



2018 SUPPLIER MARKET SHARE GUIDE

CREDIT UNION AUDITORS

SPONSORED BY



Your biggest fan.

You're a financial services all-star with a talented team. There's a science to winning, though, and we know your industry stats, challenges and mission by heart. Our accounting, consulting and tax pros can help your credit union slide past compliance challenges and knock your growth strategy out of the park.

We offer a full lineup of services, including:

- Audit & Assurance
- Regulatory Compliance Consulting
- CECL Consulting
- Internal Audit
- IT Risk Management
- Loan Review

Everyone needs a trusted advisor.
Who's yours?

BKD
CPAs & Advisors

2018 SUPPLIER MARKET SHARE GUIDE: CREDIT UNION AUDITORS

LETTER FROM CALLAHAN & ASSOCIATES

Help Wanted For Hurdles Ahead	2
BY SAM TAFT, AVP, ANALYTICS & BUSINESS DEVELOPMENT, CALLAHAN & ASSOCIATES	

MARKET UPDATES

CPA Firms Deepen Their Engagement	4
BY MARC RAPPORT	
The Countdown To CECL Has Begun	7
BY MARC RAPPORT	

INSIGHTS BY THE EXPERTS

The 5 Pillars Of BSA Compliance	10
BY TURNER, WARREN, HWANG & CONRAD	
A Practical Guide For CECL Implementation	13
BY CLA	
How To Build An Effective And Efficient Compliance Program	15
BY MOSS ADAMS	

CREDIT UNION AUDITOR MARKET DATA

National Market Share Ranking Of Audit Firms	18
National Market Share Ranking And Change Of Audit Firms	19
Data Processing Experience Of Credit Union Audit Firms	20
Number Of Credit Unions With >\$40M In Assets By State (map)	22
Market Share Of Top 3 Audit Firms By State	24
State Market Share Leaders	25
Audit Firm Contact Information	55



EDITORIAL DIRECTOR
Alix Patterson

AVP, ANALYTICS & BUSINESS
DEVELOPMENT
Sam Taft

EDITOR-IN-CHIEF
Rebecca Wessler

CALLAHAN CONTRIBUTORS
Samantha Cristobal
Liz Furman
Ian Melhorn
Marc Rapport

DESIGNER
Paige Lock, Paige's Pages

ADVERTISING INQUIRIES
ads@callahan.com
(800) 446-7453

SPONSORED BY



PUBLISHED BY



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

Ph: (800) 446-7453
editor@creditunions.com
Callahan.com | CreditUnions.com

© COPYRIGHT 2018. 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, analysis, 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 1-934330-77-9

HELP WANTED FOR HURDLES AHEAD

Welcome to the *2018 Market Share Guide: Credit Union Auditors*, published by Callahan & Associates. This is the only publication designed to help credit unions select a CPA firm that understands the specific needs and values of a cooperative institution in a modern financial landscape.

From a regulatory perspective, the combined oversight, scrutiny, and standards to which credit unions are held have never been as rigid as they are today. Selecting an audit partner is a measured process that must account for both the value of the relationship as well as the ever-changing dynamics of the credit union business model.

Looking forward, changes to regulations and accounting standards in the coming years will create significant hurdles for credit unions. In an environment like this, it is essential for credit unions to select an audit partner that can steer them around compliance and regulatory landmines and keep the C-suite focused on what matters most — maintaining a safe and sound financial institution that serves the best interests of member-owners.

This guide to credit union auditors breaks down the market share rankings at both the state and national level as well as provides information about the typical asset size, and other variables, of a firm's

clientele. The guide's ultimate goal is to help credit unions identify the perfect ally to help them anticipate and avoid legal, financial, and technology-related pitfalls.

Callahan & Associates gathers the data in this publication from CPA firms nationwide and then secondarily validates it as needed by the credit unions themselves.

In addition to insights provided by the Callahan team, this year's guide features content from three of the leading audit firms in the country: CliftonLarsonAllen, Moss Adams, and TWHC. These partner perspectives cover a



SAM TAFT

AVP
ANALYTICS & BUSINESS
DEVELOPMENT

staff@callahan.com

“ Changes to regulations and accounting standards in the coming years will create significant hurdles for credit unions. ”

range of important topics, from compliance challenges to CECL implementation tips.

Let the *2018 Market Share Guide: Credit Union Auditors* help you find the best assistance available for all corners of the ever-expanding risk universe in which the industry now operates.

As always, our appreciation goes out to all parties whose assistance made this publication possible and to you, our credit union readers. 🙏

elliott davis

CREATING SOLUTIONS

Adding Value

making it count



Credit unions are trusted members of their local communities and we are committed to upholding like-minded values while adding value to your organization. To get there, you need a team that operates as an extension of your organization and stays closely connected to what you want and what it means to you. If you're just looking for a service provider, you have choices. But if you're looking for, "Wow! I had no idea we could do that," then we need to talk.

Chris Purvis, CPA

Credit Union Practice Leader
chris.purvis@elliottdavis.com

Barbara Rushing, CPA

Financial Services Specialty Group Leader
barbara.rushing@elliottdavis.com

Financial Services Group Provides:

External Audit | Internal Audit | Compliance
IT/Cybersecurity Services | Consulting & Advisory Services

elliott davis

elliottdavis.com

CPA FIRMS DEEPEN THEIR ENGAGEMENT

Auditing is joined by strategic planning as trusted advisors help credit unions respond to a changing world.

BY MARC RAPPORT

The only constant is change, and that's true in the world of credit union auditing. Although the core mission — helping credit unions prove they're safe and sound — remains the same, the role of today's auditor has grown well past counting the beans.

In a Callahan & Associates survey of 20 credit union CPA firms in July, respondents reported that, along with traditional work such as financial statements and verifying compliance with money-laundering rules and regs, they're now moving into a broadening range of advisory roles aimed at helping credit unions respond to new opportunities in analytics, payments, and strategic planning.

Expectations of credit unions are shifting, and CPA firms are responding. According to Chris Purvis of Elliott Davis in Charlotte, NC, the baseline expectation of clients has expanded beyond those audit services required by regulators. Now, clients also want a trusted advisor relationship wherein the two entities work together to find solutions to problems and create efficiencies in processes and procedures.

Other areas mentioned in the informal survey include expanding from external to internal audits; beefing up IT, vendor, and cybersecurity management audits; and preparing credit unions for future shocks, including the impending changes in current expected credit loss (CECL) standards discussed on page 7 in this book.

Several of the respondents also mentioned their work in helping clients avoid unpleasant surprises as they expand their products and services through multiple channels.

"As credit unions innovate and come up with new services, we come up with ways to audit them," says Kian Moshirzadeh, partner at Turner, Warren, Hwang & Conrad in Los Angeles, CA. "Our list of projects offered is always growing."

Adds Michael Richards, CEO of Richards & Associates in Temecula, CA, "Our clients have come to rely on us for pretty much anything requiring an independent validation."

That advisory help has extended beyond simply making sure it's all cool with the compliance cops. Several

survey respondents say they're expanding into strategic consulting to help credit unions decide on new ways to serve and compete.

"We're looking to add services related to member journey mapping and member needs analysis," says Mike Vesel, partner with Wiplfi LLC in Wausau, WI.

Another example: Richards & Associates is evaluating blockchain as a method for making audits more efficient. It will use its findings to also help clients find new ways to better serve their members.

The growth in connective technologies is also enabling advisors to work from afar.

"On-site field work for audits can be disruptive to clients if not structured properly," Richards says. "We use new technologies to complete many audit tasks remotely from our office. We conduct client meetings using Go-to-Meeting, which retains the face-to-face contact that is important."

“Our clients have come to rely on us for pretty much anything requiring an independent validation.”

—MICHAEL RICHARDS, CEO, RICHARDS & ASSOCIATES

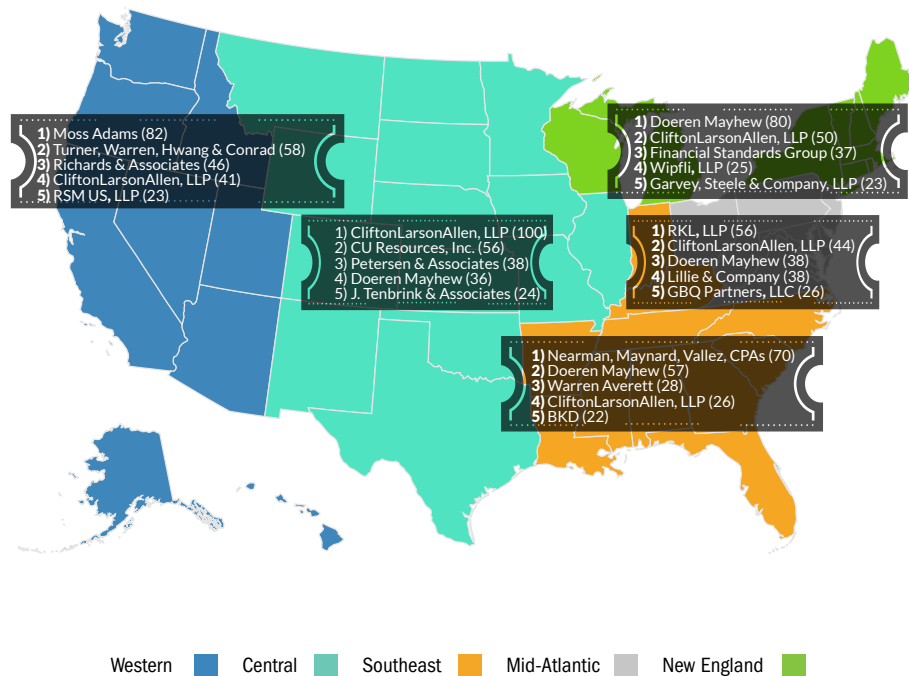
ENGAGING UP CLOSE

Working closely with credit unions gives auditors a clear picture of some stark realities for the movement, including how compliance and succession challenges as well as competitive and financial difficulties have prompted mergers and closures.

"Complexities in accounting, reporting, and compliance have made it harder for small credit unions to survive," says Steve Lang, the operator of Stephen Lang & Associates in St. Louis, MO. "We're seeing a lot of consolidation and mergers in our client base due to retiring managers

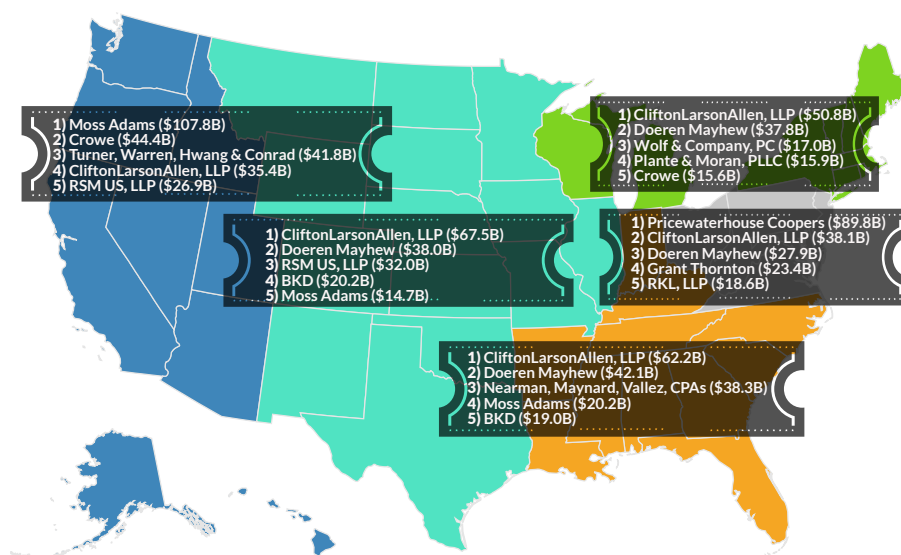
NCUA REGION MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.18 | AUDIT DATA 07.01.17 - 06.30.18



NCUA REGION MARKET SHARE BY AGGREGATE ASSETS OF CREDIT UNION CLIENTS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.18 | AUDIT DATA 07.01.17 - 06.30.18



“ We’re looking to add services related to member journey mapping and member needs analysis.”

—MIKE VESEL, PARTNER, WIPLFI, LLC

and CEOs, the need for expanded services, or simply not being able to maintain profitability.”

How deeply today’s CPA firms engage with their clients often depends on the size of the credit union.

“Our smaller clients need support in a number of areas, and we work with them in a hands-on way,” says Thomas J. O’Connor, vice president and director at G.T. Reilly & Company in Boston, MA, which serves clients from \$100 million in assets to more than \$1 billion. “In the case of our larger credit unions, we frequently work more in an advisory role as a member of an internal committee.”

Either way, O’Connor says, “Our clients appreciate that we eliminate the ‘surprise factor’ and see us as a partner in helping them effectively manage their credit union.”

A LOOK AT THE LEADER BOARD

Also in a state of change are the annual maps and lists of leaders among the CPA audit firms serving credit unions. The top 10 by number of clients with assets of at least \$40 million account for 1,048 institutions in this year’s list, compared with 1,007 in 2017. There has been some individual movement, too.

CliftonLarsonAllen (CLA) remains at the top of the list. It added 24 credit unions and now serves a total of 261 with \$40 million or more in assets. RKL, LLP, also added 24 credit union clients and jumped from 32 last year to 56 this year. It also acquired Padden Guerrini & Associates and now has six offices in Pennsylvania.

The nod for single largest gain in clients goes to Detroit-based Doeren Mayhew, which added 34 credit unions to reach 230. It remains at No. 2 behind CLA.

The high-level geographical overviews on page 22 of the top five firms in each NCUA region quantified by the number of credit union clients and their aggregate assets enables credit unions to view which auditors their peers are using in each region.

There’s a regional flavor to the client concentrations for many firms. CLA is the only entrant ranked in the top five by number of credit union clients in each of the NCUA’s five regions. One hundred of its 261 credit


union clients with more than \$40 million in assets are in the Central Region, which includes CLA’s headquarters in Minneapolis. For comparison, that’s up from 83 out of 237 last year.

Doeren Mayhew is among the top five in four of the five regions. The Michigan-based firm also has locations in Florida, North Carolina, and Texas. It overtook CLA to move to the top of the list in its home region. The 80 clients it serves in the New England Region is up sharply from 46 last year.

Nearman, Maynard, Vallez, CPAs — with offices in Atlanta and Miami — remains the leading firm in the Southeast Region. Seventy of its 130 credit union clients are in that region. That’s down seven from last year but 13 ahead of Doeren Mayhew, which continued in second place at 57, up one from last year.

Out west, Seattle-based Moss Adams grew its roster of \$40 million-plus credit union clients to 82, up from 75 at the same point last year. Up next is Turner, Warren, Hwang & Conrad, with offices in San Francisco and Los Angeles. All 58 of TWHC’s credit union clients are in the Western Region.

Callahan’s *2018 Supplier Market Share Guide: Credit Union Auditors* proves helpful for credit unions looking for a new advisor, wanting to learn more about their current firm, or simply interested in industry analysis, commentary, and data.

For more detailed information on credit union auditor rankings, refer to the leader tables on pages 18, 19, and 24. State-level data begins on page 27. Those pages contain the top CPA firms by market share and information on the largest credit unions in each state. 

THE COUNTDOWN TO CECL HAS BEGUN

Future losses will soon be part of the equation for calculating reserves, and there's much work to be done.

BY MARC RAPPORT

Credit unions are counting down to an accounting sea change.

New current expected credit loss (CECL) standards will take effect at the end of 2021 for all financial institutions. Credit unions, however, have the option to adopt the new standards in 2019.

After the financial crisis of 2008-2009, the Financial Accounting Standards Board approved changes that require institutions to reserve for future losses over the life of a loan rather than using the current incurred loss model.



Tim Green
EVP/CFO
KeyPoint Credit Union

“The new model turns the loss reserve estimate from something you can predict in the short term into something that’s difficult to predict over the long term,” says Tim Green, executive vice president and chief financial officer at KeyPoint Credit Union (\$1.3B, Santa Clara, CA).

Under the new CECL standards, planning for credit risk and loan losses will be an enterprise-wide affair.

“CECL will have ramifications that run deeper than the accounting or lending department,” says Anthony Porter, a senior manager at Moss Adams. “It likely will take a full institutional effort to implement.”

A first step toward that end is to pull together a team that includes accounting, lending, credit administration, internal audit, risk, and treasury as well as staffers not typically involved in accounting standards, such as IT and marketing.

Before that, though, credit unions need to recognize that they all must adhere to the new CECL standards.

“Credit unions are all over the map in their understanding of CECL,” says Yvonne Stelpflug, a vice president at CO-OP Financial Services. “Some are under the impression that CECL does not apply to them, which is not true.”

NEXT YEAR? OR NEXT DECADE?

The first decision a credit union must make is not whether to comply, but when.

John Dalton, director of product strategy at Fiserv, says he’s only aware of one client that intends to go with next year’s early adoption date. The rest of Fiserv’s 1,400 clients will wait until the end of 2021. In the meantime, they’ll be identifying gaps in historical data, developing models of expected losses, and assessing how much more money they should divert to reserves.

And as credit unions divert more money to reserves, their lendable net worth will drop.

“KPCU has been growing rapidly over the past five years,” Green says. “We’ve already considered doubling the reserves in the year of adoption and will likely slow our growth to allocate more capital to reserves.”

Jason Stretch, manager of finance at Ent Credit Union (\$5.2B, Colorado Springs, CO), also anticipates increasing the credit union’s loan loss reserves but doesn’t expect that to impact Ent’s ability to lend.

“We’ve historically had a low required reserve balance,” he says. “Even if CECL were to cause that to double, it would be manageable.”



Jason Stretch
Manager of Finance
Ent Credit Union

WHEN, AND HOW, TO BEGIN

According to Porter at Moss Adams, the firm advises credit unions to begin fixing inaccurate data today.

“Good internal data from now until implementation is clearly better than old, inaccurate data,” the senior manager says.

CECL requires institutions to segment based on risk characteristics. If a credit union’s data isn’t accurate, it could result in inappropriately grouped loans and inaccurate loss rates applied to inaccurate loan pools.

“ Since we’ll be using the life of all loans, I think examinations will be less pleasant than in the past. We plan to start early to make sure we have an idea of what our examiners are looking for.”

—MIRA NESS, CEO, NEW YORK UNIVERSITY FCU

“You’ll have garbage in, garbage out,” Porter says.

To ensure it’s working with good data and assumptions, Ent plans to run its current loss calculation models parallel to its new CECL model for at least a full year prior to official implementation at the end of 2021.

Credit unions waiting until 2021 might consider following this timeline provided by Vikas Sharma, practice lead for banking analytics at EXL Service:

- Assess readiness and create a roadmap by the end of 2018.
- Test vendor solutions and select one by mid-2019.
- Prepare data and infrastructure by the end of 2019.
- Learn from the big banks along the way through mid-2020.

After that, it’s time for final preparations to deploy the new loss calculations models.

BIG AND SMALL



Mira Ness
CEO
New York University FCU

Mira Ness won’t be looking to the big banks for CECL guidance as much as sharing insight with her peers about how to account for possible future losses.

“We’re working with other small credit unions to figure out which method is best for us,” says the CEO of New York University Federal Credit Union (\$24.2M, New York, NY).

Her small credit union’s portfolio and data store are so much less complex than her large counterparts that Ness can adopt CECL standards next year to get an idea of what it will be working with. She says she’ll be working with her core processor to secure the data needed to properly segment her portfolio into the required pools of loan types.

Ness also wants to get a head start on satisfying regulators.

“Since we’ll be using the life of all loans, I think examinations will be less pleasant than in the past,” the CEO says. “We plan to start early to make sure we have an idea of what our examiners are looking for.”

DON’T REINVENT THE WHEEL

Segmenting loans will be a big deal under CECL because of the different nature of loans, and predicting future losses in revolving lines of credit might be particularly tricky because of fluctuating balances and terms.

Unlike current GAAP standards, CECL requires loss provisioning for current exposure only.

“This creates unique challenges for credit cards and other revolving products as financial institutions have to attribute future losses to current snapshot balances,” says Manish Jain, a vice president at EXL.

But in the search for inside expertise and outside help, don’t throw the baby out the with the bathwater.

“Beyond improving internal capabilities, credit unions would also do well to return to some of the portfolio solutions they’ve considered in the past,” says Stelpflug at CO-OP. “Tools that have been out there and available, but underutilized, might help them more readily access more data and demonstrate to regulators that they’re taking a scientific approach to CECL.”

Plus, the teamwork required to meet the CECL standards can break down the silos that exist between departments and skill sets.

“This new aggregation of data will allow credit unions to glean insights to better serve members,” says Dalton at Fiserv.

Ness at NYUFCU would agree.

“We’ll have all this data we can use to analyze where we’re doing well and where we need to tighten up,” she says. 🧐



Having problems reaching your auditor?

Sometimes you need answers quickly. Knowing you can call your auditor to bounce something off of them is critical to get the answers you need. In today's competitive environment, you rely on professionals to be available to help you according to your timetable.

Not only that, you need them to know your business. We don't just have a department that works with credit unions – TWHC works primarily with credit unions. We understand credit unions and the trends in the industry. More importantly, we make sure we are available and return calls timely.

Our depth of knowledge and perspective results in comprehensive reports that come with insightful recommendations. Our assurance and advisory services help credit unions work effectively with issues facing them today. Whether it's Internal Audit Co-Sourcing, Compliance or Independent Audits, you will find TWHC has the right mix of experience to help you succeed.



(800) 774-1717

twhc.com

THE 5 PILLARS OF BSA COMPLIANCE

Compliance and internal officers need to be aware of new customer due diligence requirements.

BY TURNER, WARREN, HWANG & CONRAD

The Treasury's Financial Crimes Enforcement Network (FinCEN) issued a rule to amend the Bank Secrecy Act (BSA) by adding an additional component to its framework. The new rule's technical name is "Customer Due Diligence Requirements for Financial Institutions."

This new rule, amending the BSA, became effective in July 2016. However, its implementation date was extended until May 11, 2018, at which time all financial institutions were required to comply. Prior to the implementation of this rule, financial institutions were required to have a BSA/Anti-Money Laundering (AML) program in place. The program was required to include "at minimum" the following four elements:

- A system of internal controls to ensure ongoing compliance.
- Independent testing of BSA/AML compliance.
- The designation of an individual responsible for day-to-day compliance.
- Training for appropriate personnel.

These program components are known throughout the industry as the "Four Pillars" of BSA. The implementation date of the new rule on May 11, 2018, added what is commonly referred to as the "Fifth Pillar" of BSA/AML compliance. These additional rules are meant to strengthen customer due diligence (CDD) requirements for financial institutions and their BSA/AML programs.

The new rules contain substantive new CDD requirements, which include explicitly verifying the identity of beneficial owners of legal entity members, subject to certain exclusions and exemptions. Sole proprietorships (individual or spousal) and unincorporated associations are not legal entities and are excluded from the rule. Charities, nonprofits, or similar entities are excluded because, as such, they do not generally have ownership interests. However, financial institutions are required to obtain beneficial ownership information.

There are four core elements of any CDD program, and there should be explicit requirements in a credit union's AML program for all covered financial

institutions to ensure clarity and consistency across sectors.

These include:

- Customer identification and verification.
- Beneficial ownership identification and verification.
- Understanding the nature and purpose of customer relationships to develop a customer risk profile.
- Ongoing monitoring for reporting suspicious transactions and, on a risk-basis, maintaining and updating customer information.

Of the bullets noted above, the first was already an AML program requirement. The second bullet is required by the final rule. Regarding the third and fourth bullets, these are already implicitly required for covered financial institutions to comply with their suspicious activity reporting requirements. However, FinCEN, in its promulgation of this new rule, is making the third and fourth bullets explicit requirements.

BENEFICIAL OWNER DEFINED BY FINCEN

FinCEN established the following definitions regarding what constitutes a "beneficial owner":

- Each, if any, who, directly or indirectly, through contract, arrangement, understanding, relationship, or otherwise, owns 25% or more of the equity interests of a legal entity customer.
- A single individual with significant responsibility to control, manage, or direct a legal entity customer, including:
 - An executive officer or senior manager (e.g., a CEO, CFO, COO, managing member, general partner, president, vice president, or treasurer); or
 - Any other individual who regularly performs similar functions.
- If a trust owns directly or indirectly, through any contract, arrangement, understanding, relationship, or otherwise, 25% or more of the equity interests of a legal entity customer, the beneficial owner for purposes of this section shall mean the trustee.

BENEFICIAL OWNERSHIP IDENTIFICATION AND CERTIFICATION

As noted, effective May 11, 2018, credit unions must identify and verify the identity of the beneficial owners of all legal entity members (other than those that are excluded) at the time a new account is opened (other than accounts that are exempted).

To assist credit unions with this process, FinCEN developed a certification form. FinCEN has also made allowances for a credit union to rely on the beneficial ownership information supplied by the member, provided the credit union has no knowledge of facts that would reasonably call into question the reliability of the information.

AML PROGRAM RULE AMENDMENTS

The AML program requirement for each category of covered financial institutions is being amended to explicitly include risk-based procedures for conducting ongoing CDD, to include understanding the nature and purpose of customer relationships for developing a customer risk profile. A customer risk profile refers to the information gathered about a customer at account opening used to develop a baseline against which customer activity is assessed for suspicious activity reporting.

90-DAY “EXCEPTIVE RELIEF” TO THE RULE

On May 16, 2018 (five days after issuance of the CDD Rule), FinCEN issued the following ruling:

“90-day limited exceptive relief to covered financial institutions from the obligations of the Beneficial Ownership Requirements for Legal Entity Members (Beneficial Ownership Rule) with respect to certain financial products and services that automatically rollover or renew (i.e., certificate of deposit (CD) or loan accounts) and were established before the Beneficial Ownership Rule’s Applicability Date, May 11, 2018. This exception begins, retroactively, on May 11, 2018, and will expire on August 9, 2018. During this time, FinCEN will determine whether and to what extent additional exceptive relief may be appropriate for such financial products and services that were established before May 11, 2018, but are expected to rollover or renew after such date.”


During this relief period, FinCEN will determine “whether and to what extent additional exceptive relief may be appropriate for such financial products and services that were established before May 11, 2018, but are expected to rollover or renew after such date.”

FinCEN notes that each time a loan is renewed and a CD is rolled over, the financial institution establishes another formal banking relationship and a new account is created.

The issue of loan and CD renewals and the creation of a “new banking relationship” was discussed by FinCEN in its April 3, 2018, guidance: “Frequently Asked Questions Regarding Customer Due Diligence Requirements for Financial Institutions.” FinCEN notes the following:

“Each time a loan is renewed or a certificate of deposit is rolled over, the bank establishes another formal banking relationship and a new account is established. Covered financial institutions are required to obtain information on the beneficial owners of a legal entity that opens a new account, meaning (in the case of a bank) for each new formal banking relationship established, even if the legal entity is an existing customer. For financial services or products established before May 11, 2018, covered financial institutions must obtain certified beneficial ownership information of the legal entity customers of such products and services at the time of the first renewal following that date. At the time of each subsequent renewal, to the extent that the legal entity customer and the financial service or product (e.g., loan or CD) remains the same, the customer certifies or confirms that the beneficial ownership information previously obtained is accurate and up-to-date, and the institution has no knowledge of facts that would reasonably call into question the reliability of the information, the financial institution would not be required to collect the beneficial ownership information again.”

CONCLUSION

Compliance officers and internal auditors should be aware of these changes and should determine the impact on the credit union’s operations and BSA audits. They should also broadcast this information to front-line staff so they understand the new requirements. 



AUTHOR: Terry Nabors, Principal, Turner, Warren, Hwang & Conrad

Terry Nabors is a Principal at Turner, Warren, Hwang & Conrad (TWHC) and has been auditing all facets of financial institutions for compliance for more than 30 years, credit unions specifically for 20 years.

Established in 1987, TWHC has been focused on delivering comprehensive audit reports to credit unions. With offices in both Southern and Northern California, we provide audit and advisory services to 150 credit unions that range in size from \$10 million to more than \$14 billion in assets.

INNOVATION LEADS TO SUCCESS

Improve your operations with a firm that provides innovative customized solutions to help you thrive in the ever-changing regulatory environment.



WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor. ©2018 CliftonLarsonAllen LLP | 28-1284



CLAconnect.com

A PRACTICAL GUIDE FOR CECL IMPLEMENTATION

Take the first steps toward implementing the current expected credit loss standard.

BY CLA (CLIFTONLARSONALLEN)

By now, most credit unions are familiar with the theoretical concepts of the current expected credit loss (CECL) standard. However, they might be struggling with applying those concepts in the real world. These few steps will help any credit union start the implementation process.

FORM AN IMPLEMENTATION TEAM

CECL implementation cannot be the responsibility of just one or two people. It requires a team that, at a minimum, should include:

1. A person who has knowledge of loan loss accounting and basic modeling capabilities.
2. A person to identify key controls necessary to the new process.
3. A person with deep knowledge of the loan portfolio and related documentation.
4. A person to assist with data gathering and warehousing.

CONFIRM THE IMPLEMENTATION DEADLINE

The deadline for implementation is based on whether an institution is considered a public business entity (PBE). The American Institute of Certified Public Accountants (AICPA) has published a technical questions and answers document that can help credit unions with this determination. To access the document, visit aicpa.org and search for “AICPA technical Q&As.”

Based on this document, credit unions typically do not qualify as a PBE and have an implementation deadline of Dec. 31, 2021.

ESTABLISH A SIMPLE PROJECT PLAN

A CECL project plan does not need to be voluminous to be effective. Start with a single page implementation timeline as a foundation. Next, break the project into manageable segments.

For near-term segments, record specific tasks and dates. Assign broader timeframes to the latter segments to allow sufficient time in the event that the credit union experiences change in its operations, such as an acquisition.

CECL'S IMPACT VERSUS INDUSTRY EXPECTATIONS

It's difficult to know how CECL will impact an organization without first understanding industry reserve levels compared to current accounting rules. For the historical loss component of the allowance, which will be the base component for this new standard, current industry data shows the following:

- Most credit unions use a one- or two-year average annual loss rate to compute the historical loss component of the allowance.
- Based on quarterly call report data, the average net charge-off rate is 0.61% at March 31, 2018. This is up from 0.50% five years ago.
- The ratio of allowance to loans for the historical loss component for all credit unions with more than \$500 million in assets is 0.94% as of March 31, 2018. This is down from 1.05% five years ago.

This data suggests loan losses are on the rise while the additional allowance for loan loss (ALLL) is declining, which could indicate CECL might have a larger impact on the credit union.

DETERMINE DATA WAREHOUSING

Depending on which methodology a credit union selects, the amount of data it will need to gather can vary greatly. Therefore, credit unions might need to explore alternatives beyond Excel to warehouse the data.

If an institution is going to use Excel as its warehouse, it will need to verify that data and formulas are properly controlled to prevent errors in the calculation. This will require more diligence than currently employed for ALLL calculations and might prove to be a cumbersome process.

Most significantly, some credit unions might find they cannot manage this task internally. Starting implementation as soon as possible can help a credit union determine whether it has the skills in-house to manage its data or if it will need to outsource this function. Another important step in data retention is to ensure core system reports are maintained for a period of time. That way, the credit union will have the data necessary to start building its model(s).

In our modeling efforts, we began by considering what models can be built with information that is readily available to most credit unions (i.e., a standard loan trial balance, history of net charge-offs by loan number, and a watch list for several periods of time). Starting with a limited number of data points and simple models helps credit unions gain familiarity with modeling basics and identify modeling flaws and potential additional data point requirements.

We were pleasantly surprised to discover that effective models — such as lifetime loss analysis, remaining maturity analysis, vintage analysis, migration analysis, and static pool analysis — can start to be built with these limited data points.

CATEGORIZE ACQUIRED LOANS

Under current accounting standards, acquired loans are broken out between purchased credit-impaired (PCI) loans or purchased performing loans.

For a loan to be considered PCI, it had to be probable that the credit union was not going to collect payments in accordance with contractual terms. This is a high threshold to meet, so most loans fall into the purchased performing category. Loans are then recorded at fair value on day one, and no allowance for loan loss is recorded against these loans on the date of acquisition.

The accounting for PCI loans can be cumbersome for credit unions, as expected cash flows have to be established, and income accretion is recorded based on these expectations. A non-accretable discount was created to absorb future charge-offs, and ALLL was only recorded if further impairment was recognized.

Under the new accounting standard, loans will be divided into purchased credit deteriorated (PCD) loans and non-PCD loans. For a loan to be considered PCD, it has to have experienced a more-than-insignificant deterioration of credit quality. Based on this definition, more loans will fall into the PCD category than the previously defined PCI category under current accounting standards.

However, the accounting for these loans is much simpler — instead of the fair value adjustment recorded as a discount against the loan balance, as it is today, the portion of the discount related to credit adjustments is recorded to the ALLL. Unlike today's process, no cash flow analysis or non-accretable discount is required to determine income accretion.

For non-PCD loans, discounts required to adjust the loans to fair value cannot be used to support credit loss on day one as they are today. For loans that meet this classification, ALLL will need to be recorded upon

acquisition, with the offsetting entry being recorded to loan loss provision.

The following example journal entries illustrate the impact of these designations by comparing PCI versus PCD loans and purchased performing loans versus non-PCD loans.

PCI Loan (Current Accounting)			PCD Loan (New Accounting)		
Journal entry description	Debit	Credit	Journal entry description	Debit	Credit
Loans	\$100,000		Loans	\$100,000	
Accretible discount		\$10,000	Discount		\$10,000
Non-accretable discount		\$20,000	Allowance for loan loss		\$20,000
Cash		\$70,000	Cash		\$70,000

Purchased Performing Loan (Current Accounting)			Non-PCD Loan (New Accounting)		
Journal entry description	Debit	Credit	Journal entry description	Debit	Credit
Loans	\$100,000		Loans	\$100,000	
Discount		\$5,000	Provision for loan loss		\$2,000
Cash		\$95,000	Discount		\$5,000
			Allowance for loan loss		\$2,000
			Cash		\$95,000


Assumption: Acquired one problem loan with a book value of \$100,000. Expected cash flow is \$80,000, fair value of \$70,000. Acquired one performing loan with a book value of \$100,000. Fair value is \$95,000, with the portion of the discount related to credit adjustments being \$2,000.

WATCH FOR ADDITIONAL UPDATES

Credit unions should monitor developments and updates to this standard as it progresses. Various industry expert panels are meeting on an ongoing basis to discuss potential issues and clarify positions related to this standard.

Institutions that have started the implementation process have been an integral part of identifying known issues, which the AICPA is compiling. Therefore, it is prudent for credit unions to begin implementation in order to assist in this process.

HOW WE CAN HELP

CLA's professionals are well-versed in credit unions and are helping institutions convert the theoretical concepts of CECL into action and progress. To help guide you through the new standard, we have prepared tools to help you with implementation and will continue to keep you informed on updates. Visit CLAconnect.com to learn more. 



AUTHOR: Bryan Mogensen, Principal, CLA

Bryan Mogensen is a Principal at CLA. He has more than 25 years of experience serving credit unions and focuses on managing and performing audit, internal audit, and employee benefit plan audit services. Contact him at bryan.mogensen@CLAconnect.com

CLA is a professional services firm delivering integrated advisory, outsourcing, and public accounting capabilities. From offices coast to coast, our highly specialized and experienced professionals help credit unions improve profitability, reduce risk, build business value, support regulatory compliance efforts, and plan for succession. For more information, visit CLAconnect.com.

HOW TO BUILD AN EFFECTIVE AND EFFICIENT COMPLIANCE PROGRAM

A right-sized, qualified team can ensure compliance and reduce stress and risk at any financial institution.

BY MOSS ADAMS

As national administrations turn over, changes are often made that affect credit unions and their regulatory requirements. Under the Trump administration, for example, the Economic Growth, Regulatory Relief, and Consumer Protection Act signed into law on May 24, 2018, provided targeted regulatory relief to financial institutions.

Without an effective and efficient compliance department, regulatory changes such as these can cause unnecessary stress to a financial institution and its officers and board of directors. Below are items to consider when building a compliance program.

SET THE TONE AT THE TOP

Instilling a culture of compliance at a credit union begins with senior-level management and buy-in from the board of directors. Together, these two populations set the tone for an entire institution. This can be accomplished through three key steps:

- Ensuring compliance efforts are mentioned in all job descriptions and annual employee reviews.
- Implementing and overseeing an effective compliance management system, which includes a compliance monitoring system and audit programs.
- Appointing a qualified compliance officer to fit the risk of the credit union, establish a reporting structure, and deal with compliance resolutions across all departments.

BUILD A STRONG COMPLIANCE TEAM

The size of an institution's compliance team should directly correlate to the complexity and risk profile of the credit union. This might be influenced by an institution's size, risk appetite, and products and services offered.

Compliance teams are commonly viewed as cost centers, which often results in them being leanly staffed. However, viewing them instead as profit protectors might prove more beneficial because the expense of a civil money penalty will almost always greatly outweigh the expense of employing knowledgeable and professional staff as part of an effective compliance management system.

Organizations can also benefit from thinking of compliance teams as an investment to help mitigate an institution's reputational risk. To help achieve this goal, build a team with diverse experience from different types of financial service organizations, such as:

- Prior employment at institutions in a different asset size.
- Prior employment at different institution types, such as commercial or consumer banks, broker-dealers, or credit card servicers.
- Prior experience as a financial regulator or consultant.

In addition to building a team with wide-ranging experience, encourage staff members to earn certifications, such as:

- Certified Regulatory Compliance Manager

“View compliance teams as profit protectors. The expense of a civil money penalty will almost always greatly outweigh the expense of employing knowledgeable and professional staff as part of an effective compliance management system.”

- Certified Community Bank Compliance Officer
- Credit Union Compliance Expert

Financial regulators often prefer departments with certified staff members because it demonstrates a certain level of knowledge and proves the institution is committed to investing in training.

Additionally, encouraging staff to develop enhancements to compliance processes and then work with management and front-line staff to implement them can build rapport and comfort with the compliance department that can pay dividends in the long run.

IMPLEMENT AN EFFECTIVE TRAINING PROGRAM

Arguably, the most important aspect of a strong compliance program is a training program that's required, customized, and ongoing for all employees. These trainings should cover applicable compliance policies, procedures, and regulations and include various quizzes to assess knowledge retention.

As compliance laws and regulations are frequently updated and modified, it's imperative staff stays up-to-date and knowledgeable on all upcoming changes. This can be accomplished in the following ways:

- Attending conferences.
- Taking continuing education classes.
- Participating in local professional organizations.
- Subscribing to regulatory body newsletters.

The proactive dissemination of pertinent information to all institutional departments — through training sessions or other avenues of communication — further ensures compliance efforts are kept up-to-date.

ADDITIONAL RESOURCES

The following documents contain further information about building a regulatory compliance program:

- [National Credit Union Administration Supervisory Letter: Evaluation Compliance Risk — Updated Compliance Risk Indicators](#)
- [Office of the Comptroller of the Currency Handbook on Compliance Management System](#)
- [Federal Deposit Insurance Corporation Compliance Examination Handbook — Compliance Management System](#)
- [Bureau of Consumer Financial Protection Examination Procedures — Compliance Management Review](#)
- [Federal Reserve Community Bank Risk-Focused Consumer Compliance Supervision Program.](#)



AUTHOR: Keith Salmon, CAMS, MossAdams

Keith Salmon, CAMS, has worked in the banking industry since 2013 and focuses on consulting with financial institution clients, including banks, credit unions, and mortgage companies. He can be reached at (214) 242-7418 or keith.salmon@mossadams.com.

INNOVATION RISES IN THE WEST

DENVER,
CO

6:17 AM
MDT

Here, the sun rises on endless possibility. Backed by decades of experience serving credit unions, our professionals are committed to helping you grow your business with industry-smart assurance, tax, and wealth management services. We invite you to discover how Moss Adams is helping financial institutions thrive.

- ASSURANCE
- INTERNAL AUDIT
- REGULATORY COMPLIANCE
- IT CONSULTING
- CREDIT REVIEW SERVICES
- STRATEGY & OPERATIONS

RISE WITH THE WEST.



NATIONAL MARKET SHARE RANKING OF AUDIT FIRMS

FOR U.S. CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.18

AUDITOR DATA 07.01.17 – 06.30.18

RK	AUDIT FIRM	TOTAL CREDIT UNION CLIENTS (>\$40M)	CREDIT UNION CLIENTS \$40M-\$100M	CREDIT UNION CLIENTS >\$100M	TOTAL ASSETS OF CREDIT UNION CLIENTS (>\$40M)
1	CliftonLarsonAllen, LLP	261	49	212	\$253,947,452,036
2	Doeren Mayhew	230	36	194	\$165,504,946,351
3	Nearman, Maynard, Vallez, CPAs	130	28	102	\$75,774,957,744
4	Moss Adams	100	7	93	\$153,661,620,830
5	CU Resources, Inc.	59	40	19	\$5,633,405,818
6	Turner, Warren, Hwang & Conrad	58	8	50	\$41,770,015,051
7	Financial Standards Group	57	35	22	\$5,846,524,785
8	RKL, LLP	56	12	44	\$18,561,638,586
9	RSM US, LLP	51	3	48	\$67,988,950,612
10	Richards & Associates	46	29	17	\$8,498,175,894
11	BKD	43	5	38	\$48,602,435,667
12	Wipfli, LLP	40	14	26	\$16,033,791,056
13	Lillie & Company	39	16	23	\$6,493,691,589
14	Petersen & Associates	38	15	23	\$6,309,950,488
15	Warren Averett	30	6	24	\$15,733,180,663
16	Crowe	29	0	29	\$66,810,208,766
17	GBQ Partners, LLC	27	9	18	\$6,676,679,789
18	J. Tenbrink & Associates	24	14	10	\$3,860,108,241
18	Garvey, Steele & Company, LLP	24	10	14	\$3,521,288,815
20	Wojeski & Company, CPAs, PC	23	11	12	\$3,823,230,142
21	Cantey, Tiller, Pierce and Green, CPAs, LLP	21	16	5	\$1,804,099,786
22	Plante & Moran, PLLC	20	1	19	\$27,202,743,948
22	Griffin & Furman, LLC	20	14	6	\$1,897,601,715
24	Kwock & Company, CPAs	19	7	12	\$5,759,734,884
24	Holben Hay Lake Balzer, LLC	19	5	14	\$4,549,400,099
26	Firley, Moran, Freer, & Eassa	18	4	14	\$7,289,912,246
26	Hiram H. Hollifield	18	13	5	\$1,522,310,075
28	Curchin Group	17	4	13	\$4,835,848,170
28	Stephen Lang & Associates	17	5	12	\$3,410,580,662
30	Wolf & Company, PC	16	0	16	\$16,996,155,413
30	Carroll & Associates	16	7	9	\$3,362,121,477
30	Whittlesey, PC	16	10	6	\$2,392,821,271
30	Ewart & Associates	16	9	7	\$2,101,102,158
34	Deleon & Stang	15	5	10	\$3,818,660,528
34	Selden Fox, Ltd.	15	5	10	\$2,535,822,489
36	Hawkins Ash, CPAs	14	5	9	\$4,181,283,728
36	Schmidt & Associates	14	12	2	\$1,160,341,548
38	Rowles & Company, LLP	13	4	9	\$3,147,747,271
38	CU Pacific Audit Solutions, LLC	13	10	3	\$1,358,322,463
40	Bonadio & Company, LLP	12	6	6	\$3,531,356,414
40	Gardiner Thomsen	12	8	4	\$1,492,297,372
	League Services	32	24	8	\$3,889,629,031
	Other	621	365	256	\$104,692,285,359
	Auditors With < 11 Credit Union Clients*	221	77	144	\$205,606,977,635
	Totals For All Credit Unions >\$40M	2,580	963	1,617	\$1,393,591,408,665

* Auditor has fewer than 11 credit union clients with > \$40M in assets.

NATIONAL MARKET SHARE RANKING AND CHANGE OF AUDIT FIRMS

FOR U.S. CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.18

AUDITOR DATA 07.01.17 – 06.30.18

RK	AUDIT FIRM	TOTAL CREDIT UNION CLIENTS (>\$40M) AS OF 06.30.18	TOTAL CREDIT UNION CLIENTS (>\$40M) AS OF 06.30.17	YEAR-OVER-YEAR CHANGE
1	CliftonLarsonAllen, LLP	261	237	24
2	Doeren Mayhew	230	196	34
3	Nearman, Maynard, Vallez, CPAs	130	135	-5
4	Moss Adams	100	93	7
5	CU Resources, Inc.	59	60	-1
6	Turner, Warren, Hwang & Conrad	58	61	-3
7	Financial Standards Group	57	54	3
8	RKL, LLP*	56	32	24
9	RSM US, LLP	51	73	-22
10	Richards & Associates	46	47	-1
11	BKD	43	38	5
12	Wipfli, LLP	40	40	0
13	Lillie & Company	39	37	2
14	Petersen & Associates	38	39	-1
15	Warren Averett**	30	29	1
16	Crowe	29	29	0
17	GBQ Partners, LLC	27	30	-3
18	J. Tenbrink & Associates	24	21	3
18	Garvey, Steele & Company, LLP	24	25	-1
20	Wojeski & Company, CPAs, PC	23	21	2
21	Cantey, Tiller, Pierce and Green, CPAs, LLP	21	19	2
22	Plante & Moran, PLLC	20	17	3
22	Griffin & Furman, LLC	20	20	0
24	Kwock & Company, CPAs	19	2	17
24	Holben Hay Lake Balzer, LLC	19	18	1
26	Firley, Moran, Freer, & Eassa	18	19	-1
26	Hiram H. Hollifield	18	18	0
28	Curchin Group	17	18	-1
28	Stephen Lang & Associates	17	15	2
30	Wolf & Company, PC	16	18	-2
30	Carroll & Associates	16	15	1
30	Whittlesey, PC	16	14	2
30	Ewart & Associates	16	16	0
34	Deleon & Stang	15	13	2
34	Selden Fox, Ltd.	15	16	-1
36	Hawkins Ash, CPAs	14	14	0
36	Schmidt & Associates	14	18	-4
38	Rowles & Company, LLP	13	16	-3
38	CU Pacific Audit Solutions, LLC	13	14	-1
40	Bonadio & Company, LLP	12	12	0
40	Gardiner Thomsen	12	11	1
	League Services	32	35	-3
	Other	621	642	-21
	Auditors With <11 Credit Union Clients ***	221	221	0
	Totals For All Credit Unions >\$40M	2,580	2,489	91

* RKL, LLP acquired Padden, Guerrini & Associates

** Warren Averett acquired Hutto & Carver

*** Auditor has fewer than 11 credit union clients with >\$40M in assets.

SOURCE: CALLAHAN & ASSOCIATES 

DATA PROCESSING EXPERIENCE OF CREDIT UNION AUDIT FIRMS

FOR U.S. CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.18

AUDITOR DATA 07.01.17 – 06.30.18

AUDITOR	TOTAL CREDIT UNION CLIENTS (>\$40M)	DATA PROCESSORS
CliftonLarsonAllen, LLP	261	Symitar - Episys (73), Fiserv - DNA (27), Fiserv - XP2 (24), Finastra - UltraData (21), Fiserv - Portico (15), Fiserv - Spectrum (10), Fiserv - DataSafe (9), Corelation (8), Member Driven Technologies (Episys) (6), FLEX (CMC/Flex) (6), Enhanced Software Products, Inc (ESP) (5), CU*Answers - CU*BASE (5), CUProdigy (4), Sharetec Systems, Inc. (4), Fiserv - CUSA (4), Other* (39)
Doeren Mayhew	230	Symitar - Episys (68), CU*Answers - CU*BASE (25), Fiserv - DNA (19), Fiserv - XP2 (17), Finastra - UltraData (13), Member Driven Technologies (Episys) (12), Fiserv - Spectrum (11), Fiserv - Galaxy (10), Fiserv - DataSafe (9), Fiserv - Portico (9), Corelation (6), FIS - Miser (5), Share One, Inc. (4), Other* (22)
Nearman, Maynard, Vallez, CPAs	130	Symitar - Episys (39), Fiserv - XP2 (15), Fiserv - Portico (13), Fiserv - Spectrum (11), Fiserv - DataSafe (10), Fiserv - DNA (7), FLEX (CMC/Flex) (6), Corelation (6), Share One, Inc. (5), Finastra - UltraData (5), Other* (13)
Moss Adams	100	Symitar - Episys (43), Fiserv - DNA (14), Fiserv - XP2 (9), Corelation (6), Fiserv - DataSafe (5), Finastra - UltraData (5), Fiserv - CUnify (4), Fiserv - Spectrum (4), Other* (10)
CU Resources, Inc.	59	Fiserv - Portico (15), FLEX (CMC/Flex) (6), Sharetec Systems, Inc. (5), Fiserv - Galaxy (5), Fiserv - CUnify (4), Other* (24)
Turner, Warren, Hwang & Conrad	58	Symitar - Episys (21), Fiserv - XP2 (9), Finastra - UltraData (5), Fiserv - Portico (4), Other* (19)
Financial Standards Group	57	CU*Answers - CU*BASE (23), Fiserv - Portico (8), Fiserv - Galaxy (5), Other* (21)
RKL, LLP	56	Symitar - Episys (19), Corelation (6), Fiserv - DataSafe (4), Other* (27)
RSM US, LLP	51	Symitar - Episys (19), Finastra - UltraData (7), Fiserv - Spectrum (5), Fiserv - Portico (5), Other* (15)
Richards & Associates	46	Symitar - Episys (10), Fiserv - CUSA (8), Fiserv - Portico (7), FLEX (CMC/Flex) (6), Other* (15)
BKD	43	Symitar - Episys (13), Fiserv - DNA (6), Fiserv - DataSafe (4), CU*Answers - CU*BASE (4), Other* (16)
Wiptli, LLP	40	CU*Answers - CU*BASE (6), Symitar - Episys (5), Fiserv - Spectrum (4), Fiserv - XP2 (4), Other* (21)
Lillie & Company	39	Symitar - Episys (6), CU Interface (4), Member Driven Technologies (Episys) (4), Other* (25)
Petersen & Associates	38	Innovative Technology, Inc. - Spectrum (7), Finastra - UltraData (5), Fiserv - Portico (5), Symitar - Episys (5), Fiserv - Reliance (4), Other* (12)
Warren Averett	30	Symitar - Episys (11), Fiserv - Portico (4), Other* (15)
Crowe	29	Symitar - Episys (13), Fiserv - DNA (8), Other* (8)
GBQ Partners, LLC	27	Finastra - UltraData (4), Other* (23)
J. Tenbrink & Associates	24	Fiserv - Reliance (5), Fiserv - CUnify (4), Symitar - Episys (4), Other* (11)
Garvey, Steele & Company, LLP	24	COCC - INSIGHT (DNA) (4), Other* (20)
Wojeski & Company, CPAs, PC	23	FLEX (CMC/FLEX) (6), Fiserve - Portico (4), Other* (13)

*Core processing providers with three or fewer credit union clients.

SOURCE: CALLAHAN & ASSOCIATES 



Empowering

Growth

At GBQ, we empower growth; growth of our people, our communities and our clients' businesses. Our Credit Union Practice believes that the greatest returns will come from aligning our core values, beliefs and our core competencies with the needs of all our clients. We empower growth by creating, measuring and protecting value. Our employees are able to give their best selves and our clients are more successful.

Our team of professionals exclusively serves credit unions and offers a diversity of expertise, education and work experiences, which provide resources to our clients far beyond the basic audit, compliance and tax services.

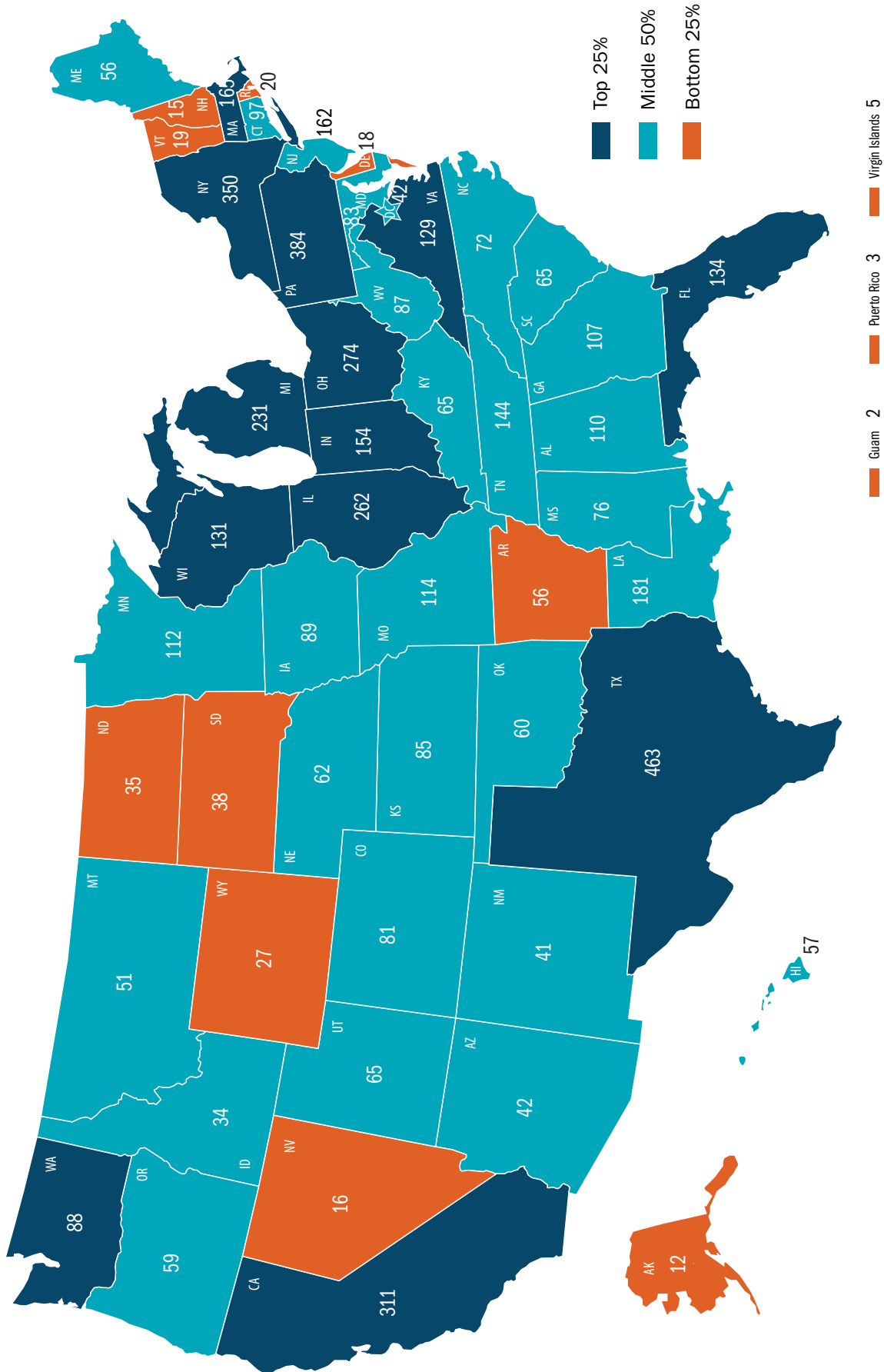


• www.gbq.com



• **Scott Runyan, CPA**
• Director, Assurance &
• Business Advisory Services
• srunyan@gbq.com
• 614.947.5291

NUMBER OF CREDIT UNIONS >\$40M IN ASSETS
FOR U.S. CREDIT UNIONS | DATA AS OF 03.31.18



SOURCE: CALLAHAN & ASSOCIATES



VANTAGE POINT

*Look to the premier provider of audit services
in the Rocky Mountain West*

Since the 1970s, Holben Hay Lake Balzer CPAs LLC has been providing services to credit unions of all sizes. We are vigilant in our service to credit union members and recognize our role in carrying out the fiduciary responsibilities of each credit union's Supervisory/Audit Committee. We are an active partner with our clients – attending meetings and providing training.

Why choose Holben Hay Lake Balzer CPAs LLC?

1. We know your business and have extensive knowledge of credit union operating systems. We work to minimize the impact of having on-site auditors in your credit union.
2. All engagements are staffed with experienced personnel, including partner presence during fieldwork. All firm managers have no less than 15 years of experience with credit unions.
3. Our atypical management letter is comprehensive and describes our processes, tests, and results so that you can evaluate the work performed. The letter also includes suggestions for efficiency and strengthening internal controls. We never provide standard, boiler-plate recommendations that are not specific to your credit union.

- Opinion Audits
- Agreed-Upon Procedure Engagements (Supervisory Committee Audits)
- Outsourced Internal Audit Functions
- Merger Planning and Due Diligence
- Form 990 and 990-T Preparation and Planning
- Retirement Plan Audits
- Regulatory Compliance Engagements (ACH, Bank Secrecy Act, etc.)

HOLBEN · HAY · LAKE · BALZER

Certified Public Accountants LLC

*Please contact Sheila Balzer
at 303.759.2727 or
sbalzer@hhlbcpa.com to
request additional information.*

A U D I T • T A X • A D V I S O R Y

MARKET SHARE OF TOP 3 AUDIT FIRMS BY STATE
 FOR AUDITORS SERVING U.S. CREDIT UNIONS >\$40M IN ASSETS | STATES WITH 10+ CREDIT UNIONS REPORTING AUDITOR DATA
 CREDIT UNION DATA AS OF 03.31.18 | AUDITOR DATA 07.01.17-06.30.18

STATE	TOTAL CREDIT UNIONS (>\$40M)	CREDIT UNIONS WITH KNOWN AUDITORS	AUDIT FIRM #1	CREDIT UNION CLIENTS >\$40M	AUDIT FIRM #2	CREDIT UNION CLIENTS >\$40M	AUDIT FIRM #3	CREDIT UNION CLIENTS >\$40M
AK	10	10	Moss Adams	5	CliftonLarsonAllen, LLP	4	Crowe	1
AL	44	21	Warren Averett	8	Pearce, Beville, Leeburg, Moore, PC	4	Doeren Mayhew	2
AZ	24	24	CliftonLarsonAllen, LLP	9	Doeren Mayhew	6	Nearman, Maynard, Vallez, CPAs	3
CA	211	193	Turner, Warren, Hwang & Conrad	53	Richards & Associates	43	Moss Adams	3
CO	46	33	Holben Hay Lake Baizer, LLC	15	CliftonLarsonAllen, LLP	5	Doeren Mayhew	4
CT	34	29	Whittlesey, PC	13	Doeren Mayhew	8	Nearman, Maynard, Vallez, CPAs	5
DC	20	20	CliftonLarsonAllen, LLP	6	Doeren Mayhew	4	DeLeon & Stang	4
DE	10	10	RKL, LLP	6	CliftonLarsonAllen, LLP	2	Rowles & Company, LLP	1
FL	91	87	Doeren Mayhew	24	Nearman, Maynard, Vallez, CPAs	19	Warren Averett	17
GA	46	43	Nearman, Maynard, Vallez, CPAs	24	Mauldin & Jenkins	6	CliftonLarsonAllen, LLP	3
HI	35	33	Knock & Company, CPAs	17	CJ PacificAudit Solutions, LLC	13	Moss Adams	2
IA	36	32	Petersen & Associates	12	Gardiner Thomsen	11	CliftonLarsonAllen, LLP	3
ID	20	10	Eide Bailly	3	Millington Zwygart, CPAs	3	Moss Adams	1
IL	79	60	Seiden Fox, Ltd.	15	CliftonLarsonAllen, LLP	11	Wipfli, LLP	7
IN	66	41	BKD	20	CliftonLarsonAllen, LLP	7	Homer, Wilson & Company, Ltd.	6
KS	26	21	J. Tenbrink & Associates	15	Doeren Mayhew	2	RSM US, LLP	1
KY	27	23	Financial Standards Group	10	Schmidt & Associates	3	BKD	2
LA	46	34	Griffin & Furman, LLC	18	Postlethwaite & Neeterville	7	Carr, Riggs & Ingram, LLC	3
MA	77	56	Wolf & Company, PC	13	CliftonLarsonAllen, LLP	11	Ganey, Steele & Company, LLP	11
MD	43	36	CliftonLarsonAllen, LLP	12	Rowles & Company, LLP	9	Doeren Mayhew	7
MI	156	144	Doeren Mayhew	69	Financial Standards Group	36	Plante & Moran, PLLC	17
MN	61	50	CliftonLarsonAllen, LLP	39	RSM US, LLP	6	Wipfli, LLP	3
MO	43	31	Stephen Lang & Associates	15	J. Tenbrink & Associates	9	CliftonLarsonAllen, LLP	2
MS	18	14	Financial Standards Group	7	Doeren Mayhew	3	Warren Averett	3
MT	21	13	Douglas Wilson & Company, PC	4	Moss Adams	3	Anderson ZurMuehlen	3
NC	42	32	Doeren Mayhew	11	Nearman, Maynard, Vallez, CPAs	9	League Services	4
NE	24	23	Petersen & Associates	19	Moss Adams	1	BKD	1
NJ	51	34	Curchin Group	17	RKL, LLP	7	CliftonLarsonAllen, LLP	3
NM	21	14	Nearman, Maynard, Vallez, CPAs	5	Moss Adams	3	CliftonLarsonAllen, LLP	2
NV	12	10	CliftonLarsonAllen, LLP	3	Doeren Mayhew	2	Turner, Warren, Hwang & Conrad	2
NY	130	88	Wojewski & Company, CPAs, PC	21	Firley, Moran, Freer, & Eassa	17	CliftonLarsonAllen, LLP	11
OH	112	97	Lillie & Company	35	GBQ Partners, LLC	25	Doeren Mayhew	9
OK	30	22	CliftonLarsonAllen, LLP	5	CJ Resources, Inc.	5	HoganTaylor, LLP	4
OR	45	26	Moss Adams	18	Doeren Mayhew	2	CliftonLarsonAllen, LLP	2
PA	131	79	RKL, LLP	43	Carver and Associates	8	CliftonLarsonAllen, LLP	6
SC	36	36	Canby, Tiller, Pierce and Green, CPAs, LLP	20	Doeren Mayhew	9	Nearman, Maynard, Vallez, CPAs	4
TN	62	46	Hiram H. Hollifield	18	Nearman, Maynard, Vallez, CPAs	8	Reynolds Bone & Griesbeck	6
TX	203	141	CJ Resources, Inc.	50	CliftonLarsonAllen, LLP	31	Doeren Mayhew	20
UT	26	17	League Services	5	Moss Adams	4	Deloitte & Touche	3
VA	67	56	CliftonLarsonAllen, LLP	14	Doeren Mayhew	13	Nearman, Maynard, Vallez, CPAs	9
VT	10	10	A. M. Peisch & Company, LLP	3	CliftonLarsonAllen, LLP	2	Ganey, Steele & Company, LLP	2
WA	64	36	Moss Adams	27	CliftonLarsonAllen, LLP	6	Crowe	1
WI	71	65	CliftonLarsonAllen, LLP	25	Wipfli, LLP	24	Hawkins Ash, CPAs	14
WV	21	11	League Services	4	Lillie & Company	3	GBQ Partners, LLC	1

ALABAMA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	118	115	115	110
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	47	46	46	44

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$4,706,113,288	21.1%	1	0.9%
Pearce, Bevell, Leesburg, Moore, P.C.	\$3,121,264,168	14.0%	4	3.6%
Doeren Mayhew	\$1,688,177,353	7.6%	2	1.8%
Warren Averett	\$1,563,856,034	7.0%	8	7.3%
Mauldin & Jenkins	\$1,554,083,256	7.0%	1	0.9%
CliftonLarsonAllen, LLP	\$1,346,318,086	6.0%	1	0.9%
Barfield, Murphy, Shank & Smith	\$780,310,853	3.5%	1	0.9%
G David Edwards, CPA	\$472,670,603	2.1%	4	3.6%
League Services	\$441,126,344	2.0%	9	8.2%
Nearman, Maynard, Vallez, CPAs	\$130,990,250	0.6%	2	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Redstone	\$4,706,113,288	Joe Newberry	Wayne Sisco	Moss Adams
APCO Employees	\$2,860,375,410	Derrick Ragland	Blane Mink	Pearce, Bevell, Leesburg, Moore, PC
America's First	\$1,554,083,256	Bill Conner	Teresa Owens	Mauldin & Jenkins
MAX	\$1,346,318,086	Greg McClellan	Tim Marquardt	CliftonLarsonAllen, LLP
Army Aviation Center	\$1,255,355,423	Bobby Michael	Bill Williams	Doeren Mayhew
Alabama	\$876,591,728	Steve Swofford	Eleanor Brown	Other
Listerhill	\$780,310,853	Brad Green	Carla Harper	Barfield, Murphy, Shank & Smith
Avadian	\$771,459,347	Linda Cencula	Laurie Shook	Other
Family Security	\$650,190,910	Shane Nobbley		Other
Alabama One	\$614,927,098	Bill Wells	Whitney Oswalt	Other
Guardian	\$469,632,303	Heath Harrell	Becky Lee	Other
Legacy Community	\$432,821,930	Joe McGee	Paula Miller	Doeren Mayhew
Family Savings	\$414,586,483	Monte Hill	Debbie Huff	G David Edwards, CPA
Five Star	\$404,677,828	Robert Steensma	Todd Ivey	Warren Averett
TVA Community	\$316,184,521	Kimball Burkett	Rhonda Cabler	Other
AOD	\$302,395,871	Virginia Bowen	David Mooney	Other
Alabama Teachers	\$292,889,846	Ron Summerall	Jeff Napper	Other
ASE	\$283,282,178	Ned McHenry		Warren Averett
WinSouth	\$266,103,708	David Eubanks	Kelly Whisenant	Other
Coosa Pines	\$242,712,672	Don Carden	Cheryl Holmes	Warren Averett

ALASKA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	12	12	12	12
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	10	10	10	10

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Crowe	\$7,423,299,242	72.2%	1	8.3%
Moss Adams	\$1,471,039,941	14.3%	5	41.7%
CliftonLarsonAllen, LLP	\$1,376,687,086	13.4%	4	33.3%
KPMG	\$12,472,750	0.1%	1	8.3%
League Services	\$1,706,142	0.0%	1	8.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Alaska USA	\$7,423,299,242	Geoff Lundfelt	John Cassidy	Crowe
Credit Union 1	\$1,034,765,961	James Wileman	Maria Quick	CliftonLarsonAllen, LLP
Denali	\$663,290,358	Bob Teachworth		Moss Adams
Matanuska Valley	\$495,590,355	Al Strawn	Chad Bostick	Moss Adams
Spirit of Alaska	\$151,010,372	Anthony Rizk	Steve Carlson	Moss Adams
True North	\$146,743,710	Lauren MacVay		CliftonLarsonAllen, LLP
Northern Skies	\$118,788,883	Kyler Howlett	Jeremy Payne	CliftonLarsonAllen, LLP
MAC	\$108,935,161	Angela Head	Rose Fulk	Moss Adams
Tongass	\$76,388,532	Helen Mickel	PJ Radcliff	CliftonLarsonAllen, LLP
ALPS	\$52,213,695	Sandi Riggs	Robyn Schlins	Moss Adams
Alaska Dist Engineers	\$12,472,750	Jodie Mccarty	William Keller	KPMG
City Of Fairbanks	\$1,706,142	Carolyn Furrow		League Services

ARIZONA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	44	44	43	42
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	25	25	25	24

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$8,013,350,327	45.3%	8	19.0%
CliftonLarsonAllen, LLP	\$4,387,233,111	24.8%	13	31.0%
Moss Adams	\$2,099,581,380	11.9%	3	7.1%
Turner, Warren, Hwang & Conrad	\$1,620,075,744	9.2%	2	4.8%
Nearman, Maynard, Vallez, CPAs	\$1,251,015,496	7.1%	3	7.1%
RSM US, LLP	\$151,201,575	0.9%	1	2.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Desert Financial	\$4,518,164,023	Jeff Meshey	Stephen Jordan	Doeren Mayhew
OneAZ	\$2,064,461,755	Dave Doss	Kim Reedy	CliftonLarsonAllen, LLP
Vantage West	\$1,916,671,350	Robert Ramirez	Scott Odom	Doeren Mayhew
Arizona	\$1,620,565,772	Ron Westad	Sonya Schraeder	Moss Adams
Hughes	\$1,158,427,111	Robert Swick	Keith Damek	Turner, Warren, Hwang & Conrad
TruWest	\$1,061,111,426	Alan Althouse	Mike Ward	CliftonLarsonAllen, LLP
Credit Union West	\$694,913,029	Bob MacGregor	Pamela Chan	Doeren Mayhew
Pima	\$540,248,621	Eric Renaud	Eric Renaud	Nearman, Maynard, Vallez, CPAs
Arizona Central	\$496,995,560	Todd Pearson	Greg Harden	Doeren Mayhew
First	\$473,316,661	Jay Curtis	Douglas Alldredge	Nearman, Maynard, Vallez, CPAs
Tucson	\$461,648,633	Susan Stansberry		Turner, Warren, Hwang & Conrad
SunWest	\$362,719,513	Walter Synowiecki	Lori Smith	CliftonLarsonAllen, LLP
AEA	\$259,773,889	Adele Sandberg	Mark Stahl	Doeren Mayhew
AERO	\$244,265,660	Preston Sanders	Brian Kleppinger	Moss Adams
Deer Valley	\$237,450,214	Robb Scott	Fran Burazin	Nearman, Maynard, Vallez, CPAs
American Southwest	\$234,749,948	Brian Barkdull	Lauren Padgett	Moss Adams
Canyon State	\$200,996,023	Jane Dobbs	Cristian Hernandez	CliftonLarsonAllen, LLP
Landings	\$167,935,835	Margaret Hunnicutt	Brian Lee	CliftonLarsonAllen, LLP
Pyramid	\$161,627,990	Ray Lancaster	Jamie Hamlin	CliftonLarsonAllen, LLP
Tucson Old Pueblo	\$151,201,575	Vernon Babilon	Russ Hanson	RSM US, LLP

ARKANSAS

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	60	59	58	56
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	14	13	14	14

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,306,182,347	44.3%	2	3.6%
Nearman, Maynard, Vallez, CPAs	\$544,792,984	18.5%	3	5.4%
CU Resources, Inc.	\$108,949,307	3.7%	6	10.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Arkansas	\$1,179,072,949	Rodney Showmar	Eric Mangham	CliftonLarsonAllen, LLP
Telcoe	\$357,873,086	Sarah Mosley	Elaine Hunthrop	Nearman, Maynard, Vallez, CPAs
Northeast Arkansas	\$127,714,151	Sherry Gray		Nearman, Maynard, Vallez, CPAs
Arkansas Best	\$127,109,398	Norma Meares	Ron Lee	CliftonLarsonAllen, LLP
Mil-Way	\$122,651,813	Allen Brown		Other
Fairfield	\$89,262,869	Connie Wood		Other
Arkansas Superior	\$78,550,158	Dwayne Ashcraft		Other
Timberline	\$77,185,735	Matthew Jacobs	Matthew Jacobs	Other
Diamond Lakes	\$69,912,241	Tammy Passafiume		Other
Pine Bluff Cotton Belt	\$61,449,485	Dee Edie		Other
UARK	\$59,205,747	Gina Williams		Nearman, Maynard, Vallez, CPAs
Alcoa Community	\$48,927,530	Steve Brown		CU Resources, Inc.
River Valley Community	\$43,597,603	Mark Hixson		Other
Pine	\$43,065,549	Debbie Gatlin		Other
TruService Community	\$38,080,194	Linda Jeffery		Other
Baptist Health	\$30,373,938	Bobbie Threlkeld	Kimberely Coleman	Other
Hurricane Creek	\$29,670,085	Debbie Lawrence		Other
Subiaco	\$29,566,525	Tori Schluterman		Other
United Arkansas	\$28,349,423	Michael Armstrong	Kara Ketzscher	CU Resources, Inc.
UP Arkansas	\$27,299,776	Linda Stanton		Other

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

CALIFORNIA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	361	345	324	311
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	215	220	215	211

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$51,332,647,049	26.2%	22	7.1%
Turner, Warren, Hwang & Conrad	\$39,343,994,913	20.1%	61	19.6%
RSM US, LLP	\$26,705,766,610	13.6%	22	7.1%
CliftonLarsonAllen, LLP	\$21,471,130,624	11.0%	16	5.1%
Crowe	\$18,364,460,492	9.4%	7	2.3%
Deloitte & Touche	\$11,782,596,835	6.0%	1	0.3%
Richards & Associates	\$8,189,290,293	4.2%	74	23.8%
Doeren Mayhew	\$7,872,572,020	4.0%	8	2.6%
Carroll & Associates	\$2,712,021,267	1.4%	19	6.1%
Nearman, Maynard, Vallez, CPAs	\$2,501,649,236	1.3%	4	1.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
SchoolsFirst	\$14,745,146,263	Bill Cheney	Francisco Nebot	Moss Adams
The Golden 1	\$11,868,775,279	Donna Bland	Dustin Luton	Moss Adams
First Tech	\$11,782,596,835	Greg Mitchell	Hank Sigmon	Deloitte & Touche
Star One	\$9,070,014,555	Gary Rodrigues	Brian Ross	Turner, Warren, Hwang & Conrad
San Diego County	\$8,425,152,952	Teresa Halleck	Ashlee Micale	RSM US, LLP
Patelco	\$6,310,705,941	Erin Mendez	Susan Gruber	Moss Adams
Logix	\$5,546,463,242	Dave Styler	Ana Fonseca	RSM US, LLP
Redwood	\$4,374,329,335	Brett Martinez	Lisa Heath	CliftonLarsonAllen, LLP
Kinecta	\$4,314,253,767	Keith Sultemeier	Brett Stubbs	Crowe
Wescom	\$3,873,895,426	Darren Williams	Irving Yu	Crowe
Mission	\$3,537,972,220	Debra Schwartz	Doug Wright	Moss Adams
Chevron	\$3,373,955,590	Jon Berlin	Janet Lee	Crowe
California	\$3,086,355,321	Steve O'Connell	Hudson Lee	Doeren Mayhew
Travis	\$3,055,735,787	Barry Nelson	Ivan Jones	CliftonLarsonAllen, LLP
Educational Employees	\$3,016,039,867	Elizabeth Dooley	Beverly Ryan	Moss Adams
UNIFY Financial	\$2,818,044,464	Gordon Howe	Nathan Montgomery	CliftonLarsonAllen, LLP
SAFE	\$2,776,277,536	Dave Roughton	Chris Harris	Crowe
Technology	\$2,571,026,795	Todd Harris	Richard Hanz	Turner, Warren, Hwang & Conrad
Premier America	\$2,499,126,013	Rudy Pereira	Brad Cunningham	Crowe
California Coast	\$2,488,364,248	Todd Lane	Christina Lethlean	CliftonLarsonAllen, LLP

COLORADO

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	86	85	81	81
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	47	47	46	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$8,407,099,600	33.3%	4	4.9%
Moss Adams	\$5,593,001,502	22.1%	2	2.5%
Holben Hay Lake Balzer, LLC	\$3,261,527,250	12.9%	17	21.0%
CliftonLarsonAllen, LLP	\$2,588,600,752	10.2%	5	6.2%
RSM US, LLP	\$2,359,377,416	9.3%	1	1.2%
Petersen & Associates	\$588,948,444	2.3%	11	13.6%
BKD	\$99,229,157	0.4%	1	1.2%
Sheila Lombardi	\$85,397,888	0.3%	1	1.2%
Rebecca Clowers	\$67,066,711	0.3%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Ent	\$5,218,883,565	Chad Graves	MJ Coon	Moss Adams
Bellco	\$4,659,611,790	Doug Ferraro	Dan Kampen	Doeren Mayhew
Canvas	\$2,359,377,416	Todd Marksberry	Justin Kautz	RSM US, LLP
Elevations	\$2,003,347,929	Gerry Agnes	Michael Calcote	Doeren Mayhew
Westerra	\$1,557,655,329	John McCloy	Jennifer Meyers	Doeren Mayhew
Credit Union Of Colorado	\$1,513,770,798	Terry Leis		Holben Hay Lake Balzer, LLC
Premier Members	\$1,043,779,890	Carlos Pacheco	Mark Wiete	CliftonLarsonAllen, LLP
Credit Union of Denver	\$769,757,928	Keith Cowling	Scott Collins	Other
Air Academy	\$586,031,568	Glenn Strebe	Brad Barnes	CliftonLarsonAllen, LLP

STATE MARKET SHARE LEADERS

Partner Colorado	\$374,117,937	Sundie Seefried	Doug Fagan	Moss Adams
Sooper	\$366,625,279	Dan Kester	Carrie Langgard	CliftonLarsonAllen, LLP
Denver Community	\$326,973,545	Shane Silvernale		CliftonLarsonAllen, LLP
Red Rocks	\$309,437,985	Pat Ahern	Randy Baldwin	Other
On Tap	\$265,190,470	Tracie Wilcox	Amy Phillips	CliftonLarsonAllen, LLP
Rocky Mountain Law Enforcement	\$220,406,653	Christine Wiley	Melinda Mayotte	Holben Hay Lake Balzer, LLC
Fitzsimons	\$186,484,552	Robert Fryberger	David Erickson	Doeren Mayhew
Colorado	\$182,027,295	Mike Williams	Charles Watts	Holben Hay Lake Balzer, LLC
Minnequa Works	\$180,850,512	Jim Barber	Jim Barber	Holben Hay Lake Balzer, LLC
Aventa	\$177,922,266	Gregory Mills	Sarah Henderson	Holben Hay Lake Balzer, LLC
Denver Fire Department	\$152,423,926	Michael Kerr	Michael Kerr	Holben Hay Lake Balzer, LLC

CONNECTICUT

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	112	108	101	97
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	30	32	33	34

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$5,689,538,937	53.3%	8	8.2%
Whittlesey, PC	\$1,935,241,057	18.1%	26	26.8%
Nearman, Maynard, Vallez, CPAs	\$1,169,239,968	11.0%	5	5.2%
CliftonLarsonAllen, LLP	\$754,802,389	7.1%	1	1.0%
Garvey, Steele & Company, LLP	\$299,305,520	2.8%	5	5.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Connecticut State Employees	\$1,828,634,011	Daniel Daigle	John Frenette	Doeren Mayhew
American Eagle Financial	\$1,698,235,595	Dean Marchessault	John Conant	Doeren Mayhew
Charter Oak	\$1,084,453,066	Brian Orenstein	Bradley Sullivan	Doeren Mayhew
Sikorsky Financial	\$754,802,389	Vincent Ciambriello	Ben Citrin	CliftonLarsonAllen, LLP
Connex	\$575,034,960	Frank Mancini	Karen Smith	Whittlesey, PC
Nutmeg State Financial	\$433,272,946	John Holt	Robert Bruhn	Nearman, Maynard, Vallez, CPAs
Dutch Point	\$313,036,014	Francis Proto	Charlyn Reese	Doeren Mayhew
Mutual Security	\$285,784,787	Larry Holderman	Karen Levasseur	Doeren Mayhew
Scient	\$257,513,369	David Purcell		Doeren Mayhew
Waterbury Connecticut Teachers	\$233,941,246	Marty Misset	Jack Bracken	Nearman, Maynard, Vallez, CPAs
360	\$233,391,689	Duane Crisco	Jeffrey Canniff	Nearman, Maynard, Vallez, CPAs
General Electric Employees	\$221,919,144	Christopher Moran	Allen Albelson	Nearman, Maynard, Vallez, CPAs
CorePlus	\$203,536,445	Nicholas Fortson		Garvey, Steele & Company, LLP
Seasons	\$159,139,600	Keith Wiemert	Kyle Dahn	Doeren Mayhew
Achieve Financial	\$135,670,545	Andrew Klimkoski	Matthew Yussman	Whittlesey, PC
Wepawaug-Flagg	\$116,370,310	Michael Hinchey	Michael Hinchey	Other
Hartford	\$116,294,496	Edward Danek	Janet Bahre	Whittlesey, PC
United Business & Industry	\$104,071,322	Stuart Phillips		Whittlesey, PC
First Bristol	\$89,812,583	Mark Cornacchio	Christopher Taylor	Whittlesey, PC
Finex	\$84,855,114	Michael Palladino	Michael Palladino	Whittlesey, PC

DELAWARE

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	24	20	19	18
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	11	10	10	10

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RKL, LLP	\$1,517,058,169	65.9%	6	33.3%
CliftonLarsonAllen, LLP	\$327,110,129	14.2%	2	11.1%
Rowles & Company, LLP	\$293,032,915	12.7%	2	11.1%
Connolly, Grady & Cha, PC	\$80,308,674	3.5%	1	5.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Dover	\$469,317,469	Chaz Rzewnicki	Donna Kiscaden	RKL, LLP
Del-One	\$457,200,169	Dion Williams		RKL, LLP
Dexsta	\$290,124,551	Jerry King	Mary Brien-Duch	RKL, LLP
Louviers	\$279,682,079	Christopher Davis	Bill Searles	Rowles & Company, LLP
Tidemark	\$265,430,170	Pamela Fleurette		CliftonLarsonAllen, LLP
Community Powered	\$131,221,362	Douglas Troskey	Anthony Hinds	RKL, LLP
Delaware State Police	\$122,014,478	Ina Fitch		RKL, LLP

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

Eagle One	\$80,308,674	John King		Connolly, Grady & Cha, PC
American Spirit	\$61,679,959	Maurice Dawkins	Jennifer Harwig	CliftonLarsonAllen, LLP
New Castle County School Employees	\$47,180,140	Terri Keene	Colin MacArthur	RKL, LLP
New Castle County Delaware Employees	\$24,160,293	Meredith Jeffries-Snedeker		Other
AllyFed	\$21,908,763	Dawn Sutcliffe		Other
Priority Plus	\$17,362,173	Susan Winward		Other
Wilmington Police & Fire	\$13,350,836	Evelyn Vega	Douglas Rifenburgh	Rowles & Company, LLP
Provident	\$10,676,705	Francine Wilson	Francine Wilson	Other
Delaware River & Bay Auth Employees	\$6,484,006	Joseph Larotonda		Other
Milford Memorial	\$3,774,364	Pamela Slater		Other
Stepping Stones Community	\$1,717,492	Marisela Tovar-Rangel		Other

DISTRICT OF COLUMBIA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	44	42	42	42
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	20	20	20	20

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$5,450,277,032	60.6%	8	19.0%
Doeren Mayhew	\$1,418,673,054	15.8%	4	9.5%
Deleon & Stang	\$997,757,221	11.1%	8	19.0%
Nearman, Maynard, Vallez, CPAs	\$752,954,673	8.4%	3	7.1%
Rowles & Company, LLP	\$368,851,866	4.1%	7	16.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bank-Fund Staff	\$4,830,464,070	Eli Vazquez		CliftonLarsonAllen, LLP
Congressional	\$964,404,974	Sean Zimmermann	Tony Caccese	Doeren Mayhew
IDB-IIC	\$566,056,828	Chip Lusk	Sallu Lutamila	Deleon & Stang
Department Of Commerce	\$432,076,601	Evan Clark	Pat Collins	Nearman, Maynard, Vallez, CPAs
Library Of Congress	\$247,471,133	Marsha King	Karen Moses	CliftonLarsonAllen, LLP
PAHO-WHO	\$221,918,709	Miguel Boluda	Shaun Ghaffouri	Nearman, Maynard, Vallez, CPAs
O.A.S. Staff	\$220,459,341	Carlos Calderon	Ada Clark	Deleon & Stang
Department Of The Interior	\$189,581,545	Michael Merryman	Michael Grimail	Doeren Mayhew
Treasury Department	\$174,690,053	Alfred Scipio	Christine Cho	Doeren Mayhew
The Partnership	\$158,257,161	Theresa Mann	Jean Mackenzie	Rowles & Company, LLP
Geico	\$145,505,099	James Lee	Sherrie Cox	CliftonLarsonAllen, LLP
Advantage Financial	\$113,083,272	Don Johnson	Marianne Quinn	Rowles & Company, LLP
Transit Employees	\$98,959,363	Rita Smith		Nearman, Maynard, Vallez, CPAs
Department of Labor	\$89,996,482	Joan Moran	Amy Smithberger	Doeren Mayhew
FRB	\$86,363,610	Theresa Trimble		CliftonLarsonAllen, LLP
EP	\$63,462,838	Kirsten Williams		Deleon & Stang
District Government Employees	\$62,374,277	Carla Decker	Thomas Culhane	Deleon & Stang
AFL CIO Employees	\$52,028,717	Robert James	Debra Shipley	CliftonLarsonAllen, LLP
District Of Columbia Teachers	\$48,454,365	Marvel White	Jeffry Perry	Rowles & Company, LLP
HUD	\$45,809,173	Bill Kennedy	Reuben Martey	CliftonLarsonAllen, LLP

FLORIDA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	153	147	139	134
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	93	92	93	91

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$17,276,781,691	26.6%	27	20.1%
Doeren Mayhew	\$15,529,786,601	23.9%	26	19.4%
Warren Averett	\$11,755,907,763	18.1%	18	13.4%
Moss Adams	\$9,115,015,630	14.0%	1	0.7%
CliftonLarsonAllen, LLP	\$4,682,636,883	7.2%	7	5.2%
Ewart & Associates	\$2,103,424,924	3.2%	29	21.6%
RSM US, LLP	\$1,402,434,656	2.2%	2	1.5%
Saltmarsh, Cleveland & Gund	\$575,275,221	0.9%	1	0.7%
G David Edwards, CPA	\$287,367,722	0.4%	5	3.7%
LSCU/FIS	\$43,431,174	0.1%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Suncoast	\$9,115,015,630	Kevin Johnson	Julie Renderos	Moss Adams

VyStar	\$7,572,995,255	Brian Wolfburg	John Turpish	Nearman, Maynard, Vallez, CPAs
Space Coast	\$4,191,611,361	Tim Antonition	Hilary Eisbrenner	Warren Averett
MidFlorida	\$3,184,431,631	Kevin Jones	Zelda Abram	Nearman, Maynard, Vallez, CPAs
Grow Financial	\$2,499,455,947	Robert Fisher	Gail Wean	Warren Averett
Fairwinds	\$2,243,501,515	Larry Tobin	Kathy Chonody	Doeren Mayhew
GTE Financial	\$2,080,841,080	Brian Best	Brad Baker	Doeren Mayhew
Eglin	\$1,912,938,556	Jerry Williams		Other
CFE	\$1,852,402,501	Kevin Miller	Jim Rychlicki	Nearman, Maynard, Vallez, CPAs
Campus USA	\$1,742,794,807	Jerry Benton	Jennifer Hunt	Doeren Mayhew
Community First Credit Union of Florida	\$1,593,957,474	John Hirabayashi	Sam Inman	CliftonLarsonAllen, LLP
Achieva	\$1,555,140,765	Gary Regoli	Janice Hollar	Doeren Mayhew
Pen Air	\$1,413,774,612	Stu Ramsey	Carroll Scarborough	CliftonLarsonAllen, LLP
Tyndall	\$1,304,438,402	Jim Warren		Nearman, Maynard, Vallez, CPAs
South Florida Educational	\$1,135,743,257	Mike Dibenedetto		Doeren Mayhew
IBM Southeast Employees	\$1,101,565,023	Michael Miller	Jeff Kolhagen	Doeren Mayhew
Florida	\$1,039,445,564	Mark Starr	Wendy Koford	Warren Averett
Publix Employees	\$974,886,817	Joseph David	Karen Boccaleri	Doeren Mayhew
First Florida	\$890,454,732	Brent Lister	Rick Harper	Doeren Mayhew
Launch	\$781,534,477	Joe Mirachi	Kevin LeBeau	Warren Averett

GEORGIA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	129	119	114	107
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	50	49	48	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$8,628,882,277	36.3%	26	24.3%
CliftonLarsonAllen, LLP	\$8,352,509,601	35.1%	3	2.8%
Mauldin & Jenkins	\$2,902,051,450	12.2%	6	5.6%
Porter Keadle Moore, LLC	\$1,780,944,157	7.5%	2	1.9%
CU Resources, Inc.	\$496,162,969	2.1%	10	9.3%
Crowe	\$304,657,077	1.3%	1	0.9%
Elliott Davis	\$246,471,512	1.0%	1	0.9%
League Services	\$187,532,152	0.8%	5	4.7%
Doeren Mayhew	\$74,599,111	0.3%	1	0.9%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$72,667,177	0.3%	1	0.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Delta Community	\$5,818,101,431	Hank Halter	Jay Gratwick	CliftonLarsonAllen, LLP
Robins Financial	\$2,473,290,001	John Rhea	Scott Kletcke	Nearman, Maynard, Vallez, CPAs
Georgia's Own	\$2,375,659,646	Dave Preter	Greg Gibson	CliftonLarsonAllen, LLP
Atlanta Postal	\$2,118,661,100	Chuck Head	Gary Kyle	Mauldin & Jenkins
Associated	\$1,578,035,046	Lin Hodges	Tim Bridges	Nearman, Maynard, Vallez, CPAs
Georgia United	\$1,336,390,526	Debbie Smith	Bob Bogart	Porter Keadle Moore, LLC
LGE Community	\$1,292,479,999	Chris Leggett	Sean Ferrell	Nearman, Maynard, Vallez, CPAs
Peach State	\$444,553,631	Marshall Boutwell	Michael Santoro	Porter Keadle Moore, LLC
Kinetic	\$404,289,341	Mark Littleton		Nearman, Maynard, Vallez, CPAs
The Southern	\$396,812,777	Ray Hull	Jim Phillips	Mauldin & Jenkins
Coosa Valley	\$343,398,105	Andy Harris	Dawn Harris	Nearman, Maynard, Vallez, CPAs
Credit Union Of Georgia	\$314,544,384	Jerry Ragan	Brian Albrecht	Nearman, Maynard, Vallez, CPAs
CDC	\$304,657,077	Betsy Mercier	Walter Hobby	Crowe
MidSouth Community	\$265,346,450	Roy Bibb	Wade Williamson	Nearman, Maynard, Vallez, CPAs
Southeastern	\$246,471,512	Michael Gudely		Elliott Davis
DOC0	\$231,998,034	Barry Heape	Ellen Collins	CU Resources, Inc.
MembersFirst	\$203,033,047	Terry Hardy		Nearman, Maynard, Vallez, CPAs
Coca-Cola	\$200,360,497	Rob Hatefi	Diane Edelstein	Nearman, Maynard, Vallez, CPAs
AFLAC	\$195,547,449	Roy McLeod		Nearman, Maynard, Vallez, CPAs
Powerco	\$193,404,584	Leta Reeves	Leta Reeves	Nearman, Maynard, Vallez, CPAs

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

HAWAII

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	69	63	61	57
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	34	34	36	35

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Kwock & Company, CPAs	\$5,334,239,009	48.1%	20	35.1%
CU Pacific Audit Solutions, LLC	\$1,637,603,804	14.8%	26	45.6%
Moss Adams	\$1,330,950,138	12.0%	2	3.5%
Richards & Associates	\$620,872,026	5.6%	1	1.8%
Financial Standards Group	\$23,184,715	0.2%	3	5.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
HawaiiUSA	\$1,690,327,375	Karl Yoneshige	Gregory Chang	Kwock & Company, CPAs
Hawaii State	\$1,548,186,319	Andrew Rosen	Edmund Pang	Other
Aloha Pacific	\$833,189,690	Vince Otsuka		Moss Adams
Hawaiian Tel	\$631,691,504	Norman Okimoto	Wendy Cheung	Kwock & Company, CPAs
University Of Hawaii	\$620,872,026	Travis Bow	Sharon Sakamoto	Richards & Associates
Hickam	\$588,923,603	Gerard Auyong	Delton Ho	Kwock & Company, CPAs
HFS	\$563,430,615	Nathan Abe	Jason Hayashi	Kwock & Company, CPAs
Hawaii Community	\$521,892,925	Tricia Buskirk	Dean Uemura	Other
Gather	\$497,760,448	Tess Shimabukuro	Dawn Murata	Moss Adams
Pearl Hawaii	\$344,427,949	Neal Takase		Kwock & Company, CPAs
Maui County	\$323,007,039	Gary Fukuroku	Cathy Nakamura	Kwock & Company, CPAs
CU Hawaii	\$291,654,738	James Takamine		Kwock & Company, CPAs
Hawaii Central	\$280,103,509	Drake Tanabe	Bruce Rosen	CU Pacific Audit Solutions, LLC
Honolulu	\$256,048,514	Mark Munemitsu	Mark Munemitsu	CU Pacific Audit Solutions, LLC
Hawaii Law Enforcement	\$169,875,354	Rene Matsuura	Samuel Emerson	CU Pacific Audit Solutions, LLC
Kauai Government Employees	\$115,877,641	Monica Belz	Conrad Rualizo	Kwock & Company, CPAs
Valley Isle Community	\$115,705,671	Trevor Tokishi	Greg Pick	Kwock & Company, CPAs
Big Island	\$102,858,528	Nicole Aguinaldo	Monir Moniruzzaman	Kwock & Company, CPAs
Maui	\$98,318,605	Clayton Fuchigami	Clayton Fuchigami	Kwock & Company, CPAs
Garden Island	\$97,129,068	Keith Uyeno		CU Pacific Audit Solutions, LLC

IDAHO

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	40	39	36	34
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	20	21	21	20

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Eide Bailly	\$1,391,729,564	15.4%	3	8.8%
Moss Adams	\$1,031,969,297	11.4%	1	2.9%
Sanders & Associates	\$286,395,548	3.2%	1	2.9%
Millington Zwygart, CPAs	\$253,693,955	2.8%	4	11.8%
Richards & Associates	\$101,950,202	1.1%	1	2.9%
League Services	\$59,875,628	0.7%	1	2.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Idaho Central	\$3,641,164,136	Kent Oram	Brian Berrett	Other
Potlatch No 1	\$1,031,969,297	Chris Loseth	Craig Emerson	Moss Adams
Westmark	\$750,923,991	Rich Leonardson		Other
CapEd	\$661,295,451	Todd Erickson	Richard Arnold	Eide Bailly
Pioneer	\$449,453,901	Curt Perry	Mike Hite	Eide Bailly
ICON	\$286,395,548	Connie Miller	Jeff Vogt	Sanders & Associates
East Idaho	\$280,980,212	Dan Thurman	Chris Cardwell	Eide Bailly
TruGrocer	\$270,429,124	Phyllis Adkins		Other
Beehive	\$258,276,670	Shane Berger	Tim Kershaw	Other
Idaho State University	\$237,247,276	Robert Taylor	Cory Omanson	Other
Connections	\$161,729,722	Brian Osberg		Other
Advantage Plus	\$139,945,599	Brent Neibaur	Kurt Payne	Other
Freedom Northwest	\$123,121,506	Gregory Garrett	Eric Lindsay	Millington Zwygart, CPAs
Lewis Clark	\$103,137,707	Trisha Baker		Other
Latah	\$101,950,202	Lowell Stevens	Don Belisle	Richards & Associates
Cottonwood Community	\$95,639,457	Gregory Sonnen		Other
Clarity	\$76,385,162	Wendy Edwards	Nick Fugal	Other

STATE MARKET SHARE LEADERS

Northwest Christian	\$60,275,732	Brad Swartzentruber	Mike Zagarella	Millington Zwygart, CPAs
Rails West	\$59,875,628	Richard Ely		League Services
Pine Tree Community	\$49,966,716	Dan Goehring	Cheri Schumacher	Millington Zwygart, CPAs

ILLINOIS				
	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	305	287	276	262
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	82	82	81	79

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$13,717,164,938	30.1%	14	5.3%
Plante & Moran, PLLC	\$10,339,909,301	22.7%	1	0.4%
RSM US, LLP	\$6,345,533,666	13.9%	5	1.9%
Selden Fox, Ltd.	\$2,748,837,069	6.0%	27	10.3%
Wipfli, LLP	\$2,347,510,313	5.2%	7	2.7%
Nearman, Maynard, Vallez, CPAs	\$1,762,781,862	3.9%	2	0.8%
Crowe	\$1,212,970,321	2.7%	2	0.8%
Doeren Mayhew	\$873,755,926	1.9%	2	0.8%
Scheffel Boyle	\$715,684,927	1.6%	1	0.4%
Stephen Lang & Associates	\$545,909,321	1.2%	6	2.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Alliant	\$10,339,909,301	David Mooney	Harry Zhu	Plante & Moran, PLLC
CEFCU	\$6,100,475,693	Mark Spenny	Chuck Walker	CliftonLarsonAllen, LLP
State Farm	\$4,102,400,237	Tom DeWitt	Steve Gorrie	CliftonLarsonAllen, LLP
BCU	\$3,073,204,157	Mike Valentine	CJ Presto	RSM US, LLP
IH Mississippi Valley	\$1,271,633,893	Brian Laufenberg	Allan Hosack	CliftonLarsonAllen, LLP
Consumers	\$1,250,684,977	Sean Rathjen	John Pawlowski	Wipfli, LLP
Scott	\$1,147,003,537	Frank Padak	Chris Browner	Nearman, Maynard, Vallez, CPAs
Deere Employees	\$954,063,357	Kurt Lewin	Mike Taghon	RSM US, LLP
Andigo	\$871,597,488	Mike Murphy	Larry Rosin	Crowe
Credit Union 1	\$855,407,825	Paul Simons	Rich Broadus	RSM US, LLP
Abbott Laboratories Employees	\$823,281,766	Joseph Troclair	Jon Berndt	CliftonLarsonAllen, LLP
Great Lakes	\$820,114,651	Steven Bugg	Kamil Sakici	RSM US, LLP
1st MidAmerica	\$715,684,927	Alan Meyer	Bob Blacklock	Scheffel Boyle
Vibrant	\$642,743,676	Matthew McCombs	Terry Bishop	RSM US, LLP
Corporate America Family	\$615,778,325	Peter Paulson		Nearman, Maynard, Vallez, CPAs
Selfreliance Ukrainian American	\$485,762,006	Bohdan Watral	Vitaly Kutnyy	Doeren Mayhew
R.I.A.	\$405,034,123	Jim Watts	Chuck Sohlberg	CliftonLarsonAllen, LLP
Chicago Patrolmen's	\$387,993,920	Scott Arney	Bryan Milligan	Doeren Mayhew
DuPage	\$361,192,645	Diane Shelton	John Dumas	Selden Fox, Ltd.
SIU	\$347,042,415	Mike Lantrip	Sandy Taylor	Stephen Lang & Associates

INDIANA				
	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	167	162	157	154
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	65	65	65	66

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD	\$16,675,685,599	60.3%	20	13.0%
Doeren Mayhew	\$2,958,116,150	10.7%	3	1.9%
CliftonLarsonAllen, LLP	\$2,017,654,477	7.3%	7	4.5%
Plante & Moran, PLLC	\$955,494,964	3.5%	2	1.3%
Homer, Wilson & Company, Ltd.	\$704,001,973	2.5%	9	5.8%
Moss Adams	\$558,792,215	2.0%	1	0.6%
Crowe	\$349,884,947	1.3%	1	0.6%
Shull and Company	\$165,685,850	0.6%	1	0.6%
Whitinger & Company	\$53,708,973	0.2%	1	0.6%
DMLO, CPAs	\$24,372,903	0.1%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Teachers	\$3,167,307,294	Paul Marsh	Todd Brown	BKD
Indiana Members	\$1,909,448,143	Ron Collier	Todd Habig	BKD
Elements Financial	\$1,587,433,253	Lisa Schlehuder	Jeff Joyce	BKD
Centra	\$1,477,958,781	Rick Silvers	David Mann	Doeren Mayhew

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

Evansville Teachers	\$1,469,619,192	Bill Schirmer	Aaron Veech	Doeren Mayhew
Forum	\$1,439,489,478	Doug True	Jeff Welch	BKD
Beacon	\$1,229,097,667	Kevin Willour	Dustin Cuttriss	BKD
Purdue	\$1,218,000,055	Bob Falk	Brian Musser	BKD
Interra	\$1,087,621,227	Amy Sink	Jim Henning	BKD
Indiana University	\$989,222,280	Bryan Price	Chris Hawk	BKD
3Rivers	\$972,171,915	Don Cates	Tim Sheppard	BKD
Midwest America	\$599,016,958	Greg Mohr	Mike Day	CliftonLarsonAllen, LLP
Notre Dame	\$592,389,992	Thomas Gryp	Eric Rauch	Plante & Moran, PLLC
Heritage	\$576,255,639	David Milligan	Mike Carroll	CliftonLarsonAllen, LLP
Financial Center First	\$570,370,509	Kevin Ryan	Mike Nelson	BKD
Crane	\$558,792,215	Kevin Sparks	Tim Lukomski	Moss Adams
Hoosier Hills	\$528,840,946	George McNichols		BKD
ProFed	\$434,797,159	Greg Troutner	Travis Penrod	BKD
CommunityWide	\$408,053,563	Andrew Burggraf	John Parhm	BKD
Partners 1st	\$375,826,799	Carla Bienz	Travis Beck	BKD

IOWA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	106	96	94	89
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	34	34	36	36

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RSM US, LLP	\$8,504,789,511	48.1%	2	2.2%
Petersen & Associates	\$3,057,386,765	17.3%	21	23.6%
CliftonLarsonAllen, LLP	\$1,796,477,096	10.1%	3	3.4%
Gardiner Thomsen	\$1,608,748,057	9.1%	22	24.7%
Doeren Mayhew	\$1,106,401,403	6.3%	1	1.1%
Wipfli, LLP	\$846,162,369	4.8%	2	2.2%
Anderson, Larkin & Company, PC	\$138,771,184	0.8%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
University Of Iowa Community	\$4,790,818,094	Jeff Disterhoft	Todd Fanning	RSM US, LLP
Veridian	\$3,713,971,417	Monte Berg	Keith Mesch	RSM US, LLP
Dupaco Community	\$1,637,782,804	Joe Hearn	Danielle Gratton	CliftonLarsonAllen, LLP
Collins Community	\$1,106,401,403	Stefanie Rupert	Ben Wickum	Doeren Mayhew
DuTrac Community	\$706,371,520	Andrew Hawkinson	Michelle Ariss	Wipfli, LLP
Community 1st	\$638,723,477	Greg Hanshaw	Wendy Swanson	Petersen & Associates
Community Choice	\$491,900,647	Josh Cook	Erik Sorensen	Gardiner Thomsen
Linn Area	\$443,268,911	Jenny Lorenz	Bev Long	Petersen & Associates
Greater Iowa	\$435,345,833	Scott Zahnle	David Carlson	Petersen & Associates
Ascentra	\$420,642,831	Dale Owen	Linda Andry	Petersen & Associates
Premier	\$200,656,158	Steve Flamm	Diane Wright	Petersen & Associates
Citizens Community	\$196,942,839	Sean Hanley	Sean Hanley	Gardiner Thomsen
Financial Plus	\$176,246,869	Dave Cale		Petersen & Associates
Members1st Community	\$169,603,244	Janet Borer		Gardiner Thomsen
The Family	\$159,951,744	Dave Hulsbrink	Beth Scott	Petersen & Associates
First	\$139,790,849	Tom Chalstrom	Justin Salow	Wipfli, LLP
1st Gateway	\$138,771,184	Pat Drennen		Anderson, Larkin & Company, PC
Alliant	\$124,895,571	Mike Moroney	Lynn Vogt	Other
Cedar Falls Community	\$120,077,623	Helen Pearce		Petersen & Associates
Affinity	\$114,799,576	David Busch	Justin Williams	CliftonLarsonAllen, LLP

KANSAS

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	92	90	87	85
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	26	27	26	26

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
J. Tenbrink & Associates	\$3,651,920,240	35.9%	41	48.2%
RSM US, LLP	\$2,681,228,018	26.3%	1	1.2%
Doeren Mayhew	\$1,918,693,043	18.8%	2	2.4%
CliftonLarsonAllen, LLP	\$831,026,286	8.2%	1	1.2%
Nearman, Maynard, Vallez, CPAs	\$318,854,135	3.1%	1	1.2%
Lindberg & Vogel	\$87,542,850	0.9%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
CommunityAmerica	\$2,681,228,018	Lisa Ginter	Tim Saracini	RSM US, LLP
Meritrust	\$1,271,956,998	James Nastars	Randy Doerksen	Doeren Mayhew
Credit Union Of America	\$831,026,286	Frank Shoffner	Paul Meissner	CliftonLarsonAllen, LLP
Mazuma	\$646,736,045	Brandon Michaels	Justin Mouzoukos	Doeren Mayhew
Golden Plains	\$612,330,444	Erich Schaefer	Ted Underwood	J. Tenbrink & Associates
Azura	\$489,961,696	Greg Winkler	Ron Baron	J. Tenbrink & Associates
Mainstreet	\$452,178,819	John Beverlin	David Collins	J. Tenbrink & Associates
Envista	\$358,811,058	Ron Smeltzer	Liz Steffen	J. Tenbrink & Associates
Heartland	\$318,854,135	Dan Springer	Joel Andrew	Nearman, Maynard, Vallez, CPAs
Skyward	\$288,215,785	Kevin Wilmoth	Greg Peter	J. Tenbrink & Associates
Mid American	\$287,418,263	Brad Herzet	Rod Calhoun	J. Tenbrink & Associates
Frontier Community	\$133,055,840	Michael Augustine	Shelly Arnold	J. Tenbrink & Associates
Wichita	\$109,703,566	Ashley Pelz		Other
White Eagle	\$108,702,083	Rick Blue		J. Tenbrink & Associates
Kansas Teachers Community	\$95,791,499	Mark Kolarik	Cinda Richardson	J. Tenbrink & Associates
Farmway	\$91,466,778	Joe Deneke	Richard Montgomery	Other
Quantum	\$87,542,850	Chuck Bullock	Elesa Parsons	Lindberg & Vogel
Emporia State	\$84,558,956	Angie Miller		Other
K-State	\$83,164,508	LaRae Kraemer		J. Tenbrink & Associates
Credit Union of Dodge City	\$74,639,206	Tom Armstrong		J. Tenbrink & Associates

KENTUCKY

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	73	70	68	65
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	24	26	27	27

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD	\$2,297,069,547	25.1%	2	3.1%
Doeren Mayhew	\$1,397,642,273	15.3%	2	3.1%
DMLO, CPAs	\$1,361,417,617	14.9%	2	3.1%
Financial Standards Group	\$1,291,373,229	14.1%	38	58.5%
Crowe	\$1,119,412,673	12.3%	2	3.1%
Nearman, Maynard, Vallez, CPAs	\$399,243,693	4.4%	1	1.5%
GBQ Partners, LLC	\$372,103,192	4.1%	1	1.5%
Schmidt & Associates	\$321,141,297	3.5%	4	6.2%
Whitmer & Company, CPAs, LLP	\$18,884,652	0.2%	1	1.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Fort Knox	\$1,512,182,227	Ray Springsteen	Jacob Darabos	BKD
L & N	\$1,198,533,821	Chris Brown		DMLO, CPAs
Commonwealth	\$1,185,612,654	Karen Harbin	Stephen Bellas	Doeren Mayhew
Park Community	\$885,969,017	Jim Spradlin	Melissa McGill	Crowe
University Of Kentucky	\$784,887,320	David Kennedy	Aaron Lainhart	BKD
Transcend	\$399,243,693	Richard Reese	Donna Workman	Nearman, Maynard, Vallez, CPAs
Members Heritage	\$372,103,192	Pat Ferry	Michael Calton	GBQ Partners, LLC
Signet	\$255,280,772	Carlene Scillian		Financial Standards Group
Ashland	\$233,443,656	Larry Lucas	Traci Rothenstine	Crowe
ClassAct	\$212,029,619	Lynn Huether	Jennifer Henning	Doeren Mayhew
Members Choice	\$209,493,066	Cheryl Deborde		Other
C-Plant	\$208,483,751	Paul Adams		Financial Standards Group
Service One	\$162,883,796	Rebecca Stone	Stephen Carrico	DMLO, CPAs
Autotruck Financial	\$148,057,933	James Thompson	Jon Jones	Schmidt & Associates
Jefferson County	\$125,016,168	Heather Walter	Lindsay Cottner	Other
The Health & Education	\$87,714,913	Pam Henson		Financial Standards Group
Kentucky Employees	\$78,507,330	John Graham	Lydia Powell	Schmidt & Associates
Greater Kentucky	\$78,027,845	Debbie Pyle	Erline Carr	Financial Standards Group
Cove	\$64,780,683	Thomas Burns	Jerrie Tinnell	Other
Beacon Community	\$64,424,845	Penny Haseker	Marina Banta	Schmidt & Associates

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

LOUISIANA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	199	195	192	181
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	44	45	46	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Postlethwaite & Netterville	\$3,066,595,935	26.3%	8	4.4%
Griffin & Furman, LLC	\$2,094,934,661	18.0%	36	19.9%
Carr, Riggs & Ingram, LLC	\$1,482,913,784	12.7%	5	2.8%
Doeren Mayhew	\$595,253,722	5.1%	2	1.1%
Financial Standards Group	\$439,894,372	3.8%	9	5.0%
James N. Jordan, CPA, LLC	\$299,603,374	2.6%	18	9.9%
Robinson, Gardner, Langston & Bryan	\$171,651,350	1.5%	1	0.6%
CU Resources, Inc.	\$24,822,773	0.2%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Barksdale	\$1,339,513,743	Patrick Gullatt	John Weaver	Other
Jefferson Financial	\$929,863,873	Mark Rosa	Casey Grimes Kucera	Carr, Riggs & Ingram, LLC
Neighbors	\$833,540,154	Steve Webb	Jody Caraccioli	Postlethwaite & Netterville
Campus	\$630,051,563	Jane Verret	Ryan Blauvelt	Postlethwaite & Netterville
La Capitol	\$504,812,123	Michael Hooper	Stephen Mathews	Postlethwaite & Netterville
EFCU Financial	\$405,231,681	Tyler Grodi	Rick Myers	Postlethwaite & Netterville
ASI	\$364,761,683	Sonia Jarvis	Hemalatha Banangada	Carr, Riggs & Ingram, LLC
Pelican State	\$347,854,271	Jeff Conrad	Melissa Ott	Doeren Mayhew
Carter	\$326,105,260	Joe Arnold	Joe Arnold	Griffin & Furman, LLC
Essential	\$321,480,515	Richard Williams	Darlene Gibson	Other
CSE	\$312,424,574	Clark Yelverton	Matt Koch	Postlethwaite & Netterville
Baton Rouge Telco	\$300,073,954	Darryl Long	David Karisny	Other
Louisiana	\$248,125,410	Rhonda Hotard	Melissa Matherne	Postlethwaite & Netterville
RiverLand	\$247,399,451	Carol Irby	Lori Lassere-Bourg	Doeren Mayhew
Ouachita Valley	\$224,992,722	Katie Pilcher		Financial Standards Group
Lafayette Schools	\$207,302,161	Connie Roy	Amy Simon	Griffin & Furman, LLC
Bossier	\$184,541,177	Jim Perkins	Diane Ward	Other
Centric	\$171,651,350	Christopher Craighead	Rodney Parker	Robinson, Gardner, Langston & Bryan
The New Orleans Firemen's	\$169,310,438	Judy DeLucca	Lisa Hudson	Griffin & Furman, LLC
Xplore	\$151,452,459	Rafael Rondon	Charlie Lovering	Financial Standards Group

MAINE

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	60	60	58	56
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	47	47	48	48

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
MacPage	\$717,375,984	9.2%	4	7.1%
Deleon & Stang	\$372,946,959	4.8%	1	1.8%
Garvey, Steele & Company, LLP	\$115,326,825	1.5%	1	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Maine State	\$410,081,767	Tucker Cole	Duncan MacKellar	Other
Atlantic	\$372,946,959	Roger Sirois	Fred Johnson	Deleon & Stang
Maine Savings	\$365,705,439	John Reed	Dave Sayers	Other
Town & Country	\$365,697,140	David Libby		Other
Infinity	\$343,304,084	Liz Hayes	Mike Obrien	Other
York County	\$315,657,472	Scott Chretien	Kim Murray	Other
University	\$287,413,310	Matt Walsh	Renee Ouellette	MacPage
Evergreen	\$281,645,299	Jason Lindstrom		MacPage
Cumberland County	\$253,089,985	Scott Harriman		Other
Five County	\$245,177,781	Julie Marquis	Ken Stockford	Other
The County	\$240,962,697	Ryan Ellsworth	Jan Beaulieu	Other
Dirigo	\$234,643,425	Mark Samson	Roger Caux	Other
Acadia	\$212,150,483	David Desjardins	Erica Albert	Other
cPort	\$210,853,429	Gene Ardito	Harold Caswell	Other
PeoplesChoice	\$202,435,269	Luke Labbe	Luke Labbe	Other
Norstate	\$188,736,591	Susan Whitehead	Andrew Blanchette	Other
Oxford	\$187,340,374	Matt Kaubris	Tammy Daigle	Other

STATE MARKET SHARE LEADERS

Down East	\$180,320,365	David Tozier		Other
Midcoast	\$173,153,331	Joe Gervais	Michelle Rouleau	Other
OTIS	\$166,173,867	Kim Turner	Darice Dubreuil	Other

MARYLAND				
	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	93	90	88	83
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	43	43	42	43

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$8,473,350,272	34.7%	18	21.7%
Doeren Mayhew	\$6,161,539,109	25.3%	7	8.4%
Nearman, Maynard, Vallez, CPAs	\$3,302,551,801	13.5%	2	2.4%
Rowles & Company, LLP	\$2,755,929,449	11.3%	23	27.7%
Deleon & Stang	\$1,828,343,011	7.5%	5	6.0%
Robert L. Mann, CPA	\$116,314,374	0.5%	4	4.8%
Fike, Conner and Associates	\$106,594,919	0.4%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees Credit Union of Maryland	\$3,496,581,906	Rodney Staatz	Steven Arbaugh	CliftonLarsonAllen, LLP
Tower	\$3,060,845,202	Rick Stafford	Doug Harris	Nearman, Maynard, Vallez, CPAs
NASA	\$2,384,423,517	Doug Allman	Rhonda Bazey	CliftonLarsonAllen, LLP
Andrews	\$1,542,293,065	Jim Hayes	Todd Olszowy	Doeren Mayhew
APG	\$1,286,935,868	Don Lewis	Carol McBrien	Doeren Mayhew
Municipal Employees Credit Union Of Baltimore	\$1,182,442,101	John Hamilton	Adrian Johnson	Doeren Mayhew
First Financial of Maryland	\$1,019,355,020	Eric Church	Matt Birkelien	Doeren Mayhew
Educational Systems	\$990,573,245	Chris Conway	Girado Smith	Deleon & Stang
Point Breeze	\$775,396,037	Bernard McLaughlin	Tonia Niedzialkowski	Rowles & Company, LLP
National Institutes of Health	\$619,455,245	Rick Wieczorek	Timothy Duvall	Doeren Mayhew
Lafayette	\$524,970,552	John Farmakides	Arnie Rosenthal	Other
Cedar Point	\$490,306,402	Charlie Roach	Alan Mattingly	CliftonLarsonAllen, LLP
APL	\$451,572,419	Jim Deegan	Amanda Johnson	CliftonLarsonAllen, LLP
Johns Hopkins	\$448,028,357	Mike Mesta	Steve Hudson	Rowles & Company, LLP
Signal Financial	\$413,222,824	Francois Verleysen	Ed Connelly	CliftonLarsonAllen, LLP
First Peoples Community	\$411,834,756	Stacey Bingaman	Randy Olsen	Deleon & Stang
SecurityPlus	\$398,823,974	Brett Noll	Jeffrey Berger	Other
Baltimore County Employees	\$386,663,436	David Hagar	Marisa Ehrlich	Rowles & Company, LLP
FedChoice	\$380,759,278	David Bunch		CliftonLarsonAllen, LLP
Mid-Atlantic	\$316,346,907	William Brooks	Daniel Olejnik	Doeren Mayhew

MASSACHUSETTS				
	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	184	176	171	165
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	79	78	77	77

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$13,176,703,140	33.9%	11	6.7%
Wolf & Company, PC	\$9,476,708,754	24.4%	13	7.9%
G.T. Reilly & Company	\$3,872,545,274	10.0%	9	5.5%
Mercadante & Mercadante	\$2,000,022,177	5.1%	5	3.0%
Garvey, Steele & Company, LLP	\$1,955,785,683	5.0%	38	23.0%
Crowe	\$1,372,963,359	3.5%	1	0.6%
Moss Adams	\$904,141,594	2.3%	1	0.6%
RSM US, LLP	\$684,185,997	1.8%	1	0.6%
Nearman, Maynard, Vallez, CPAs	\$565,704,943	1.5%	1	0.6%
Whittlesey, PC	\$545,701,431	1.4%	2	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Digital	\$8,607,538,119	Jim Regan	Laurie LaChapelle	CliftonLarsonAllen, LLP
Metro	\$1,771,986,300	Robert Cashman	Erik Porter	Wolf & Company, PC
Rockland	\$1,685,530,774	Tom White	Mark Skalla	CliftonLarsonAllen, LLP
Workers	\$1,667,774,257	Doug Petersen	Tim Smith	Wolf & Company, PC
Jeanne D'Arc	\$1,372,963,359	Mark Cochran	Susan Hannigan	Crowe
Hanscom	\$1,294,460,190	David Sprague	Kimberly Houle	G.T. Reilly & Company
Greylock	\$1,166,475,831	John Bissell	Michael Stoddard	Wolf & Company, PC

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

St. Anne's Of Fall River	\$940,016,318	Eileen Danahey	Peter Panaggio	Wolf & Company, PC
Webster First	\$922,254,728	Michael Lussier	Kimberly Tonkin	Mercadante & Mercadante
RTN	\$904,141,594	Richard Wright	Andrew Spinneit	Moss Adams
St. Mary's	\$837,846,317	James Garvey	Larissa Thurston	G.T. Reilly & Company
First Citizens'	\$739,102,684	Peter Muise	George Custodio	Wolf & Company, PC
Liberty Bay	\$695,520,668	Ed Lopes	Joel Keller	Wolf & Company, PC
Leominster	\$684,185,997	John O'Brien	Gary Abrams	RSM US, LLP
Harvard University Employees	\$654,787,419	Eugene Foley	Craig Leonard	Wolf & Company, PC
Direct	\$632,059,142	Joe Walsh	Joe Capalbo	Wolf & Company, PC
Merrimack Valley	\$617,524,907	Peter Matthews	Donald Croteau	CliftonLarsonAllen, LLP
Sharon	\$586,496,143	James Carlson	David Cox	Other
Align	\$571,884,561	Kenneth Rossi	Thomas Hammond	Mercadante & Mercadante
Massachusetts Institute Of Technology	\$565,704,943	Brian Ducharme	Cindy Hudson	Nearman, Maynard, Vallez, CPAs

MICHIGAN

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	266	250	244	231
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	156	156	157	156

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$26,925,658,574	43.2%	74	32.0%
Plante & Moran, PLLC	\$15,907,339,683	25.5%	17	7.4%
Crowe	\$8,914,133,076	14.3%	7	3.0%
Financial Standards Group	\$4,009,269,454	6.4%	79	34.2%
BKD	\$1,559,493,548	2.5%	5	2.2%
Andrews Hooper Pavlik, PLC	\$1,435,940,853	2.3%	2	0.9%
Rehmann	\$1,277,110,445	2.0%	4	1.7%
Cindrich, Mahalak & Company	\$357,525,131	0.6%	4	1.7%
Schmidt & Associates	\$143,401,190	0.2%	3	1.3%
Wipfli, LLP	\$79,213,903	0.1%	1	0.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Lake Michigan	\$5,461,235,691	Sandy Jelinski	Peter Dann	Doeren Mayhew
DFCU Financial	\$4,748,505,544	Mark Shobe	Brian Ludtke	Crowe
Michigan State University	\$4,036,411,799	April Clobes	Sara Dolan	Plante & Moran, PLLC
United	\$2,606,965,764	Terry O'Rourke	Michael Ruchti	Plante & Moran, PLLC
Genisys	\$2,454,047,315	Jacqueline Buchanan	Ron Merte	Plante & Moran, PLLC
Michigan Schools and Government	\$1,933,092,109	Peter Gates	Steve Brewer	Doeren Mayhew
Lake Trust	\$1,890,924,540	David Snodgrass		Crowe
Dow Chemical Employees	\$1,722,886,260	Dennis Hanson		Doeren Mayhew
Advia	\$1,683,584,567	Cheryl DeBoer	Jeff Fielder	Doeren Mayhew
Credit Union One	\$1,173,455,911	Gary Moody	Tina Tracy	Doeren Mayhew
Community Choice	\$1,079,380,898	Robert Bava	Kelli Wisner-Frank	Doeren Mayhew
Consumers	\$968,738,159	Kit Snyder	Steve Howard	Doeren Mayhew
Michigan First	\$914,385,782	Michael Poulos	Melissa Espinoza	Doeren Mayhew
Honor	\$878,828,497	Scott McFarland	Shari Weber	Plante & Moran, PLLC
Community Financial	\$877,136,134	Bill Lawton	Meg Pankow	Crowe
University Of Michigan	\$861,522,314	Tiffany Ford	Tom Kuslikis	Plante & Moran, PLLC
Dort	\$822,831,026	Vicki Hawkins	Jeremy Zager	Plante & Moran, PLLC
Michigan Educational	\$820,708,307	Bob Sandercock	Kevin Finneran	Plante & Moran, PLLC
Wildfire	\$768,151,785	Tim Benecke	Robert Trumble	Andrews Hooper Pavlik, PLC
LAFCU	\$667,789,068	Patrick Spyke	Tamela McPherson	Andrews Hooper Pavlik, PLC

MINNESOTA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	128	123	120	112
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	55	54	56	61

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$17,125,390,708	73.9%	45	40.2%
Doeren Mayhew	\$2,513,918,629	10.8%	2	1.8%
Wipfli, LLP	\$1,000,470,508	4.3%	3	2.7%
RSM US, LLP	\$980,683,942	4.2%	6	5.4%

* FINANCIAL DATA AS OF 03.31.18 * SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wings Financial	\$4,681,688,888	Frank Weidner	Vic Israni	CliftonLarsonAllen, LLP
Affinity Plus	\$2,156,614,984	Dave Larson	Brian Volkman	Doeren Mayhew
TruStone Financial	\$1,316,121,216	Tim Bosjacki	Dan Zaczkowski	CliftonLarsonAllen, LLP
Firefly	\$1,243,415,446	Bill Raker	Leon Eichten	CliftonLarsonAllen, LLP
Hiway	\$1,134,627,968	Dave Boden	Aaron Kastner	CliftonLarsonAllen, LLP
Central Minnesota	\$1,036,439,468	Rick Odenthal	Chuck Friederichs	CliftonLarsonAllen, LLP
Spire	\$1,033,058,245	Dan Stoltz	Jon Seeman	CliftonLarsonAllen, LLP
Mayo Employees	\$927,163,207	Mary Hansen	Ken Blazing	CliftonLarsonAllen, LLP
Members Cooperative	\$725,440,999	Tammy Heikkinen	Ralph Hamann	Wipfli, LLP
Ideal	\$708,695,859	Brian Sherrick	Dennis Bauer	CliftonLarsonAllen, LLP
City & County	\$540,454,192	Patrick Pierce	Steve Galarmeau	CliftonLarsonAllen, LLP
TopLine	\$427,373,011	Tom Smith	Mick Olson	CliftonLarsonAllen, LLP
Mid Minnesota	\$357,303,645	Chuck Albrecht	Doug Wolf	Doeren Mayhew
Mill City	\$348,093,974	Kent Greff	Shirley Thompson	CliftonLarsonAllen, LLP
Southpoint Financial	\$336,022,539	Richard Nesvold	Patti Gohl	CliftonLarsonAllen, LLP
Richfield-Bloomington	\$289,868,596	Gregory Worthen	Lew Bequette	CliftonLarsonAllen, LLP
MINNCO	\$288,306,869	Doug Hallstrom		CliftonLarsonAllen, LLP
Trustar	\$230,629,844	Dale Johnson	David Cronin	RSM US, LLP
SharePoint	\$199,917,294	Phil Kopschke	John Nilles	CliftonLarsonAllen, LLP
Anoka Hennepin	\$196,537,563	Jeff Claussen	Martin Waligora	Wipfli, LLP

MISSISSIPPI

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	83	80	78	76
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	17	17	18	18

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$3,121,419,186	55.0%	3	3.9%
Financial Standards Group	\$1,140,405,071	20.1%	52	68.4%
Warren Averett	\$682,537,729	12.0%	3	3.9%
Nearman, Maynard, Vallez, CPAs	\$223,945,613	3.9%	1	1.3%
Hiram H. Hollifield	\$25,437,623	0.4%	1	1.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Keesler	\$2,625,063,881	Andrew Swoger	Daniel Kutch	Doeren Mayhew
Navigator	\$357,961,170	Robert Fertitta		Warren Averett
Hope	\$282,478,942	Bill Bynum	Richard Campbell	Doeren Mayhew
Central Sunbelt	\$223,945,613	Chris Hammond	Eric Campen	Nearman, Maynard, Vallez, CPAs
Singing River	\$214,761,524	James Smith	James Smith	Warren Averett
Mutual	\$213,876,363	Michael Mathews	Jennifer McMillin	Doeren Mayhew
Rivertrust	\$168,856,230	Kevin Long	Cox	Other
Magnolia	\$139,011,373	Michael Waylett	Dan Semore	Other
Statewide	\$125,937,071	Casey Bacon	Pam Cotten	Financial Standards Group
Mississippi	\$123,537,490	Mike Lightsey		Financial Standards Group
Members Exchange	\$115,349,506	Mitzi Tate		Financial Standards Group
Gulf Coast Community	\$109,815,035	Lisa Graham	Gordon Pidek	Warren Averett
Triangle	\$81,284,237	John Gibbons		Financial Standards Group
Ferguson	\$77,832,059	Leslie Pitts	George Kirby	Financial Standards Group
Jackson Area	\$74,447,112	Gary Fairley	Leigh Bridges	Other
1st Mississippi	\$61,466,292	Frank Besecke	Rebecca Cooper	Financial Standards Group
Eagle Express	\$61,225,195	Katie Nelson	David Kinnison	Financial Standards Group
Southern Mississippi	\$41,471,955	John Harmond		Other
Meridian Mutual	\$38,979,185	Debbie Smith		Financial Standards Group
MUNA	\$35,177,801	Bo Pittman		Financial Standards Group

MISSOURI

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	126	121	117	114
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	42	43	44	43

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Stephen Lang & Associates	\$3,204,275,798	27.5%	36	31.6%
Brown, Smith, Wallace	\$2,463,420,185	21.2%	1	0.9%
BKD	\$1,725,232,850	14.8%	1	0.9%

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

J. Tenbrink & Associates	\$1,036,976,893	8.9%	31	27.2%
CliftonLarsonAllen, LLP	\$352,086,163	3.0%	3	2.6%
RSM US, LLP	\$333,264,936	2.9%	1	0.9%
Cummings, Ristau, and Associates	\$257,463,179	2.2%	1	0.9%
Doeren Mayhew	\$82,783,135	0.7%	1	0.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	\$2,463,420,185	Glenn Barks	Steve Morgenthaler	Brown, Smith, Wallace
Anheuser-Busch Employees'	\$1,725,232,850	Bob McKay	Ron Kampwerth	BKD
Vantage	\$862,774,376	Eric Acree	Douglas Ruckman	Stephen Lang & Associates
Neighbors	\$368,555,832	John Servos	Janice Bennett	Stephen Lang & Associates
Missouri	\$333,264,936	Harold James	Rob Perkins	RSM US, LLP
Great Plains	\$291,222,934	Kelley Melton	Kelley Melton	Other
St. Louis Community	\$274,210,348	Patrick Adams	Kirk Mills	Other
Alliance	\$271,785,404	Tim Stephens	Ken Bellamy	CliftonLarsonAllen, LLP
1st Financial	\$257,463,179	Carol Minges	Dave Franke	Cummings, Ristau, and Assoc.
West Community	\$233,320,620	Jason Peach	Melissa Green	Other
Arsenal	\$231,123,610	Linda Allen	Patti Randick	Stephen Lang & Associates
Infuze	\$226,796,082	Cynthia Cole	Mark Stahl	Stephen Lang & Associates
River Region	\$220,225,648	Rick Nichols	Galen Wilhoit	Stephen Lang & Associates
Gateway Metro	\$189,011,180	Jay Lewis		Other
BluCurrent	\$185,802,032	Craig Tabor	Gary Kirk	Other
United	\$178,018,067	Brent Sadler	Missy Ahrens	Stephen Lang & Associates
MECE	\$177,930,868	Randy Marks	Gary Bruemmer	Stephen Lang & Associates
Electro Savings	\$165,522,954	Stan Moeckli	Eric Hardman	Stephen Lang & Associates
Assemblies Of God	\$162,084,615	Bruce Webb	Jackie Lawhon	Other
Telcomm	\$155,297,857	Don Ackerman		Other

MONTANA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	53	52	51	51
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	20	20	21	21

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$2,209,658,741	43.3%	3	5.9%
Douglas Wilson & Company, PC	\$436,346,837	8.6%	4	7.8%
Anderson ZurMuehlen	\$419,470,937	8.2%	3	5.9%
Wipfli, LLP	\$231,220,231	4.5%	1	2.0%
Brenner, Averett & Companympny	\$85,220,849	1.7%	1	2.0%
Junkermier Clark Campanella Stevens	\$52,917,357	1.0%	1	2.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Whitefish	\$1,439,741,238	Jim Kenyon	Michael Blubaugh	Moss Adams
Missoula	\$527,313,691	Jack Lawson	Kathy Guderian	Moss Adams
Altana	\$260,672,858	Rhonda Diefenderfer	Kim Dahl	Other
Valley Federal Credit Union of Montana	\$252,253,192	Darla Card	Ed Gillig	Other
Rocky Mountain	\$242,603,812	Ed Stofko	Matt Stolle	Moss Adams
Montana	\$239,178,601	Steve King	John Hageman	Anderson ZurMuehlen
Park Side Financial	\$231,220,231	Jeremy Presta	Scott Roberts	Wipfli, LLP
Helena Community	\$200,873,602	Greg Strizich	Brent Martin	Other
1st Liberty	\$174,017,946	Steven Grooms	Dave Reeves	Other
Billings	\$143,262,481	Tom Boos	Nancy Harris	Douglas Wilson & Company, PC
Bear Paw	\$119,496,220	Al Vukasin		Douglas Wilson & Company, PC
Southwest Montana Community	\$114,397,603	Tom Dedman	Teri Krakowka	Anderson ZurMuehlen
Lincoln County	\$112,504,483	Lindsay Beaty	Chari Lucas	Other
Embark	\$105,544,138	Debra Evans	Sandy Daul	Douglas Wilson & Company, PC
Sky	\$104,587,915	Annamarie DeYoung	Linda Ansoategui	Other
Richland	\$85,220,849	Kevin Mayer		Brenner, Averett & Company
McCone County	\$74,382,449	Emily K Guldborg		Other
Russell Country	\$68,043,998	Bernie Neibauer		Douglas Wilson & Company, PC
Fergus	\$65,894,733	Robert Bjelland		Anderson ZurMuehlen
Daniels-Sheridan	\$52,917,357	Timothy Rask	Deanna Ward	Junkermier Clark Campanella Stevens

NEBRASKA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	64	62	61	62
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	23	24	24	24

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Petersen & Associates	\$2,777,764,398	59.5%	50	80.6%
Moss Adams	\$956,843,415	20.5%	1	1.6%
BKD	\$698,959,499	15.0%	1	1.6%
Ketel Thorstenson, LLP	\$69,535,209	1.5%	1	1.6%
Wipfli, LLP	\$55,200,680	1.2%	1	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
SAC	\$956,843,415	Gail DeBoer	Daniel Patterson	Moss Adams
Centris	\$698,959,499	Steve Swanstrom	Tom Huston	BKD
Metro Health Services	\$342,759,529	Michael McDermott	Lisa Ferrer	Petersen & Associates
Liberty First	\$267,182,856	Frank Wilber	David Tagart	Petersen & Associates
Nebraska Energy	\$263,568,192	Stanley Fraser	Stanley Fraser	Petersen & Associates
Siouxland	\$191,968,726	Joel Steenhoven	Michael Horner	Petersen & Associates
Lincone	\$136,068,488	Jerry Barnett		Petersen & Associates
First Nebraska	\$132,346,065	Ann Loftis	Dale Kovar	Petersen & Associates
Four Points	\$124,284,977	Cheryl Mascarello	Michelle Zwart	Petersen & Associates
University of Nebraska	\$101,654,375	Keith Kauffeld		Petersen & Associates
Mutual 1st	\$101,602,124	Mark Uden	Scott Stevens	Petersen & Associates
MembersOwn	\$101,051,964	Linda Carter	Denise Ackerman	Petersen & Associates
Trius	\$75,813,418	Dee Schriener	Jenny Flood	Petersen & Associates
Omaha	\$71,419,919	Steve Johnson	Jacob Hanika	Petersen & Associates
Western Heritage	\$69,535,209	Jennifer Zanassi		Ketel Thorstenson, LLP
The Police Federal Credit Union of Omaha	\$69,337,073	Mary Johnson	Darrin Engleman	Other
Columbus United	\$63,952,822	Brian Christensen	Cindy Wagner	Petersen & Associates
The Archer Cooperative	\$61,858,185	Dan Poppe		Petersen & Associates
Omaha Firefighters	\$60,946,636	Sandra McLean		Petersen & Associates
Creighton	\$55,200,680	Thomas Kjar	Vorace Packer	Wipfli, LLP

NEVADA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	17	17	17	16
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	13	13	13	12

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$1,672,558,050	33.3%	2	12.5%
CliftonLarsonAllen, LLP	\$1,254,947,819	25.0%	3	18.8%
Turner, Warren, Hwang & Conrad	\$843,361,896	16.8%	2	12.5%
Carroll & Associates	\$774,064,471	15.4%	3	18.8%
Richards & Associates	\$178,301,708	3.6%	1	6.3%
Financial Standards Group	\$31,911,697	0.6%	1	6.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
One Nevada	\$919,606,246	Paul Parrish	Steve O'Donnell	CliftonLarsonAllen, LLP
Greater Nevada	\$898,908,493	Wally Murray	Joyce Whitney-Silva	Doeren Mayhew
Silver State Schools	\$773,649,557	Scott Arkills	Raymond Wilson	Doeren Mayhew
Clark County	\$752,820,905	Matt Kershaw		Turner, Warren, Hwang & Conrad
Boulder Dam	\$623,131,447	Eric Estes	le-Chen Cheng	Carroll & Associates
Financial Horizons	\$199,432,933	Theresa Lupori	Jean Peterson	Other
Great Basin	\$178,301,708	Jennifer Denoo	Tony Lopez	Richards & Associates
WestStar	\$173,292,017	Rick Schmidt	Dion Koop	CliftonLarsonAllen, LLP
Elko	\$162,049,556	John Kelly	Craig Stevens	CliftonLarsonAllen, LLP
Sierra Pacific	\$127,300,009	Jim Hunting		Carroll & Associates
Plus	\$90,540,991	Carol Schumacher	Tara Smith	Turner, Warren, Hwang & Conrad
Churchill County	\$47,867,478	Valerie K Johnston		Other
Reno City Employees	\$31,911,697	Marven Jeppson	Milton Harris	Financial Standards Group
Pahranagat Valley	\$23,633,015	Robin Simmers		Carroll & Associates
E. W. No. 401	\$13,879,927	Allen Iftiger	Ron Kennedy	Other
Las Vegas Up Employees	\$4,187,052	Nektaria Felecos		Other

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

NEW HAMPSHIRE

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	18	18	16	15
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	10	10	10	10

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wolf & Company, PC	\$3,367,384,610	41.3%	1	6.7%
BerryDunn	\$1,879,932,658	23.1%	2	13.3%
Financial Standards Group	\$667,270,193	8.2%	1	6.7%
MacPage	\$409,732,493	5.0%	1	6.7%
G.T. Reilly & Company	\$273,216,683	3.4%	1	6.7%
Garvey, Steele & Company, LLP	\$209,306,202	2.6%	3	20.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Service	\$3,367,384,610	David Van Rossum	Andrew McGeorge	Wolf & Company, PC
Northeast	\$1,377,017,581	Tim Collia	Steve Giguere	BerryDunn
St. Mary's Bank	\$996,745,160	Ron Covey	Bob DesMeules	Other
Triangle	\$667,270,193	Maurice Simard	Scott MacKnight	Financial Standards Group
Bellwether Community	\$502,915,077	Michael L'Ecuyer	Jonathan Oglebay	BerryDunn
Granite State	\$409,732,493	Denise Caristi	Robert Flurey	MacPage
Holy Rosary	\$273,216,683	Brian Hughes	Brian Therrien	G.T. Reilly & Company
New Hampshire	\$267,214,920	John Young	Timothy King	Other
Members First Credit Union Of NH	\$182,174,224	Bruce Leighton	Karl Betz	Garvey, Steele & Company, LLP
New Hampshire Postal	\$46,577,024	William Milner		Other
Cheshire County	\$19,748,567	Lynda Faulkner		Other
Precision	\$17,658,645	Sandra Bischof		Garvey, Steele & Company, LLP
NH Community	\$9,473,333	James Neilsen		Garvey, Steele & Company, LLP
NGM Employees	\$5,661,683	Sharin Hurlbutt		Other
Freudenberg-Nok Employees	\$2,857,430	Melissa L. Sharp-Greatchus		Other

NEW JERSEY

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	187	178	169	162
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	51	51	51	51

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Curchin Group	\$4,869,974,962	35.3%	19	11.7%
Crowe	\$3,104,826,955	22.5%	1	0.6%
RKL, LLP	\$1,703,715,505	12.4%	7	4.3%
CliftonLarsonAllen, LLP	\$1,039,110,284	7.5%	3	1.9%
Nearman, Maynard, Vallez, CPAs	\$268,748,315	1.9%	3	1.9%
Firley, Moran, Freer, & Eassa	\$176,230,000	1.3%	1	0.6%
Garvey, Steele & Company, LLP	\$126,060,214	0.9%	1	0.6%
Connolly, Grady & Cha, PC	\$71,164,288	0.5%	2	1.2%
League Services	\$59,474,771	0.4%	1	0.6%
Wojeski & Company, CPAs, PC	\$37,789,392	0.3%	3	1.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Affinity	\$3,104,826,955	John Fenton	Kevin Brauer	Crowe
Merck Employees	\$1,975,892,058	Raymond Del Nero	Gordon Powell	Curchin Group
Proponent	\$503,184,654	Debi Van Dorn	James Leary	CliftonLarsonAllen, LLP
Financial Resources	\$483,407,395	Lena Matthews	Beth Elbaum	RKL, LLP
Mcgraw-Hill	\$417,482,598	Shawn Gilfedder	Jesus Moreno	CliftonLarsonAllen, LLP
Garden Savings	\$358,523,895	Lou Vetere		Curchin Group
South Jersey	\$355,860,625	Ernest Huggard		Curchin Group
Credit Union of New Jersey	\$345,693,977	Andrew Jaeger	Robert Vuocolo	RKL, LLP
Picatinny	\$343,418,904	Keith McCarthy	Ray Silfies	RKL, LLP
United Teletech Financial	\$319,071,930	Leo Ardine	Francis James	Curchin Group
First Atlantic	\$254,639,708	John Culp	Ann Goldinak	Curchin Group
The Atlantic	\$227,596,155	Michael Fanelli	Sandy Hilenski	Curchin Group
North Jersey	\$223,530,886	Lourdes Cortez		Curchin Group
ABCO	\$201,742,160	Christine Dawe	Nelson Graf	Curchin Group
Greater Alliance	\$193,670,119	Glenn Guinto	Darrell Blackburn	Other
First Financial	\$188,810,347	Issa Stephan		Curchin Group
Xcel	\$176,230,000	Arlene Bernard	Arlene Bernard	Firley, Moran, Freer, & Eassa

* FINANCIAL DATA AS OF 03.31.18 * SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

STATE MARKET SHARE LEADERS

Aspire	\$156,728,791	Thomas O'Shea	Robyn Oresto	Nearman, Maynard, Vallez, CPAs
Jersey Shore	\$156,654,177	James Burns		RKL, LLP
Campbell Employees	\$145,751,357	David Ardire	Russell Turco	Curchin Group

NEW MEXICO				
	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	45	44	42	41
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	22	21	21	21

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$3,569,806,829	32.5%	3	7.3%
Doeren Mayhew	\$2,167,709,930	19.7%	1	2.4%
Nearman, Maynard, Vallez, CPAs	\$1,976,520,332	18.0%	5	12.2%
CliftonLarsonAllen, LLP	\$1,112,599,043	10.1%	2	4.9%
Holben Hay Lake Balzer, LLC	\$680,292,672	6.2%	1	2.4%
Bolinger, Segars, Gilbert & Moss	\$408,434,147	3.7%	4	9.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Sandia Laboratory	\$2,521,045,553	Robert Chavez	Chester Wright	Moss Adams
Nusenda	\$2,167,709,930	Terry Laudick	David Jansen	Doeren Mayhew
U.S. Eagle	\$986,700,086	Marsha Majors	Mike Moore	Moss Adams
Kirtland	\$796,051,457	Tom Shoemaker	Sharlene Howell	CliftonLarsonAllen, LLP
Sandia Area	\$680,292,672	Scott Connely	Kevin Todd	Holben Hay Lake Balzer, LLC
Del Norte	\$616,726,672	Chuck Valenti	John Molenda	Nearman, Maynard, Vallez, CPAs
First Financial	\$547,665,256	Ronald Moorehead	Ronald Moorehead	Nearman, Maynard, Vallez, CPAs
State Employees	\$533,835,632	Harold Dixon	Debbie Ferrell	Nearman, Maynard, Vallez, CPAs
Rio Grande	\$331,065,040	Chris Fitzgerald	Janice Grieve	Other
Otero	\$316,547,586	Regina Colbert	Evelyn Miller	CliftonLarsonAllen, LLP
White Sands	\$306,620,788	William Jacobs	Art Trujillo	Bolinger, Segars, Gilbert & Moss
Guadalupe	\$168,143,391	Winona Nava	Brenda Dominguez	Other
Zia	\$143,649,578	David Woodruff	Paul Johnson	Nearman, Maynard, Vallez, CPAs
Animas	\$134,643,194	Gary Sterton		Nearman, Maynard, Vallez, CPAs
Artesia	\$100,129,272	Ronald Johnston	Ronald D Johnston	Other
Cannon	\$65,803,113	Barrett Lynch		Other
Estacado	\$62,529,010	Mark Roddenberry	Tammy Powell	Bolinger, Segars, Gilbert & Moss
Southwest	\$62,061,190	Randy Lunsford		Moss Adams
Eddy	\$52,454,028	Donna Davis		Other
Loco	\$47,508,278	Pam Vega		Other

NEW YORK				
	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	382	372	362	350
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	129	128	131	130

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$18,861,411,976	23.0%	11	3.1%
Nearman, Maynard, Vallez, CPAs	\$8,892,466,035	10.9%	7	2.0%
Moss Adams	\$7,889,307,671	9.6%	1	0.3%
Firley, Moran, Freer, & Eassa	\$7,132,849,317	8.7%	18	5.1%
Grant Thornton	\$5,177,070,889	6.3%	1	0.3%
Doeren Mayhew	\$4,488,670,002	5.5%	2	0.6%
Wojeski & Company, CPAs, PC	\$4,003,297,566	4.9%	42	12.0%
Bonadio & Company, LLP	\$3,472,082,455	4.2%	16	4.6%
Crowe	\$2,638,054,710	3.2%	2	0.6%
Sciarabba Walker & Company, LLP	\$973,507,430	1.2%	9	2.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bethpage	\$7,889,307,671	Wayne Grosse	Brian Clarke	Moss Adams
Teachers	\$5,993,547,406	Robert Allen	C.J. Meyers	Nearman, Maynard, Vallez, CPAs
ESL	\$5,819,091,562	Faheem Masood		Other
United Nations	\$5,177,070,889	William Predmore	Donald Roe	Grant Thornton
Hudson Valley	\$4,756,291,760	Mary Madden	Scott VanZandt	CliftonLarsonAllen, LLP
Visions	\$4,072,796,307	Tyrone Muse	Ken Burt	CliftonLarsonAllen, LLP
State Employees	\$3,688,652,179	Michael Castellana	David Gosstola	CliftonLarsonAllen, LLP
Nassau Educators	\$2,974,263,269	Edward Paternostro	Michael Shonborn	Doeren Mayhew

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

Municipal	\$2,851,942,881	Kam Wong	Linda Lambert	Other
Polish & Slavic	\$1,878,449,902	Bogdan Chmielewski	Ira Brief	CliftonLarsonAllen, LLP
Empower	\$1,742,117,539	John Wakefield	Rich Nave	Firley, Moran, Freer, & Eassa
CAP COM	\$1,635,932,609	Paula Stopera	David Jurczynski	Crowe
USAlliance Financial	\$1,514,406,733	Kris VanBeek	Brett Wheeler	Doeren Mayhew
AmeriCU	\$1,511,214,131	Mark Pfisterer	Barth Eke	Firley, Moran, Freer, & Eassa
Island	\$1,448,096,765	Bret Sears	Bret Sears	Nearman, Maynard, Vallez, CPAs
Corning	\$1,418,513,883	Gary Grinnell	MaryBeth Drake	Bonadio & Co, LLP
Self Reliance New York	\$1,336,030,119	Bohdan Kurczak	Bohdan Sawycky	CliftonLarsonAllen, LLP
Melrose	\$1,208,051,807	Richard Dichiarra	Robin Myers	Other
Suffolk	\$1,084,428,796	Ralph Spencer	Sarah McCandless	Other
CFCU Community	\$1,065,418,498	Lisa Whitaker	Sarah Tomei	CliftonLarsonAllen, LLP

NORTH CAROLINA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	81	78	72	72
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	42	42	41	42

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$42,734,728,982	77.0%	4	5.6%
Doeren Mayhew	\$7,501,359,314	13.5%	12	16.7%
Nearman, Maynard, Vallez, CPAs	\$1,284,585,123	2.3%	9	12.5%
KPMG	\$929,795,903	1.7%	1	1.4%
League Services	\$380,459,125	0.7%	8	11.1%
Butler & Burke	\$287,541,666	0.5%	1	1.4%
Ewart & Associates	\$111,345,614	0.2%	2	2.8%
Deleon & Stang	\$48,729,089	0.1%	1	1.4%
Lillie & Company	\$44,351,910	0.1%	1	1.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees'	\$38,393,410,804	Mike Lord	Rex Spivey	CliftonLarsonAllen, LLP
Coastal	\$2,982,613,732	Chuck Purvis	Tamara Langton	Doeren Mayhew
Truliant	\$2,318,790,351	Marcus Schaefer	David D'Annunzio	CliftonLarsonAllen, LLP
Local Government	\$2,014,259,629	Maurice Smith		CliftonLarsonAllen, LLP
Allegacy	\$1,431,864,330	Cathy Pace		Doeren Mayhew
Self-Help	\$1,114,903,351	Martin Eakes		Other
Self-Help	\$929,795,903	Martin Eakes	Randy Chambers	KPMG
Marine	\$727,164,624	Jeff Clark	Todd Sammons	Doeren Mayhew
Charlotte Metro	\$492,399,632	Bob Bruns	Karen Pellow	Doeren Mayhew
Carolinas Telco	\$456,646,382	Chris Dickman		Doeren Mayhew
Fort Bragg	\$405,532,904	Todd Kenthack	Todd Kenthack	Doeren Mayhew
Piedmont Advantage	\$348,926,812	Ginger Waddell	Peter Minford	Nearman, Maynard, Vallez, CPAs
Latino Community	\$290,420,000	Luis Pastor	Juan Canal	Doeren Mayhew
Members	\$287,541,666	Robert (Bob) Donley		Butler & Burke
Champion	\$283,070,913	Jake Robinson	Brittainy Crawford	Doeren Mayhew
Summit	\$241,922,303	Sam Whitehurst	Debbie McCain	Nearman, Maynard, Vallez, CPAs
Mountain	\$204,770,769	Patty Idol	Michael Stavick	Other
First Flight	\$193,435,549	Al Fallon	Doug Troskey	Doeren Mayhew
Premier	\$190,289,466	Lori Thompson	Kim Walters	Nearman, Maynard, Vallez, CPAs
Telco Community	\$186,715,631	David Burnette	Robert Gordon	Doeren Mayhew

NORTH DAKOTA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	38	38	37	35
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	16	16	16	14

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Eide Bailly	\$1,002,727,974	27.2%	3	8.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	\$795,770,018	Steve Schmitz	Sean Rinkenberger	Other
Capital	\$479,099,394	Debra Gallagher	Vance Reinbold	Eide Bailly
Town and Country	\$416,802,227	Jeremiah Kossen	Jay Landsiedel	Eide Bailly
Western Cooperative	\$334,403,174	Melanie Stillwell	Justin Maddison	Other
North Star Community	\$298,744,956	Bob Herrington	Wendy Arne	Other

STATE MARKET SHARE LEADERS

Dakota West	\$245,532,961	Jeff Meyer	Other
Community	\$166,225,686	Barb Messner	Other
Prairie	\$123,781,793	Mindee Kohlman	Other
Hometown	\$112,790,550	Harold Hagen	Steve Anderson
Railway	\$106,826,353	Paul Brucker	Derrick Hertz
Dakota Plains	\$75,949,454	Michael Reissour	Eide Bailly
United Savings	\$60,935,598	Nicholaus J. Woodard	Other
Vue Community	\$56,183,954	Steve Delap	Other
Affinity First	\$49,205,212	Janice Katin	Donald Windmueller
Fargo Public Schools	\$39,032,686	Debra Mathern	Other
University	\$34,663,536	Lacey Johnson	Other
Freedom Community	\$27,628,384	Mary Hagen	Other
G.E.M.	\$26,207,170	Kim Colbenson	Other
Lamoure	\$25,430,051	Eric Musland	Other
Postal Family	\$24,657,204	Karen Andersen	Other

OHIO				
	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	320	303	287	274
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	111	109	111	112

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD	\$7,912,439,602	26.0%	4	1.5%
GBQ Partners, LLC	\$6,206,174,659	20.4%	36	13.1%
Lillie & Company	\$6,162,943,037	20.3%	57	20.8%
Doeren Mayhew	\$1,781,459,405	5.9%	10	3.6%
RSM US, LLP	\$1,731,941,394	5.7%	3	1.1%
Schmidt & Associates	\$1,286,561,208	4.2%	43	15.7%
Whitmer & Company, CPAs, LLP	\$1,024,717,781	3.4%	8	2.9%
Nearman, Maynard, Vallez, CPAs	\$1,004,422,729	3.3%	1	0.4%
Smith Barta and Company	\$615,826,446	2.0%	7	2.6%
CliftonLarsonAllen, LLP	\$392,284,438	1.3%	1	0.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wright-Patt	\$4,232,474,739	Doug Fecher	Daniel Smith	BKD
General Electric	\$2,855,405,381	Tim Ballinger	Joan Moore	BKD
KEMBA Financial	\$1,239,163,542	Jerry Guy	John Zajac	RSM US, LLP
Seven Seventeen	\$1,004,422,729	Gary Soukenik	Shelly Pawcio	Nearman, Maynard, Vallez, CPAs
Kemba	\$871,064,655	Dan Sutton	Dan Schroer	GBQ Partners, LLC
Superior	\$853,824,638	Phil Buell	Sue Wagner	GBQ Partners, LLC
Telhio	\$814,708,116	Leslie Bumgarner	Chris Wampler	Lillie & Company
Directions	\$744,815,343	Barry Shaner	Fritz Comes	GBQ Partners, LLC
Sun	\$525,867,491	Gary Moritz	Brian Hughes	Doeren Mayhew
BMI	\$479,999,331	Bill Allender	Ray Porter	Lillie & Company
Dover-Phila	\$458,406,185	Jack Dooling	Jason Garner	Smith Barta and Company
Cinfed	\$437,717,306	Jay Sigler	Shannon King	BKD
Universal 1	\$427,820,300	Loren Rush	Ann Parrish	RSM US, LLP
Homeland	\$400,473,030	Shayne Poe	Heather Robertson	GBQ Partners, LLC
Century	\$392,284,438	Sharon Churchill	Ash Khatib	CliftonLarsonAllen, LLP
Day Air	\$386,842,176	Bill Burke	Deanna Dahling	BKD
Sharefax	\$380,231,538	Arthur Kremer	Carrie Cox	Whitmer & Company, CPAs, LLP
Ohio University	\$362,373,963	Phil Meyer	Roberta Kreitz	Crowe
River Valley	\$340,438,862	John Bowen	Lee Spivey	GBQ Partners, LLC
Atomic	\$315,656,249	Thomas D. Griffiths	Jerod Wiley	GBQ Partners, LLC

OKLAHOMA				
	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	65	63	63	60
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	30	29	30	30

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD	\$5,011,312,286	34.5%	3	5.0%
Doeren Mayhew	\$2,981,211,329	20.6%	3	5.0%
HoganTaylor, LLP	\$2,386,894,489	16.5%	4	6.7%
CliftonLarsonAllen, LLP	\$1,551,828,545	10.7%	5	8.3%

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

CU Resources, Inc.	\$607,653,559	4.2%	15	25.0%
Finley & Cook	\$264,788,591	1.8%	1	1.7%
League Services	\$129,887,471	0.9%	4	6.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Tinker	\$3,813,618,335	Mike Kloiber	Billie Houston	BKD
TTCU	\$1,827,669,305	Tim Lyons	Shelby Beil	Doeren Mayhew
Communication	\$1,191,624,693	Larry Shropshire	Connie Cofer	HoganTaylor, LLP
WEOKIE	\$1,088,263,823	Brent Taylor	Doug Schwarz	BKD
Truity	\$817,675,273	Kelly Diven	Dennis Halpin	HoganTaylor, LLP
Tulsa	\$762,614,456	Greg Gallant	Susan Williams	CliftonLarsonAllen, LLP
True Sky	\$592,439,189	Steve Rasmussen	Natalia Valenzuela	Doeren Mayhew
Oklahoma Central	\$561,102,835	Gina Wilson	Bill Jolin	Doeren Mayhew
Oklahoma's	\$511,531,501	Mark Kelly		CliftonLarsonAllen, LLP
Fort Sill	\$282,998,231	Denise Floyd	Patricia Perez	Other
Allegiance	\$264,788,591	Amy Downs	Sabrina Waner	Finley & Cook
Energy One	\$246,860,733	Steve McNabb		Other
Red Crown	\$200,663,307	Mike Moyer	Jeremy Thornton	HoganTaylor, LLP
Western Sun	\$176,931,216	Rob Taylor	Rob Taylor	HoganTaylor, LLP
US Employees OC	\$166,420,158	Russell Neuenschwander	Mark Kaulaity	CU Resources, Inc.
ME/CU	\$156,422,945	Agnes Berkenbile	Jeneil TORRES	Other
Halliburton Employees	\$152,031,898	Chris Bower		CliftonLarsonAllen, LLP
Oklahoma Educators	\$145,996,778	Cindy White	Sharon Smith	CU Resources, Inc.
Oklahoma	\$126,961,865	Tim DeLise		Other
University & Community	\$118,276,686	Phil Dysinger	Russell Huneycutt	Other

OREGON

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	64	62	59	59
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	44	43	43	45

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$17,543,740,665	76.8%	18	30.5%
Doeren Mayhew	\$1,979,182,829	8.7%	2	3.4%
Jones & Roth	\$394,095,211	1.7%	4	6.8%
CliftonLarsonAllen, LLP	\$352,980,401	1.5%	2	3.4%
John McCulley, CPA	\$175,856,567	0.8%	1	1.7%
Turner, Warren, Hwang & Conrad	\$110,438,802	0.5%	1	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
OnPoint Community	\$5,312,720,118	Rob Stuart	Jim Hunt	Moss Adams
Oregon Community	\$1,736,062,687	Ron Neumann	Greg Schumacher	Moss Adams
Selco Community	\$1,588,040,331	Bob Newcomb	Tiffany Washington	Moss Adams
Rogue	\$1,491,982,309	Gene Pelham	Blake Thurman	Moss Adams
Advantis	\$1,397,714,153	Bob Corwin	Laurie Wilson	Moss Adams
Oregon State	\$1,248,072,750	Richard Hein	Bonnie Humphrey-Anderson	Doeren Mayhew
Northwest Community	\$1,181,340,740	John Iglesias	Qing Lu	Moss Adams
Unitus Community	\$1,149,646,707	Steven Stapp	Greg Spear	Moss Adams
First Community	\$1,087,115,961	David Elmer	Renee Nelson	Moss Adams
Rivermark Community	\$849,403,750	Scott Burgess	Nick Hodson	Moss Adams
Maps	\$731,110,079	Mark Zook	Scott Turner	Doeren Mayhew
Clackamas	\$383,471,756	Aaron Goff		Moss Adams
Oregonians	\$312,229,318	Chuck Garner		Other
Central Willamette Community	\$290,215,428	Stacie Wyss-schoenborn	Greg Bruns	Moss Adams
Mid Oregon	\$289,100,649	Bill Anderson	Maureen Rogers	Moss Adams
NW Priority	\$251,445,753	Mark Turnham	Julianne Garren	Other
Wauna	\$240,726,389	Robert Blumberg	David Merrell	CliftonLarsonAllen, LLP
Consolidated	\$235,623,097	Larry Ellifritz	Jenifer Phillips	Other
St. Helens Community	\$225,204,618	Brooke VanVleet	Randy Goshow	Moss Adams
Cascade Community	\$225,105,955	Robert Dempsey	Jason Monroe	Jones & Roth

PENNSYLVANIA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	449	427	398	384
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	129	130	131	131

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RKL, LLP	\$15,447,266,962	32.3%	46	12.0%
CliftonLarsonAllen, LLP	\$10,927,272,808	22.9%	6	1.6%
Doeren Mayhew	\$5,826,758,361	12.2%	5	1.3%
RSM US, LLP	\$5,301,536,205	11.1%	1	0.3%
Connolly, Grady & Cha, PC	\$1,293,290,181	2.7%	4	1.0%
Carver and Associates	\$1,038,178,271	2.2%	26	6.8%
League Services	\$557,965,365	1.2%	13	3.4%
Long, Mulhearn and Criste PC	\$108,250,869	0.2%	1	0.3%
Young, Oakes, Brown & Company	\$86,445,670	0.2%	1	0.3%
Buseck, Barger, and Bleil	\$77,994,579	0.2%	1	0.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Pennsylvania State Employees	\$5,301,536,205	Greg Smith	Carol Noblit	RSM US, LLP
Police And Fire	\$5,120,916,037	John La Rosa	Jeffrey Salamone	CliftonLarsonAllen, LLP
Members 1st	\$3,929,119,856	George Nahodil		CliftonLarsonAllen, LLP
Citadel	\$3,123,097,143	Jeff March	Maria Steffy	RKL, LLP
American Heritage	\$2,221,259,267	Bruce Foulke	Brian Schmitt	RKL, LLP
TruMark Financial	\$2,140,760,951	Rick Stipa	Gerard Devita	Doeren Mayhew
Clearview	\$1,211,881,551	Ron Celaschi	Lisa Florian	Doeren Mayhew
Utilities Employees	\$1,181,666,855	Bret Krevolin		Doeren Mayhew
Philadelphia	\$1,146,090,302	James McAneney	Dennis Caniz	Connolly, Grady & Cha, PC
Franklin Mint	\$1,098,081,408	Michael Magnavita	Michael Magnavita	RKL, LLP
Freedom	\$829,353,871	John King	Kevin Quinn	RKL, LLP
First Commonwealth	\$696,840,994	Donna LoStocco	John Miller	CliftonLarsonAllen, LLP
Ardent	\$657,076,051	Robert Werner	Joe Conners	Doeren Mayhew
Patriot	\$635,372,953	Brad Warner	Harry Jacobson	Doeren Mayhew
Diamond	\$601,813,838	John Faust	Barb Mitchell	RKL, LLP
Belco Community	\$598,411,690	Amey Sgrignoli	Michael Spohn	RKL, LLP
People First	\$581,315,490	Jeff Albert	Cathie Jones	RKL, LLP
Merck Sharp & Dohme	\$580,204,944	David Whitehead	Dana DeFilippis	CliftonLarsonAllen, LLP
APCI	\$580,179,465	Richard Fehr	Gina Fili	RKL, LLP
Sun East	\$551,458,403	Michael Kaczynski		RKL, LLP

RHODE ISLAND

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	21	21	20	20
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	12	12	11	11

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wolf & Company, PC	\$4,152,062,049	65.8%	2	10.0%
Garvey, Steele & Company, LLP	\$1,127,837,099	17.9%	5	25.0%
BerryDunn	\$470,540,330	7.5%	1	5.0%
Whittlesey, PC	\$278,005,075	4.4%	1	5.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Pawtucket	\$2,148,630,381	George Charette	Valerie Pimenta	Wolf & Company, PC
Navigant	\$2,003,431,668	Gary Furtado	Jason Jolin	Wolf & Company, PC
Greenwood	\$496,786,356	Frederick Reinhardt	Joseph Lajoie	Garvey, Steele & Company, LLP
People's	\$470,540,330	Ellen Ford		BerryDunn
Westerly Community	\$278,005,075	Stephen White	Robert Falso	Whittlesey, PC
Rhode Island	\$277,106,014	David Suvall	Dana Taglianetti	Garvey, Steele & Company, LLP
Ocean State	\$253,834,764	David Root	Ronald J. Fabas	Garvey, Steele & Company, LLP
Wave	\$114,100,560	Paul Archambault	Richard Walker	Other
Cranston Municipal Employees	\$57,979,243	Dennis J. Crawley		Other
Blackstone River	\$54,502,789	James Wood	Linda Kahnke	Garvey, Steele & Company, LLP
Postal Government Employees	\$45,607,176	Kenneth Poyton		Garvey, Steele & Company, LLP
Alliance Blackstone Valley	\$33,393,142	John Rabaoli		Other
Community & Teachers	\$27,493,427	Kenneth Saunders		Other
Kent Hospital	\$14,549,978	Eugene Leco		Other

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

Woodlawn	\$13,278,374	Rufus Bailey	Other
Cumberland Municipal Employees	\$6,726,568	Holly Ayick	Other
Postal Employees Regional	\$6,009,533	Charlene LaPlante	Other
Pawtucket Municipal Employees	\$4,681,502	William D Mulholland	Other
Coventry Teachers	\$2,836,326	Kenneth Wilkins	Other
Natco Employees	\$163,121	Linda Van Meter	Other

SOUTH CAROLINA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	69	68	65	65
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	33	33	34	36

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$7,025,452,803	48.3%	9	13.8%
Nearman, Maynard, Vallez, CPAs	\$2,875,779,174	19.8%	4	6.2%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$1,924,909,217	13.2%	35	53.8%
Moss Adams	\$1,576,221,518	10.8%	1	1.5%
CliftonLarsonAllen, LLP	\$960,846,360	6.6%	2	3.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Founders	\$2,214,282,754	Bruce Brumfield	Tony Gilreath	Doeren Mayhew
South Carolina	\$1,727,539,940	Scott Woods	Joe Grech	Doeren Mayhew
Sharonview	\$1,576,221,518	Bill Partin	Steve Smith	Moss Adams
SAFE	\$1,072,915,935	Darrell Merkel	Debbie Jordan	Doeren Mayhew
SRP	\$916,882,783	Harry Gunsallus	Woody Shuler	Doeren Mayhew
AllSouth	\$843,374,268	Bill Koehler	Lisa Privette	Nearman, Maynard, Vallez, CPAs
Palmetto Citizens	\$827,728,789	Nick Wodogaza	Michael Beam	Nearman, Maynard, Vallez, CPAs
SC State	\$823,695,203	Rick Hammond	Dara Carrico	Nearman, Maynard, Vallez, CPAs
Heritage Trust	\$611,350,226	Jim McDaniel		CliftonLarsonAllen, LLP
Family Trust	\$480,759,029	Penny Pratt		Doeren Mayhew
SC Telco	\$380,980,914	Steve Harkins	Toni Davisson	Nearman, Maynard, Vallez, CPAs
CPM	\$349,496,134	James Gergen	Rhonda L. Elvington	CliftonLarsonAllen, LLP
Carolina Trust	\$238,551,301	Tim Carlisle	Tim Vogel	Doeren Mayhew
Greenville	\$234,287,196	Paul Hughes	Doris Culp	Cantey, Tiller, Pierce and Green, CPAs, LLP
MTC	\$183,324,909	Bill Love	Kimberly Witt	Doeren Mayhew
SPC	\$170,210,140	Linda Weatherford		Cantey, Tiller, Pierce and Green, CPAs, LLP
Arrowpointe	\$160,950,991	Tim Lyda	Monica Wallace	Cantey, Tiller, Pierce and Green, CPAs, LLP
Mid Carolina	\$133,680,335	Scott Conley	Scott Conley	Cantey, Tiller, Pierce and Green, CPAs, LLP
Carolina Foothills	\$112,340,941	Scott Weaver	Amanda Peden	Doeren Mayhew
Georgetown Kraft	\$110,717,977	Kevin Owens	Kevin Owens	Cantey, Tiller, Pierce and Green, CPAs, LLP

SOUTH DAKOTA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	42	40	40	38
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	15	14	14	15

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wipfli, LLP	\$1,249,569,392	37.5%	1	2.6%
RSM US, LLP	\$329,204,523	9.9%	1	2.6%
Petersen & Associates	\$185,640,555	5.6%	2	5.3%
Eide Bailly	\$171,313,703	5.1%	2	5.3%
Gardiner Thomsen	\$156,182,075	4.7%	2	5.3%
Harrington & Associates, LTD	\$13,368,823	0.4%	1	2.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Black Hills	\$1,249,569,392	Roger Heacock	Jarrod Reisner	Wipfli, LLP
Dakotaland	\$329,204,523	Dan Cumbee	Ryan Goehner	RSM US, LLP
Sioux Falls	\$274,519,453	Fran Sommerfeld	Brenda DeBoer	Other
Service First	\$161,631,746	Travis Kasten	Becky Brunick	Petersen & Associates
Aberdeen	\$135,346,119	Robert Gosicki		Gardiner Thomsen
Highmark	\$126,043,360	John Carlson	Cassie Besler	Other
Sioux Empire	\$113,071,533	Jeff Jorgensen	Patrick Gross	Eide Bailly
Sentinel	\$108,069,115	Keith Robbenolt		Other
Voyage	\$96,679,903	Darla Erb		Other
Northern Hills	\$85,599,216	Floyd Rummel		Other

Services Center	\$67,451,673	Phil Heinlen		Other
Med5	\$67,070,664	Pamela Brown-Graff		Other
Dakota Plains	\$58,242,170	Darrell Richard Lynch	Tonya Jensen	Eide Bailly
Healthcare Plus	\$48,330,646	Guy Trenhaile		Other
Norstar	\$42,056,768	Jane Duerre		Other
East River	\$32,338,618	Mechelle Johnson	Mechelle Johnson	Other
M-O	\$26,630,897	Gail Broer		Other
Good Samaritan	\$25,284,089	Michael Gardner		Other
Oahe	\$24,311,910	Dawn Van Ash		Other
Dakota Star	\$24,008,809	Kelli Wold		Petersen & Associates

TENNESSEE

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	151	149	147	144
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	61	62	62	62

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$7,258,149,065	30.0%	9	6.3%
Moss Adams	\$4,209,076,762	17.4%	1	0.7%
Doeren Mayhew	\$2,275,710,026	9.4%	1	0.7%
Hiram H. Hollifield	\$2,252,533,610	9.3%	74	51.4%
Elliott Davis	\$1,406,723,372	5.8%	1	0.7%
Reynolds Bone & Griesbeck	\$933,567,184	3.9%	7	4.9%
Carr, Riggs & Ingram, LLC	\$785,886,338	3.2%	6	4.2%
CliftonLarsonAllen, LLP	\$773,990,400	3.2%	1	0.7%
PYA, PC	\$386,624,504	1.6%	3	2.1%
Crowe	\$351,910,579	1.5%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Eastman	\$4,209,076,762	Olan Jones	Tonja Fish	Moss Adams
Ascend	\$2,275,710,026	Caren Gabriel	Sandra Gregory	Doeren Mayhew
ORNL	\$2,046,703,414	Colin Anderson	Becky Curry	Nearman, Maynard, Vallez, CPAs
Knoxville TVA Employees	\$1,934,103,101	Glenn Siler	Shannon York	Nearman, Maynard, Vallez, CPAs
Tennessee Valley	\$1,406,723,372	Todd Fortner	Brant Caldwell	Elliott Davis
Y-12	\$1,160,655,520	Mark Ziegler	Dustin Millaway	Nearman, Maynard, Vallez, CPAs
Orion	\$773,990,400	Daniel Weickenand	Jason Lee	CliftonLarsonAllen, LLP
First South Financial	\$570,294,016	Craig Esrael		Nearman, Maynard, Vallez, CPAs
Fortera	\$563,591,924	Tom Kane	Jason Heath	Nearman, Maynard, Vallez, CPAs
FEDEX Employees Credit Association	\$485,728,785	Tara Burton	Ron Walker	Nearman, Maynard, Vallez, CPAs
Enrichment	\$476,454,196	Craig Peters	Jeremy Hodges	Other
Consumer	\$446,224,144	Sam Miller	Becca Montgomery	Other
Southeast Financial	\$379,221,284	John Jacoway	Christina Adkison	Carr, Riggs & Ingram, LLC
Comtrust	\$360,367,421	Johnny Phillips	Ken Hall	Other
Leaders	\$357,985,239	Todd Swims	Seth Rudd	Reynolds Bone & Griesbeck
Cornerstone Financial	\$351,910,579	Joe Spivey	Joe Spivey	Crowe
The Tennessee	\$316,569,630	Michael Martin	Jonathan Chilson	Carr, Riggs & Ingram, LLC
Memphis City Employees	\$290,255,783	Ken Swann	Allen Peterson	Other
UT	\$277,138,021	Debbie Jones	Lisa Rodgers	PYA, PC
Old Hickory	\$237,312,752	Bonnette A. Dawson	Amy Harris	Nearman, Maynard, Vallez, CPAs

TEXAS

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	486	477	471	463
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	203	202	202	203

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$27,689,703,709	26.9%	32	6.9%
Doeren Mayhew	\$17,953,775,804	17.4%	20	4.3%
BKD	\$12,389,221,077	12.0%	5	1.1%
RSM US, LLP	\$10,466,505,312	10.2%	7	1.5%
Nearman, Maynard, Vallez, CPAs	\$9,016,985,816	8.8%	15	3.2%
CU Resources, Inc.	\$5,857,884,918	5.7%	137	29.6%
Moss Adams	\$2,348,003,239	2.3%	1	0.2%
Warren Averett	\$1,746,682,518	1.7%	2	0.4%
Connor, McMillon, Mitchell & Shennum, PLLC	\$1,032,312,388	1.0%	2	0.4%
Bolinger, Segars, Gilbert & Moss	\$1,028,247,063	1.0%	8	1.7%

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Security Service	\$9,510,288,760	Jim Laffoon	Stephen Schott	CliftonLarsonAllen, LLP
Randolph-Brooks	\$8,839,314,513	Chris O'Connor	Robert Zearfoss	BKD
American Airlines	\$6,867,288,219	Angie Owens	Sean Gaven	RSM US, LLP
TDECU	\$3,217,135,317	Steph Sherrodd	Rhonda Pavlicek	Doeren Mayhew
Credit Human	\$2,955,196,014	Steve Hennigan	Eric Malagamba	RSM US, LLP
Navy Army Community	\$2,707,478,440	Gerry Morrow	Carrie Rice	CliftonLarsonAllen, LLP
GECU	\$2,662,332,302	Crystal Long	David Solis	Doeren Mayhew
University	\$2,348,003,239	Tony Budet	Michael Crowl	Moss Adams
JSC	\$2,169,631,047	Michael Brown	Debra Reeder	BKD
EECU	\$2,148,509,520	Lonnie Nicholson	Bradley Schone	Doeren Mayhew
Texans	\$1,641,716,036	Kevin Durrance	Scott Vick	Nearman, Maynard, Vallez, CPAs
Advancial	\$1,625,322,054	Brent Sheffield	Andy Tomalin	CliftonLarsonAllen, LLP
Austin Telco	\$1,458,419,595	James Poplin	Robert Hernandez	CliftonLarsonAllen, LLP
A+	\$1,449,247,425	Kerry Parker	Dennis Loftis	CliftonLarsonAllen, LLP
Credit Union of Texas	\$1,410,323,415	Eric Pointer	Nicolle Kovacs	Doeren Mayhew
First Community	\$1,402,963,552	Ron Downing	Keith Domingue	Doeren Mayhew
Texas Trust	\$1,211,251,825	Jim Minge	David Pickney	Doeren Mayhew
FirstLight	\$1,074,140,893	Karl Murphy		CliftonLarsonAllen, LLP
Firstmark	\$1,059,290,252	Nathanael Tarwasokono	Mike Grundon	Nearman, Maynard, Vallez, CPAs
Shell	\$1,035,543,880	Jose Rodriguez	Elizabeth Monroy	Warren Averett

UTAH

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	72	70	66	65
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	26	26	25	26

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Deloitte & Touche	\$12,533,763,972	46.1%	4	6.2%
Moss Adams	\$10,005,867,363	36.8%	4	6.2%
Tanner & Company	\$915,922,598	3.4%	1	1.5%
League Services	\$730,211,532	2.7%	7	10.8%
CliftonLarsonAllen, LLP	\$377,346,365	1.4%	1	1.5%
Eide Bailly	\$315,656,558	1.2%	1	1.5%
Ferrin & Company, LLC	\$226,085,578	0.8%	3	4.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
America First	\$10,048,198,664	John Lund	Rex Rollo	Deloitte & Touche
Mountain America	\$7,538,775,500	Sterling Nielsen	Chad Curtis	Moss Adams
Goldenwest	\$1,474,368,834	Kerry Wahlen	Darren Godfrey	Deloitte & Touche
Utah Community	\$1,343,961,153	Bret VanAusdal	Ratna Lingam	Moss Adams
University	\$991,681,145	Jack Buttars	James Prince	Deloitte & Touche
Cyprus	\$915,922,598	Todd Adamson	Eric Figgins	Tanner & Company
Deseret First	\$675,654,062	Shane London		Moss Adams
Utah Power	\$654,733,175	Ryan Pollick	Russell Payne	Other
Granite	\$447,476,648	Lynn Kuehne	Paul Metcalf	Moss Adams
Utah First	\$377,346,365	Darin Moody	David Hill	CliftonLarsonAllen, LLP
Wasatch Peaks	\$315,656,558	Blake Burrell		Eide Bailly
Jordan	\$287,527,908	Lindsey Merritt	Brandt Kuehne	League Services
American United Family Of Credit Unions	\$218,396,748	Michelle Thorne		Other
Alpine	\$204,339,057	Paul Atkinson	Connie Ewing	Other
Horizon Utah	\$143,642,702	Randy Gailey	Page Bennett	League Services
Transwest	\$139,339,846	Bret Rigby	Matthew Rood	Other
Eastern Utah Community	\$130,206,940	Bruce Yost	Bruce Yost	Ferrin & Company, LLC
Box Elder County	\$126,720,658	Scott Webre	Marilyn Yoshida	League Services
Members First	\$119,729,754	Brad Barber	Darryn Hodgson	Other
Weber State	\$116,057,829	Vickie Van der Have	Brock Mortensen	Other

VERMONT

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	23	21	21	19
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	8	9	11	11

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,792,189,009	41.6%	2	10.5%

STATE MARKET SHARE LEADERS

A. M. Peisch & Company, LLP	\$1,209,756,132	28.1%	4	21.1%
Doeren Mayhew	\$775,529,592	18.0%	1	5.3%
Bonadio & Company, LLP	\$159,509,392	3.7%	1	5.3%
Garvey, Steele & Company, LLP	\$153,418,423	3.6%	5	26.3%
Wojeski & Company, CPAs, PC	\$136,372,082	3.2%	1	5.3%
RSM US, LLP	\$37,043,451	0.9%	1	5.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
New England	\$1,261,947,932	John Dwyer	Sue Leonard	CliftonLarsonAllen, LLP
Vermont State Employees	\$775,529,592	Rob Miller	Terence Field	Doeren Mayhew
NorthCountry	\$599,250,540	Bob Morgan	Lisa Huyer	A. M. Peisch & Company, LLP
Vermont	\$530,241,077	Jean Giard	Doug Fisher	CliftonLarsonAllen, LLP
Heritage Family	\$475,902,204	Matthew Levandowski	Christine Messer	A. M. Peisch & Company, LLP
One	\$159,509,392	Brett Smith	Judy Soules	Bonadio & Co, LLP
Members Advantage Community	\$136,372,082	Sean Gammon		Wojeski & Company, CPAs, PC
River Valley	\$107,388,728	Jeff Morse		A. M. Peisch & Company, LLP
Green Mountain	\$51,521,176	Robert J Lake		Garvey, Steele & Company, LLP
Credit Union of Vermont	\$46,807,498	Brian Fogg		Garvey, Steele & Company, LLP
White River	\$37,814,117	Wanda Dunham		Other
Opportunities	\$37,043,451	Cheryl Fatnassi	Timothy Kranz	RSM US, LLP
Northern Lights	\$27,214,660	Rita St. Arnauld	Rita St. Arnauld	A. M. Peisch & Company, LLP
Vermont VA	\$25,696,862	Lynn Gray		Garvey, Steele & Company, LLP
Members 1st	\$16,413,460	Evelyn Sirois		Garvey, Steele & Company, LLP
Central Vermont Medical Center	\$12,979,427	Patrick Reeves		Garvey, Steele & Company, LLP
Orlex Government Employees	\$5,788,926	Judy Jenne		Other
Northeast Schools And Hospital	\$4,719,696	Linn Elko		Other
St. Patricks Parish	\$527,130	John Schreindorfer		Other

VIRGINIA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	154	144	135	129
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	70	70	68	67

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
PricewaterhouseCoopers	\$89,802,839,148	61.3%	1	0.8%
Grant Thornton	\$23,363,371,254	16.0%	1	0.8%
Doeren Mayhew	\$12,718,254,588	8.7%	13	10.1%
CliftonLarsonAllen, LLP	\$11,677,652,697	8.0%	16	12.4%
Nearman, Maynard, Vallez, CPAs	\$4,722,423,708	3.2%	9	7.0%
Brown Edwards & Company	\$1,087,406,170	0.7%	11	8.5%
Robert L. Mann, CPA	\$698,833,163	0.5%	16	12.4%
Deleon & Stang	\$299,180,174	0.2%	5	3.9%
League Services	\$83,433,310	0.1%	2	1.6%
CU Resources, Inc.	\$18,296,356	0.0%	1	0.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Navy	\$89,802,839,148	Cutler Dawson	Lauren Lloyd	PricewaterhouseCoopers
Pentagon	\$23,363,371,254	James Schenck	Denise McGlone	Grant Thornton
Virginia	\$3,536,567,980	Christopher Shockley	Stephanie Vick	CliftonLarsonAllen, LLP
Northwest	\$3,422,380,002	Jeff Bentley	Joseph Hasto	Doeren Mayhew
Langley	\$2,607,585,852	Tom Ryan	Ingo Huemer	CliftonLarsonAllen, LLP
Apple	\$2,600,179,176	Andy Grimm	Chris Cooper	Doeren Mayhew
Chartway	\$2,113,753,283	Brian Schools	Jim Edwards	CliftonLarsonAllen, LLP
State Department	\$1,928,482,231	Jan Roche	Randy McClintock	Doeren Mayhew
BayPort	\$1,794,566,940	George Dudley	Stanley Leicester	Nearman, Maynard, Vallez, CPAs
Dupont Community	\$1,175,332,258	Steve Elkins	Ronald Buchanan	CliftonLarsonAllen, LLP
Member One	\$969,327,740	Frank Carter	Alan Wade	Nearman, Maynard, Vallez, CPAs
UVA Community	\$943,228,917	Alison DeFunq	Pamela Turner	Doeren Mayhew
Justice	\$767,220,818	Peter Sainato		Doeren Mayhew
United States Senate	\$717,926,736	Kenneth Kramer	Dennis Will	Doeren Mayhew
1st Advantage	\$691,050,811	Paul Muse	Michelle Nealey	Nearman, Maynard, Vallez, CPAs
ABNB	\$571,343,054	Charles Mallon	Anthony Duncan	CliftonLarsonAllen, LLP
Freedom First	\$530,970,692	Paul Phillips	Keith RICKOFF	Nearman, Maynard, Vallez, CPAs
NRL	\$466,023,516	Kristin Shultz	Cindy Morgan	Doeren Mayhew
Fairfax County	\$413,731,860	Joseph Thomas		Doeren Mayhew
Call	\$407,519,016	Roger Ball	George Kite	Other

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

WASHINGTON

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	101	94	90	88
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	63	62	62	64

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$22,945,714,859	43.3%	28	31.8%
Crowe	\$18,607,547,992	35.1%	1	1.1%
CliftonLarsonAllen, LLP	\$6,276,936,933	11.9%	6	6.8%
Doeren Mayhew	\$285,373,610	0.5%	1	1.1%
Hauser Jones & Sas	\$58,722,697	0.1%	1	1.1%
Daren Tanner	\$32,271,900	0.1%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
BEUCU	\$18,607,547,992	Benson Porter	Melba Bartels	Crowe
Washington State Employees	\$2,867,659,261	Kevin Foster-Keddie	Randy Gunderson	Moss Adams
Spokane Teachers	\$2,793,390,673	Ezra Eckhardt	Lindsey Myhre	Moss Adams
Numerica	\$2,124,900,869	Carla Cicero	Cindy Leaver	Moss Adams
Gesa	\$1,946,098,375	Don Miller		Moss Adams
Hapo Community	\$1,634,383,547	Steve Anderson	John Schnellbach	Moss Adams
Whatcom Educational	\$1,534,695,838	Jennifer Kutcher	Brandon Hahnel	CliftonLarsonAllen, LLP
Sound	\$1,513,752,235	Don Clark	Troy Garry	Moss Adams
Columbia	\$1,373,055,945	Steve Kenny	Allan Siegel	CliftonLarsonAllen, LLP
Inspirus	\$1,293,210,221	Scott Adkins	Alex Mendes	CliftonLarsonAllen, LLP
TwinStar	\$1,286,283,801	Jeff Kennedy	Kim Steepy	CliftonLarsonAllen, LLP
Harborstone	\$1,258,351,764	Phil Jones	Laurie Leno	Moss Adams
Kitsap	\$1,197,325,084	Elliot Gregg	Bradley Miller	Moss Adams
Fibre	\$1,068,891,424	Christopher Bradberry	Ryan Sullivan	Moss Adams
iQ	\$1,024,912,968	Kelly Schrader	Kari Stansberry	Moss Adams
Horizon	\$987,071,701	Jeff Adams	Debbie Parelius	Other
Seattle	\$869,947,246	Richard Romero	Michael Quamma	Moss Adams
Red Canoe	\$762,229,392	David Spaulding	Rich Wilson	Moss Adams
Solarity	\$746,099,392	Mina Worthington	Shaunda Clark	CliftonLarsonAllen, LLP
America's	\$602,314,000	Kenneth Leonard	Gary Schminkey	Other

WEST VIRGINIA

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	90	89	88	87
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	21	21	22	21

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Lillie & Company	\$746,092,197	19.8%	3	3.4%
League Services	\$430,906,382	11.4%	9	10.3%
GBQ Partners, LLC	\$361,043,211	9.6%	1	1.1%
Arnett Carbis Toothman	\$159,645,936	4.2%	1	1.1%
Schmidt & Associates	\$145,324,695	3.9%	4	4.6%
Griffin & Furman, LLC	\$95,415,344	2.5%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bayer Heritage	\$496,546,030	Bob Burrow	Ron Rush	Lillie & Company
First Choice America Community	\$452,300,891	Scott Winwood	John C. Peterman	Other
Fairmont	\$361,043,211	Walter Osborne	Debra Droppelman	GBQ Partners, LLC
Pioneer West Virginia	\$206,878,403	Dan McGowan	Jennifer Marrs	Lillie & Company
West Virginia Central	\$178,172,302	Michael Tucker		Other
Star USA	\$159,645,936	Daniel Smithson	Daniel Smithson	Arnett Carbis Toothman
West Virginia	\$132,345,275	Nick Arvon	Justin Asbury	Other
Peoples	\$95,415,344	Lois Nogoda		Griffin & Furman, LLC
The United	\$92,448,474	Edgar Cosner	Michael Sengewalt	League Services
Universal	\$83,907,705	Chuck Robateau	Chuck Robateau	League Services
Members Choice WV	\$83,741,378	Stephanie Rippetoe	Doris Cunningham	Other
One Community	\$79,705,788	Steven Napier	Vivian Carez	Schmidt & Associates
The State	\$69,538,112	Brent Gray	Chris Mallory	Other
Long Reach	\$67,079,451	Steven Reed		Other
CAMC	\$66,490,984	Ashley Morris		Other
First Priority	\$58,211,296	Krista Christian	Lee Graham	League Services

* FINANCIAL DATA AS OF 03.31.18 * SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

STATE MARKET SHARE LEADERS

167th TFR	\$53,925,238	Lynn Haynes		Other
Strip Steel Community	\$46,600,032	Sandra Yocum		League Services
WV National Guard	\$45,463,810	Emily Green		Other
Morgantown A E S	\$42,667,764	Michael Gillespie	Michelle Reynolds	Lillie & Company

WISCONSIN

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	160	148	141	131
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	72	73	73	71

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$16,227,170,545	43.5%	27	20.6%
Wipfli, LLP	\$10,305,172,554	27.6%	27	20.6%
Hawkins Ash, CPAs	\$4,254,083,710	11.4%	16	12.2%
Crowe	\$2,683,713,380	7.2%	1	0.8%
Moss Adams	\$2,278,342,739	6.1%	1	0.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Landmark	\$3,740,337,984	Jay Magulski	Dave Powers	CliftonLarsonAllen, LLP
Summit	\$3,059,570,254	Kim Sponem	Keith Peterson	CliftonLarsonAllen, LLP
Community First	\$2,880,890,999	Cathie Tierney		CliftonLarsonAllen, LLP
University Of Wisconsin	\$2,683,713,380	Paul Kundert	Brad McClain	Crowe
Royal	\$2,278,342,739	Brandon Riechers	Jon Hehli	Moss Adams
Educators	\$1,963,246,443	Linda Hoover	Kurt Johnson	Wipfli, LLP
Connexus	\$1,821,165,655	David Christenson	Jane Kittel	CliftonLarsonAllen, LLP
Fox Communities	\$1,583,173,162	Greg Hilbert	Bruce Kotarek	Wipfli, LLP
CoVantage	\$1,556,963,796	Charlie Zanayed	Douglas Anderson	Wipfli, LLP
Altra	\$1,461,552,695	Jack Peplinski	Mary Isaacs	CliftonLarsonAllen, LLP
Capital	\$1,411,310,633	Thomas Young	Karen Carew	Hawkins Ash, CPAs
Westconsin	\$1,214,165,867	Lora Benrud	Jerilyn Kinderman	Wipfli, LLP
Verve, a	\$940,059,703	Kevin Ralofsky	Scott Willmott	Hawkins Ash, CPAs
Marine	\$785,105,461	Shawn Hanson		CliftonLarsonAllen, LLP
Blackhawk Community	\$552,821,820	Sherri Stumpf	Matt Wohlers	Wipfli, LLP
Thrivent	\$541,539,595	Todd Sipe	Christine Cousineau	Wipfli, LLP
Westby Co-op	\$486,177,572	Kevin Hauser	John Rudie	Wipfli, LLP
Superior Choice	\$414,436,191	Gary Elliott	Ben Altonen	Hawkins Ash, CPAs
Kohler	\$383,116,971	Tony Klockow	John Ehmann	Wipfli, LLP
Heritage	\$347,644,007	Anita Rauch	Alan Zimprich	Wipfli, LLP

WYOMING

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	29	29	29	27
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	14	15	15	14

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$976,574,527	31.2%	1	3.7%
Petersen & Associates	\$669,024,898	21.4%	5	18.5%
Holben Hay Lake Balzer, LLC	\$640,969,495	20.5%	3	11.1%
RSM US, LLP	\$106,751,596	3.4%	1	3.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Blue	\$976,574,527	Stephanie Teubner	Kim Alexander	CliftonLarsonAllen, LLP
Meridian Trust	\$384,228,665	Kim Withers	Joani Hafner	Holben Hay Lake Balzer, LLC
UniWyo	\$324,578,493	Dave Krause	David Hansen	Petersen & Associates
WYHY	\$223,471,337	Bill Willingham	Cynthia Patras	Petersen & Associates
Trona Valley Community	\$198,319,558	Jeremy Gibson	Scott Sager	Other
Western Vista	\$142,527,135	Steven Leafgreen	Yvonne McGee	Holben Hay Lake Balzer, LLC
Reliant	\$128,333,245	Steve Higginson	Brandon Smith	Other
Atlantic City	\$114,442,763	Brian Rohrbacher	Karen Nipper	Other
Campco	\$114,213,695	Kurt Thelen	Jeff Duncan	Holben Hay Lake Balzer, LLC
Sunlight	\$106,751,596	Steven Pearson		RSM US, LLP
First Education	\$59,481,390	James Yates	James Yates	Petersen & Associates
Sheridan Community	\$52,723,854	Todd Hilling		Other
Laramie Plains Community	\$51,005,586	Tyler Valentine		Other
A.C.P.E.	\$47,563,985	Marcia Dent	Marcia Dent	Other

* FINANCIAL DATA AS OF 03.31.18 ** SOME STATES HAVE FEWER THAN 10 CPA FIRMS OR 20 CREDIT UNIONS.

River-Rail Community	\$38,568,979	Tyler Disburg		Petersen & Associates
Wyo Central	\$29,770,839	Kyle Thompson		Other
Wyochem	\$23,985,911	Heather Livingston	Amanda Beckermann	Other
Cheyenne-Laramie County Employees	\$22,924,699	Terri McLees		Petersen & Associates
Sweetwater	\$22,323,963	Candise Tolar		Other
Greater Wyoming	\$21,939,162	Elizabeth Stetz		Other

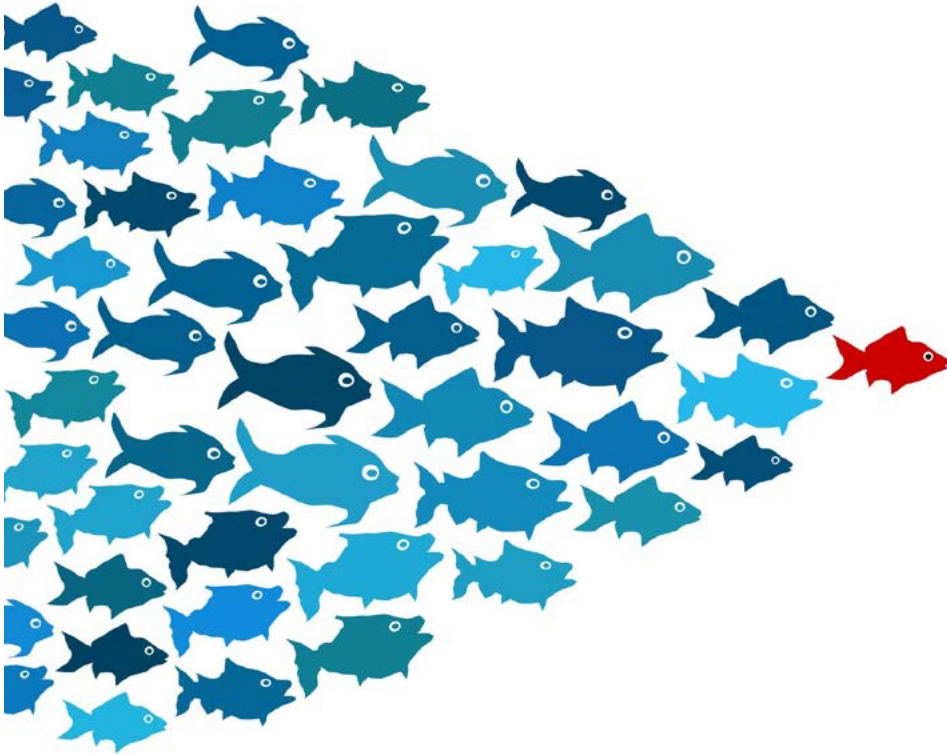
US TERRITORIES

	2015	2016	2017	2018
NUMBER OF CREDIT UNIONS	19	18	17	15
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	6	6	6	6

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (%)	CREDIT UNION CLIENTS (#)	MARKET SHARE (%)
Kwock & Company, CPAs	\$491,159,881	35.1%	2	13.3%
Ewart & Associates	\$251,914,302	18.0%	6	40.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Coast360	\$370,615,077	Gener Deliquina	Jason Rios	Kwock & Company, CPAs
Caribe	\$367,986,572	Jorge Vadell	Demarys Crespo	Other
VAPR	\$227,420,909	Angel Lorenzo	Liliana Mora	Other
Puerto Rico	\$137,858,234	Luis Bonilla	Sonya Davila	Ewart & Associates
Community First Guam	\$120,544,804	Gerard Cruz	Scott Moylan	Kwock & Company, CPAs
St. Thomas	\$63,460,203	Keisha Prince		Ewart & Associates
Universal Coop	\$27,480,671	Bienvenido Guzman	Elba Gonzalez	Other
Christiansted	\$23,234,356	Alphonso Meade		Ewart & Associates
Borinquen Community	\$17,098,817	Sylvia Ramirez		Other
Frederiksted	\$14,932,758	Patrice Canton		Ewart & Associates
Mid-Island	\$10,369,818	Barbara Jackson-McIntosh		Ewart & Associates
Borinquen Sur	\$10,164,587	Yalitz Torres	Alnery Pujals	Other
Glamour Community	\$3,265,864	Elba Rodriguez		Other
Puerto Rico Employee Groups	\$2,707,736	Ernesto Santiago		Other
Vitelco Employees	\$2,058,933	Verlyn Caines Thomas		Ewart & Associates

**Looking for an auditor that stands out
from the crowd?**



**Contact the CPA firm that audits only
credit unions.**



www.nearman.com | 800.288.0293

AUDIT FIRM CONTACT INFORMATION

A.M. PEISCH & COMPANY

RICHARD LYON | PARTNER
 RLYON@AMPEISCH.COM
 1020 Memorial Dr.
 Saint Johnsbury, VT 05819
 p: (802) 748-5654 | f: (802) 748-8368
 www.ampeisch.com

ALBIN, RANDALL & BENNETT, CPAS

HOLLY FERGUSON | PRINCIPAL
 KADAMS@ARBCPA.COM
 130 Middle St., 3rd Floor
 Portland, ME 04101
 p: (207) 772-1981 | f: (207) 772-1982
 www.arbcpa.com

ALEXANDER THOMPSON ARNOLD, PLLC

JACK MATTHIS | PARTNER
 JMATTHIS@ATACPA.NET
 2070 Rhino Crossing
 Milan, TN 38358
 p: (731) 686-8371 | f: (731) 686-8378
 www.atacpa.net

ANASTASI, MOORE & MARTIN, PLLC

PATRICIA WESTMORELAND
 PWESTMORELAND@AM-CPAS.COM
 104 S. Division
 Spokane, WA 99202
 p: (509) 323-0272 | f: (509) 323-0277
 www.am-cpas.com

ANDERSON & COMPANY, PC

TIMOTHY ANDERSON | CPA
 INFO@ANDERCO.COM
 528 Sumner Ave.
 Humboldt, IA 50548
 p: (515) 332-3466 | f: (515) 332-1026
 www.anderco.com

ANDERSON ZURMUEHLEN

SHIRLEE WALKER
 1821 South Ave. W., 5th Floor
 Missoula, MT 59806
 p: (406) 721-7800
 www.azworld.com

ANDERSON, LARKIN & COMPANY, PC

KENNETH CROSSER
 KEN@ANDERSONLARKIN.COM
 215 W. 4th St.
 Ottumwa, IA 52501
 p: (641) 684-5489
 www.andersonlarkin.net

ANDREWS HOOPER PAVLIK, PLC

TRACI MOON | PARTNER
 TRACI.MOON@AHPPLC.COM
 5300 Gratiot Rd.
 Saginaw, MI 48638
 p: (989) 497-5300 | f: (989) 497-5353
 www.ahpplc.com

ARNETT CARBIS TOOTHMAN

DAVID HILL
 DAVID.HILL@ACTCPAS.COM
 101 Washington St. E., PO Box 2629
 Charleston, WV 25329
 p: (304) 346-0441 | f: (304) 346-8333
 www.actcpas.com

ARNOLD, BEHRENS, NESBIT & GRAY, PC

ROBERT GRAY | CPA
 RGRAY@ABNGPC.COM
 901 Hampshire St.
 Quincy, IL 62301
 p: (217) 224-7500 | f: (217) 222-7900
 www.abngpc.com

ASKELAND & ZIRBEL

JERRY ASKELAND | CPA
 505 S. President
 Mason City, IA 50401
 p: (641) 423-8088 | f: (641) 423-8685
 www.netconx.net/askzirbel

BARFIELD, MURPHY, SHANK & SMITH

CYNTHIA HUDSON | CPA
 CHUDSON@BMSS.COM
 1121 Riverchase Office Rd.
 Birmingham, AL 35244
 p: (205) 982-5500
 www.bmss.com

BARRACLOUGH & ASSOCIATES, PC

JOHN E. BARRACLOUGH
 JOHN@BARRACLOUGH.COM
 807 Camino de Monte Rey
 Santa Fe, NM 87505
 p: (800) 983-1040

BATTELLE RIPPE KINGSTON, LLC

CHARLES M. FOLEY | MANAGING PARTNER
 CFOLEY@BATTELLECPAS.COM
 2000 W. Dorothy Lane
 Dayton, OH 45439
 p: (937) 298-0201
 www.battellecpas.com

BDO SEIDMAN, LLP

JEREMY COPELAND
 JCOPELAND@BDO.COM
 6671 Las Vegas Blvd. S., Ste. 200
 Las Vegas, NV 89119
 p: (702) 726-3256 | f: (702) 784-0161
 www.bdo.com

BERGAN AND PAULSEN

TKUNZ@BERGANPAULSEN.COM
 100 E. Park Ave., Ste. 300
 Waterloo, IA 50703
 p: (319) 234-6885
 www.berganpaulsen.com

BERRYDUNN

JANICE LATULIPPE | CPA
 JLATULIPPE@BERRYDUNN.COM
 100 Middle St., 4th Floor, East Tower
 Portland, ME 04101
 p: (207) 541-2378 | f: (207) 541-2378
 www.berrydunn.com

BIGGS & COMPANY

SAM OKSTAD | PARTNER
 INFO@BIGGSCO.COM
 3250 Ocean Park Blvd., Ste. 250
 Santa Monica, CA 90405
 p: (310) 450-0875 | f: (310) 450-9157
 www.biggSCO.com



BKD

CHAD M. GARBER | CPA
 CGARBER@BKD.COM
 201 N. Illinois St., Ste. 700
 Indianapolis, IN 46204
 p: (317) 383-5443 | f: (317) 383-4200
 www.bkd.com

Credit unions across the country depend on BKD as their CPA and advisory firm of choice. BKD National Financial Services Group, a division of one of the largest CPA and advisory firms in the nation, offers audit, internal audit, regulatory compliance, loan review, cybersecurity, strategic planning, and more to over 1,700 financial institutions nationwide. Our advisors help credit unions manage risk, comply with regulations, and stay ahead of the curve in a constantly changing environment. Everyone needs a trusted advisor. Who's yours? Visit bkd.com/fs to learn more.

BOLINGER, SEGARS, GILBERT & MOSS

RANDY ROBBINS | PARTNER
 RANDYR@BSGM.COM
 8215 Nashville Ave.
 Lubbock, TX 79423
 p: (806) 747-3806 | f: (806) 747-3815
 www.bsgm.com

BONADIO & COMPANY, LLP

JEFF PAILLE | PARTNER
JPAILLE@BONADIO.COM
171 Sully's Trail
Pittsford, NY 14534
p: (585) 249-2889 | f: (585) 381-3131
www.bonadio.com

BRADY MARTZ

401 Demers Ave., Ste. 300
Grand Forks, ND 58201
p: (701) 775-4685
www.bradymartz.com

BRENNER, AVERETT & COMPANY/MPANY, PC

BILL BRENNER | CPA
HNWPC@MIDRIVERS.COM
121 S. Central Ave.
Sidney, MT 59270
p: (406) 433-5464 | f: (406) 433-6016
www.bacopc.com

BRENT WOOKEY, CPA

BRENT WOOKEY
BRENT@WOOKEYCPA.COM
W5590 Stonehill Rd. N.
La Crosse, WI 54601
p: (608) 792-0843 | f: (866) 338-4188

BROWN, EDWARDS & COMPANY, LLP

NORMAN YODER | PARTNER
NYODER@BECPAS.COM
2102 Langhorne Rd., Ste. 200
Lynchburg, VA 24501
p: (434) 948-9000 | f: (434) 948-9029
www.becpas.com

BROWN, SMITH, WALLACE, LLC

CHRISTOPHER MENZ | CPA
CMENZ@BSWLLC.COM
6 CityPlace Dr., Ste. 900
St. Louis, MO 63141
p: (314) 983-1227
www.bswllc.com

BUSECK, BARGER AND BLEIL

JOHN J. BLEIL | PRINICPAL
JBLEIL@BBBCPAS.COM
1640 W. 8th St., Frontier Bldg.
Erie, PA 16505
p: (814) 454-6341 | f: (814) 455-9060
www.bbcpas.com

BUTLER & BURKE, LLP

SCOTT SMITH | PARTNER
SCOTT@BUTLERANDBURKECPA.COM
100 Club Oaks Court, Ste. A
Winston-Salem, NC 27104
p: (336) 768-2310 | f: (336) 768-8573
www.butlerandburkecpa.com

C&E CONSULTANTS

BARBARA CROOKS | PARTNER
2178 Vanatta Rd.
Centerburg, OH 43011
p: (740) 625-5665

CANTEY, TILLER, PIERCE & GREEN, CPAS, LLP

JAN PIERCE | PARTNER
JAN.PIERCE@CTP-CPA.COM
1204 Broad St.
Camden, SC 29020
p: (803) 432-1436 | f: (803) 432-5055
www.ctp-cpa.com

CARL CROOK AGENCY, INC.

CARL CROOK
28859 Telegraph Rd.
Flat Rock, MI 48134
p: (734) 782-5400
www.farmbureauinsurance-mi.com/Agent/Carl-Crook/

CARR, RIGGS & INGRAM, LLC

DOUG MIMS | PARTNER
DMIMS@CRICPA.COM
4360 Chamblee Dunwoody Rd., Ste. 420
Atlanta, GA 30341
p: (770) 255-6043 | f: (770) 255-4198
www.cricpa.com

CARROLL & ASSOCIATES, LLP

HAL CARROLL | MANAGING PARTNER
HCARROLL@CARROLLCPAS.NET
205 De Anza Blvd., #13
San Mateo, CA 94402
p: (650) 888-3520
www.carrollcpas.net

CARVER AND ASSOCIATES

CHRIS CARVER | PARTNER
CWCCPA@EPIX.NET
296 Wyoming Ave.
Wyoming, PA 18644
p: (570) 693-3662 | f: (570) 693-2664

CBS CERTIFIED PUBLIC ACCOUNTANTS, LLC

CHRISTINE CORDIAK | VICE PRESIDENT
CCORDIAK@CBSPASLLC.COM
34305 Solon Rd., Ste. 10
Cleveland, OH 44139
p: (440) 542-1536 | f: (440) 248-2902
www.cbspasllc.com

CHERRY BEKAERT, LLP

HOWARD KIES | PARTNER
HKIES@CBH.COM
200 S. 10th St., Ste. 900
Richmond, VA 23219
p: (804) 673-5700 | f: (804) 673-4290
www.cbh.com

CHILD, VAN WAGONER & ASSOCIATES

DOUG CHILD
DOUG@CPAELITE.NET
5296 Commerce Dr.
Salt Lake City, UT 84107
p: (801) 447-9572 | f: (801) 447-9578
www.cpaelite.net

CINDRICH, MAHALAK & COMPANY

DANIEL MAHALAK | MANAGING PARTNER
DMAHALAK@CM-CO.COM
31215 Jefferson Ave.
St. Clair Shores, MI 48082
p: (877) 998-CMCO | f: (586) 296-5325
www.cm-co.com

**CLIFTONLARSONALLEN, LLP**

GREG SCHWARTZ | PRINCIPAL
GREG.SCHWARTZ@CLACONNECT.COM
220 S. 6th St., Ste. 300
Minneapolis, MN 55402
p: (612) 376-4684 | f: (612) 376-4850
www.CLACconnect.com

CLA is the largest provider of audit and consulting services to credit unions in the country. From offices coast to coast, our highly specialized and experienced professionals help credit unions meet audit requirements, reduce risk, manage information security, support regulatory compliance efforts, and plan for succession. For more information, visit CLACconnect.com.

CONNOLLY, GRADY & CHA, PC

MIKE LOMBARDO | AUDIT MANAGER
MRL@CGCPC.COM
453 Baltimore Pike, 2nd Floor
Springfield, PA 19064
p: (215) 735-4580 | f: (215) 735-4584
www.CGCPC.com

CONNOR, MCMILLON, MITCHELL & SHENNUM, PLLC

MIKE CONNOR | MANAGING PARTNER
MIKE.CONNOR@CMMSCPA.COM
801 S. Fillmore, Ste. 600
Amarillo, TX 79101
p: (806) 373-6661 | f: (806) 372-1237
www.cmmscpa.com

CPA ASSOCIATES, PC

KATY WHITAKER
KWHITAKER@CPAAPC.COM
401 S. Roosevelt Ave., Ste. 2A
Burlington, IA 52601
p: (319) 752-6348 | f: (319) 752-8644
www.cpaapc.com

CRAIG PETERS & ASSOCIATES

9050 Executive Park Dr., Ste. 220A
Knoxville, TN 37923
p: (865) 694-7128 | f: (865) 694-7130
www.petersandassoc.cpas.com

CREDIT UNION CONSULTING SERVICES

LOIS A. ROTHROCK
INFO@CU-CONSULTING.ORG
22107 Bucktrout Ln.
Katy, TX 77449
p: (281) 347-3557
www.cu-consulting.org

CROWE

MARK TAYLOR | PARTNER
MARK.TAYLOR@CROWE.COM
One Mid America Plaza, Ste. 700
Oakbrook Terrace, IL 60181
p: (630) 575-4335 | f: (630) 574-1608
www.crowe.com

CSD, CPA

LISAH@CSDCPA.COM
827 Grand Ave.
Grand Junction, CO 81501
p: (970) 263-4118

CU AUDITING SERVICES, LLC

ANTONIA WALTER | PRINCIPAL
433 Southfield Dr.
Greensburg, PA 15601
p: (724) 837-4873

CU PACIFIC AUDIT SOLUTIONS, LLC

DENISE YUH | PRINCIPAL PARTNER
DYUH@CUPACIFIC.COM
1654 S. King St.
Honolulu, HI 96826
p: (888) 432-8772 | f: (877) 828-8477
www.cupacific.com

CU RESOURCES, INC.

BOB REHM, CUDE | VICE PRESIDENT
OF SALES AND MARKETING
BREHM@CURESOURCES.COOP
6801 Parkwood Blvd, Ste. 300
Plano, TX 75024
p: (800) 442-5762
www.curesources.coop

CUMMINGS, RISTAU & ASSOCIATES

CONTACTS@CUMMINGSCPA.COM
13023 Tesson Ferry Rd., Ste. 201
St. Louis, MO 63128
p: (314) 845-6050 | f: (314) 845-5902
www.cummingscpa.com

CURCHIN GROUP, LLC

ROBERT FOURATT | PARTNER
BFOURATT@CURCHIN.COM
200 Schulz Dr., Ste. 400
Red Bank, NJ 07701
p: (732) 747-0500 f: (732) 747-7700
www.curchin.com

CYNTHIA A. COLEMAN

610 Bridgewater Dr. NW.
Atlanta, GA 30328
p: (404) 252-4150

DECOSIMO, CPAS

NICK DECOSIMO | MANAGING PRINCIPAL
NICKDECOSIMO@DECOSIMO.COM
2 Union Square #1100
Chattanooga, TN 37402
p: (423) 756-7100
www.decosimo.com

DELEON & STANG

ALLEN DELEON | PARTNER
ALLEN@DELEONANDSTANG.COM
100 Lakeforest Blvd., Ste. 650
Gaithersburg, MD 20877
p: (301) 948-9825 | f: (301) 948-3220
www.deleonandstang.com

DELOITTE & TOUCHE

1633 Broadway
New York, NY 10019
p: (212) 436-4000 | f: (212) 489-1687
www.deloitte.com

DENMAN & COMPANY

TIM RICE | PARTNER
TRICE@DENMAN-CPA.COM
1601 22nd St., #400
West Des Moines, IA 50266
p: (515) 225-8400 | f: (515) 225-0149
www.denman-cpa.com

DESMOND & AHERN, LTD., CPA

DAVID J. RAMBO | CPA
RAMBO@DESMONDCPA.COM
10827 S. Western Ave.
Chicago, IL 60643
p: (773) 779-4720 | f: (773) 779-8310
www.desmondcpa.com

DICKSON & COMPANY

RUSS DICKSON | CPA
RUSS@RMDCPA.COM
1805 S. Redwood Rd.
Salt Lake City, UT 84106
p: (801) 859-6545

DIXON, DAVIS, BAGENT & COMPANY

MATTHEW BAGENT | CPA
MJB@DDBCO.CPA.PRO
1205 Weaver Dr.
Granville, OH 43023
p: (740) 321-1000 | f: (740) 321-1100
www.ddbco.cpa.pro

DMLO, CPAS

MICHAEL COOK | PARTNER
MCOOK@DMLO.COM
9300 Shelbyville Rd.
Louisville, KY 40222
p: (502) 326-2328 | f: (502) 326-2428
www.dmlo.com

**DOEREN MAYHEW**

ROBIN D. HOAG | CPA, CMC, CGMA
HOAG@DOEREN.COM
305 W. Big Beaver Rd.
Troy, MI 48084
p: (248) 244-3242
www.doeren.com

For nearly 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, information technology assurance, regulatory compliance, 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.

DOUGLAS WILSON & COMPANY, PC

RANDAL J. BOYSUN | MANAGING
SHAREHOLDER
RANDY.BOYSUN@DWCOGF.COM
1000 1st Ave. S.
Great Falls, MT 59401
p: (406) 761-4645 | f: (406) 761-4619
www.dwcogf.com

DOYLE & KEENAN

GARY HANSEN | PRINCIPAL
GHANSEN@DKCPAS.COM
908 W. 35th St.
Davenport, IA 52806
p: (563) 386-2727 | f: (563) 386-8730
www.dkcpas.com

EIDE BAILLY

DARRELL LINGLE | PARTNER
DLINGLE@EIDEBAILLY.COM
PO Box 1914
Bismarck, ND 58502
p: (701) 255-8434
www.eidebailly.com

**ELLIOTT DAVIS**

CHRIS PURVIS | CPA, SHAREHOLDER
CHRIS.PURVIS@ELLIOTTDAVIS.COM

500 E. Morehead St., Ste. 700
Charlotte, NC 28202

p: (704) 808-5216

www.elliottdavis.com

Elliott Davis is a regional CPA firm with more than 800 employees. Our Financial Services Group of more than 100 professionals provides services to over 160 financial institutions. In addition to traditional financial statement audits, our Financial Services Group offers a wide range of consulting services to credit unions, which include: internal audit, regulatory compliance, loan review, information technology, Bank Secrecy Act/Anti-Money Laundering reviews, model validations, assistance with mergers and acquisitions, outsourced financial reporting, and other consulting services. Visit our website at www.elliottdavis.com to learn more.

ESTES BRIDGEWATER & OGDEN, CPAS

MIKEF@EBOCPA.COM

901 S. 2nd St.
Springfield, IL 62704

p: (217) 528-8473

www.ebocpa.com

EWART & ASSOCIATES, LLC

EDWIN W. EWART JR. | CPA
ED@EWARTCPA.COM

7480 Fairway Dr., Ste. 207
Miami Lakes, FL 33014

p: (305) 557-4683 | f: (305) 557-4683

www.ewartcpa.com

FEATHER CU SERVICES

CHRIS FEATHER | CEO

2091 Pine Ridge Dr.
Harrisburg, PA 17111

FERRIN & COMPANY, LLC

BART FERRIN | CPA

1905 W. 4700 S.
Salt Lake City, UT 84118

p: (801) 840-2220

www.ferrinca.com

FIKE, CONNER AND ASSOCIATES

JEFFERY CONNER

FIKECONNER@ATLANTICBB.NET

113 National Hwy.
LaVale, MD 21502

p: (301) 777-9383

www.fikeconner.com

FIMAC SOLUTIONS

BOB DAVIDSON | VP MARKETING & SALES
RDAVIDSON@FIMACSOLUTIONS.COM

5299 DTC Blvd., Ste. 950
Greenwood Village, CO 80111

p: (887) 322-1880 | f: (303) 320-7597

www.fimacsolutions.com

FINANCIAL STANDARDS GROUP

TOM CVINAR | CEO

TCVINAR@FINANCIALSTANDARDSGROUP.COM

6447 W. Hwy. 146
Crestwood, KY 40014

p: (800) 522-5820 | f: (502) 473-7114

www.financialstandardsgroup.com

FINLEY & COOK

TIM BARNES | PARTNER

TBARNES@FINLEY-COOK.COM

601 N. Broadway
Shawnee, OK 74801

p: (405) 395-5000 | f: (495) 395-3000

www.finley-cook.com

**FIRLEY, MORAN, FREER
& EASSA, CPA, PC**

DANIEL GILHENEY | PRINCIPAL

DGILHENEY@FMFECPA.COM

125 E. Jefferson St., Ste. 920
Syracuse, NY 13202

p: (315) 472-7045 | f: (315) 472-7053

www.fmfecca.com

FISHER, HERBST, AND KEMBLE

BRUCE HOWARD | DIRECTOR,
BUSINESS DEVELOPMENT

BHOWARD@FHKCPA.COM

9501 Console Dr., Ste. 200
San Antonio, TX 78229

p: (210) 614-2284 | f: (210) 614-2285

www.fhkcpa.com

FONTANELLA & BABITTS

ALFRED FONTANELLA | CPA, PARTNER

CONTACTUS@FASBHOME.COM

534 Union Blvd.
Totowa, NJ 07512

p: (973) 595-5300

www.fasbhome.com

G DAVID EDWARDS, CPA

G. DAVID EDWARDS | CPA

GDECPA@AOL.COM

211 Donelson Pike, Ste. 12
Nashville, TN 37214

p: (615) 884-6751 | f: (615) 884-6754

G.T. REILLY & COMPANY

THOMAS O'CONNOR | DIRECTOR OF
FINANCIAL INSTITUTION SERVICES

TJO@GTREILLY.COM

424 Adams St.
Milton, MA 02186

p: (617) 696-8900 | f: (617) 698-1803

www.gtireilly.com

GARDINER THOMSEN, CPAS

BRIAN SULLIVAN | PARTNER

BRIANS@GARDINERCPA.COM

10555 New York Ave., Ste. 200
Des Moines, IA 50322

p: (515) 270-1446 | f: (515) 270-1811

www.gardinercpa.com

GARVEY, STEELE & COMPANY, LLP

MICHAEL R. GARVEY | CPA, PARTNER

MIKE@GS-CPAS.COM

86 Denison Ave., PO Box 397
Mystic, CT 06355

www.gs-cpas.com

GAYLE SCHUTTE, CPA

GAYLE SCHUTTE | CPA

408 Chaffee Rd.
Chaffee, NY 14030

p: (585) 496-5710

**GBQ PARTNERS, LLC**

SCOTT RUNYAN | DIRECTOR, ASSURANCE
& BUSINESS ADVISORY SERVICES

SRUNYAN@GBQ.COM

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

p: (614) 947-5291 | f: (614) 947-5491

www.gbq.com

With more than 130 associates and offices in Ohio, Indiana, Pennsylvania and New York, GBQ provides proactive audit, tax, and management consulting services to the credit union industry. We have a team of professionals that exclusively serves credit unions, offering a diversity of expertise, background, and education to our clients.

GRANT THORNTON, LLP

MARKUS VEITH | PARTNER

MARKUS.VEITH@US.GT.COM

757 3rd Ave., 9th Floor
New York, NY 10017

p: (212) 624-5370 | f: (212) 370-4520

www.grantthornton.com

GREEN & FILLINGIM, PC

1001 Scurry St.

Big Spring, TX 79720

p: (432) 264-0008

GRIFFIN & FURMAN, LLC

STEPHEN GRIFFIN | MANAGING PARTNER

SGRIFFIN@GRIFFINANDCO.COM

2270 7th St., Ste. 1
Mandeville, LA 70471

p: (985) 727-9924 | f: (985) 727-9975

www.griffinandco.com

GUZMAN & GRAY

MARK GRAY | PARTNER
MGRAY@CPAGG.COM
4510 E. Pacific Coast Hwy., Ste 270
Long Beach, CA 90804
p: (562) 498-0997 | f: (562) 597-7359

HARRINGTON & ASSOCIATES, LTD.

DAN HARRINGTON
DANH@HARRINGTONASSOC.LTD.COM
239 Wisconsin Ave. SW., Ste. 201
Huron, SD 57350
p: (605) 352-8573 | f: (605) 352-8594
www.harringtonassoc.ltd.com

THOMAS J. HART | PARTNER

3377 Compton Rd., # 110
Cincinnati, OH 45251
p: (513) 245-1010

HAUSER JONES & SAS

10940 NE. 33rd Pl., Ste. 100
Bellevue, WA 98004
p: (425) 889-1778

HAWKINS ASH, CPAS

JEFFREY DANEN | PARTNER
JDANEN@HAWKINSASHCPAS.COM
2360 Duck Creek Pkwy.
Green Bay, WI 54303
p: (920) 337-4541 | f: (920) 964-3854
www.HawkinsAshCPAs.com

HENRY & HORNE, LLP

CHARLIE GOODMILLER
CHUCKG@HHCPA.COM
2055 E. Warner Rd., Ste. 101
Tempe, AZ 85284
p: (520) 836-8201 | f: (520) 426-9432
www.hhcpa.com

HIRAM H. HOLLIFIELD

HIRAM HOLLIFIELD | CPA
HHHKAT@MSN.COM
1317 Hickory Valley Rd.
Chattanooga, TN 37421
p: (800) 572-7359 x1205

HLM ACCOUNTING & CONSULTING SERVICES, INC.

HARVEY MAYES
3948 3rd St. S.
Jacksonville Beach, FL 32250
p: (904) 477-0055

HOGANTAYLOR, LLP

RICHARD WRIGHT | CPA,
ASSURANCE PARTNER
RWRIGHT@HOGANTAYLOR.COM
11600 Broadway Ext., Ste. 300
Oklahoma City, OK 73114
p: (405) 848-2020, (405) 418-
8926 | f: (405) 848-7359
www.hogantaylor.com

HOLBEN · HAY · LAKE · BALZER

Certified Public Accountants LLC

HOLBEN HAY LAKE BALZER

SHEILA BALZER | PARTNER
SBALZER@HHLBCPA.COM
1777 S. Harrison St., Ste. 1000
Denver, CO 80210
p: (303) 759-2727 | f: (303) 759-2728
www.hhlbcpa.com

Holben Hay Lake Balzer CPAs, LLC, is a premier service provider to credit unions of all sizes. Services provided include opinion audits, agreed-upon procedures engagements (Supervisory Committee audits), outsourced internal audit functions, merger planning and due diligence, Form 990 preparation, retirement plan audits, and compliance engagements. We assist credit unions in gaining perspective on the issues that matter! For more information, please contact Sheila Balzer at sbalzer@hhlbcpa.com.

HOMER, WILSON & COMPANY, LTD.

RAYMOND SUORANTA | CPA
RSUORANTA@HOMERWILSONCO.COM
900 Ridge Rd., #S
Munster, IN 46321
p: (219) 836-4930 | f: (219) 836-4960
www.webbuildersolution.com/websites/33218/

IMELDA T. ZIMARA, CPA, PC

IMELDA ZIMARA | CPA
MELZIMARA@GMAIL.COM
C604 Pacific Towers, 177b Mall St.
Tamuning, GU 96913

J. TENBRINK & ASSOCIATES

JERRY TENBRINK | OWNER
JTENBRINK@JTACUCA.COM
11272 S. Ridgeview Rd.
Olathe, KS 66061
p: (913) 894-6214 | f: (913) 894-6238
www.jtacuca.com

JAMES N. JORDAN, CPA, LLC

JAMES JORDAN
JAMESJORDANCPA@COX.NET
PO Box 86761
Baton Rouge, LA 70817
p: (225) 357-7645 | f: (225) 756-5101
www.jamesjordancpa.com

JANSEN, VALK, THOMPSON, & REAHM, PC

NANCY THOMPSON
JVTR@JVTR.COM
1717 Stadium Dr.
Kalamazoo, MI 49009
p: (269) 381-7600 | f: (269) 318-7620
www.jvtr.com

JUNKERMIER CLARK CAMPANELLA STEVENS

JERRY L. LEHMAN | CEO
JLEHMAN@JCCSCPA.COM
501 Park Dr. S.
Great Falls, MT 59403
p: (406) 761-2820 | f: (406) 761-2825
www.jccsca.com

KABANI & COMPANY, INC.

ADMIN@KABANICO.COM
6033 Century Blvd., Ste. 810
Los Angeles, CA 90045
p: (310) 568-1625 | f: (310) 410-0371
www.kabanico.com

KETEL THORSTENSON, LLP

PETE BERGMAN | CPA, PARTNER
PETER@KTLIP.COM
810 Quincy St.
Rapid City, SD 57701
p: (605) 342-5630 | f: (605) 342-2172
www.ktlip.com

KING, REINSCH, PROSSOR & COMPANY

HOWARD REINSCH | MANAGING PARTNER
KRPINFO@KRPCPA.COM
522 4th St., Ste. 200
Sioux City, IA 51101
p: (712) 258-5550 | f: (712) 277-6705
www.krpcpa.com

KLINE KIMLIN

THOMAS KIMLIN
1242 Scalp Ave., Ste. 2
Johnstown, PA 15904
p: (814) 266-8804

KPM CPAS & ADVISORS

SEAN BALISLE | CPA
SBALISLE@KPMCPA.COM
1445 E. Republic Rd.
Springfield, MO 65804
p: (417)-882-4300
www.kpmcpa.com

KPMG

345 Park Ave.
New York, NY 10154
p: (202) 533-3000 | f: (202) 533-8500
www.us.kpmg.com

KRAFTCPAS, PLLC

VIC ALEXANDER | CHIEF MANAGER
VALEXANDER@KRAFTCPAS.COM
555 Great Circle Rd.
Nashville, TN 37228
p: (615) 242-7351 | f: (615) 782-4271
www.kraftcpas.com

KWOCK & COMPANY, CPAS

STEPHEN KWOCK | CPA
SKWOCK@KWOCKCPA.COM
1585 Kapiolani Blvd., #1625
Honolulu, HI 96814
p: (808) 942-9898

LAUTERBACH BORSCHOW & COMPANY

STEVE LAUTERBACH |
MANAGING SHAREHOLDER
4130 Rio Bravo St., B100
El Paso, TX 79902
p: (915) 544-6950 | f: (915) 544-1303
www.lb-cpa.com

LEE ANN INGRAM, CPA

LEE ANN INGRAM | CPA
211 Royalbrooke Dr.
Venetia, PA 15367
p: (724) 348-3079

LILLIE & COMPANY

STEVE LILLIE
STEVELILLIE@LILLIECPA.COM
801 W. Cherry St., Ste. 100
Sunbury, OH 43074
p: (866) 965-2294
www.lilliecpa.com

LILY BARTKOSKE, CPA

LILY BARTKOSKE | DIRECTOR OF AUDIT
LILY@LILYCPA.COM
PO 263
Oswego, IL 60543
p: (630) 302-7022 | f: (630) 554-2085
www.lilycpa.com

**LINDBURG, VOGEL, PIERCE,
FARIS, CHTD.**

MIKE EVANS | SHAREHOLDER
INFO@LVPF-CPA.COM
2301 N. Halstead St.
Hutchinson, KS 67502
p: (620) 669-0461
www.lvpf-cpa.com

LIVELY, MATHIAS, HOOPER & NOBLET

BRET LIVELY | PARTNER
LMHNCPAS@YAHOO.COM
900 N. Webster St.
Taylorville, IL 62568
p: (217) 824-9661

LONG, MULHEARN & CRISTE, PC

TOM CRISTE, CPA | PARTNER
CRISTE@LMCCPAS.COM
500 E. High St.
Ebensburg, PA 15931
p: (814) 472-5345
www.lmccpas.com

MACKIE REID

BRIAN REINHARDT | PARTNER
BRIANREINHARDT@MACKIEREID.COM
4001 Indian School Rd. NE., Ste. 110
Albuquerque, NM 87110
p: (505) 268-4335 | f: (505) 268-8177
www.mackiereid.com

MACPAGE, LLC

MARK AYERS
1 Market Sq.
Augusta, ME 04338
p: (207) 831-8728
www.macpage.com

MARC, JAMES AND ASSOCIATES, PC

GREGORY VIERGUTZ
GREG@MARCJAMESCPA.COM
1745 Shea Center Dr., Ste. 400
Highlands Ranch, CO 80129
p: (720) 344-4938 | f: (206) 888-2716
www.marcjamescpa.com

MARTIN MITCHELL ACCOUNTING

MARTIN MITCHELL
18161 Morris Ave.
Homewood, IL 60430
p: (708) 957-1183

MARTIN, HOOD, FRIESE & ASSOCIATES

INFO@MHFA.NET
2507 S. Neil St.
Champaign, IL 61820
p: (217) 351-2000
www.mhfa.net

MAULDIN & JENKINS

KRIS TRAINOR | PARTNER
KTRAINOR@MJCPA.COM
200 Galleria Pkwy., Ste. 1700
Atlanta, GA 30339
p: (800) 277-0080 | f: (770) 980-4489
www.mjcpa.com

**MCGUIRE, YUHAS, HUFFMAN
& BUCKLEY, PC**

CWILSON@MYHBCPA.COM
334 W. Eldorado St.
Decatur, IL 62522
p: (217) 428-2127 | f: (217) 428-5915
www.myhbcpa.com

**MENGEL, METZGER, BARR
& COMPANY, LLP**

RAYMOND JACOBI JR. | CPA
RJACOBI@MMB-CO.COM
100 Chestnut St., Ste. 1200
Rochester, NY 14604
p: (585) 423-1860 | f: (585) 672-1942
www.mengelmetzgerbarr.com

MERCADANTE & MERCADANTE, PC

DIANE M. PERALTA | PARTNER
DIANEP@MERCADANTE.COM
29 Mechanic St.
Fitchburg, MA 01420
p: (978) 342-0647 | f: (978) 348-1135
www.mercadante.com

MEREDITH HOBAN DUNN, CPA, PC

MEREDITH HOBAN DUNN | CPA
1179 High St.
Westwood, MA 02090
p: (781) 769-7555

MILLINGTON ZWYGART, CPAS

JORDAN ZWYGART | PARTNER
JORDAN@MZCPAS.COM
1803 Ellis Ave.
Caldwell, ID 83605
p: (208) 459-4649
www.mzcpas.com

**MOSS ADAMS, LLP**

WENDY O'CONNOR
WENDY.OCONNOR@MOSSADAMS.COM
8750 North Central Expy., Ste. 300
Dallas, TX 75231
p: (214) 242-7504 | f: (972) 960-2810
www.mossadams.com/cu

With more than 2,600 professionals across 20-plus locations in the West and beyond, Moss Adams provides the world's most innovative companies with specialized accounting, consulting, and wealth management services to help them embrace emerging opportunity. Assurance, tax, and consulting are offered through Moss Adams, LLP, to 400 credit unions and other financial institutions. Additional services include enterprise risk management, regulatory compliance, internal audit services, internet security assessments, and merger and acquisition services. Discover how Moss Adams is bringing more West to Business. Visit us at www.mossadams.com/cu.

NADEAU WADOVICK, LLP

JEFFREY WADOVICK | AUDIT PARTNER
 JWADOVICK@NW-LLP.COM
 875 Centerville Rd.
 Warwick, RI 02886
 p: (401) 823-4004 | f: (401) 823-4008
 www.nw-llp.com

NAGEL CPAS, LLC

KEVIN KOVAL
 KKOVAL@NAGELCPA.US
 2240 Grande Blvd. SE., Ste. 103
 Rio Rancho, NM 87124
 p: (505)-898-2558
 www.nagelcpa.us

NANCY L. SIKORAM, CPA, PC

NANCY SIKORA
 NANCY@SIKORACPA.COM
 440 E. Broadway, Ste. 300
 Eugene, OR 97401
 p: (541) 687-3911
 www.sikoracpa.com

**NEARMAN, MAYNARD, VALLEZ, CPAs**

CHRIS VALLEZ | CPA, MBA, PARTNER
 INFO@NEARMAN.COM
 10621 N. Kendall Dr., Ste. 219
 Miami, FL 33176
 p: (800) 288-0293 | f: (305) 537-5678
 www.nearman.com

Nearman, Maynard, Vallez CPAs has been providing quality, efficient, professional services to the credit union industry since 1979. Our firm has a national client base made up of 100% credit unions and CUSOs (Credit Union Service Organizations). Our firm partners with more than 170 credit unions across the country. Our primary objective is to assist credit unions in accomplishing their goals through our commitment, experience, and service. This objective is achieved through the quality of our audit, our rapport with our clients, and the overall value of our audits. Accomplishing these objectives is what sets our firm apart from other CPA firms. Our commitment to one industry allows for an efficient audit with highly trained auditors that know your business. It's a combination of these attributes that result in our ability to provide exceptional service at a reasonable price.

PACUL SERVICES, INC.

4309 N. Front St.
 Harrisburg, PA 17110
 p: (717) 234-3156

PARKS & COMPANY, PLC

ROBERT K. PARKS | PARTNER
 815 E. Arch St.
 Palmyra, PA 17078
 p: (717) 838-2387 | f: (717) 838-9389
 www.parksandco.com

PBMARES, LLP

HARVEY JOHNSON | PARTNER
 HJOHNSON@PBMARES.COM
 150 Boush St., Ste. 400
 Norfolk, VA 23510
 p: (757) 627-4644 | f: (757) 627-9444
 www.pbmares.com

PERKINS & COMPANY

ROY ABRAMOWITZ
 RABRAMOWITZ@PERKINSACCOUNTING.COM
 1211 SW. 5th Ave., Ste. 1000
 Portland, OR 97204
 p: (503) 221-0336 | f: (503) 294-4378
 www.perkinsaccounting.com

PETERSEN & ASSOCIATES

STEVEN PETERSEN | MANAGING PARTNER
 PAACPA@HOTMAIL.COM
 506 E. Gold Coast Rd.
 Papillion, NE 68046
 p: (402) 592-9510 | f: (402) 592-9662

PKF PACIFIC HAWAII, LLP

PATRICK OKI
 1132 Bishop St., Ste. 2500
 Honolulu, HI 96813
 p: (808) 536-0066 | f: (808) 523-8590
 www.pkfpacifichawaii.com

PLANTE MORAN, PLLC

KENLEY PENNER | PARTNER
 KENLEY.PENNER@PLANTEMORAN.COM
 511 Renaissance Dr., Ste. 120
 St. Joseph, MI 49085
 p: (269) 982-6065 | f: (269) 982-2800
 www.plantemoran.com

PMB HELIN DONOVAN

TOM DONOVAN | PARTNER
 TDONOVAN@PMBHD.COM
 5918 W. Courtyard Dr., Ste. 500
 Austin, TX 78730
 p: (512) 258-9670 | f: (512) 258-5895
 www.pmbhd.com

POLLARD & COMPANY, PC

5721 Merle Hay Rd.
 Johnston, IA 50131
 p: (515) 251-8520

POLOS & ASSOCIATES

DWITE POLOS
 D.POLOS@PLFIRMCPAS.COM
 445 S. Main St., Ste. A
 Akron, OH 44309
 p: (330) 535-8200 | f: (330) 535-0271
 www.plfirmcpas.com

PORCH & ASSOCIATES

THAD PORCH
 THAD.PORCH@PORCHCPA.COM
 10612 Royal Birkdale NE.
 Albuquerque, NM 87111
 www.porchcpa.com

PORTER KEADLE MOORE

TIM MESSMAN | PARTNER
 TMESSMAN@PKM.COM
 235 Peachtree St. NE., Ste. 1800
 Atlanta, GA 30303
 p: (404) 420-5797 | f: (404) 588-4222
 www.pkm.com

POSTLETHWAITE & NETTERVILLE

BILL BALHOFF | MANAGING DIRECTOR
 BBALHOFF@PNCPCA.COM
 8550 United Plaza Blvd., Ste. 1001
 Baton Rouge, LA 70809
 p: (225) 922-4600 | f: (225) 922-4611
 www.pncpa.com

POSTON, DENNEY & KILLPACK, PLLC

ADMIN@CPAPDK.COM
 3400 Merlin Dr.
 Idaho Falls, ID 83404
 p: (208) 522-0886 | f: (208) 522-6015
 www.cpapdk.com

PRICEWATERHOUSECOOPERS

LORI SCOTT
 LORI.SCOTT@US.PWC.COM
 1300 SW. 5th Ave., Ste. 3100
 Portland, OR 97201
 p: (971) 544-4000
 www.pwc.com

PUGH, CPAS

BARRON KENNEDY | AUDIT, ACCOUNTING,
 AND ADVISORY SERVICES OFFICER
 INFO@PUGHCPAS.COM
 315 N. Cedar Bluff Rd.
 Knoxville, TN 37923
 p: (865) 769-0660 | f: (865) 769-1660
 www.pughcpas.com

REBECCA CLOWERS

REBECCA CLOWERS | CPA
 8245 S. Trenton Way
 Centennial, CO 80112
 p: (303) 779-8475

REHMANN

HEATHER FUNSCH | PRINCIPAL-IN-CHARGE
HEATHER.FUNSCH@REHMANN.COM
5800 Gratiot Rd., Ste. 201
Saginaw, MI 48638
p: (989) 799-9580 | f: (989) 799-0227
www.rehmann.com

REKHA MUKADAM

REKHA MUKADAM | CPA
REKHACPA@AOL.COM
32064 Pacifica Dr.
Rancho Palos Verdes, CA 90275
p: (310) 541-8978 | f: (310) 265-1756

REYNOLDS BONE & GRIESBECK, PLC

PAUL PENNEBAKER | CPA
INFO@RBGCPA.COM
5100 Wheelis Dr., Ste. 300
Memphis, TN 38117
p: (901) 682-2431 | f: (901) 683-5482
www.rbgcpa.com

RICHARDS & ASSOCIATES

MICHAEL RICHARDS | CEO
MRICHARDS@RICHARDSCPAS.COM
21520 Yorba Linda Blvd., Ste. #G-516
Yorba Linda, CA 92887
p: (714) 615-1635 | f: (714) 694-0038
www.richardscpas.com

RKL, LLP

STEVEN WEIDNER | PARTNER
SWEIDNER@RKLCPA.COM, FVO@RKLCPA.COM
1330 Broadcasting Rd., PO Box 7008
Wyomissing, PA 19610
p: (610) 376-1595 | f: (610) 376-7340
www.rklcpa.com

ROBERT L. MANN, CPA

ROBERT L. MANN, CPA
MANN@RLMANN.NET
4210 Oakhill Rd.
Frederickburg, VA 22308
p: (540) 903-2277

GARDNER LANGSTON & BRYAN

RUSSEL BRYAN | CPA
RBRYAN@MONROECPAS.COM
2120 Forsythe Ave., PO Box 4550
Monroe, LA 71211
p: (318) 323-4481 | f: (318) 323-2188
www.monroecpas.com

ROWLES & COMPANY, LLP

DARLENE GERSTMYER | PARTNER
DGERSTMYER@ROWLES.COM
8100 Sandpiper Cir., Ste. 308
Baltimore, MD 21236
p: (443) 725-5395 | f: (443) 725-5074
www.rowles.com

RSM US, LLP

TASHA R. KOSTICK | PARTNER
TASHA.KOSTICK@RSMUS.COM
44 Montgomery St., Ste. 3900
San Francisco, CA 94104
p: (415) 848-5351 | f: (415) 848-5353
www.rsmus.com

SALTMARSH, CLEVELAND & GUND

BILL MASSEY | CPA
INFO@SALTMARSHCPA.COM
900 N. 12th Ave.
Pensacola, FL 32501
p: (800) 477-7458 | f: (850) 435-8352
www.saltmarshcpa.com / www.
thecreditunionadvisors.com

SANDERS & ASSOCIATES

SCOTT SANDERS
SCOTT@SANDERCPA.COM
20900 NE. 30th Ave., Ste. 800
Aventura, FL 33180
p: (786) 787-0388
www.sandercpa.com

SANDERS, HOLLOWAY & RYAN

INFO@SHRCPA.COM
2878 Mahan Dr.
Tallahassee, FL 32308
p: (850) 222-1608 | f: (850) 222-2982
www.shrcpa.com

SANTI & ASSOCIATES

ROGER A. SANTI | CPA, SENIOR PARTNER
NMATTHEWS@SANTICPA.COM
3970 Old Milton Pkwy.
Alpharetta, GA 30005
p: (770) 623-4440 | f: (770) 623-4009
www.santicpa.com

SCHEFFEL BOYLE

STEVEN C. PEMBROOK | PRINCIPAL
STEVE.PEMBROOK@SCHEFFELBOYLE.COM
322 State St.
Alton, IL 62002
p: (618) 465-4288 | f: (618) 462-3818
www.scheffelpc.com

SCHENCK SC

RON.ALTENBURG@SCHENCKSC.COM
200 E. Washington St., PO Box 1739
Appleton, WI 54912
p: (920) 731-8111 | f: (920) 731-8037
www.schencksc.com

SCHMIDT & ASSOCIATES, INC.

MICHAEL J. SCHMIDT | PRESIDENT
SCHMIDT@SCHMIDT-AND-ASSOC.COM
3966 Brown Park Dr., Ste. A
Hilliard, OH 43026
p: (614) 529-1640 | f: (614) 529-1647
www.schmidt-and-assoc.com

SCIARABBA WALKER & COMPANY, LLP

RENATA DABROWSKA
RDABROWSKA@SWCLLP.COM
410 E. Upland Rd.
Ithaca, NY 14850
p: (607) 272-5550 | f: (607) 273-6357
www.swcllp.com

SELDEN FOX, LTD.

SHARON GREGOR | VICE PRESIDENT
AND SHAREHOLDER
GREGOR@SELDENFOX.COM
619 Enterprise Dr., Ste. 100
Oak Brook, IL 60523
p: (630) 954-1400 | f: (630) 954-1327
www.seldenfox.com

SHANNON & ASSOCIATES

ROGER A. JONES | CPA
RJONES@SHANNON-CPAS.COM
1851 Central Place S., #225
Kent, WA 98030
p: (425) 890-4932 | f: (253) 852-0512
www.shannon-cpas.com

SHULL AND COMPANY

DENNIS SHULL | PRESIDENT
1111 N. Jefferson Way
Indianola, IA 50125
p: (515) 961-2571

SIMMONS, CARROL, AND WHISLER

LORI RITCHEY | CPA, MANAGER
LRITCHEY@SCSEW.COM
330 E. Main St.
Muncie, IN 47305
p: (765) 289-7951 | f: (765) 747-0718
www.scsew.com

SMOAK, DAVIS & NIXON

ROB LOVERICH | PARTNER
RLOVERICH@SDNLLP.COM
5011 Gate Pkwy., Bldg. 100, Ste. 300
Jacksonville, FL 32256
p: (904) 396-5831
www.sdnllp.com

SOLER & TOPCHYI, CPA

JOHN SCHAFFNER | PRESIDENT
JOHNSCHAFF@AOL.COM
910 Florin Rd., Ste. 111
Sacramento, CA 95831

SPRATT FINANCIAL FORENSICS, INC.

JERRY SPRATT | PRESIDENT
129 Oneida Way
Maumelle, AR 72113
p: (501) 851-6306

STEPHANIE M. BAUER, CPA, INC.

STEPHANIE BAUER
 STEPHANIE@BAUER-CPA.COM
 13200 State Rte. 46
 Sunman, IN 47041
 p: (812) 932-1399 | f: (812) 932-1499
 www.bauer-cpa.com

STEPHANIE S. WILLIS

STEPHANIE WILLIS | CPA
 17675 SW. Farmington Rd.
 Aloha, OR 97007
 p: (800) 531-9749

STEPHEN LANG & ASSOCIATES, LLC

STEPHEN LANG | OWNER
 STEVE@STEPHENLANGCPA.COM
 14323 S. Outer 40, Ste. 205N
 Chesterfield, MO 63017
 p: (314) 205-8601 | f: (314) 205-8602
 www.stephenlangcpa.com

SUMMER CARROLL WHISLER, CPAS

MICHAEL WHISLER | PARTNER
 MWHISLER@SCSEW.COM
 330 E. Main St.
 Muncie, IN 47305
 p: (765) 289-7951 | f: (765) 747-0718
 www.scsew.com

TANNER & COMPANY

MARK ERICKSON
 MERICKSON@TANNERCO.COM
 36 S. State St., Ste. 600
 Salt Lake City, UT 84111
 p: (801) 532-7444 | f: (801) 574-2548
 www.tannerco.com

THOMAS & GIBBS, CPAS, PLLC

KENNETH GIBBS | CPA
 KGIBBS@TGCPA.NET
 6114 Fayetteville Rd., Ste. 101
 Durham, NC 27713
 p: (919) 544-0555 | f: (919) 544-0556
 www.tgcpa.net

**THOMPSON, GREENSPON,
AND COMPANY**

BILL ASTRAB | MANAGER
 TGCINFO@TGCCPA.COM
 4035 Ridge Top Rd., Ste. 700
 Fairfax, VA 22030
 p: (703) 385-8888 | f: (703) 385-3940
 www.tgccpa.com

TINUCCI JONES & COMPANY, PC

31207 Keats Way
 Evergreen, CO 80439
 p: (303) 480-9090

TOM ENGELMANN, CPA

TOM ENGELMANN | CPA
 TENGELMANN@REVEALED.NET
 11 E. River Dr.
 Davenport, IA 52803
 p: (563) 323-3568 | f: (563) 326-6204
 www.engelmanncpa.com

**TURNER, WARREN, HWANG & CONRAD**

KIAN MOSHIRZADEH | PARTNER
 KIANM@TWHC.COM
 100 N. 1st St., Ste. 202
 Burbank, CA 91502
 p: (818) 954-9700 | f: (818) 955-8416
 www.twhc.com

Established in 1987, TWHC has been focused on delivering comprehensive audit reports to credit unions. With offices in both Southern and Northern California, we provide audit and advisory services to 150 credit unions that range in size from \$10 million to more than \$14 billion in assets.

UHY, LLP

PATRICK HUGHES | PARTNER
 PHUGHES@UHY-US.COM
 4 Tower Place, Executive Park, 7th Floor
 Albany, NY 12203
 p: (518) 694-5924 | f: (518) 449-5832
 www.uhy-us.com

WALSH & COMPANY

STEVE XIGOROS
 STEVEX@WALSHCO.NET
 632A Main St.
 Winchester, MA 01890
 p: (781) 721-0295 | f: (781) 721-1674
 www.walshco.net

WEAVER, LLP

KEVIN SANFORD | PARTNER,
 ASSURANCE SERVICES
 KEVIN.SANFORD@WEAVER.COM
 24 Greenway Plaza, Ste. 1800
 Houston, TX 77046
 p: (800) 332-7952 | f: (713) 850-1673
 www.weaver.com

WHITINGER & COMPANY

1100 W. White River Blvd.
 Muncie, IN 47303
 p: (765) 284-3384
 www.whiting.com

WHITMER & COMPANY

SHARON EDDINGFIELD | AUDIT MANAGER
 EDDINGFIELD@WHITMERCPA.COM
 105 E. 4th St., Ste. 1100
 CINCINNATI, OH 45202
 p: (513) 381-8010 | f: (513) 381-2601
 www.whitmercpa.com

WHITTLESEY, PC

DREW ANDREWS | PARTNER
 AANDREWS@WADVISING.COM
 280 Trumbull St., 24th Floor
 Hartford, CT 06103
 p: (860) 524-4430 | f: (860) 524-4475
 www.wadvising.com

WILLIAMS, YOUNG & ASSOCIATES

2901 Beltline
 Madison, WI 53708

WIPFLI, LLP

MIKE VESEL | PARTNER
 MVESEL@WIPFLI.COM
 11 Scott St., Ste. 400, PO Box 8010
 Wausau, WI 54403
 p: (715) 843-8354 | f: (715) 842-7272
 www.wipfli.com

WOJESKI & COMPANY, CPAS, PC

THOMAS O'DONNELL | PARTNER
 TODONNELL@WOJESKICO.COM
 75 Troy Rd.
 East Greenbush, NY 12061
 p: (518) 477-1102 | f: (518) 477-1302
 www.wojeskico.com

WOLF & COMPANY, PC

JOHN J. LEONARD, CPA |
 MEMBER OF THE FIRM
 JLEONARD@WOLFANDCO.COM
 99 High St.
 Boston, MA 02110
 p: (617) 261-8126 | f: (617) 542-0400
 www.wolfandco.com

YOUNG, OAKES, BROWN & COMPANY

1210 13th St, PO Box 1550
 Altoona, PA 16603
 p: (814) 944-6191 | f: (814) 942-1018
 www.yobco.com

85+
Year Legacy

40+
Years Industry Experience

90+
Dedicated Credit Union
Professionals

11+
Technical Areas of Expertise

350+
Financial Institution Clients

250+
Annual Credit Union Audits

PERSPECTIVE

by the Numbers

Behind every number there is a story. And, the numbers here don't lie. They all add up to Doeren Mayhew being ranked as a **leading credit union auditor in the nation.**

Focused on delivering insightful perspective, our Financial Institutions Group provides a broad spectrum of risk management services to the nation's simplest and most complex credit unions.

We invite you to discover why so many credit unions count on us to help them thrive.



External Audit | Internal Audit | Regulatory Compliance | Merger Advisory
Strategic Planning | Fraud Investigation | Loan Review | Tax
IT Assurance and Cybersecurity | Enterprise Risk Management | Valuations

888.433.4839 | doeren.com

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



Service So Outstanding, Others Can Only Talk About It.

TWHC provides audit, tax and advisory services, focused on financial institutions of all sizes. After over 30 years specializing in the industry, TWHC has developed a comprehensive understanding of financial institutions. We are able to provide financial institution clients with the insight, skills and resources necessary to address issues and seize opportunities.

Services include:

- Financial Statement Audits
- Retirement Plan Audits
- Agreed-Upon Procedures
- Tax Planning and Compliance Services
- Regulatory Compliance Reviews
- Information Security Audits
- Internal Audit Services
- Co-Sourcing
- Out-Sourcing
- Risk Assessments
- Change of Management Reviews
- BSA Audits
- ACH Audits
- SAFE Act Reviews
- TR-39 Reviews
- Information Technology Reviews
- Consumer, Real Estate and Commercial Loan Reviews
- Vendor Management

