

2013 GUIDE

CREDIT UNION AUDITORS

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Chance Favors Only The Prepared Mind...

(Louis Pasteur 1822-1895)



More than a century ago, the great scientist Louis Pasteur said, "Chance favors only the prepared mind." By this, he meant that sudden flashes of insight don't just happen, but are the product of preparation.

At TWHC, our decades of experience and thorough, up-to-date knowledge of the industry mean we are prepared to capture the insights that keep you prepared, too.

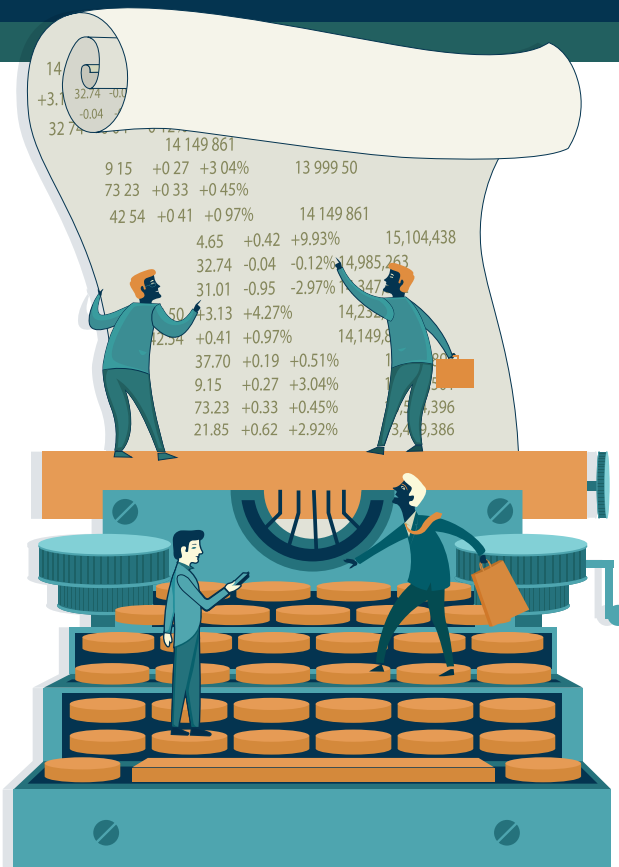
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We have been helping financial institutions prepare for the future for over 25 years, and we continue to keep our clients poised and ready for what's next.



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Crowe is one of the top 10 auditors of credit unions with more than \$100 million in assets.¹ Crowe demonstrates commitment to the credit union industry through continually supporting various industry-focused trade organizations as well as by providing thought leadership to the regulatory bodies that oversee the industry.

To learn more about our commitment to the credit union industry, visit crowehorwath.com/fi, or contact Mark Taylor at 630.575.4335 or mark.taylor@crowehorwath.com.



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¹ 2012 Guide Credit Union CPA Auditors, Callahan & Associates

THE CALLAHAN & ASSOCIATES' GUIDE TO CREDIT UNION AUDITORS IS THE ONLY RESOURCE FOR INDUSTRY EXECUTIVES LOOKING FOR INSIGHT INTO CPA FIRMS THAT SERVE THE CREDIT UNION INDUSTRY.

Choosing an audit partner is a deliberative process that takes into account the importance of the relationship as well as the evolving scope of the credit union business model. Credit unions continue to face both existing regulatory obligations and new levels of scrutiny on specific facets of their business, including the formation and operation of supervisory committees, strategies for troubled debt restructures, the mitigation of risk concentration, allowance for loan losses, and much more. While such regulatory adaptation and improvement is important, the complexity of recent changes and the speed with which they have appeared underscores the importance of a strong auditor-credit union relationship.

In an effort to further aid credit unions in this time of uncertainty, we have decided to increase the circulation of our Guide to Credit Union CPA Auditors, which is why you may be seeing this publication for the first time.

The guide is designed to help credit unions better understand their options when it comes to choosing an audit firm. Individual sections can be used to identify the firms that are most active in the credit union market both nationally and by state, to outline which firms serve credit unions of a comparable size to your own, and to gauge a firm's experience with your specific data processing system. Additionally, the publication includes contact information for credit unions,

CPA firms, and other auditing-related resources to help take the leg work out of your partner selection process.

If you are interested in learning more detailed information than what is included in this publication please feel free to contact us and we can help you drill into the underlying data in more detail.

Callahan gathers our information on these external audit partners from two sources. First, thousands of credit unions verify their own information with Callahan & Associates each year, forming the foundation of this data. Callahan then works with CPA firms to validate the information it has received. Our gratitude goes out to both groups, as this resource would not be possible without their assistance.

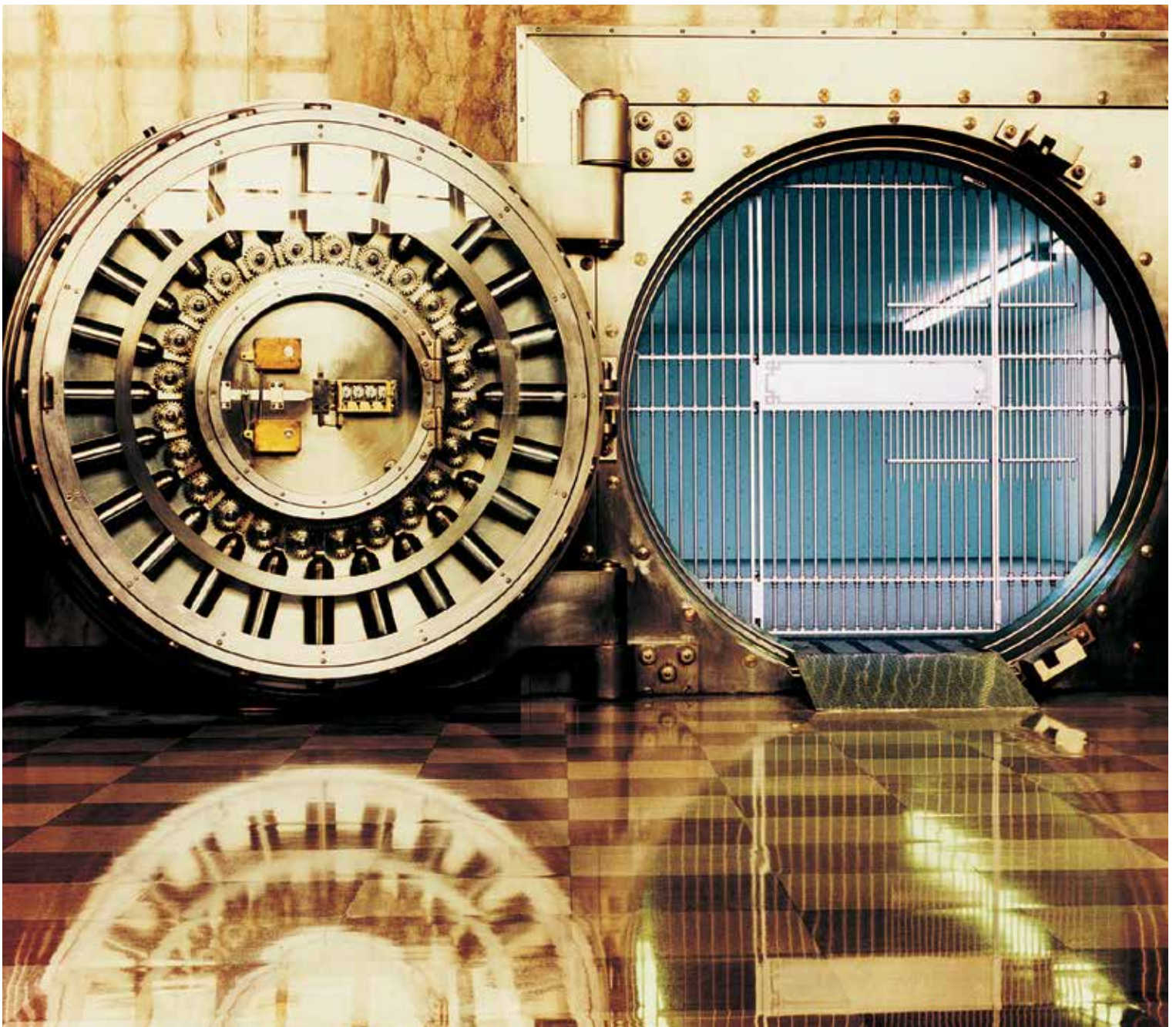
I would also like to recognize our Industry Analyst Parth Kapoor and Graphic Designers Kristine Chatterjie and Michelle Hoopes for their contributions to this publication.

If you find this guide valuable, we have other publications designed to help you evaluate additional services and identify other types of partner suppliers. We always appreciate candid feedback on any of the resources we develop for credit unions. Please let me know if you have any suggestions for making this a more valuable tool. +



Sam Brownell

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AS CREDIT UNIONS ADDRESS EVOLVING CHALLENGES, CPA FIRMS VIE FOR KEY INDUSTRY PARTNERSHIPS

THREE ACCOUNTING SERVICES PROVIDERS GREW THEIR CLIENT BASE BY MORE THAN 10 COOPERATIVES IN THE LAST YEAR, ALTERING THE RANKINGS FOR THE INDUSTRY’S TOP 10 FIRMS.

+ **FOUR** of the top 10 CPA firms have gained or lost 10 or more clients in the last year, the most significant number of shifts in these relationships since 2011. Clifton-LarsonAllen, LLP continues to hold the top spot, following the merger between Clifton Gunderson and LarsonAllen at the beginning of 2012. CliftonLarsonAllen also increased its hold over the number one ranking, auditing 10 more credit unions than last year – each with \$40 million or more in assets. This brings its total clientele list to 230 credit unions, with assets totaling \$143.4 billion. CliftonLarsonAllen is the top ranked firm in terms of market share of credit unions, with at least \$40 million in 8 different states and the District of Columbia.

Orth, Chakler, Murmane & Co. remains in second-place for market share, adding 19 clients with more than \$40 million in assets to total 148 this year. They audit credit unions from 28 different states and Washington, DC. Nearman, Maynard, Vallez, CPAs rounds out the top three, with 116 credit union clients above \$40 million in assets, adding two from their total a year ago. Nearman leaps frogs McGladrey LLP, as McGladrey audited 17 less clients this year compared to last year. McGladrey still has the third largest total asset size of clients, however, with 110 clients over \$40 million totaling more than \$82 billion.

Doeren, Mayhew & Co. continues to add credit union clients at a similar pace to last year. Overall, Doeren, Mayhew & Co. went from 32 credit

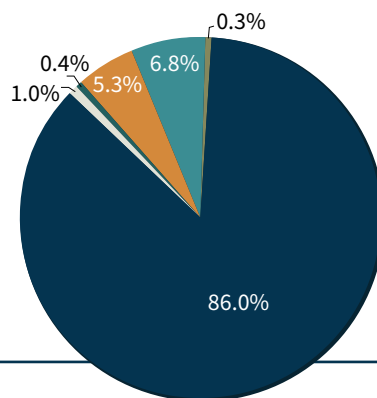
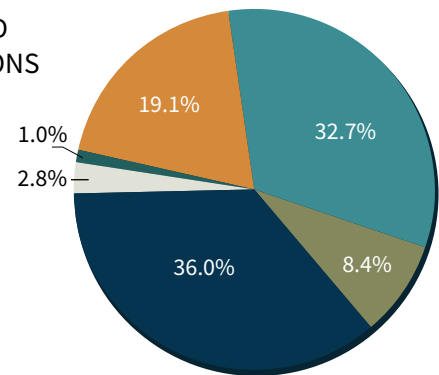
union clients in 2011 to 52 in this year’s survey. Over the past year, they added 12 new clients, the second largest year-over-year increase.

For the complete list of auditors serving more than five credit union clients with more than \$40 million in

assets, start with the National Market Share Ranking on page 16. On page 18, you can view how their numbers have changed since mid-2012, the last time we published this survey. Then, you can drill down to the top auditors by state on page 24. +

TYPE OF AUDIT PERFORMED BY PERCENT OF INSTITUTIONS

DATA AS OF MARCH 31, 2013



TYPE OF AUDIT PERFORMED BY PERCENT OF ASSETS

DATA AS OF MARCH 31, 2013

- FINANCIAL STATEMENT AUDIT
- BALANCE SHEET AUDIT
- EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING
- SUPERVISORY COMMITTEE AUDIT - STATE LICENSED PERSONS
- SUPERVISORY COMMITTEE AUDIT - EXTERNAL AUDITORS
- SUPERVISORY COMMITTEE AUDIT - SUPERVISORY COMMITTEE

EXECUTING THE SUPERVISORY COMMITTEE'S ROLE

TO BE EFFECTIVE, SUPERVISORY COMMITTEE MEMBERS SHOULD GAIN A DETAILED UNDERSTANDING OF THEIR ROLES AND RESPONSIBILITIES AS WATCHDOGS OF THE CREDIT UNION.

+ **IT'S** a mantra vehemently repeated throughout the industry in various interactions and at conferences — supervisory committees are meant to be the “watchdogs” of the credit union. But what exactly are the responsibilities of this group?

The NCUA Supervisory Guide states:

“At least once every calendar year, you must complete (or have completed) the supervisory committee audit, and provide a report on the audit to the board of directors. The audit must cover the period elapsed since the last audit period.

At least once every two years, you must conduct a verification of members' accounts.

You must ensure that the board of directors is safeguarding assets, and that management complies with their policies and plans.

You must report to members at the annual meetings as stipulated in Article V of the standard bylaws.

You also should:

- *Review internal controls.*
- *Hire and work with an internal auditor (if feasible for the credit union).*
- *Hire and work with the external auditor (if feasible for the credit union).*
- *Review examination and audit findings and follow-up to ensure that management takes the necessary corrective action. The action taken must be adequate to correct the findings.*
- *Meet with the federal examiner as*

you or the examiner may request.

- *Research member complaints.*
- *Complete other recommended procedures.*

While your responsibilities encompass a range of areas, the depth of your review can vary. The internal control structure, size, complexity, and financial stability of your credit union will influence the extent of your review.”

The supervisory committee serves an important function in credit unions. It is tasked with asking the tough questions and following up on findings with management to ensure that remediation takes place. The list above is quite extensive for a volunteer position.

Over the last decade, credit unions have been forced to evolve. These institutions were always nimble with their practical approaches to helping members. But over the last ten years, between the cadre of regulations and agencies targeting consumer protection, savvier members who expect everything and more from the institution, and the ever-increasing ways in which fraudsters uncover and exploit vulnerabilities, credit unions as a whole have had to become more sophisticated — and this requirement also includes the supervisory committee.

SELECTION OF EXTERNAL AUDITORS

When selecting external auditors, the supervisory committee should start by evaluating the credit union's relationship with the current auditors. Do they do a good job overall

for the credit union? Do they provide robust reports? Are they available to meet with the committee and management on short notice? Just because they have been the credit union's auditors for many years does not mean they should be replaced.

Keep in mind that although you may be using the same audit firm for years, these companies usually change staff over time to maintain fresh perspectives. If their reports contain comprehensive findings and sound recommendations, and management indicates that the auditors spend a lot of time at the credit union turning over all the rocks, then it's likely that no change is needed.

If the audit firm is not doing a good job (e.g., there is too much turnover, the reports are not very thorough, or the work is not comprehensive) then it might be time to make a change and go out for proposals.

The evaluation of proposals should include an analysis of hours to be spent and hourly rates to be charged. Pay special attention to hours that are spent in the field at the credit union versus hours that are spent in the CPA's offices. There is no magic wand when conducting an audit. Firms have to spend some time looking at the important issues, and there is no analytics or technology that can take the place of human interaction.

At the end of the day, it may be that neither the least expensive firm nor the most expensive firm is the best choice, just as value isn't only about low costs or lavish reputations. In some cases, the one in the middle might be the choice that provides the best value.

ENSURE THAT THE BOARD OF DIRECTORS IS SAFEGUARDING ASSETS AND THAT MANAGEMENT COMPLIES WITH THEIR POLICIES AND PLANS.

This responsibility is a tall order, and it will require the committee's attention year-round to ensure that all of the bullet points listed in the Supervisory Guide quoted above are addressed.

In addition, credit unions are required to have a number of compliance audits completed annually. Some of these can be done internally, although many credit unions outsource these functions. If the credit union has an internal auditor or an internal audit function, these reports should be presented to the committee for review.

Supervisory committees should meet at least quarterly (and more frequently where practical) to review the credit union's financial position with management. If there is an internal auditor, or if reports are completed by outside firms, the committee should also meet with the internal auditor to review reports.

Supervisory committees that follow best practices also keep minutes of their meetings. They review findings from both external and internal audits, and the examination reports are collected within a matrix so that the remediation progress of these items can be followed up on with management at the committee meetings.

Committee members should also attend at least one training session annually and meet with the auditors and examiners at least annually. Too often these committees lay dormant, and in today's environment that can be extremely dangerous.

There is far too much at stake for committees to merely act as rubber stamps. Instead, they should maintain a close relationship with their external auditors, and feel free to contact them throughout the year to

discuss issues that come to their attention.

When all is said and done, the role of the Committee is to conduct the oversight function of the membership – i.e., to ask questions. Is the credit union opening itself up to too much risk? Does it have the right personnel to execute the board initiatives?

Many times, the supervisory committee is not favored because they feel they have to keep an eye on the operations. However, the committee does not have to physically spend time within the operations of the credit union, but rather should review the various reports produced by the auditors and the examiners and make sure that remediation has occurred.

The supervisory committee will also have to ask the board for money to execute its responsibilities and force management to go to the board to spend money on infrastructure to ensure that necessary remediation takes place in a timely manner. None of these are comfortable situations, but ultimately, they come with the territory.

These days, supervisory committees have to be more assertive and less passive. The position comes with lots of responsibility and members of the committee cannot be caught sleeping behind the wheel.

Committees should also have a budget for training. Often times, these resources can be accessed online from auditors or from management. For example, Turner, Warren, Hwang & Conrad provides free training for the supervisory committee members of our clients. Not only is this training very economical, but also quite useful, because it is customized to the committee's specific credit union and conducted in the privacy of its own boardroom so that committee members can ask as many questions as they like without reproach from their peers.

If you are interested in learning more about supervisory committee roles and responsibilities please feel free to reach out to Kian Moshirzadeh at TWHC. His email address is kianm@twhc.com. +

KIAN MOSHIRZADEH has been in banking since 1988 and joined TWHC in 1993 where he started his career as a credit union auditor. Since that time Kian has worked with hundreds of credit unions helping them with audits and consulting engagements. Today Kian is the managing partner of TWHC and continues to work with credit unions exclusively.

Since 1987, **TWHC** has helped credit unions with audits (both internal and external) as well as tax planning and compliance. TWHC is the auditor or consultant for over 150 credit union clients that range from \$20 million in assets to over \$6 billion in assets. They are the number one service provider for credit unions west of Arizona.

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73	23	+0.33	+0.45%	99
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3 WAYS THE NEW ACCOUNTING FRAMEWORK FOR SMALL BUSINESSES HELPS CREDIT UNIONS

THE AICPA'S NEW ACCOUNTING FRAMEWORK OFFERS A FINANCIAL REPORTING SOLUTION THAT LENDERS TO SMALL BUSINESSES HAVE LONG BEEN WAITING FOR.

+ **CREDIT** union executives and loan officers are very busy. Many applications fill the pipeline, waiting for consideration. Writing loans produces revenue for the credit union but sound lending decisions have to be made and money is at risk. What is needed to reduce these pressures is a way for small business members to provide financial statements that tell cooperative lenders what they need to know — and no more — in a simplified, understandable way.

The new Financial Reporting Framework for Small- and Medium-Sized Entities, developed by the American Institute of CPAs, is a financial reporting solution specifically designed for America's Main Street businesses and users of their financial statements. This new accounting option, also called the FRF for SMEs™ framework, offers meaningful financial reports when financial statements based on generally accepted accounting principles (GAAP) are not needed.

With that as background, here are three reasons credit unions should explore this framework and learn how it could help them save time, control risks, and manage their small business members' costs.

#1: RELEVANCE AND RELIABILITY

FRF for SMEs™ creates a comprehensive and integrated financial picture. CPAs across the country worked to develop the framework and, as trusted advisors to small businesses, considered the needs of users of private company financial statements. Therefore, financial statements based on this framework will clearly and quickly show the company's overall performance, what it owns and what it owes. Moreover, the FRF for SMEs™ steps in where tax- and cash-basis financials cannot, providing a statement of cash flows and more standardization. The FRF for SMEs™ framework avoids elements that are irrelevant or unnecessarily complex for the private company environment, focusing on the targeted information lenders need. In addition, if credit unions want to see a CPA's report on the financial statements, they can. Financial statements based on the FRF for SMEs™ may be compiled, reviewed, or audited.

#2: EASE OF USE

This framework allows credit unions to easily assess the key measures of a business and its creditworthiness. With this information, they can better understand factors such as business profitability, cash to repay loans or credit lines, liabilities that may present challenges, and the assets available to cover expenses if necessary.

#3: FLEXIBILITY

FRF for SMEs™ allows credit unions to see what they need to see. It informs the business or its CPA about any specific information the credit union may

want. It also provides a degree of optionality, enabling the CPA to tailor the presentation of financial statements to address credit union needs.

A LONG-AWAITED SOLUTION

Users of small business financial statements have long called for information that is better suited to the unique needs of Main Street America and its stakeholders. Lenders want just the information they need, delivered in an understandable and streamlined way. The FRF for SMEs™ offers that and more. It delivers financial statements that are based on traditional accounting principles, provides reliability, and demonstrates consistency so credit unions can track critical financial information. Small business members can give your institution the information it seeks and, in return, the credit union can help them control their costs. Get more information by visiting www.aicpa.org/FRF-SMEs or see what others are saying on Twitter at [#MainStFinancials](https://twitter.com/MainStFinancials). +

BOB DURAK is the director of private company financial reporting accounting standards at AICPA and oversaw development of the FRF for SMEs™ framework. Previously, he staffed the Private Company Financial Reporting Committee, a joint effort of the AICPA and the Financial Accounting Standards Board. Durak also recently helped staff the CPA profession's Blue Ribbon Panel on Standard Setting for Private Companies. He can be reached at rdurak@aicpa.org.

The AICPA is the world's largest member association representing the accounting profession, with nearly 386,000 members in 128 countries and a 125-year heritage of serving the public interest. AICPA members represent many areas of practice, including business and industry, public practice, government, education and consulting. The AICPA sets ethical standards for the profession and U.S. auditing standards for audits of private companies, non-profit organizations, federal, state, and local governments.



Financial Reporting Framework for Small- and Medium-Sized Entities

Non-GAAP Financial Statements for Main Street America

The AICPA's new Financial Reporting Framework for Small- and Medium-Sized Entities is designed for America's small business community. The **FRF for SMEs™** accounting framework delivers financial statements that provide useful, relevant information to owners of private companies and other stakeholders in a simplified, consistent, cost-effective way.

Key features of the **FRF for SMEs™** framework:

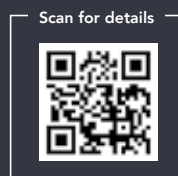
- Traditional and proven accounting methods
- Historical cost measurement basis
- Targeted disclosure requirements
- Optionality for tailoring to users' needs
- Reduced adjustments from book to tax



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HOW TO INTERPRET THE NEW REGULATION ON TROUBLED DEBT RESTRUCTURINGS

WITH THE RIGHT APPROACH, CREDIT UNIONS CAN UNCOVER INCREASED BENEFIT FROM THESE AMENDED GUIDELINES.

+ **WITH** all of the extensive changes in regulatory compliance, it sure is nice when a regulation is passed that actually lessens the credit union industry's compliance and reporting burdens.

Back in May 2012, the National Credit Union Administration (NCUA) issued 12 CFR Part 741; Loan Workouts and Nonaccrual Policy, and Regulatory Reporting of Troubled Debt Restructured (TDR) Loans. Under this regulation, credit unions were required to develop comprehensive written loan workout and accrual policies and procedures.

This rule was later amended to further facilitate credit unions working with and serving members who have experienced financial difficulties over the past several years. Many credit unions have been offering sensible workout loans and, as a result, the number of these loans has significantly increased. The rule also aligned the credit union industry with the provisions established by the Federal Financial Institutions Examination Council (FFIEC), which differed from those required by NCUA.

The **key provisions** — which should have already been established and implemented by all federally-insured credit unions — are summarized as follows:

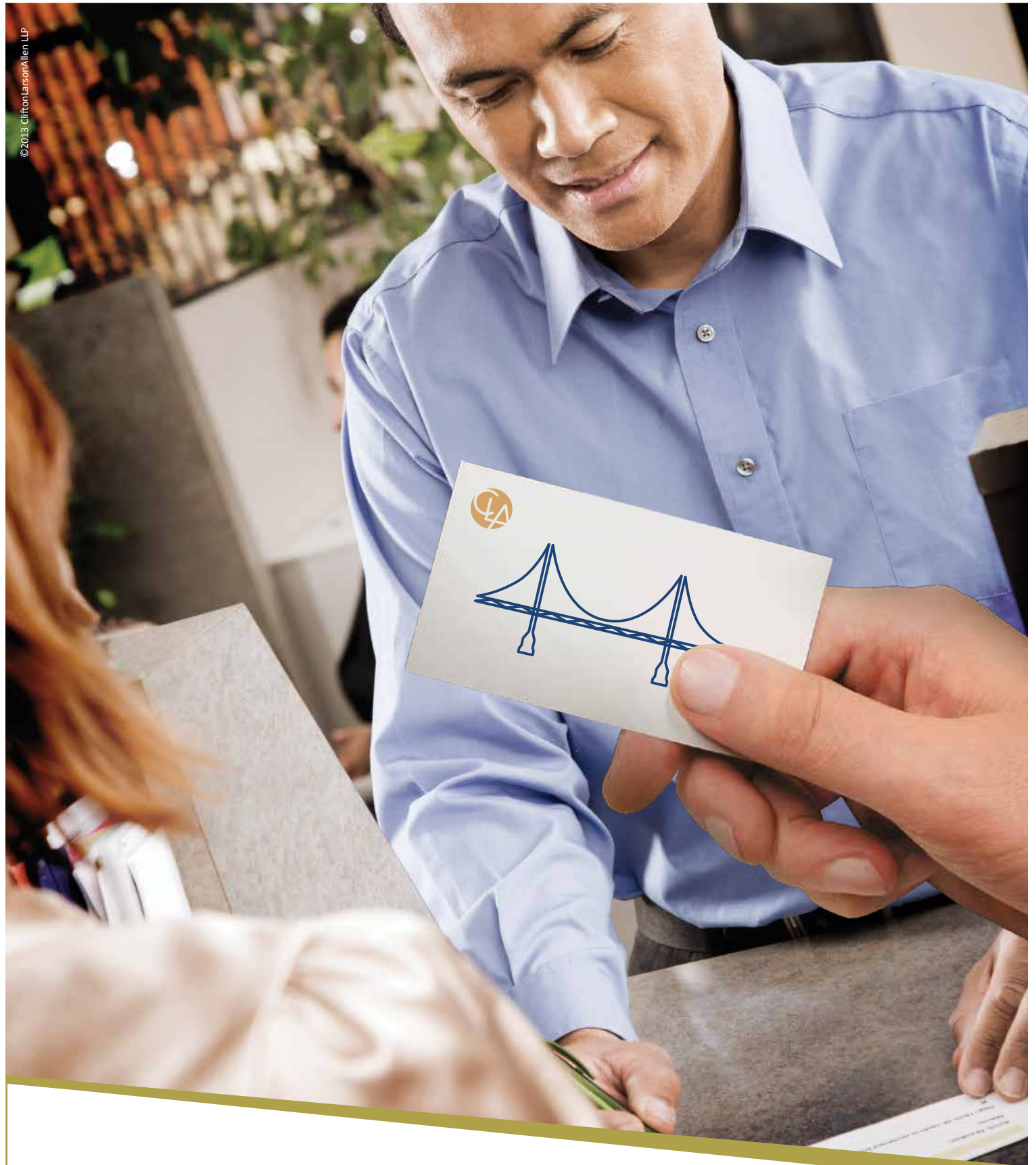
DATE	CHANGES
6/30/12	Regulatory reporting of workout loans, including TDR past due status
10/1/12	Written loan workout policy and monitoring requirements
10/1/12	Written loan nonaccrual policy
12/31/12	Nonaccrual status and restoration to accrual status program

REGULATORY REPORTING

Under the new rules, the past due status on all TDRs must be consistent with the loan's contract terms, including any and all amendments (i.e., restructurings). In return, the dual delinquency tracking burden has been eliminated and changes have been applied to the past due reporting, including no more re-aging based on the original contract terms. Furthermore, the Call Report update from June 2012 eliminated the broad category of "modified loans" and now focuses on TDRs — which were implemented in the December 2012 Call Report.

This is a welcome change to the industry, as loan delinquency is now based on a true past due status reporting which is also in line with bank reporting. As a result, credit unions can be compared to banks using similar past due reporting standards. These changes also create enhanced efficiency, as management does not have to separately track TDR loans for delinquent loan reporting. →





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WRITTEN LOAN WORKOUT POLICY

Credit union's written loan workout policy should, at a minimum, address the following items in order to be in compliance:

- Loan workout eligibility
- Limitations on the number of times a loan can be modified
- Documentation of renewed member willingness and ability to repay

Credit unions should also establish controls so their workouts are appropriately structured and consistently applied, are commensurate with the size or complexity of the credit union, and are consistent with broader risk mitigation strategies. One key provision in the new regulations that is commonly missed prohibits advances to finance unpaid interest, fees, and commissions. However, credit unions can cover insurance and property taxes. Finally, all restructured loans, including TDRs and other workouts, must be monitored by the credit union's board.

Besides developing the written loan workout policy, financial cooperatives should also consider incorporating concentration risk into their policy concerning TDRs as a percentage of net worth, total loans, etc. They may also want to include a detailed loan modification worksheet, which can help the management team analyze and document its decision to grant the loan modification.

WRITTEN LOAN NONACCRUAL POLICY

In practice, credit unions have always stopped the accrual of interest when a loan is past due for 90 days or more. However, with one exception — i.e., a delinquent loan can be placed back on full accrual status when it is “well secured” and “in process of collection” — credit unions are now required to establish a written policy.

This written policy can be very

+ One key provision in the new regulations that is commonly missed prohibits advances to finance unpaid interest, fees, and commissions. However, credit unions can cover insurance and property taxes.



brief and incorporated into any other policy, including loan, collection, allowance for loan losses, or accounting policies.

NONACCRUAL STATUS

The new rules, which in general are in compliance with generally accepted accounting principles (GAAP), state that a credit union can restore a loan to full accrual status when:

- The past due status is less than 90 days in default and the credit union is plausibly assured of repayment.
- A loan is well secured and in the process of collection.

One provision that is commonly missed is that for member business loans, credit unions can only bring the loan back to full accrual status when the member has a sustained period of repayment (i.e., six months of consecutive payments) under the revised terms, with a look back provision.

BE PREPARED FOR YOUR EXAM

During your next scheduled exam, your NCUA examiner will review your written loan workout and ac-

crual policies and procedures. If you need any assistance in reviewing policies before your next exam, please feel free to contact CliftonLarsonAllen. +

BRYAN W. MOGENSEN, CPA, is a Financial Institutions Assurance Partner with CliftonLarsonAllen LLP. He can be reached at bryan.mogensen@CLAconnect.com or 602-604-3551.

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STAYING NIMBLE: MITIGATING INTEREST RATE RISK IN AN UNCERTAIN ENVIRONMENT

WHILE CREDIT UNIONS CONTINUE TO GRAPPLE WITH UNCERTAIN ECONOMIC CONDITIONS, THEY DO HAVE EFFECTIVE OPTIONS TO HELP MITIGATE INTEREST RATE RISK.

+ **IN** the past few years, credit unions of all sizes have faced uncertain economic conditions. Rarely has the industry experienced a time when interest rates have remained so historically low for so long, consistently driving downward pressure on income from outstanding loans. At the same time, profitability has been up, aided by low provisions for loan losses and gain on the sale of loans and investments.

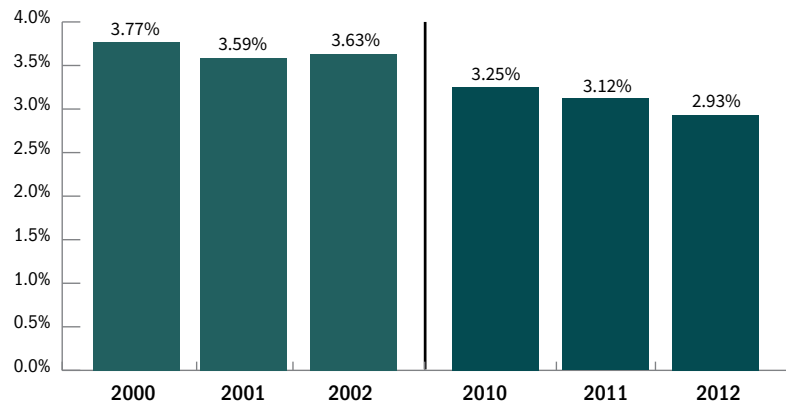
The trouble is that these loan loss provisions aren't sustainable and may not remain at current levels in the near future. This is why managing interest-rate risk, as the NCUA has increasingly been pressuring credit unions to do, is so important.

But where should credit unions start? One place to begin is by examining their net interest margin (NIM), a measure of interest income generated and the amount of interest paid out — i.e., the equivalent of gross profit margin at a commercial enterprise. NIM is influenced by several components, including the shape of the yield curve, yield on loans and investments, cost of funds, composition of assets, and income lost as a result of nonperforming assets. Taken together, these factors make interpreting NIM, assigning specific cause and effect, and evaluating performance a complex undertaking.

The average NIM, based on NCUA data for all federally insured credit unions, was 2.93% for the year ending on December 31, 2012. This period also marked the third consecutive year in which NIM decreased.

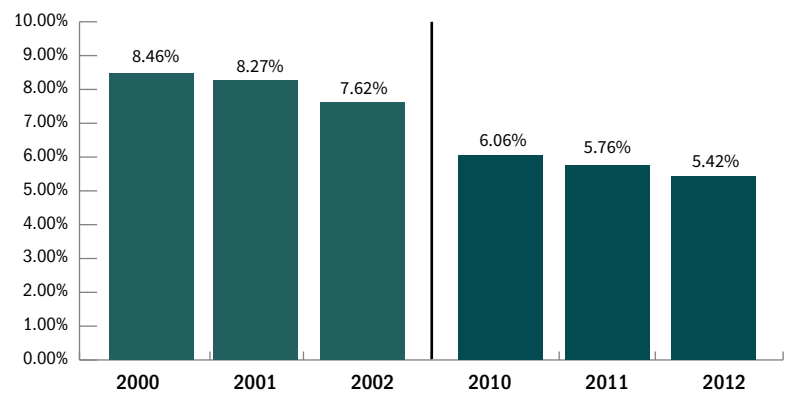
The yield on average loans was

NET INTEREST MARGIN/AVERAGE ASSETS



SOURCE: NATIONAL CREDIT UNION ASSOCIATION

YIELD ON AVERAGE LOANS



SOURCE: NATIONAL CREDIT UNION ASSOCIATION

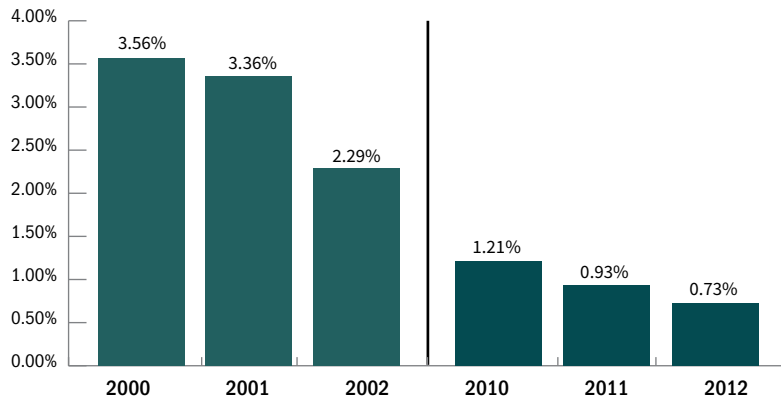
5.42% for the year ending on December 31, 2012. Again, this marked a significant decline from a decade ago.

What does this environment mean for loan growth? If new loans are granted at these lower rates, the average outstanding loan will generate lower interest income. What's more,

many newly originated loans may come from previously rejected ones, adding risk to the loan portfolio. Is the reduced income worth the extra risk for credit unions?

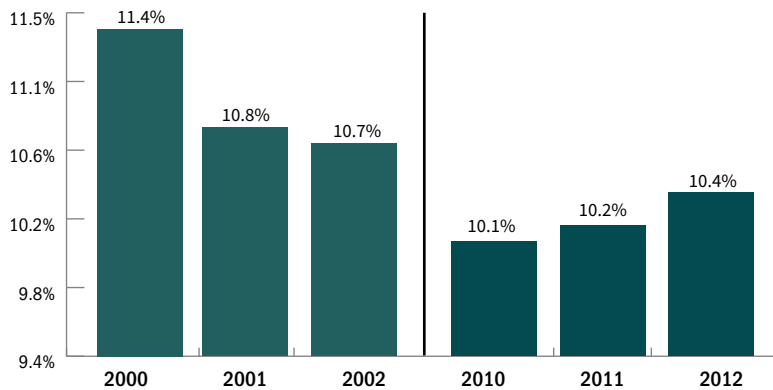
Of course, risk-based pricing (when properly implemented) can help financial cooperatives reduce credit exposure. However, competi-

COST OF FUNDS/AVERAGE ASSETS



SOURCE: NATIONAL CREDIT UNION ASSOCIATION

NET WORTH/TOTAL ASSETS



SOURCE: NATIONAL CREDIT UNION ASSOCIATION

tion is intense, and many institutions are underpricing rates to attract borrowers.

In terms of the cost of funds, 2012 was the sixth consecutive year in which rates dropped. Cost of funds for the year ending on December 31, 2012 was 0.73%. This represents a sizable decrease from the previous decade.

In the current environment, deposit pricing is crucial to NIM. While credit unions want to give back to their members by raising yields, the result is lower earnings. Does that mean they should lower deposit yields? Perhaps, but doing so could

cause deposits to leave credit unions in search of another institution's higher rate offerings.

Finally, credit unions have been able to withstand the recent financial crisis with strong capital. While capital dipped in the wake of the recession, levels have been on the rise the past few years and are approaching the high-water marks reached more than a decade ago.

Since credit unions rely almost solely on retained earnings to increase capital, NIM is critical. Over the next year, will asset growth outpace capital growth or vice versa? What about over the next five years?

Undercapitalized credit unions may have to rely on competitive strategies since their net worth ratio doesn't allow for taking on additional risk. Conversely, credit unions with a higher net worth ratio can take advantage of higher capital and take on additional risk.

Over the past few years, both yield on loans and cost of funds have fallen, the former more precipitously. With the Federal Reserve appearing to want to keep rates low, or at least on a very slow rise, continued margin pressure is anticipated. NIM monitoring through asset liability management is imperative in this environment.

As a result, many institutions are trying to mitigate the impact of the flat yield curve and better predict results. Is your institution looking to stay short in its portfolio and not take on extensive duration risk until rates rise? Are you positioned to grow loans and continue to reduce nonperforming assets in this increasingly competitive market? Evaluating NIM may limit your interest-rate risk by helping you set rates and alter your asset mix accordingly. +

CARRIE KENNEDY has practiced public accounting since 1997, with a focus on credit unions and other financial institutions. She performs internal audits, supervisory audits, annual opinion audits, and loan reviews. You can reach her at (509) 777-0160 or carrie.kennedy@mossadams.com.

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NATIONAL MARKET SHARE RANKING OF CPA FIRMS | FOR ALL CREDIT UNIONS OVER \$40M IN ASSETS

RK	CPA FIRM	TOTAL CUS OVER \$40M SERVED	# OF CUS \$40M-\$100M	# OF CUS OVER \$100M	TOTAL ASSETS OF CUS*
1	CliftonLarsonAllen, LLP	230	45	185	\$143,442,624,693
2	Orth, Chakler, Murnane & Co.	148	25	123	\$92,174,975,379
3	Nearman, Maynard, Vallez, CPAs	116	30	86	\$49,822,465,074
4	McGladrey LLP	110	25	85	\$82,106,585,192
5	Turner, Warren, Hwang & Conrad	74	17	57	\$37,697,966,431
6	Cindrich, Mahalak & Co.	64	30	34	\$11,658,081,050
7	Moss Adams	64	5	59	\$66,043,115,333
8	Doeren, Mayhew & Co.	52	9	43	\$25,105,020,656
9	Petersen & Associates	45	26	19	\$5,654,336,945
10	Financial Standards Group	44	38	6	\$3,628,773,805
11	Wipfli, Uhlrich & Bertelson, LLP	42	17	25	\$14,180,996,664
12	Richards & Associates	37	21	16	\$7,131,878,110
13	Hutto & Carver	32	11	21	\$18,284,227,326
14	Lillie & Company	32	17	15	\$4,044,573,836
15	BKD, LLP	31	2	29	\$37,787,519,056
16	Crowe Horwath	31	0	31	\$38,892,075,583
17	Reinsel, Kuntz, Leshar LLP	31	10	21	\$10,204,688,840
18	Anderson & Company, PC	29	9	20	\$4,455,067,011
19	GBQ Partners LLC	28	9	19	\$5,334,016,508
20	J. Tenbrink & Associates	21	13	8	\$2,811,162,091
21	Padden, Guerrini & Associates	20	6	14	\$2,974,248,200
22	Selden Fox, Ltd.	18	8	10	\$2,817,849,723
23	CUPacific Audit Services	17	12	5	\$1,717,577,113
24	Plante & Moran, PLLC	17	3	14	\$16,449,480,807
25	Wolf & Co	17	0	17	\$12,507,642,385
26	Deleon & Stang	15	5	10	\$2,942,972,615
27	Hiram H. Hollifield	15	12	3	\$1,166,390,244
28	Schmidt & Associates	15	13	2	\$1,040,825,180
29	Firley, Moran, Freer, & Eassa	14	4	10	\$4,908,087,745
30	Rowles & Company	13	4	9	\$2,869,654,227
31	Stephen Lang & Associates	12	2	10	\$2,579,611,126
32	Sciarabba Walker & Co, LLP	10	6	4	\$1,265,550,323
33	Whittlesey & Hadley, P.C.	10	6	4	\$2,715,474,305
34	G David Edwards, CPA	9	3	6	\$1,425,646,021
35	Cantey, Tiller, Pierce and Associates	8	5	3	\$831,991,109
36	Carver and Associates, L.L.C.	8	5	3	\$762,181,362
37	Bonadio & Co, LLP	7	1	6	\$6,854,769,949
38	KPMG	7	2	5	\$6,575,332,080
39	Grant Thornton	5	0	5	\$32,954,504,731
40	Postlethwaite & Netterville	5	1	4	\$1,673,591,738
	League Services**	65	50	15	\$5,423,106,146
	Other	931	552	379	\$156,748,726,982
	Auditors with <5 CU Clients^	94	36	58	\$87,124,343,755
	Totals for All CUs Over \$40M	2,593	1,095	1,498	\$1,016,789,707,449

SOURCE: CALLAHAN & ASSOCIATES' PEER-TO-PEER ANALYTICS 

* Assets as of March 31, 2013 ** League Services Includes the Following States: AK, AL, CO, CT, GA, ID, IL, KY, LA, MA, MD, ME, NC, NH, NJ, NY, OK, OR, PA, SC, TN, TX, UT, VA, WV

^ Auditor has fewer than 5 clients over \$40M in Assets



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NATIONAL MARKET SHARE RANKING AND CHANGE OF CPA FIRMS

RK	CPA FIRM	TOTAL CUS OVER \$40M SERVED AS OF MARCH 31, 2013	MARKET SHARE AS OF MARCH 31, 2012	CHANGE IN MARKET SHARE
1	CliftonLarsonAllen, LLP	230	220	10
2	Orth, Chakler, Murnane & Co.	148	129	19
3	Nearman, Maynard, Vallez, CPAs	116	114	2
4	McGladrey LLP	110	127	-17
5	Turner, Warren, Hwang & Conrad	74	71	3
6	Cindrich, Mahalak & Co.	64	73	-9
7	Moss Adams	64	60	4
8	Doeren, Mayhew & Co.	52	40	12
9	Petersen & Associates	45	43	2
10	Financial Standards Group	44	41	3
11	Wipfli, Uhlrich & Bertelson, LLP	42	35	7
12	Richards & Associates	37	37	No Change
13	Hutto & Carver	32	31	1
14	Lillie & Company	32	25	7
15	BKD, LLP	31	29	2
16	Crowe Horwath	31	30	1
17	Reinsel, Kuntz, Leshar LLP	31	30	1
18	Anderson & Company, PC	29	28	1
19	GBQ Partners LLC	28	20	8
20	J. Tenbrink & Associates	21	18	3
21	Padden, Guerrini & Associates	20	22	-2
22	Selden Fox, Ltd.	18	N/A	N/A
23	CUPacific Audit Services	17	N/A	N/A
24	Plante & Moran, PLLC	17	16	1
25	Wolf & Co	17	17	No Change
26	Deleon & Stang	15	14	1
27	Hiram H. Hollifield	15	N/A	N/A
28	Schmidt & Associates	15	13	2
29	Firley, Moran, Freer, & Eassa	14	19	-5
30	Rowles & Company	13	18	-5
31	Stephen Lang & Associates	12	N/A	N/A
32	Sciarabba Walker & Co, LLP	10	9	1
33	Whittlesey & Hadley, P.C.	10	8	2
34	G David Edwards, CPA	9	8	1
35	Cantey, Tiller, Pierce and Associates	8	N/A	N/A
36	Carver and Associates, L.L.C.	8	N/A	N/A
37	Bonadio & Co, LLP	7	N/A	N/A
38	KPMG	7	7	No Change
39	Grant Thornton	5	4	1
40	Postlethwaite & Netterville	5	N/A	N/A
	League Services**	65	64	1
	Other	931	1,118	-187
	Auditors with <5 CU Clients^	94	32	62
	Totals for All CUs Over \$40M	2,593	2,570	

SOURCE: CALLAHAN & ASSOCIATES' PEER-TO-PEER ANALYTICS 

** League Services Includes the Following States: AK, AL, CO, CT, GA, ID, IL, KY, LA, MA, MD, ME, NC, NH, NJ, NY, OK, OR, PA, SC, TN, TX, UT, VA, WV

^ Auditor has fewer than 5 clients over \$40M in Assets



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DATA PROCESSING EXPERIENCE OF CREDIT UNION CPA FIRMS | FOR ALL CLIENTS OVER \$40M IN ASSETS

AUDITOR	TOTAL CUS SERVED	DATA PROCESSOR
CliftonLarsonAllen, LLP	230	Symitar - Episys (61), Harland Financial Solutions (Ultradata) (36), Fiserv - XP2 (22), Fiserv - Spectrum (14), Fiserv DataSafe (14), Fiserv - DNA (9), Fiserv - Portico (9), Other (7), Fiserv - Galaxy (7), Fiserv - CUSA (6), CU*Answers (5), Fiserv - CUBE (5), CU*Answers (5), Fiserv - CUnify (4), Fiserv - Reliance (4), Others ≤ 3
Orth, Chakler, Murnane & Co.	148	Symitar - Episys (53), Fiserv - Spectrum (16), Fiserv - XP2 (13), Harland Financial Solutions (Ultradata) (13), Fiserv DataSafe (12), Fiserv - DNA (10), Fiserv - Portico (8), Others ≤ 3
Nearman, Maynard, Vallez, CPAs	116	Symitar - Episys (32), Fiserv - XP2 (14), Fiserv - Spectrum (11), Fiserv DataSafe (11), Fiserv - Portico (10), Harland Financial Solutions (Ultradata) (9), Fiserv - DNA (6), Computer Marketing Corp (CMC/Flex) (5), Share One, Inc. (4), Others ≤ 3
McGladrey LLP	110	Fiserv - XP2 (11), Harland Financial Solutions (Ultradata) (11), Fiserv - Spectrum (10), Fiserv - Portico (8), Fiserv DataSafe (8), Fiserv - DNA (5), Other (5), Fiserv - CUnify (4), FIS - Miser (4), Fiserv - Galaxy (4), Others ≤ 3
Turner, Warren, Hwang & Conrad	74	Symitar - Episys (23), Fiserv - XP2 (13), Harland Financial Solutions (Ultradata) (8), Fiserv DataSafe (6), Fiserv - Spectrum (5), Fiserv - DNA (4), Others ≤ 3
Cindrich, Mahalak & Co.	64	CU*Answers (14), Fiserv - Galaxy (14), Symitar - Episys (13), Harland Financial Solutions (Ultradata) (6), Others ≤ 3
Moss Adams	64	Symitar - Episys (20), Fiserv - XP2 (8), Fiserv - DNA (7), Fiserv DataSafe (7), Fiserv - Spectrum (6), Harland Financial Solutions (Ultradata) (6), Others ≤ 3
Doeren, Mayhew & Co.	52	Symitar - Episys (21), CU*Answers (4), Fiserv - Galaxy (4), Fiserv - XP2 (4), Fiserv DataSafe (4), Harland Financial Solutions (Ultradata) (4), Others ≤ 3
Petersen & Associates	45	Symitar - Episys (10), Harland Financial Solutions (Ultradata) (6), Other (6), Fiserv - Reliance (4), Others ≤ 3
Financial Standards Group	44	CU*Answers (14), Fiserv - Portico (8), Symitar - Episys (6), Others ≤ 3
Wipfli, Uhlrich & Bertelson, LLP	42	Symitar - Episys (6), CU*Answers (4), Datamatic Processing (4), Fiserv - Reliance (4), Fiserv - Spectrum (4), Others ≤ 3
Richards & Associates	37	Symitar - Episys (12), Fiserv - CUSA (8), Fiserv - Portico (4), Others ≤ 3
Hutto & Carver	32	Symitar - Episys (10), Fiserv - Portico (4), Fiserv - Spectrum (4), Others ≤ 3
Lillie & Company	32	Symitar - Episys (10), R.C. Olmstead, Inc (5), Others ≤ 3
BKD, LLP	31	Symitar - Episys (8), Fiserv - DNA (5), Fiserv DataSafe (4), Others ≤ 3
Crowe Horwath	31	Symitar - Episys (17), Fiserv - DNA (4), Fiserv - Spectrum (4), Others ≤ 3
Reinsel, Kuntz, Leshar LLP	31	Symitar - Episys (7), Fiserv - Advantage (6), Fiserv DataSafe (5), Others ≤ 3
Anderson & Company, PC	29	COCC (7), Fiserv - XP2 (4), Others ≤ 3
GBQ Partners LLC	28	CU*Answers (4), Others ≤ 3
J. Tenbrink & Associates	21	Fiserv - CUnify (5), Fiserv - Reliance (4), Others ≤ 3

SOURCE: CALLAHAN & ASSOCIATES' PEER-TO-PEER ANALYTICS 

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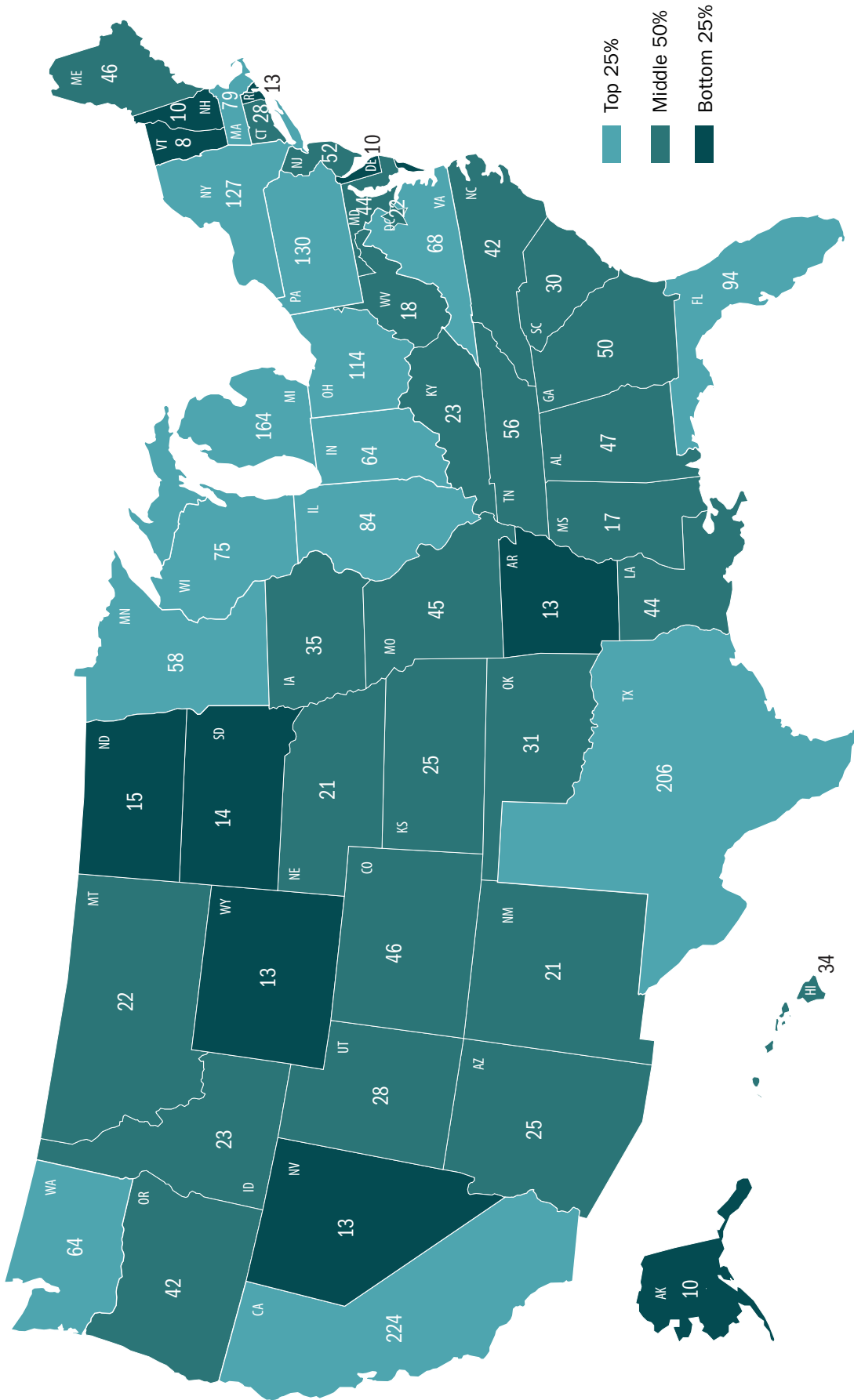
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STATE DISTRIBUTION OF CREDIT UNIONS OVER \$40M | DATA AS OF MARCH 31, 2013



SOURCE: CALLAHAN & ASSOCIATES' PEER-TO-PEER ANALYTICS

MARKET SHARE RANKING OF CPA FIRMS BY STATE
SERVING CREDIT UNIONS OVER \$40M IN ASSETS AS OF MARCH 31, 2013 FOR STATES WITH AT LEAST 10 CREDIT UNIONS REPORTING AUDITORS

STATE	# CUS OVER \$40M	CUS->\$40M W/ KNOWN AUDITOR	CPA #1	# OF CLIENTS OVER \$40M	CPA #2	# OF CLIENTS OVER \$40M	CPA #3	# OF CLIENTS OVER \$40M	# OF CLIENTS OVER \$40M
Alabama	47	19	Hutto & Carver	9	Pearce, Beville, Leesburg, Moore, P.C.	4	Nearman, Maynard, Vallez, CPAs	2	
Arizona	25	23	Orth, Chakler, Murnane & Co.	8	CliftonLarsonAllen, LLP	7	Nearman, Maynard, Vallez, CPAs	3	
California	224	197	Turner, Warren, Hwang & Conrad	67	Richards & Associates	35	McGladrey LLP	35	
Colorado	46	24	Petersen & Associates	11	Orth, Chakler, Murnane & Co.	6	CliftonLarsonAllen, LLP	4	
Connecticut	28	24	Whittlesey & Hadley, P.C.	9	Orth, Chakler, Murnane & Co.	7	Nearman, Maynard, Vallez, CPAs	5	
District of Columbia	22	20	CliftonLarsonAllen, LLP	10	Deleon & Stang	4	Orth, Chakler, Murnane & Co.	2	
Florida	94	79	Orth, Chakler, Murnane & Co.	24	Nearman, Maynard, Vallez, CPAs	21	Hutto & Carver	18	
Georgia	50	33	Nearman, Maynard, Vallez, CPAs	22	Mauldin & Jenkins	3	Orth, Chakler, Murnane & Co.	2	
Hawaii	34	21	CJPacific Audit Services	17	Kwock & Company CPAs	2	Richards & Associates	1	
Iowa	35	20	Petersen & Associates	11	McGladrey LLP	3	CliftonLarsonAllen, LLP	3	
Illinois	84	54	Selden FoOther, Ltd.	16	CliftonLarsonAllen, LLP	12	Crowe Horwath	5	
Indiana	64	28	BKD, LLP	19	CliftonLarsonAllen, LLP	3	Wipfli, Uhrich & Bertelson, LLP	1	
Kansas	25	18	J. Tenbrink & Associates	15	Orth, Chakler, Murnane & Co.	1	CliftonLarsonAllen, LLP	1	
Kentucky	23	19	Financial Standards Group	7	Crowe Horwath	3	Schmidt & Associates	3	
Louisiana	44	17	Postlethwaite & Netterville	5	Rebowe & Company	3	Griffin & Company, LLC	3	
Massachusetts	79	53	Anderson & Company, PC	18	McGladrey LLP	14	Wolf & Co	14	
Maryland	44	40	CliftonLarsonAllen, LLP	15	Rowles & Company	10	Orth, Chakler, Murnane & Co.	7	
Michigan	164	139	Cindrich, Mahalak & Co.	53	Doeren, Mayhew & Co.	35	Financial Standards Group	25	
Minnesota	58	50	CliftonLarsonAllen, LLP	43	McGladrey LLP	6	Orth, Chakler, Murnane & Co.	1	
Missouri	45	24	Stephen Lang & Associates	10	J. Tenbrink & Associates	6	McGladrey LLP	3	
Mississippi	17	13	Financial Standards Group	7	Orth, Chakler, Murnane & Co.	3	Hutto & Carver	2	
North Carolina	42	27	Orth, Chakler, Murnane & Co.	10	Nearman, Maynard, Vallez, CPAs	8	League Services	4	
Nebraska	21	18	Petersen & Associates	15	Moss Adams	1	Wipfli, Uhrich & Bertelson, LLP	1	
New Jersey	52	19	CliftonLarsonAllen, LLP	9	Reinsel, Kuntz, Leshler LLP	6	Crowe Horwath	1	
Nevada	13	10	Orth, Chakler, Murnane & Co.	3	CliftonLarsonAllen, LLP	3	Turner, Warren, Hwang & Conrad	2	
New York	127	66	Friley, Moran, Freer, & Eassa	14	CliftonLarsonAllen, LLP	8	Sciarabba Walker & Co, LLP	8	
Ohio	114	90	Lillie & Company	29	GBQ Partners LLC	27	Cindrich, Mahalak & Co.	10	
Oklahoma	31	19	Orth, Chakler, Murnane & Co.	4	HoganTaylor	4	CliftonLarsonAllen, LLP	3	
Oregon	42	20	Moss Adams	12	Orth, Chakler, Murnane & Co.	2	CliftonLarsonAllen, LLP	2	
Pennsylvania	130	75	Reinsel, Kuntz, Leshler LLP	24	Padden, Guerinni & Associates	19	CliftonLarsonAllen, LLP	9	
South Carolina	30	24	Orth, Chakler, Murnane & Co.	10	Cantey, Tiller, Pierce and Associates	8	Nearman, Maynard, Vallez, CPAs	5	
Tennessee	56	31	Hiram H. Hollifield	15	Nearman, Maynard, Vallez, CPAs	4	G David Edwards, CPA	4	
Texas	206	115	League Services	24	CliftonLarsonAllen, LLP	21	Orth, Chakler, Murnane & Co.	20	
Utah	28	15	League Services	5	Deloitte & Touche	3	Moss Adams	3	
Virginia	68	43	CliftonLarsonAllen, LLP	14	Nearman, Maynard, Vallez, CPAs	9	Orth, Chakler, Murnane & Co.	8	
Washington	64	42	Moss Adams	23	CliftonLarsonAllen, LLP	6	McGladrey LLP	5	
Wisconsin	75	55	Wipfli, Uhrich & Bertelson, LLP	33	CliftonLarsonAllen, LLP	18	McGladrey LLP	3	
West Virginia	18	12	League Services	7	Lillie & Company	3	Nearman, Maynard, Vallez, CPAs	1	

SOURCE: CALLAHAN & ASSOCIATES' PEER-TO-PEER ANALYTICS

ALABAMA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	133	127	124	122
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	46	45	47	47

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$3,535,919,671	19.3%	1	0.8%
Pearce, Bevill, Leesburg, Moore, P.C.	\$2,803,613,087	15.3%	4	3.3%
Hutto & Carver	\$2,597,827,419	14.2%	9	7.3%
Nearman, Maynard, Vallez, CPAs	\$1,277,567,853	7.0%	3	2.4%
Orth, Chakler, Murnane & Co.	\$407,814,552	2.2%	1	0.8%
League Services	\$381,508,432	2.1%	9	7.3%
G David Edwards, CPA	\$376,634,064	2.1%	4	3.3%
Cindrich, Mahalak & Co.	\$25,431,340	0.1%	1	0.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Redstone	\$3,535,919,671	Joseph Newberry	Kathy Cook	Moss Adams
APCO Employees	\$2,379,537,941	Merrill Mann	Blane Mink	Pearce, Bevill, Leesburg, Moore, P.C.
America's First	\$1,300,174,973	William Connor	Teresa Owens	Other
Army Aviation Center	\$1,146,821,762	Jim Mitchell	Bill Williams	Nearman, Maynard, Vallez, CPAs
MAX	\$1,008,499,038	Greg McClellan	Tim Marquardt	Hutto & Carver
Alabama One	\$630,755,775	John Dee Carruth	David Harris	Hutto & Carver
Listerhill	\$624,498,901	Brad Green	Clay Morgan	Other
Alabama Telco	\$610,077,749	Linda Cencula	Laurie Shook	Other
Alabama	\$589,729,761	Stephen Swofford	Eleanor Brown	Other
Family Security	\$509,384,252	Shane Nobbyley	Debra McCaghren	Other
Legacy Community	\$407,814,552	Joe McGee	Paula Miller	Orth, Chakler, Murnane & Co.
Family Savings	\$326,164,948	Monte Hill	Debbie Huff	G David Edwards, CPA
TVA Community	\$284,667,866	K. Burkett	Rhonda Steen	Other
Five Star	\$259,091,258	Bob Steensma	Tyler Beck	Hutto & Carver
AOD	\$251,697,676	Richard Simonton	Jeff Napper	Other
WinSouth	\$237,590,324	David Eubanks	Kelly Whisenant	Other
Alabama Teachers	\$234,614,769	Ron Summerall		Other
Guardian	\$233,645,049	Heath Harrell		Pearce, Bevill, Leesburg, Moore, P.C.
Coosa Pines	\$218,544,048	Jeremy Malone	Cheryl Holmes	Other
Alabama State Employees	\$210,315,639	Ned McHenry	Brooke Covington	Hutto & Carver

ALASKA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	12	12	12	12
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	10	9	9	10

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Crowe Horwath	\$5,338,064,187	69.9%	1	8.3%
KPMG	\$1,461,024,755	19.1%	4	33.3%
Moss Adams	\$380,533,268	5.0%	1	8.3%
CliftonLarsonAllen, LLP	\$122,795,545	1.6%	1	8.3%
McGladrey LLP	\$93,586,578	1.2%	1	8.3%
League Services	\$2,109,454	0.0%	1	8.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Alaska USA	\$5,338,064,187	William Eckhardt	Norm West	Crowe Horwath
Credit Union 1	\$863,919,976	Leslie Ellis	Tom Mason	KPMG
Denali Alaskan	\$516,298,650	Robert Teachworth	Eric Bingham	KPMG
Matanuska Valley	\$380,533,268	Al Strawn	Chad Bostick	Moss Adams
Spirit of Alaska	\$134,578,651	Michael Lombardino	Steve Carlson	Other
True North	\$122,795,545	Lauren MacVay	Jeff Vogt	CliftonLarsonAllen, LLP
MAC	\$93,586,578	Raelynn Radway		McGladrey LLP
Northern Skies	\$67,442,747	Kyler Howlett	Jeremy Payne	KPMG
Tongass	\$62,424,924	Susan Fisher	Mark Stahl	Other
ALPS	\$40,263,304	John O'Brien		Other
Alaska Dist Engineers	\$13,363,382	Julie Ebben	William Keller	KPMG
City Of Fairbanks	\$2,109,454	Vicki Mowrey		League Services

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

ARIZONA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	53	51	46	45
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	26	25	25	25

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Orth, Chakler, Murnane & Co.	\$3,683,056,868	27.8%	1	22.2%
CliftonLarsonAllen, LLP	\$2,831,768,565	21.4%	15	33.3%
Turner, Warren, Hwang & Conrad	\$2,214,046,199	16.7%	3	6.7%
Nearman, Maynard, Vallez, CPAs	\$877,232,237	6.6%	3	6.7%
Moss Adams	\$171,841,854	1.3%	1	2.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Desert Schools	\$3,250,756,059	Susan Frank	Mark Wiete	Other
Arizona State	\$1,432,340,275	David Doss	Kim Reedy	CliftonLarsonAllen, LLP
Arizona	\$1,324,829,878	Ronald Westad	Randy Baldwin	Turner, Warren, Hwang & Conrad
Vantage West	\$1,205,721,355	Robert Ramirez	Scott Odom	Orth, Chakler, Murnane & Co.
TruWest	\$821,345,616	Daniel Desmond	Alan Althouse	Orth, Chakler, Murnane & Co.
Hughes	\$751,998,517	Robert Swick	Keith Damek	Turner, Warren, Hwang & Conrad
Credit Union West	\$498,360,893	Bob MacGregor	Clay Bittinger	Nearman, Maynard, Vallez, CPAs
First	\$413,886,464	Jay Curtis	Doug Alldredge	CliftonLarsonAllen, LLP
Arizona Central	\$413,231,541	Todd Pearson	John Wright	Orth, Chakler, Murnane & Co.
Pima	\$394,861,824	Nathanael Tarwasokono	Eric Renaud	Orth, Chakler, Murnane & Co.
Tucson	\$354,715,728	Susan Stansberry	Marsha Jacquay	Orth, Chakler, Murnane & Co.
SunWest	\$271,976,074	Walter Synowiecki	Lori Smith	Nearman, Maynard, Vallez, CPAs
AEA	\$243,520,167	Brian Mendivil		Orth, Chakler, Murnane & Co.
Deer Valley	\$209,313,297	Robb Scott	Frances Burazin	CliftonLarsonAllen, LLP
Aero	\$205,554,719	Preston Sanders	Brian Kleppinger	CliftonLarsonAllen, LLP
Altier	\$173,848,519	Harry Mateer	David Skilton	CliftonLarsonAllen, LLP
American Southwest	\$171,841,854	Brian Barkdull	Lauren Padgett	Moss Adams
Canyon State	\$138,027,678	Steve Dunham		Orth, Chakler, Murnane & Co.
Tempe Schools	\$137,232,398	Margaret Hunnicutt	Steve Gessel	CliftonLarsonAllen, LLP
Tucson Old Pueblo	\$137,217,804	Vern Babilon	Russ Hanson	Turner, Warren, Hwang & Conrad
Pyramid	\$133,598,241	Ray Lancaster	Garry Woods	CliftonLarsonAllen, LLP

ARKANSAS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	63	62	62	62
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	11	11	12	13

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$992,932,031	39.1%	2	3.2%
Nearman, Maynard, Vallez, CPAs	\$470,709,453	18.6%	3	4.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Arkansas	\$880,171,399	Larry Biernacki	Terrance Borreson	CliftonLarsonAllen, LLP
Telcoe	\$320,356,163	Sarah Mosley	Elaine Hunthrop	Nearman, Maynard, Vallez, CPAs
Arkansas Best	\$112,760,632	Norma Meares	Ron Lee	CliftonLarsonAllen, LLP
Mil-Way	\$109,287,688	Allen Brown		Other
Northeast Arkansas	\$104,602,337	Steve Purtee		Nearman, Maynard, Vallez, CPAs
Fairfield	\$82,331,853	Alan McFalls		Other
Timberline	\$81,454,858	Matthew Jacobs	Ed Gilbert	Other
Arkansas Superior	\$68,211,201	Dwayne Ashcraft		Other
Pine Bluff Cotton Belt	\$63,568,558	Greg James		Other
Diamond Lakes	\$60,271,337	Dee Edie		Other
UARK	\$45,750,953	Gina Williams		Nearman, Maynard, Vallez, CPAs
Arkansas Employees	\$41,056,836	Donna Cates	Susan Cory	Other
Alcoa Community	\$40,494,589	Michelle Payne		Other
River Valley Community	\$39,624,472	Tammy Passafiume		Other
Truservice Community	\$37,215,283	Linda Jeffery		Other
Pine	\$35,532,640	Debbie Gatlin		Other
Dillard's	\$29,355,671	Tammy Brooks		Other
Baptist Health	\$28,149,772	Bobbie Threlkeld	Kimberely Coleman	Other
Subiaco	\$27,882,587	Kathy Schluterman		Other
United Arkansas	\$27,745,447	Joe Weinsinger	Kara Ketzsch	Other

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

CALIFORNIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	452	431	418	398
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	239	229	235	224

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Turner, Warren, Hwang & Conrad	\$34,105,467,841	24.3%	77	19.3%
McGladrey LLP	\$29,760,038,954	21.2%	38	9.5%
Moss Adams	\$19,559,491,279	13.9%	16	4.0%
Crowe Horwath	\$16,029,370,757	11.4%	9	2.3%
Orth, Chakler, Murnane & Co.	\$11,381,364,774	8.1%	1	2.5%
CliftonLarsonAllen, LLP	\$9,329,659,388	6.6%	16	4.0%
Richards & Associates	\$7,143,116,444	5.1%	63	15.8%
Financial Standards Group	\$462,732,928	0.3%	15	3.8%
Biggs & Co.	\$255,620,326	0.2%	4	1.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SchoolsFirst	\$9,799,086,294	Rudy Hanley	Francisco Nebot	Moss Adams
The Golden 1	\$8,218,132,449	Donna Bland	Tamara Ferrin	Other
Star One	\$6,431,210,907	Rick Heldebrant	Gary Rodrigues	Turner, Warren, Hwang & Conrad
San Diego County	\$6,225,005,415	Teresa Halleck	Ashlee Micale	McGladrey LLP
FirstTech	\$5,669,841,560	Scott Jenner	Hank Sigmon	Orth, Chakler, Murnane & Co.
Patelco	\$3,980,867,372	Kenneth Burns	Scott Waite	McGladrey LLP
Logix	\$3,604,670,225	David Styler	Ana Fonseca	McGladrey LLP
Kinecta	\$3,275,933,924	Keith Sultemeier	Greg Talbott	Crowe Horwath
Wescom	\$2,517,062,700	Darren Williams	Tom Ewing	Crowe Horwath
Mission	\$2,424,036,084	Debra Schwartz	Ron Araujo	Moss Adams
Chevron	\$2,272,765,908	Jim Mooney	Janet Lee	Crowe Horwath
Redwood	\$2,194,794,409	Brett Martinez	Wade Painter	CliftonLarsonAllen, LLP
Travis	\$2,112,012,314	Patsy Van Ouwerkerk	Navneet Khanna	Turner, Warren, Hwang & Conrad
Educational Employees	\$2,103,115,046	Elizabeth Dooley	Beverly Ryan	Moss Adams
SAFE	\$1,980,236,711	Henry Wirz	Chris Harris	Crowe Horwath
Western	\$1,897,290,631	John Bommarito	Dane Morrison	Crowe Horwath
California Coast	\$1,790,807,755	Marla Shepard	Todd Lane	Turner, Warren, Hwang & Conrad
Provident	\$1,770,237,424	Wayne Bunker	Jennifer Lee	Turner, Warren, Hwang & Conrad
Technology	\$1,729,216,434	Barbara Kamm	Todd Harris	Crowe Horwath
Stanford	\$1,526,713,983	Joan Opp	Trent McIlhaney	CliftonLarsonAllen, LLP

COLORADO

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	107	101	97	96
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	46	45	45	46

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Orth, Chakler, Murnane & Co.	\$9,956,327,220	56.9%	6	6.3%
Petersen & Associates	\$1,294,889,925	7.4%	26	27.1%
CliftonLarsonAllen, LLP	\$1,272,424,108	7.3%	4	4.2%
Holben Hay Lake Balzer LLC	\$584,435,212	3.3%	2	2.1%
McGladrey LLP	\$106,415,699	0.6%	1	1.0%
League Services	\$9,100,068	0.1%	1	1.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Ent	\$3,790,592,357	Charles Emmer	Mary Jane Coon	Orth, Chakler, Murnane & Co.
Belco	\$2,347,382,014	Douglas Ferraro	Dan Kampen	Orth, Chakler, Murnane & Co.
Elevations	\$1,317,285,229	Gerry Agnes	Michael Calcote	Orth, Chakler, Murnane & Co.
Public Service Employees	\$1,289,549,675	David Maus	Colleen Knoll	Other
Westerra	\$1,246,655,863	Alan Peppers	Betsy Guerrero	Orth, Chakler, Murnane & Co.
Credit Union of Colorado	\$1,103,661,410	Terry Leis	Jim Smart	Orth, Chakler, Murnane & Co.
Credit Union of Denver	\$565,843,317	Keith Cowling	Scott Collins	Other
Air Academy	\$448,682,447	Glenn Strebe	Brad Barnes	CliftonLarsonAllen, LLP
Premier Members	\$442,363,769	Carlos Pacheco	Carrie Langgard	Holben Hay Lake Balzer LLC
Boulder Valley	\$299,656,988	Rick Allen	Claire Lindley	CliftonLarsonAllen, LLP
Sooper	\$273,877,239	Dan Kester	Steve Davis	CliftonLarsonAllen, LLP
Denver Community	\$250,207,434	Carla Hedrick	Shane Silvermale	CliftonLarsonAllen, LLP
Partner Colorado	\$236,465,090	Sundie Seefried	Sundie Seefried	Other
Red Rocks	\$233,498,414	Patrick Ahern	Russ Dalke	Other

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Rocky Mountain Law Enforcement	\$168,009,023	Christine Wiley	Melinda Mayotte	Other
Minnequa Works	\$167,790,563	Jim Barber	Jim Barber	Petersen & Associates
Coors	\$164,800,101	Brian Resch		Other
Fitzsimons	\$162,216,584	Sandy Neves	David Erickson	Other
Aventa	\$150,750,347	Gregory Mills	Sarah Henderson	Orth, Chakler, Murnane & Co.
Community Financial	\$142,071,443	Greg Hill	Wendi Stodden	Holben Hay Lake Balzer LLC

CONNECTICUT

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	138	134	128	125
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	28	28	28	28

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Orth, Chakler, Murnane & Co.	\$3,051,586,057	32.6%	7	5.6%
Whittlesey & Hadley, P.C.	\$2,840,793,769	30.4%	25	20.0%
Nearman, Maynard, Vallez, CPAs	\$1,213,464,563	13.0%	6	4.8%
McGladrey LLP	\$708,137,026	7.6%	1	0.8%
League Services	\$76,616,574	0.8%	1	0.8%
Anderson & Company, PC	\$73,470,084	0.8%	4	3.2%
Uhy Advisors	\$53,597,604	0.6%	1	0.8%
Petersen & Associates	\$1,734,643	0.0%	1	0.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Connecticut State Employees	\$1,683,354,407	Daniel Daigle		Whittlesey & Hadley, P.C.
American Eagle	\$1,400,779,059	William Dokas	John Conant	Orth, Chakler, Murnane & Co.
Charter Oak	\$779,291,782	Brian Orenstein	Bradley Sullivan	Orth, Chakler, Murnane & Co.
Sikorsky Financial	\$708,137,026	Vincent Ciambriello	Jim Harper	McGladrey LLP
Connex	\$391,084,941	Frank (Francesco) Mancini	Frank (Francesco) Mancini	Nearman, Maynard, Vallez, CPAs
Nutmeg State	\$359,022,542	John Holt	Kathleen McGrath	Nearman, Maynard, Vallez, CPAs
Mutual Security	\$254,408,054	Larry Holderman	Karen Levasseur	Orth, Chakler, Murnane & Co.
Waterbury Connecticut Teachers	\$236,164,131	George MacDonald	Jack Bracken	Whittlesey & Hadley, P.C.
Scient	\$229,776,045	Bruce Fafard	Robert Nealon	Orth, Chakler, Murnane & Co.
360	\$212,888,087	Robert Aresti	Jeffrey Canniff	Nearman, Maynard, Vallez, CPAs
Dutch Point	\$202,915,602	Francis Proto	Charlyn Reese	Orth, Chakler, Murnane & Co.
CorePlus	\$199,071,173	Warren Scholl	Nicholas Fortson	Other
General Electric Employees	\$174,977,565	Christopher Moran	Allen Albelson	Nearman, Maynard, Vallez, CPAs
Seasons	\$133,153,406	Keith Wiemert	Mark Labbe	Orth, Chakler, Murnane & Co.
Achieve Financial	\$110,232,174	Andrew Klimkoski	Matthew Yussman	Whittlesey & Hadley, P.C.
First Bristol	\$85,893,665	Mark Cornacchio	Christopher Taylor	Whittlesey & Hadley, P.C.
United Business & Industry	\$82,835,868	Stuart Phillips	Janet Bahre	Whittlesey & Hadley, P.C.
Hartford	\$82,746,201	Edward Danek	Janet Bahre	Whittlesey & Hadley, P.C.
First New England	\$80,211,695	Michael Palladino	Michael Palladino	Whittlesey & Hadley, P.C.
Wepawaug-Flagg	\$79,760,585	Michael Hinchey	Michael Hinchey	Other

DELAWARE

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	27	26	26	25
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	9	9	10	10

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$1,171,173,790	58.2%	6	24.0%
Rowles & Company	\$370,420,061	18.4%	3	12.0%
Padden, Guerrini & Associates	\$213,240,698	10.6%	1	4.0%
Reinsel, Kuntz, Leshner LLP	\$44,257,782	2.2%	1	4.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Dover	\$401,054,124	David Clendaniel	Belinda Burke	CliftonLarsonAllen, LLP
Del-One	\$309,839,734	Dion Williams	Gary Loraditch	CliftonLarsonAllen, LLP
Sussex County	\$252,872,050	Pam Fleurette		CliftonLarsonAllen, LLP
Louviers	\$239,639,347	Jim Everhart	Bill Searles	Rowles & Company
Dexsta	\$213,240,698	Jerry King	Mary Brien-Duch	Padden, Guerrini & Associates
Delaware State Police	\$122,408,266	Stephen Cimo		CliftonLarsonAllen, LLP
Community Powered	\$119,097,151	Tony Hinds	Tony Hinds	Rowles & Company
Chestnut Run	\$65,863,023	Melba Saxton		Other
American Spirit	\$65,736,499	Maurice Dawkins	Jennifer Harwig	CliftonLarsonAllen, LLP
New Castle County School Employees	\$44,257,782	Terri Keene	Colin MacArthur	Reinsel, Kuntz, Leshner LLP

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Delaware First	\$27,331,698	Sharon Schaeffer		Other
Delaware Alliance	\$20,156,730	Dawn Sutcliffe		Other
Seaford	\$19,263,117	John Watson	John Watson	CliftonLarsonAllen, LLP
New Castle County Delaware Empl.	\$19,250,740	Meredith Jeffries		Other
Wilmington Police & Fire	\$16,397,698	Maria Gestwicki	Douglas Rifenburgh	Other
Wilmington Postal	\$16,157,206	Susan Winward		Other
UDEL	\$15,803,101	Kathy Faries	Sylvia Brooks	Other
Provident	\$11,683,563	Francine Wilson	Francine Wilson	Rowles & Company
First State Refinery	\$7,148,703	Dora Conlen		Other
Newport Site Employees	\$7,121,249	Vanessa McCall		Other

DISTRICT OF COLUMBIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	52	50	48	48
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	21	20	20	22

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Grant Thornton	\$3,678,268,210	48.5%	1	2.1%
CliftonLarsonAllen, LLP	\$1,133,343,266	14.9%	18	37.5%
Orth, Chakler, Murnane & Co.	\$963,371,460	12.7%	2	4.2%
Deleon & Stang	\$908,544,947	12.0%	7	14.6%
Nearman, Maynard, Vallez, CPAs	\$400,534,313	5.3%	2	4.2%
Rowles & Company	\$62,727,629	0.8%	1	2.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Bank-Fund Staff	\$3,678,268,210	George West	Chip Harwood	Grant Thornton
Congressional	\$792,042,788	Charles Mallon	Tony Caccese	Orth, Chakler, Murnane & Co.
IDB-IIC	\$454,946,286	Bruce Cameron	Jaime Posada	Deleon & Stang
Department Of Commerce	\$311,440,673	Evan Clark	Chin-Ping Sun	Nearman, Maynard, Vallez, CPAs
Library Of Congress	\$219,762,187	Marsha King		Other
PAHO-WHO	\$198,314,030	Miguel Boluda	Shaun Ghaffouri	Other
Transportation	\$192,887,819	Jeffrey Arvai	Kathy Dalfrey	CliftonLarsonAllen, LLP
Treasury Department	\$171,328,672	Alfred Scipio	Christine Cho	Orth, Chakler, Murnane & Co.
HEW	\$162,815,245	Kathy Geary	Jennifer Womack	CliftonLarsonAllen, LLP
O.A.S. Staff	\$157,998,111	Carlos Calderon	Ada Clark	Deleon & Stang
The Partnership	\$143,600,872	Theresa Mann	Jean MacKenzie	CliftonLarsonAllen, LLP
Department Of The Interior	\$142,118,709	Mike Merryman	Bill Kennedy	Deleon & Stang
Geico	\$128,682,509	Linda Coffie	Sherrie Cox	CliftonLarsonAllen, LLP
DVA	\$109,222,433	Oma George	Terry Pender	Deleon & Stang
Transit Employees	\$89,093,640	Rita Smith		Nearman, Maynard, Vallez, CPAs
Department of Labor	\$73,801,788	Joan Moran	Elizabeth Rissell	CliftonLarsonAllen, LLP
EP	\$67,274,987	Kirsten Williams		CliftonLarsonAllen, LLP
FRB	\$65,904,658	Pauline Dunbar-Berens		CliftonLarsonAllen, LLP
Census	\$62,727,629	Pamela Hout		Rowles & Company
HUD	\$51,708,089	Lee Hancock	Reuben Martey	CliftonLarsonAllen, LLP

FLORIDA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	178	174	166	159
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	96	95	96	94

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Hutto & Carver	\$14,092,291,627	29.8%	19	11.9%
Nearman, Maynard, Vallez, CPAs	\$12,641,960,689	26.7%	34	21.4%
Orth, Chakler, Murnane & Co.	\$6,997,763,495	14.8%	27	17.0%
Doeren, Mayhew & Co.	\$3,884,679,164	8.2%	5	3.1%
CliftonLarsonAllen, LLP	\$1,419,501,577	3.0%	4	2.5%
Crowe Horwath	\$1,152,384,958	2.4%	2	1.3%
Smoak, Davis & NiOtheron	\$418,916,720	0.9%	4	2.5%
G David Edwards, CPA	\$242,234,312	0.5%	6	3.8%
Financial Standards Group	\$16,378,119	0.0%	1	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Suncoast Schools	\$5,460,182,642	Tom Dorety	Julie Renderos	Hutto & Carver
VyStar	\$4,920,233,530	Terry West	John Turpish	Nearman, Maynard, Vallez, CPAs
Space Coast	\$3,124,721,193	Doug Samuels	Tom Baldwin	Hutto & Carver

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Grow Financial	\$1,891,526,725	Robert Fisher	Gail Wean	Hutto & Carver
MidFlorida	\$1,891,339,731	Kevin Jones	Steve Moseley	Nearman, Maynard, Vallez, CPAs
Fairwinds	\$1,730,437,537	Larry Tobin	Kathy Chonody	Doeren, Mayhew & Co.
GTE Financial	\$1,628,969,551	Joseph Brancucci	Brad Baker	Moss Adams
Eglin	\$1,499,376,180	Phipps McGee	Annie Corbett	Other
CFE	\$1,426,034,895	Joe Melbourne	Jim Rychlicki	Nearman, Maynard, Vallez, CPAs
Pen Air	\$1,239,405,716	Stewart Ramsey	W. Carroll Scarborough	Wipfli, Uhrlich & Bertelson, LLP
Community First Credit Union of Florida	\$1,221,076,860	John Hirabayashi	Sam Inman	CliftonLarsonAllen, LLP
Tyndall	\$1,124,357,389	Jim Warren	Steve Ravin	Doeren, Mayhew & Co.
Campus USA	\$1,121,561,876	Larry Scott	Tom Studley	Orth, Chakler, Murnane & Co.
Achieva	\$1,020,659,667	Gary Regoli	Dennis Holthaus	Orth, Chakler, Murnane & Co.
IBM Southeast Employees	\$869,332,746	Lary McCants	Lynn Wilderman	Orth, Chakler, Murnane & Co.
South Florida Educational	\$849,035,856	Mike Dibenedetto		Orth, Chakler, Murnane & Co.
Publix Employees	\$724,140,694	Joe David	Karen Boccaleri	Crowe Horwath
Kennedy Space Center	\$646,570,014	Joe Mirachi	Kevin Lebeau	Hutto & Carver
Dade County	\$576,423,108	George Joseph	Lynn Sexton	Nearman, Maynard, Vallez, CPAs
Tropical Financial	\$561,072,697	Rich Helber	Ralph Cheplak	Orth, Chakler, Murnane & Co.

GEORGIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	159	153	146	139
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	47	51	49	50

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Nearman, Maynard, Vallez, CPAs	\$7,187,062,823	37.4%	28	20.1%
McGladrey LLP	\$4,528,354,403	23.5%	1	0.7%
Mauldin & Jenkins	\$2,341,261,647	12.2%	3	2.2%
Orth, Chakler, Murnane & Co.	\$264,735,195	1.4%	2	1.4%
G David Edwards, CPA	\$260,474,320	1.4%	1	0.7%
League Services	\$192,403,222	1.0%	7	5.0%
CU Resources, Inc.	\$119,859,852	0.6%	1	0.7%
HLM Accounting & Consulting Services, Inc.	\$54,976,419	0.3%	1	0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Delta Community	\$4,528,354,403	Hank Halter	Jay Gratwick	McGladrey LLP
Atlanta Postal	\$2,056,675,437	Donald Decinque	Gary Kyle	Mauldin & Jenkins
Robins	\$1,834,524,841	John Rhea	Scott Kletcke	Nearman, Maynard, Vallez, CPAs
Georgia's Own	\$1,798,759,989	David Preter		Other
Associated	\$1,339,514,283	C. Lin Hodges	Tim Bridges	Nearman, Maynard, Vallez, CPAs
Georgia United	\$974,398,337	Warren Butler		Nearman, Maynard, Vallez, CPAs
LGE Community	\$928,812,403	Chris Leggett	Candice Bracewell	Nearman, Maynard, Vallez, CPAs
The Southern	\$318,604,884	Ray Hull	Jim Phillips	Other
TIC	\$264,506,909	Janet Davis	Karen Lomax	Nearman, Maynard, Vallez, CPAs
CDC	\$260,474,320	Elizabeth Mercier	Walter Hobby	G David Edwards, CPA
Peach State	\$247,061,149	Marshall Boutwell		Other
Credit Union Of Georgia	\$214,670,314	J. Brant Malone	Ralph Micalizzi	Mauldin & Jenkins
DOCO	\$202,748,989	Barry Heape	Ellen Collins	Other
Powerco	\$187,001,514	Leta Reeves	Leta Reeves	Other
AFLAC	\$184,710,372	Roy McLeod		Nearman, Maynard, Vallez, CPAs
MidSouth Community	\$180,839,601	Claude Garrett	Wade Williamson	Nearman, Maynard, Vallez, CPAs
The Coca-Cola Company Family	\$177,931,528	Annlouise Peroutka	Diane Edelstein	Nearman, Maynard, Vallez, CPAs
Southeastern	\$177,206,909	Delbert Morgan		Orth, Chakler, Murnane & Co.
Coosa Valley	\$166,620,296	Ron Tomlinson	Dawn Harris	Nearman, Maynard, Vallez, CPAs
Emory Alliance	\$138,848,678	Chris Culberson	Michelle Zhang	Nearman, Maynard, Vallez, CPAs

HAWAII

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	89	85	81	78
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	32	34	35	34

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CUPacific Audit Services	\$2,294,593,632	23.7%	47	60.3%
Kwock & Company CPAs	\$813,359,593	8.4%	2	2.6%
Richards & Associates	\$551,925,235	5.7%	1	1.3%
KPMG	\$48,322,518	0.5%	1	1.3%
Financial Standards Group	\$15,810,763	0.2%	2	2.6%

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
HawaiiUSA	\$1,357,683,851	Karl Yoneshige	Gregory Chang	Other
Hawaii State	\$1,296,170,040	Andrew Rosen	Edmund Pang	Other
Aloha Pacific	\$752,468,649	Vince Otsuka	Rand Yamasaki	Kwock & Company CPAs
Hickam	\$553,949,778	Gerard Auyong	Delton Ho	Other
University Of Hawaii	\$551,925,235	Jeanine Morse	Sharon Sakamoto	Richards & Associates
Hawaiian Tel	\$515,326,856	Norman Okimoto	Wendy Cheung	Other
HFS	\$446,579,363	Nathan Abe	Jason Hayashi	Other
Hawaii Community	\$375,976,096	James Takamine	Dean Uemura	Other
Kauai Community	\$342,292,465	Melvin Chiba	Tess Shimabukuro	Other
Pearl Harbor	\$340,927,860	Eugene Chang	Eugene Chang	Other
Maui County	\$243,791,153	Gary Fukuroku	Cathy Nakamura	CUPacific Audit Services
CU Hawaii	\$239,288,644	Kurt Alicuben	Lynn Nuniez	Other
Honolulu	\$236,407,035	Warren Nakamura	Mark Munemitsu	CUPacific Audit Services
Hawaii Central	\$165,280,088	Drake Tanabe	Bruce Rosen	CUPacific Audit Services
Hawaii Law Enforcement	\$147,480,122	Rene Matsuura	Ron Aoki	CUPacific Audit Services
Valley Isle Community	\$105,347,975	Trevor Tokishi	Greg Pick	CUPacific Audit Services
Kauai Government Employees	\$94,603,674	Corinne King	Conrad Rualizo	CUPacific Audit Services
Garden Island	\$88,575,763	Keith Uyeno		CUPacific Audit Services
Windward Community	\$84,922,850	Fred Perry	Candi Yamamoto	Other
McBryde	\$84,400,450	Jacie Emoto		CUPacific Audit Services

IDAHO

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	59	59	55	51
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	21	22	22	23

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Sanders & Associates	\$171,670,477	3.3%	1	2.0%
League Services	\$132,043,356	2.5%	3	5.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Idaho Central	\$1,350,722,652	Kent Oram	Brian Berrett	Other
Potlatch No 1	\$545,285,886	Chris Loseth	Brad Bailey	Other
Westmark	\$509,618,681	Richard Leonardson	Robert Anderson	Other
Capital Educators	\$340,069,938	Todd Erickson	Richard Arnold	Other
Pioneer	\$303,586,476	Curt Perry	Mikell Hite	Other
East Idaho	\$280,028,427	Brad Bauges	Chris Monti	Other
TruGrocer	\$231,848,555	Phyllis Thomason Adkins		Other
Beehive	\$179,534,741	Shane Berger	Tim Kershaw	Other
ICON	\$171,670,477	Connie Miller	Michelle Wall	Sanders & Associates
Idaho State University	\$140,088,998	Robert Taylor	Cory Omanson	Other
Advantage Plus	\$110,806,500	Brent Neibaur	Kurt Payne	Other
Les Bois	\$88,045,665	Kenneth Clifford	Paul Bowman	Other
Cottonwood Community	\$78,089,469	Gregory Sonnen		Other
Potelco United	\$69,649,698	Brian Osberg		Other
Latah	\$66,963,040	Lowell Stevens		Other
Scenic Falls	\$62,795,237	Wayne Morgan	Brigham Bush	League Services
Idaho Advantage	\$61,794,446	Patrick Vaughn	Shannon Lord	Other
Pocatello Railroad	\$59,810,546	Richard Ely		League Services
Kamiah Community	\$53,778,981	Scott Garrett	Anthony Popp	Other
Lewis Clark	\$49,850,485	Valerie Guenther		Other

ILLINOIS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	401	386	367	350
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	78	79	80	84

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$11,942,946,832	31.6%	17	4.9%
McGladrey LLP	\$3,030,272,842	8.0%	4	1.1%
Crowe Horwath	\$2,567,622,205	6.8%	5	1.4%
Selden Fother, Ltd.	\$2,356,886,831	6.2%	28	8.0%
BKD, LLP	\$1,236,255,130	3.3%	4	1.1%
Wipfli, Uhrich & Bertelson, LLP	\$997,598,411	2.6%	4	1.1%
Doeren, Mayhew & Co.	\$806,892,193	2.1%	2	0.6%

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Stephen Lang & Associates	\$441,227,225	1.2%	6	1.7%
Desmond & Ahern, Ltd., CPA	\$255,938,446	0.7%	11	3.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Alliant	\$8,276,736,151	David Mooney	Mona Leung	Plante & Moran, PLLC
CEFCU	\$5,031,301,015	Mark Spenny	Chuck Walker	CliftonLarsonAllen, LLP
State Farm	\$3,902,804,214	Tom DeWitt	Steve Gorrie	CliftonLarsonAllen, LLP
BCU	\$1,872,994,837	Mike Valentine	Thomas Moore	McGladrey LLP
Scott	\$917,508,108	Frank Padak	Chris Browner	BKD, LLP
Motorola Employees	\$909,577,445	John Fiore	Larry Rosin	Crowe Horwath
IH Mississippi Valley	\$894,187,909	Dennis Hall	Brian Laufenberg	CliftonLarsonAllen, LLP
Credit Union 1	\$752,444,235	Paul Simons	Michael Radliff	Crowe Horwath
Abbott Laboratories	\$673,489,343	Joseph Troclair	Jon Berndt	CliftonLarsonAllen, LLP
Consumers	\$604,541,891	Sean Rathjen	John Pawlowski	Wipfli, Uhlrich & Bertelson, LLP
Corporate America Family	\$586,832,119	Peter Paulson	Ellen Meehan	Nearman, Maynard, Vallez, CPAs
Deere Employees	\$580,277,136	William Stangler	Mike Taghon	McGladrey LLP
Great Lakes	\$527,917,367	Vikki Kaiser	Kamil Sakici	Crowe Horwath
1st MidAmerica	\$505,247,436	Donald Reedy	Bob Blacklock	Other
DHCU Community	\$476,014,186	Terry Brahm	Jay England	McGladrey LLP
Selfreliance Ukrainian American	\$429,439,785	Bohdan Watral	Bohdan Watral	Doeren, Mayhew & Co.
Chicago Patrolmen's	\$377,452,408	Scott Arney	Bryan Milligan	Doeren, Mayhew & Co.
GCS	\$321,457,969	Mark Holshouser	Tammy Wofford	CliftonLarsonAllen, LLP
First Northern	\$317,893,743	Edward Berg	Jim Grevenites	Selden FoOther, Ltd.
Abri	\$312,611,744	Brian Cedergren	Brian Mann	CliftonLarsonAllen, LLP

INDIANA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	198	188	184	180
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	63	62	63	64

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$14,089,363,264	64.9%	21	11.7%
CliftonLarsonAllen, LLP	\$830,724,523	3.8%	3	1.7%
Plante & Moran, PLLC	\$444,094,936	2.0%	1	0.6%
Crowe Horwath	\$330,104,622	1.5%	2	1.1%
Selden FoOther, Ltd.	\$326,455,234	1.5%	1	0.6%
Shull and Company	\$161,947,820	0.7%	1	0.6%
Cindrich, Mahalak & Co.	\$109,862,742	0.5%	4	2.2%
GBQ Partners LLC	\$3,319,204	0.0%	1	0.6%
Financial Standards Group	\$2,916,423	0.0%	1	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Teachers	\$2,393,827,759	Paul Marsh	Amy Sink	BKD, LLP
Indiana Members	\$1,429,767,740	Ron Collier	Todd Habig	BKD, LLP
Centra	\$1,195,084,273	Doug Harris	Brett Vanderkolk	BKD, LLP
Eli Lilly	\$1,118,133,897	Lisa Schlehuber	Joe Hasto	BKD, LLP
Beacon	\$1,041,127,303	Kevin Willour	Dustin Cuttriss	BKD, LLP
Forum	\$969,239,689	Doug True	Jeff Welch	BKD, LLP
Evansville Teachers	\$888,614,409	Bill Schirmer	Aleta Hutson	BKD, LLP
Purdue	\$779,503,548	Robert Falk	Brian Musser	BKD, LLP
Indiana University	\$768,552,630	Bryan Price	Chris Hawk	BKD, LLP
3Rivers	\$758,694,401	Don Gates	Tim Sheppard	BKD, LLP
Interra	\$665,390,154		Rex Hochstedler	BKD, LLP
Midwest America	\$500,692,081	Greg Mohr	Mike Day	CliftonLarsonAllen, LLP
Heritage	\$447,803,908	Ruth Jenkins	Dion Koop	Wipfli, Uhlrich & Bertelson, LLP
Notre Dame	\$444,094,936	Tom Gryp	Matthew Daniels	Plante & Moran, PLLC
Financial Center	\$442,996,389	Kevin Ryan	Mike Nelson	BKD, LLP
Crane	\$425,378,340	Bob Downs	Kevin Sparks	Other
Hoosier Hills	\$393,609,587	George McNichols		BKD, LLP
ProFed	\$374,727,585	Gregory Troutner	Nina Baker	BKD, LLP
Tech	\$326,455,234	Michael Hussey	Michael Casey	Selden FoOther, Ltd.
CommunityWide	\$320,027,874	Loren Roth	John Parhm	Other

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

IOWA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	136	134	126	119
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	31	30	31	35

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
McGladrey LLP	\$5,530,671,324	46.2%	3	2.5%
Petersen & Associates	\$1,680,008,762	14.0%	14	11.8%
CliftonLarsonAllen, LLP	\$1,059,637,075	8.9%	4	3.4%
Wipfli, Uhrlich & Bertelson, LLP	\$563,291,898	4.7%	1	0.8%
Selden FoOther, Ltd.	\$353,326,866	3.0%	1	0.8%
Anderson, Larkin & Co. P.C.	\$88,188,767	0.7%	1	0.8%
Carver and Associates, L.L.C.	\$4,616,631	0.0%	1	0.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Veridian	\$2,454,576,505	Jean Trainor	Monte Berg	McGladrey LLP
University Of Iowa Community	\$1,976,751,730	Jeff Disterhoft	Todd Fanning	McGladrey LLP
Dupaco Community	\$1,099,343,089	Joe Hearn	Danielle Gratton	McGladrey LLP
Collins Community	\$730,798,048	Richard Benhart	Laurie Butler	CliftonLarsonAllen, LLP
DuTrac Community	\$563,291,898	Andrew Hawkinson	Subi Banerjee	Wipfli, Uhrlich & Bertelson, LLP
Community 1st	\$437,781,659	Phil Van Mersbergen	Jim Holle	Other
Community Choice	\$387,725,516	Roger Reiser	Troy Gould	Other
R.I.A.	\$353,326,866	Larry Coverstone	Charles Sohlberg	Selden FoOther, Ltd.
Greater Iowa	\$329,421,888	Scott Zahnle	David Carlson	Petersen & Associates
Linn Area	\$294,560,780	Jim Hagerman	Bev Long	Petersen & Associates
Ascentra	\$291,124,646	Paul Lensmeyer	Linda Andry	Petersen & Associates
Citizens Community	\$174,790,500	Sean Hanley	Sean Hanley	Other
Members1st Community	\$150,297,991	Warren Mueller		CliftonLarsonAllen, LLP
First	\$142,313,393	Tim Byers		CliftonLarsonAllen, LLP
The Family	\$134,520,760	Sandra Sheffey		Other
Premier	\$116,392,828	Steve Flamm		Petersen & Associates
Financial Plus	\$112,803,310	Dave Cale	Dan Davis	Petersen & Associates
Alliant	\$96,636,802	Mike Moroney	Lynn Vogt	Petersen & Associates
Cedar Falls Community	\$92,996,018	Helen Pearce	Don Williams	Petersen & Associates
1st Gateway	\$88,188,767	Patrick Drennen		Anderson, Larkin & Co. P.C.

KANSAS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	103	101	100	98
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	27	26	25	25

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
J. Tenbrink & Associates	\$2,973,448,477	55.3%	49	50.0%
Orth, Chakler, Murnane & Co.	\$881,215,636	16.4%	1	1.0%
CliftonLarsonAllen, LLP	\$522,204,501	9.7%	1	1.0%
Nearman, Maynard, Vallez, CPAs	\$206,943,054	3.9%	1	1.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Meritrust	\$881,215,636	James Nastars	Mahlon Mccaleb	Orth, Chakler, Murnane & Co.
Credit Union Of America	\$522,204,501	Bob Thurman	Paul Meissner	CliftonLarsonAllen, LLP
Golden Plains	\$410,402,860	Erich Schaefer	Ted Underwood	J. Tenbrink & Associates
Mainstreet	\$346,358,367	John Beverlin	David Collins	J. Tenbrink & Associates
Quest	\$274,977,067	Vickie Hurt		J. Tenbrink & Associates
Envista	\$244,654,647	Glen Scott		J. Tenbrink & Associates
Cessna Employees	\$233,315,983	Larry Damm	Greg Peter	J. Tenbrink & Associates
Mid American	\$208,715,518	James Holt	Rod Calhoun	J. Tenbrink & Associates
Hutchinson	\$206,943,054	Garth Strand	Dan Springer	Nearman, Maynard, Vallez, CPAs
Educational	\$183,786,208	Greg Winkler		J. Tenbrink & Associates
Frontier Community	\$111,929,605	William Hauber	Shelly Arnold	J. Tenbrink & Associates
White Eagle	\$86,920,512	Rick Blue		J. Tenbrink & Associates
Farmway	\$86,768,140	Richard Montgomery	Richard Montgomery	Other
Wichita	\$78,571,030	Wayne Warfel		Other
Kansas Teachers Community	\$78,358,352	Mark Kolarik		J. Tenbrink & Associates
Central Star	\$75,900,761	Lee Williams	Mary Wehner	Other
TECU	\$70,152,969	Chuck Bullock	Elesa Parsons	Other
B&V	\$66,995,022	Sandra Bartholomew		J. Tenbrink & Associates

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Credit Union of Dodge City	\$65,172,915	Tom Armstrong	Shane Harris	J. Tenbrink & Associates
Kansas State University	\$64,296,491	LaRae Kraemer		J. Tenbrink & Associates

KENTUCKY

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	87	84	84	81
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	22	22	22	23

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Crowe Horwath	\$1,266,174,845	18.0%	3	3.7%
Financial Standards Group	\$1,101,050,564	15.7%	44	54.3%
BKD, LLP	\$1,083,762,441	15.4%	1	1.2%
GBQ Partners LLC	\$354,164,301	5.0%	1	1.2%
Nearman, Maynard, Vallez, CPAs	\$308,289,307	4.4%	1	1.2%
Schmidt & Associates	\$262,618,895	3.7%	7	8.6%
Doeren, Mayhew & Co.	\$172,464,393	2.5%	1	1.2%
G David Edwards, CPA	\$119,970,700	1.7%	1	1.2%
League Services	\$36,807,459	0.5%	1	1.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Fort Knox	\$1,083,762,441	William Rissel	Ramona Buchanan	BKD, LLP
Commonwealth	\$955,215,788	Karen Harbin	Louise Bryant-Ritchie	Orth, Chakler, Murnane & Co.
L & N	\$825,224,385	Gary Lord	Chris Brown	Other
Park Community	\$601,554,780	Jim Spradlin	Brad Schone	Crowe Horwath
University Of Kentucky	\$488,074,434	David Kennedy	Aaron Lainhart	Crowe Horwath
Members Heritage	\$354,164,301	Pat Ferry	Michael Calton	GBQ Partners LLC
Kentucky Telco	\$308,289,307	Richard Reese	Donna Workman	Nearman, Maynard, Vallez, CPAs
Signet	\$209,054,385	Alan Butler		Financial Standards Group
Ashland	\$176,545,631	Larry Lucas	Traci Rothenstine	Crowe Horwath
ClassAct	\$172,464,393	Lynn Huether	Sally Gorman	Doeren, Mayhew & Co.
Members Choice	\$172,114,124	Leslie Vincent		Other
C-Plant	\$154,802,994	Paul Adams		Financial Standards Group
Service One	\$119,970,700	Garth Griese	Stephen Carrico	G David Edwards, CPA
Jefferson County	\$114,924,231	Carl Hicks	Lindsay Cottner	Other
Autotruck Financial	\$102,972,405	Huston Reinle	Jon Jones	Schmidt & Associates
The Health & Education	\$74,725,292	Pam Henson		Financial Standards Group
GTKY	\$64,299,098	Michael Fromma	Erline Carr	Financial Standards Group
Kentucky Employees	\$62,158,363	John Graham	Diane Luttrell	Schmidt & Associates
Owensboro	\$54,181,977	Stephen Sharp	Doris Berry	Financial Standards Group
Beacon Community	\$52,054,356	Penny Haseker	Marina Banta	Schmidt & Associates

LOUISIANA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	225	219	214	209
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	45	44	44	44

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Postlethwaite & Netterville	\$1,673,591,738	17.4%	5	2.4%
Rebowe & Company	\$737,099,656	7.7%	5	2.4%
CliftonLarsonAllen, LLP	\$449,967,310	4.7%	1	0.5%
Griffin & Company, LLC	\$402,395,322	4.2%	5	2.4%
Nearman, Maynard, Vallez, CPAs	\$255,017,405	2.6%	1	0.5%
James N. Jordan, CPA, LLC	\$228,551,045	2.4%	1	0.5%
Orth, Chakler, Murnane & Co.	\$215,166,588	2.2%	1	0.5%
Financial Standards Group	\$175,135,438	1.8%	4	1.9%
Robinson, Gardner, Langston & Bryan	\$105,868,364	1.1%	1	0.5%
League Services	\$19,139,376	0.2%	1	0.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Barksdale	\$1,143,916,257	Rod Taylor	John Weaver	Other
Neighbors	\$616,169,078	Kathi Gill	Jody Caraccioli	Postlethwaite & Netterville
Campus	\$508,498,618	John Milazzo	Patrick Ramagos	Postlethwaite & Netterville
La Capitol	\$449,967,310	Michael Hooper		CliftonLarsonAllen, LLP
Jefferson Financial	\$394,887,270	Mark Rosa		Rebowe & Company
ASI	\$320,818,198	Mignon Tourne	Hema Banangada	Postlethwaite & Netterville
E	\$297,005,468	Tyler Grodi	Randall Cranfield	Other

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CSE	\$284,481,878	Clark Yelverton	Joyce Davis	Other
Dow Louisiana	\$255,017,405	Rick Williams	Robert Chieffetz	Nearman, Maynard, Vallez, CPAs
Baton Rouge Telco	\$228,551,045	Darryl Long	David Karisny	James N. Jordan, CPA, LLC
Pelican State	\$215,166,588	Jeff Conrad	Annette Thames	Orth, Chakler, Murnane & Co.
Carter	\$212,104,876	James Gibson	Joe Arnold	Griffin & Company, LLC
RiverLand	\$188,202,107	Carol Irby	Lori Lassere-Bourg	Rebowe & Company
Louisiana	\$174,472,986	Rhonda Hotard	Jacquelyn Fluence	Other
Ouachita Valley	\$160,274,704	Katie Pilcher		Financial Standards Group
Lafayette Schools	\$156,598,822	Connie Roy	Amy Simon	Postlethwaite & Netterville
The New Orleans Firemen's	\$153,317,335	Judy DeLuca	Lisa Hudson	Other
Bossier	\$149,985,158	Jim Perkins	Diane Ward	Other
Xplore	\$123,706,742	Michelle Duhe	Mary Boudreaux	Other
Aneca	\$115,446,279	Chris Clark	Craig Wilson	Other

MAINE

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	66	64	63	61
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	41	44	45	46

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
League Services	\$129,477,772	2.1%	1	1.6%
Anderson & Company, PC	\$121,320,032	2.0%	1	1.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Maine State	\$353,874,537	Normand Dubreuil	Duncan MacKellor	Other
Infinity	\$268,068,042	Kenneth Williams	Mike O'Brien	Other
Atlantic Regional	\$263,277,359	Roger Sirois	Fred Johnson	Other
Maine Savings	\$255,883,831	John Reed	David Sayers	Other
Town & Country	\$234,200,022	David Libby	Robert Leger	Other
Evergreen	\$222,574,006	Tucker Cole	Kate Archambault	Other
Five County	\$214,891,680	Richard Dupuis	Ken Stockford	Other
University	\$212,187,432	Matthew Walsh	Renee Ouellette	Other
York County	\$198,647,933	Jim Nelson		Other
The County	\$188,917,129	Ken Hensler	Jan Beaulieu	Other
Rainbow	\$176,726,114	Phil Moreau	Roger Caux	Other
Cumberland County	\$170,034,752	Scott Harriman		Other
Norstate	\$160,516,841	Susan Whitehead	Andrew Blanchette	Other
Ocean Communities	\$150,623,256	Judy Morin	Paul Peterson	Other
cPort	\$149,805,972	Gene Ardito	Harold Caswell	Other
Peopleschoice	\$148,450,288	Luke Labbe	Luke Labbe	Other
Oxford	\$138,921,750	Matt Kaubris	Kevin Joler	Other
OTIS	\$129,922,044	Roland Poirier	Darice Dubreuil	Other
Midcoast	\$129,477,772	Joe Gervais		League Services
Bangor	\$124,870,353	Stephen Clark	Basil Closson	Other

MARYLAND

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	111	111	106	100
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	46	48	48	44

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$6,130,389,537	29.8%	24	24.0%
Orth, Chakler, Murnane & Co.	\$4,160,642,321	20.2%	7	7.0%
McGladrey LLP	\$2,894,303,621	14.1%	2	2.0%
Nearman, Maynard, Vallez, CPAs	\$2,648,608,443	12.9%	1	1.0%
Rowles & Company	\$2,639,529,113	12.8%	22	22.0%
Deleon & Stang	\$817,072,085	4.0%	8	8.0%
Fike, Conner and Associates	\$95,162,830	0.5%	1	1.0%
League Services	\$8,455,350	0.0%	1	1.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SECU of Maryland	\$2,714,028,916	Rodney Staatz	Steven Arbaugh	McGladrey LLP
Tower	\$2,648,608,443	Martin Breland	Allen Bach	Nearman, Maynard, Vallez, CPAs
NASA	\$1,265,636,821	Douglas Allman	Rhonda Bazey	CliftonLarsonAllen, LLP
Municipal Employees Credit Union Of Baltimore	\$1,224,660,528	Bert Hash	Adrian Johnson	CliftonLarsonAllen, LLP
First Financial of Maryland	\$1,004,056,219	Robert Windsor	Eric Church	Orth, Chakler, Murnane & Co.

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

APG	\$973,016,362	Don Lewis	Carol McBrien	Orth, Chakler, Murnane & Co.
Andrews	\$943,452,213	Jim Hayes	Jim Hayes	CliftonLarsonAllen, LLP
Educational Systems	\$774,037,394	Chris Conway	Girado Smith	Orth, Chakler, Murnane & Co.
Point Breeze	\$739,636,397	Bernard McLaughlin	Tonia Niedzialkowski	Rowles & Company
National Institutes of Health	\$584,219,104	JuliAnne Callis	Tim Duvall	Orth, Chakler, Murnane & Co.
NRL	\$463,727,314	Margaret Pera	Linda Powell	Orth, Chakler, Murnane & Co.
Cedar Point	\$418,471,432	Barbara Horn	Charlie Roach	CliftonLarsonAllen, LLP
APL	\$393,571,332	Jim Deegan	Amanda Johnson	CliftonLarsonAllen, LLP
SecurityPlus	\$363,569,749	Brett Noll	David Costello	Rowles & Company
Lafayette	\$359,350,238	John Farmakides	Arnold Rosenthal	Other
Johns Hopkins	\$349,007,518	Michael Mesta	Steve Hudson	Deleon & Stang
Fedchoice	\$346,485,001	David Bunch	David Bunch	CliftonLarsonAllen, LLP
Baltimore County Employees	\$332,301,546	David Hagar	Regina English	Rowles & Company
First Peoples Community	\$331,896,797	Stacey Bingaman	Randy Olsen	Deleon & Stang
Signal Financial	\$318,263,457	Dan Stake	Anil Sood	CliftonLarsonAllen, LLP

MASSACHUSETTS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	218	217	209	201
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	82	83	82	79

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
McGladrey LLP	\$11,211,164,739	35.4%	14	7.0%
Wolf & Co	\$7,345,698,652	23.2%	15	7.5%
Anderson & Company, PC	\$3,017,819,400	9.5%	55	27.4%
KPMG	\$1,863,638,870	5.9%	1	0.5%
Nearman, Maynard, Vallez, CPAs	\$1,027,662,273	3.2%	1	0.5%
G.T. Reilly & Company	\$606,005,063	1.9%	1	0.5%
Uhy Advisors	\$473,548,460	1.5%	1	0.5%
CliftonLarsonAllen, LLP	\$362,347,199	1.1%	2	1.0%
League Services	\$98,497,232	0.3%	1	0.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Digital	\$4,922,546,914	Jim Regan	Laurie LaChapelle	McGladrey LLP
HarborOne	\$1,863,638,870	Jim Blake	Joseph Casey	KPMG
Metro	\$1,208,314,546	Robert Cashman	Eileen Danahey	Wolf & Co
Rockland	\$1,176,344,950	Thomas White	Mark Skalla	McGladrey LLP
Greylock	\$1,143,695,947	Marilyn Sperling	John Knierim	Wolf & Co
Hanscom	\$1,027,662,273	David Sprague	Kimberly Houle	Nearman, Maynard, Vallez, CPAs
Jeanne D'Arc	\$1,020,473,238	Mark Cochran	Susan Gruber	McGladrey LLP
Workers'	\$939,927,112	Douglas Petersen	Tim Smith	Wolf & Co
St. Anne's Of Fall River	\$820,115,362	Ross Upton	Robert Camara	Wolf & Co
RTN	\$801,443,777	Richard Wright	Andrew Spinneit	McGladrey LLP
Webster First	\$655,482,036	Michael Lussier	Paul Richard	Other
Liberty Bay	\$626,141,473	Ed Lopes		Other
Leominster	\$612,731,042	John O'Brien	Gary Abrams	McGladrey LLP
St. Mary's	\$606,005,063	James Garvey	John Fraitas	G.T. Reilly & Company
First Citizens'	\$575,802,663	Peter Muise	George Custodio	Wolf & Co
NMTW Community	\$554,729,422	Kenneth Del Rossi	Thomas Hammond	Other
Freedom	\$523,466,146	Barry Crosby	Jay Scungio	Wolf & Co
Merrimack Valley	\$504,553,593	Peter Matthews	Donald Creteau	McGladrey LLP
Polish National	\$487,913,946	James Kelly		Anderson & Company, PC
IC	\$473,548,460	Tony Emerson	Frank Dauphinais	Uhy Advisors

MICHIGAN

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	332	322	312	303
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	164	162	166	164

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren, Mayhew & Co.	\$12,839,898,848	27.9%	39	12.9%
Cindrich, Mahalak & Co.	\$8,803,138,051	19.1%	87	28.7%
Crowe Horwath	\$8,044,254,921	17.5%	6	2.0%
Plante & Moran, PLLC	\$6,935,692,954	15.1%	14	4.6%
Financial Standards Group	\$3,022,513,770	6.6%	8	26.4%
Orth, Chakler, Murnane & Co.	\$1,522,562,120	3.3%	4	1.3%

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Schmidt & Associates \$95,429,935 0.2% 2 0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
DFCU Financial	\$3,501,350,463	Mark Shobe		Crowe Horwath
Lake Michigan	\$2,887,107,401	Sandy Jelinski	Michael Goad	Doeren, Mayhew & Co.
Michigan State University	\$2,435,550,640	Patrick McPharlin	Sara Dolan	Crowe Horwath
Lake Trust	\$1,632,298,545	David Snodgrass	Brian McVeigh	Crowe Horwath
United	\$1,562,423,727	Gary Easterling	Timothy Gray	Plante & Moran, PLLC
Genisys	\$1,533,746,142	Jacqueline Buchanan	Jerry Strausbaugh	Plante & Moran, PLLC
Dow Chemical Employees	\$1,481,052,435	Dennis Hanson	Barbara Junga	Doeren, Mayhew & Co.
Michigan Schools and Government	\$1,268,322,296	Peter Gates	Steve Brewer	Plante & Moran, PLLC
Credit Union One	\$808,231,604	Gary Moody	Scott Sommers	Doeren, Mayhew & Co.
First Community	\$704,653,391	Cheryl DeBoer	Jeff Fielder	Orth, Chakler, Murnane & Co.
Wildfire	\$689,868,995	Timothy Benecke	Robert Trumble	Other
Michigan Educational	\$671,420,683	Robert Sandercock	Mark Pugliese	Cindrich, Mahalak & Co.
Michigan First	\$635,840,090	Michael Poulos	Eric Schornhorst	Doeren, Mayhew & Co.
Dort	\$567,034,633	Vicki Hawkins	Jeremy Zager	Orth, Chakler, Murnane & Co.
LAFCU	\$549,598,490	Robin Frucci	Tamela McPherson	Doeren, Mayhew & Co.
Community Financial	\$528,021,354	William Lawton	Meg Pankow	Plante & Moran, PLLC
University Of Michigan	\$510,144,558	Tiffany Ford	Julee Lewinski	Cindrich, Mahalak & Co.
Community Choice	\$500,242,068	Robert Bava	Kelli Wisner	Doeren, Mayhew & Co.
Detroit Metropolitan	\$466,420,916	Kathie Trembath	Kevin Finneran	Other
Honor	\$456,763,922	Scott McFarland	Mary Unruh	Plante & Moran, PLLC

MINNESOTA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	154	152	141	134
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	59	58	58	58

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$16,402,146,371	88.6%	54	40.3%
McGladrey LLP	\$597,360,037	3.2%	6	4.5%
Orth, Chakler, Murnane & Co.	\$254,091,281	1.4%	1	0.7%
Cindrich, Mahalak & Co.	\$10,384,438	0.1%	2	1.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Wings Financial	\$3,980,161,510	Frank Weidner	Timothy Keegan	CliftonLarsonAllen, LLP
Affinity Plus	\$1,655,331,178	Kyle Markland		CliftonLarsonAllen, LLP
US	\$924,886,413	William Raker	Leon Eichten	CliftonLarsonAllen, LLP
Hiway	\$918,086,787	Jeff Schwalen	Aaron Kastner	CliftonLarsonAllen, LLP
TruStone Financial	\$873,467,560	Tim Bosiacki	Dan Zaczowski	CliftonLarsonAllen, LLP
Central Minnesota	\$718,690,569	Richard Odenthal	Chuck Friederichs	CliftonLarsonAllen, LLP
Mayo Employees	\$624,281,677	Mary Hansen	Ken Blazing	CliftonLarsonAllen, LLP
Spire	\$603,632,159	Dan Stoltz	Jon Seeman	CliftonLarsonAllen, LLP
Postal	\$559,073,881	Brian Sherrick	Dennis Bauer	CliftonLarsonAllen, LLP
City & County	\$395,715,317	Patrick Pierce	Steve Galameau	CliftonLarsonAllen, LLP
Members Cooperative	\$363,687,379	Tammy Heikkinen	Ralph Hamann	CliftonLarsonAllen, LLP
Endura Financial	\$362,043,595	Doug Young	Jeanne Walkley	CliftonLarsonAllen, LLP
TopLine	\$345,594,248	Harry Carter	Tom Smith	CliftonLarsonAllen, LLP
General Mills	\$311,330,449	Kent Greff	Shirley Thompson	CliftonLarsonAllen, LLP
Richfield-Bloomington	\$258,443,177	Pat Brekken	Lew Bequette	CliftonLarsonAllen, LLP
Mid Minnesota	\$254,091,281	Charles Albrecht		Orth, Chakler, Murnane & Co.
Southpoint	\$252,565,120	Richard Nesvold	Patti Gohl	CliftonLarsonAllen, LLP
MINNCO	\$201,111,463	Steve Oien		CliftonLarsonAllen, LLP
Lake State	\$185,207,099	Timothy Smith	Rick Borchardt	CliftonLarsonAllen, LLP
SharePoint	\$181,974,883	Phil Kopischke	John Nilles	CliftonLarsonAllen, LLP

MISSISSIPPI

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	95	92	88	85
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	17	17	17	17

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Orth, Chakler, Murnane & Co.	\$2,461,349,662	53.1%	3	3.5%
Financial Standards Group	\$990,623,415	21.4%	59	69.4%
Hutto & Carver	\$259,714,513	5.6%	2	2.4%

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Nearman, Maynard, Vallez, CPAs	\$198,248,610	4.3%	1	1.2%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Keesler	\$2,115,516,042	John Goff	Hilary Eisbrenner	Orth, Chakler, Murnane & Co.
Navigator	\$268,297,648	Laurin Avara	Robert Fertitta	Other
Central Sunbelt	\$198,248,610	Chris Hammond	Doreen Abbott	Nearman, Maynard, Vallez, CPAs
Singing River	\$182,329,567	James Smith, Jr.	James Smith, Jr.	Hutto & Carver
Mutual	\$177,376,209	Charles Mullins	Helen Flowers	Orth, Chakler, Murnane & Co.
Mississippi Telco	\$169,016,464	Kevin Long	D.M. Cox	Other
Hope	\$168,457,411	Bill Bynum	Richard Campbell	Orth, Chakler, Murnane & Co.
Magnolia	\$131,591,081	Steve Pollman	Gigi Williams	Other
Statewide	\$97,358,850	Paul Armstrong	Pam Cotten	Financial Standards Group
Mississippi	\$92,983,891	Marilyn Hobson		Financial Standards Group
Members Exchange	\$84,478,141	Mitzi Tate		Financial Standards Group
Gulf Coast Community	\$77,384,946	Lisa Graham	Tammy Barrett	Hutto & Carver
Triangle	\$66,739,761	John Gibbons		Financial Standards Group
Mississippi Postal Employees	\$60,097,807	Katie Nelson		Financial Standards Group
Jackson Area	\$60,060,023	Gary Fairley	Leigh Bridges	Other
Ferguson	\$57,374,380	Elaine Hollingsworth	George Kirby	Financial Standards Group
1st Mississippi	\$55,514,721	Frank Besecke	Rebecca Cooper	Financial Standards Group
Meridian Mutual	\$32,595,685	Dennis Florreich		Financial Standards Group
Brightview	\$29,861,935	Faye Pitts		Financial Standards Group
MUNA	\$29,097,740	Biffle Pittman	Karen Boyette	Other

MISSOURI

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	143	138	134	131
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	39	40	43	45

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
McGladrey LLP	\$2,273,129,471	18.7%	3	2.3%
Stephen Lang & Associates	\$2,269,091,859	18.7%	12	9.2%
Brown, Smith, Wallace	\$1,958,259,499	16.1%	1	0.8%
BKD, LLP	\$1,443,132,466	11.9%	1	0.8%
J. Tenbrink & Associates	\$721,097,361	5.9%	36	27.5%
Orth, Chakler, Murnane & Co.	\$495,254,992	4.1%	1	0.8%
CliftonLarsonAllen, LLP	\$289,930,964	2.4%	4	3.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
First Community	\$1,958,259,499	Glenn Barks	Steve Morgenthaler	Brown, Smith, Wallace
CommunityAmerica	\$1,894,350,460	Dennis Pierce	Richard Baumgartner	McGladrey LLP
Anheuser-Busch Employees	\$1,443,132,466	David Osborn	Ron Kampwerth	BKD, LLP
Vantage	\$718,372,766	Hubert Hoosman	Douglas Ruckman	Stephen Lang & Associates
Mazuma	\$495,254,992	Brandon Michaels	Marie Shrake	Orth, Chakler, Murnane & Co.
Neighbors	\$303,515,351	John Servos	Janice Bennett	Stephen Lang & Associates
Great Plains	\$297,207,519	Kenneth Martin	Kelley Melton	Other
Missouri	\$258,197,990	Harold James	Rob Perkins	McGladrey LLP
St. Louis Community	\$240,484,201	Patrick Adams	Kirk Mills	Other
Mid Missouri	\$206,111,683	Johnny O'Hare	Kimberly Riffe	Stephen Lang & Associates
1st Financial	\$205,289,302	Carol Minges	Chantell Fisk	Stephen Lang & Associates
Alliance	\$202,873,749	Tim Stephens	Ken Bellamy	CliftonLarsonAllen, LLP
Arsenal	\$189,865,450	Linda Allen	Patti Randick	Stephen Lang & Associates
Gateway Metro	\$180,208,156	Larry Pixley	Jay Lewis	Other
West Community	\$160,186,180	Gary Hinrichs	Jason Peach	Other
Electro Savings	\$149,369,019	Stan Moeckli	Eric Hardman	Stephen Lang & Associates
BluCurrent	\$148,317,184	Craig Tabor		Other
MECE	\$137,428,014	Randy Marks	Gary Bruemmer	Stephen Lang & Associates
United	\$134,119,041	Brent Sadler	Missy Ahrens	Stephen Lang & Associates
Assemblies Of God	\$127,289,176	Paul Ebisch	Jeremy Hayes	Other

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

MONTANA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	58	57	57	56
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	22	23	23	22

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$1,817,509,034	42.6%	3	5.4%
Anderson ZurMuehlen	\$154,829,784	3.6%	2	3.6%
Charles Baumann Associates	\$105,188,363	2.5%	1	1.8%
Brenner, Averett & Co	\$81,400,246	1.9%	1	1.8%
Junkermier Clark Campanella Stevens	\$59,789,924	1.4%	1	1.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Whitefish	\$1,231,022,054	Jim Kenyon	Michael Blubaugh	Moss Adams
Missoula	\$395,757,898	Gary Clark	Kathy Guderian	Moss Adams
Altana	\$211,220,396	Rhonda Diefenderfer	Patsy Guenther	Other
Montana	\$195,996,011	Wally Berry	Kathy Gebhardt	Other
Valley	\$190,729,082	Mike Silvers	Ed Gillig	Moss Adams
1st Liberty	\$157,499,211	Steve Grooms	Dave Reeves	Other
Helena Community	\$156,129,710	Greg Strizich	Brent Martin	Other
Rocky Mountain	\$138,370,982	Edward Stofko	Matthew Stolle	Other
Park Side	\$125,418,834	Jeremy Presta	Scott Roberts	Other
Billings	\$105,188,363	Tom Boos	Nancy Harris	Charles Baumann Associates
Southwest Montana Community	\$103,600,861	Thomas Dedman	Teri Krakowka	Anderson ZurMuehlen
Lincoln County	\$103,394,356	Chari Lucas	Chari Lucas	Other
Bear Paw	\$97,122,107	Al Vukasin		Other
Great Falls Teachers	\$89,778,626	Debra Evans	Sandy Daul	Other
Sky	\$88,553,211	Annamarie DeYoung	Linda Ansotegui	Other
Richland	\$81,400,246	Kevin Mayer		Brenner, Averett & Co
Edtech	\$70,268,142	Tom Kiely	Linda Flynn	Other
Russell Country	\$62,131,263	Bernie Neibauer	Chuck Rude	Other
Daniels-Sheridan	\$59,789,924	Patricia Zuck	Deanna Ward	Junkermier Clark Campanella Stevens
Gateway Community	\$59,075,626	Jim Jacobson		Other

NEBRASKA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	72	72	70	69
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	21	21	21	21

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Petersen & Associates	\$2,419,514,073	64.4%	34	49.3%
Moss Adams	\$658,880,089	17.5%	1	1.4%
McGladrey LLP	\$111,624,780	3.0%	1	1.4%
Wipfli, Uhrich & Bertelson, LLP	\$51,713,100	1.4%	1	1.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SAC	\$658,880,089	Gail DeBoer	Steven Ames	Moss Adams
Centris	\$506,139,236	Kevin Parks	Joe Stejskal	Petersen & Associates
Nebraska Energy	\$259,556,694	Stan Fraser		Petersen & Associates
Metro Health Services	\$225,060,687	Michael McDermott	Lisa Ferrer	Petersen & Associates
Liberty First	\$156,342,607	Kenneth Bradshaw	Dave Tagart	Petersen & Associates
Siouxland	\$156,281,925	Joel Steenhoven	Michael Horner	Petersen & Associates
Four Points	\$125,012,368	Donnie Price		Petersen & Associates
Mutual 1st	\$111,624,780	Mark Uden	Scott Stevens	McGladrey LLP
First Nebraska Educators And Employee Groups	\$93,313,611	Rich Kounkel	Michael Morgan	Petersen & Associates
MembersOwn	\$87,950,200	Kenneth Miller	Denise Ackerman	Petersen & Associates
University of Nebraska	\$83,523,787	Keith Kauffield		Petersen & Associates
Peoples Choice	\$78,169,946	Dale Springer	Dick Kohel	Other
Western Heritage	\$74,913,839	Becky Reed	Sherrye Belford	Petersen & Associates
Omaha	\$71,666,089	Steve Johnson	Cathy Day	Petersen & Associates
The Archer Cooperative	\$63,848,464	Dan Poppe		Other
Omaha Police	\$62,983,820	Mary Johnson	Darrin Engleman	Other
Columbus United	\$55,124,271	Brian Christensen	Micki Walker	Petersen & Associates
Kellogg Co Employees	\$51,763,106	Barbara Wisowaty	Barbara Wisowaty	Petersen & Associates
Creighton	\$51,713,100	Thomas Kjar	Vorace Packer	Wipfli, Uhrich & Bertelson, LLP
Omaha Firefighters	\$51,281,190	Sandra McLean		Petersen & Associates

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

NEVADA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	23	23	21	18
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	15	15	14	13

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Orth, Chakler, Murnane & Co.	\$1,176,319,789	32.0%	3	16.7%
CliftonLarsonAllen, LLP	\$959,222,991	26.1%	3	16.7%
Turner, Warren, Hwang & Conrad	\$578,670,646	15.7%	2	11.1%
Richards & Associates	\$140,640,962	3.8%	2	11.1%
McGladrey LLP	\$44,696,219	1.2%	1	5.6%
Financial Standards Group	\$29,713,771	0.8%	1	5.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
One Nevada	\$689,672,069	Brad Beal	Paul Parrish	CliftonLarsonAllen, LLP
Silver State Schools	\$644,407,442	Andy Hunter	Dave Fischer	Orth, Chakler, Murnane & Co.
Clark County	\$496,560,428	Wayne Tew	Roy Holmstrom	Turner, Warren, Hwang & Conrad
Boulder Dam	\$472,973,397	Eric Estes	le-Chen Cheng	Other
Greater Nevada	\$459,028,525	Wallace Murray	Joyce Whitney-Silva	Orth, Chakler, Murnane & Co.
Financial Horizons	\$142,717,698	Barbara Reuter	Jean Peterson	Other
WestStar	\$138,330,497	Rick Schmidt	Doreen McKee	CliftonLarsonAllen, LLP
Elko	\$131,220,425	Kelly Buckner	Craig Stevens	CliftonLarsonAllen, LLP
Great Basin	\$126,995,396	Dennis Flannigan	Tony Lopez	Richards & Associates
Sierra Pacific	\$102,061,742	James Hunting		Other
Plus	\$82,110,218	Carol Schumacher	LeRoy Holmstrom	Turner, Warren, Hwang & Conrad
Frontier Financial	\$72,883,822	Bruce Rodela	Brenda Mercer	Orth, Chakler, Murnane & Co.
Churchill County	\$44,696,219	Terri Black		McGladrey LLP
Reno City Employees	\$29,713,771	Marven Jeppson	Milton Harris	Financial Standards Group
Pahrnagat Valley	\$18,507,917	Robin Simmers		N/A
Stage Employees	\$13,645,566	Margaret Lindsey		Richards & Associates
E. W. No. 401	\$8,685,410	Valerie Jensen	Ron Kennedy	Other
Las Vegas Up Employees	\$4,720,844	Roy Galyean		Other

NEW HAMPSHIRE

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	24	24	21	20
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	11	11	11	10

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Wolf & Co	\$2,301,557,538	39.2%	1	5.0%
McGladrey LLP	\$878,742,240	15.0%	1	5.0%
Anderson & Company, PC	\$850,412,875	14.5%	5	25.0%
MacPage	\$320,131,958	5.5%	1	5.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Service	\$2,301,557,538	Gordon Simmons	Scott Wensley	Wolf & Co
Northeast	\$878,742,240	Peter Kavalauskas	Steve Giguere	McGladrey LLP
St. Mary's Bank	\$760,088,247	Ronald Covey	Bob DesMeules	Other
Triangle	\$497,838,497	Maurice Simard	A. Scott MacKnight	Anderson & Company, PC
Bellwether Community	\$384,598,955	Michael L'Ecuyer	Paul Roy	Other
Granite State	\$320,131,958	Denise Caristi	Robert Flurey	MacPage
New Hampshire	\$244,125,362	John Young		Other
Holy Rosary	\$194,805,987	Brian Hughes	Brian Therrien	Anderson & Company, PC
Members First Credit Union Of NH	\$145,485,618	Bruce Leighton	Bruce Leighton	Anderson & Company, PC
Guardian Angels	\$41,308,052	Jerry Dumoulin		Other
New Hampshire Postal	\$38,486,910	William Milner		Other
Precision	\$17,150,706	Jeffrey Belisle		Other
Cheshire County	\$14,416,799	Lynda Faulkner		Other
NH Community	\$8,468,490	James Neilsen		Anderson & Company, PC
Timken Aerospace	\$7,463,231	Brian Embury		Other
St. Joseph Hospital Employees'	\$6,528,099	Lucy Descoteau		Other
NGM Employees	\$4,656,231	Sharin Hurlbutt		Other
Cheshire Health	\$3,814,283	Pamela Bailey		Anderson & Company, PC
Freudenberg-Nok Employees	\$2,131,832	Jane Sharp		Other
Gropaco	\$866,802	Diana Brann		Other

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

NEW JERSEY

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	210	207	202	200
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	51	51	51	52

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$3,140,515,879	21.6%	9	4.5%
Crowe Horwath	\$2,370,291,452	16.3%	1	0.5%
Reinsel, Kuntz, Leshar LLP	\$1,462,158,621	10.1%	6	3.0%
Nearman, Maynard, Vallez, CPAs	\$243,675,759	1.7%	3	1.5%
Anderson & Company, PC	\$112,719,625	0.8%	1	0.5%
League Services	\$48,872,583	0.3%	1	0.5%
Wipfli, Uhlrich & Bertelson, LLP	\$7,054,725	0.0%	1	0.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Affinity	\$2,370,291,452	John Fenton	Denise Boutross McGlone	Crowe Horwath
Merck Employees	\$1,889,946,080	Ray Del Nero	Gordon Powell	Other
Polish & Slavic	\$1,541,155,784	Agnieszka Poslednik	Ira Brief	CliftonLarsonAllen, LLP
Proponent	\$562,791,758	Debi Van Dorn	James Leary	CliftonLarsonAllen, LLP
Financial Resources	\$432,109,993	Lena Matthews	Beth Elbaum	Reinsel, Kuntz, Leshar LLP
South Jersey	\$334,586,069	Benjamin Griffith	Mary Jane Griffith	Other
Credit Union of New Jersey	\$331,630,554	Andrew Jaeger	Robert Vuocolo	Reinsel, Kuntz, Leshar LLP
United Teletech Financial	\$320,785,077	Leo Ardine	Francis James	Other
McGraw-Hill	\$311,896,158	Shawn Gilfedder	Joseph Connors	CliftonLarsonAllen, LLP
Picatinny	\$295,488,490	Bill Darling	Keith McCarthy	Reinsel, Kuntz, Leshar LLP
Garden Savings	\$288,128,841	Louis Vetere	Nick Biason	Other
The Atlantic	\$276,061,114	Michael Fanelli	Daniel Czerniawski	Other
First Atlantic	\$229,151,309	John Culp	John Feeney	Other
North Jersey	\$221,695,974	Lourdes Cortez	Ann Goldinak	Other
First Financial	\$198,255,795	Issa Stephan	Terri Warn	Other
ABCO	\$197,288,622	Milton Hershberger	Nelson Graf	Other
Aspire	\$188,618,509	Thomas O'Shea	Robyn Oresto	Nearman, Maynard, Vallez, CPAs
Campbell Employees	\$164,712,945	David Ardire	David Ardire	Other
Greater Alliance	\$161,186,000	Patrick McGrath	Darrell Blackburn	Other
Tri-Co	\$150,826,873	Michael Prettyman	Hall Barker	Reinsel, Kuntz, Leshar LLP

NEW MEXICO

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	51	50	50	49
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	19	19	20	21

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$2,237,345,447	27.1%	2	4.1%
Nearman, Maynard, Vallez, CPAs	\$1,754,165,713	21.2%	4	8.2%
Orth, Chakler, Murnane & Co.	\$1,340,360,901	16.2%	1	2.0%
CliftonLarsonAllen, LLP	\$643,034,785	7.8%	1	2.0%
Crowe Horwath	\$36,284,771	0.4%	1	2.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Sandia Laboratory	\$1,968,485,938	Christopher Jillson	Chester Wright	Moss Adams
New Mexico Educators	\$1,340,360,901	Terry Laudick	Michael Buehler	Orth, Chakler, Murnane & Co.
U.S. New Mexico	\$761,103,328	Marsha Majors	Michael Ragsdale	Nearman, Maynard, Vallez, CPAs
Kirtland	\$643,034,785	David Seely	Sharlene Howell	CliftonLarsonAllen, LLP
Del Norte	\$449,049,819	Chuck Valenti	John Molenda	Nearman, Maynard, Vallez, CPAs
Sandia Area	\$435,408,316	Scott Connely	Chris Dolce	Other
First Financial	\$417,902,866	Ben Heyward	Ronald Moorehead	Nearman, Maynard, Vallez, CPAs
State Employees	\$337,835,476	Harold Dixon	Debra Ferrell	Other
Otero	\$268,859,509	Juanita Whiteside	Norma Clute	Moss Adams
White Sands	\$259,981,142	William Jacobs	Art Trujillo	Other
Rio Grande	\$236,015,076	Chris Fitzgerald	Janice Grieve	Other
Zia	\$133,109,087	David Woodruff	Margot Liberty	Other
Guadalupe	\$129,776,230	Winona Nava	Brenda Dominguez	Other
Animas	\$126,109,700	Gary Sterton	Tom Lowery	Nearman, Maynard, Vallez, CPAs
Artesia	\$88,635,561	Ronald Johnston	Ronald D Johnston	Other
Eddy	\$62,562,514	Brenda Dugas		Other
Cannon	\$58,543,674	Kim Wilson		Other

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Southwest	\$53,189,734	Randy Lunsford	Randy Lunsford	Other
New Mexico Energy	\$48,799,835	Kathy Cranage	Russell Brigrance	Other
High Plains	\$43,736,073	Marty Tressell	Ginger Garrett	Other

NEW YORK

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	448	438	422	406
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	116	120	123	127

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$16,002,644,653	25.5%	8	2.0%
Bonadio & Co, LLP	\$6,936,251,581	11.0%	1	2.5%
Firley, Moran, Freer, & Eassa	\$4,908,087,745	7.8%	14	3.4%
Nearman, Maynard, Vallez, CPAs	\$1,241,111,718	2.0%	4	1.0%
Sciarabba Walker & Co, LLP	\$1,211,934,914	1.9%	12	3.0%
League Services	\$559,029,835	0.9%	7	1.7%
Anderson & Company, PC	\$519,317,351	0.8%	3	0.7%
Deleon & Stang	\$420,635,061	0.7%	3	0.7%
Wojeski & Co.	\$261,613,689	0.4%	3	0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Bethpage	\$5,344,530,432	Kirk Kordeleski	Brian Clarke	Grant Thornton
Teachers	\$4,864,665,819	Robert G. Allen	C. J. Meyers	CliftonLarsonAllen, LLP
ESL	\$4,503,055,732	David Fiedler	Walter Rusnak	Bonadio & Co, LLP
United Nations	\$3,836,089,132	Bill Predmore	Donald Roe	Grant Thornton
Hudson Valley	\$3,781,955,598	Mary Madden	Tyrone Muse	CliftonLarsonAllen, LLP
Visions	\$3,126,341,596	Tyrone Muse	Kenneth Burt	CliftonLarsonAllen, LLP
State Employees	\$2,650,195,475	Michael Castellana	Dave Gosstola	KPMG
Nassau Educators	\$2,021,976,973	Edward Paternostro	Michael Shonborn	CliftonLarsonAllen, LLP
Municipal	\$1,980,873,081	Kam Wong	Ana Puello	Other
Melrose	\$1,876,852,540	Alan Kaufman	Robin Myers	Other
AmeriCU	\$1,220,466,020	Mark Pfisterer	Barth Eke	Firley, Moran, Freer, & Eassa
Empower	\$1,188,994,868	John Wakefield	Rich Nave	Firley, Moran, Freer, & Eassa
Corning	\$1,042,609,084	Gary Grinnell	MaryBeth Drake	Bonadio & Co, LLP
CAP COM	\$1,017,944,703	Paula Stopera	David Jurczynski	Uhy Advisors
Self Reliance New York	\$938,647,913	Bohdan Kurczak	Bohdan Sawycky	CliftonLarsonAllen, LLP
Suffolk	\$912,468,721	William O'Brien	Rocco Sabino	Other
Island	\$908,962,261	Bret Sears	Bret Sears	Nearman, Maynard, Vallez, CPAs
CFCU Community	\$850,948,652	Lisa Whitaker	Paul Kirk	CliftonLarsonAllen, LLP
USAlliance	\$828,632,813	Kris VanBeek	James White	Orth, Chakler, Murnane & Co.
Mid-Hudson Valley	\$770,516,612	Wayne Winkler	Christopher Collallo	Crowe Horwath

NORTH CAROLINA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	100	96	94	88
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	38	39	42	42

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$29,504,914,952	74.8%	3	3.4%
Orth, Chakler, Murnane & Co.	\$5,244,066,560	13.3%	11	12.5%
Nearman, Maynard, Vallez, CPAs	\$903,413,292	2.3%	8	9.1%
KPMG	\$565,513,844	1.4%	1	1.1%
League Services	\$455,219,271	1.2%	14	15.9%
Thomas & Gibbs CPAs, PLLC	\$41,319,573	0.1%	1	1.1%
Lillie & Company	\$34,549,439	0.1%	1	1.1%
Pricewaterhouse Coopers	\$4,605,190	0.0%	1	1.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
State Employees	\$26,507,121,598	Jim Blaine	Mike Lord	CliftonLarsonAllen, LLP
Coastal	\$2,231,353,028	Chuck Purvis	Brad Miller	Orth, Chakler, Murnane & Co.
Truliant	\$1,679,001,537	Marcus Schaefer	Carl Alcon	CliftonLarsonAllen, LLP
Local Government	\$1,318,791,817	Maurice Smith	Garland Avent	CliftonLarsonAllen, LLP
Allegacy	\$1,038,948,422	Cathy Pace	Cosby Davis	Orth, Chakler, Murnane & Co.
Marine	\$741,325,560	Craig Chamberlin	Terry Shepard	Orth, Chakler, Murnane & Co.
Self-Help	\$589,736,054	Martin Eakes		Other
Self-Help	\$565,513,844	Martin Eakes	Randy Chambers	KPMG

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Fort Bragg	\$401,610,246	David Elliott	Betty Crain	Orth, Chakler, Murnane & Co.
Carolinas Telco	\$374,597,831	Ray Cannon	Chris Dickman	Other
Charlotte Metro	\$298,071,733	Robert Bruns	Karen Pellow	Orth, Chakler, Murnane & Co.
Members	\$258,102,282	Jack Braswell		Other
Piedmont Advantage	\$237,857,634	Judy Tharp	John Jameson	Nearman, Maynard, Vallez, CPAs
Champion	\$184,459,799	Mike Clayton	Mike Clayton	Other
First Flight	\$161,367,241	Al Fallon	Doug Troskey	Orth, Chakler, Murnane & Co.
Premier	\$151,997,835	Lori Thompson	Kim Walters	Nearman, Maynard, Vallez, CPAs
Mountain	\$151,972,322	Patty Idol		Other
Summit	\$146,284,390	Sam Whitehurst	Debbie McCain	Nearman, Maynard, Vallez, CPAs
Latino Community	\$128,369,496	Luis Pastor	Juan Canal	Orth, Chakler, Murnane & Co.
RTP	\$108,545,039	Doug Wilkerson	Charles Venable	Other

NORTH DAKOTA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	47	45	42	41
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	12	12	14	15

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Eide Bailly	\$65,632,196	2.2%	1	2.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
First Community	\$452,304,873	Stephen Schmitz	David Rogers	Other
Town and Country	\$328,921,253	Darrell Olson	Jay Landsiedel	Other
Western Cooperative	\$318,329,455	Melanie Stillwell		Other
Capital	\$318,225,328	Debra Gallagher	Vance Reinbold	Other
Dakota West	\$198,108,500	Denton Zubke		Other
Community	\$168,391,363	Marvel Ebenhahn		Other
North Star Community	\$160,179,432	Cindy Hegland	Wendy Arne	Other
Citizens Community	\$138,882,087	Darwin Brokke	Ben Dyrland	Other
Prairie	\$104,275,740	Steven Tonneson		Other
Northern Tier	\$103,453,589	Darrell Roos		Other
Hometown	\$79,790,145	Tony Buerkley	Steve Anderson	Other
Railway	\$65,632,196	Paul Brucker	Yvonne Dolan	Eide Bailly
Dakota Plains	\$58,286,697	Michael Reinsour		Other
Affinity First	\$44,166,114	Janice Katin	Donald Windmueller	Other
Vue Community	\$44,110,755	Patty Mathisen		Other
United Savings	\$38,709,226	Gloria Schmunk		Other
Fargo Public Schools	\$29,309,907	Debra Mathern		Other
University	\$26,937,636	Marney Kresel		Other
Elm River	\$24,038,229	Erin Olstad		Other
Lamoure	\$23,795,419	Eric Musland		Other

OHIO

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	390	384	374	356
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	112	108	112	114

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
GBQ Partners LLC	\$5,274,713,705	21.5%	41	11.5%
Lillie & Company	\$3,947,751,802	16.1%	48	13.5%
Cindrich, Mahalak & Co.	\$3,493,978,072	14.3%	12	3.4%
BKD, LLP	\$2,643,881,972	10.8%	1	0.3%
Schmidt & Associates	\$1,208,870,248	4.9%	48	13.5%
Nearman, Maynard, Vallez, CPAs	\$1,187,483,377	4.8%	2	0.6%
Smith Barta and Company	\$630,448,408	2.6%	14	3.9%
Battelle & Battelle, LLC	\$385,441,642	1.6%	1	0.3%
Financial Standards Group	\$38,526,395	0.2%	2	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Wright-Patt	\$2,643,881,972	Douglas Fecher	Matthew Davidson	BKD, LLP
General Electric	\$1,755,505,587	Patrick Taylor	Joan Moore	Cindrich, Mahalak & Co.
Seven Seventeen	\$842,882,119	Gary Soukenik	Jerome McGee	Nearman, Maynard, Vallez, CPAs
KEMBA Financial	\$792,956,766	Jerry Guy	Phil Hunt	Plante & Moran, PLLC
Directions	\$589,383,609	Barry Shaner	Fritz Comes	GBQ Partners LLC
Kemba	\$577,245,014	Stephen Behler	Daniel Sutton	GBQ Partners LLC

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Telhio	\$485,026,466	Leslie Bumgarner	Sheila Ponder	Lillie & Company
Sun	\$454,890,021	Gary Moritz	Brian Hughes	Cindrich, Mahalak & Co.
Superior	\$444,707,020	Phil Buell	Sue Wagner	GBQ Partners LLC
BMI	\$390,677,136	William Allender	Ray Porter	Cindrich, Mahalak & Co.
Universal 1	\$385,441,642	Loren Rush	Ann Parrish	Battelle & Battelle, LLC
Dover-Phila	\$357,646,563	David Andreatta	Jason Garner	Smith Barta and Company
Homeland	\$354,983,222	Michael Spindler	Shayne Poe	GBQ Partners LLC
Century	\$344,601,258	Sharon Churchill	Sharon Churchill	Nearman, Maynard, Vallez, CPAs
Cinfed	\$317,288,923	Jay Sigler	Shannon King	Lillie & Company
Sharefax	\$312,809,437	Arthur Kremer	Carrie Cox	Other
Ohio University	\$289,005,752	Phil Meyer	Roberta Kreitz	Crowe Horwath
Desco	\$278,332,445	Richard Powell	Kara Tieman	GBQ Partners LLC
Day Air	\$273,405,262	William Burke	Deanna Pesler	GBQ Partners LLC
International Harvester Employee	\$250,677,668	Jim Kitchen	Robb White	GBQ Partners LLC

OKLAHOMA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	74	74	71	69
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	28	28	31	31

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$3,934,231,157	33.0%	2	2.9%
Orth, Chakler, Murnane & Co.	\$3,190,518,578	26.8%	4	5.8%
HoganTaylor	\$1,604,547,962	13.5%	6	8.7%
CliftonLarsonAllen, LLP	\$871,992,342	7.3%	3	4.3%
Finley & Cook	\$241,682,760	2.0%	1	1.4%
League Services	\$235,856,174	2.0%	9	13.0%
McGladrey LLP	\$180,442,688	1.5%	2	2.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Tinker	\$3,041,279,161	Michael Kloiber	Billie Houston	BKD, LLP
TTCU	\$1,304,105,747	Tim Lyons	Shelby Beil	Orth, Chakler, Murnane & Co.
Weokie	\$892,951,996	Ernest Brent Taylor	Doug Schwarz	BKD, LLP
Communication	\$877,444,417	Larry Shropshire	Connie Cofer	HoganTaylor
66	\$698,073,914	Kelly Diven	Dennis Halpin	Orth, Chakler, Murnane & Co.
Tulsa	\$640,069,640	Greg Gallant	Susan Williams	Orth, Chakler, Murnane & Co.
FAA	\$548,269,277	Steve Rasmussen	Natalia Valenzuela	Orth, Chakler, Murnane & Co.
Oklahoma Central	\$491,320,449	Gina Wilson	Brad Scheidt	CliftonLarsonAllen, LLP
Oklahoma Employees	\$407,185,993	Mark Kelly	Lisa Coen	HoganTaylor
Energy One	\$251,059,430	Curt Coffman		Other
Fort Sill	\$250,552,653	Denise Floyd	Patricia Perez	CliftonLarsonAllen, LLP
Allegiance	\$241,682,760	Lynette Leonard	Sabrina Waner	Finley & Cook
Red Crown	\$146,729,045	Marsha Schmidt	Jeremy Thornton	Other
US Employees OC	\$137,432,655	Russell Neuenschwander	Mark Kaulaity	HoganTaylor
Halliburton Employees	\$130,119,240	Chris Bower	Shirley Clark	CliftonLarsonAllen, LLP
ME/CU	\$129,017,014	Agnes Berkenbile	Je'Neil Torres	HoganTaylor
Western Sun	\$125,042,609	Robert Taylor	Robert Taylor	Other
Oklahoma Educators	\$106,479,356	Floyd Atha	Sharon Smith	Other
University & Community	\$95,887,150	Phil Dysinger	Russell Huneycutt	Other
Oklahoma	\$94,160,954	Tim DeLise		Other

OREGON

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	82	80	74	70
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	44	44	43	42

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$6,195,118,443	38.9%	12	17.1%
McGladrey LLP	\$3,315,757,763	20.8%	1	1.4%
Orth, Chakler, Murnane & Co.	\$1,271,119,175	8.0%	2	2.9%
CliftonLarsonAllen, LLP	\$254,095,045	1.6%	2	2.9%
Perkins & Company	\$125,791,737	0.8%	1	1.4%
Eide Bailly	\$121,255,423	0.8%	1	1.4%
Stephanie S. Willis	\$58,537,836	0.4%	1	1.4%
League Services	\$25,097,363	0.2%	1	1.4%

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
OnPoint Community	\$3,315,757,763	Rob Stuart	Jim Hunt	McGladrey LLP
Oregon Community	\$1,131,995,093	Mandy Jones	Ron Neumann	Other
Selco Community	\$1,074,791,613	Bob Newcomb	Tiffany Washington	Moss Adams
Advantis	\$1,019,457,588	Bob Corwin	Laurie Wilson	Moss Adams
Unitus Community	\$947,260,984	Patricia Smith		Moss Adams
Rogue	\$830,114,647	Gene Pelham	Mary Sutton	Moss Adams
OSU	\$810,901,855	Richard Hein	Bonnie Humphrey-Anderson	Orth, Chakler, Murnane & Co.
Northwest Community	\$796,876,392	John Iglesias	Pat Force	Other
Oregon First Community	\$766,565,921	David Elmer	Renee Nelson	Moss Adams
Rivermark Community	\$569,896,910	Scott Burgess	Chris Cardwell	Moss Adams
MaPS	\$460,217,320	Mark Zook	Kevin Cole	Orth, Chakler, Murnane & Co.
Oregonians	\$300,693,451	Chuck Garner		Other
Clackamas Community	\$250,436,974	Diann Owen-Gaines	Andrew Vahrenkamp	Moss Adams
NW Priority	\$232,566,973	Mark Turnham	Julie Garren	Other
Central Willamette Community	\$226,771,708	Elaine Eastman	Jeff Christman	Moss Adams
Consolidated	\$183,479,139	Larry Ellifritz	Jenifer Phillips	Other
Mid Oregon	\$173,917,122	William Anderson	Curtis Fitzwater	Other
St. Helens Community	\$170,266,204	Brooke Van Vleet	Randy Goshow	Moss Adams
Cascade Community	\$155,400,496	Gretchen Koester	Jason Monroe	Other
Wauna	\$154,331,142	Robert Blumberg	David Merrell	CliftonLarsonAllen, LLP

PENNSYLVANIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	551	539	520	499
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	122	124	126	130

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Reinsel, Kuntz, Leshar LLP	\$8,777,323,348	22.7%	27	5.4%
CliftonLarsonAllen, LLP	\$7,360,870,773	19.1%	11	2.2%
Orth, Chakler, Murnane & Co.	\$4,307,652,499	11.2%	3	0.6%
Grant Thornton	\$4,151,528,268	10.7%	1	0.2%
Padden, Guerrini & Associates	\$2,876,324,161	7.4%	24	4.8%
Carver and Associates, L.L.C.	\$1,125,251,093	2.9%	36	7.2%
League Services	\$541,674,767	1.4%	15	3.0%
Sciarabba Walker & Co, LLP	\$125,996,792	0.3%	2	0.4%
Buseck, Barger, and Bleil	\$71,526,144	0.2%	1	0.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Pennsylvania State Employees	\$4,151,528,268	Gregory Smith	Scott Rhoads	Grant Thornton
Police And Fire	\$4,143,581,256	John LaRosa	Jeff Salamone	CliftonLarsonAllen, LLP
Members 1st	\$2,412,065,650	Robert Marquette	Steve Murray	Orth, Chakler, Murnane & Co.
Citadel	\$1,902,900,090	Jeff March	Maria Steffy	Reinsel, Kuntz, Leshar LLP
TruMark Financial	\$1,438,709,282	Richard Stipa	Vince Market	Orth, Chakler, Murnane & Co.
American Heritage	\$1,332,613,013	Bruce Foulke	Brian Schmitt	Reinsel, Kuntz, Leshar LLP
Utilities Employees	\$1,077,689,044	Glen Yeager	Patricia Zyma	Reinsel, Kuntz, Leshar LLP
Philadelphia	\$898,757,589	Jim McAneney	Dennis Caniz	Other
Franklin Mint	\$838,585,790	John Unangst	Michael Magnavita	CliftonLarsonAllen, LLP
Clearview	\$813,993,361	Mark Brennan	Joe Macala	Other
Freedom	\$620,881,976	Lee MacMinn	Raymond Kilargis	Reinsel, Kuntz, Leshar LLP
Sb1	\$602,967,488	Robert Werner	Henry Verrecchia	Reinsel, Kuntz, Leshar LLP
First Commonwealth	\$557,227,951	Jo Ann Broderick	Alan Musselman	CliftonLarsonAllen, LLP
Merck Sharp & Dohme	\$518,772,092	David Whitehead	Dana DeFilippis	CliftonLarsonAllen, LLP
APCI	\$496,843,602	Richard Fehr	Gina Fili	Reinsel, Kuntz, Leshar LLP
Sun East	\$486,144,252	Michael Kaczinski	Renee Chico	CliftonLarsonAllen, LLP
Patriot	\$456,877,567	Peggy Bosma-LaMascus	Lisa Johnston	Orth, Chakler, Murnane & Co.
People First	\$435,120,552	Jeff Albert	Cathie Jones	Reinsel, Kuntz, Leshar LLP
Diamond	\$403,208,298	John Faust	Barbara Mitchell	Reinsel, Kuntz, Leshar LLP
Belco Community	\$391,896,043	Lonny Maurer	Paul Perini	Padden, Guerrini & Associates

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

RHODE ISLAND

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	24	24	23	21
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	13	14	14	13

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Wolf & Co	\$2,879,318,741	59.9%	4	19.0%
Whittlesey & Hadley, P.C.	\$220,396,421	4.6%	1	4.8%
Anderson & Company, PC	\$88,842,842	1.8%	2	9.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Pawtucket	\$1,437,397,302	Karl Kozak	George Charette	Wolf & Co
Navigant	\$1,430,181,584	Gary Furtado	Daniel O'Brien	Wolf & Co
The Peoples	\$375,385,997	Ellen Ford	Brian Hennessey	Other
Greenwood	\$370,970,881	Jim Irving	Joseph Lajoie	Other
Rhode Island	\$246,425,435	David Suvall	Dana Taglianetti	Other
Coventry	\$229,467,282	David Root	Ronald J. Fabas	Other
Westerly Community	\$220,396,421	Stephen White	Robert Falso	Whittlesey & Hadley, P.C.
Dexter	\$123,969,240	Stephen Angell	Paul Brousseau	Other
Wave	\$112,444,510	Paul Archambault	Richard Walker	Other
Cranston Municipal Employees	\$57,233,423	Dennis J. Crawley		Other
Blackstone River	\$47,223,587	James Wood	Linda Kahnke	Anderson & Company, PC
Alliance Blackstone Valley	\$44,084,129	Robert DeSilva	Diane Moretti	Other
Postal Government Employees	\$41,619,255	Kenneth Poyton		Anderson & Company, PC
Community & Teachers	\$22,373,530	Kenneth Saunders		Other
Woodlawn	\$13,934,402	Ronald Thibaudeau		Other
Kent County Memorial Hospital Emp.	\$13,201,977	Eugene Leco		Other
Cumberland Municipal Employees	\$7,697,822	Holly Ayick		Wolf & Co
Postal Employees Regional	\$6,824,921	Charlene LaPlante		Other
Pawtucket Municipal Employees	\$4,042,033	Joyce Lupien		Wolf & Co
Coventry Teachers	\$2,984,276	Hazel Macomber		Other

SOUTH CAROLINA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	78	76	75	72
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	27	29	30	30

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Orth, Chakler, Murnane & Co.	\$6,613,663,401	60.0%	10	13.9%
Nearman, Maynard, Vallez, CPAs	\$2,423,995,900	22.0%	5	6.9%
Cantey, Tiller, Pierce and Associates	\$891,804,480	8.1%	10	13.9%
League Services	\$155,642,750	1.4%	3	4.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Founders	\$1,670,838,953	Bruce Brumfield	Tony Gilreath	Orth, Chakler, Murnane & Co.
South Carolina	\$1,311,013,521	Scott Woods	Joe Grech	Orth, Chakler, Murnane & Co.
Sharonview	\$1,040,692,667	John Carlson	Steve Smith	Orth, Chakler, Murnane & Co.
SAFE	\$855,609,238	Beverly Gagne	Debbie Jordan	Orth, Chakler, Murnane & Co.
AllSouth	\$686,836,761	Bill Koehler	Lisa Privette	Nearman, Maynard, Vallez, CPAs
SRP	\$672,196,095	Ed Templeton	Woody Shuler	Orth, Chakler, Murnane & Co.
SC State	\$591,137,356	Rick Hammond	Buck Holland	Nearman, Maynard, Vallez, CPAs
Palmetto Citizens	\$584,240,372	Nicholas Wodogaza	Michael Beam	Nearman, Maynard, Vallez, CPAs
Heritage Trust	\$473,924,799	James McDaniel	David D'Annunzio	Orth, Chakler, Murnane & Co.
Family Trust	\$306,892,087	Lee Gardner	Sharon Archie	Nearman, Maynard, Vallez, CPAs
CPM	\$279,984,321	James Gergen	Rhonda L. Elvington	Orth, Chakler, Murnane & Co.
SC Telco	\$254,889,324	Steve Harkins	Toni Davison	Nearman, Maynard, Vallez, CPAs
Carolina Trust	\$178,323,815	Jerry Miller	Todd Kenthack	Orth, Chakler, Murnane & Co.
Greenville	\$163,722,655	Paul Hughes	Doris Culp	Cantey, Tiller, Pierce and Associates
MTC	\$138,424,887	Bill Love	Kimberly Witt	Cantey, Tiller, Pierce and Associates
SPC	\$128,318,296	Bill Varn		Cantey, Tiller, Pierce and Associates
Arrowpointe	\$115,103,577	Tim Lyda	Monica Wallace	Other
May Plant	\$105,070,288	Scott Conley	Scott Conley	League Services
Anderson	\$93,657,662	Robert Wilson		Cantey, Tiller, Pierce and Associates
Carolina Foothills	\$90,963,663	Scott Weaver	Wally Pew	Cantey, Tiller, Pierce and Associates

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

SOUTH DAKOTA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	50	50	46	44
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	10	10	14	14

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$1,188,422,146	44.8%	2	4.5%
Petersen & Associates	\$130,628,055	4.9%	1	2.3%
Eide Bailly	\$45,983,939	1.7%	1	2.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Black Hills	\$980,793,764	Roger Heacock	Jarrod Reisner	CliftonLarsonAllen, LLP
Dakotaland	\$230,605,322	Dan Cumbee	Ryan Goehner	Other
Sioux Falls	\$207,628,382	Fran Sommerfeld	Brenda Deboer	CliftonLarsonAllen, LLP
Service First	\$130,628,055	Travis Kasten	Jay Kruse	Petersen & Associates
Aberdeen	\$106,907,117	Robert Goscicki		Other
Highmark	\$92,614,257	John Carlson	John Carlson	Other
Sioux Empire	\$84,997,487	Jeff Jorgensen	Patrick Gross	Other
Voyage	\$72,217,745	Darla Erb		Other
Sentinel	\$59,508,635	Nancy Ellwein		Other
Northern Hills	\$49,038,815	Cindy Griffin		Other
Services Center	\$47,808,700	Dave Wright		Other
Med5	\$47,707,742	Pam Brown-Graff		Other
Dakota Plains	\$45,983,939	Peter Butterfield	Tonya Jensen	Eide Bailly
Rapid City Telco	\$43,048,065	Cheryl Hubbeling	Chris Noordsy	Other
Healthcare Plus	\$39,445,728	Guy Trenhaile		Other
Norstar	\$35,687,574	Jane Duerre		Other
Dakota Territory	\$29,302,495	Floyd Rummel		Other
East River	\$28,444,984	Mechelle Johnson	Mechelle Johnson	Other
Good Samaritan	\$24,862,127	Michael Gardner		Other
M-0	\$24,343,844	Gail Broer		Other

TENNESSEE

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	187	181	174	166
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	48	50	51	56

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Nearman, Maynard, Vallez, CPAs	\$3,537,588,433	19.5%	5	3.0%
McGladrey LLP	\$2,791,740,206	15.3%	1	0.6%
Hiram H. Hollifield	\$2,023,298,418	11.1%	88	53.0%
Orth, Chakler, Murnane & Co.	\$1,631,522,032	9.0%	1	0.6%
Reynolds Bone & Griesbeck PLC	\$1,174,793,973	6.5%	3	1.8%
G David Edwards, CPA	\$676,774,757	3.7%	9	5.4%
Petersen & Associates	\$111,102,221	0.6%	2	1.2%
Craig Peters & Associates	\$109,306,751	0.6%	1	0.6%
Grant Thornton	\$2,374,179	0.0%	1	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Eastman	\$2,791,740,206	Olan Jones	David Atkinson	McGladrey LLP
Ascend	\$1,631,522,032	Caren Gabriel	Sandra Gregory	Orth, Chakler, Murnane & Co.
ORNL	\$1,483,243,824	Christopher Johnson	Colin Anderson	Nearman, Maynard, Vallez, CPAs
Knoxville TVA Employees	\$1,165,782,713	Glenn Siler	Shannon York	Nearman, Maynard, Vallez, CPAs
Tennessee Valley	\$974,693,212	Blake Strickland	Brant Caldwell	Other
Y-12	\$674,818,564	Thomas Hilton	John Stegner	Nearman, Maynard, Vallez, CPAs
Orion	\$538,969,422	Daniel Weickenand	Jason Lee	Reynolds Bone & Griesbeck PLC
Southeast Financial	\$484,894,307	John Jacoway	Christina Adkison	Other
First South Financial	\$455,430,156	Craig Esrael	George Lumm	Reynolds Bone & Griesbeck PLC
Fort Campbell	\$451,089,351	Tom Kane	John O'Hare	Other
Enrichment	\$382,167,418	Wayne Hope		Other
FEDEX Employees Credit Association	\$370,922,723	Peggy St John	Ron Walker	Other
Comtrust	\$359,055,571	Johnny Phillips	Ken Hall	Other
Consumer	\$333,434,228	Sam Miller		Other
The Tennessee	\$266,951,847	Michael Martin	Milton Smith	Other
Cornerstone Financial	\$257,028,916	Hank Flury	Joe Spivey	G David Edwards, CPA
Memphis City Employees	\$240,377,654	Ken Swann		Other

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Old Hickory	\$211,488,086	Bonnette Dawson	Amy Harris	G David Edwards, CPA
U.T.	\$210,145,643	Debbie Jones		Other
Knoxville Teachers	\$189,594,106	David Underwood	David Underwood	Other

TEXAS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	560	548	533	518
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	194	196	198	206

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$13,387,326,597	16.9%	4	0.8%
CliftonLarsonAllen, LLP	\$10,716,742,438	13.5%	21	4.1%
McGladrey LLP	\$8,178,158,007	10.3%	24	4.6%
Orth, Chakler, Murnane & Co.	\$7,709,754,658	9.7%	20	3.9%
Doeren, Mayhew & Co.	\$7,364,867,033	9.3%	9	1.7%
Nearman, Maynard, Vallez, CPAs	\$5,790,448,797	7.3%	12	2.3%
League Services	\$2,507,799,550	3.2%	51	9.8%
Hutto & Carver	\$1,345,689,165	1.7%	3	0.6%
Connor, McMillion, Mitchell & Shennum	\$895,464,784	1.1%	2	0.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Security Service	\$7,233,350,930	Jim Lafoon	Steve Schott	BKD, LLP
American Airlines	\$5,618,979,786	Angie Owens	Eli Vazquez	McGladrey LLP
Randolph-Brooks	\$5,460,622,041	Chris O'Connor	Drew Schmid	BKD, LLP
San Antonio	\$2,899,736,947	Steve Hennigan	Eric Malagamba	Other
TDECU - Your	\$2,038,801,006	Stephanie Sherrodd	Rhonda Kleinecke	Doeren, Mayhew & Co.
GECU	\$2,025,429,214	Crystal Long		Other
Navy Army Community	\$1,789,811,787	Wayne Vann	Alex Mendes	CliftonLarsonAllen, LLP
JSC	\$1,735,711,237	Michael Brown	Debra Reeder	Doeren, Mayhew & Co.
University	\$1,641,242,249	Tony Budet	Yung Tran	Orth, Chakler, Murnane & Co.
EECU	\$1,507,818,431	Lonnie Nicholson	Robert Sanger	Doeren, Mayhew & Co.
Texans	\$1,503,175,079	Kevin Durrance	Jason Scott	Nearman, Maynard, Vallez, CPAs
Austin Telco	\$1,265,022,316	James Poplin	Robert Hernandez	CliftonLarsonAllen, LLP
Advancial	\$1,079,079,449	Brent Sheffield	Andy Tomalin	Nearman, Maynard, Vallez, CPAs
Credit Union of Texas	\$1,066,393,061	John Lederer	Karen Miracle	Orth, Chakler, Murnane & Co.
A+	\$1,017,930,472	Kerry Parker	EVP - Dennis Loftis	CliftonLarsonAllen, LLP
First Community	\$944,614,211	Ron Downing	Keith Domingue	Orth, Chakler, Murnane & Co.
FirstLight	\$837,703,856	Karl Murphy	Mike Dibenedetto	CliftonLarsonAllen, LLP
InTouch	\$811,814,704	Kent Lugrand	Bob McDonald	Nearman, Maynard, Vallez, CPAs
Fort Worth Community	\$803,560,138	Richard Howdeshell	Michael Franko	Connor, McMillion, Mitchell & Shennum
Firstmark	\$792,132,224	Leon Ewing	Andy Apple	Padgett Strateman & Co

UTAH

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	98	93	86	81
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	34	30	28	28

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Deloitte & Touche	\$7,330,465,192	44.8%	4	4.9%
Moss Adams	\$4,851,628,578	29.7%	3	3.7%
Tanner & Co.	\$633,741,673	3.9%	1	1.2%
League Services	\$588,920,078	3.6%	8	9.9%
CliftonLarsonAllen, LLP	\$251,122,297	1.5%	1	1.2%
Eide Bailly	\$195,407,636	1.2%	1	1.2%
Ferrin & Company, LLC	\$102,537,500	0.6%	1	1.2%
Wipfli, Uhrich & Bertelson, LLP	\$30,764,666	0.2%	1	1.2%
Grant Thornton	\$816,378	0.0%	1	1.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
America First	\$5,812,636,251	John Lund	Rex Rollo	Deloitte & Touche
Mountain America	\$3,541,364,879	Sterling Nielsen	Chad Curtis	Moss Adams
Utah Community	\$879,929,741	Jeff Sermon	Ratna Lingam	Moss Adams
Goldenwest	\$848,533,338	Kerry Whalen	Darren Godfrey	Deloitte & Touche
University First	\$650,302,961	Jack Buttars	Jim Prince	Deloitte & Touche
Cyprus	\$633,741,673	Todd Adamson	Eric Figgins	Tanner & Co.
Utah Power	\$494,110,765	Dennis Hymas	Darryn Hodgson	Other

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Deseret First	\$430,333,958	Shane London	Derrick Petersen	Moss Adams
Granite	\$350,605,646	Lynn Kuehne	Paul Metcalf	Other
Utah First	\$251,122,297	Darin Moody	David Hill	CliftonLarsonAllen, LLP
Jordan	\$223,734,349	James Hofeling		League Services
Wasatch Peaks	\$195,407,636	Blake Burrell	Jeff Shaw	Eide Bailly
Alpine	\$159,804,291	Paul Atkinson		Other
USU Charter	\$143,584,634	David Butterfield	John Russell	Other
American United Family Of Credit Unions	\$143,254,715	Phillip Patten	Jack Creager	Other
Horizon Utah	\$117,697,767	Randy Gailey	Page Bennett	League Services
Transwest	\$110,720,329	Marc Mikkelson		Other
Eastern Utah Community	\$102,537,500	Michael Milovich	Bruce Yost	Ferrin & Company, LLC
Weber State	\$94,361,156	Vickie Van der Have	Brock Mortensen	Other
Members First	\$94,002,033	Brad Barber	Darryn Hodgson	Other

VERMONT

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	29	27	27	25
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	9	8	8	8

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$955,954,459	29.2%	1	4.0%
Orth, Chakler, Murnane & Co.	\$606,334,240	18.5%	1	4.0%
Anderson & Company, PC	\$424,972,309	13.0%	4	16.0%
McGladrey LLP	\$384,540,866	11.7%	1	4.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
New England	\$955,954,459	John Dwyer	Susan Leonard	CliftonLarsonAllen, LLP
Vermont State Employees	\$606,334,240	Steven Post	Terence Field	Orth, Chakler, Murnane & Co.
NorthCountry	\$428,398,109	Bob Morgan	Lisa Huyer	Other
Vermont	\$384,540,866	Bernie Isabelle	Jean Giard	McGladrey LLP
Heritage Family	\$349,801,700	Ronald Hance	Ed Eno	Anderson & Company, PC
One	\$134,558,187	Jerry Cross		Other
Members Advantage Community	\$79,393,423	Sean Gammon		Other
River Valley	\$75,199,692	Jeffrey Morse		Other
Granite Hills	\$35,875,065	Susan Poczobut	Allan Taylor	Other
Opportunities	\$35,440,570	Cheryl Fatnassi	Timothy Kranz	Other
Credit Union of Vermont	\$32,404,491	Brian Fogg		Anderson & Company, PC
White River	\$30,637,287	Wanda Dunham		Other
Vermont VA	\$22,853,679	Sandi White		Anderson & Company, PC
Green Mountain	\$19,912,439	Ginny Fleischman		Anderson & Company, PC
Northern Lights	\$19,700,953	Rita St. Arnaud	Rita St. Arnaud	Other
Covered Bridge	\$13,630,329	Linda Kidder		Other
Members 1st	\$13,486,117	Richard Chapin		Other
Central Vermont Medical Center Inc.	\$10,532,389	Susana Williams		Other
Windsor County South	\$7,106,806	Rose Thow		Other
Orlex Government Employees	\$5,642,824	Judy Jenne		Other

VIRGINIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	193	192	186	176
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	67	71	71	68

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Pricewaterhouse Coopers	\$54,284,396,620	56.7%	1	0.6%
Orth, Chakler, Murnane & Co.	\$7,677,381,176	8.0%	8	4.5%
CliftonLarsonAllen, LLP	\$5,448,577,266	5.7%	21	11.9%
McGladrey LLP	\$4,390,455,548	4.6%	2	1.1%
Nearman, Maynard, Vallez, CPAs	\$3,426,887,924	3.6%	9	5.1%
Deleon & Stang	\$180,637,598	0.2%	5	2.8%
Cherry Bekaert LLP	\$177,673,544	0.2%	2	1.1%
League Services	\$174,284,338	0.2%	4	2.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Navy	\$54,284,396,620	Cutler Dawson	Lauren Lloyd	Pricewaterhouse Coopers
Pentagon	\$15,944,088,689	Frank Pollack	Rocky Mitchell	Grant Thornton
Northwest	\$2,496,361,939	Chris McDonald	Greg Gibson	Orth, Chakler, Murnane & Co.

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Virginia	\$2,442,740,893	Jane Watkins	Robert Warren	McGladrey LLP
Chartway	\$1,947,714,655	Ronald Burniske	Paul Annunziata	McGladrey LLP
Apple	\$1,779,132,695	Larry Kelly	Christopher Cooper	Orth, Chakler, Murnane & Co.
Langley	\$1,765,092,018	Tom Ryan	Gregory Manweiler	CliftonLarsonAllen, LLP
State Department	\$1,495,892,529	Jan Roche	Randall McClintock	Orth, Chakler, Murnane & Co.
BayPort	\$1,329,699,895	George Dudley	Stanley Leicester	Nearman, Maynard, Vallez, CPAs
Dupont Community	\$871,236,779	Gerald Hershey	Steve Pittman	CliftonLarsonAllen, LLP
University of VA Community	\$657,193,879	Alison DeFuncq	Pamela Turner	CliftonLarsonAllen, LLP
Member One	\$599,264,492	Frank Carter	Alan Wade	Nearman, Maynard, Vallez, CPAs
Justice	\$596,463,770	Peter Sainato	James Bangert	Orth, Chakler, Murnane & Co.
United States Senate	\$584,168,931	Susan Enis	Dennis Will	Orth, Chakler, Murnane & Co.
1st Advantage	\$580,213,815	Paul Muse	Connie Forbes	Nearman, Maynard, Vallez, CPAs
ABNB	\$391,362,046	Millard C. Ratcliff	Tony Duncan	CliftonLarsonAllen, LLP
Call	\$357,766,807	Roger Ball	George Kite	Robert L. Mann, CPA
CommonWealth One	\$313,035,500	Charlotte Cash	Eric Harvell	CliftonLarsonAllen, LLP
Freedom First	\$310,122,277	Paul Phillips	Keith Rickoff	Nearman, Maynard, Vallez, CPAs
Belvoir	\$309,972,039	Patricia Kimmel	Mike Ligon	CliftonLarsonAllen, LLP

WASHINGTON

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	117	112	109	106
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	65	66	65	64

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$23,855,101,188	66.7%	29	27.4%
CliftonLarsonAllen, LLP	\$3,664,354,922	10.2%	6	5.7%
Orth, Chakler, Murnane & Co.	\$2,669,028,192	7.5%	4	3.8%
Shannon & Associates, LLP	\$1,086,707,496	3.0%	1	0.9%
Turner, Warren, Hwang & Conrad	\$998,288,282	2.8%	2	1.9%
McGladrey LLP	\$510,052,432	1.4%	6	5.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
BECU	\$11,585,874,901	Benson Porter	Katherine Elser	Moss Adams
Washington State Employees	\$1,876,039,010	Kevin Foster-Keddie	Randy Gunderson	Orth, Chakler, Murnane & Co.
Spokane Teachers	\$1,761,755,951	Thomas Johnson	Bill Before	Moss Adams
Gesa	\$1,276,792,630	Don Miller	Jim Sheehy	CliftonLarsonAllen, LLP
Numerica	\$1,234,471,618	Carla Altepeter	Cindy Leaver	Moss Adams
Hapo Community	\$1,168,163,786	David Schulz	John Schnellbach	Moss Adams
Sound	\$1,086,707,496	Richard Brandsma	Russell Gowrylow	Shannon & Associates, LLP
Harborstone	\$1,057,303,013	Phil Jones	Laurie Leno	Moss Adams
Kitsap	\$996,998,316	Elliot Gregg	Scott Henderson	Moss Adams
School Employees Credit Union Of Washington	\$952,653,858	Sandra Kurack	Steve Ricco	Moss Adams
Whatcom Educational	\$934,662,400	Wayne Langei	Robert Langei	CliftonLarsonAllen, LLP
Columbia	\$923,385,193	Steve Kenny	Ron Dobyns	Moss Adams
TwinStar	\$865,112,001	Jeff Kennedy	Kim Peterson	CliftonLarsonAllen, LLP
Fibre	\$756,083,706	Larry Hoff	Ryan Sturgis	Moss Adams
Seattle Metropolitan	\$593,611,198	Richard Romero	Michael Mitchell	Turner, Warren, Hwang & Conrad
Red Canoe	\$593,549,711	David Spaulding	Rich Wilson	Moss Adams
Horizon	\$544,425,282	Jeff Adams	Debbie Parelius	Other
Solarity	\$499,405,036	Mina Worthington	Paula Slaye	Orth, Chakler, Murnane & Co.
iQ	\$499,299,424	Roger Michaelis	DeWayne Ledbetter	Moss Adams
Verity	\$404,677,084	Bill Hayes	Greg Bruns	Turner, Warren, Hwang & Conrad

WEST VIRGINIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	107	106	102	97
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	15	16	17	18

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
League Services	\$809,585,251	25.0%	13	13.4%
Lillie & Company	\$541,356,512	16.7%	4	4.1%
Nearman, Maynard, Vallez, CPAs	\$296,289,879	9.1%	1	1.0%
Schmidt & Associates	\$73,165,791	2.3%	2	2.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
First Choice America Community	\$391,126,800	Scott Winwood	John C. Peterman	Other

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Bayer Heritage	\$316,536,610	Bob Burrow	Ron Rush	Lillie & Company
Fairmont	\$296,289,879	Stanley Rittenhouse	Debra Droppleman	Nearman, Maynard, Vallez, CPAs
West Virginia	\$172,651,715	Nick Arvon	Vicki Pauley	League Services
Star USA	\$164,131,436	Daniel Smithson	Daniel Smithson	Other
Pioneer West Virginia	\$154,675,096	Dana Rawlings	Dan McGowan	Lillie & Company
West Virginia Central	\$115,506,054	Michael Tucker		League Services
Peoples	\$98,202,307	Tom Brewer		League Services
Members Choice WV	\$87,690,658	Doris Cunningham	Doris Cunningham	Other
Universal	\$75,613,010	Chuck Robateau	Chuck Robateau	League Services
The United	\$71,032,838	Edgar Cosner	Michael Sengewalt	League Services
One Community	\$68,586,480	Randall Brooks	Vivian Carez	Schmidt & Associates
CAMC	\$58,269,833	Ashley Meek	Doug Robinson	Other
The State	\$57,092,754	Brent Gray	Chris Mallory	Other
First Priority	\$56,604,909	Krista Christian	Lee Graham	League Services
167th TFR	\$46,758,516	Lynn Haynes		Other
Strip Steel Community	\$44,547,452	Sandra Yocum		League Services
Morgantown A E S	\$40,178,235	David Rice	David Rice	Lillie & Company
Long Reach	\$39,716,440	Steven Reed		League Services
Kemba Charleston	\$39,273,570	Joetta Heck		League Services

WISCONSIN

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	236	222	201	187
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	74	73	76	75

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Wipfli, Uhrlich & Bertelson, LLP	\$11,092,600,312	43.3%	48	25.7%
CliftonLarsonAllen, LLP	\$6,971,983,242	27.2%	20	10.7%
Moss Adams	\$1,328,650,201	5.2%	1	0.5%
McGladrey LLP	\$476,374,837	1.9%	3	1.6%
BKD, LLP	\$18,865,887	0.1%	1	0.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Landmark	\$2,218,159,977	Jay Magulski	Dave Powers	Other
Summit	\$1,931,043,506	Kim Sponem	Keith Peterson	CliftonLarsonAllen, LLP
Community First	\$1,832,654,086	Catherine Tierney	Mary Sullivan	CliftonLarsonAllen, LLP
University Of Wisconsin	\$1,688,488,541	Paul Kundert	Brad McClain	Wipfli, Uhrlich & Bertelson, LLP
Educators	\$1,452,571,456	Eugene Szymczak	Michelle Gabor	Wipfli, Uhrlich & Bertelson, LLP
Royal	\$1,328,650,201	Rudy Pereira	Jon Hehli	Moss Adams
Covantage	\$1,061,872,359	Brian Prunty	Douglas Anderson	Wipfli, Uhrlich & Bertelson, LLP
Fox Communities	\$933,822,451	Greg Hilbert	Bruce Kotarek	Wipfli, Uhrlich & Bertelson, LLP
Altra	\$933,220,063	Jack Peplinski	Mary Isaacs	CliftonLarsonAllen, LLP
Westconsin	\$855,929,596	Greg Lentz	Lora Benrud	Wipfli, Uhrlich & Bertelson, LLP
Pioneer	\$569,165,796	Thomas Young	Karen Carew	Wipfli, Uhrlich & Bertelson, LLP
Thrivent	\$526,823,699	Todd Sipe		Wipfli, Uhrlich & Bertelson, LLP
Connexus	\$487,938,658	J. David Christenson	Daryl Gessler	Wipfli, Uhrlich & Bertelson, LLP
Capital	\$459,369,351	Alan Zierler	Alan Zierler	Other
Marine	\$440,302,233	Shawn Hanson	Adam Keer	CliftonLarsonAllen, LLP
CitizensFirst	\$382,293,684	Kevin Ralofsky	Bob Matz	Wipfli, Uhrlich & Bertelson, LLP
Blackhawk Community	\$376,465,766	Sherri Stumpf	Jeffrey Horne	CliftonLarsonAllen, LLP
Westby Co-op	\$357,365,361	Kevin Hauser	John Rudie	Wipfli, Uhrlich & Bertelson, LLP
Kohler	\$270,418,492	Anthony Klockow	John Ehmann	Wipfli, Uhrlich & Bertelson, LLP
Co-op	\$256,013,068	Eric Chrisinger	Sherry Iverson	CliftonLarsonAllen, LLP

WYOMING

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	31	30	29	29
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	11	11	11	13

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Petersen & Associates	\$877,736,253	39.2%	8	27.6%
CliftonLarsonAllen, LLP	\$452,374,938	20.2%	1	3.4%
McGladrey LLP	\$96,369,547	4.3%	1	3.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Warren	\$452,374,938	Stephanie Teubner	Kim Alexander	CliftonLarsonAllen, LLP

* SOME STATES HAVE LESS THAN 20 CREDIT UNIONS IN THE STATE

Meridian Trust	\$273,807,301	Kim Withers	Joani Hafner	Petersen & Associates
UniWyo	\$240,681,535	Larry Knopp	David Hansen	Petersen & Associates
WYHY	\$188,132,567	Bill Willingham	Cyndi Patras	Petersen & Associates
Trona Valley Community	\$153,284,686	Marsha Tynsky	Lisa Banks	Other
Western Vista	\$126,123,160	John Balser		Other
Atlantic City	\$104,630,263	Brian Rohrbacher	Karen Nipper	Other
Reliant	\$102,944,334	Steve Higginson	Brandon Smith	Other
Sunlight	\$96,369,547	Cindy Bennett		McGladrey LLP
Campco	\$73,072,744	Kurt Thelen	Marie Coleman	Other
First Education	\$49,093,704	James Yates		Petersen & Associates
A.C.P.E.	\$40,963,439	Marcia Dent	Marcia Dent	Other
Unified People's	\$40,869,947	Camille Shillenn		Petersen & Associates
Laramie Plains Community	\$36,014,985	Tyler Valentine		Other
River-rail Community	\$35,876,523	Vickie Nelson		Petersen & Associates
Sheridan Community	\$33,022,508	Todd Hilling		Other
Wyo Central	\$29,529,876	Janeice Lynch		Other
First Cheyenne	\$29,104,279	Bill Helms	Amy Wilson	Petersen & Associates
WESC	\$26,123,632	Elizabeth Stetz		Other
Sweetwater	\$21,891,040	Stephany Storm		Other

US TERRITORIES

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	18	19	19	19
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	6	6	6	6

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Coast360	\$297,985,016	Dick Northey	Gener Deliquina	Other
Caribe	\$262,069,929	Jorge Vadell	Demarys Crespo	Other
VAPR	\$170,336,709	Angel Lorenzo	Liliana Mora	Other
Puerto Rico	\$118,944,975	Orlando Ramos	Sonya Dávila	Other
Community First Guam	\$101,473,777	Gerard Cruz	Scott Moylan	Other
St. Thomas	\$47,933,013	Yvonne George		Other
Christiansted	\$21,448,156	Sandra Andrew		Other
Borinquen Community	\$19,020,307	Sylvia Ramirez		Other
Universal Coop	\$18,658,848	Bienvenido Guzman	Elba Gonzalez	Other
Frederiksted	\$11,420,200	Lena Valmont		Other
Borinquen Sur	\$9,653,889	Mario Nieves	Alnery Pujals	Other
Mid-Island	\$9,511,499	Joycelyn Francis		Other
Philcore	\$5,541,467	Enrique Rivera		Other
Glamour Community	\$3,282,132	Elba Rodriguez		Other
Banco De Santander	\$2,349,389	Ernesto Santiago		Other
Vitelco Employees	\$2,224,015	Shadin Thomas		Other
V. Suarez Employees	\$430,950	Luis Rivera		Other
Golmar	\$347,167	Mirnalís Figueroa		Other
Claret	\$323,822	Silvia Morales		Other

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