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CREDIT UNION ACRONYMS AND GLOSSARY

ACRONYM	FULL NAME	DESCRIPTION
5300	5300 Call Report	Quarterly financial performance report that all credit unions file with the NCUA.
ACH	Automated Clearing House	The electronic clearing and settlement system used for financial transactions by U.S. credit unions, banks, and other institutions.
ALM	Asset Liability Management	Management of a credit union's balance sheet to minimize interest rate risk.
AME	Asset Management Estates	An estate that holds the assets of a failed institution. The NCUA created five AMEs to manage and then liquidate the remains of the five corporates — Southwest, Members United, US Central, Constitution, and WesCorp — seized during the Great Recession.
ASI	American Share Insurance	An alternative cooperative source for insuring member deposits in state-chartered credit unions.
	Bridge Corporates	Corporate credit unions that were created by the NCUA to assume operations and transition the corporate credit unions out of NCUA conservatorship.
CCUE	Certified Credit Union Executive	Course certification offered by the Credit Union Executives Society (CUES).
CECL	Current Expected Credit Losses	A new credit loss accounting standard issued by the Financial Accounting Standards Board on June 16, 2016. CECL replaces the Allowance for Loan and Lease Losses (ALLL) accounting standard.
CLF	Central Liquidity Facility	A backup source of liquidity for federally insured credit unions that Congress created in 1979. It is administered by the NCUA.
COLI/BOLI	Corporate-Owned Life Insurance/Bank-Owned Life Insurance	COLI: An investment alternative that allows a corporation to accrue a tax-deferred asset. BOLI: Life insurance in which a bank has a financial interest. Both are tax efficient ways to offset the costs of employee benefit programs.
COSO	Committee of Sponsoring Organizations of the Treadway Commission	An initiative established to combat corporate fraud. The committee's Enterprise Risk Management-Integrated Framework is recognized as the leading guidance on ERM.
CRM	Customer Relationship Management	A tool to better manage members' use of credit union products and services.
CU	Credit Union	Not-for-profit institution that provides financial services to member-owners sharing common bonds.
CUES	Credit Union Executives Society	Dedicated to advancing the professional development of credit union senior management and directors.
CUNA	Credit Union National Association	A national trade association serving the nation's credit unions.
CUSO	Credit Union Service Organization	Wholly or multi-owned credit union organizations that extend a credit union's products or services to users beyond its own membership. CUSOs also provide scale for credit unions to join resources to access products and services.
EFT	Electronic Funds Transfer	Funds transferred electronically rather than by paper.
ERM	Enterprise Risk Management	A framework that allows credit union management to monitor and assess risk in terms of likelihood and magnitude of impact, then determine a response strategy.
ESI	Excess Share Insurance	Provides coverage for credit union members' accounts when their balances exceed the maximum level of coverage provided by the credit union's primary share insurer.
Fannie Mae	Federal National Mortgage Association	This government-sponsored enterprise helps ensure there is a reliable and affordable supply of mortgage funds throughout the country.
FCU	Federal Credit Union	A credit union that is chartered by the federal government.
FDIC	Federal Deposit Insurance Corporation	An independent agency created by Congress to preserve and promote public confidence in the U.S. banking system by insuring depositors for up to \$250,000 per account.
FFIEC	Federal Financial Institutions Examination Council	An interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions
FHLB	Federal Home Loan Bank System	Founded in 1932, these 12 regional banks are owned by more than 8,000 financial institutions to provide a source of long-term, low-cost funding for housing finance and community investment.
FOM	Field of Membership	The designated membership group within a credit union's charter.
Freddie Mac	Federal Home Loan Mortgage Corporation	This government-sponsored enterprise helps ensure there is a reliable and affordable supply of mortgage funds throughout the country.
FTE	Full-Time Equivalent	A way to measure employee numbers. FTE employees is calculated as all full-time employees plus 50% of part-time employees.

ACRONYM	FULL NAME	DESCRIPTION
GAC	Governmental Affairs Conference	CUNA's annual conference in Washington, DC, with a focus largely on legislative and regulatory issues.
Ginnie Mae	Government National Mortgage Association	This government-sponsored enterprise provides a government guarantee for mortgage-backed securities issued by the Federal Housing Administration and the Department of Veterans Affairs.
GSE	Government-Sponsored Enterprise	A financial services corporation created by Congress to enhance the flow of credit to targeted sectors of the economy.
HMDA	Home Mortgage Disclosure Act	1975 legislation requiring the public reporting of residential lending activity to determine if consumers' needs are being met.
	Legacy Assets	Distressed investment securities held by the AMEs of failed corporate credit unions.
MBS	Mortgage-Backed Security	An asset-backed security or debt obligation that represents a claim on the cash flows from mortgage loans, most commonly on residential property.
MSR	Member Service Representative	A front-line credit union staff member whose duties include a range of activities from basic teller transactions to loan originations.
NACUSO	National Association of Credit Union Service Organizations	A professional trade association for credit unions and CUSOs.
NACHA	National Automated Clearing House Association	NACHA manages the development, administration, and governance of the ACH Network, the backbone for the electronic movement of money and data in the United States.
NAFCU	National Association of Federally-Insured Credit Unions	A direct membership trade group committed to advancing the federally insured credit union community.
NASCUS	National Association of State Credit Union Supervisors	Serves the interests of both state-chartered credit unions and the regulators who supervise them.
NCUA	National Credit Union Administration	The independent federal agency that charters and supervises federal credit unions.
NCUF	National Credit Union Foundation	The charitable arm of the U.S. credit union movement, raising funds and making grants in support of the movement's mission.
NCUSIF	National Credit Union Share Insurance Fund	Insures deposits for all federally insured credit unions; backed by the full faith and credit of the U.S. government.
NGN Program	NCUA Guaranteed Notes Program	A program created by the NCUA to provide long-term funding for distressed investment securities from the five failed corporate credit unions.
NOL	Normal Operating Level	The target level for the NCUSIF's equity ratio set by the NCUA board to two decimal places between 1.20% and 1.50%.
ODP	Overdraft Privilege	A discretionary service credit unions provide for eligible accounts. It is designed to help guard against having items returned by the credit union.
OTR	Overhead Transfer Rate	The percentage of the NCUA's operating budget that comes from the transfer of funds from the share insurance fund for administration and other expenses related to federal share insurance.
OTTI	Other Than Temporary Impairment	Denotes when a loss in market value of an investment in debt or equity securities must be written off.
PCA	Prompt Corrective Action	The NCUA's capital guidelines designed to ensure safety and soundness within a credit union.
PFI	Primary Financial Institution	The institution where customers or members conduct most of their financial transactions.
ROA	Return on Assets	A financial ratio measuring the net income a credit union has generated from its assets.
ROM	Return of the Member Index	Callahan's measurement of the membership's benefit from the usage of the credit union.
TCCUSF	Temporary Corporate Credit Union Stabilization Fund	A borrowing facility and assessment authority that segregates costs associated with the corporate credit union system; administered by the NCUA.
Sallie Mae	SLM Corporation	Chartered as a GSE in 1972 and now privatized, this company is the largest provider of private student loans in the United States.
SEG	Select Employee Group	Defined employer or association that is incorporated into a credit union's field of membership.
WOCCU	World Council of Credit Unions	Promotes the sustainable growth and expansion of financial cooperatives worldwide.

CORPORATE CREDIT UNION FINANCIAL PROFILE

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

Rk.	Credit Union	St.	Total Assets	Total Capital	Capital Ratio	Total Investments & Cash	Total Shares	12-Month Share Growth	Total Loans	12-Month Loan Growth	ROA
1	VIZO FINANCIAL CORPORATE	NC	\$3,601,394,970	\$310,484,489	8.62%	\$3,511,571,608	\$3,141,249,804	-5.00%	\$15,720,150	-14.47%	0.39%
2	ALLOYA CORPORATE	IL	\$2,976,186,099	\$328,534,003	11.04%	\$2,475,672,751	\$2,609,322,968	-8.37%	\$477,444,724	-4.75%	0.35%
3	CORPORATE ONE	OH	\$2,664,332,251	\$306,640,198	11.51%	\$2,520,369,441	\$2,343,113,556	-16.03%	\$98,826,118	-15.94%	0.38%
4	CORPORATE AMERICA	AL	\$2,383,519,158	\$155,571,742	6.53%	\$2,334,014,768	\$2,243,678,230	-8.98%	\$24,991,742	95.92%	0.14%
5	CATALYST CORPORATE	TX	\$2,247,148,873	\$258,374,940	11.50%	\$1,984,534,662	\$1,921,470,227	-15.07%	\$225,239,210	12.71%	1.05%
6	CORPORATE CENTRAL	WI	\$1,895,101,392	\$206,729,932	10.91%	\$1,718,854,464	\$1,531,934,795	22.21%	\$169,558,900	10.72%	0.33%
7	VOLUNTEER CORPORATE	TN	\$1,212,932,507	\$96,814,656	7.98%	\$1,166,794,123	\$834,668,517	-21.40%	\$32,237,275	419.57%	0.41%
8	MILLENNIUM CORPORATE	KS	\$602,960,870	\$67,901,970	11.26%	\$554,255,362	\$481,126,422	-10.93%	\$45,593,147	96.26%	0.91%
9	EASTERN CORPORATE	MA	\$588,236,277	\$58,402,589	9.93%	\$580,548,647	\$525,970,818	4.81%	\$2,200,000	-46.34%	0.82%
10	TRICORP	ME	\$276,799,771	\$24,028,300	8.68%	\$258,892,459	\$213,201,894	-16.71%	\$10,964,098	213.46%	0.24%
11	LOUISIANA CORPORATE	LA	\$104,249,773	\$9,447,366	9.06%	\$100,095,084	\$67,668,316	-34.47%	\$3,375,396	156.80%	0.21%
Averages			\$1,686,623,813	\$165,720,928	9.83%	\$1,564,145,761	\$1,446,673,232	-8.48%	\$100,559,160	6.23%	0.45%
Totals			\$18,552,861,941	\$1,822,930,205		\$17,205,603,369	\$15,913,405,547		\$1,106,150,760		

SOURCE: CALLAHAN & ASSOCIATES | For information about Corporate Peer-to-Peer, contact Sam Taft at (800) 446-7453 x238.

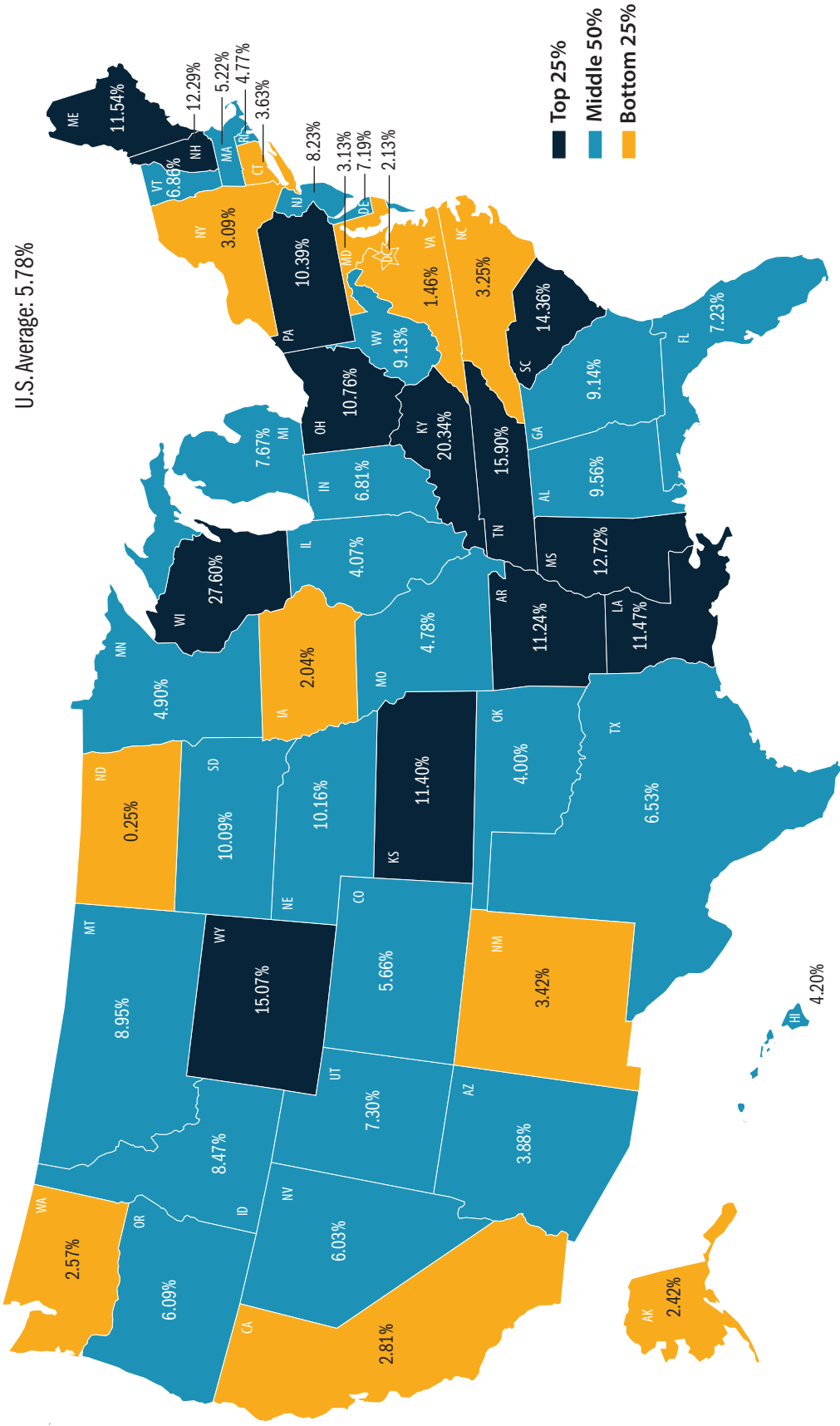
CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE

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

State	Concentration Of Investments In Corporates	Total Corporate Investments	Growth Of Corporate Investments	Total Investments & Cash	Growth Of Total Investments & Cash
ALABAMA	9.56%	\$861,659,790	-5.66%	\$9,014,672,857	-7.89%
ALASKA	2.42%	\$36,539,256	97.27%	\$1,508,225,688	11.65%
ARIZONA	3.88%	\$193,873,407	-15.10%	\$4,996,064,943	-4.85%
ARKANSAS	11.24%	\$83,949,124	-5.77%	\$746,972,391	-4.02%
CALIFORNIA	2.81%	\$1,470,236,897	-8.21%	\$52,279,363,940	-6.72%
COLORADO	5.66%	\$282,373,444	-5.17%	\$4,990,816,371	-3.87%
CONNECTICUT	3.63%	\$129,829,706	-9.91%	\$3,581,218,130	-2.24%
DELAWARE	7.19%	\$58,961,186	-24.85%	\$820,262,504	-6.17%
DISTRICT OF COLUMBIA	2.13%	\$68,959,197	4.63%	\$3,235,100,055	2.53%
FLORIDA	7.23%	\$1,205,255,368	-18.57%	\$16,673,506,267	-2.20%
GEORGIA	9.14%	\$501,209,167	-2.26%	\$5,485,269,491	-6.53%
HAWAII	4.20%	\$210,273,329	-9.67%	\$5,004,079,224	-4.72%
IDAHO	8.47%	\$91,017,327	16.22%	\$1,074,569,862	32.91%
ILLINOIS	4.07%	\$517,831,192	-3.88%	\$12,723,397,526	-0.95%
INDIANA	6.81%	\$391,952,015	15.47%	\$5,753,496,095	-5.06%
IOWA	2.04%	\$49,860,169	1.18%	\$2,449,064,053	-6.31%
KANSAS	11.40%	\$224,984,703	-11.18%	\$1,974,398,042	-10.90%
KENTUCKY	20.34%	\$459,776,549	29.92%	\$2,260,813,930	-1.56%
LOUISIANA	11.47%	\$312,544,089	6.11%	\$2,724,489,070	-6.48%
MAINE	11.54%	\$174,073,111	-7.42%	\$1,507,798,810	-2.41%
MARYLAND	3.13%	\$179,605,098	-15.91%	\$5,746,111,296	-4.65%
MASSACHUSETTS	5.22%	\$365,985,350	-2.29%	\$7,016,920,505	-11.33%
MICHIGAN	7.67%	\$1,265,611,792	-2.91%	\$16,500,246,280	-4.75%
MINNESOTA	4.90%	\$256,058,711	-7.06%	\$5,226,568,801	-5.68%
MISSISSIPPI	12.72%	\$206,482,063	-40.22%	\$1,623,829,148	-17.24%
MISSOURI	4.78%	\$136,059,354	-9.55%	\$2,844,582,047	-6.27%
MONTANA	8.95%	\$150,458,466	-2.36%	\$1,680,924,488	-5.40%
NEBRASKA	10.16%	\$92,646,824	6.53%	\$911,764,851	-6.17%
NEVADA	6.03%	\$102,966,873	-36.97%	\$1,708,491,340	-6.93%
NEW HAMPSHIRE	12.29%	\$136,596,640	27.87%	\$1,111,449,007	1.91%
NEW JERSEY	8.23%	\$406,257,251	-0.31%	\$4,934,022,980	-2.83%
NEW MEXICO	3.42%	\$95,583,588	-4.02%	\$2,797,537,259	-0.43%
NEW YORK	3.09%	\$791,813,265	-4.45%	\$25,646,084,767	-0.47%
NORTH CAROLINA	3.25%	\$585,112,022	0.41%	\$17,981,338,053	0.85%
NORTH DAKOTA	0.25%	\$2,255,111	9.01%	\$920,420,165	2.85%
OHIO	10.76%	\$820,402,964	6.22%	\$7,623,299,230	-1.12%
OKLAHOMA	4.00%	\$147,994,518	-0.34%	\$3,700,534,038	-2.70%
OREGON	6.09%	\$299,522,061	-3.74%	\$4,921,402,657	0.35%
PENNSYLVANIA	10.39%	\$1,454,197,743	4.08%	\$13,993,155,693	-1.90%
RHODE ISLAND	4.77%	\$42,898,526	3.62%	\$898,670,562	-0.99%
SOUTH CAROLINA	14.36%	\$415,619,963	-11.17%	\$2,894,116,246	-7.00%
SOUTH DAKOTA	10.09%	\$80,678,900	-17.10%	\$799,753,907	-5.33%
TENNESSEE	15.90%	\$750,770,812	-11.27%	\$4,721,643,906	-7.98%
TEXAS	6.53%	\$1,409,342,739	-18.46%	\$21,567,864,903	-7.33%
UTAH	7.30%	\$293,711,631	16.22%	\$4,025,325,046	-6.97%
VERMONT	6.86%	\$50,769,268	-21.63%	\$739,965,247	-3.25%
VIRGINIA	1.46%	\$442,159,633	-1.04%	\$30,217,860,004	-3.15%
WASHINGTON	2.57%	\$299,426,323	-2.87%	\$11,649,878,216	6.44%
WEST VIRGINIA	9.13%	\$116,641,898	-28.33%	\$1,277,217,164	-4.50%
WISCONSIN	27.60%	\$1,436,662,126	29.14%	\$5,204,796,978	0.77%
WYOMING	15.07%	\$75,040,861	-3.09%	\$498,066,862	-8.56%
TOTAL VALUE	5.78%	\$20,255,395,638	-5.38%	\$350,555,292,431	-4.12%

CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE

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



SOURCE: CALLAHAN & ASSOCIATES

CORPORATE CREDIT UNION CONTACT INFORMATION

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CORPORATE AMERICA CREDIT UNION

Pete Pritts, President/CEO
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CORPORATE CENTRAL CREDIT UNION

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CORPORATE ONE FEDERAL CREDIT UNION

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Columbus, OH 43240-2078
P: (614) 825-9200
Toll Free: (866) 692-6771
F: (614) 825-9201
www.corporateone.coop

EASTERN CORPORATE FEDERAL CREDIT UNION (EASCORP)

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www.eascorp.org

VIZO FINANCIAL CORPORATE CREDIT UNION

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MILLENNIUM CORPORATE CREDIT UNION

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F: (316) 722-2025
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LOUISIANA CORPORATE CREDIT UNION

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LEADERS IN CUSO INVESTMENTS/LOANS

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

Rk.	Name	St.	Investments & Loans In CUSOs	Investments In CUSOs	Loans To CUSOs	Total Assets
1	STATE EMPLOYEES'	NC	\$332,300,165	\$332,300,165	\$0	\$38,812,319,461
2	BETHPAGE	NY	\$257,309,206	\$189,009,206	\$68,300,000	\$8,400,746,931
3	UNIVERSITY OF IOWA COMMUNITY	IA	\$124,160,848	\$4,160,848	\$120,000,000	\$5,377,351,126
4	NAVY	VA	\$101,697,309	\$101,697,309	\$0	\$96,962,446,018
5	SERVICE	NH	\$93,831,104	\$629,438	\$93,201,666	\$3,502,272,800
6	CREDIT UNION OF TEXAS	TX	\$78,157,846	\$72,657,346	\$5,500,500	\$1,417,275,989
7	STATE EMPLOYEES	NY	\$53,956,747	\$29,956,747	\$24,000,000	\$3,755,479,304
8	MERIWEST	CA	\$53,308,781	\$31,891,744	\$21,417,037	\$1,617,798,786
9	WRIGHT-PATT	OH	\$52,192,831	\$47,048,549	\$5,144,282	\$4,429,115,214
10	PENTAGON	VA	\$51,653,528	\$51,653,528	\$0	\$24,484,750,927
11	SUNCOAST	FL	\$50,331,467	\$50,331,467	\$0	\$9,292,179,774
12	SECURITY SERVICE	TX	\$41,232,777	\$41,232,777	\$0	\$9,539,381,253
13	WESCOM	CA	\$40,271,150	\$40,271,150	\$0	\$3,478,388,201
14	EDUCATORS	WI	\$37,481,536	\$308,757	\$37,172,779	\$1,993,670,393
15	ESL	NY	\$36,639,640	\$33,339,640	\$3,300,000	\$6,204,535,651
16	VELOCITY	TX	\$35,472,334	\$472,334	\$35,000,000	\$839,665,434
17	CAP COM	NY	\$35,305,636	\$32,805,334	\$2,500,302	\$1,751,980,469
18	KINECTA	CA	\$31,137,118	\$31,137,118	\$0	\$4,436,242,993
19	DESERT FINANCIAL	AZ	\$29,154,331	\$29,154,331	\$0	\$4,507,980,329
20	BELLCO	CO	\$29,124,963	\$12,087,463	\$17,037,500	\$4,517,595,714
21	NORTHWEST	VA	\$26,517,879	\$26,517,879	\$0	\$3,412,424,286
22	ALLEGACY	NC	\$24,675,609	\$24,675,609	\$0	\$1,470,432,581
23	COMMUNITYAMERICA	KS	\$24,234,636	\$14,234,642	\$9,999,994	\$2,686,627,768
24	SALAL	WA	\$23,874,882	\$23,874,882	\$0	\$656,178,771
25	AFFINITY	NJ	\$23,721,839	\$23,721,839	\$0	\$3,385,817,436
26	RANDOLPH-BROOKS	TX	\$23,198,057	\$17,981,390	\$5,216,667	\$9,275,909,828
27	MAX	AL	\$22,838,955	\$1,259,079	\$21,579,876	\$1,365,063,060
28	ARIZONA	AZ	\$22,048,411	\$18,555,099	\$3,493,312	\$1,602,430,320
29	TEACHERS	IN	\$20,819,927	\$20,819,927	\$0	\$3,171,994,317
30	TRUMARK FINANCIAL	PA	\$20,530,219	\$20,530,219	\$0	\$2,181,521,629
31	SILVER STATE SCHOOLS	NV	\$20,397,953	\$10,397,953	\$10,000,000	\$767,633,250
32	FIRST TECH	CA	\$19,750,178	\$19,750,178	\$0	\$12,179,507,571
33	OREGON COMMUNITY	OR	\$19,343,357	\$1,669,996	\$17,673,361	\$1,708,440,591
34	COMMUNITY CHOICE	MI	\$19,274,401	\$15,125,358	\$4,149,043	\$1,077,155,449
35	AMERICAN HERITAGE	PA	\$18,371,918	\$4,618,918	\$13,753,000	\$2,410,945,481
36	UNITED NATIONS	NY	\$17,628,187	\$17,628,187	\$0	\$5,446,484,924
37	UNIFY FINANCIAL	CA	\$17,258,707	\$17,258,707	\$0	\$3,023,881,938
38	VYSTAR	FL	\$16,258,526	\$16,258,526	\$0	\$8,284,203,778
39	ALOHA PACIFIC	HI	\$15,594,695	\$11,594,695	\$4,000,000	\$868,872,144
40	NASSAU EDUCATORS	NY	\$15,088,996	\$2,243,753	\$12,845,243	\$3,153,658,182
41	HARBORSTONE	WA	\$14,969,707	\$3,361,695	\$11,608,012	\$1,335,183,050
42	KERN SCHOOLS	CA	\$14,916,084	\$9,916,084	\$5,000,000	\$1,547,373,466
43	BECU	WA	\$14,677,780	\$14,309,058	\$368,722	\$19,601,489,460
44	NUSENDA	NM	\$14,437,330	\$14,437,330	\$0	\$2,268,469,950
45	LAKE TRUST	MI	\$14,114,722	\$12,576,701	\$1,538,021	\$1,860,352,441
46	ADVANCIAL	TX	\$13,876,629	\$9,876,629	\$4,000,000	\$1,617,259,288
47	DELTA COMMUNITY	GA	\$13,793,566	\$13,793,566	\$0	\$5,756,302,878
48	BLUE	WY	\$13,730,518	\$11,730,518	\$2,000,000	\$1,060,016,628
49	CANVAS	CO	\$13,421,692	\$10,421,692	\$3,000,000	\$2,432,585,159
50	TECHNOLOGY	CA	\$13,360,323	\$13,360,323	\$0	\$2,735,042,383

MULTI-OWNED CUSO CONTACT INFORMATION *

CUSO Name	Address	Phone	Website	Services Offered
7	2077 Town Center Blvd., Ste. 303, Knoxville, TN 37922	(865) 560-7465	7.coop	Mortgage Services, Title & Insurance
2nd Node, LLC	1845 Woodall Rodgers Fwy., Ste. 1300, Dallas, TX 75201	(972) 201-1851	2ndnode.com	Data Processing & Technology Services
Advanced Fraud Solutions, LLC	1231 Shields Rd., Ste. 5, Kernersville, NC 27284	(866) 663-4709	advancedfraudsolutions.com	Technology Services
Advanced Reporting	451 Division St., NE, Salem, OR 97301	(503) 375-0451	advrep.com	Management Services
Advancial Mortgage, LLC	1845 Woodall Rodgers Fwy., Ste. 1300, Dallas, TX 75201	(888) 876-2328	advancialmortgage.com	Mortgage Services
AffirmX CU, LLC	5301 Buckeystown Pike, Ste. 420, Frederick, MD 21704	(888) 972-3624	affirmx.com	Auto Services, Vendor Management
Alliance, LLC	752 Main St., Tewksbury, MA 01876	(844) 745-6935	alliance-llc.org	Mortgage Services
Almost Home Mortgage, LLC	714 E. Main St., Ste. 2A, Moorestown, NJ 08057	(856) 581-4050	almosthomemortgage.com	Mortgage Services
AmeriCU Mortgage	2170 E. Big Beaver Rd., Ste. A, Troy, MI 48083	(800) 979-9994	americu.com	Mortgage Services
ARCUSO	P.O. Box 460, Benton, AR 72018	(501) 492-2530	arcuso.com	Auto Services
Balance Sheet Solutions, LLC	184 Shuman Blvd., Ste. 400, Naperville, IL 60563	(888) 796-6389	balancesheetsolutions.org	ALM Services, Securities Brokerage Services
Business Alliance Financial Services, LLC	1162 Oliver Rd., Ste. 8, Monroe, LA 71201	(318) 387-1132	bafslc.com	Business Lending
Business Lending Group, Inc.	2350 N. Cassioma Dr., Ste. 100, Appleton, WI 54914	(920) 882-8400	businesslendinggroup.com	Business Lending
Business Lending Solutions, LLC	101 Western Ave., P.O. Box 190, Hampden, ME 04444	(866) 736-2804	mainebis.com	Business Lending
BYM Agency	7260 W. 135th St., Ste. 100, Overland Park, KS 66223	(913) 541-1255	bymagency.com	Marketing Services
Callahan Credit Union Financial Services, LLLP (CUFSLLP)	1001 Connecticut Ave., NW, Ste. 1001, Washington, DC 20036	(202) 223-3920	trustcu.com	Institutional Investment Services
Card Services for Credit Unions (CSCU)	3031 N. Rocky Point Dr., W, Ste. 750, Tampa, FL 33607	(888) 930-2728	cscu.net	Card Services
Centennial Lending, LLC	4412 Kodiak Ct., Unit D, Longmont, CO 80504	(720) 494-2748	centennial-lending.com	Business Lending
Coastal Title, LLC	51 E. Commercial Blvd., Ft. Lauderdale, FL 33334	(954) 772-4100	coastal-title.com	Title Services
Commercial Alliance	1607 E. Big Beaver, Ste. 201, Troy, MI 48083	(248) 457-9365	commercialalliance.com	Business Lending
Community Business Lenders, LLC	5000 Western Pkwy., Ste. 420, West Des Moines, IA 50266	(515) 221-6111	cbldenders.com	Business Lending
Community Mortgage Funding, LLC	3201 W. Temple Ave., Ste. 120, Pomona, CA 91768	(909) 444-0050	cmfoan.com	Mortgage Services
Consolidated Solutions, LLC	P.O. Box 582, Baileyville, ME 04694	(207) 427-6702	consolutions.com	Auto Services
Constellation Digital Partners	5565 Centerview Dr., Ste. 202, Raleigh, NC 27606	(919) 502-0677	constellation.coop	Technology Services, Cloud Services
CO-OP Financial Services	9692 Haven Ave., Rancho Cucamonga, CA 91730	(800) 782-9042	co-opfs.org	ATM Network, Card Services, Shared Branching
Cooperative Business Services, LLC	8150 Corporate Park Dr., Ste. 300, Cincinnati, OH 45242	(513) 677-3100	cbscuso.com	Business Lending
Cooperative Services, Inc.	6705 Sugarloaf Pkwy., Ste. 300, Duluth, GA 30097	(770) 476-9625	gcuu.org	ATM Network, Item Processing
Credit Union Acceptance Company, LLC	9601 Jones Road, Ste. 108, Houston, TX 77065	(866) 970-2822	cuac.com	Auto Services

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CUSO Name	Address	Phone	Website	Services Offered
Credit Union Business Services, LLC	5070 Peachtree Industrial Blvd., Peachtree Corners, GA 30071	(770) 416-2166	cubslc.com	Business Lending
Credit Union Centers, LLC	5975 Castle Creek Pkwy. N. Dr., Ste. 200, Indianapolis, IN 46250	(800) 285-5300	cucenters.com	Shared Branching
Credit Union Financial Network, LLC	16150 N. Arrowhead Fountain Center Dr., Ste. 289, Peoria, AZ 85382	(800) 405-8850	cufn.org	Investments & Insurance Services
Credit Union Financial Services	1123 Elm St., NE, Covington, GA 30014	(678) 658-4477	cufs.org	Mortgage Services
Credit Union Home Mortgage Solutions	11027 Meridian Ave., N. Ste. 102, Seattle, WA 98133	(206) 673-8600	cuhms.com	Mortgage Services
Credit Union Lending Systems (CULS)	7321 S. Lindergh Blvd., Ste. 400A, St. Louis, MO 63125	(314) 487-5580	culending.com	Auto Services
Credit Union Loan Source, LLC	P.O. Box 105388, Atlanta, GA 30348	(866) 612-2857	culslc.com	Auto Services
Credit Union Mortgage Association, Inc.	10800 Main St., Fairfax, VA 22030	(703) 425-1204	cumortgage.net	Mortgage Services
Credit Union Services, Inc. dba. Fairlease	8131 LBJ Fwy., Ste. 400, Dallas, TX 75251	(214) 818-3247	fairlease.org	Auto Services
Credit Union Trust	3155 Northwestern Hwy., Farmington Hills, MI 48334	(248) 291-0652	credituniontrust.com	Trust/Brokerage Services
Credit Union Vendor Management	P.O. Box 3108, Tallahassee, FL 32315	(866) 949-6220	cvm.org	Vendor Management
CU Anytime, LLC	3121 Carlisle Blvd., NE, Albuquerque, NM 87110	(505) 346-2039	cuanymtime.org	ATM Network, Shared Branching
CU Business Group, LLC	9600 NE Cascades Pkwy., Ste. 250, Portland, OR 97220	(866) 484-2876	cubusinessgroup.org	Business Services
CU Companies	500 Main St., New Brighton, MN 55112	(651) 631-3111	cucompanies.com	Lending Services
CU Dealer Direct, LLC	6004 Capitol Blvd., SE, Tumwater, WA 98501	(360) 596-9000	cudealerdirect.com	Auto Services
CU Direct (CUDL)	2855 E. Guasti Rd., Ste. 500, Ontario, CA 91761	(877) 744-2835	cudirect.com	Auto Services, Technology Services
CU Direct Connect	6377 S. Revere Pkwy., Ste. 200, Centennial, CO 80111	(720) 974-1311	cudirectconnect.org	Auto Services
CU Members Mortgage	15455 Dallas Pkwy., Ste. 900, Addison, TX 75001	(800) 607-3474	cumembers.com	Mortgage Services
CU Mortgage Direct, LLC	5010 S. Solberg Ave., Sioux Falls, SD 57108	(605) 339-2152	cumortgagedirect.com	Mortgage Services
CU Network Services, LLC	715 S. King St., Ste. 100, Honolulu, HI 96813	(808) 783-8333	cunetworkservices.com	Business Lending, Mortgage Services
CU Partner Solutions	144 E. Pike St., Pontiac, MI 48342	(586) 573-4110	cupartnersolutions.com	Technology Services
CU Prodigy	209 E. Gordon Ave., Layton, UT 84041	(801) 451-9101	cuprodigy.com	Data Processing
CU Realty Services, LLC	11638 E. Four Peaks Rd., Scottsdale, AZ 85255	(800) 203-9014	curealty.com	Real Estate Brokerage
CU Recovery, Inc.	26263 Forest Blvd., N. Wyoming, MN 55092	(800) 377-1798	curecovery.com	Loan Support Services
CU Revest	13520 Evening Creek Dr., N. Ste. 500, San Diego, CA 92128	(858) 467-7200	curevest.com	Loan Support Services, Collections
CU Rise Analytics	1919 Byrd Rd., Ste. A, Vienna, VA 22182	(703) 473-1574	cu-rise.com	Technology Services
CU Service Centers of Alabama	22 Inveness Center Pkwy., Ste. 200, Birmingham, AL 35242	(205) 437-2178	cusc-al.com	Shared Branching
CU Service Network	274 Union Blvd., Ste. 320, Lakewood, CO 80228	(720) 945-7250	cusn.com	Shared Branching & Technology Services
CU Settlement Services, LLC	1974 Sproul Rd., Ste. 403, Broomall, PA 19008	(610) 604-7400	cusettlement.com	Settlement Services
CU Solutions Group	38695 W. Seven Mile Rd., Ste. 200, Livonia, MI 48152	(734) 793-1530	cusolutionsgroup.com	Technology Services

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CUSO Name	Address	Phone	Website	Services Offered
CU Strategic Services, LLC	2500 Hunter Pl., Ste. 102, Woodbridge, VA 22192	(571) 366-4789	custrategicservices.org	Business Lending
CU Student Choice	1001 Connecticut Ave., NW, Fl. 10, Washington, DC 20036	(800) 541-1500	studentchoice.org	Student Lending
CU*Answers	6000 28th St. SE., Ste. 100, Grand Rapids, MI 49546	(616) 285-5711	cuanswers.com	Data Processing & Technology Services
CU*Northwest	1421 N. Meadowood Ln., Ste. 130, Liberty Lake, WA 99019	(866) 922-7646	cunorthwest.com	Data Processing & Technology Services
CU*South	23210 U.S. Hwy. 98, B-1, Fairhope, AL 36532	(616) 977-8100	cusouth.com	Data Processing & Technology Services
CU/America Financial Services, Inc.	200 W. 22nd St., Ste. 280, Lombard, IL 60148	(630) 620-5200	cuamerica.com	Loan Support Services
CULearn	625 Fourth Ave., S. Minneapolis, MN 55414	(612) 844-4555	culearn.org	Student Lending
CULedger, LLC	1009 Grant St., Denver, CO 80203	(303) 886-0080	culedger.com	Electronic Services
CULIANCE	2252 Killearn Center Blvd., Ste. 2A, Tallahassee, FL 32309	(850) 701-2824	culiance.com	ATM Network
CUMAnet, LLC	73 Mountain View Blvd., Basking Ridge, NJ 07920	(800) 571-6986	cumanet.com	Item Processing, Mortgage Processing
CUMont, LLC	1111 24th Street, W. Billings, MT 59102	(406) 259-3636	cu-mont.org	Mortgage Processing & Servicing
CUREvl	111 West Spring Valley Rd., Ste. 200, Richardson, TX 77845	(844) 329-7131	curevl.com	Lending Services
CUSO Home Lending	101 Western Ave., Hampden, ME 04444	(207) 862-2876	cusohl.com	Mortgage Services
CUSO Mortgage, Inc.	5601 E. La Palma Ave., Anaheim, CA 92807	(888) 400-5000	cusomortgage.com	Mortgage Services
CUSO of Hawaii, LLC	3465 Waiālae Ave., Ste. 370, Honolulu, HI 96816	(808) 539-0172	cusoofohawaii.com	Mortgage Servicing
CUVantis Wealth Planning, LLC	7146 Lantana Ter., Carlsbad, CA 92011	(619) 535-7680	cuvantis.com	Investment Services
Dakota Financial Services, Inc.	2324 NE 8th Ave., Aberdeen, SD 57401	(605) 229-5200	dakotafinancialservices.com	Insurance Services
DataPrint Services, LLC	5201 Venice Ave., NE, Ste. E, Albuquerque, NM 87113	(877) 865-7250	dataprintllc.com	Statement Printing
eCU Mortgage, LLC	16430 Park Ten Pl., Ste. 650, Houston, TX 77084	(713) 676-5255	ecumortgage.com	Mortgage Services
eDoc Innovations	1197 Exchange St., Middlebury, VT 05753	(800) 425-7766	edoclogic.com	Technology Services
EPL, Inc.	22 Inverness Center Pkwy., Ste. 400, Birmingham, AL 35242	(205) 408-5348	epinc.com	Data Processing & Technology Services
Excess Share Insurance	5656 Frantz Rd., Dublin, OH 43017	(614) 764-1900	excessshare.com	Insurance Services
Extensia Financial, LLC	9301 Corbin Ave., Ste. 1200, Northridge, CA 91324	(800) 894-8328	extensiafinancial.com	Business Lending
Financial Institutions Lending Options, LLC	550 Bay View Rd., Ste. A, Mukwonago, WI 53149	(414) 647-1500	fiindirect.com	Auto Services
First Heritage Financial, LLC	2655 Neshaminy Interplex Dr., Ste. 106, Treviso, PA 19053	(267) 525-7912	firstheritage.org	Loan Support Services
Gateway Services Group, LLC	7600 E. Orchard Rd., Ste. 320N, Greenwood Village, CO 80111	(303) 728-3440	gsgllc.com	Investment Services
Greylock Insurance Agency	150 W. St., Pittsfield, MA 01201	(888) 200-4445	greylockinsurance.com	Insurance Services
Hallmark Title, LLC	340 Presidential Dr., Ste. 222, Fairborn, OH 45324	(937) 912-8900	hallmarktitle.com	Title Services
Hawaii Network	3465 Waiālae Ave., Ste. 370, Honolulu, HI 96816	(808) 832-8716	hicuso.com	Shared Branching
Heartland Business Services, LLC	2055 Craigshire Dr., Ste. 405, P.O. Box 28588, St. Louis, MO 63146	(314) 542-1364	hbsscu.com	Business Lending

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CUSO Name	Address	Phone	Website	Services Offered
HomeCU, LLC	3040 W. Elder St., Boise, ID 83705	(208) 384-1311	homecu.net	Technology Services
Homeowners Advantage	4 Winners Cir., Albany, NY 12205	(518) 690-2232	homeownersadvantage.com	Mortgage Services
iDrive Lending, LLC	2806 Sharer Rd., Tallahassee, FL 32312	(850) 556-6741	idrivelending.com	Auto Services
Innovative Business Solutions, LLC	P.O. Box 956, Irmo, SC 29063	(877) 222-9748	ibscu.com	Business Lending & Services
Insurance Trust	P.O. Box 1338, Portland, ME 04104	(800) 287-3379	insurancetrust.us	Insurance & Trust, Technology Services
InsureKC	7260 W. 135th St., Ste. 100, Overland Park, KS 66223	(913) 541-1245	insurekc.com	Insurance Services
Keystone Lending Alliance, LLC	6021 Wallace Rd. Ext., Ste. 100, Wexford, PA 15090	(724) 934-3394	keystonelendingalliance.com	Auto Services
LenderClose	1501 42nd St., Ste. 440, West Des Moines, IA 50266	(855) 525-6730	lenderclose.com	Lending Services
MAC Insurance Agency	16 Inverness Pl., E. Bldg. D-200, Englewood, CO 80112	(303) 368-3000	macifs.com	Insurance Services
Managed Financial Network, LLC	405 N. Jefferson Ave., Ste. 1062, Springfield, MO 65806	(417) 851-1818	mfnfuso.com	Technology Services
Member Advantage Mortgage, LLC	3330 Broadmoor Ave. SE, Ste. B, Grand Rapids, MI 49512	(616) 682-1414	memberadvantagemortgage.com	Mortgage Services
Member Business Financial Services, LLC	2655 Neshaminy Interplex Dr., Ste. 106, Treviso, PA 19053	(866) 354-7151	mbfs.biz	Business Lending
Member Business Lending	13894 S. Bangerter Pkwy., Ste. 100, Draper, UT 84020	(866) 462-5552	mbllc.com	Business Lending
Member Business Solutions, LLC	3692 Coolidge Ct., Tallahassee, FL 32311	(888) 627-7881	mbllc.org	Business Lending
Member Driven Technologies (MDT)	30230 Orchard Lake Rd., Farmington Hills, MI 48334	(877) 256-3303	mdtmi.com	Data Processing & Technology Services
Member First Mortgage, LLC	616 44th St., SE, Grand Rapids, MI 49548	(616) 301-6260	memberfirstmortgage.com	Mortgage Services
Member Home Loan, LLC	9601 Jones Rd., Ste. 108, Houston, TX 77065	(832) 912-2151	memberhomeloan.com	Mortgage Services
Member Loyalty Group	1825 N. Winnebago Ave., Ste. 301, Chicago, IL 60647	(773) 252-4901	memberloyaltygroup.com	Marketing Services
Member Mortgage Service	38275 12 Mile, Ste. 100, Farmington Hills, MI 48331	(800) 945-4506	membermortgage.com	Mortgage Servicing
Members ATM Alliance, LLC	6705 Sugarloaf Pkwy., Ste. 200, Duluth, GA 30097	(678) 542-3413	membersatm.com	Shared Branching
Members Development Company, LLC	7111 W. 151st St., Ste. 204, Overland Park, KS 66223	(800) 356-2644	membersdevelopment.com	Management Services
Members Mortgage Services, LLC	P.O. Box 1185, Hutchinson, KS 67504	(620) 665-7713	mms.coop	Mortgage Processing, Technology Services
Members Trust Company	14025 Riveredge Dr., Ste. 280, Tampa, FL 33637	(813) 631-9191	membertrust.com	Investment & Trust Services
Michigan Business Connection	3600 Greet Ct., Ste. 120, Ann Arbor, MI 48105	(866) 642-4287	mbcloans.biz	Business Lending
Michigan Trusted Title Agency, LLC	580 N. Main Street, Frankemuth, MI 48734	(989) 480-1400	NA	Title Services
Ministry Partners Investment Company, LLC	915 W. Imperial Hwy., Ste. 120, Brea, CA 92821	(714) 671-5720	ministrypartners.org	Business Lending, Investment Services
Minnesota Credit Union Network	555 Wabasha St., N. Ste. 200, St. Paul, MN 55102	(651) 288-5170	mncun.org	Card & Management Services
Mortgage Center, LLC	29621 Northwestern Hwy., Southfield, MI 48034	(800) 353-4449	mortgagecenter.com	Mortgage Services
Mortgage Liquidity Solutions, LLC	7600 E. Orchard Rd., Ste. 320N, Greenwood Village, CO 80111	(800) 915-1004	mortgageliquiditysolutions.com	Mortgage Services
MY CU Services, LLC	1201 Folling Mill Rd., Middletown, PA 17057	(888) 985-7280	mycuseservices.com	Payment & Technology Services

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CUSO Name	Address	Phone	Website	Services Offered
myClimortgage, LLC	3560 Pentagon Blvd., Ste. 301, Beavercreek, OH 45431	(937) 912-7669	myClimortgage.com	Mortgage Services
NDBS, LLC	61 Grove St., Waterville, ME 04901	(207) 872-0098	ndbcuso.com	Business Lending
Neighborhood Mortgage Solutions	544 N. Main St., Frankemuth, MI 48734	(989) 497-1651	gonms.org	Mortgage Services
North Coast Business Lending, LLC	169 N. Ridge St., Ste. B, Monroeville, OH 44847	(419) 465-2091	northcoastbl.com	Business Lending
Octant Business Services, LLC	255 Great Rd., P.O. Box 1530, Littleton, MA 01460	(508) 281-3002	octant.us	Business Lending
OnApproach, LLC	3455 Plymouth Blvd., Ste. 200, Plymouth, MN 55447	(763) 557-7118	onapproach.com	Data Processing & Technology Services
Ongoing Operations, LLC	18450 Showalter Rd., Ste. 101, Hagerstown, MD 21742	(877) 552-7892	ongoingoperations.com	Disaster Recovery, Technology Services
Open Technology Solutions, LLC	8085 S. Chester St., Ste. 100, Centennial, CO 80112	(303) 708-7140	open-techs.com	Data Processing & Technology Services
OwnersChoice Funding, Inc.	1021 Watervliet Shaker Rd., Albany, NY 12205	(800) 342-4998	ownerschoice.com	Mortgage Services
Pactola	2700 N. Plaza Dr., Rapid City, SD 57702	(605) 716-0655	pactola.com	Business Lending
Palmetto Cooperative Services, LLC	7440 Broad River Rd., Irmo, SC 29063	(800) 235-4290	palmettocoop.com	Item Processing
PolicyWorks, LLC	1500 NW 118th St., Des Moines, IA 50325	(866) 518-0209	policyworksllc.com	Compliance Services
Potomac Business Services	10605 Concord St., Ste. 305, Kensington, MD 20895	(240) 747-2461	potomacuso.com	Business Lending
Premier Lending Alliance, LLC	8831 Thomas Ave. Ste. 100, Johnston, IA 50131	(515) 867-2700	premierlendingalliance.com	Mortgage Services
Primary Financial, LLC	6640 Riverside Dr., Ste. 430, Dublin, OH 43017	(614) 825-9380	epfc.com	Institutional Investment Services
Prime Alliance Real Estate Services	4700 42nd Ave., SW, Ste. 680, Seattle, WA 98116	(206) 971-7040	primealliances.com	Real Estate Brokerage
PSCU Financial Services, Inc.	560 Carillon Pkwy., St. Petersburg, FL 33716	(800) 443-7728	psou.com	Credit Cards, Call Center, Electronic Services
Puget Sound Business Lending Group	P.O. Box 4207, Tacoma, WA 98438	(206) 204-8989	psbusinesslending.com	Business Lending
PureIT Credit Union Services	17665 Teige Rd., Cypress, TX 77429	(281) 378-7737	pureitcuso.com	Technology Services
Quorum Insurance, LLC	9927 Delaney Lake Dr., Tampa, FL 33619	(813) 832-2060	quoruminsurance.com	Insurance Services
rkGoBig	1201 Filling Mill Rd., Middletown, PA 17057	(603) 323-2999	rkgobig.org	Electronic & Technology Services
Rochdale Paragon Group, LLC	8575 W. 110th St., Ste. 220, Overland Park, KS 66210	(913) 890-8011	rochdaleparagon.com	Management Services
S3 Shared Service Solutions, LLC	P.O. Box 2061, Glen Burnie, MD 21060	(443) 517-5627	s3cuso.com	Technology Services
Salus Group, LLC	38221 Mound Rd., Bldg. G, Sterling Heights, MI 48310	(866) 991-9907	thesalusgroup.com	Insurance Services
Share One, Inc.	2650 Thousand Oaks Blvd., Ste. 1120, Memphis, TN 38118	(901) 795-3512	shareone.com	Data Processing & Technology Services
Shared Resource Technology Group, Inc.	8366 Princeton-Glendale Rd., Ste. 4, West Chester, OH 45069	(513) 551-5050	sharedresource.org	Data Processing, ATM Network
Shared Services for Credit Unions	8895 N. Military Trail, Ste. 104-D, Palm Beach Gardens, FL 33410	(561) 869-8610	ss4cu.com	Shared Branching
Sharenet, Inc.	214 Solar St., Ste. 110, Syracuse, NY 13204	(315) 477-1100	atmcomplete.com	ATM Network, Shared Branching
Sherpa Technologies	8700 Orion Pl., Columbus, OH 43240	(844) 474-3772	sherpatech.org	Electronic & Technology Services
Site Four, LLC	608 Goeden Dr., Yankton, SD 57078	(605) 689-4309	site-four.com	Data Processing & Technology Services

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CUSO Name	Address	Phone	Website	Services Offered
SmartSource Solutions, LLC	4365 Crescent Rd., Ste. 100, Irondale, AL 35210	(866) 932-3384	smartsourcesolutions.org	Technology Services
Spectrum Business Resources, LLC	4343 Commerce Ct., Ste. 112, Lisle, IL 60532	(630) 799-1800	sbrllc.com	Business Lending & Services
State Financial Network, LLC	5 Hillman Dr., Ste. 300, Chadds Ford, PA 19317	(610) 325-5002	sfhinc.com	Business Lending, Mortgage Services
Strategic Income Solutions	499 Brick St., Bad Ave, MI 48413	(989) 670-6040	strategicincomesolutions.org	Card, Mortgage & Technology Services
Symbionce Financial Solutions, LLC	124 S. Ridgedale Ave. E. Hanover, NJ 07936	(866) 398-1556	symbioncefinancial.com	Mortgage Services
Synergent Corp.	2 Ledgerview Dr., Westbrook, ME 04092	(207) 773-5671	synergentcorp.com	Data Processing
TCT Risk Solutions, LLC	P.O. Box 2210, Eagle, ID 83616	(208) 939-8366	tctrisk.com	ALM Services, Loan Support Services
Texas Business Lenders Group, LLC	1617 W. 7th St., Fort Worth, TX 76102	(866) 540-0255	tblgllc.com	Business Lending
The Cypress Group	1000 Primera Blvd., Lake Mary, FL 32746	(407) 228-7664	cypressgroupllc.org	Business Lending
The Servion Group	500 Main St., New Brighton, MN 55112	(651) 631-3111	myservion.com	Lending Services
Trellance	7650 W Courtney Campbell Causeway, Ste. 900, Tampa, FL 33607	(888) 930-2728	trellance.com	Data Analytics
TruHome	9601 Legler Rd., Lenexa, KS 66219	(913) 981-1700	truhome.com	Mortgage Services
TruHome Title Solutions, LLC	14215 E. 42nd St., Independence, MO 64055	(816) 412-4670	truhometitlesolutions.com	Title Services
United Solutions Company	1585 Summit Lake Dr., Ste. 300, Tallahassee, FL 32317	(866) 942-9186	unitedsolutions.coop	Data Processing, Management Services
Unity Exchange, LLC	359 Shady Ln., Huntingdon Valley, PA 19006	(215) 552-8123	unitychange.com	Loan Support & Participation Services
Universal Sharing Network, Inc.	P.O. Box 15118, Albany, NY 12212	(518) 437-8100	universalsharing.com	Shared Branching
UProsper Services Group, LLC	P.O. Box 22469, Cheyenne, WY 82003	(307) 638-4200	uprosper.coop	Insurance Services
Virtual StrongBox, Inc.	9319 Robert D. Snyder Rd., Charlotte, NC 28223	(704) 817-4588	virtualstrongbox.com	Technology Services
Wescom Resource Group	123 S. Marengo Ave., Pasadena, CA 91101	(877) 995-9000	wescomresources.com	Technology Services
WISCUB Service Center, Inc.	1250 W. Washington Ave., P.O. Box 158, Cleveland, WI 53015	(920) 693-8258	wiscubservicecenter.com	Electronic Services
Xtend, Inc.	6000 28th St., SE, Ste. 100, Grand Rapids, MI 49546	(616) 285-5711	xtendcu.com	Shared Branching, Management Services
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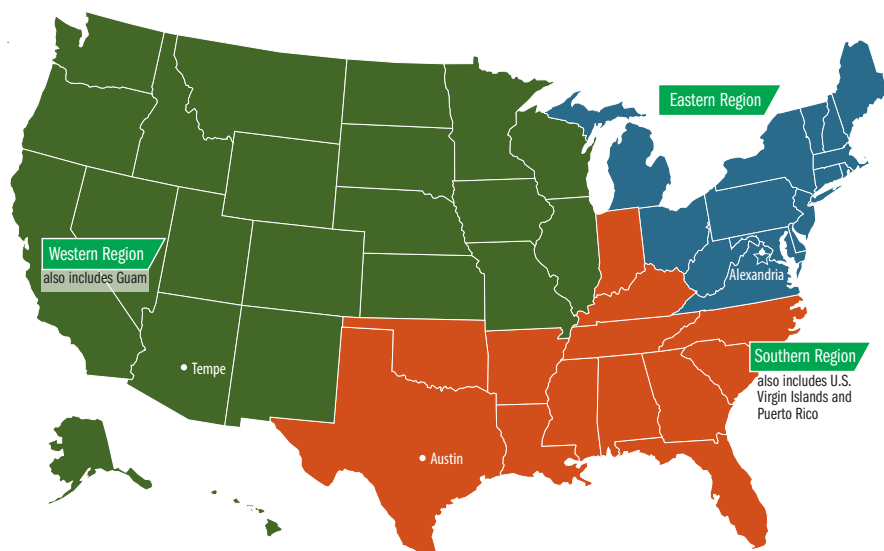
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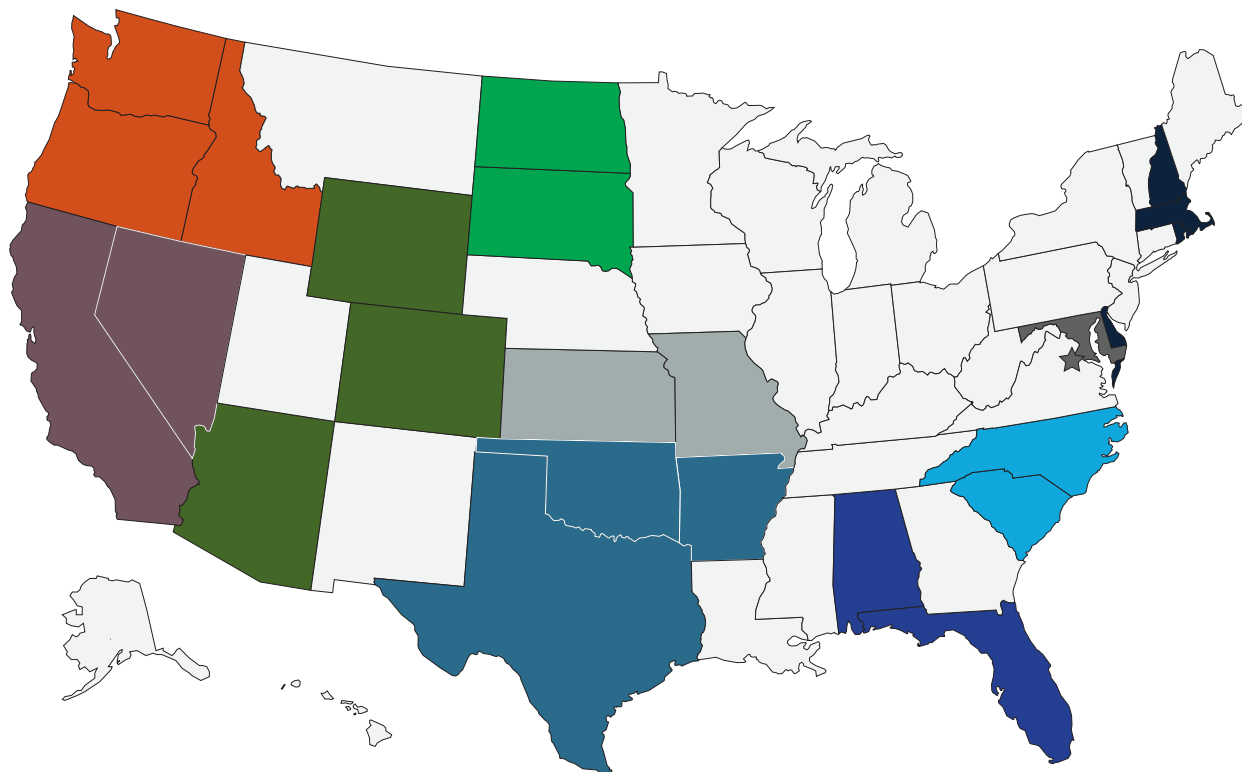
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