OSHKOSH COMMUNITY	Oshkosh	(920) 233-1952	Jennifer Strange	92	\$20,430	\$15,018	2,539	10.72%	6.40%	9.09%
66418	OSHKOSH POSTAL EMPLOYEES	Oshkosh	(920) 233-3117	Michele Spanbauer	108	\$5,518	\$4,261	593	0.01%	-1.86%	8.46%
66474	OSHKOSH TRUCK	Oshkosh	(920) 233-2611	Sara Steichen	96	\$15,515	\$6,250	1,598	0.30%	1.08%	15.80%
67196	PARK CITY	Merrill	(715) 536-8351	Val Mindak	28	\$224,956	\$170,406	20,333	12.80%	2.94%	9.45%
66424	PCM	Green Bay	(920) 499-2831	Dan Wollin	25	\$269,256	\$222,833	13,075	4.44%	2.80%	14.15%
66786	PEOPLES CHOICE	Medford	(715) 748-5303	Mary Henrichs	70	\$39,978	\$31,694	4,397	14.97%	4.02%	7.65%
66663	POLICE	Sheboygan	(920) 459-3333	Michael Williams	122	\$737	\$723	137	8.94%	10.76%	21.33%
66491	POST OFFICE	Madison	(608) 244-3518	Kevin Yaeger	73	\$33,205	\$22,671	3,004	0.53%	-16.16%	22.76%
66760	PREMIER FINANCIAL	New Holstein	(920) 898-4232	Steven Nothem	45	\$98,484	\$55,814	8,968	2.84%	0.55%	10.48%
66449	PRIME FINANCIAL	Cudahy	(414) 486-4500	Christine Moczynski	42	\$113,321	\$96,562	16,188	3.06%	-0.21%	9.40%
66652	PROSPERA	Appleton	(920) 882-4800	Sheila Schinke	23	\$291,319	\$232,660	21,147	11.53%	3.20%	8.90%
66461	PUBLIC SERVICE	Wausau	(715) 842-9865	Sandra Leszczynski	101	\$11,501	\$7,032	1,160	-4.84%	4.24%	23.99%
66622	RACINE MUNICIPAL EMPLOYEES	Racine	(262) 637-7274	N. Christensen-Zabler	97	\$15,481	\$9,935	1,815	6.78%	15.06%	14.48%
67183	RIPCO	Rhineland	(715) 365-4800	Liza Edinger	38	\$136,462	\$89,057	12,313	4.34%	6.97%	10.86%
66834	ROYAL	Eau Claire	(715) 833-8111	Brandon Riechers	5	\$2,837,926	\$2,511,379	223,815	19.94%	16.53%	10.10%
66440	SCHNEIDER COMMUNITY	Green Bay	(920) 499-4711	Dorrie Schrimpf	94	\$19,941	\$14,771	3,374	-3.64%	-7.49%	16.48%
66662	SCHOOL EMPLOYEES	Superior	(715) 392-5650	Mike Matejka	116	\$2,087	\$1,906	688	-7.31%	-0.81%	16.44%
66439	SENTRY	Stevens Point	(715) 346-6532	Rex Fair	44	\$104,244	\$78,702	6,853	7.81%	10.85%	15.18%
66530	SERVICE	Green Bay	(920) 433-1784	Nicole Fawcett	100	\$12,569	\$8,579	1,163	8.05%	7.48%	20.44%
66616	SHEBOYGAN AREA	Sheboygan	(920) 459-5151	Robert Walleser	62	\$55,163	\$29,143	6,113	5.75%	2.20%	12.00%
66444	SHIPBUILDERS	Manitowoc	(920) 682-8500	Mike Steimle	50	\$86,428	\$68,267	10,264	6.78%	4.28%	16.03%
66447	SHORELINE	Two Rivers	(920) 793-4541	Nathan Grossenbach	46	\$93,019	\$56,835	8,210	0.92%	-6.23%	9.56%
66678	SIMPLICITY	Marshfield	(715) 387-3702	Pat Wesenberg	24	\$276,886	\$206,173	24,957	5.79%	11.79%	11.38%
66707	SOUTHERN LAKES	Kenosha	(262) 694-1600	Timothy Barthel	47	\$90,674	\$60,936	10,106	5.02%	-0.53%	8.62%
66564	ST. MARY'S & AFFILIATES	Madison	(608) 252-5062	Michele Lehmann	75	\$32,551	\$24,615	3,998	0.57%	-2.15%	11.45%
66565	STOPPENBACH	Jefferson	(920) 674-2564	Joetta Furgason	118	\$1,656	\$1,383	526	27.18%	19.84%	24.78%
66613	STOUGHTON US RUBBER EMPLOYEES	Stoughton	(608) 873-6631	Tom Henderson	120	\$899	\$341	282	-5.91%	9.94%	23.94%
67190	SUMMIT	Madison	(608) 243-5000	Kim Sponem	2	\$3,689,604	\$2,943,562	196,537	16.75%	5.78%	11.64%
67173	SUPERIOR CHOICE	Superior	(715) 392-5616	Gary Elliott	18	\$493,429	\$389,146	28,962	5.44%	2.33%	11.51%
67237	SUPERIOR MUNICIPAL EMPLOYEES	Superior	(715) 392-4466	Michael Conway	111	\$3,468	\$2,885	580	-2.77%	-5.58%	15.75%
66388	TAYLOR	Medford	(715) 748-2447	Debra Woods	61	\$60,068	\$40,476	7,985	7.40%	4.80%	11.03%
66877	TEACHERS	Beloit	(608) 362-8983	Amy Jacobson	87	\$24,518	\$9,787	2,101	2.24%	10.14%	13.63%
24849	THRIVENT	Appleton	(866) 226-5225	Todd Sipe	15	\$629,553	\$435,595	59,454	6.75%	15.61%	9.24%
66615	TOMAH AREA	Tomah	(608) 372-4736	Todd Scholz	58	\$66,629	\$47,994	6,964	6.69%	5.76%	10.55%
66640	TRI-COUNTY	Marinette	(715) 735-3913	Rachel Raygo	78	\$29,164	\$16,755	2,696	1.46%	-2.03%	14.31%
66851	UNISON	Kaukauna	(920) 766-6000	Mark Hietpas	29	\$223,903	\$150,277	18,011	5.44%	3.18%	10.64%
67248	UNITEDONE	Manitowoc	(920) 684-0361	Kim Rooney	30	\$222,665	\$197,820	19,624	4.71%	3.72%	12.99%
66492	UNIVERSITY OF WISCONSIN	Madison	(608) 232-5000	Paul Kundert	4	\$3,331,481	\$2,475,696	278,424	11.70%	13.13%	9.97%
66776	UTILITIES	Eau Claire	(715) 737-2467	Heidi Schultz	105	\$6,898	\$3,598	964	5.26%	-10.58%	13.46%
66430	VALLEY COMMUNITIES	Mosinee	(715) 693-3400	Kelly Hladovcak	33	\$180,512	\$125,989	15,663	9.91%	2.49%	13.60%
66777	VERVE, A	Oshkosh	(920) 236-7040	Kevin Ralofsky	13	\$999,726	\$754,228	60,061	8.83%	-6.51%	11.96%
66677	WEA	Madison	(608) 274-9828	Mark Schrimpf	81	\$28,273	\$17,322	2,748	4.09%	1.83%	12.86%
67208	WESTBY CO-OP	Westby	(608) 634-3118	Kevin Hauser	17	\$553,188	\$441,903	34,769	7.48%	6.35%	17.24%
66742	WESTCONSIN	Menomonie	(715) 235-3403	Lora Benrud	12	\$1,336,372	\$1,063,358	101,200	6.43%	6.80%	12.54%
66437	WINNEBAGO COMMUNITY	Oshkosh	(920) 233-9096	Tony Tiede	41	\$121,113	\$96,566	8,013	12.18%	3.96%	11.12%
66686	WISCONSIN LATVIAN	Milwaukee	(414) 232-1744	Sandra Mednis	113	\$3,138	\$1,919	406	20.54%	-3.11%	9.39%
66625	WISCONSIN MEDICAL	Green Bay	(920) 432-4353	Mary Groh	102	\$11,431	\$8,111	1,279	7.60%	23.10%	11.15%
66547	WOOD COUNTY EMPLOYEES	Wisconsin Rapids	(715) 421-2313	Karen Kubisiak	119	\$1,116	\$1,044	286	-0.81%	-6.98%	16.58%

STATE TABLE

WYOMING

WYOMING CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	29	29	28	26	25	-3.85%	-2.92%
Number of Members	245,764	270,585	269,889	278,724	291,454	4.57%	3.47%
Total Assets (\$000)	\$2,593,469	\$2,988,145	\$3,092,480	\$3,284,309	\$3,566,540	8.59%	6.58%
Total Shares (\$000)	\$2,283,141	\$2,612,377	\$2,695,468	\$2,805,556	\$3,097,889	10.42%	6.29%
Total Loans (\$000)	\$1,829,738	\$2,201,241	\$2,339,066	\$2,581,642	\$2,775,452	7.51%	8.69%
Total Capital (\$000)	\$284,635	\$325,322	\$337,201	\$364,111	\$396,184	8.81%	6.84%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
11867	A.C.P.E.	Laramie	(307) 745-4726	Marcia Dent	14	\$49,149	\$35,912	4,431	3.35%	2.54%	9.22%
16009	ATLANTIC CITY	Lander	(307) 332-5151	Brian Rohrbacher	9	\$126,539	\$81,390	10,317	8.26%	21.40%	12.01%
7361	BLUE	Cheyenne	(800) 368-9328	Stephanie Teubner	1	\$1,152,618	\$980,096	89,960	14.35%	7.93%	10.12%
20727	CAMPCO	Gillette	(307) 682-6105	Kurt Thelen	8	\$133,167	\$92,827	14,241	13.84%	12.17%	9.29%
7307	CHEYENNE-LARAMIE COUNTY EMP.	Cheyenne	(307) 638-6476	Terri Mclees	18	\$24,880	\$5,976	2,257	2.91%	-0.88%	11.26%
9644	CITCO	Sheridan	(307) 674-7449	Tracy Thorpe	21	\$16,204	\$12,013	2,009	27.92%	5.64%	8.98%
5465	FIRST EDUCATION	Cheyenne	(307) 432-7400	James Yates	11	\$63,226	\$24,206	5,617	3.36%	11.20%	8.30%
9096	GREATER WYOMING	Casper	(307) 234-5662	Elizabeth Stetz	19	\$21,231	\$12,574	2,045	0.25%	3.02%	10.53%
18025	GREEN RIVER BASIN	Green River	(307) 875-3044	Kelly Davis	22	\$12,222	\$5,919	1,882	3.76%	2.44%	7.18%
9501	GUERNSEY COMMUNITY	Guernsey	(307) 836-2813	Wai Logan	25	\$1,865	\$1,197	327	3.80%	4.74%	10.02%
687	LARAMIE PLAINS COMMUNITY	Laramie	(307) 745-5365	Tyler Valentine	13	\$53,566	\$45,289	7,023	1.63%	0.55%	9.09%
9160	MERIDIAN TRUST	Cheyenne	(307) 635-7878	Kim Withers	2	\$425,932	\$344,699	29,335	5.87%	7.83%	11.52%
9148	PATHFINDER	Casper	(307) 234-4271	Tyler Disburg	15	\$45,032	\$34,922	4,432	2.12%	-1.63%	10.54%
12794	POWELL SCHOOLS	Powell	(307) 764-6133	Bobbie Bell	24	\$2,303	\$1,961	367	-0.84%	11.85%	11.97%
1748	RELIANT	Casper	(307) 234-1429	Steve Higginson	7	\$139,356	\$93,116	12,448	6.73%	7.24%	10.29%
4374	SHERIDAN COMMUNITY	Sheridan	(307) 672-3445	Todd Hilling	12	\$58,508	\$50,875	6,161	5.90%	8.51%	10.86%
8733	SUNLIGHT	Cody	(307) 587-4915	Steven Pearson	10	\$119,011	\$80,743	11,832	11.34%	13.33%	16.01%
13600	SWEETWATER	Rock Springs	(307) 382-2227	Candise Taylor	20	\$20,207	\$6,326	1,825	1.97%	11.43%	11.04%
15741	TRONA VALLEY COMMUNITY	Green River	(307) 875-9800	Jeremy Gibson	5	\$233,535	\$182,441	20,302	10.62%	3.07%	11.81%
9089	UNIWIYO	Laramie	(307) 721-5600	Dave Krause	3	\$383,478	\$301,147	31,184	11.22%	8.58%	10.63%
3972	WESTERN VISTA	Cheyenne	(307) 634-2197	Steven Leafgreen	6	\$178,108	\$138,842	11,265	26.38%	14.51%	10.67%
9094	WYHY	Cheyenne	(307) 638-4200	William Willingham III	4	\$245,184	\$203,132	15,704	7.38%	2.72%	12.96%
12354	WYO CENTRAL	Casper	(307) 234-5401	Kyle Thompson	16	\$31,553	\$19,267	3,187	5.17%	-5.56%	9.68%
21498	WYOCEM	Green River	(307) 875-4989	Heather Livingston	17	\$25,255	\$18,110	2,652	4.49%	-0.70%	8.93%
2472	YELLOWSTONE	Yellowstone Natl. Park	(307) 344-7974	Martha Powell	23	\$4,409	\$2,473	651	-5.07%	-0.15%	8.66%

U.S. TERRITORIES CREDIT UNIONS | DATA AS OF 12.31.19

	2015	2016	2017	2018	2019	2019 Growth	5-Year CAGR
Number of Credit Unions	18	18	15	14	14	0.00%	-4.90%
Number of Members	168,786	163,132	163,772	165,676	168,310	1.59%	-0.06%
Total Assets (\$000)	\$1,272,328	\$1,331,761	\$1,383,402	\$1,438,669	\$1,497,520	4.09%	3.31%
Total Shares (\$000)	\$1,080,170	\$1,139,770	\$1,177,079	\$1,223,454	\$1,270,063	3.81%	3.29%
Total Loans (\$000)	\$827,926	\$863,569	\$921,647	\$994,955	\$1,026,187	3.14%	4.39%
Total Capital (\$000)	\$178,720	\$184,348	\$189,601	\$196,664	\$212,847	8.23%	3.56%

CH#	CREDIT UNION	CITY	PHONE	CEO	RANK	ASSETS (\$000)	LOANS (\$000)	MEMBERS	SHARE GROWTH	LOAN GROWTH	NET WORTH RATIO
GUAM											
15222	COAST360	Maite	(671) 477-8736	Gener Deliquina	1	\$414,336	\$321,602	49,921	8.76%	3.57%	13.82%
15051	COMMUNITY FIRST GUAM	Hagatna	(671) 472-8210	Gerard Cruz	2	\$130,265	\$102,420	12,011	0.67%	1.06%	10.78%
PUERTO RICO											
7347	BORINQUEN COMMUNITY	Aguadilla	(787) 890-8251	Sylvia Ramirez	5	\$14,762	\$10,273	1,837	-8.92%	1.05%	12.91%
7345	CARIBE	San Juan	(787) 474-5151	Jorge Vadell	1	\$422,363	\$317,837	41,317	6.45%	5.43%	12.85%
13785	GLAMOUR	Quebradillas	(787) 895-3030	Elba Rodriguez	6	\$3,442	\$2,039	1,107	2.37%	9.24%	8.75%
13939	PUERTO RICO	Caparra	(787) 749-0500	Jomar Martinez-Gomez	3	\$151,183	\$99,549	21,514	3.71%	9.06%	15.46%
12771	PUERTO RICO EMPLOYEE GROUPS	San Juan	(787) 782-4050	Ernesto Santiago	7	\$2,772	\$1,962	1,035	2.22%	12.82%	10.23%
11477	UNIVERSAL COOP	Rio Grande	(787) 887-2195	Luis Guzman	4	\$24,481	\$11,249	3,182	-7.63%	-9.82%	10.88%
6918	VAPR	San Juan	(787) 764-3729	Angel Lorenzo	2	\$207,430	\$114,676	20,273	-4.80%	-6.62%	10.08%
VIRGIN ISLANDS											
7989	CHRISTIANSTED	Christiansted	(340) 773-5444	Alphonso Meade	2	\$24,070	\$4,051	3,044	-1.84%	2.72%	19.78%
8069	FREDERIKSTED	Frederiksted	(340) 772-0435	Patrice Canton	3	\$18,636	\$4,855	2,985	8.42%	23.14%	8.31%
23811	MID-ISLAND	Christiansted	(340) 778-6297	Julia Crispin	4	\$12,901	\$4,815	2,216	9.82%	37.18%	8.60%
7970	ST. THOMAS	Charlotte Amalie	(340) 774-8865	Keisha Richards	1	\$69,107	\$30,222	7,486	5.14%	3.76%	24.77%
23294	VITELCO EMPLOYEES	Charlotte Amalie	(340) 776-4500	Verlyn Caines Thomas	5	\$1,772	\$637	382	-11.80%	-14.19%	21.47%

CREDIT, DEBIT & CHECKING

Bill Pay

ProfitStars® (pg. BG-20)

Card Portfolio Management

Elan Financial Services (pg. BG-12), Strategic Resource Management (SRM) (pg. BG-22), Trellance (pg. BG-23), Visa USA, Inc. (pg. BG-24)

Check 21

Aligent (pg. BG-5), Corporate America Credit Union (pg. BG-7), Integrated Media Management (IMM) (pg. BG-15)

Check Processing

Alloya Solutions (pg. BG-4), Volunteer Corporate Credit Union (VolCorp) (pg. BG-24)

Credit Cards

Elan Financial Services (pg. BG-12)

Credit Card Processing

FIS (pg. BG-13), Jack Henry & Associates (pg. BG-15), Member Access Processing (pg. BG-17), PSCU (pg. BG-20)

Debit Card Processing

Jack Henry & Associates (pg. BG-15), Member Access Processing (pg. BG-17), PSCU (pg. BG-20), REPAY (pg. BG-21), SWBC (pg. BG-22)

DELIVERY CHANNELS

ATM Networks

CO-OP Financial Services (pg. BG-7), Member Access Processing (pg. BG-17)

Call Centers

Lending Solutions, Inc. (LSI) (pg. BG-16), PSCU (pg. BG-20), SilverCloud, Inc. (pg. BG-21)

Mystery Shopping

Support EXP (pg. BG-22)

Shared Branching

CO-OP Financial Services (pg. BG-7)

HR & TRAINING

CU Solutions Group (pg. BG-9)

Board Education

Brick & Associates, Inc. (pg. BG-6), CUES (pg. BG-10), Oppenheimer & Company, Inc. (pg. BG-19), The Baker Group, LP (pg. BG-23)

Employee Benefits & Compensation

GreenPath Financial Wellness (pg. BG-14), Korn Ferry (pg. BG-15), Madison Investment Advisors (pg. BG-17)

Employee Training

Business Alliance Financial Services, LLC (pg. BG-6), CU Recovery (pg. BG-9), CUES (pg. BG-10), Lending Solutions Consulting, Inc. (pg. BG-16), SilverCloud, Inc. (pg. BG-21), Support EXP (pg. BG-22)

Executive Recruitment

CU Strategic Planning (pg. BG-9), Humanidei + O'Rourke & Associates (pg. BG-15), Korn Ferry (pg. BG-15)

HR

Mitchell, Stankovic & Associates (pg. BG-18), OM Financial Group (pg. BG-19)

LENDING

CU Members Mortgage (pg. BG-9), CUNA Mutual Group (pg. BG-10), defi SOLUTIONS (pg. BG-11), Equifax (pg. BG-12), Genworth Mortgage Insurance (pg. BG-14), Integrated Media Management (IMM) (pg. BG-15), Lending Solutions, Inc. (LSI) (pg. BG-16), MeridianLink, Inc. (pg. BG-18), Origence (pg. BG-19), TCI (pg. BG-22), TransUnion (pg. BG-23), TruHome Solutions, LLC (pg. BG-23)

Auto

CRIF Select Corporation (pg. BG-8), IWS (pg. BG-15), Open Lending (pg. BG-19)

Auto Buying Service

Frost Financial Services, Inc. (pg. BG-14), IWS (pg. BG-15)

Auto Leasing

CULA (pg. BG-10), RateGenius (pg. BG-20)

Auto Recovery

Allied Solutions (pg. BG-4)

Auto Remarketing

Allied Solutions (pg. BG-4), CULA (pg. BG-10), defi SOLUTIONS (pg. BG-11)

Business Lending

Baker Hill Corporation (pg. BG-5), Business Alliance Financial Services, LLC (pg. BG-6), CuneXus Solutions (pg. BG-11), Extensia Financial, LLC (pg. BG-12), ProfitStars® (pg. BG-20), The Servion Group (pg. BG-23)

Collections

CU Recovery (pg. BG-9), REPAY (pg. BG-21), SWBC (pg. BG-22)

Indirect Auto Lending

CRIF Select Corporation (pg. BG-8), CULA (pg. BG-10), TCI (pg. BG-22)

Loan Originations Systems

American Credit Union Mortgage Association (ACUMA) (pg. BG-5), Baker Hill Corporation (pg. BG-5), CRIF Select Corporation (pg. BG-8), defi SOLUTIONS (pg. BG-11), Finastra (pg. BG-13), LenderClose (pg. BG-16), MeridianLink, Inc. (pg. BG-18), nCino, Inc. (pg. BG-19), TCI (pg. BG-22), TEMENOS USA, Inc. (pg. BG-23)

Loan Participations

Alloya Solutions (pg. BG-4), CU Capital Market Solutions, LLC (pg. BG-8), Extensia Financial, LLC (pg. BG-12), National Cooperative Bank (pg. BG-18), Oppenheimer & Company, Inc. (pg. BG-19), Trust for Credit Unions Mutual Funds (pg. BG-24)

BUYER'S GUIDE ADVERTISER INDEX

Mortgages

American Credit Union Mortgage Association (ACUMA) (pg. BG-5), Arch Mortgage Insurance Company (pg. BG-5), CU Members Mortgage (pg. BG-9), CU Realty Services, LLC (pg. BG-9), Genworth Mortgage Insurance (pg. BG-14), LenderSelect Mortgage Group (pg. BG-16), Member First Mortgage, LLC (pg. BG-17), myCUMortgage (pg. BG-18), Navigator Lending Solutions, a Division of LHFS, Inc. (pg. BG-18), The Servion Group (pg. BG-23), TruHome Solutions, LLC (pg. BG-23)

Mortgage Processing

LenderClose (pg. BG-16), LenderSelect Mortgage Group (pg. BG-16), Member First Mortgage, LLC (pg. BG-17), myCUMortgage (pg. BG-18), Navigator Lending Solutions, a Division of LHFS, Inc. (pg. BG-18), TruHome Solutions, LLC (pg. BG-23)

Mortgage Subservicing

CU Members Mortgage (pg. BG-9), Extensia Financial, LLC (pg. BG-12), Member First Mortgage, LLC (pg. BG-17), myCUMortgage (pg. BG-18), Navigator Lending Solutions, a Division of LHFS, Inc. (pg. BG-18)

Realtor Networks

American Credit Union Mortgage Association (ACUMA) (pg. BG-5)

Student Lending

CU Student Choice (pg. BG-10)

MARKETING

Equifax (pg. BG-12), Franklin Madison (pg. BG-13), LightStream (pg. BG-16), Marquis (pg. BG-17), TransUnion (pg. BG-23)

Direct Marketing

CU Realty Services, LLC (pg. BG-9), Franklin Madison (pg. BG-13), Marquis (pg. BG-17)

eMarketing

Synergent (pg. BG-22)

MEMBER SERVICES

CU Solutions Group (pg. BG-9), Lending Solutions, Inc.(LSI) (pg. BG-16)

Financial Literacy

GreenPath Financial Wellness (pg. BG-14)

Gap Insurance

Allied Solutions (pg. BG-4) Frost Financial Services, Inc. (pg. BG-14), IWS (pg. BG-15), SWBC (pg. BG-22)

Loyalty/Reward Programs

CU Realty Services, LLC (pg. BG-9), Cubus Solutions (pg. BG-10)

Member Financial Planning

CUSO Financial Services, LP (pg. BG-10), The Servion Group (pg. BG-23)

Member Insurance

CUNA Mutual Group (pg. BG-10), Franklin Madison (pg. BG-13), Frost Financial Services, Inc. (pg. BG-14), State National Companies (pg. BG-21)

Member Retirement Planning

CUSO Financial Services, LP (pg. BG-11)

Membership Surveys

Support EXP (pg. BG-22)

Retail Investments

Access Softek (pg. BG-4), CUSO Financial Services, LP (pg. BG-11)

MOBILE & ONLINE SERVICES

CO-OP Financial Services (pg. BG-7), CU Solutions Group (pg. BG-9), Cubus Solutions (pg. BG-10), Finastra (pg. BG-13), FIS (pg. BG-13), LightStream (pg. BG-16), Origence (pg. BG-19), Volunteer Corporate Credit Union (VolCorp) (pg. BG-24), Access Softek (pg. BG-4)

e-signatures

CDP (pg. BG-6), eDOC Innovations (pg. BG-12)

eStatements

Cubus Solutions (pg. BG-10), Xpress Data, Inc. (pg. BG-24)

Mobile Banking

Q2 (pg. BG-20), TEMENOS USA, Inc. (pg. BG-23)

Online Banking

Alogent (pg. BG-5), CU*Answers (pg. BG-10), Jack Henry & Associates (pg. BG-15), National Cooperative Bank (pg. BG-18), Q2 (pg. BG-20), TEMENOS USA, Inc. (pg. BG-23)

Online Fraud/Security

Access Softek (pg. BG-4), Q2 (pg. BG-20)

Online Loan Applications

CuneXus Solutions (pg. BG-11), MeridianLink, Inc. (pg. BG-18)

Remote Deposit Capture (RDC)

eDOC Innovations (pg. BG-12), Volunteer Corporate Credit Union (VolCorp) (pg. BG-24)

OPERATIONS & TECHNOLOGY

Fiserv (pg. BG-13)

CRM/MRM

Baker Hill Corporation (pg. BG-5), Glia (pg. BG-14), Marquis (pg. BG-17), nCino, Inc. (pg. BG-19)

Data Processing

Adlumin (pg. BG-4), Altair (Data Analytics Division) (pg. BG-5), CompuSource Systems, Inc. (pg. BG-7), CU*Answers (pg. BG-10), Finastra (pg. BG-13), FIS (pg. BG-13), Member Driven Technologies (pg. BG-17), Sharetec Systems, Inc. (pg. BG-21), Symitar® (pg. BG-22), Synergent (pg. BG-22)

Document Imaging

Alogent (pg. BG-5), CU*Answers (pg. BG-10), eDOC Innovations (pg. BG-12), Xpress Data, Inc. (pg. BG-24)

BUYER'S GUIDE ADVERTISER INDEX

IT Outsourcing

Member Driven Technologies (pg. BG-17), Symitar® (pg. BG-22)

Statement Printing

Sharetec Systems, Inc. (pg. BG-21), Xpress Data, Inc. (pg. BG-24)

Network Security

Adlumin (pg. BG-4)

Technology

Adlumin (pg. BG-4), AKUVO (pg. BG-4), Altair (Data Analytics Division) (pg. BG-5), Blend (pg. BG-5), Business Alliance Financial Services, LLC (pg. BG-6), Fiserv (pg. BG-13), Glia (pg. BG-14), Ignite Sales, Inc. (pg. BG-15), Integrated Media Management (IMM) (pg. BG-15), LenderClose (pg. BG-15), Member Driven Technologies (pg. BG-17), Next Step (pg. BG-19), Open Lending (pg. BG-19), REPAY (pg. BG-21), Sharetec Systems, Inc. (pg. BG-21), SilverCloud, Inc. (pg. BG-21), Symitar® (pg. BG-22), Synergent (pg. BG-22)

Technology Consulting

AKUVO (pg. BG-4), Blend (pg. BG-5), CDP (pg. BG-6), CliftonLarsonAllen, LLP (pg. BG-7), GBQ Partners, LLC (pg. BG-14), Next Step (pg. BG-19), Strategic Resource Management (SRM) (pg. BG-22), Visa USA, Inc. (pg. BG-24)

PROFESSIONAL SERVICES & CONSULTING

LightStream (pg. BG-16)

Asset/Liability Management (ALM)

Brick & Associates, Inc. (pg. BG-6), C. Myers Corporation (pg. BG-6), CU Capital Market Solutions, LLC (pg. BG-8), ProfitStars® (pg. BG-20), The Baker Group, LP (pg. BG-23)

Associations

CUJES (pg. BG-10), NASCUS (pg. BG-18)

Audit/CPA

Carroll & Associates, LLP (pg. BG-6), CliftonLarsonAllen, LLP (pg. BG-7), Doeren Mayhew (pg. BG-11), GBQ Partners, LLC (pg. BG-14), Hauser Jones & Sas (pg. BG-14), Lillie & Company (pg. BG-17), RSM US, LLP (pg. BG-21), Turner, Warren, Hwang & Conrad (pg. BG-24)

Compliance

CDP (pg. BG-6), CliftonLarsonAllen, LLP (pg. BG-7), GBQ Partners, LLC (pg. BG-14), Hauser Jones & Sas (pg. BG-14), LenderSelect Mortgage Group (pg. BG-16), Lillie & Company (pg. BG-17), RSM US, LLP (pg. BG-21), SmartStep Solutions (pg. BG-21), Turner, Warren, Hwang & Conrad (pg. BG-24)

Consulting

Altair (Data Analytics Division) (pg. BG-5), C. Myers Corporation (pg. BG-6), Callahan & Associates (pg. BG-6), Carroll & Associates, LLP (pg. BG-6), Cornerstone Advisors, Inc. (pg. BG-7), CU Capital Market Solutions, LLC (pg. BG-8), CU Engage (pg. BG-8), CU Recovery (pg. BG-9), CU Strategic Planning (pg. BG-9), Dollar Associates, LLC (pg. BG-11),

Filene Research Institute (pg. BG-12), Genworth Mortgage Insurance (pg. BG-14), Humanidei + O'Rourke & Associates (pg. BG-15), Korn Ferry (pg. BG-15), Lending Solutions Consulting, Inc. (pg. BG-16), Next Step (pg. BG-19), RSM US, LLP (pg. BG-21), SmartStep Solutions (pg. BG-21), Trellance (pg. BG-23), Turner, Warren, Hwang & Conrad (pg. BG-24)

Contract/Vendor Management

Carroll & Associates, LLP (pg. BG-6), Cornerstone Advisors, Inc. (pg. BG-7), CU Engage (pg. BG-8)

Corporate Credit Union

Alloya Solutions (pg. BG-4), Corporate America Credit Union (pg. BG-7), Corporate Central Credit Union (pg. BG-7), Corporate One Federal Credit Union (pg. BG-8), Eastern Corporate Federal Credit Union (EasCorp) (pg. BG-12), National Cooperative Bank (pg. BG-18)

Credit Union Research

Filene Research Institute (pg. BG-12), Trellance (pg. BG-23)

Enterprise Risk Management (ERM)

Doeren Mayhew (pg. BG-11), TransUnion (pg. BG-23)

Institutional Insurance

Arch Mortgage Insurance Company (pg. BG-5), CUNA Mutual Group (pg. BG-10)

Institutional Investments

Corporate America Credit Union (pg. BG-7), Madison Investment Advisors (pg. BG-17), Oppenheimer & Company, Inc. (pg. BG-19), The Baker Group, LP (pg. BG-23), Trust for Credit Unions Mutual Funds (pg. BG-24)

Mergers

Doeren Mayhew (pg. BG-11), Dollar Associates, LLC (pg. BG-11), Hauser Jones & Sas (pg. BG-14), Lillie & Company (pg. BG-17)

Performance Benchmarking

Callahan & Associates (pg. BG-6), Cornerstone Advisors, Inc. (pg. BG-7), Equifax (pg. BG-12), Ignite Sales, Inc. (pg. BG-15), SmartStep Solutions (pg. BG-21)

Strategic Planning

Brick & Associates, Inc. (pg. BG-6), C. Myers Corporation (pg. BG-6), Callahan & Associates (pg. BG-6), CU Engage (pg. BG-8), CU Strategic Planning (pg. BG-9), Dollar Associates, LLC (pg. BG-11), Filene Research Institute (pg. BG-12), Humanidei + O'Rourke & Associates (pg. BG-15), Ignite Sales, Inc. (pg. BG-15), Lending Solutions Consulting (pg. BG-16), Mitchell, Stankovic & Associates (pg. BG-18), Strategic Resource Management (SRM) (pg. BG-22), Visa USA, Inc. (pg. BG-24)



ACCESS SOFTEK, INC

ACCESS SOFTEK

727 Allston Way, Ste. C, Berkeley, CA 94710

P: (510) 848-0606

www.accesssoftek.com

Mark Barish

SVP, Sales & Business Development

According to FI Navigator, Access Softek holds the number two market position for number of mobile banking clients and number three position for enrolled mobile members. They set the standard for the digital banking landscape developing the first downloadable apps for mobile banking technology. Since that time, Access Softek has maintained a track record of innovation from biometric authentication to real-time fraud prevention and automated investing integrated directly into a financial institution's digital banking platform. Access Softek's biometric authentication software won the CUNA Technology Council "Best of Show" award in February, 2020. These are the latest steps in Access Softek's history of innovative digital banking firsts, which include the first app-based mobile banking; first web-based Personal Financial Management (PFM); and first triple play of app, WAP, and SMS banking. Since 2004, Access Softek has continued to deliver industry firsts to over 400 bank and credit union customers from its Berkeley, California headquarters. Learn more at AccessSoftek.com.

Service Areas: Mobile & Online Services, Online Fraud/Security, Retail Investments



ADLUMIN

1701 Rhode Island Ave. NW, Washington, DC 20036

P: (202) 352-8001

www.adlumin.com

Timothy J. Evans

SVP/Co-Founder

demo@adlumin.com

Adlumin Inc. is the leading security and compliance automation platform for the financial sector. The Adlumin team has a passion for technology and for solving the most difficult problems through the targeted application-to-data-science and compliance integration. Our mission is to add "luminosity" or visibility to every customer's network processes through real-time threat detection, analysis, and response to ensure sensitive data remains secure.

Service Areas: Data Processing, Network Security, Technology



AKUVO

435 Devon Park Dr., Bldg. 700, Wayne, PA 19087

P: (484) 364-5223

www.akuvo.com

Bill Bromback

SVP, Sales

bbromback@akuvo.com

We are an innovator in the field of data science. We source and integrate valuable market and business performance data, transforming it into cloud-based solutions by leveraging business rules automation, artificial intelligence, machine learning, and natural language processing. We create the opportunity for enhanced decision-making capabilities and business performance within the credit union industry.

Service Areas: Technology, Technology Consulting



ALLIED SOLUTIONS

2805 N. Dallas Pkwy., Ste. 300, Plano, TX 75093

P: (800) 826-9385

www.alliedsolutions.net

Amy Hearn

VP, Marketing & Communications

amy.hearn@alliedsolutions.net

Allied Solutions is one of the largest providers of insurance, lending, and marketing products to financial institutions in the United States. Allied Solutions uses technology based products and services customized to meet the needs of 4,000 clients along with a portfolio of innovative products and services from a wide variety of providers. Allied Solutions maintains over 15 regional offices and services centers around the country and is a subsidiary of Securian Financial Group, Inc.

Service Areas: Auto Recovery, Auto Remarketing, Gap Insurance



Corporate Federal Credit Union

ALLOYA SOLUTIONS

184 Suman Blvd., Ste. 400, Naperville, IL 60563

P: (800) 253-0053 F: (518) 292-3829

www.alloyacorp.org

Tim Bruculere

SVP, Membership

tim.bruculere@alloyacorp.org

Alloya provides critical cooperative services to over 1,600 member credit unions, including investment, financial, lending, and correspondent services. In conjunction with its wholly-owned CUSO, Alloya Solutions, LLC, Alloya leverages the power of aggregation to ensure its members remain competitive in today's market place. To learn more, visit www.alloyacorp.org.

Service Areas: Check Processing, Corporate Credit Union, Loan Participations



ALOGENT

35 Technology Pkwy. S, Ste. 200, Peachtree Corners, GA 30092

P: (678) 966-0844

www.alogent.com

Wendi Klein

VP, Marketing & Communications
marketing@alogent.com

Alogent provides proven, end-to-end check payment processing, enterprise content management, digital banking, and loan origination technologies to financial institutions, which currently includes more than 2,400 credit unions and community banks. Our solutions are versatile, scalable, user-friendly, and exceptionally stable. Because of our relentless focus on innovation, our clients consistently exceed their productivity, financial, and customer experience goals. Learn more about Alogent at www.alogent.com.

Service Areas: Check 21, Document Imaging, Online Banking



ALTAIR (DATA ANALYTICS DIVISION)

4 Crosby Dr., Bedford, MA 01730

P: (978) 441-2200 F: (978) 441-1114

www.altair.com/data-analytics/

Dylan Tancill

Director, Bank & Credit Union Team
dtancill@altair.com

The data analytics division of Altair (formerly Datawatch) has partnerships with more than 800 credit unions providing software and services for automated data preparation and predictive analytics. Common use cases include reconciliation, RPA, automating data pipelines, creating scorecards for originations, predictive modeling for marketing campaigns, churn, and fraud detection. Our team of data engineers and data scientists support analysts at credit unions across the nation on their use of Monarch (data prep) and Knowledge Studio (data science).

Service Areas: Consulting, Data Processing, Technology



AMERICAN CREDIT UNION MORTGAGE ASSOCIATION (ACUMA)

6907 University Ave., #331, Madison, WI 53562

P: (877) 442-2862

www.acuma.org

Tracy Ashfield

President
tashfield@acuma.org

The American Credit Union Mortgage Association brings together the shared real estate lending and financing interests of nearly 400 credit unions and CUSOs. ACUMA, a non-profit organization, focuses on education and networking for mortgage-lending credit unions through its events, website, and communications. Its member organizations include federal- and state-chartered credit unions and CUSOs, mortgage insurance companies, secondary market investors and investment banking firms, and technology companies operating in the field of mortgage banking.

Service Areas: Loan Originations Systems, Mortgages, Realtor Networks



ARCH MORTGAGE INSURANCE COMPANY

230 N. Elm St., Greensboro, NC 27401

P: (877) 642-4642 F: (800) 490-6757

www.archmicu.com

Tom Murphy

SVP, Credit Union Sales
tmurphy@archmi.com

Arch MI is a leading provider of mortgage insurance (MI) in the United States. Arch MI for Credit Unions has the MI industry's only dedicated nationwide credit union sales team and more than 25 years of experience serving our credit union customers. As a leading MI company, we offer the financial strength and risk management experience credit unions want in a partner. Our innovative solutions, like RateStarSM, RateStar BuydownSM, and the AMGC Community Program, can grow your membership and expand your origination opportunities.

Service Areas: Institutional Insurance, Mortgages



BAKER HILL CORPORATION

1320 W. City Center Dr., Ste. #300, Carmel, IN 46032

P: (317) 814-1294

www.bakerhill.com

Mike Horrocks

VP, Product Management
mike.horrocks@bakerhill.com

For over 35 years, Baker Hill has been a trusted advisor to its credit union clients. Baker Hill is focused on the financial services industry, delivering solutions that address lending and risk management, powered by sophisticated business intelligence.

Service Areas: Business Lending, CRM/MRM, Loan Originations Systems



BLEND

415 Kearny St., San Francisco, CA 94108

P: (650) 550-4810

www.blend.com

Brian Martin

Business Development
bmartin@blend.com

Blend is a Silicon Valley company that builds transformative technology for lenders. Blend's white-labeled platform delivers an intuitive application experience for borrowers, creating delight through advanced design and connectivity to consumer financial data. Downstream efficiencies for lenders are realized via machine learning and sophisticated architecture, while open APIs and off-the-shelf integrations to key origination systems make implementation fast and economically viable for lenders of all sizes. Blend's platform processed over \$1B in applications daily in 2018.

Service Areas: Technology, Technology Consulting

**BRICK & ASSOCIATES, INC.**

1400 Abbott Rd., Ste. 105, East Lansing, MI 48823
P: (800) 332-8188

www.brickinc.com

Bridget C. Balesky
Vice President
staff@brickinc.com

B&A provides over 600 Credit Unions with ALM, budgeting solutions, consulting, and second opinion ALM analyses. ALM analyses include instrument-level modeling of imported loans, shares and certificates, as well as investment imports with many bond accounting providers. ALM Outsourcing Reports or the in-house CU/ALM-ware System include the NCUA's NEV Supervisory Test, 5-year income simulation, NEV, non-maturity share valuation, contingency funding stress tests, what-ifs, and historical key ratios. CU/BUDGET-ware can produce strategic plans out to five years. Other services include: annual strategic conferences, board/ALCO education, papers, backtesting for validations, consulting, and model policies on ALM, investments, liquidity, concentration risk, and contingency funding plans. Investment Advisory Services are offered by Brick Capital Management.

Service Areas: Asset/Liability Management (ALM), Board Education, Strategic Planning

**BUSINESS ALLIANCE FINANCIAL SERVICES, LLC**

1500 N. 19th St., Ste. 600, Monroe, LA 71201
P: (318) 387-1132 F: (318) 387-2221

www.bafsilc.com

Richard Guillot
President/CEO
contact@bafsilc.com

BAFS is a full-service CUSO that offers a daily, interactive and cost effective approach to establishing and maintaining a commercial loan program utilizing both people and technology. Our intimate approach creates a working relationship that feels like you have your own in-house commercial loan underwriting, credit administration, loan review, and training departments; while our BLAST portal provides a state of the art software as a service platform to deliver exceptional products and services to the credit union's staff and members.

Service Areas: Business Lending, Employee Training, Technology

**C. MYERS CORPORATION**

8222 S. 48th St., Ste. 275, Phoenix, AZ 85044
P: (800) 238-7475

www.cmyers.com

Amanda Hohimer
Vice President
ahohimer@cmyers.com

C. myers has partnered with credit unions since 1991. Their philosophy is based on helping clients ask the right, and often tough, questions in order to create a solid foundation that links strategy and desired financial performance. They have the experience of working with over 550 credit unions, including 50% of those with more than \$1 billion in assets, and about 25% of those with more than \$100 million. C. myers helps credit unions differentiate and drive better decisions through facilitating more than 150 strategic planning, strategic leadership development, process improvement, and project management sessions each year, and providing ALM, liquidity, and other financial analyses.

Service Areas: Asset/Liability Management (ALM), Consulting, Strategic Planning

**CALLAHAN & ASSOCIATES**

1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036

P: (202) 223-3920

www.callahan.com

Victoria Taylor
Director, Marketing
vtaylor@callahan.com

Since 1985, Callahan & Associates has been the credit union company, providing strategic counsel to the industry through the power of data, best practice content, networking, and consulting services. More than 4,000 credit unions and industry suppliers rely on Callahan's resources to help develop competitive advantages and achieve strategic goals.

Service Areas: Benchmarking, Consulting, Strategic Planning

**CARROLL & ASSOCIATES, LLP**

205 De Anza Blvd., #13, San Mateo, CA 94402
P: (650) 888-3520

www.carrollcpas.net

Hal Carroll
Managing Partner
info@carrollcpas.net

We specialize in serving the needs of only one industry: credit unions. Our experience allows us to leverage our expertise and knowledge in providing best practices, insightful feedback, and meaningful solutions to your credit union

Service Areas: Audit/CPA, Consulting, Contract/Vendor Management

**CDP**

5755 New King Dr., Ste. #210, Troy, MI 48098
P: (248) 651-8602

www.securecdp.com

Nirav Doshi
CEO
nirav@securecdp.com

CDP makes digital transformation easy. Our people-first approach and industry-leading consulting and software help organizations in regulated industries through the complex process of digitizing documents, automating workflows, and improving customer and employee experiences. Our dedicated consultants provide support throughout the journey – improving IT infrastructures, leveraging custom-fit technologies to cut costs, increasing profitability, and making secure information management easy for customers and employees.

Service Areas: Compliance, e-Signatures, Technology Consulting



CLIFTONLARSONALLEN, LLP

109 N. Main St., Austin, MN 55912
P: (602) 604-3551 F: (612) 376-4850

www.claconnect.com

Bryan Mogensen

Principal

bryan.mogensen@CLAconnect.com

CLA exists to create opportunities for our clients, our people, and our communities through our industry-focused advisory, outsourcing, accounting, and consulting services. From identifying and mitigating risk, to merger and acquisition consulting and complying with regulations, CLA's experienced team guides clients through challenging times and helps position them for future success.

Service Areas: Audit/CPA, Compliance, Technology Consulting



CompuSource Systems, Inc.

*Credit Union Specialists
Since 1980*

COMPUSOURCE SYSTEMS, INC.

110 John Muir Dr., Amherst, NY 14228
P: (800) 295-9100 F: (716) 636-3711

www.css4cu.com

Gary Gonzales

President

info@css4cu.com

CompuSource Systems, Inc. specializes in core processing systems for small- and medium-sized credit unions. As a major nationwide supplier, CompuSource has distinguished itself by providing the highest reliability and support to its customers.

Service Areas: Data Processing



CO-OP FINANCIAL SERVICES

9692 Haven Ave., Rancho Cucamonga, CA 91730
P: (800) 782-9042 F: (909) 948-2629

www.co-opfs.org

Client Services

clientservices@co-opfs.org

CO-OP Financial Services is a payments and financial technology company whose mission is ensuring the success of the credit union movement. CO-OP payments solutions, engagement services, and strategic counsel help credit unions optimize member experiences to consistently provide seamless and personalized multi-channel offerings, while delivering secure, sophisticated fraud mitigation service. For more information, visit www.co-opfs.org.

Service Areas: ATM Networks, Mobile & Online Services, Shared Branching



CORNERSTONE ADVISORS, INC.

7272 E. Indian School Rd., Ste. 400, Scottsdale, AZ 85251

P: (480) 423-2030

www.cornstone.com

Scott Sommer

President/CEO

ssommer@cornstone.com

Cornerstone Advisors delivers consulting services, industry insights, and executive forums focused on helping credit unions improve profitability and elevate performance quickly and efficiently. We enable our clients to develop more meaningful business strategies, negotiate better vendor contracts, make smarter technology decisions, and strategically reengineer critical processes.

Service Areas: Consulting, Contract/Vendor Management, Performance Benchmarking



CORPORATE AMERICA CREDIT UNION

4365 Crescent Rd., Irondale, AL 35210
P: (205) 313-4300 F: (205) 313-3260

www.corpam.org

Lisa Coffey

Chief Innovation Officer

lcoffey@corpam.org

Corporate America Credit Union serves nearly 500 credit unions across the nation and seeks to add value to member credit unions by providing access to a comprehensive list of products and services. These include investments, liquidity solutions, and correspondent services such as ACH, item processing, and remote deposit capture. Our priority is serving the needs of our member-owners to help ensure their future success. For more information, call (800) 292-6242 or visit www.corpam.org.

Service Areas: Check 21, Corporate Credit Union, Institutional Investments



CORPORATE CENTRAL CREDIT UNION

6262 S. Lowell Pl., Muskego, WI 53150
P: (414) 425-5555

www.corpcu.com

Chris Felton

CEO

chris.felton@corpcu.com

Corporate Central Credit Union is a federally insured corporate credit union, providing innovative correspondent and transactional products, investment services, liquidity, and lending programs, as well as unparalleled commitment to its members. Corporate Central has been servicing over 350 credit unions and organizations throughout the United States since 1947.

Service Areas: Corporate Credit Union



CORPORATE ONE FEDERAL CREDIT UNION

8700 Orion Pl., Columbus, OH 43240
P: (614) 825-9313 F: (614) 825-9201
www.corporateone.coop

Paul Hixon

EVP, Chief Member Engagement Officer
phixon@corporateone.coop

Serving nearly 800 credit unions nationwide, Corporate One Federal Credit Union has been leading the way in providing premier investment, funding, and payment solutions for America's credit unions for 70 years. In addition to helping member credit unions grow their bottom line, manage cash effectively, and succeed in the faster-payments arena, Corporate One continues to nurture and grow its wholly owned CUSOs: Accolade Asset/Liability Advisory Services (balance sheet management), Lucro Commercial Solutions (business lending), and Sherpa Technologies (digital solutions).

Service Areas: Corporate Credit Union



CRIF SELECT CORPORATION

3330 Peachtree Rd. NE, Ste. 200, Atlanta, GA 30326
P: (800) 407-9985 F: (866) 682-6351
www.CRIFSelect.com

Jon Patton

SVP, Sales
j.patton@crif.com

CRIF Select makes indirect lending easy and helps you grow your business along the way. CRIF Select makes indirect lending the smart choice for lending institutions and auto dealers. Our turnkey auto finance and dealer revenue solutions combine easy-to-integrate technology with industry expertise to create even smarter business growth for everyone involved.

Service Areas: Auto, Indirect Lending, Loan Origination Systems



CU CAPITAL MARKET SOLUTIONS, LLC

7200 W. 132nd St., Ste. 240, Overland Park, KS 66213
P: (678) 960-2900
www.cucapitalmarketsolutions.com

Lewis Lester

CEO
llester@cucmsllc.com

CU Capital Market Solutions (CMS) is a CUSO and Registered Investment Advisor (RIA) that specializes in innovative capital market solutions, earnings and balance sheet optimization, and specialized assets and loan programs that are designed to enhance a credit union's ability to maximize earnings, grow assets, and expand net interest margin. CMS provides secondary capital, term funding, and overnight funding to qualified low-income designated credit unions. CMS also provides unique, approved, alternative asset products, USDA and SBA loan participations, and programs to all qualified credit unions. The CMS "Total Solution" has a proven track record of delivering the results that credit unions need to excel.

Service Areas: Asset/Liability Management (ALM), Consulting, Loan Participations



CU ENGAGE

450 Carillon Pkwy., Ste. 130, Saint Petersburg, FL 33716

P: (727) 698-9973

www.cuengage.com/consulting

James Guild

Co-Founder/Managing Partner
info@cuengage.com

CU Engage is redefining what it means to be consultants. consultants | A passionate team of industry experts helping credit unions set strategies and select partners with a focus on member experience and long-term relevance. We've successfully guided our credit union clients through over 350 strategic projects resulting in improved vendor relations, better member experiences, and over \$1 billion in savings and incentives. We help credit unions like yours with projects such as credit card and debit card processing, PIN network, VISA and MasterCard, online banking, mobile banking and bill pay, loyalty and rewards services, and technology. Ask to speak to one of our references today, call (727) 698-9973, or visit us online at: <https://www.cuengage.com/consulting/>.

Service Areas: Consulting, Contract/Vendor Management, Strategic Planning



CU MEMBERS MORTGAGE

14901 Quorum Dr., Ste. 800, Addison, TX 75001
P: (800) 607-3474
www.cumembers.com

Keith Kasmire
VP, Sales
keith.kasmire@homeloancu.com

Since 1982, CU Members Mortgage has provided mortgage lending solutions to credit unions, CUSOs, leagues and their members across the country. Our customized participation levels provide ample opportunities to earn income for your credit union, while providing the most popular loan programs for members. Advanced technology, specialized training, and marketing support help build a strong and secure mortgage department. For more information visit our website www.cumembers.com.

Service Areas: Lending, Mortgages, Mortgage Subservicing



CU REALTY SERVICES, LLC

11638 E. Four Peaks Rd., Scottsdale, AZ 85262
P: (800) 203-9014
www.curealty.com

Tina Powers
COO
tina@curealty.com

CU Realty Services is celebrating its 20th anniversary as the leading real estate technology CUSO for credit unions. Our turnkey real estate marketing platform, HomeAdvantage, helps credit unions reach, identify, and nurture home-buyer leads and close more purchase loans. Launched in 2000, CU Realty has worked with hundreds of credit unions and mortgage CUSOs nationwide and has given back over \$48 million in cash-back benefits to members. For more information, visit www.curealty.com.

Service Areas: Direct Marketing, Loyalty/Reward Programs, Mortgages



A PSCU Company

CU Recovery

26263 Forest Blvd., Wyoming, MN 55092
P: (877) 505-7352
www.curecovery.com

Bryan Moffitt
VP, Business Development
bryan@curecovery.com

CU Recovery, a PSCU Company, has worked with over 2,700 credit unions nationwide as a full-service collection agency, providing delinquency management services and collections training exclusively for credit unions. The loan service center provides first-party collection services to minimize loan loss by managing early stage delinquency.

Service Areas: Collections, Consulting, Employee Training



CU SOLUTIONS GROUP

38695 W. Seven Mile Rd., Ste. #200, Livonia, MI 48152
P: (800) 262-6285 F: (866) 475-4564
www.cusolutionsgroup.com

Lisa C. Rizk
Chief Revenue Officer/COO, MCULSC
Lisa.Rizk@CUSolutionsGroup.com

CU Solutions Group serves the credit union industry through technology, marketing, performance, and strategic advisory solutions. The organization is dedicated to helping its clients serve, grow and remain strong. Visit CUSolutionsGroup.com.

Service Areas: HR & Training, Member Services, Mobile & Online Services



CU STRATEGIC PLANNING

535 Dock St., Ste. 209, Tacoma, WA 98402
P: (253) 200-0418
www.creditunionstrategicplanning.com

Mike Beall
Chief Strategic & Advocacy Officer
mike@creditunionstrategicplanning.com

CU Strategic Planning works with credit unions that embrace their cooperative roots. We like to think of ourselves as a full-service strategy lab, helping credit unions realize their full potential, often by embracing a community development-oriented business model. Our services often start with strategic planning, can include research, development, and grant writing and run the gambit through the implementation of projects designed to expand services to members.

Service Areas: Consulting, Executive Recruitment, Strategic Planning



CU STUDENT CHOICE

1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036

P: (202) 536-2052 F: (202) 223-1311

www.studentchoice.org

Tracie McGetrick

VP, Business Development
tmcgetrick@studentchoice.org

Credit Union Student Choice is a CUSO that positions credit unions as leaders in education finance by offering a comprehensive solution that helps them deliver fair-value private education loans and corresponding financial education to students and families. To learn more, visit www.studentchoice.org.

Service Areas: Student Lending



CU*ANSWERS

6000 28th St. SE, Ste. 100, Grand Rapids, MI 49546

P: (800) 327-3478 F: (616) 285-5735

www.cuanswers.com

Scott Collins

EVP, National Sales & Marketplace
scollins@cuanswers.com

CU*Answers offers expertise in implementing technical solutions to operational needs, and is a leader in helping credit unions form strategic alliances and partnerships. CU*Answers provides a wide variety of services for credit unions including its flagship CU*BASE processing system (online and in-house) and Internet development services featuring It's Me 247 online and mobile banking. Additional services include document imaging solutions, web development, and network design and security. Founded 45+ years ago, CU*Answers is a 100% credit union-owned cooperative CUSO providing services to all credit unions.

Service Areas: Data Processing, Document Imaging, Online Banking



CUBUS SOLUTIONS

3049 Independence Dr., Ste. A, Livermore, CA 94551

P: (855) 394-3969

www.cubussolutions.com

Jim Berthelsen

SVP, Sales & Business Development
jim.berthelsen@cubussolutions.com

Cubus provides a powerful online banking platform that integrates online banking, payments and personal finance in one seamless user experience. Cubus also provides best of breed online applications such as e-alerts, e-statements, e-notices, rewards, remote deposit capture, funds transfer, loan acquisition, and loan servicing (payments and skips). Our solutions save money, increase convenience, and create new revenue streams. Headquartered in Livermore, CA, Cubus is a trusted solution provider with years of success with its credit unions.

Service Areas: eStatements, Loyalty/Reward Programs, Mobile & Online Services



CUES

5510 Research Park Dr., Madison, WI 53711

P: (608) 288-5320

www.cues.org

Tony Hill

SVP/Chief Marketing Officer
tony@cues.org

CUES is an international membership association dedicated to the talent development of credit union CEOs, directors, and future leaders. Our offerings, from our highly acclaimed institutes to an array of online services and progressive strategic solutions, are the premier professional development programs in industry today helping credit union leaders reach their greatest potential.

Service Areas: Associations, Board Education, Employee Training



CULA

9665 Granite Ridge Dr., Ste. 400, San Diego, CA 92123

P: (619) 516-3900 F: (619) 516-3910

www.cula.com

Mark Chandler

Business Development
BusinessDevelopment@cula.com

Credit Union Leasing of America (CULA) has been the leader in indirect vehicle leasing for credit unions for over 30 years. Founded in 1988, CULA provides best-in-class program assistance, analytics reporting, compliance support, dealer management tools, and member services. The CULA indirect vehicle leasing program empowers credit union innovators to diversify their existing loan portfolios, improve yield, and expand member services.

Service Areas: Auto Leasing, Auto Remarketing, Indirect Auto Lending



CUNA MUTUAL GROUP

P.O. Box 391, Madison, WI 53701

P: (800) 356-2644

www.cunamutual.com

Robert Trunzo

President/CEO
robert.trunzo@cunamutual.com

CUNA Mutual Group was founded in 1935 by credit union pioneers and our commitment to their vision continues today. We offer insurance and protection for credit unions, employees, and members; lending solutions and marketing programs; TruStage branded consumer insurance products; and investment and retirement services to help our customers succeed.

Service Areas: Institutional Insurance, Lending, Member Insurance



CUNEXUS SOLUTIONS

50 Old Courthouse Sqre., Ste. 300, Santa Rosa, CA 95404

P: 877-509-2089

www.cunexus.com

info@cunexus.com

Cunexus is first-to-market with a proven technology that beautifully and completely addresses the need for a personalized, on-demand borrowing experience. While competitors remain focused on streamlining the loan application process, the Cunexus automation platform completely eliminates it, providing ultimate transparency and a delightfully simple 10-second loan activation experience. Benefiting from leading-edge features and innovative partnerships, Cunexus clients report strong growth and performance, experiencing significant gains in efficiency, loan volume, and customer experience. Cunexus serves over 100 client institutions, representing nearly \$200 billion in combined assets and 11 million U.S. consumers. Their platform produces over \$9 million in approved loan requests daily.

Service Areas: Online Loan Applications, Business Lending



CUSO FINANCIAL SERVICES, LP

10150 Meanley Dr., 1st Fl., San Diego, CA 92131

P: (858) 530-4440 F: (858) 882-6593

www.cusonet.com

Tami Cain

Executive Director, Business Development
tcain@cusonet.com

Established in 1997, CUSO Financial Services specializes in placing and supporting investment programs inside credit unions. Through our partnerships, we provide customized investment and insurance solutions to over 185 credit unions across the country. With our sister broker-dealer, Sorrento Pacific Financial, we've grown to more than \$30 billion in assets under administration. Our focus is on providing leading wealth management services including the best tools, technology, resources, and customized solutions to support credit union growth, both by assisting members in achieving their financial goals and deepening the relationship through every touchpoint

Service Areas: Member Financial Planning, Member Retirement Planning, Retail Investments



DEFI SOLUTIONS

1500 Solana Blvd., Bldg. 6, 4th Fl., Westlake, TX 76262

P: (800) 926-6750 F: (817) 886-3649

www.defisolutions.com

Charles Sutherland

Chief Strategy Officer
clewis@defiSOLUTIONS.com

defi SOLUTIONS partners with credit unions, captives, banks, and finance companies of all types and sizes to help lenders transform their operations. defi provides solutions across all elements of the lending lifecycle – digital engagement, originations, servicing, loan and lease care, lease maturity management, remarketing and analytics – and empowers both lender and consumer to do business at any time, from any place. defi's technology-enabled business process outsourcing services enable lenders to grow their businesses and provide a set of capabilities aligned to the step changes they face. These services offer what a credit union needs today with options to configure for future capabilities and needs. defi SOLUTIONS combines the expertise of defi SOLUTIONS and the former Sagent Auto Lending with the backing of Warburg Pincus, Bain Capital Ventures, and Fiserv.

Service Areas: Auto Remarketing, Lending, Loan Origination Systems



DOEREN MAYHEW

305 W. Big Beaver Rd., Troy, MI 48084

P: (248) 244-3049 F: (248) 273-6842

www.doeren.com

Bob Parks

Shareholder, Financial Institutions Group
parks@doeren.com

For more than 40 years, our Financial Institutions Group has dedicated itself to the industry serving hundreds of credit unions across the nation with effective external and internal auditing, IT assurance, Enterprise Risk Management (ERM), lending portfolio reviews, mergers and collaborations, and other advisory services. Drawing on our experience, we apply our expertise to assist in assessing opportunities, managing risk and delivering value to credit union stakeholders.

Service Areas: Audit/CPA, Enterprise Risk Management (ERM), Mergers



DOLLAR ASSOCIATES, LLC

194 Narrows Dr., Ste. 104, Birmingham, AL 35242

P: (205) 991-1525

www.dollarassociates.com

Dennis Dollar

Partner
ddollar@dollarassociates.com

Dollar Associates is a credit union consulting firm specializing in FOM issues, community charters, merger support, underserved area expansions, regulatory compliance, strategic planning, executive recruiting, board and management training, staff education, and governmental relations. Working with both credit unions and the organizations that serve them, Dollar Associates offers regulatory, public policy, and strategic and management expertise from recognized industry leaders with personal attention and competitive rates.

Service Areas: Consulting, Mergers, Strategic Planning



EASTERN CORPORATE FEDERAL CREDIT UNION (EASCORP)

35 Corporate Dr., Ste. 300, Burlington, MA 01803
P: (781) 933-9950 F: (781) -505-9824
www.eascorp.org

Jane Melchionda
President
jmelch@eascorp.org

Founded in 1978, EasCorp, together with its subsidiary, Vertifi Software, ensures that its credit union members have access to cutting-edge, value-added services that not only meet, but also exceed their expectations. These include deposit, loan, and investment services; ALM services; ACH processing; RDC solutions; cash management services; and statement rendering.

Service Areas: Corporate Credit Union



EDOC INNOVATIONS

1197 Exchange St., Ste. 1, Middlebury, VT 05753
P: (800) 425-7766 F: (435) 657-2989
www.edoclogic.com

Joseph Lao
Manager, Sales & Market Development
jlao@edoclogic.com

eDOC Innovations is a nationwide leader in mobile enterprise digital transaction management software. For more than 25 years, eDOC Innovations has been designing easy to use solutions for credit unions that reduce overhead, increase operational efficiency, automate and manage workflow to eliminate paper processes and provide mobile conveniences for their members. eDOC Innovations leading solutions, eDocLogic Suite, CheckLogic Suite, and eDOCSignature, seamlessly integrate with existing applications to remove friction in digital transactions and can be deployed on premise or in software as a service model. eDOC products include solutions for remote mobile and in-branch closings, mobile eSigning, digital asset lifecycle management, check processing, intelligent and interactive form automation, remote deposit capture, electronic statements, and more.

Service Areas: Document Imaging, e-Signatures, Remote Deposit Capture (RDC)



ELAN FINANCIAL SERVICES

200 S. 6th St., EP-MN-L16C, Minneapolis, MN 55402
P: (612) 973-2033
www.cupartnership.com

Chris Draack
VP, National Sales Director
christopher.draack@elanfs.com

As America's leading agent credit card issuer, Elan serves over 250 active credit union partners. For over 50 years, Elan has offered an outsourced partnership solution, providing institutions the ability to earn a risk-less revenue stream with a competitive credit card program - all at no cost. Elan's base of more than 2,000 employees are dedicated to helping credit union clients reduce costs and risks associated with managing and growing their credit card portfolios. For more information, visit www.cupartnership.com.

Service Areas: Card Portfolio Management, Credit Cards



EXTENSIA FINANCIAL, LLC

9301 Corbin Ave., Ste. 1200, Northridge, CA 91324
P: (800) 894-8328 F: (818) 836-6413
www.extensiafinancial.com

Brianna Vaughan
VP, Operations
bvaughan@extensiafinancial.com

Extensia Financial is one of the most seasoned CUSOs focused on commercial real estate and servicing. Established in 1998, Extensia is a customer service-driven organization connecting credit unions with commercial real estate brokers, commercial mortgage brokers, and high-net-worth investors through participation lending. Extensia is actively seeking credit unions wishing to invest in commercial real estate lending opportunities from \$2 million to \$15 million to present to our investors. To learn more visit www.extensiafinancial.com or follow Extensia on LinkedIn.

Service Areas: Business Lending, Loan Participations, Mortgage Subservicing



EQUIFAX, INC.

1550 Peachtree St., H36., Atlanta, GA 30309
P: (978) 658-5910
www.equifax.com/business/solutions-credit-unions

Tony Marinella
Sales Manager
anthony.marinella@equifax.com

Equifax helps credit unions optimize member household growth across all product types and at every stage of the household lifecycle to help you identify and retain more members, find and close high quality loans, and better assess account risk to minimize exposure and losses. For more information, visit www.equifax.com/business/solutions-credit-unions or call 1-800-879-1025.

Service Areas: Lending, Marketing, Performance Benchmarking

Filene Research Institute

FILENE RESEARCH INSTITUTE

1010 E. Washington St., Ste. 306, Madison, WI 53703
P: (608) 661-3740
www.filene.org

Maureen McCrone
Membership Manager
maureenm@filene.org

Filene Research Institute strengthens organizations through innovative research and incubation to improve consumer financial well-being. As an independent cooperative finance think tank, Filene's membership network connects a community of leaders and bright minds to change lives through innovation, truth, and cooperation. In addition to delivering cutting-edge, actionable academic research, Filene also provides incubators to test and scale solutions, events to spark organizations into action, and advisory services to help accelerate and implement innovation. For more information, visit filene.org and @fileneresearch.

Service Areas: Credit Union Research, Consulting, Strategic Planning



FINASTRA

744 Primera Blvd., Ste. 2000, Lake Mary, FL 32746

P: (800) 989-9009 F: (407) 829-6715

www.finastra.com/communitymarkets

Business Development Team

BDR@finastra.com

Formed in 2017 by the combination of Misys and D+H, Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses, and communities. We offer solutions for retail banking, transaction banking, lending, and treasury and capital markets. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top 100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed, and consumed in financial services to evolve with the changing needs of customers. Learn more at finastra.com.

Service Areas: Data Processing, Loan Originations Systems, Mobile & Online Services



FIS

11601 Roosevelt Blvd. N, St. Petersburg, FL 33716

P: (727) 227-5783 F: (727) 556-9051

www.fisglobal.com

Keith E. Nolan

VP, Credit Union Community & Alliance Sales

keith.nolan@fisglobal.com

FIS is advancing credit unions and the member experience. Our history of partnership with credit unions and in-depth knowledge of the credit union marketplace spans over 40 years. We are dedicated to creating best-in-class credit union and member experiences through a direct, trusted partnership that delivers shared success. Let's continue taking action together and help you meet member needs with our integrated and modernized payments solutions, core platforms, and dedicated servicing. For more information about FIS & credit unions, please visit www.fisglobal.com/cu, call (877) 776-3706, or email getinfo@fisglobal.com.

Service Areas: Credit Card Processing, Data Processing, Mobile & Online Services



FISERV

255 Fiserv Dr., Brookfield, WI 53045

P: (262) 879-5000 F: (610) 233-4015

www.fiserv.com

getsolutions@fiserv.com

Fiserv, Inc. (NASDAQ: FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover cloud-based point-of-sale solution. Fiserv is a member of the S&P 500 Index and the FORTUNE 500, and is among the FORTUNE Magazine World's Most Admired Companies. Visit fiserv.com and follow on social media for more information and the latest company news.

Service Areas: Operations, Technology



FRANKLIN MADISON

801 Crescent Centre Dr., Ste. 500, Franklin, TN 37067

P: (615) 764-2707

www.franklin-madison.com

Andrea Heger

SVP, Sales & Client Services

aheger@franklin-madison.com

An industry pioneer with nearly 50 years of experience, Franklin Madison builds financial security for individuals and families by delivering industry-leading insurance products and marketing services through its credit union partners. Franklin Madison helps generate increased loyalty and incremental revenue for more than 3,500 financial institutions. Based in Franklin, TN, Franklin Madison has approximately 200 employees. For more information, visit franklin-madison.com or follow us @frnklnmadison and LinkedIn.

Service Areas: Direct Marketing, Marketing, Member Insurance



Protecting Relationships. Providing Choice.

FROST FINANCIAL SERVICES, INC.

8829 Chapel Square Dr., Cincinnati, OH 45249

P: (888) 753-7678 F: (513) 697-9383

www.frostinsure.com

Phil Markwell

Partner

pmarkwell@frostinsure.com

The VisualGAP web application can help credit unions better serve member needs and maximize fee income opportunities through the power of menu selling. Frost is the largest independent GAP administrator in the credit union market and serves the needs of more than 1,150 lenders nationwide.

Service Areas: Auto Buying Service, Gap Insurance, Member Insurance



GBQ PARTNERS, LLC

230 West St., Ste. 700, Columbus, OH 43215

P: (614) 473-5272

www.gbq.com

Scott H. Runyan

Director

srunyan@gbq.com

With over 219 associates and offices in Ohio and Indiana, GBQ provides proactive audit, compliance, IT, and management consulting services to the credit union industry. We have a team of professionals who exclusively serve credit unions, offering a diversity of expertise, background, and education to our clients. At GBQ we empower the growth of our credit union clients

Service Areas: Audit/CPA, Compliance, Technology Consulting



GENWORTH MORTGAGE INSURANCE

8325 Six Forks Rd., Raleigh, NC 27615

P: (800) 444-5664

www.mi.genworth.com

Melissa Lineberry

Segment Manager

Melissa.lineberry@genworth.com

The Genworth Mortgage Insurance story begins with you and your business. Since 1981 we've been understanding what you need so we can help you understand what you need so we can help you manage your business better by delivering what's best. The best products. The best service. And the best solutions; the you-centric solutions that matter.

Service Areas: Lending, Consulting, Mortgages



GLIA

30 W. 21st St., 4th Fl., New York, NY 10010

P: (917) 771-0102

www.glia.com

John Fernandez

SVP, Marketing

john.fernandez@glia.com

Glia provides digital customer service technology that is reinventing how credit unions support members online. Glia's location-independent solution enriches member touchpoints on web, mobile, or phone calls with communication choices (from messaging to video chat), on-screen collaboration, and personalized experiences. Credit Unions such as PSECU, Members 1st FCU, and others use Glia today to decrease member effort, increase satisfaction, and improve conversions.

Service Areas: CRM/MRM, Technology



GREENPATH FINANCIAL WELLNESS

36500 Corporate Dr., Farmington Hills, MI 48331

P: (248) 994-8755

www.greenpath.org

Mandy Meinecke

Manager, Business Development

marketdevelopment@greenpath.com

GreenPath Financial Wellness, a national non-profit since 1961, believes that everyone deserves the opportunity to pursue their dreams – whatever they may be. Financial wellness is fundamental to that opportunity. GreenPath has been working in collaboration with the Credit Union National Association to serve America's credit unions for more than 10 years, and has formal partnerships with over 500 credit unions across the country to empower financial health among their members.

Service Areas: Employee Benefits & Compensation, Financial Literacy



Hauser
Jones & Sas

CERTIFIED PUBLIC ACCOUNTANTS
& TRUSTED ADVISORS

HAUSER JONES & SAS

10940 NE. 33rd Pl. #100, Bellevue, WA 98004

P: (425) 457-8022 F: (425) 889-1178

www.hauserjonesandsas.com/industry-expertise/financial-institutions/credit-unions/

Roger A. Jones, CPA

Partner

rjones@hauserjonesandsas.com

Hauser Jones & Sas CPAs serves the audit, tax, internal audit, and regulatory compliance needs of credit unions and CUSOs with a team of over 25 professionals. For 35 years and counting, we have helped credit unions and CUSOs of all sizes succeed while helping the people who manage and oversee credit unions thrive in their positions. We currently serve more than 65 credit unions and CUSOs throughout WA, OR, ID, MT, AK, and CA.

Service Areas: Audit/CPA, Compliance, Mergers



HUMANIDEI + O'ROURKE & ASSOCIATES

2855 E. Guasti Rd., Ste. 202, Ontario, CA 91761
P: (800) 394-1918 F: (650) 589-8749
www.orourkeconsult.com

Jill Nowacki
President/CEO
Jill@humanidei.com

Humanidei + O'Rourke have come together to form the single greatest asset for credit unions in the war for talent. We work with credit unions to develop human capital strategies that grow your business by attracting, developing, and retaining top talent to make credit unions the top choice for employees and volunteers in today's world.

Service Areas: Consulting, Executive Recruitment, Strategic Planning



IGNITE SALES INC

14755 Preston Rd., Ste. 400, Dallas, TX 75254
P: (972) 528-5050
www.ignitesales.com

Whitney Loe
Director, Business Development for Credit Unions
wloe@ignitesales.com

Ignite Sales is changing the way retail banks engage with customers, service their customers, and measure the results of their efforts. Using embedded predictive analytics, Ignite's solution discovers and fulfills customer financial needs, resulting in a more than 38% increase in customer satisfaction and an 100% compliant and consistent conversation. Ignite's patented technology is used by many of the top banking institutions in the country. Ignite is a two-time winner of Barlow Research Associates' Monarch Innovation Award, The Big Innovation Award for Business Intelligence, and The Stevie Award for Marketing & Sales Intelligence. Ignite Sales is headquartered in Dallas, TX. Visit us at www.ignitesales.com.

Service Areas: Performance Benchmarking, Strategic Planning, Technology



INTEGRATED MEDIA MANAGEMENT (IMM)

2 City Hall Plaza, Rahway, NJ 07065
P: (800) 836-4750
www.immonline.com

Michael Ball
VP, Markets & Strategy
info@immonline.com

For over 23 years, IMM has been the only eSign vendor to exclusively serve the unique eSignature needs of financial institutions. Today, more than 1,150 financial institutions use IMM's advanced solutions to enhance the member experience, transform back-office processes, and drive down operating costs.

Service Areas: Check 21, Lending, Technology



IWS

5901 Broken Sound Pkwy. NW, Ste. 400, Boca Raton, FL 33487
P: (561) 981-7000 F: (561) 981-7048
www.iwsgroup.com

Eric Wikander
President
ewikander@iwsgroup.com

IWS is a leading provider of VSA/MBI protection and GAP to credit unions nationwide. IWS provides vehicle protection solutions and peace of mind for credit union members that go above and beyond products to include world class service after the sale. The company's proven success in the industry is based on their Value Based Training program which educates credit union manager and staff on performance improvement as well as product knowledge.

Service Areas: Auto, Auto Buying Service, Gap Insurance



JACK HENRY & ASSOCIATES

663 W. Hwy. 60, P.O. Box 807, Monett, MO 65708
P: (888) 774-2265 F: (866) 283-5404
www.jackhenry.com

Tracy Almquist
Senior Marketing Manager
talmquist@jackhenry.com

Jack Henry understands that impeccable service starts with us, empowers our customers, and ultimately enhances your member experience. We serve credit unions looking to simplify day-to-day processes. The college student who expects on-the-go account access. The small business owner searching for better tools to process payments. We all seek simple, accessible, consistent, and secure solutions for financial management. Through an exceptional service culture that was founded on integrity, trust, doing the right thing, and doing whatever it takes, we confidently lead our customers to success. Whether you want to drive efficiencies, improve compliance, better integrate your platforms, customize your systems, or change operating environments, we offer the proven technology and unmatched support to transform your businesses and move you forward

Service Areas: Credit Card Processing, Debit Card Processing, Online Banking



KORN FERRY

1700 K St. NW, Washington, DC 02036
P: (800) 633-4410
www.kornferry.com

Mike Juratovac
Market Leader, North America Financial Services Professional
Mike.Juratovac@KornFerry.com

Korn Ferry is a global organizational consulting firm, synchronizing strategy and talent to drive superior performance for our clients. No one knows more about aligning talent and organizational strategies than Korn Ferry. With our unique expertise, we can help you release the power of your collective genius and drive superior performance.

Service Areas: Consulting, Employee Benefits & Compensation, Executive Recruitment



LENDERCLOSE

3001 Westown Pkwy., Ste. 200, West Des Moines, IA 50266

P: (855) 525-6730

www.lenderclose.com

Allen Jingst

SVP, Sales

ajingst@lenderclose.com

The LenderClose proprietary, technology-focused lending platform injects speed and efficiency into the lending process, greatly enhancing the borrowing experience. We are a rapidly-growing company focused on helping credit unions keep lending local through innovative workflows and process automation. Obsessive about the end-user experience, LenderClose works closely with our users for continuous improvement, generating elegant interactions for both lenders and borrowers. Visit www.lenderclose.com for a demo and follow us on LinkedIn and Twitter @LenderClose.

Service Areas: Loan Originations Systems, Mortgage Processing, Technology



LENDERSELECT
MORTGAGE GROUP

LENDERSELECT MORTGAGE GROUP

804 Moorefield Park Dr., Ste. 102, Richmond, VA 23236

P: (804) 977-2393

www.lenderselectmortgage.com

Tracy Marks

President

tracymarks@lenderselectmortgage.com

LenderSelect Mortgage Group is a full-service mortgage provider committed to empowering community lenders with the necessary tools for growing a profitable mortgage platform. As a Fannie Mae, Freddie Mac, and Ginnie Mae approved lender, LenderSelect's collaborative approach offers community lenders the benefits of directly offering mortgages, without increased overhead costs or risk. Customized to individual community lender needs, LenderSelect's model offers financial institutions maximum return on their investment by increasing borrower retention, production, and profitability, while ensuring compliance oversight

Service Areas: Compliance, Mortgages, Mortgage Processing



LENDING SOLUTIONS CONSULTING, INC

2250 Point Blvd., Ste. 325, Elgin, IL 60123

P: (877) 915-7675

www.rexcuadvice.com

Bill Hultstrand

VP, Business Development

sales@rexcuadvice.com

Lending Solutions Consulting, Inc. (LSCI) is the industry leader in providing training and consulting services to credit unions across North America. Rex Johnson founded the University of Lending, a comprehensive five-day lending school in 1996. He and his team of experts have since trained over 30,000 credit union employees, helping credit unions achieve dramatic improvements in their loan yields, ROAs, and member service practices. In addition to the University of Lending, LSCI offers onsite consulting, portfolio analysis, and our newest service: Smart Loan Audit.

Service Areas: Consulting, Employee Training, Strategic Planning



LENDING SOLUTIONS, INC. (LSI)

2200 Point Blvd., Ste. 110, Elgin, IL 60123

P: (888) 574-6572

www.belivelsi.com

Tyler Miller

Director of Marketing

t.miller@belivelsi.com

In 1994, three friends, Mark Johnson, Phil Stewart, and Rex Johnson shared a vision to create a new way for financial service companies to connect people with people. They believed then, as they still do today, that leveraging technology in order to enable conversations, nurtures loyalty. This foundation is the strength which continues to guide who we are, what we believe, and how we connect with people. To this day, it drives our passion to deliver flexible solutions and remarkable service for our clients.

Service Areas: Call Centers, Member Services, Lending

LIGHTSTREAM

LIGHTSTREAM

179 W. Broad St., Lansdale, PA 19446

P: (267) 638-6001

www.thelightstreamgroup.com

Jim Gillen

Director, Business Development

j.gillen@thelightstreamgroup.com

Lightstream is a full-service agency that helps credit unions across the nation accomplish more with their marketing budget. We develop strategies that build brands, create and deepen relationships, and improve efficiencies. No retainers. No long-term contracts. No markups. Only results.

Service Areas: Marketing, Mobile & Online Services, Professional Services & Consulting



LILLIE & COMPANY

801 W. Cherry St., Ste. 100, Sunbury, OH 43074
P: (740) 965-2294
www.lilliecpa.com

Steve Lillie

Partner
stevelillie@lilliecpa.com

Lillie & Company was founded in 2003 to serve credit unions as an industry-specific audit firm. The value of partnerships is our deep knowledge of the credit union industry. In addition to providing quality audits, we take a holistic view of your credit union and offer expert advice and consulting services to help your business thrive. In addition to our core services of annual and compliance auditing, we can assist you with mergers, field of membership expansions, defined benefits packages, ALM & AML model validations, balance sheet optimization, and much more. Contact us and we'll be happy to discuss your needs.

Service Areas: Audit/CPA, Compliance, Mergers



MADISON INVESTMENT ADVISORS

550 Science Dr., Wisconsin, WI 53711
P: (608) 274-0300
www.madisonadv.com

Bob Lindner

VP/Director, Credit Union Business Development
bobl@madisonadv.com

Madison's Credit Union Investment Management Services provide clients with the opportunity for enhanced portfolio yields and earnings through risk management and portfolio optimization. We offer investment advisory services, and provide investment solutions for total benefits pre-funding and charitable donation accounts. As a fiduciary, we deliver objective, fee-based advisory services (commission-free) that fit within clients' balance sheet risk profiles.

Service Areas: Employee Benefits & Compensation, Institutional Investments



MARQUIS

5208 Tennyson Pkwy., Ste. 120, Plano, TX 75024
P: (800) 365-4274
www.gomarquis.com

John Kassing

Chief Revenue Officer
johnk@gomarquis.com

Marquis, a financial services market leader, provides marketing and compliance software and expertise to assemble, analyze, and act on your data. We give you the confidence and insight to make informed decisions, achieve your vision and deliver measurable results. Marquis assembles data sources and provides the tools and expertise to analyze and understand customer and member relationships and opportunities. Leverage the strength of our technology, consultants, analysts, and creative services to extend your reach.

Service Areas: Direct Marketing, CRM/ MRM, Marketing



MEMBER ACCESS PROCESSING

20829 72nd Ave. S, Ste. 600, Kent, WA 98032
P: (206) 787-1600
www.maprocessing.com

Robert Long

Chief Revenue Officer
bob.long@maprocessing.com

Member Access Processing (MAP) is the nation's only aggregator of the Visa debit processing service platform for credit unions. MAP's special role in the marketplace provides our client credit unions the unique opportunity to leverage the technology, security, and service of Visa for their members.

Service Areas: ATM Processing, Credit Card Processing, Debit Card Processing



MEMBER DRIVEN TECHNOLOGIES

30230 Orchard Lake Rd., Farmington Hills, MI 48334
P: (586) 698-1319
www.mdtmi.com

Gary Lee

Chief Client Officer
glee@mdtmi.com

MDT hosts the Episys core platform from Symitar® to provide credit unions with a private cloud alternative for core processing and IT needs. The CUSO's service-first, hybrid approach to outsourcing enables credit unions to boost efficiencies and security and reduce costs while maintaining a high level of control.

Service Areas: Data Processing, IT Outsourcing, Technology



MEMBER FIRST MORTGAGE, LLC

616 44th St. SE, Grand Rapids, MI 49548
P: (616) 538-1818 F: (866) 441-5838
www.memberfirstmortgage.com

Dave Clark

Senior Account Executive
davec@memberfirstmortgage.com

Discover the benefits of partnering with a credit union-owned mortgage CUSO. At Member First Mortgage (MFM), we are focused on bringing innovative mortgage solutions to our credit union partners to enhance member experience and enable credit unions to achieve their goals. Customize your experience with a variety of unique partnership options available.www.discovermfm.com.

Service Areas: Mortgages, Mortgage Processing, Mortgage Subservicing



MERIDIANLINK, INC.

1600 Sunflower Ave., #200, Costa Mesa, CA 92626
P: (866) 702-5561 F: (714) 708-6956

www.meridianlink.com

Ted Gilkey

SVP, Sales
info@meridianlink.com

MeridianLink, developer of the industry's first web-based multi-channel account opening and loan origination platform, is a leading provider of enterprise business solutions for over 1,300 financial service organizations. The company's passion for excellence is reflected in its web-based credit reporting, loan origination, digital application portal, and new account opening/deposit technologies, which all enjoy solid reputations as being cutting edge, reliable, and affordable. MeridianLink is committed to creating smart solutions that deliver real value.

Service Areas: Lending, Loan Originations Systems, Online Loan Applications



MITCHELL, STANKOVIC & ASSOCIATES

P.O. Box 60949, Boulder City, NV 89006
P: (855) 362-2002 F: (855) 362-2002

www.mitchellstankovic.com

Zachary Christensen

Director, Communications & Digital Marketing
info@mitchellstankovic.com

Mitchell, Stankovic & Associates (MSA) is a strategic consulting firm specializing in the credit union industry. Our work seeks to increase consumer impact, market relevance, and modernize business practices from board governance to CEO and leadership transitions. We are trusted advisors, industry thought leaders and believe that making a difference is our highest priority demonstrated by our long term relationships and stellar reputation. The Underground Collision initiative is a brainchild of MSA. The Underground has a simple goal: Create an intimate environment for authentic dialogue, as we believe the energy of focused debate will echo beyond the moment and become a catalyst for change. MSA partners volunteer their time, giving back to the industry in the spirit of people who help people.

Service Areas: HR, Strategic Planning



MYCUMORTGAGE

3560 Pentagon Blvd., Ste. 301, Beavercreek, OH 45431

P: (877) 912-8009 F: (937) 912-8184

www.mycumortgage.com

Tonya Coon

President
TCoon@myCUMortgage.com

myCUMortgage offers comprehensive products and services that empower partner credit unions to be great mortgage lenders. Credit unions partnering with myCUMortgage benefit from originations, processing, underwriting, servicing, secondary market access, and a full suite of conventional and government products. This is How We Mortgage! Equal Housing Opportunity. NMLS#565434

Service Areas: Mortgages, Mortgage Processing, Mortgage Subservicing



The National Voice of the State Credit Union System

NASCUS

1655 N. Fort Myer Dr., Ste. 650, Arlington, VA 22209
P: (703) 528-8351 F: (703) 528-3248

www.nascus.org

Doug McGuckin

VP, Corporate Affairs
doug@nascus.org

The National Association of State Credit Union Supervisors (NASCUS) is the primary resource and voice of the state governmental agencies that charter, regulate, and examine the nation's state-chartered credit unions. NASCUS' membership is made up of state-chartered credit unions, state regulators, and other supporters of the state credit union system. NASCUS is the only organization dedicated to the defense and promotion of the state credit union charter and the autonomy of state credit union regulatory agencies. To learn more about NASCUS, visit www.nascus.org.

Service Areas: Associations



National Cooperative Bank

NATIONAL COOPERATIVE BANK

2011 Crystal Dr., Ste. 800, Arlington, VA 22202
P: (772) 597-2356 F: (772) 597-2357

www.ncb.coop

Bill Stewart

Vice President
wstewart@ncb.coop

National Cooperative Bank (NCB) is a leading provider of banking products and services to cooperative enterprises across the United States. Given our shared cooperative roots, credit unions and NCB have had a mutually beneficial relationship since NCB's inception. We currently work with over 800 credit unions, leagues, and CUSOs nationwide offering competitive deposit, cash management, and correspondent banking services.

Service Areas: Corporate Credit Union, Loan Participations, Online Banking



NAVIGATOR LENDING SOLUTIONS, A DIVISION OF LHFS, INC.

10509 Professional Cir., Ste. 201, Reno, NV 89511
P: (727) 536-2000

www.navpros.com

Lorraine Lachapelle

Senior Vice President
sales@navpros.com

Navigator Lending Solutions (NavPros) provides outsourcing solutions for your mortgage operation and offers a full suite of mortgage products that can expand your offering without bothering your processing team. We conduct our business in a manner that fulfills our promise of mutual trust, respect, and superior service providing flexible solutions for Credit Union and CUSOs.

Service Areas: Mortgages, Mortgage Processing, Mortgage Subservicing



NCINO, INC.

6770 Parker Farm Dr., Ste. 300, Wilmington, NC 28405

P: (910) 444-2255

www.ncino.com

Chris Soule

Director, Business Development
Chris.soule@ncino.com

nCino is the worldwide leader in cloud banking. Its Bank Operating System improves employee efficiency while enhancing the customer experience for onboarding, loans, and deposits across all lines of business. Transforming how financial institutions operate through innovation, reputation, and speed, nCino works with more than 1,100 financial institutions globally whose assets range in size from \$30 million to \$2 trillion. A proven leader, nCino is part of the Forbes Cloud 100 and was named the No. 1 commercial loan origination system by Aite Group. Follow @nCino or visit www.ncino.com.

Service Areas: CRM/MRM, Loan Originations Systems



Your Advocate for High-Risk Technology Initiatives

NEXT STEP

6000 Metrowest Blvd., Ste. 107, Orlando, FL 32825

P: (407) 926-8250

www.nextstepinc.com

Linda Vick

Executive Vice President
lvick@nextstepinc.com

Next Step is a specialized consulting firm. Our services include strategic technology assessments, vendor RFPs, system evaluations and selections, vendor contract negotiations, conversion management, merger and acquisition management, and high impact process improvement. We have over 30 consultants focused on these specific services. Our emphasis is on core systems, digital banking solutions, loan origination systems, ATM/debit processing solutions, credit card processing solutions, financial/accounting systems, and other key ancillary systems. We help credit unions not only select the right systems but also achieve the best vendor agreements, outstanding conversions, immediate positive member impact, and the greatest efficiency from the new technology.

Service Areas: Consulting, Technology, Technology Consulting



OM Financial Group

OM FINANCIAL GROUP

125 Metro Center Blvd., Ste. 3002, Warwick, RI 02886

P: (617) 526-8243 F: (401) 233-1807

www.om-financial.com

Bruce Smith

Executive Benefit Consultant
bsmith@om-financial.com

OM Financial Group is an independent financial services company with offices located throughout the country. OM pioneered collateral assignment split dollar programs for the credit union industry and continues to specialize in helping credit unions offer competitive and cost-effective supplemental executive retirement plans (SERPs) which are designed to reward and retain key employees.

Service Areas: HR



Say YES to more automotive loans.

OPEN LENDING

901 S. Mopac Expy., Bldg. 1, Ste. 510, Austin, TX 78735

P: (512) 892-0400

www.openlending.com

John Flynn

President/CEO
info@openlending.com

Open Lending provides automated lending services to financial institutions throughout the United States. The company specializes in loan analytics, risk-based pricing, risk modeling, and automated decision technology for automotive lenders. Its proprietary software, Lenders Protection, is an auto lending enablement platform utilizing proprietary data and advanced decisioning analytics that provides lenders with a powerful and safe way to increase near- and non-prime auto loan volumes that achieve higher yields without adding significant risk to their loan portfolio.

Service Areas: Auto, Technology



OPPENHEIMER & COMPANY, INC.

1400 Abbot Rd., Ste. 140, East Lansing, MI 48823

P: (517) 333-7762 F: (517) 333-7780

www.oppenheimer.com/thecreditunioninvestment-strategygroup/index.aspx

Mark B. Wickard

Manging Director, Investments
mark.wickard@opco.com

Credit Union Investment Strategy Group of Oppenheimer & Co., Inc. is an institutional fixed income consulting group helping credit unions throughout the country address the unique needs of their investment portfolios. At Oppenheimer, we understand that, which is why we developed services that are tailored specifically for credit unions. Our Investment strategies and educational programs are ideal for any credit union that wants to try and get more out of their investment portfolio and take their investment knowledge to the next level. Contact us to see what we can do for your credit union.

Service Areas: Board Education, Institutional Investments, Loan Participations



A CU DIRECT BRAND

ORIGENCE

18400 Von Karman Ave., Ste. 900, Ontario, CA 91761

P: 833-908-0121

www.origence.com

Phil DuPree

Chief Revenue Officer
info@origence.com

Origence delivers the ultimate origination experience. For 25 years as CU Direct, we've helped lenders increase loan volume through automotive, lending, and strategic solutions. Under the Origence brand, we help optimize the customer experience while increasing efficiency and profitability with solutions spanning across indirect lending, origination, analytics, and more.

Service Areas: Lending, Mobile & Online Services



PROFITSTARS®

1021 Central Expy. S, Allen, TX 75013
 P: (619) 542-6951 F: (877) 228-0048
www.profitstars.com

Tracy Almquist

Senior Marketing Manager
 talmquist@jackhenry.com

As a division of Jack Henry & Associates, ProfitStars® combines Jack Henry's solid technology background with the latest breakthroughs in six performance-boosting solution groups; financial performance, lending, imaging, JHA Payment Solutions™, information security and risk management, and Jack Henry Digital™. Explore the power of ProfitStars-enhanced performance at www.profitstars.com.

Service Areas: Asset/Liability Management (ALM), Bill Pay, Business Lending



PSCU

560 Carillon Pkwy., St. Petersburg, FL 33716
 P: (844) 367-7728 F: (727) 572-8503
www.pscu.com

Brian Scott

SVP, Sales & Solutions Consulting
 moreinfo@pscuc.com

PSCU is the nation's premier payments CUSO. Committed to service excellence and focused on innovation, PSCU offers a comprehensive, highly integrated suite of traditional and digital payments solutions for credit unions to optimize their member experience. Leveraging digital technology, PSCU supports the success of nearly 900 owner credit unions – representing over 22 million accounts – through secure, best-in-class solutions including payment processing, risk management, analytics, loyalty programs, digital banking, marketing, strategic consulting, and mobile platforms. Comprehensive 24/7/365 member support is delivered by contact centers located throughout the United States. The origin of PSCU's model is collaboration and scale, and the company has leveraged its influence on behalf of credit unions and their members for more than 40 years. For more information, visit www.pscu.com.

Service Areas: Call Centers, Credit Card Processing, Debit Card Processing



Q2

13785 Research Blvd., Ste. 150, Austin, TX 78750
 P: (512) 682-4461 F: (512) 275-1726
www.q2eabanking.com

Tom Sheehan

SVP, Sales
 info@q2eabanking.com

Q2 is a financial experience company headquartered in Austin, TX. Driven by a mission to build stronger communities by strengthening the financial institutions that serve them, we empower banks, credit unions, and other financial services providers to act as ever-present companions on an account holder's financial journey. Combining industry-leading features, integrations, and operations capabilities with data-driven insights, open technology, and a unique problem-solving process to drive emotions and outcomes, Q2 helps our customers unlock new opportunities, grow faster, and improve efficiencies. Learn more about Q2 at www.q2eabanking.com.

Service Areas: Mobile Banking, Online Banking, Online Fraud/Security



RATEGENIUS

9300 United Dr., Ste. 180, Austin, TX 78758
 P: (512) 628-0673 F: (800) 571-1903
www.rategenius.com

Chris Brown

CEO
 cbrown@rategenius.com

RateGenius is a multi-state, web-based loan brokerage company. By hosting a virtual marketplace, rateGenius brings together qualified borrowers and competitive lenders to create the best possible financing opportunity.

Service Areas: Auto Leasing



REPAY

3 W. Paces Ferry Rd., Ste. 200, Atlanta, GA 30305
P: (877) 607-5468
www.repay.com

Rebecca Peterson

Marketing and Events Coordinator
sales@repay.com

REPAY's innovative payment technology transforms card and ACH processing into nimble, scalable solutions enabling credit unions to deliver an exceptional member experience. Members can pay anytime, anywhere through self-serve integrated payment channels, including IVR/phone pay, web, text pay and mobile apps. Credit unions can fund loans in minutes with REPAY Instant Funding.

Service Areas: Collections, Debit Card Processing, Technology



RSM US, LLP

44 Montgomery St., Ste. 3900, San Francisco, CA 94104
P: (800) 274-3978 F: (415) 848-5353
www.rsmus.com

Tasha Kostick

Partner
tasha.kostick@rsmus.com

RSM is the fifth largest provider of assurance, tax, and consulting services in the United States, with 11,000 professionals and associates in 87 cities to serve your business needs. With more than 90 years of experience serving over 1,200 financial institutions across the country, we develop solutions for today's challenging economic environment. From accounting and tax to specialized consulting services, our industry specialists serve a wide variety of financial institutions.

Service Areas: Audit/CPA, Compliance, Consulting



SHARETEC SYSTEMS, INC.

7989 Lake Dr., Lino Lakes, MN 55014
P: (844) 802-4441
www.sharetec.com

Harold Crabill

Senior Account Executive
jhc@ndsys.com

At Sharetec, we develop core processing solutions with two goals: make it smarter and keep it simple. Our system is scalable to meet the needs of credit unions of every size – all while providing a user interface that greatly reduces training time and the need for day-to-day support. Most importantly, we are committed to delivering excellent ROI and lower cost of ownership so you can stay on the cutting edge of technology without cutting into your bottom line.

Service Areas: Data Processing, Statement Printing, Technology



SILVERCLOUD, INC.

135 Commerce Way, Portsmouth, NH 03801
P: (800) 654-0510
www.silvercloudinc.com

DJ Haskins

VP, Marketing
djhaskins@silvercloudinc.com

SilverCloud provides credit unions the tools needed to deliver automated support to members and employees. Currently more than 200 banks and credit unions rely on support solutions from SilverCloud to reduce contact center inquiries (calls, email, and chats), increase product engagement across channels, and increase employee efficiency. That's all while delivering a best-in-class member experience. Visit www.silvercloudinc.com to learn more.

Service Areas: Call Centers, Employee Training, Technology



SMARTSTEP SOLUTIONS

1310 RR 620 S, Ste. B-199, Lakeway, TX 78734
P: (866) 687-6278 F: (866) 809-6502
www.smartstepsolutions.com

Michael Brascom

CEO
sales@smartstepsolutions.com

SmartStep Solutions is a trusted provider of courtesy overdraft privilege programs nationwide. Whether the credit union needs to start a new program or improve upon an existing one, SmartStep has a plan to increase financial performance, expand member participation, all with 100% compliance guarantee.

Service Areas: Compliance, Consulting, Performance Benchmarking



STATE NATIONAL COMPANIES

1900 L. Don Dodson Dr., Bedford, TX 76021
P: (800) 877-4567 F: (877) 400-8686
www.statenational.com

Mike Gallagher

Director, Marketing
mgallagher@statenational.com

Get more portfolio protection with collateral protection insurance from the specialist. The exclusive choice of CUNA Mutual Group and successful credit unions nationwide, State National offers larger claims settlements, unmatched service, and technology with a program backed by our "A"-rated insurance carrier. See what's possible with State National's CPI.

Service Areas: Member Insurance



STRATEGIC RESOURCE MANAGEMENT (SRM)

5100 Poplar Ave., Ste. 2500, Memphis, TN 38137

P: (901) 681-0204

www.srmcorp.com

Benjamin Mrva

EVP, Business Development

bmrv@srmmcorp.com

Strategic Resource Management (SRM) has been chosen by more than 1,050 financial institutions to advise in payments, digital banking, core processing, and operational efficiencies – unlocking billions in value for our clients along the way. How may we help you?

Service Areas: Card Portfolio Management, Strategic Planning, Technology Consulting



SUPPORT EXP

830 E. Franklin St., Dayton, OH 45459

P: (800)-444-5464 F: (937) 434-5743

www.supportexp.com

Lew Thomson

Client Success Senior Manager

lthomson@supportexp.com

Over the last 20 years, we have become the customer experience management experts, leading and guiding transformations at banks and credit unions beyond the transactional level. We not only provide innovative solutions that capture authentic voice-of-the-customer and voice-of-the-employee feedback, we provide the insight, training, and support necessary to act upon that feedback for comprehensive, long-lasting results.

Service Areas: Employee Training, Membership Surveys, Mystery Shopping



SWBC

9311 San Pedro Ave., Ste. 600, San Antonio, TX 78216

P: (210) 503-4281

www.swbc.com

Mark Hein

CEO, The Financial Institution Group

mhein@swbc.com

SWBC is an international financial services company, providing products and services to help businesses, families, and financial institutions meet some of their most critical goals. SWBC has employees across the United States. They are licensed to market and service a variety of financial products in all 50 states, and their products are offered through several wholly-owned subsidiary corporations.

Service Areas: Collections, Debit Card Processing, Gap Insurance



SYMITAR®

8985 Balboa Ave., San Diego, CA 92123

P: (619) 542-6951 F: (877) 228-0048

www.symitar.com

Tracy Almquist

Marketing Manager

talmquist@symitar.com

Symitar® joins our credit union partners to serve the needs of the modern member. We offer an open technology foundation that enables and promotes your people-helping-people goals. From open APIs and personalized member-centric tools to a collaborative, strategic engagement with our customers, we stand ready to boost your success. Symitar® is your human-centered, tech-forward, insight-driven partner. Together we advance the value and importance of credit union membership.

Service Areas: Data Processing, IT Outsourcing, Technology



SYNERGENT

2 Ledgeview Dr., Westbrook, ME 04092

P: (800) 341-0180 F: (207) 773-6715

www.synergentcorp.com

Tim Brooks

VP, Corporate Marketing & Communications

tbrooks@synergentcorp.com

As a service bureau owned by credit unions, and serving only credit unions, Synergent has provided comprehensive solutions through the synergy of its divisions since 1971. A subsidiary of the Maine Credit Union League, Synergent provides credit unions with core processing via the industry-leading Symitar® Episys platform, best-of-breed add-on products, and payment services, as well as direct marketing services. We are dedicated to helping credit unions develop deeper member relationships through targeted communications.

Service Areas: Data Processing, eMarketing, Technology



TCI

1377 Motor Pkwy., Ste. 400, Islandia, NY 11749

P: (631) 404-4122 F: (631) 404-4299

www.tccredit.com

Bill Nass

President

bnass@tccredit.com

A leading provider of software as a service (SaaS) loan origination solutions and account opening for credit unions, banks, and finance companies. As a leader in loan origination software advancement, TCI introduced the industry's first cloud-based SaaS loan origination solution in 1998. After 20 years in the loan software industry, we haven't lost our desire to innovate and evolve, ensuring institutions like yours get the best service, consistent uptime, and breakthrough innovation you need. TCI continues to revolutionize the lending process. Our sole focus is on making responsive, configurable online/mobile, direct and indirect lending accessible, safe, and easy for financial institutions of all sizes so they can keep pace with fintech disruptions and give their borrowers the frictionless lending experience they've come to expect.

Service Areas: Indirect Auto Lending, Lending, Loan Originations Systems



TEMENOS USA, INC.

40 General Warren Blvd., Malvern, PA 19355

P: (610) 232-2793

www.temenos.com

Jessica Wolfe

Global Public Relations Manager

jessica.wolfe@temenos.com

Temenos AG (SIX: TEMN) is the world's leader in banking software. Over 3,000 banks and credit unions globally, 1,300 of which are in the United States, rely on Temenos to power growth by innovating the way they interact with their customers and members. Temenos offers cloud-native, cloud-agnostic, and AI-driven front office, core banking, payments, and fund administration software, enabling credit unions to deliver frictionless, omnichannel customer experiences, gain operational excellence, and drive growth momentum throughout the organization.

Service Areas: Loan Originations Systems, Mobile Banking, Online Banking



THE BAKER GROUP, LP

1601 NW. Expy., 20th Fl., Oklahoma City, OK 73118

P: (844) 213-0490 F: (405) 415-7392

www.gobaker.com

Mark D. Baumann

Associate Partner

mbaumann@gobaker.com

The Baker Group is one of the nation's largest independently owned securities firms specializing in investment portfolio and asset/liability management for credit unions. We have helped our clients maximize investment portfolio performance through total balance sheet management for 40 years. Our proven approach of total resource integration for credit unions utilizes software and products developed by Baker Software Solutions combined with the firm's investment experience and advice.

Service Areas: Asset/Liability Management (ALM), Board Education, Institutional Investments



THE SERVION GROUP

500 Main St., New Brighton, MN 55112

P: (651) 631-3111

www.myservion.com

S. Brad Crandall

CEO

bcrandall@myservion.com

Founded in 1987, The Servion Group, a CUSO, partners with credit unions around the country, providing them with the tools and support they need to establish and grow their businesses. The company offers solutions that empower credit unions to succeed in the areas of mortgage lending, commercial lending, residential and commercial title, real estate, and financial advisory.

Service Areas: Business Lending, Member Financial Planning, Mortgages



TRANSUNION

555 W. Adams St., Chicago, IL 60661

P: (312) 985-3715

www.transunion.com/creditunions

Sean Flynn

Senior Director, Credit Unions

sean.flynn@transunion.com

Information is a powerful thing. And the right information – analyzed by experienced people – can help all of us learn from the past, navigate the present, and predict the future. That's why at TransUnion we go beyond credit data to offer the insights businesses and consumers need to make informed decisions and achieve great things.

Service Areas: Enterprise Risk Management (ERM), Lending, Marketing



TRELLANCE

3031 N. Rocky Point Dr. W, Ste. 750, Tampa, FL 33607

P: (888) 830-2728

www.trellance.com

Wendy Nolan

SVP, Sales & Business Development

wnolan@trellance.com

Trellance is the leading provider of data analytics and business intelligence solutions, professional services, and consulting for credit unions. The company's solutions and services, together with the patented common data model of its signature M360 product, are used by credit unions to find actionable insights, improve member experience, and achieve portfolio growth. Founded in 1989, Trellance is headquartered in Tampa, FL and serves more than 1,500 organizations throughout the United States.

Service Areas: Card Portfolio Management, Credit Union Research, Consulting



TRUHOME
SOLUTIONS®

TRUHOME SOLUTIONS, LLC

9777 Ridge Dr., Lenexa, KS 66219

P: (913) 981-1735 F: (913) 981-1648

www.truhome.com

Jeff Vossen

SVP, Mortgage Originations & Operations

jvossen@truhome.com

TruHome Solutions is an award-winning mortgage CUSO that exercises transparency in every detail, recommending tailored, effective solutions based on each partners' specific needs. Built by approachable, knowledgeable, and service-minded professionals, TruHome seeks to deliver Real. Simple. Service. to credit union partners and their members – every time.

Service Areas: Lending, Mortgages, Mortgage Processing



TRUST FOR CREDIT UNIONS MUTUAL FUNDS

1001 Connecticut Ave. NW, Ste. 1001, Washington,
DC 20036

P: (800) 237-5678

www.trustcu.com

Jay Johnson

President

jjohnson@callahan.com

Trust for Credit Unions (TCU) mutual fund options were created by and for credit unions. TCU has offered credit unions professional investment management, diversification, and liquidity for over 30 years.

Service Areas: Institutional Investments, Loan Participations



TURNER, WARREN, HWANG & CONRAD

100 N. First St., Ste. 202, Burbank, CA 91502

P: (818) 954-9700 F: (818) 955-8416

www.twhc.com

Kian Moshirzadeh

Partner

cpa@twhc.com

CPAs and consultants specializing in a full suite of services to credit unions and CUSOs since 1987. In addition to opinion, internal, pension, and compliance audits, TWHC provides tax planning and compliance services for credit unions and CUSOs. TWHC leverages its in-depth knowledge of the credit union industry to provide robust reports that offer superior value.

Service Areas: Audit/CPA, Compliance, Consulting



VISA USA, INC.

900 Metro Center Blvd., Foster City, CA 94404

P: (202) 802-1937

www.usa.visa.com/partner-with-us/visa-consulting-analytics.html

Sri Gowd

Senior Director, Community Practice

sgowd@visa.com

We are a global payments technology company working to enable consumers, businesses, banks, and governments to use digital currency.

Service Areas: Card Portfolio Management, Strategic Planning, Technology Consulting



VOLUNTEER CORPORATE CREDIT UNION (VOLCORP)

2460 Atrium Way, Nashville, TN 37214

P: (615) 232-7900 F: (615) 232-7999

www.volcorp.org

Sandy Swofford

SVP, Member Experience/Consulting

sswofford@volcorp.org

Two words; TOTALLY COMMITTED. Headquartered in Nashville, TN, VolCorp offers a broad range of products and services exclusively to credit unions. From investments to payments (and a whole lot in between), we are committed to being your most valuable resource. Visit us at www.volcorp.org.

Service Areas: Check Processing, Mobile & Online Services, Remote Deposit Capture (RDC)



XPRESS DATA, INC.

10983 Via Frontera, San Diego, CA 92127

P: (858) 676-9888 F: (858) 676-9899

www.xdi.com

Naomi Castillo





Manager, Client Relations

naomi@xdi.com


Xpress Data, Inc. provides customized document production and delivery solutions exclusively for credit unions. Delivering statements, notices, letters, and tax forms to members' digital devices or via first-class or certified mail is our core competency. To learn more about XDI and the credit unions we serve, visit us at www.xdi.com.

Service Areas: Document Imaging, eStatements, Statement Printing

CU BRAND MONITOR

-  Track local search rankings.
-  Manage local listings.
-  Keep track of online reviews.
-  Monitor social media chatter.



 callahan.com/cubrandmonitor →

CALLAHAN
ASSOCIATES
the credit union company



LET'S ADVANCE THE MEMBER EXPERIENCE TOGETHER.

FIS is advancing credit unions and the member experience. Our history of partnership with credit unions and in-depth knowledge of the credit union marketplace spans over 40 years. We are dedicated to creating best-in-class credit union and member experiences through a direct, trusted partnership that delivers shared success.

www.fisglobal.com/cu