



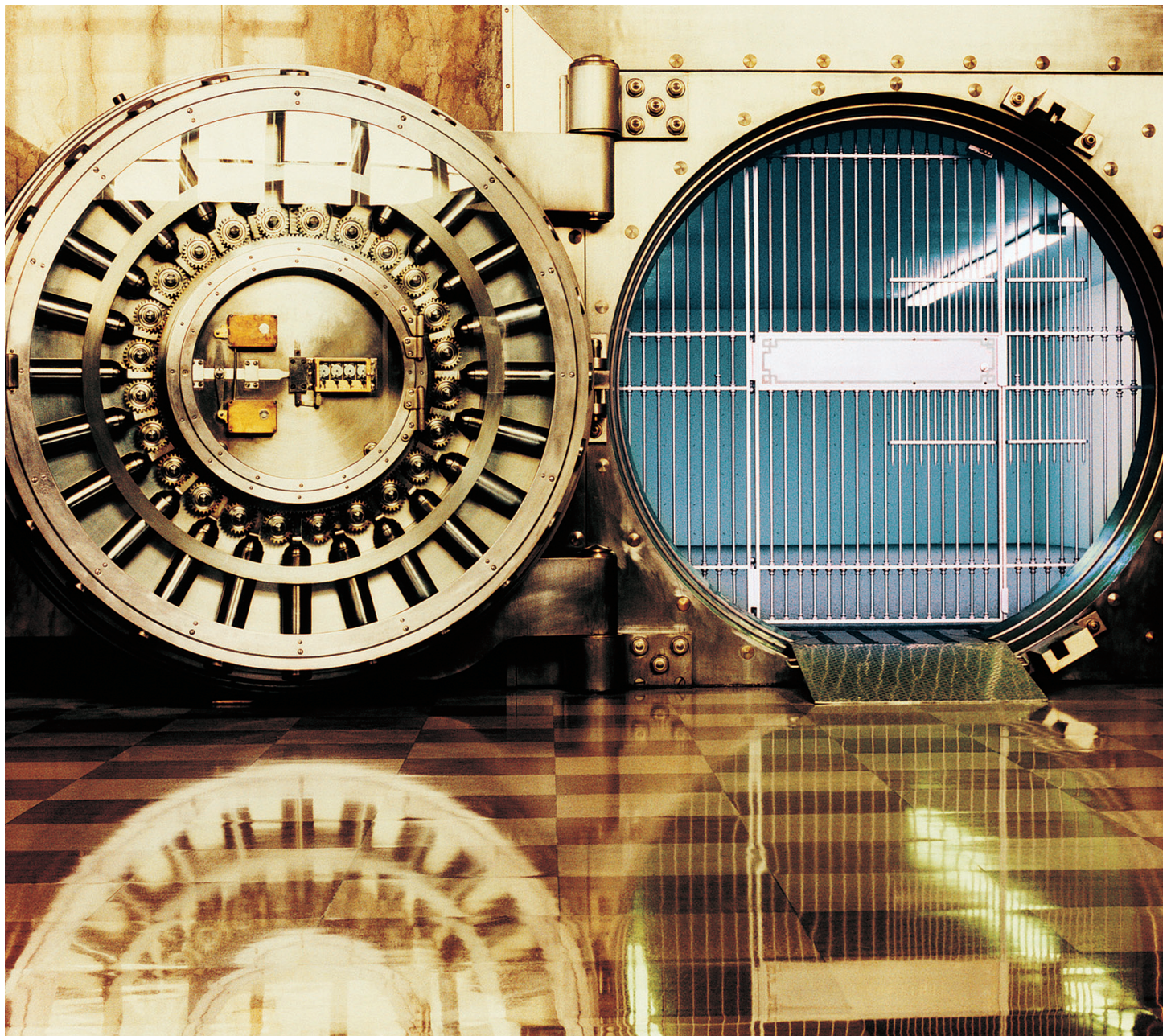
2014 SUPPLIER MARKET SHARE GUIDE →

CREDIT UNION AUDITORS

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2014 SUPPLIER MARKET SHARE GUIDE: CREDIT UNION AUDITORS

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YOU'VE LIKELY HEARD THE COMMON SAYING, "IF THE ONLY TOOL YOU HAVE IS A HAMMER, EVERY PROBLEM LOOKS LIKE A NAIL." THIS POPULAR PHRASE STEMS FROM THE WRITINGS OF FAMED PSYCHOLOGIST ABRAHAM MASLOW, WHOSE CAREER REVOLVED AROUND UNDERSTANDING AND OVERCOMING THE PHYSICAL AND PSYCHOLOGICAL BARRIERS THAT HOLD PEOPLE BACK FROM REACHING THEIR FULL POTENTIAL.

In an industry growing more financially and legally complex by the day — including evolving regulatory issues such as the formation of supervisory committees, troubled debt restructures, risk mitigation, and new mortgage rules from the CFPB — hammering away at new problems with the wrong tools can prove futile, and may even hold some cooperatives back from being the type of businesses they originally envisioned.

According to Maslow's logic, when our problem-solving abilities are limited to our own experiences, the only solution is to gain new experiences or form alliances with those who can provide a new perspective.

Our *2014 Supplier Market Share Guide: Credit Union Auditors* was designed to do just that. Here, we provide a one-stop destination to help credit unions better understand their options regarding one of their most crucial business alliances — a responsive and results-oriented audit firm.

Individual sections of this publication feature best practices and insights from leaders in this field, macro and micro-level market share analysis to uncover which potential partners are most active in your state and across the nation, information on which firms serve credit unions of a comparable size to your own, and even assessments on who has

the most experience with the specific data processing systems you use.

And if you're ready to take the next logical step in this partner selection process, save yourself the additional legwork and check out our included contact information for credit unions, CPA firms, and other auditing-related resources.

Callahan & Associates gathers our information on external audit partners from two sources. First, thousands of credit unions verify their own information with Callahan & Associates each year. Then, Callahan reaches out to individual CPA firms to validate that data. Our gratitude goes out to both groups, as this resource would not be possible without their assistance.

For those interested in learning more detailed information beyond what this publication provides, please feel free to contact us and we'll help you drill into the underlying data in more detail.

If you find this guide valuable, we have many 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. Please let us know if you have any suggestions for making this a more valuable tool.

Good luck and happy building! ■



A handwritten signature in black ink that reads "Alix".

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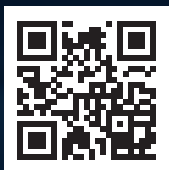
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¹ 2013 Guide to Credit Union Auditors published by Callahan & Associates.



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CPA FIRMS COMPETE FOR IMPORTANT RELATIONSHIPS AS CREDIT UNIONS FACE MORE CHALLENGES

THE RANKINGS FOR THE INDUSTRY’S TOP 10 FIRMS CHANGED LITTLE FROM MARCH, WITH ONLY ONE FIRM JUMPING AHEAD IN THE RANKINGS.

THE MARKET SHARE ranking of the top 10 auditors of over \$40 million in assets was little changed between March 2013 and the end of the year. Five of the top 10 either gained clients or remained the same, while the other half lost clients. Despite this, the only significant change in the top 10 was Moss Adams leaping from seventh to fifth. CliftonLarsonAllen, LLP, added 16 credit union

clients during the final nine months of 2013. They remain the leader in market share among credit unions over \$40 million in assets, serving 246 such credit unions in 35 different states and Washington, DC.

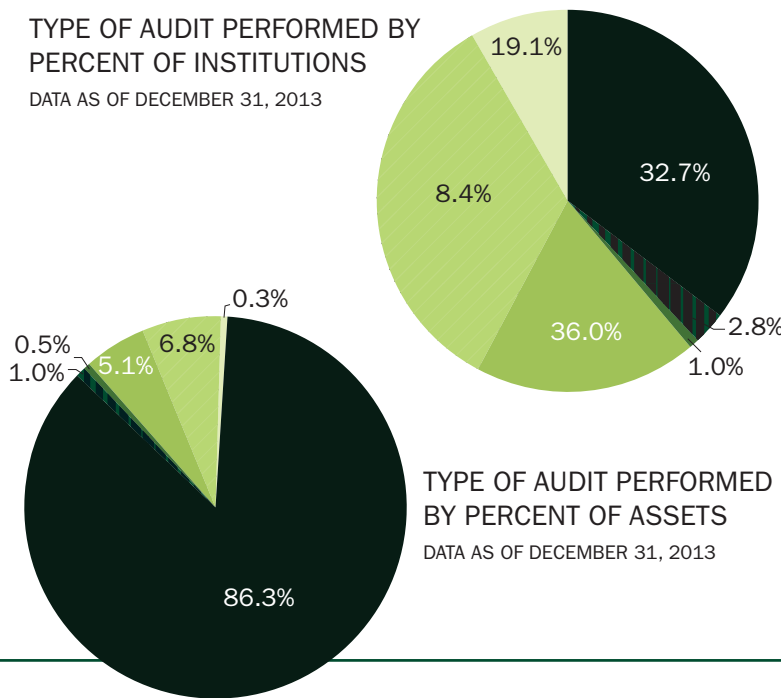
The additions helped increase the distance between them and Orth, Chakler, Murmane & Co., the no. 2 ranking firm out of credit unions over \$40 million in assets. They audit seven fewer credit unions as of year-end 2013 than in March 2013, for a total of 141 credit unions. They audit credit unions from 28 different states and Washington, DC. Nearman, Maynard, Vallez, CPAs rounds out the top three, as they audit 119 credit unions over \$40 million, an increase of three credit unions.

Moss Adams moved into the fifth spot of number of firms as of the end of 2013, up from seventh earlier in the year. They added seven clients since March, the second largest increase of any firm during that time. Additionally, the firm audits the third highest amount of credit union assets, below only CliftonLarsonAllen, LLP and Orth, Chakler, Murmane & Co., respectively.

For the complete list of auditors serving more than nine credit union clients with more than \$40 million in assets, start with the National Market Share Ranking on page 14. On the following page, you can view how their numbers changed since early 2013, the last time we gathered data for this survey. Then, you can drill down to the Top 10 Auditors by state on page 22. ■

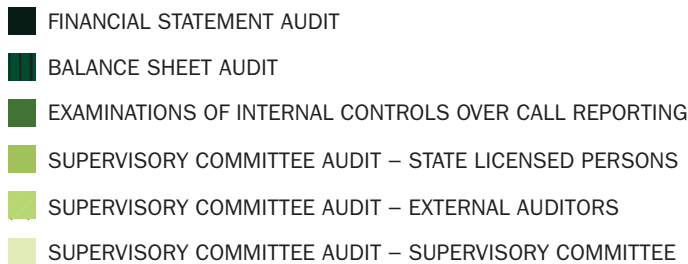
TYPE OF AUDIT PERFORMED BY PERCENT OF INSTITUTIONS

DATA AS OF DECEMBER 31, 2013



TYPE OF AUDIT PERFORMED BY PERCENT OF ASSETS

DATA AS OF DECEMBER 31, 2013



SUPERCHARGE YOUR SUPERVISORY COMMITTEE

IF COMMITTEE MEMBER RESPONSIBILITIES END AT SELECTING A CPA FIRM, BOTH THESE INDIVIDUALS AND THE CREDIT UNION ARE LIKELY MISSING OUT. HERE'S HOW TO GO BEYOND THE BASICS AND SHARE A FULLER UNDERSTANDING OF YOUR EVOLVING BUSINESS PRIORITIES.

IT IS LIKELY that most credit union supervisory committees already understand the importance of selecting a CPA firm that will do more than just beat others by quoting low fees. Fees are important, but ultimately, cooperative financial institutions need a firm that will provide quality service, not just a low cost.

Most of these individuals also understand the importance of frequently evaluating their credit union's current CPA firm to determine if there is a need for change. Many times, the firm has been timely in its reporting and continues to give the credit union's books and records a hard look, indicating a change may not be needed. In other cases, committee members may feel that their audit firm has become complacent — a reality that can occur in year two or year twenty of any strategic partnership.

Most seasoned committee members have been through these discussions time and time again. However, they now face additional considerations — such as a shifting financial envi-

ronment and an evolving risk reality unlike anything experienced before — that are increasing both the importance and the complexity of their role.

LOOKING BACK TO LOOK FORWARD

During the financial meltdown, credit unions and banks alike suffered large losses due to the credit crisis. Most were able to successfully manage these setbacks — with the exception of those that were shut down or forced to merge — and today, such losses have slowed or stopped altogether. Yet financial pressures continue under the new guise of compressed margins and increased interest rate risks.

Many credit unions have been able to gain temporary relief by reversing the reserves set aside during the height of the meltdown. But this fountain is quickly running out of water, leaving management desperate to find a new oasis.

As a result, many credit unions are now venturing into areas that they did not need to enter in the past, including offering new services or catering to a segment of membership that had previously been overlooked.

Understanding the full scope of these changes and challenges is more important than ever for a supervisory committee, as these individuals cannot select qualified partners such as auditors without themselves fully understanding the new risks emerging as a result of changing business models.

CONNECTING THE DOTS AS THEY APPEAR

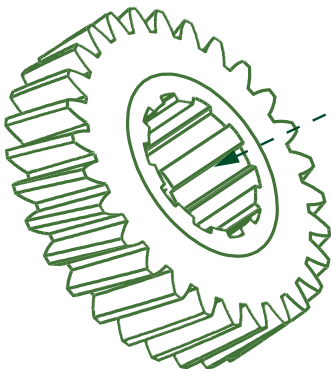
Understanding the individual strengths and aspirations of their institution is the first step for committee members to determine whether or not the credit union is pursuing initiatives in a well-thought-out manner.

Having these individuals attend related seminars may help increase this understanding, but all too often such engagements turn out to be little more than sales pitches. Customized supervisory committee training has been the most valuable approach historically speaking, yet this can prove costly and time consuming for those credit unions that do not have the extra resources.

For these reasons, one of the simplest ways for a supervisory committee to stay in touch with the strengths and alignment of its credit union is by meeting monthly, bi-monthly, or quarterly with leadership and other key parties.

At these meetings, the CEO or CFO should always be present, and committee members should ask that management provide them with a summary of the board meetings. They should also ask about relevant topics like the budget and business plan — yet discussions cannot stop there.

If, for example, a credit union plans to engage in the purchase of loans through participations or to make a certain type of investment, the committee should ask management to provide a presentation outlining the items, risks, rewards, and thoughts behind this endeavor. Through these



“Understanding the full spectrum of the organization’s efforts will help these individuals better focus on the key issues that matter most moving forward.”

presentations alone, the committee will gain a tremendous amount of industry knowledge.

During the meetings, management can also provide the committee with their unique perspective on how and why things are done the way they are at the credit union. This also gives executives and mid-level management a chance to showcase some of their accomplishments at the credit union.

Examples may include a presentation from the CFO on how financial reporting is done at the credit union and what controls are in place to ensure that a single person cannot manipulate these reports, or perhaps the vice president of IT discussing results from his or her most recent departmental audit and outlining the individualized challenges faced in this segment of the operation.

Some supervisory committees also find a great deal of value in having their auditors provide some annual training, in addition to management-provided support. This is especially true when there are new members on the committee.

Whichever route is selected, increased training and acquisition of knowledge about the culture and operations of a credit union will provide the backdrop necessary for the supervisory committee to operate more effectively. Understanding the full spectrum of the organization’s efforts will help these individuals better focus on the key issues — including the onslaught of regulations and evolving risks that come part and parcel with new business plans and services —

that matter most moving forward.

ASKING THE RIGHT QUESTIONS

If supervisory committee members were to do a little research on the natural person credit unions that failed during the financial meltdown, they would find that many of these doors were shuttered due to a lack of oversight. These board and supervisory committees simply did not know enough to ask the right questions, and management delved into programs having done little or no research.

Anytime a credit union plans to introduce a new service or function, the supervisory committee should review this business plan. At the same time, management should provide them with a presentation of what the new product or service entails, including pertinent information like:

- Who will use this service? What percentage of the membership will it assist or affect?
- What/when is the breakeven point?
- What are the entry costs?
- What are the exit costs? At what point would the credit union throw in the towel and be prepared to abandon further investment?
- Does the organization have the expertise and the infrastructure required? If not, how does it plan to acquire them?

This is all basic information that management should have considered long before bringing the idea to the board and subsequently to the supervisory committee.

However, the committee should keep in mind that its job is not to

approve these products or services, but rather to make sure that management’s plan seems reasonable and well thought out. If this is not the case, the supervisory committee should provide those individuals with time to supply the needed information. If it seems that the information will not be forthcoming, the matter should be escalated to the board chairman.

Serving on a supervisory committee is tough work and requires a commitment of time, especially if the credit union is a complex operation. More responsibility and liability accompanies this position than in the past. But by considering and applying some of the practices summarized above, credit unions can help ensure that these individuals have the tools they need to effectively keep the institution on course no matter what changes lie on the horizon. ■

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.

REALIGN YOUR RESOURCES TO BETTER MANAGE RISK

WHY CREDIT UNIONS' INTERNAL AUDIT AND ENTERPRISE RISK MANAGEMENT EFFORTS MUST BE INTEGRATED.

CREDIT UNIONS HAVE always dealt with risk. From the very first time a cooperative makes a loan, it experiences credit risk exposure. Its first deposit brings a requirement to manage interest rate risk and compliance risk. In other words, risk is nothing new.

However, the increased focus on enterprise risk management (i.e., how a credit union manages risks) has intensified over recent years. As a result, the role of internal audit is also changing.

In September 2004, the Committee of Sponsoring Organizations of the Treadway Commission (COSO) issued the Enterprise Risk Management Integrated Framework. This document outlines an eight-level approach to enterprise risk management.



As part of the risk assessment process, credit unions must identify and analyze all risks that could potentially impact the organization. For this reason, internal audit has a key role to play in the monitoring of these efforts.

Internal auditors — based on their exposure to all functional areas of the organization and the testing they perform throughout the credit union — can provide valuable insight on various threats in the risk universe. These individuals often have a boots-on-the-ground perspective on any practices that may expose the credit union to additional risk.

The COSO recommended approach to risk assessment also requires an organization to determine the inherent and residual risk associated with activities. Inherent risk is the total risk associated with an activity, while the residual risk is the risk associated with an activity after control activities or other risk management strategies have been deployed. Because the process to quantify inherent and residual risk is subjective, there is no easy model in which to plug in information and get an analysis.

However, due to their certifications, many internal auditors — including certified public accountants or certified internal auditors — are well-versed in defining risk and assessing residual risk after internal controls have been implemented. Therefore, their experience can be invaluable to establishing a successful enterprise risk management system.

Internal audit plays an even more important role when it comes to the on-

going monitoring of these efforts. After risks have been successfully identified, the management of a credit union must determine what the credit union's responses to those risks will be, including avoidance, acceptance, or mitigation. The board of directors is responsible for defining acceptable risk tolerances or appetites (i.e. concentration policies), and policies and procedures must be drafted to ensure compliance with these tolerances, as well as to ensure that management's planned risk responses are carried out.

In all of these functions, internal audit can provide both the ongoing monitoring and testing necessary to determine whether approved policies and procedures are being followed throughout the credit union. Effective monitoring also provides information that allows modifications to a risk response to be made on a timely basis.

For full integration of enterprise risk management with internal audit functions, the risks identified and the expected monitoring that follows must be aligned with the credit union's internal audit plan. The most effective internal audit plans are reflective of the highest risks identified in the enterprise risk management process. Therefore, if your internal audit function has tested the same areas annually for years with no changes based on the underlying risks to the credit union, you are not deploying your internal audit resources effectively or efficiently.

Most internal audit plans are set at the beginning of each operating year and encompass a one-year period. As a best practice, items identified in the enterprise risk management process with the highest residual risk should garner the most internal audit testing.



PERSPECTIVE

to see the forest for the trees

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

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sbalzer@hblbcpa.com to
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BEST PRACTICES FOR ALIGNING INTERNAL AUDIT WITH ENTERPRISE RISK MANAGEMENT (ERM)

- Include internal audit in the process to identify risks
- Use internal audit to help evaluate residual risk
- The internal audit plan should correspond to the highest risks identified in the ERM process
- The internal audit plan should reflect changes in the credit union's risks
- Internal audit can validate reporting used to oversee ERM

This alignment ensures that internal audit resources are deployed to provide monitoring on the effectiveness of controls and risk responses that — if not operating effectively — could have the highest potential impact. Not all significant risks may be able to be tested in a one-year period depending on the internal audit resources available. In this instance, the internal audit plan should be expanded into a two to three year plan, where significant risks are addressed in the next period as soon as feasible. Specific areas where the potential risk is greater should be monitored more frequently.

As an example, most credit unions have identified compliance risk associated with new mortgage regulations as an area of focus for 2014. In response, these institutions have implemented training programs, worked with third-parties involved in the lending process, and implemented other proactive strategies to ensure compliance. However, due to the newness and comprehensiveness of these regulations, the residual risk for non-compliance may still be high. An effective internal audit plan should encompass testing of compliance with any new regulations within a few months of their effective date, and also provide management with feedback on whether the responses imple-

mented have appropriately mitigated the risk of non-compliance.

In addition to being aligned with risks identified in the enterprise risk management process, the most effective internal audit plans are fluid — i.e., changing in relationship to changes in risk. For example, assume a credit union midway through the year adds significantly to its real estate portfolio as the result of a loan promotion. Assume the loan promotion significantly increases the residual risk associated with that institution's asset-liability management program. An effective internal audit plan would respond to the changed residual risk by possibly adding an asset-liability governance review during the year in lieu of another audit area with lower residual risk.

The internal audit function could also be used to validate reporting on enterprise risk management provided to management and the board of directors, as well as to determine whether management is responding appropriately to recommendations to improve risk management by regulators, external auditors, etc.

Due to the increased focus on enterprise risk management, internal audit staff can play a more centralized role in identifying risks within a credit union and determining the residual

risk of certain activities. More importantly — when an internal audit plan is properly aligned with the risks identified in the enterprise risk management process — the testing and monitoring completed by these individuals can be a vital component of the successful monitoring of risk.

Learn more about transforming your internal audit function to be aligned with your enterprise risk management. Contact Sheila Balzer at (303) 759-2727 or sbalzer@hhlbcpa.com. ■

Sheila Balzer, CPA is the partner in charge of audit and attest services at Holben Hay Lake Balzer CPAs LLC. She has been performing services for credit unions for 20 years. She is a frequent presenter and trainer for credit union volunteers regarding financial literacy. She is also the current chair of the board of the Colorado Society of CPAs. You can reach her at (303) 759-2727 or sbalzer@hhlbcpa.com.

The Holben Hay Lake Balzer CPAs LLC is a full service provider to credit unions. Services provided include opinion audits, outsourced internal audit functions, compliance audits (Part 748, SAFE Act, ACH, etc.), retirement plan audits, and Form 990 preparation. Holben Hay Lake Balzer CPAs LLC is a second-generation firm based in Colorado.

KEY CONSIDERATIONS FOR CREDIT UNION MERGERS AND ACQUISITIONS

MANY COOPERATIVES ARE CHOOSING CONSOLIDATION AS A MEANS TO GROW, INCREASE PROFITABILITY, AND GAIN EFFICIENCIES. HERE ARE SEVEN TIPS TO MAKE THESE ENDEAVORS SUCCESSFUL.

CONSOLIDATION IN THE credit union industry continues to occur at a rapid pace. Management teams from financially strong, opportunistic credit unions are expanding their search for opportunities to grow through acquisition. Meanwhile, management and board fatigue, the perception that limited opportunities exist for future growth and profitability, and the expanding burden of regulations continues to drive other credit unions to merge with compatible peers. Regardless of which side of the divide a credit union falls on, its management should keep these critical considerations in mind while searching for possible consolidation opportunities.

1. BE CLEAR ABOUT YOUR PURPOSE AND GOALS

Mergers and acquisitions are often evaluated from one of two perspectives. In the first scenario, the acquiring institution is only interested in identifying opportunities to enhance near-term revenues. In the second, the institution is seeking long-term strategic growth in its field of membership as well as increased revenue generation and cost savings that will benefit existing members. Each perspective has merit. However, management should be clear about these views and intentions because due diligence, analysis, and expectations vary depending on the motivations underlying an acquisition.

2. MAKE SURE THE TARGET IS A GOOD FIT

Compatibility of cultures, operational philosophies, member service, and other social issues are key in assuring a good fit for a merger or acquisition. Considering these soft issues at the outset will help determine whether the deal can work as planned or is doomed because of incompatible cultural perspectives and operating philosophies. This analysis phase shouldn't be cut short, since it saves the extra time and costs that often accompany mismatched consolidation scenarios.

3. CONDUCT PRELIMINARY VALUATION ANALYSIS

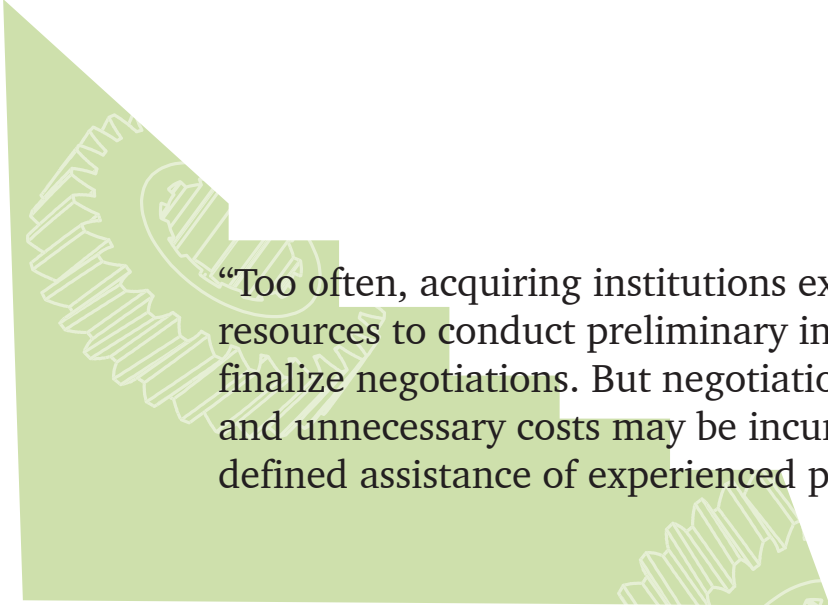
The financial success of a proposed consolidation is in no small part dependent on separate and individual calculations concerning the valuation of acquired or merged credit unions and the fair value of their assets and liabilities. Though these calculations are complex, they're drivers to post-acquisition accounting and a major factor in measuring the performance and success of consolidation efforts. Understand, at least on a preliminary basis, what accounting effects are expected, since this will help avoid financial reporting surprises after the transaction is complete.

4. ESTABLISH A TEAM OF PROFESSIONALS

Identification and retention of an experienced team of professionals — including legal counsel, valuation experts, investment bankers, and accountants — is paramount to securing strategic, long-term growth through mergers or acquisitions. Get these team members involved early by assigning specific tasks unique to their expertise.

Too often, acquiring institutions expect to rely on internal resources to conduct preliminary investigations and finalize negotiations. But negotiations can stall or fail and unnecessary costs may be incurred without the well-defined assistance of experienced professionals.





“Too often, acquiring institutions expect to rely on internal resources to conduct preliminary investigations and finalize negotiations. But negotiations can stall or fail and unnecessary costs may be incurred without the well-defined assistance of experienced professionals.”

5. UNDERSTAND THE ACCOUNTING APPLICATIONS AND PRINCIPLES

Special acquisition accounting rules apply to business combinations accomplished through mergers and acquisitions. These rules and their application are unique. They often require revisions to existing accounting systems, controls, and processes, as well as in-depth training of accounting staff. Since all assets acquired and liabilities assumed are recognized at fair value, the new basis of accounting and treatment of the fair value marks are unique to these transactions.

It's extremely difficult to catch up with accounting requirements after the consolidation process is complete. Therefore, it's imperative to understand these implications — as well as any system and control requirements — well before a transaction is completed.

6. PREPARE AND REVIEW PRO FORMA PROJECTIONS BEFORE COMPLETING THE TRANSACTION

Financial expectations must be measured prior to the completion

of the transaction. Pro forma financial statements should be prepared and analyzed to affirm that the consolidated financial results — including the interplay of the accounting treatment from an acquired institution — are consistent with goals and expectations. Expected revenue enhancements and cost savings should be included in the pro forma financial statements to introduce and measure the financial impacts of operating decisions following a transaction. Evaluating pro forma financial statements against existing operating plans and financial performance expectations will also help validate the decision to proceed with the planned transaction.

7. DEVELOP SYSTEM AND OPERATIONAL INTEGRATION PLANS

Following a merger, systems, policies, and procedures must be integrated. So that the transaction occurs smoothly and on time, integration plans should be designed and developed before the merger transaction is completed. Bringing together a team of internal (and possibly external) resources from both organiza-

tions and setting expectations, timelines, and reporting requirements will help make the process more seamless.

This summary is a framework of the key considerations for an effective merger or acquisition transaction, but each scenario will involve its own additional, unique challenges. Seek the advice of an expert or a team of professionals who have been involved in acquisition transactions for help navigating these issues and facilitating a more successful outcome. ■

John Hancock has practiced public accounting since 1980, and serves as the Moss Adams national practice leader for financial institutions. He works with regulators from all agencies and exclusively serves financial institutions, including credit unions. You can reach him at (503) 323-7386 or john.hancock@mossadams.com.

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NATIONAL MARKET SHARE RANKING OF AUDIT 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 AS OF DEC. 31, 2013
1	CliftonLarsonAllen, LLP	246	50	196	\$171,921,860,407
2	Orth, Chakler, Murmane & Co.	141	19	122	\$92,983,571,360
3	Nearman, Maynard, Vallez, CPAs	119	31	88	\$50,904,358,082
4	McGladrey LLP	87	23	64	\$56,207,507,948
5	Moss Adams	71	6	65	\$75,726,566,930
6	Turner, Warren, Hwang & Conrad	67	14	53	\$35,951,853,444
7	Cindrich, Mahalak & Co.	62	28	34	\$11,248,420,904
8	Doeren, Mayhew & Co.	51	9	42	\$28,665,240,267
9	Financial Standards Group	46	39	7	\$3,935,871,704
10	Petersen & Associates	45	26	19	\$5,535,827,940
11	Richards & Associates	38	21	17	\$7,360,208,264
12	BKD, LLP	31	2	29	\$38,920,778,373
13	Hutto & Carver	31	11	20	\$18,301,012,259
14	Lillie & Company	31	15	16	\$4,413,265,566
15	Crowe Horwath	29	0	29	\$39,579,280,866
16	GBQ Partners LLC	29	10	19	\$5,339,376,535
17	Reinsel, Kuntz, Leshner LLP	29	9	20	\$9,863,793,018
18	Wipfli LLP	29	11	18	\$9,687,907,103
19	Anderson & Company, PC	27	11	16	\$3,370,041,875
20	Wojeski & Co. CPAs, P.C.	26	16	10	\$2,631,296,954
21	J. Tenbrink & Associates	20	12	8	\$2,771,190,672
22	Hiram H. Hollifield	19	15	4	\$1,464,168,807
23	Padden, Guerrini & Associates	19	6	13	\$2,748,218,509
24	Plante & Moran, PLLC	18	3	15	\$17,183,314,092
25	Firley, Moran, Freer, & Eassa	16	4	12	\$5,316,993,383
26	Selden Fox, Ltd.	16	6	10	\$2,624,441,101
27	Wolf & Co	16	0	16	\$12,697,188,996
28	CUPacific Audit Services	15	10	5	\$1,568,744,922
29	Rowles & Company, LLP	15	4	11	\$2,891,307,699
30	Schmidt & Associates	15	13	2	\$1,022,543,953
31	Deleon & Stang	13	5	8	\$2,438,609,244
32	Ewart & Associates	13	9	4	\$1,476,933,180
33	Stephen Lang & Associates	12	2	10	\$2,548,298,374
34	Hawkins Ash CPAs	11	5	6	\$1,835,298,838
35	Holben Hay Lake Balzer LLC	11	2	9	\$3,503,692,694
36	Whittlesey & Hadley, P.C.	11	7	4	\$2,751,271,615
37	Gardiner Thomsen	10	8	2	\$984,555,716
38	Postlethwaite & Netterville	10	2	8	\$2,926,628,500
39	Bolinger, Segars, Gilbert & Moss	9	5	4	\$1,153,414,388
40	Sciarabba Walker & Co, LLP	9	5	4	\$1,195,944,435
	League Services	62	48	14	\$5,490,041,384
	Other	816	491	325	\$41,253,965,260
	Auditors with < 9 CU Clients*	173	65	108	\$235,102,098,141
	Totals for All CUs Over \$40M	2,564	1,078	1,486	\$1,025,496,903,702

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

*Auditor has fewer than nine clients over \$40M in assets.

NATIONAL MARKET SHARE RANKING AND CHANGE OF AUDIT FIRMS FOR ALL CREDIT UNIONS OVER \$40M IN ASSETS

RK	CPA FIRM	TOTAL CUS OVER \$40M SERVED AS OF DEC. 31, 2013	TOTAL CUS OVER \$40M SERVED AS OF MAR. 31, 2013	CHANGE IN MARKET SHARE
1	CliftonLarsonAllen, LLP	246	230	16
2	Orth, Chakler, Murnane & Co.	141	148	-7
3	Nearman, Maynard, Vallez, CPAs	119	116	3
4	McGladrey LLP	87	110	-23
5	Moss Adams	71	64	7
6	Turner, Warren, Hwang & Conrad	67	74	-7
7	Cindrich, Mahalak & Co.	62	64	-2
8	Doeren, Mayhew & Co.	51	52	-1
9	Financial Standards Group	46	44	2
10	Petersen & Associates	45	45	0
11	Richards & Associates	38	37	1
12	BKD, LLP	31	31	0
13	Hutto & Carver	31	32	-1
14	Lillie & Company	31	32	-1
15	Crowe Horwath	29	31	-2
16	GBQ Partners LLC	29	28	1
17	Reinsel, Kuntz, Leshner LLP	29	31	-2
18	Wipfli LLP	29	42	-13
19	Anderson & Company, PC	27	29	-2
20	Wojeski & Co. CPAs, P.C.	26	N/A	N/A
21	J. Tenbrink & Associates	20	21	-1
22	Hiram H. Hollifield	19	15	4
23	Padden, Guerrini & Associates	19	20	-1
24	Plante & Moran, PLLC	18	17	1
25	Firley, Moran, Freer, & Eassa	16	14	2
26	Selden Fox, Ltd.	16	18	-2
27	Wolf & Co	16	17	-1
28	CUPacific Audit Services	15	17	-2
29	Rowles & Company, LLP	15	9	6
30	Schmidt & Associates	15	15	0
31	Deleon & Stang	13	15	-2
32	Ewart & Associates	13	N/A	N/A
33	Stephen Lang & Associates	12	12	0
34	Hawkins Ash CPAs	11	N/A	N/A
35	Holben Hay Lake Balzer LLC	11	N/A	N/A
36	Whittlesey & Hadley, P.C.	11	10	1
37	Gardiner Thomsen	10	N/A	N/A
38	Postlethwaite & Netterville	10	5	5
39	Bolinger, Segars, Gilbert & Moss	9	N/A	N/A
40	Sciarabba Walker & Co, LLP	9	10	-1
	League Services	62	65	-3
	Other	816	931	-115
	Auditors with < 9 CU Clients*	173	137	36
	Totals for All CUs Over \$40M	2,564	2,593	

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

*Auditor has fewer than nine clients over \$40M in assets.

DATA PROCESSING EXPERIENCE OF CREDIT UNION AUDIT FIRMS

FOR ALL CREDIT UNION CLIENTS OVER \$40M IN ASSETS

AUDITOR	TOTAL CUS OVER \$40M SERVED	DATA PROCESSORS
CliftonLarsonAllen, LLP	246	Symitar – Episys (58), D+H (Ultradata) (28), Fiserv – XP2 (20), Fiserv DataSafe (15), Fiserv – Spectrum (14), Fiserv – DNA (12), Fiserv – Portico (12), FIS – Miser (7), Fiserv – CUnify (5), Fiserv – CUSA (4), Others ≤ 3
Orth, Chakler, Murnane & Co.	141	Symitar – Episys (51), Fiserv – Spectrum (15), D+H (Ultradata) (14), Fiserv – XP2 (12), Fiserv DataSafe (10), Fiserv – DNA (10), Fiserv – Portico (7), Others ≤ 3
Nearman, Maynard, Vallez, CPAs	119	Symitar – Episys (31), Fiserv – XP2 (15), Fiserv – Portico (11), Fiserv – Spectrum (11), D+H (Ultradata) (10), Fiserv DataSafe (10), Fiserv – DNA (7), Share One, Inc. (4), Others ≤ 3
McGladrey LLP	87	Symitar – Episys (24), D+H (Ultradata) (10), Fiserv DataSafe (9), Fiserv – Spectrum (8), Fiserv – Portico (7), Fiserv – XP2 (7), Fiserv – CUnify (4), Others ≤ 3
Moss Adams	71	Symitar – Episys (21), Fiserv – DNA (10), Fiserv DataSafe (9), Fiserv – XP2 (8), D+H (Ultradata) (7), Fiserv – Spectrum (7), Others ≤ 3
Turner, Warren, Hwang & Conrad	67	Symitar – Episys (19), Fiserv – XP2 (13), D+H (Ultradata) (8), Fiserv – Spectrum (6), Fiserv DataSafe (5), Others ≤ 3
Cindrich, Mahalak & Co.	62	Fiserv – Galaxy (14), CU*Answers – CU*Base (12), D+H (Ultradata) (7), Symitar – Episys (6), Member Driven Technologies – (Episys) (5), Others ≤ 3
Doeren, Mayhew & Co.	51	Member Driven Technologies – (Episys) (9), Symitar – Episys (9), CU*Answers – CU*Base (6), D+H (Ultradata) (5), Fiserv DataSafe (4), Fiserv – Galaxy (4), Fiserv – XP2 (4), Others ≤ 3
Financial Standards Group	46	CU*Answers – CU*Base (17), Fiserv – Portico (8), Fiserv – Galaxy (5), Others ≤ 3
Petersen & Associates	45	Symitar – Episys (6), Other (6), D+H (Ultradata) (5), Fiserv – Reliance (4), Member Driven Technologies – (Episys) (4), Others ≤ 3
Richards & Associates	38	Symitar – Episys (13), Fiserv – CUSA (8), Fiserv – Portico (4), Others ≤ 3
BKD, LLP	31	Symitar – Episys (8), Fiserv – DNA (5), Fiserv DataSafe (4), Others ≤ 3
Hutto & Carver	31	Symitar – Episys (10), Fiserv – Spectrum (5), Fiserv – Portico (4), Others ≤ 3
Lillie & Company	31	Symitar – Episys (9), Others ≤ 3
Crowe Horwath	29	Symitar – Episys (17), Fiserv – Spectrum (4), Others ≤ 3
GBQ Partners LLC	29	CU*Answers – CU*Base (5), Others ≤ 3
Reinsel, Kuntz, Leshler LLP	29	Fiserv – Advantage (5), Fiserv DataSafe (5), Symitar – Episys (5), Others ≤ 3
Wipfli LLP	29	Datamatic Processing (4), Symitar – Episys (4), Others ≤ 3
Anderson & Company, PC	27	COCC (7), Others ≤ 3
Wojeski & Co. CPAs, P.C.	26	FLEX (6), Fiserv – Portico (4), Others ≤ 3



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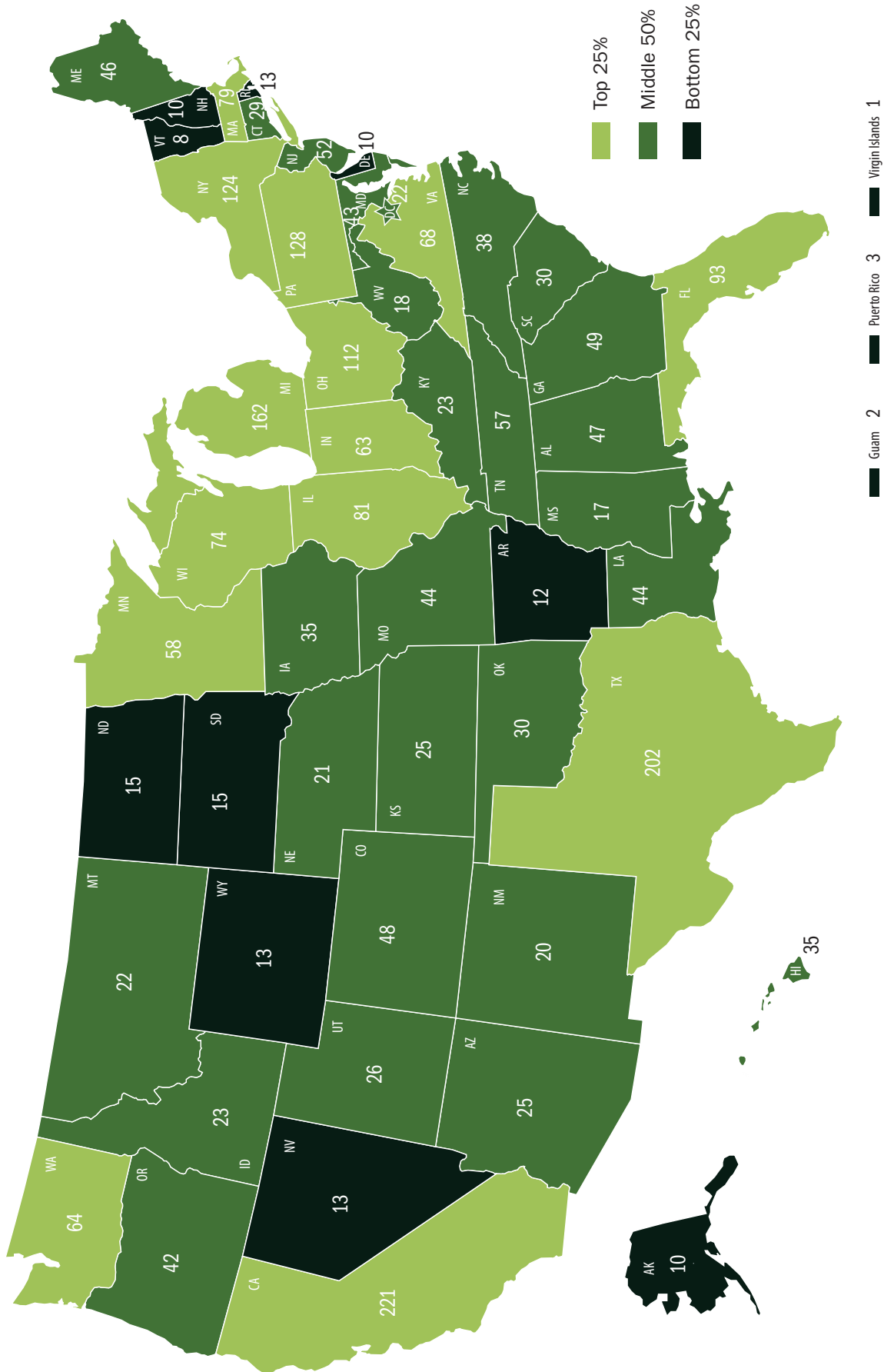
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STATE DISTRIBUTION OF CREDIT UNIONS OVER \$40M | DATA AS OF DECEMBER 31, 2013



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

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MARKET SHARE RANKING OF AUDIT FIRMS BY STATE

SERVING CREDIT UNIONS OVER \$40M IN ASSETS AS OF DECEMBER 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
Alabama	47	21	Hutto & Carver	9	Pearce, Beville, Leesburg, Moore, P.C.	5	Nearman, Maynard, Vallez, CPAs	2
Arizona	25	24	CliftonLarsonAllen, LLP	7	Orth, Chakler, Murnane & Co.	6	Nearman, Maynard, Vallez, CPAs	5
California	221	191	Turner, Warren, Hwang & Conrad	61	Richards & Associates	35	McGladrey LLP	34
Colorado	48	34	Petersen & Associates	12	Holben Hay Lake Balzer LLC	10	Orth, Chakler, Murnane & Co.	6
Connecticut	29	25	Whittlesey & Hadley, P.C.	10	Orth, Chakler, Murnane & Co.	7	Nearman, Maynard, Vallez, CPAs	5
District of Columbia	22	22	CliftonLarsonAllen, LLP	10	Rowles & Company, LLP	4	Deleon & Stang	3
Florida	93	90	Orth, Chakler, Murnane & Co.	24	Nearman, Maynard, Vallez, CPAs	21	Hutto & Carver	18
Georgia	49	31	Nearman, Maynard, Vallez, CPAs	20	Mauldin & Jenkins	3	2 Firms Tied	2
Hawaii	35	20	CUPacific Audit Services	15	Kwock & Company CPAs	3	N/A	
Iowa	35	30	Petersen & Associates	11	Gardiner Thomsen	10	2 Firms Tied	3
Illinois	81	54	Selden Fox, Ltd.	14	CliftonLarsonAllen, LLP	11	McGladrey LLP	7
Indiana	63	28	BKD, LLP	18	CliftonLarsonAllen, LLP	5	N/A	
Kansas	25	18	J. Tenbrink & Associates	15	N/A		N/A	
Kentucky	23	20	Financial Standards Group	7	Schmidt & Associates	3	3 Firms Tied	2
Louisiana	44	23	Postlethwaite & Netterville	10	Carr, Riggs & Ingram, LLC	5	2 Firms Tied	2
Massachusetts	79	54	Anderson & Company, PC	19	Wolf & Co	13	CliftonLarsonAllen, LLP	12
Maryland	43	39	CliftonLarsonAllen, LLP	17	Rowles & Company, LLP	9	Orth, Chakler, Murnane & Co.	7
Michigan	162	139	Cindrich, Mahalak & Co.	52	Doeren, Mayhew & Co.	32	Financial Standards Group	29
Minnesota	58	46	CliftonLarsonAllen, LLP	40	McGladrey LLP	5	N/A	
Missouri	44	23	Stephen Lang & Associates	10	J. Tenbrink & Associates	5	McGladrey LLP	3
Mississippi	17	12	Financial Standards Group	6	Orth, Chakler, Murnane & Co.	2	Hutto & Carver	2
North Carolina	38	27	Orth, Chakler, Murnane & Co.	9	Nearman, Maynard, Vallez, CPAs	8	2 Firms Tied	4
Nebraska	21	18	Petersen & Associates	15	N/A		N/A	
New Jersey	52	22	CliftonLarsonAllen, LLP	8	Reinsel, Kuntz, Leshler LLP	6	2 Firms Tied	2
New Mexico	20	14	Nearman, Maynard, Vallez, CPAs	5	Moss Adams	3	Bolinger, Segars, Gilbert & Moss	3
Nevada	13	10	CliftonLarsonAllen, LLP	3	Orth, Chakler, Murnane & Co.	3	Turner, Warren, Hwang & Conrad	2
New York	124	82	Wojewski & Co. CPAs, PC.	24	Firley, Moran, Freer, & Eassa	15	CliftonLarsonAllen, LLP	9
Ohio	112	92	GBQ Partners LLC	28	Lillie & Company	28	Schmidt & Associates	10
Oklahoma	30	18	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	128	78	Reinsel, Kuntz, Leshler LLP	22	Padden, Guerrini & Associates	18	CliftonLarsonAllen, LLP	11
South Carolina	30	25	Orth, Chakler, Murnane & Co.	12	Cantey, Tiller, Pierce and Associates	8	Nearman, Maynard, Vallez, CPAs	4
Tennessee	57	34	Hiram H. Hollifield	19	Nearman, Maynard, Vallez, CPAs	4	G David Edwards, CPA/Reynolds Bone & Griesbeck PLC	3
Texas	202	118	League Services	24	CliftonLarsonAllen, LLP	23	McGladrey LLP	17
Utah	26	16	League Services	5	Moss Adams	3	Deloitte & Touche	3
Virginia	68	43	CliftonLarsonAllen, LLP	14	Orth, Chakler, Murnane & Co.	10	Nearman, Maynard, Vallez, CPAs	9
Washington	64	38	Moss Adams	22	CliftonLarsonAllen, LLP	5	McGladrey LLP	4
Wisconsin	74	58	Wipfli LLP	22	CliftonLarsonAllen, LLP	18	Hawkins Ash CPAs	11
West Virginia	18	12	League Services	7	Lillie & Company	3	N/A	

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

CREDIT UNION SERVICES

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ALABAMA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	133	127	124	120
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	\$3,555,396,613	19.4%	1	0.8%
Pearce, Bevell, Leesburg, Moore, P.C.	\$2,901,566,284	15.8%	5	4.2%
Hutto & Carver	\$2,595,778,499	14.2%	9	7.5%
Mauldin & Jenkins	\$1,297,339,546	7.1%	1	0.8%
Nearman, Maynard, Vallez, CPAs	\$1,243,687,708	6.8%	3	2.5%
Orth, Chakler, Murnane & Co.	\$398,487,346	2.2%	1	0.8%
League Services	\$381,724,335	2.1%	9	7.5%
G David Edwards, CPA	\$367,840,212	2.0%	4	3.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Redstone	\$3,555,396,613	Joseph Newberry	Kathy Cook	Moss Adams
APCO Employees	\$2,417,665,716	Merrill Mann	Blane Mink	Pearce, Bevell, Leesburg, Moore, P.C.
America's First	\$1,297,339,546	Bill Conner	Teresa Owens	Mauldin & Jenkins
Army Aviation Center	\$1,115,750,004	Jim Mitchell	Bill Williams	Nearman, Maynard, Vallez, CPAs
MAX	\$1,034,932,162	Greg McClellan	Tim Marquardt	Hutto & Carver
Listerhill	\$628,535,503	Brad Green	Clay Morgan	Other
Alabama	\$620,041,502	Steve Swofford	Eleanor Brown	Other
Alabama One	\$608,101,001	Doug Key	Whitney Oswalt	Hutto & Carver
Alabama Telco	\$595,260,896	Linda Cencula	Laurie Shook	
Family Security	\$510,905,389	Shane Nobbly	Debra McCaghren	
Legacy Community	\$398,487,346	Joe McGee	Paula Miller	Orth, Chakler, Murnane & Co.
Family Savings	\$318,015,046	Monte Hill	Debbie Huff	G David Edwards, CPA
TVA Community	\$287,734,928	Kimball Burkett	Rhonda Steen	
AOD	\$258,682,804	Angela Kemp		Other
Five Star	\$253,484,056	Robert Steensma	Tyler Beck	Hutto & Carver
Guardian	\$252,460,153	Heath Harrell		Pearce, Bevell, Leesburg, Moore, P.C.
Alabama Teachers	\$245,660,496	Ron Summerall	Jeff Napper	
WinSouth	\$231,233,157	David Eubanks	Kelly Whisenant	Other
Coosa Pines	\$220,149,556	Jeremy Malone	Cheryl Holmes	
Alabama State Employees	\$215,812,017	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	\$5,412,975,938	69.7%	1	9.1%
KPMG	\$1,504,196,339	19.4%	4	36.4%
Moss Adams	\$619,177,914	8.0%	3	27.3%
CliftonLarsonAllen, LLP	\$124,693,252	1.6%	1	9.1%
League Services	\$2,161,992	0.0%	1	9.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Alaska USA	\$5,412,975,938	William Eckhardt	Norm West	Crowe Horwath
Credit Union 1	\$884,641,301	Thomas Newins	Tom Mason	KPMG
Denali Alaskan	\$530,576,669	Robert Teachworth	Eric Bingham	KPMG
Matanuska Valley	\$395,080,321	Al Strawn	Chad Bostick	Moss Adams
Spirit of Alaska	\$133,934,026	Michael Lombardino	Steve Carlson	Moss Adams
True North	\$124,693,252	Lauren MacVay	Jeff Vogt	CliftonLarsonAllen, LLP
MAC	\$90,163,567	Raelynn Radway		Moss Adams
Northern Skies	\$75,136,589	Kyler Howlett	Jeremy Payne	KPMG
Tongass	\$66,157,376	Susan Fisher	Mark Stahl	Other
ALPS	\$41,751,389	John O'Brien		Other
Alaska Dist Engineers	\$13,841,780	Julie Ebben	William Keller	KPMG
City Of Fairbanks	\$2,161,992	Vicki Mowrey		League Services

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

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
Doeren, Mayhew & Co.	\$3,221,716,494	24.1%	1	2.2%
CliftonLarsonAllen, LLP	\$3,104,772,788	23.2%	13	28.9%
Orth, Chakler, Murnane & Co.	\$2,976,050,965	22.3%	8	17.8%
Turner, Warren, Hwang & Conrad	\$1,996,528,787	14.9%	2	4.4%
Nearman, Maynard, Vallez, CPAs	\$1,492,954,423	11.2%	5	11.1%
Moss Adams	\$177,603,081	1.3%	1	2.2%
McGladrey LLP	\$134,177,965	1.0%	1	2.2%
Henry & Horne, LLP	\$101,314,161	0.8%	1	2.2%
Bolinger, Segars, Gilbert & Moss	\$28,091,054	0.2%	1	2.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Desert Schools	\$3,221,716,494	Susan Frank	Mark Wiete	Doeren, Mayhew & Co.
Arizona State	\$1,607,807,599	David Doss	Kim Reedy	CliftonLarsonAllen, LLP
Vantage West	\$1,267,683,239	Robert Ramirez	Scott Odom	Orth, Chakler, Murnane & Co.
Arizona	\$1,243,346,680	Ron Westad	Randy Baldwin	Turner, Warren, Hwang & Conrad
TruWest	\$826,260,837	Daniel Desmond	Alan Althouse	Orth, Chakler, Murnane & Co.
Hughes	\$753,182,107	Robert Swick	Keith Damek	Turner, Warren, Hwang & Conrad
Credit Union West	\$512,204,102	Bob MacGregor	Clay Bittinger	Nearman, Maynard, Vallez, CPAs
Arizona Central	\$403,446,974	Todd Pearson	John Wright	Orth, Chakler, Murnane & Co.
First	\$402,532,098	Jay Curtis	Doug Alldredge	CliftonLarsonAllen, LLP
Pima	\$401,581,047	Nathanael Tarwasokono	Eric Renaud	Nearman, Maynard, Vallez, CPAs
Tucson	\$349,280,766	Susan Stansberry	Marsha Jacquay	CliftonLarsonAllen, LLP
SunWest	\$270,079,246	Walter Synowiecki	Lori Smith	Nearman, Maynard, Vallez, CPAs
AEA	\$233,872,033	Brian Mendivil		Orth, Chakler, Murnane & Co.
Aero	\$205,161,503	Preston Sanders	Brian Kleppinger	CliftonLarsonAllen, LLP
Deer Valley	\$204,003,585	Rob Scott	Frances Burazin	Nearman, Maynard, Vallez, CPAs
American Southwest	\$177,603,081	Brian Barkdull	Lauren Padgett	Moss Adams
Altier	\$173,181,194	Harry Mateer	David Skilton	CliftonLarsonAllen, LLP
Canyon State	\$137,194,366	Steve Dunham		Orth, Chakler, Murnane & Co.
Tucson Old Pueblo	\$134,177,965	Vern Babilon	Russ Hanson	McGladrey LLP
Landings	\$132,287,130	Margaret Hunnicutt	Steve Gessel	CliftonLarsonAllen, LLP

ARKANSAS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	63	62	62	61
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	11	11	12	12

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$1,068,168,571	41.5%	2	3.3%
Nearman, Maynard, Vallez, CPAs	\$455,473,910	17.7%	3	4.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Arkansas	\$957,446,462	Larry Biernacki	Terry Borreson	CliftonLarsonAllen, LLP
Telcoe	\$311,739,370	Sarah Mosley	Elaine Hunthrop	Nearman, Maynard, Vallez, CPAs
Arkansas Best	\$110,722,109	Norma Meares	Ron Lee	CliftonLarsonAllen, LLP
Mil-Way	\$104,386,901	Allen Brown		Other
Northeast Arkansas	\$98,484,026	Steve Purtee		Nearman, Maynard, Vallez, CPAs
Fairfield	\$82,831,006	Alan McFalls		Other
Timberline	\$78,773,249	Matthew Jacobs	Ed Gilbert	Other
Arkansas Superior	\$66,447,073	Dwayne Ashcraft		Other
Pine Bluff Cotton Belt	\$65,075,331	Greg James		Other
Diamond Lakes	\$61,908,614	Dee Edie		Other
UARK	\$45,250,514	Gina Williams		Nearman, Maynard, Vallez, CPAs
Alcoa Community	\$40,002,327	Stephen Brown		Other
Arkansas Employees	\$39,325,319	Donna Gates	Susan Cory	Other
River Valley Community	\$37,782,395	Tammy Passafume		Other
Truservice Community	\$37,384,823	Linda Jeffery		Other
Pine	\$35,282,620	Debbie Gatlin		Other

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Subiaco	\$27,831,100	Kathy Schluterman		Other
Dillard's	\$27,311,688	Tammy Brooks		Other
Hurricane Creek	\$26,662,553	Donald Cypert		Other
United Arkansas	\$26,393,490	Joe Weinsinger	Kara Ketzscher	Other

CALIFORNIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	452	431	418	381
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	239	229	235	221

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Turner, Warren, Hwang & Conrad	\$32,510,637,819	23.0%	69	18.1%
McGladrey LLP	\$30,073,331,723	21.2%	37	9.7%
Moss Adams	\$23,112,620,442	16.3%	19	5.0%
Crowe Horwath	\$15,307,301,660	10.8%	8	2.1%
Orth, Chakler, Murnane & Co.	\$12,188,012,526	8.6%	10	2.6%
CliftonLarsonAllen, LLP	\$7,063,145,102	5.0%	14	3.7%
Richards & Associates	\$7,029,444,511	5.0%	61	16.0%
Grant Thornton	\$678,886,820	0.5%	1	0.3%
Nearman, Maynard, Vallez, CPAs	\$590,921,356	0.4%	2	0.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SchoolsFirst	\$9,873,368,175	Rudy Hanley	Francisco Nebot	Moss Adams
The Golden 1	\$8,198,004,584	Donna Bland	Tamara Ferrin	Other
Star One	\$6,601,240,752	Rick Heldebrant	Brian Ross	Turner, Warren, Hwang & Conrad
First Tech	\$6,533,403,152	Greg Mitchell	Hank Sigmon	Orth, Chakler, Murnane & Co.
San Diego County	\$6,348,541,554	Teresa Halleck	Ashlee Micale	McGladrey LLP
Patelco	\$4,012,356,197	Erin Mendez	Scott Waite	McGladrey LLP
Logix	\$3,703,062,025	David Styler	Ana Fonseca	McGladrey LLP
Kinecta	\$3,192,380,102	Keith Sultemeier	Greg Talbott	Crowe Horwath
Wescom	\$2,487,870,957	Darren Williams	Tom Ewing	Crowe Horwath
Mission	\$2,449,729,632	Debra Schwartz	Ron Araujo	Moss Adams
Chevron	\$2,352,852,646	James Mooney	Janet Lee	Crowe Horwath
Redwood	\$2,278,434,392	Brett Martinez	Wade Painter	CliftonLarsonAllen, LLP
Travis	\$2,144,538,561	Patsy Van Ouwerkerk	Navneet Khanna	Turner, Warren, Hwang & Conrad
Educational Employees	\$2,100,151,954	Elizabeth Dooley	Beverly Ryan	Moss Adams
SAFE	\$2,013,227,453	Henry Wirz	Chris Harris	Crowe Horwath
Provident	\$1,901,980,386	Wayne Bunker	Jennifer Lee	Turner, Warren, Hwang & Conrad
Western	\$1,888,820,860	John Bommarito	Dane Morrison	Crowe Horwath
California Coast	\$1,775,766,404	Marla Shepard	Todd Lane	Turner, Warren, Hwang & Conrad
Technology	\$1,762,161,707	Barbara Kamm	Todd Harris	Crowe Horwath
Stanford	\$1,585,899,566	Joan Opp	Trent McIlhoney	CliftonLarsonAllen, LLP

COLORADO

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	107	101	97	92
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	46	45	45	48

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Orth, Chakler, Murnane & Co.	\$10,292,168,618	57.3%	6	6.5%
Holben Hay Lake Balzer LLC	\$3,038,111,629	16.9%	10	10.9%
CliftonLarsonAllen, LLP	\$1,318,578,215	7.3%	4	4.3%
Petersen & Associates	\$1,128,290,514	6.3%	24	26.1%
McGladrey LLP	\$108,172,731	0.6%	1	1.1%
Rosemary Beckwith & Associates	\$78,866,137	0.4%	1	1.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Ent	\$3,911,926,439	Charles Emmer	Mary Jane Coon	Orth, Chakler, Murnane & Co.
Bellco	\$2,465,882,983	Douglas Ferraro	Dan Kampen	Orth, Chakler, Murnane & Co.
Elevations	\$1,365,335,779	Gerry Agnes	Michael Calcote	Orth, Chakler, Murnane & Co.
Public Service Employees	\$1,325,410,486	David Maus	Colleen Knoll	Holben Hay Lake Balzer LLC
Westerra	\$1,267,191,513	Alan Peppers	Betsy Guerrero	Orth, Chakler, Murnane & Co.
Credit Union of Colorado	\$1,129,201,222	Terry Leis	Jim Smart	Orth, Chakler, Murnane & Co.
Credit Union of Denver	\$572,707,544	Keith Cowling	Scott Collins	Other

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Air Academy	\$470,009,634	Glenn Strebe	Brad Barnes	CliftonLarsonAllen, LLP
Premier Members	\$455,909,014	Carlos Pacheco	Carrie Langgard	Holben Hay Lake Balzer LLC
Boulder Valley	\$315,259,319	Rick Allen	Claire Lindley	CliftonLarsonAllen, LLP
Sooper	\$276,342,271	Dan Kester	Steven Davis	CliftonLarsonAllen, LLP
Partner Colorado	\$260,283,948	Sundie Seefried	Sundie Seefried	Holben Hay Lake Balzer LLC
Denver Community	\$256,966,991	Carla Hedrick	Shane Silvernale	CliftonLarsonAllen, LLP
Red Rocks	\$233,574,759	Patrick Ahern	Russ Dalke	Other
Rocky Mountain Law Enforcement	\$170,239,074	Christine Wiley	Melinda Mayotte	Holben Hay Lake Balzer LLC
Coors	\$169,106,203	Tracie Wilcox		Holben Hay Lake Balzer LLC
Fitzsimons	\$165,013,332	Sandy Neves	David Erickson	Holben Hay Lake Balzer LLC
Minnequa Works	\$163,660,277	Jim Barber	Jim Barber	Holben Hay Lake Balzer LLC
Aventa	\$152,630,682	Gregory Mills	Sarah Henderson	Orth, Chakler, Murnane & Co.
Community Financial	\$146,473,620	Greg Hill	Wendi Stodden	Holben Hay Lake Balzer LLC

CONNECTICUT

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	138	134	128	119
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	28	28	28	29

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Orth, Chakler, Murnane & Co.	\$3,031,092,896	33.1%	7	5.9%
Whittlesey & Hadley, P.C.	\$2,707,773,573	29.5%	19	16.0%
Nearman, Maynard, Vallez, CPAs	\$1,211,893,604	13.2%	6	5.0%
CliftonLarsonAllen, LLP	\$675,476,530	7.4%	1	0.8%
League Services	\$72,783,885	0.8%	1	0.8%
Anderson & Company, PC	\$71,017,789	0.8%	4	3.4%
Uhy Advisors	\$53,345,602	0.6%	1	0.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Connecticut State Employees	\$1,682,164,666	Daniel Daigle		Whittlesey & Hadley, P.C.
American Eagle	\$1,359,925,122	William Dokas	John Conant	Orth, Chakler, Murnane & Co.
Charter Oak	\$789,282,176	Brian Orenstein	Bradley Sullivan	Orth, Chakler, Murnane & Co.
Sikorsky Financial	\$675,476,530	Vincent Ciambriello	Jim Harper	CliftonLarsonAllen, LLP
Connex	\$399,256,876	Frank Mancini	Frank Mancini	Nearman, Maynard, Vallez, CPAs
Nutmeg State	\$353,546,857	John Holt	Kathleen McGrath	Nearman, Maynard, Vallez, CPAs
Mutual Security	\$239,439,127	Larry Holderman	Karen Levasseur	Orth, Chakler, Murnane & Co.
Waterbury Connecticut Teachers	\$237,996,413	George MacDonald	Jack Bracken	Whittlesey & Hadley, P.C.
Dutch Point	\$227,206,231	Francis Proto	Charlyn Reese	Orth, Chakler, Murnane & Co.
Scient	\$227,102,524	Bruce Fafard	Robert Nealon	Orth, Chakler, Murnane & Co.
360	\$208,158,675	Robert Aresti	Jeffrey Canniff	Nearman, Maynard, Vallez, CPAs
CorePlus	\$190,328,255	Warren Scholl	Nicholas Fortson	Other
General Electric Employees	\$180,368,873	Christopher Moran	Allen Albelson	Nearman, Maynard, Vallez, CPAs
Seasons	\$137,312,730	Keith Wiemert	Kyle Dahn	Orth, Chakler, Murnane & Co.
Achieve Financial	\$109,544,115	Andrew Klimkoski	Matthew Yussman	Whittlesey & Hadley, P.C.
United Business & Industry	\$84,397,560	Stuart Phillips	Janet Bahre	Whittlesey & Hadley, P.C.
First Bristol	\$83,463,723	Mark Cornacchio	Christopher Taylor	Whittlesey & Hadley, P.C.
Hartford	\$80,918,946	Edward Danek	Janet Bahre	Whittlesey & Hadley, P.C.
Wepawaug-Flagg	\$80,142,718	Michael Hinchey	Michael Hinchey	Other
First New England	\$76,217,919	Michael Palladino	Michael Palladino	Whittlesey & Hadley, P.C.

DELAWARE

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	27	26	26	24
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	\$756,169,916	38.4%	4	16.7%
Rowles & Company, LLP	\$411,336,887	20.9%	6	25.0%
McGladrey LLP	\$395,155,416	20.1%	1	4.2%
Padden, Guerrini & Associates	\$206,595,937	10.5%	1	4.2%
Reinsel, Kuntz, Leshner LLP	\$42,787,088	2.2%	1	4.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Dover	\$395,155,416	David Clendaniel	Belinda Burke	McGladrey LLP

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Del-One	\$322,232,700	Dion Williams	Gary Loraditch	CliftonLarsonAllen, LLP
Sussex County	\$249,558,224	Pamela Fleurette		CliftonLarsonAllen, LLP
Louviers	\$234,315,944	James Everhart	Bill Searles	Rowles & Company, LLP
Dexsta	\$206,595,937	Jerry King	Mary Brien-Duch	Padden, Guerrini & Associates
Delaware State Police	\$120,440,159	Stephen Cimo		CliftonLarsonAllen, LLP
Community Powered	\$113,755,788	Anthony Hinds	Anthony Hinds	Rowles & Company, LLP
Chestnut Run	\$65,662,806	Melba Saxton		Other
American Spirit	\$63,938,833	Maurice Dawkins	Jennifer Harwig	CliftonLarsonAllen, LLP
New Castle County School Employees	\$42,787,088	Terri Keene	Colin MacArthur	Reinsel, Kuntz, Leshar LLP
Delaware First	\$26,001,432	Sharon Schaeffer		Other
New Castle County Delaware Empl.	\$20,302,217	Meredith Jeffries		Rowles & Company, LLP
Delaware Alliance	\$19,984,053	Dawn Sutcliffe		Other
Wilmington Police & Fire	\$16,041,743	Maria Gestwicki	Douglas Rifenburg	Rowles & Company, LLP
Wilmington Postal	\$16,027,522	Susan Winward		Other
UDEL	\$15,854,010	Kathy Faries	Sylvia Brooks	Rowles & Company, LLP
Provident	\$11,067,185	Francine Wilson	Francine Wilson	Rowles & Company, LLP
First State Refinery	\$7,130,143	Dora Conlen		Other
Delaware River & Bay Auth Empl.	\$6,894,801	Joseph Larotonda		Other
Newport Site Employees	\$6,607,116	Vanessa McCall		Other

DISTRICT OF COLUMBIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	52	50	48	47
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	\$3,771,020,952	49.2%	1	2.1%
CliftonLarsonAllen, LLP	\$1,127,228,400	14.7%	16	34.0%
Orth, Chakler, Murnane & Co.	\$952,257,812	12.4%	2	4.3%
Deleon & Stang	\$816,192,170	10.6%	6	12.8%
Rowles & Company, LLP	\$527,693,153	6.9%	5	10.6%
Nearman, Maynard, Vallez, CPAs	\$422,671,103	5.5%	2	4.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Bank-Fund Staff	\$3,771,020,952	Eli Vazquez	Chip Harwood	Grant Thornton
Congressional	\$782,539,413	Charles Mallon	Tony Caccese	Orth, Chakler, Murnane & Co.
IDB-IIC	\$467,764,811	Bruce Cameron	Jaime Posada	Deleon & Stang
Department Of Commerce	\$329,938,193	Evan Clark	Chin-Ping Sun	Nearman, Maynard, Vallez, CPAs
Library Of Congress	\$220,001,404	Marsha King	Karen Moses	CliftonLarsonAllen, LLP
PAHO-WHO	\$201,329,695	Miguel Boluda	Shaun Ghaffouri	Rowles & Company, LLP
Transportation	\$188,731,235	Jeffrey Arvai	Kathy Dalfrey	CliftonLarsonAllen, LLP
Treasury Department	\$169,718,399	Alfred Scipio	Christine Cho	Orth, Chakler, Murnane & Co.
O.A.S. Staff	\$157,889,175	Carlos Calderon	Ada Clark	Deleon & Stang
HEW	\$155,307,676	Kathleen Geary	Jennifer Womack	CliftonLarsonAllen, LLP
Department Of The Interior	\$146,850,041	Mike Merryman	Bill Kennedy	Deleon & Stang
The Partnership	\$145,604,594	Theresa Mann	Jean Mackenzie	Rowles & Company, LLP
Geico	\$110,527,468	Linda Coffie	Sherrie Cox	CliftonLarsonAllen, LLP
DVA	\$106,784,933	Oma George	Terry Pender	Rowles & Company, LLP
Transit Employees	\$92,732,910	Rita Smith		Nearman, Maynard, Vallez, CPAs
Department of Labor	\$67,544,994	Joan Moran		CliftonLarsonAllen, LLP
EP	\$64,514,941	Kirsten Williams		CliftonLarsonAllen, LLP
FRB	\$63,644,440	Pauline Dunbar-Berens		CliftonLarsonAllen, LLP
Census	\$63,170,841	Pamela Hout		Rowles & Company, LLP
HUD	\$50,376,964	Lee Hancock	Reuben Martey	CliftonLarsonAllen, LLP

FLORIDA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	178	174	166	158
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	96	95	96	93

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Hutto & Carver	\$14,254,282,758	30.2%	19	12.0%
Nearman, Maynard, Vallez, CPAs	\$12,598,202,764	26.7%	34	21.5%
Orth, Chakler, Murnane & Co.	\$6,907,219,421	14.6%	26	16.5%

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Doeren, Mayhew & Co.	\$3,846,567,632	8.1%	5	3.2%
CliftonLarsonAllen, LLP	\$2,631,320,403	5.6%	5	3.2%
Ewart & Associates	\$1,646,728,323	3.5%	29	18.4%
Moss Adams	\$1,615,841,378	3.4%	1	0.6%
Crowe Horwath	\$1,172,911,239	2.5%	2	1.3%
Smoak, Davis & Nixon	\$405,181,642	0.9%	4	2.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Suncoast	\$5,505,434,622	Tom Dorety	Julie Renderos	Hutto & Carver
VyStar	\$4,948,103,862	Terry West	John Turpish	Nearman, Maynard, Vallez, CPAs
Space Coast	\$3,108,451,645	Doug Samuels	Tom Baldwin	Hutto & Carver
Grow Financial	\$1,941,324,091	Robert Fisher	Gail Wean	Hutto & Carver
MidFlorida	\$1,936,417,633	Kevin Jones	Steve Moseley	Nearman, Maynard, Vallez, CPAs
Fairwinds	\$1,693,159,832	Larry Tobin	Kathy Chonody	Doeren, Mayhew & Co.
GTE Financial	\$1,615,841,378	Joseph Brancucci	Brad Baker	Moss Adams
Eglin	\$1,557,515,670	Phipps McGee	Annie Corbett	Other
CFE	\$1,422,473,606	Joe Melbourne	Jim Rychlicki	Nearman, Maynard, Vallez, CPAs
Pen Air	\$1,222,567,833	Stewart Ramsey	W. Carroll Scarborough	CliftonLarsonAllen, LLP
Community First Credit Union of Florida	\$1,221,185,563	John Hirabayashi	Sam Inman	CliftonLarsonAllen, LLP
Campus USA	\$1,140,543,588	Larry Scott	Jennifer Hunt	Orth, Chakler, Murmane & Co.
Tyndall	\$1,136,005,082	James Warren	Steven Ravin	Doeren, Mayhew & Co.
Achieva	\$1,005,475,020	Gary Regoli	Dennis Holthaus	Orth, Chakler, Murmane & Co.
South Florida Educational	\$842,714,845	Mike Dibenedetto	David D'Annunzio	Orth, Chakler, Murmane & Co.
IBM Southeast Employees	\$834,128,677	Michael Miller	Lynn Wilderman	Orth, Chakler, Murmane & Co.
Publix Employees	\$734,506,849	Joseph David	Karen Boccaleri	Crowe Horwath
Kennedy Space Center	\$642,489,088	Joe Mirachi	Kevin LeBeau	Hutto & Carver
Dade County	\$564,988,756	George Joseph	Lynn Sexton	Nearman, Maynard, Vallez, CPAs
Florida	\$559,138,708	Mark Starr	Wendy Koford	Hutto & Carver

GEORGIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	159	153	146	138
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	47	51	49	49

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Nearman, Maynard, Vallez, CPAs	\$7,013,474,838	36.9%	25	18.1%
CliftonLarsonAllen, LLP	\$6,277,031,278	33.0%	2	1.4%
Mauldin & Jenkins	\$2,313,955,210	12.2%	3	2.2%
G David Edwards, CPA	\$258,692,849	1.4%	1	0.7%
Orth, Chakler, Murmane & Co.	\$189,166,046	1.0%	1	0.7%
League Services	\$184,441,241	1.0%	7	5.1%
CU Resources, Inc.	\$117,375,292	0.6%	1	0.7%
HLM Accounting & Consulting Services, Inc.	\$52,349,585	0.3%	1	0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Delta Community	\$4,499,997,631	Hank Halter	Jay Gratwick	CliftonLarsonAllen, LLP
Atlanta Postal	\$2,033,308,915	Don DeCinque	Gary Kyle	Mauldin & Jenkins
Robins	\$1,833,217,315	John Rhea	Scott Kletckke	Nearman, Maynard, Vallez, CPAs
Georgia's Own	\$1,777,033,647	David Preter		CliftonLarsonAllen, LLP
Associated	\$1,307,431,260	C. Lin Hodges	Tim Bridges	Nearman, Maynard, Vallez, CPAs
Georgia United	\$957,149,296	Warren Butler	Todd Gustafson	Nearman, Maynard, Vallez, CPAs
LGE Community	\$954,289,556	Chris Leggett	Candice Bracewell	Nearman, Maynard, Vallez, CPAs
The Southern	\$312,389,706	Ray Hull	Jim Phillips	Other
Kinetic	\$268,574,403	Janet Davis	Karen Lomax	Nearman, Maynard, Vallez, CPAs
CDC	\$258,692,849	Elizabeth Mercier	Walter Hobby	G David Edwards, CPA
Peach State	\$244,474,406	Marshall Boutwell	Michael Santoro	Other
Credit Union Of Georgia	\$210,849,028	J. Brant Malone		Mauldin & Jenkins
DOCO	\$201,782,335	Barry Heape	Ellen Collins	Other
Southeastern	\$189,166,046	Michael Gudely		Orth, Chakler, Murmane & Co.
AFLAC	\$184,925,552	Roy McLeod		Nearman, Maynard, Vallez, CPAs
MidSouth Community	\$178,027,075	Claude Garrett	Wade Williamson	Nearman, Maynard, Vallez, CPAs
Powerco	\$172,148,564	Leta Stepp	Leta Stepp	Other
The Coca-Cola Company Family	\$163,133,954	Annlouise Peroutka	Diane Edelstein	Nearman, Maynard, Vallez, CPAs
Coosa Valley	\$160,160,145	Ron Tomlinson	Dawn Harris	Nearman, Maynard, Vallez, CPAs

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Emory Alliance \$132,355,945 Chris Culberson Michelle Zhang Nearman, Maynard, Vallez, CPAs

HAWAII

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	89	85	81	76
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	32	34	35	35

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CUPacific Audit Services	\$2,064,869,748	21.3%	42	55.3%
Kwock & Company CPAs	\$898,253,880	9.3%	4	5.3%
Richards & Associates	\$547,090,951	5.6%	1	1.3%
KPMG	\$49,047,854	0.5%	1	1.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
HawaiiUSA	\$1,350,266,539	Karl Yoneshige	Gregory Chang	Other
Hawaii State	\$1,308,135,677	Andrew Rosen	Edmund Pang	Other
Aloha Pacific	\$748,662,814	Vince Otsuka	Rand Yamasaki	Kwock & Company CPAs
University Of Hawaii	\$547,090,951	Jeanine Morse	Sharon Sakamoto	Richards & Associates
Hickam	\$545,192,230	Gerard Auyong	Delton Ho	Other
Hawaiian Tel	\$507,064,947	Norman Okimoto	Wendy Cheung	Other
HFS	\$448,711,051	Nathan Abe	Jason Hayashi	Other
Hawaii Community	\$385,777,961	Tom Griffiths	Dean Uemura	Other
Kauai Community	\$360,268,616	Melvin Chiba	Tess Shimabukuro	Other
Pearl Harbor	\$337,598,043	Neal Takase	Neal Takase	Other
Maui County	\$243,349,333	Gary Fukuroku	Cathy Nakamura	CUPacific Audit Services
CU Hawaii	\$242,166,867	Kurt Alicuben	Lynn Nuniez	Other
Honolulu	\$238,580,491	Warren Nakamura	Mark Munemitsu	CUPacific Audit Services
Hawaii Central	\$180,827,522	Drake Tanabe	Bruce Rosen	CUPacific Audit Services
Hawaii Law Enforcement	\$151,244,163	Rene Matsuura	Ron Aoki	CUPacific Audit Services
Valley Isle Community	\$106,210,863	Trevor Tokishi	Greg Pick	Other
Kauai Government Employees	\$101,296,769	Corinne King	Conrad Rualizo	CUPacific Audit Services
Garden Island	\$87,749,044	Keith Uyeno		CUPacific Audit Services
Windward Community	\$83,962,094	Fred Perry	Candi Yamamoto	Other
McBryde	\$83,196,288	Jacie Emoto		CUPacific Audit Services

IDAHO

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	59	59	55	45
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	21	22	22	22

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$605,577,021	11.2%	1	2.2%
Eide Bailly	\$365,189,986	6.8%	1	2.2%
Sanders & Associates	\$163,446,923	3.0%	1	2.2%
League Services	\$126,095,111	2.3%	3	6.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Idaho Central	\$1,511,535,391	Kent Oram	Brian Berrett	Other
Potlatch No 1	\$605,577,021	Chris Loeth	Brad Bailey	Moss Adams
Westmark	\$540,557,207	Rich Leonardson	Robert Anderson	Other
Capital Educators	\$365,189,986	Todd Erickson	Richard Arnold	Eide Bailly
Pioneer	\$288,836,752	Curt Perry	Mikell Hite	Other
East Idaho	\$257,908,380	Brad Bauges		Other
TruGrocer	\$224,291,929	Phyllis Thomason Adkins		Other
Beehive	\$178,147,344	Shane Berger	Tim Kershaw	Other
ICON	\$163,446,923	Connie Miller	Michelle Wall	Sanders & Associates
Idaho State University	\$139,365,767	Robert Taylor	Cory Omanson	Other
Connections	\$127,290,591	Brian Osberg		Other
Advantage Plus	\$106,058,523	Brent Neibaur	Kurt Payne	Other
Les Bois	\$87,723,143	Kenneth Clifford	Paul Bowman	Other
Cottonwood Community	\$78,431,123	Gregory Sonnen		Other
Latah	\$68,422,656	Lowell Stevens		Other
Scenic Falls	\$62,044,722	Wayne Morgan	Brigham Bush	League Services
Kamiah Community	\$55,816,125	Scott Garrett	Anthony Popp	Other

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Idadiv	\$55,163,271	Wendy Edwards	Nick Fugal	Other
Pocatello Railroad	\$54,935,421	Richard Ely		League Services
Boise US Employees	\$50,260,285	Steve Titus		Other

ILLINOIS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	401	386	367	334
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	78	79	80	81

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$11,462,329,237	30.8%	17	5.1%
Plante & Moran, PLLC	\$8,151,987,438	21.9%	1	0.3%
McGladrey LLP	\$4,532,660,353	12.2%	7	2.1%
Selden Fox, Ltd.	\$2,184,456,267	5.9%	26	7.8%
Crowe Horwath	\$1,233,173,753	3.3%	3	0.9%
BKD, LLP	\$1,230,267,336	3.3%	3	0.9%
Wipfli LLP	\$1,158,478,098	3.1%	4	1.2%
Doeren, Mayhew & Co.	\$808,655,530	2.2%	2	0.6%
Nearman, Maynard, Vallez, CPAs	\$571,004,092	1.5%	1	0.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Alliant	\$8,151,987,438	David Mooney	Harry Zhu	Plante & Moran, PLLC
CEFCU	\$4,916,194,313	Mark Spenny	Chuck Walker	CliftonLarsonAllen, LLP
State Farm	\$3,886,312,040	Tom DeWitt	Steve Gorrie	CliftonLarsonAllen, LLP
BCU	\$1,861,645,685	Mike Valentine	Thomas Moore	McGladrey LLP
Scott	\$928,998,457	Frank Padak	Chris Browner	BKD, LLP
IH Mississippi Valley	\$868,665,982	Dennis Hall	Brian Laufenberg	CliftonLarsonAllen, LLP
Motorola Employees	\$860,572,308	John Fiore	Larry Rosin	Crowe Horwath
Credit Union 1	\$745,918,714	Paul Simons	Michael Radliff	McGladrey LLP
Deere Employees	\$647,759,723	William Stangler	Mike Taghon	McGladrey LLP
Abbott Laboratories Employees	\$645,614,748	Joseph Troclair	Jon Berndt	CliftonLarsonAllen, LLP
Great Lakes	\$643,697,782	Vikki Kaiser	Kamil Sakici	McGladrey LLP
Consumers	\$584,043,930	Sean Rathjen	John Pawlowski	Wipfli LLP
Corporate America Family	\$571,004,092	Peter Paulson	Ellen Meehan	Nearman, Maynard, Vallez, CPAs
1st MidAmerica	\$497,459,029	Alan Meyer	Bob Blacklock	Scheffel Boyle
DHCU Community	\$465,533,970	Terry Brahm	Jay England	McGladrey LLP
Selfreliance Ukrainian American	\$430,471,247	Bohdan Watral	Bohdan Watral	Doeren, Mayhew & Co.
Chicago Patrolmen's	\$378,184,283	Scott Arney	Bryan Milligan	Doeren, Mayhew & Co.
GCS	\$315,851,708	Mark Holshouser	Tammy Wofford	CliftonLarsonAllen, LLP
First Northern	\$307,646,932	Edward Berg	Jim Grevenites	Selden Fox, Ltd.
Abri	\$302,440,508	Brian Cedergren	Brian Mann	Wipfli LLP

INDIANA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	198	188	184	175
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	63	62	63	63

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$13,813,130,448	64.6%	19	10.9%
CliftonLarsonAllen, LLP	\$1,482,365,013	6.9%	6	3.4%
Plante & Moran, PLLC	\$464,377,494	2.2%	1	0.6%
Selden Fox, Ltd.	\$319,042,605	1.5%	1	0.6%
Crowe Horwath	\$298,381,588	1.4%	1	0.6%
Shull and Company	\$156,800,642	0.7%	1	0.6%
Cindrich, Mahalak & Co.	\$88,140,421	0.4%	2	1.1%
Financial Standards Group	\$2,931,308	0.0%	1	0.6%
GBQ Partners LLC	\$2,920,483	0.0%	1	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Teachers	\$2,383,229,502	Paul Marsh		BKD, LLP
Indiana Members	\$1,419,532,863	Ron Collier	Todd Habig	BKD, LLP
Centra	\$1,187,443,224	Doug Harris	Brett Vanderkolk	BKD, LLP
Beacon	\$1,053,190,001	Kevin Willour	Dustin Cuttriss	BKD, LLP
Eli Lilly	\$1,033,855,869	Lisa Schlehuber	Joe Hasto	BKD, LLP

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Forum	\$931,387,679	Doug True	Jeff Welch	BKD, LLP
Evansville Teachers	\$920,846,097	Bill Schirmer	Aleta Hutson	BKD, LLP
Purdue	\$793,685,958	Robert Falk	Brian Musser	BKD, LLP
3Rivers	\$763,585,422	Don Cates	Tim Sheppard	BKD, LLP
Indiana University	\$753,893,028	Bryan Price	Chris Hawk	BKD, LLP
Interra	\$667,471,650	Amy Sink	Rex Hochstedler	BKD, LLP
Financial Center	\$496,218,078	Kevin Ryan	Mike Nelson	BKD, LLP
Midwest America	\$481,609,149	Greg Mohr	Mike Day	CliftonLarsonAllen, LLP
Notre Dame	\$464,377,494	Tom Gryp	Matthew Daniels	Plante & Moran, PLLC
Heritage	\$454,342,914	Ruth Jenkins		CliftonLarsonAllen, LLP
Crane	\$417,843,462	Bob Downs	Kevin Sparks	Other
Hoosier Hills	\$389,753,861	George McNichols		BKD, LLP
ProFed	\$358,994,014	Greg Troutner	Travis Penrod	BKD, LLP
CommunityWide	\$326,330,990	Loren Roth	John Parhm	Other
Tech	\$319,042,605	Michael Hussey	Michael Casey	Selden Fox, Ltd.

IOWA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	136	134	126	116
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	\$5,718,827,584	47.0%	3	2.6%
Petersen & Associates	\$1,691,940,138	13.9%	13	11.2%
Gardiner Thomsen	\$1,341,750,586	11.0%	26	22.4%
CliftonLarsonAllen, LLP	\$1,031,966,439	8.5%	4	3.4%
Wipfli LLP	\$571,662,054	4.7%	1	0.9%
Selden Fox, Ltd.	\$346,091,873	2.8%	1	0.9%
Anderson, Larkin & Co. P.C.	\$90,542,443	0.7%	1	0.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Veridian	\$2,433,983,009	Jean Trainor	Monte Berg	McGladrey LLP
University Of Iowa Community	\$2,161,387,175	Jeff Disterhoft	Todd Fanning	McGladrey LLP
Dupaco Community	\$1,123,457,400	Joe Hearn	Danielle Gratton	McGladrey LLP
Collins Community	\$737,998,489	Richard Benhart	Laurie Butler	CliftonLarsonAllen, LLP
DuTrac Community	\$571,662,054	Andrew Hawkinson	Subi Banerjee	Wipfli LLP
Community 1st	\$475,531,627	Philip Van Mersbergen	Jim Holle	Other
Community Choice	\$390,596,519	Roger Reiser	Troy Gould	Gardiner Thomsen
R.I.A.	\$346,091,873	Larry Coverstone	Chuck Sohlberg	Selden Fox, Ltd.
Greater Iowa	\$329,349,816	Scott Zahnle	David Carlson	Petersen & Associates
Ascentra	\$328,170,234	Dale Owen	Linda Andry	Petersen & Associates
Linn Area	\$309,735,142	Jim Hagerman	Bev Long	Petersen & Associates
Citizens Community	\$171,894,023	Sean Hanley	Sean Hanley	Gardiner Thomsen
Members1st Community	\$145,473,792	Warren Mueller		CliftonLarsonAllen, LLP
The Family	\$134,193,636	Sandra Sheffey		Other
Financial Plus	\$115,856,780	Dave Cale	Dan Davis	Petersen & Associates
First	\$112,712,438	Tom Chalmstrom	Justin Salow	CliftonLarsonAllen, LLP
Premier	\$111,692,963	Steve Flamm		Petersen & Associates
Alliant	\$95,373,658	Mike Moroney	Lynn Vogt	Petersen & Associates
Cedar Falls Community	\$92,685,398	Helen Pearce	Don Williams	Petersen & Associates
1st Gateway	\$90,542,443	Pat Drennen		Anderson, Larkin & Co. P.C.

KANSAS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	103	101	100	96
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	\$2,959,852,584	54.7%	48	50.0%
Orth, Chakler, Murnane & Co.	\$923,558,992	17.1%	1	1.0%
CliftonLarsonAllen, LLP	\$535,414,252	9.9%	1	1.0%
Nearman, Maynard, Vallez, CPAs	\$206,941,390	3.8%	1	1.0%

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Meritrust	\$923,558,992	James Nastars	Mahlon Mccaleb	Orth, Chakler, Murrane & Co.
Credit Union Of America	\$535,414,252	Bob Thurman	Paul Meissner	CliftonLarsonAllen, LLP
Golden Plains	\$418,553,715	Erich Schaefer	Ted Underwood	J. Tenbrink & Associates
Mainstreet	\$338,677,352	John Beverlin	David Collins	J. Tenbrink & Associates
Quest	\$271,760,595	Vickie Hurt		J. Tenbrink & Associates
Envista	\$247,277,385	Glen Scott		J. Tenbrink & Associates
Cessna Employees	\$221,821,566	Larry Damm	Greg Peter	J. Tenbrink & Associates
Mid American	\$219,602,523	James D. Holt	Rod Calhoun	J. Tenbrink & Associates
Hutchinson	\$206,941,390	Garth Strand	Dan Springer	Nearman, Maynard, Vallez, CPAs
Educational	\$185,442,915	Greg Winkler		J. Tenbrink & Associates
Frontier Community	\$111,735,658	Bill Hauber	Shelly Arnold	J. Tenbrink & Associates
White Eagle	\$87,206,537	Rick Blue		J. Tenbrink & Associates
Farmway	\$84,148,931	Richard Montgomery	Richard Montgomery	Other
Wichita	\$80,867,358	Jane Hammil		Other
Kansas Teachers Community	\$76,838,934	Mark Kolarik		J. Tenbrink & Associates
Central Star	\$71,838,965	Lee Williams	Mary Wehner	Other
TECU	\$69,691,361	Chuck Bullock	Elesa Parsons	Other
Credit Union of Dodge City	\$67,564,880	Tom Armstrong	Shane Harris	J. Tenbrink & Associates
Emporia State	\$66,628,780	Angie Miller		Other
Kansas State University	\$64,896,541	LaRae Kraemer		J. Tenbrink & Associates

KENTUCKY

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	87	84	84	80
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
BKD, LLP	\$1,612,218,529	22.8%	2	2.5%
Financial Standards Group	\$1,138,612,798	16.1%	46	57.5%
Doeren, Mayhew & Co.	\$1,111,670,849	15.7%	2	2.5%
DMLO CPAs	\$835,729,458	11.8%	1	1.3%
Crowe Horwath	\$795,598,204	11.3%	2	2.5%
GBQ Partners LLC	\$339,255,984	4.8%	1	1.3%
Nearman, Maynard, Vallez, CPAs	\$313,876,992	4.4%	1	1.3%
Schmidt & Associates	\$257,317,261	3.6%	7	8.8%
G David Edwards, CPA	\$121,179,323	1.7%	1	1.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Fort Knox	\$1,119,994,948	Ray Springsteen	Ramona Buchanan	BKD, LLP
Commonwealth	\$943,977,341	Karen Harbin	Louise Bryant-Ritchie	Doeren, Mayhew & Co.
L & N	\$835,729,458	Gary Lord	Chris Brown	DMLO CPAs
Park Community	\$617,782,291	Jim Spradlin	Brad Schone	Crowe Horwath
University Of Kentucky	\$492,223,581	David Kennedy	Aaron Lainhart	BKD, LLP
Members Heritage	\$339,255,984	Pat Ferry	Michael Calton	GBQ Partners LLC
Kentucky Telco	\$313,876,992	Richard Reese	Donna Workman	Nearman, Maynard, Vallez, CPAs
Signet	\$204,021,297	Alan Butler		Financial Standards Group
Members Choice	\$180,367,796	Leslie Vincent		Other
Ashland	\$177,815,913	Larry Lucas	Traci Rothenstine	Crowe Horwath
C-Plant	\$172,482,490	Paul Adams		Financial Standards Group
ClassAct	\$167,693,508	Lynn Huether	Jennifer Henning	Doeren, Mayhew & Co.
Service One	\$121,179,323	Garth Griese	Stephen Carrico	G David Edwards, CPA
Jefferson County	\$112,856,499	Carl Hicks	Lindsay Cottner	Other
Autotruck Financial	\$101,709,737	Huston Reinle	Jon Jones	Schmidt & Associates
The Health & Education	\$71,026,823	Pam Henson		Financial Standards Group
Kentucky Employees	\$61,861,124	John Graham	Diane Luttrell	Schmidt & Associates
Greater Kentucky	\$59,256,944	Michael Fromma	Erlene Carr	Financial Standards Group
Owensboro	\$53,729,902	Stephen Sharp	Doris Berry	Financial Standards Group
Beacon Community	\$49,806,580	Penny Haseker	Marina Banta	Schmidt & Associates

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

LOUISIANA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	225	219	214	206
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	\$2,952,567,685	30.9%	11	5.3%
Carr, Riggs & Ingram, LLC	\$941,636,057	9.9%	7	3.4%
Orth, Chakler, Murnane & Co.	\$448,728,150	4.7%	2	1.0%
James N. Jordan, CPA, LLC	\$273,956,989	2.9%	19	9.2%
Nearman, Maynard, Vallez, CPAs	\$239,462,839	2.5%	1	0.5%
Griffin & Company, LLC	\$191,349,984	2.0%	4	1.9%
Financial Standards Group	\$181,920,856	1.9%	4	1.9%
Robinson, Gardner, Langston & Bryan	\$108,209,379	1.1%	1	0.5%
League Services	\$17,872,700	0.2%	1	0.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Barksdale	\$1,153,707,628	Rod Taylor	John Weaver	Other
Neighbors	\$632,874,328	Kathi Gill	Jody Caraccioli	Postlethwaite & Netterville
Campus	\$509,914,856	John Milazzo	Patrick Ramagos	Postlethwaite & Netterville
La Capitol	\$445,892,251	Michael Hooper		Postlethwaite & Netterville
Jefferson Financial	\$361,599,068	Mark Rosa	Casey Grimes	Carr, Riggs & Ingram, LLC
ASI	\$309,101,070	Mignon Tourne	Hema Banagada	Postlethwaite & Netterville
E	\$285,042,538	Tyler Grodi	Randall Cranfield	Postlethwaite & Netterville
CSE	\$279,627,166	Clark Yelverton	Joyce Davis	Postlethwaite & Netterville
Dow Louisiana	\$239,462,839	Rick Williams	Robert Chieffetz	Nearman, Maynard, Vallez, CPAs
Baton Rouge Telco	\$238,686,160	Darryl Long	David Karisny	Other
Carter	\$229,549,163	James Gibson	Joe Arnold	Orth, Chakler, Murnane & Co.
Pelican State	\$219,178,987	Jeffrey Conrad	Annette Thames	Orth, Chakler, Murnane & Co.
RiverLand	\$183,037,852	Carol Irby	Lori Lassere-Bourg	Carr, Riggs & Ingram, LLC
Louisiana	\$170,193,138	Rhonda Hotard	Jacquelyn Fluence	Postlethwaite & Netterville
Ouachita Valley	\$167,989,127	Katie Pilcher		Financial Standards Group
Lafayette Schools	\$165,566,842	Connie Roy	Amy Simon	Postlethwaite & Netterville
Bossier	\$150,207,227	Jim Perkins	Diane Ward	Other
The New Orleans Firemen's	\$149,431,961	Judy DeLuca	Lisa Hudson	Other
Xplore	\$120,061,622	Michelle Duhe	Mary Boudreaux	Carr, Riggs & Ingram, LLC
Coastland	\$119,933,391	Sharon Steele	George Florane	Carr, Riggs & Ingram, LLC

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
MacPage	\$563,872,185	9.2%	3	4.9%
Albin, Randall, & Bennet	\$175,859,676	2.9%	1	1.6%
League Services	\$132,834,105	2.2%	1	1.6%
Anderson & Company, PC	\$120,626,028	2.0%	1	1.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Maine State	\$346,023,699	Normand Dubreuil	Duncan MacKellar	Other
Atlantic Regional	\$271,369,338	Roger Sirois	Fred Johnson	Other
Infinity	\$266,511,362	Sandra Cloutier	Mike O'Brien	Other
Maine Savings	\$265,583,901	John Reed	David Sayers	Other
Town & Country	\$249,488,075	David Libby	Robert Leger	Other
University	\$233,670,481	Matthew Walsh	Renee Ouellette	MacPage
Evergreen	\$220,480,285	Tucker Cole	Kate Archambault	MacPage
Five County	\$211,221,591	Richard Dupuis	Ken Stockford	Other
York County	\$200,972,033	Jim Nelson		Other
The County	\$190,080,175	Ken Hensler	Jan Beaulieu	Other
Rainbow	\$179,497,824	Phil Moreau	Roger Caux	Other
Cumberland County	\$175,859,676	Scott Harriman		Albin, Randall, & Bennet
Norstate	\$171,912,998	Susan Whitehead	Andrew Blanchette	Other
Ocean Communities	\$150,170,945	Judy Morin	Paul Peterson	Other

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Peopleschoice	\$150,084,986	Luke Labbe	Luke Labbe	Other
cPort	\$149,469,395	Gene Ardito	Harold Caswell	Other
Oxford	\$138,374,184	Matthew Kaubris	Kevin Joler	Other
Midcoast	\$132,834,105	Joe Gervais		League Services
OTIS	\$130,776,107	Roland Poirier	Darice Dubreuil	Other
Bangor	\$127,109,169	Stephen Clark	Basil Closson	Other

MARYLAND

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	111	111	106	98
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	46	48	48	43

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$8,978,665,853	45.2%	26	26.5%
Orth, Chakler, Murnane & Co.	\$3,779,526,992	19.0%	7	7.1%
Nearman, Maynard, Vallez, CPAs	\$2,609,559,081	13.1%	1	1.0%
Rowles & Company, LLP	\$2,291,378,029	11.5%	25	25.5%
Deleon & Stang	\$808,551,370	4.1%	8	8.2%
Fike, Conner and Associates	\$96,025,467	0.5%	1	1.0%
League Services	\$8,375,860	0.0%	1	1.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SECU of Maryland	\$2,687,168,314	Rodney Staatz	Steven Arbaugh	CliftonLarsonAllen, LLP
Tower	\$2,609,559,081	Martin Breland	Allen Bach	Nearman, Maynard, Vallez, CPAs
NASA	\$1,273,826,328	Douglas Allman	Rhonda Bazey	CliftonLarsonAllen, LLP
Municipal Employees Credit Union Of Baltimore	\$1,228,233,605	Bert Hash	Adrian Johnson	CliftonLarsonAllen, LLP
Andrews	\$1,041,120,364	Jim Hayes	Todd Olszowy	CliftonLarsonAllen, LLP
First Financial of Maryland	\$1,009,680,225	Robert Windsor	Eric Church	Orth, Chakler, Murnane & Co.
APG	\$978,336,627	Don Lewis	Carol McBrien	Orth, Chakler, Murnane & Co.
Educational Systems	\$732,295,194	Chris Conway	Girado Smith	Orth, Chakler, Murnane & Co.
Point Breeze	\$721,186,712	Bernard McLaughlin	Tonia Niedzialkowski	Rowles & Company, LLP
National Institutes of Health	\$548,680,153	Tim Duvall	Dan Dutterer	Orth, Chakler, Murnane & Co.
Cedar Point	\$408,344,362	Barbara Horn	Charlie Roach	CliftonLarsonAllen, LLP
APL	\$386,443,038	Jim Deegan	Amanda Johnson	CliftonLarsonAllen, LLP
Lafayette	\$369,760,547	John Farmakides	Arnold Rosenthal	Other
SecurityPlus	\$357,055,463	Brett Noll	Jeffrey Berger	Other
Johns Hopkins	\$348,989,113	Michael Mesta	Steve Hudson	Deleon & Stang
Fedchoice	\$341,552,577	David Bunch	David Bunch	CliftonLarsonAllen, LLP
First Peoples Community	\$331,761,781	Stacey Bingaman	Randy Olsen	Deleon & Stang
Baltimore County Employees	\$328,494,136	David Hagar	Regina English	Rowles & Company, LLP
Signal Financial	\$306,630,876	Dan Stake	Anil Sood	CliftonLarsonAllen, LLP
Mid-Atlantic	\$268,685,115	Rick Wieczorek	Scott Dinkel	Orth, Chakler, Murnane & Co.

MASSACHUSETTS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	218	217	209	191
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
CliftonLarsonAllen, LLP	\$10,241,322,864	33.7%	12	6.3%
Wolf & Co	\$7,340,684,868	24.2%	14	7.3%
Anderson & Company, PC	\$2,656,517,557	8.7%	55	28.8%
G.T. Reilly & Company	\$2,296,872,893	7.6%	6	3.1%
Nearman, Maynard, Vallez, CPAs	\$1,441,720,182	4.7%	2	1.0%
Moss Adams	\$787,502,559	2.6%	1	0.5%
League Services	\$95,916,119	0.3%	1	0.5%
MacPage	\$31,431,580	0.1%	1	0.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Digital	\$5,253,712,669	Jim Regan	Laurie LaChapelle	CliftonLarsonAllen, LLP
Metro	\$1,279,777,202	Robert Cashman	Eileen Danahey	Wolf & Co
Rockland	\$1,266,312,985	Tom White	Mark Skalla	CliftonLarsonAllen, LLP
Greylock	\$1,093,618,450	Marilyn Sperling	John Knierim	Wolf & Co
Hanscom	\$1,047,249,588	David Sprague	Kimberly Houle	Nearman, Maynard, Vallez, CPAs

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Workers'	\$1,038,005,092	Doug Petersen	Tim Smith	Wolf & Co
Jeanne D'Arc	\$1,026,943,298	Mark Cochran	Susan Gruber	CliftonLarsonAllen, LLP
St. Anne's Of Fall River	\$825,626,965	Ross Upton	Bob Camara	Wolf & Co
RTN	\$787,502,559	Richard Wright	Andrew Spinneit	Moss Adams
Webster First	\$646,079,823	Michael Lussier	Paul Richard	Other
Leominster	\$633,613,134	John O'Brien	Gary Abrams	Other
Liberty Bay	\$625,216,378	Ed Lopes		G.T. Reilly & Company
St. Mary's	\$618,049,867	James Garvey	John Fraitres	G.T. Reilly & Company
First Citizens'	\$586,184,430	Peter Muise	George Custodio	Wolf & Co
Align	\$544,873,147	Kenneth Del Rossi	Thomas Hammond	Other
IC	\$523,836,663	Tony Emerson	Frank Dauphinais	CliftonLarsonAllen, LLP
Freedom	\$520,225,427	Barry Crosby	Jay Scungio	Wolf & Co
Merrimack Valley	\$495,637,463	Peter Matthews	Donald Croteau	CliftonLarsonAllen, LLP
Polish National	\$477,637,011	James Kelly		Other
Sharon	\$466,276,336	James Carlson	John Macomber	Wolf & Co

MICHIGAN

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	332	622	312	293
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	164	162	166	162

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren, Mayhew & Co.	\$12,109,252,481	26.2%	36	12.3%
Crowe Horwath	\$8,503,947,684	18.4%	6	2.0%
Cindrich, Mahalak & Co.	\$8,433,497,026	18.2%	74	25.3%
Plante & Moran, PLLC	\$7,719,297,193	16.7%	15	5.1%
Financial Standards Group	\$3,467,212,287	7.5%	87	29.7%
Orth, Chakler, Murnane & Co.	\$967,168,871	2.1%	3	1.0%
Andrews, Hooper, Pavlik, PLC	\$237,547,391	0.5%	1	0.3%
Schmidt & Associates	\$94,648,653	0.2%	2	0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
DFCU Financial	\$3,538,031,583	Mark Shobe	Eric Schornhorst	Crowe Horwath
Lake Michigan	\$3,042,240,497	Sandy Jelinski	Michael Goad	Doeren, Mayhew & Co.
Michigan State University	\$2,536,689,945	Patrick McPharlin	Sara Dolan	Crowe Horwath
United	\$1,644,014,637	Gary Easterling	Timothy Gray	Plante & Moran, PLLC
Lake Trust	\$1,587,017,323	David Snodgrass	Brian McVeigh	Crowe Horwath
Genisys	\$1,542,707,262	Jacqueline Buchanan	Jerry Strausbaugh	Plante & Moran, PLLC
Michigan Schools and Government	\$1,436,501,424	Pete Gates	Steve Brewer	Plante & Moran, PLLC
Dow Chemical Employees	\$1,400,993,573	Dennis Hanson	Barbara Junga	Doeren, Mayhew & Co.
Credit Union One	\$821,636,173	Gary Moody	Scott Sommers	Doeren, Mayhew & Co.
Advia	\$717,485,572	Cheryl DeBoer	Jeff Fielder	Orth, Chakler, Murnane & Co.
Wildfire	\$679,411,796	Timothy Benecke	Robert Trumble	Other
Michigan First	\$676,350,966	Michael Poulous	Eric Schornhorst	Doeren, Mayhew & Co.
Michigan Educational	\$673,466,837	Robert Sandercock	Mark Pugliese	Cindrich, Mahalak & Co.
Dort	\$567,378,973	Vicki Hawkins	Jeremy Zager	Plante & Moran, PLLC
LAFCU	\$560,969,178	Robin Frucci	Tamela McPherson	Doeren, Mayhew & Co.
Community Financial	\$543,090,240	Bill Lawton	Meg Pankow	Crowe Horwath
University Of Michigan	\$518,552,560	Tiffany Ford	Julee Lewinski	Cindrich, Mahalak & Co.
Community Choice	\$513,480,532	Robert Bava	Kelli Wisner	Doeren, Mayhew & Co.
Consumers	\$501,034,169	Kit Snyder	Scott Sylvester	Doeren, Mayhew & Co.
Honor	\$472,890,237	Scott McFarland	Mary Unruh	Plante & Moran, PLLC

MINNESOTA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	154	152	141	133
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	\$16,099,735,586	86.5%	51	38.3%
McGladrey LLP	\$541,122,630	2.9%	5	3.8%
Orth, Chakler, Murnane & Co.	\$250,476,356	1.3%	1	0.8%

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Wings Financial	\$3,910,000,174	Frank Weidner	Timothy Keegan	CliftonLarsonAllen, LLP
Affinity Plus	\$1,744,025,150	Dave Larson		CliftonLarsonAllen, LLP
US	\$928,894,774	William Raker	Leon Eichten	CliftonLarsonAllen, LLP
Hiway	\$926,944,401	David Boden	Aaron Kastner	CliftonLarsonAllen, LLP
TruStone Financial	\$914,430,286	Tim Bosiacki	Dan Zaczkowski	CliftonLarsonAllen, LLP
Central Minnesota	\$758,951,788	Richard Odenthal	Chuck Friederichs	CliftonLarsonAllen, LLP
Mayo Employees	\$648,093,734	Mary Hansen	Ken Blazing	CliftonLarsonAllen, LLP
Spire	\$606,837,460	Dan Stoltz	Jon Seeman	CliftonLarsonAllen, LLP
Postal	\$551,093,935	Brian Sherrick	Dennis Bauer	CliftonLarsonAllen, LLP
City & County	\$398,233,877	Patrick Pierce	Steve Galarnau	CliftonLarsonAllen, LLP
Members Cooperative	\$382,290,096	Tammy Heikkinen	Ralph Hamann	CliftonLarsonAllen, LLP
Endura Financial	\$347,678,383	Doug Young	Jeanne Walkley	CliftonLarsonAllen, LLP
TopLine	\$339,784,932	Harry Carter	Tom Smith	CliftonLarsonAllen, LLP
General Mills	\$302,778,246	Kent Greff	Shirley Thompson	CliftonLarsonAllen, LLP
Southpoint	\$263,686,242	Richard Nesvold	Patti Gohl	CliftonLarsonAllen, LLP
Richfield-Bloomington	\$254,509,694	Pat brekken	Lew Bequette	CliftonLarsonAllen, LLP
Mid Minnesota	\$250,476,356	Charles Albrecht		Orth, Chakler, Murnane & Co.
MINNCO	\$204,682,303	Steve Oien		CliftonLarsonAllen, LLP
Lake State	\$183,149,905	Timothy Smith	Rick Borchardt	CliftonLarsonAllen, LLP
SharePoint	\$182,410,158	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.	\$2,301,738,915	49.2%	2	2.4%
Financial Standards Group	\$931,460,760	19.9%	57	67.1%
Hutto & Carver	\$271,032,151	5.8%	2	2.4%
Nearman, Maynard, Vallez, CPAs	\$191,853,401	4.1%	1	1.2%
Carr, Riggs & Ingram, LLC	\$186,715,964	4.0%	1	1.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Keesler	\$2,127,247,674	John Goff	Hilary Eisbrenner	Orth, Chakler, Murnane & Co.
Navigator	\$272,994,330	Robert Fertitta	Robert Fertitta	Other
Central Sunbelt	\$191,853,401	Chris Hammond	Eric Campen	Nearman, Maynard, Vallez, CPAs
Singing River	\$190,552,631	James Smith, Jr.	James Smith, Jr.	Hutto & Carver
Hope	\$186,715,964	Bill Bynum	Richard Campbell	Carr, Riggs & Ingram, LLC
Mutual	\$174,491,241	Charles Mullins	Helen Flowers	Orth, Chakler, Murnane & Co.
Mississippi Telco	\$169,084,482	Kevin Long	D.M. Cox	Other
Magnolia	\$128,163,459	Steve Pollman	Gigi Williams	Other
Statewide	\$97,447,912	Paul Armstrong	Pam Cotten	Financial Standards Group
Mississippi	\$94,762,327	Marilyn Hobson		Financial Standards Group
Members Exchange	\$85,007,533	Mitzi Tate		Other
Gulf Coast Community	\$80,479,520	Lisa Graham	Tammy Barrett	Hutto & Carver
Triangle	\$70,659,164	John Gibbons		Financial Standards Group
Mississippi Postal Employees	\$60,948,691	Katie Nelson		Financial Standards Group
Jackson Area	\$60,939,723	Gary Fairley	Leigh Bridges	Other
Ferguson	\$57,648,063	Elaine Hollingsworth	George Kirby	Financial Standards Group
1st Mississippi	\$56,080,644	Frank Besecke	Rebecca Cooper	Financial Standards Group
Meridian Mutual	\$32,128,452	Dennis Florreich		Financial Standards Group
MUNA	\$29,281,710	Biffle Pittman	Karen Boyette	Financial Standards Group
Brightview	\$27,919,359	Faye Pitts		Financial Standards Group

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

MISSOURI

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	143	138	134	130
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	39	40	43	44

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
McGladrey LLP	\$2,246,183,653	18.8%	3	2.3%
Stephen Lang & Associates	\$2,237,182,356	18.7%	12	9.2%
Brown, Smith, Wallace	\$1,940,371,277	16.2%	1	0.8%
BKD, LLP	\$1,412,554,631	11.8%	1	0.8%
J. Tenbrink & Associates	\$714,326,807	6.0%	36	27.7%
Orth, Chakler, Murnane & Co.	\$470,809,079	3.9%	1	0.8%
CliftonLarsonAllen, LLP	\$299,625,577	2.5%	4	3.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
First Community	\$1,940,371,277	Glenn Barks	Steve Morgenthaler	Brown, Smith, Wallace
CommunityAmerica	\$1,867,376,980	Dennis Pierce	Dick Baumgartner	McGladrey LLP
Anheuser-Busch Employees	\$1,412,554,631	David Osborn	Ron Kampwerth	BKD, LLP
Vantage	\$705,408,966	Eric Acree	Douglas Ruckman	Stephen Lang & Associates
Mazuma	\$470,809,079	Brandon Michaels	Marie Shrake	Orth, Chakler, Murnane & Co.
Neighbors	\$293,771,963	John Servos	Janice Bennett	Stephen Lang & Associates
Great Plains	\$282,280,655	Kenneth Martin	Kelley Melton	Other
Missouri	\$260,434,336	Harold James	Rob Perkins	McGladrey LLP
St. Louis Community	\$229,350,159	Patrick Adams	Kirk Mills	Other
Mid Missouri	\$213,678,258	Johnny O'Hare	Kimberley Riffe	Stephen Lang & Associates
Alliance	\$212,796,234	Tim Stephens	Ken Bellamy	CliftonLarsonAllen, LLP
1st Financial	\$194,754,311	Carol Minges	Dave Franke	Stephen Lang & Associates
Arsenal	\$185,898,857	Linda Allen	Patti Randick	Stephen Lang & Associates
Gateway Metro	\$173,268,603	Larry Pixley	Jay Lewis	Other
West Community	\$153,710,920	Gary Hinrichs	Jason Peach	Other
BluCurrent	\$146,678,196	Craig Tabor	Gary Kirk	Other
Electro Savings	\$145,009,556	Stan Moeckli	Eric Hardman	Stephen Lang & Associates
MECE	\$139,828,287	Randy Marks	Gary Bruemmer	Stephen Lang & Associates
United	\$133,898,862	Brent Sadler	Missy Ahrens	Stephen Lang & Associates
Assemblies Of God	\$131,239,248	Paul Ebisch	Jeremy Hayes	Other

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	\$1,620,031,008	37.8%	2	3.6%
Galusha Higgins & Galusha, P.C.	\$300,719,560	7.0%	3	5.4%
Anderson ZurMuehlen	\$152,361,240	3.6%	2	3.6%
Charles Baumann Associates	\$107,508,268	2.5%	1	1.8%
Brenner, Averett & Co	\$81,011,212	1.9%	1	1.8%
Junkermier Clark Campanella Stevens	\$58,017,048	1.4%	1	1.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Whitefish	\$1,236,865,563	Jim Kenyon	Michael Blubaugh	Moss Adams
Missoula	\$383,165,445	Jack Lawson	Kathy Guderian	Moss Adams
Altana	\$210,924,905	Rhonda Diefenderfer	Patsy Guenther	Other
Montana	\$196,140,489	Wally Berry	Kathy Gebhardt	Other
Valley	\$192,901,528	Mike Silvers	Ed Gillig	Other
1st Liberty	\$159,408,157	Steve Grooms	Dave Reeves	Other
Helena Community	\$151,577,160	Greg Strizich	Brent Martin	Other
Rocky Mountain	\$150,591,809	Edward Stofko	Matthew Stolle	Galusha Higgins & Galusha, P.C.
Park Side	\$128,418,899	Jeremy Presta	Scott Roberts	Galusha Higgins & Galusha, P.C.
Billings	\$107,508,268	Tom Boos	Nancy Harris	Charles Baumann Associates
Lincoln County	\$104,383,282	Chari Lucas	Chari Lucas	Other
Bear Paw	\$99,291,143	Al Vukasin		Other
Southwest Montana Community	\$99,175,909	Tom Dedman	Teri Krakowka	Anderson ZurMuehlen
Embark	\$87,373,316	Debra Evans	Sandy Daul	Other

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Sky	\$86,726,265	Anna DeYoung	Linda Ansotegui	Other
Richland	\$81,011,212	Kevin Mayer		Brenner, Averett & Co
Edtech	\$69,683,196	Tom Kiely	Linda Flynn	Other
Russell Country	\$61,700,446	Bernie Neibauer	Chuck Rude	Other
McCone County	\$60,544,360	Deanna Brost		Other
Gateway Community	\$59,072,718	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	\$2,387,495,813	63.7%	34	49.3%
Moss Adams	\$694,064,430	18.5%	1	1.4%
McGladrey LLP	\$106,851,454	2.9%	1	1.4%
Wipfli LLP	\$49,095,407	1.3%	1	1.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SAC	\$694,064,430	Gail DeBoer	Steven Ames	Moss Adams
Centris	\$509,111,595	Steve Swanstrom	Joseph Stejskal	Petersen & Associates
Nebraska Energy	\$248,227,700	Stan Fraser		Petersen & Associates
Metro Health Services	\$226,868,727	Michael McDermott	Lisa Ferrer	Petersen & Associates
Liberty First	\$152,415,092	Frank Wilber	David Tagart	Petersen & Associates
Siouxland	\$150,753,283	Joel Steenhoven	Michael Horner	Petersen & Associates
Four Points	\$122,749,766	Donnie Price		Petersen & Associates
Mutual 1st	\$106,851,454	Mark Uden	Scott Stevens	McGladrey LLP
First Nebraska Educators And Employee Groups	\$93,742,837	Rich Kounkel	Michael Morgan	Petersen & Associates
MembersOwn	\$85,515,573	Kenneth Miller	Denise Ackerman	Petersen & Associates
University of Nebraska	\$83,891,547	Keith Kauffield		Petersen & Associates
Peoples Choice	\$78,025,086	Dale Springer	Dick Kohel	Other
Western Heritage	\$72,701,686	Rebecca Reed	Sherrye Belford	Petersen & Associates
Omaha	\$69,628,664	Steve Johnson	Cathy Day	Petersen & Associates
Omaha Police	\$61,826,023	Mary Johnson	Darrin Engleman	Other
The Archer Cooperative	\$61,683,142	Dan Poppe		Other
Columbus United	\$53,536,617	Brian Christensen	Micki Walker	Petersen & Associates
Omaha Firefighters	\$52,112,692	Sandra McLean		Petersen & Associates
Kellogg Co Employees	\$49,988,386	Barbara Wisowaty	Barbara Wisowaty	Petersen & Associates
Creighton	\$49,095,407	Thomas Kjar	Vorace Packer	Wipfli LLP

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, Murman & Co.	\$1,160,165,166	31.5%	3	16.7%
CliftonLarsonAllen, LLP	\$960,808,363	26.1%	3	16.7%
Turner, Warren, Hwang & Conrad	\$583,073,067	15.8%	2	11.1%
Richards & Associates	\$140,358,656	3.8%	2	11.1%
McGladrey LLP	\$43,774,588	1.2%	1	5.6%
Financial Standards Group	\$28,216,936	0.8%	1	5.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
One Nevada	\$698,555,542	Brad Beal	Paul Parrish	CliftonLarsonAllen, LLP
Silver State Schools	\$637,386,111	Andy Hunter	Dave Fischer	Orth, Chakler, Murman & Co.
Clark County	\$504,267,363	Wayne Tew	Roy Holmstrom	Turner, Warren, Hwang & Conrad
Boulder Dam	\$489,556,452	Eric Estes	le-Chen Cheng	Other
Greater Nevada	\$454,759,684	Wally Murray	Joyce Whitney-Silva	Orth, Chakler, Murman & Co.
Financial Horizons	\$140,330,169	Barbara Reuter	Jean Peterson	Other
WestStar	\$131,381,256	Rick Schmidt	Doreen McKee	CliftonLarsonAllen, LLP
Elko	\$130,871,565	Kelly Buckner	Craig Stevens	CliftonLarsonAllen, LLP
Great Basin	\$127,412,466	Dennis Flannigan	Tony Lopez	Richards & Associates
Sierra Pacific	\$100,823,752	Jim Hunting		Other

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Plus	\$78,805,704	Carol Schumacher	Roy Holmstrom	Turner, Warren, Hwang & Conrad
Frontier Financial	\$68,019,371	Bruce Rodela	Brenda Mercer	Orth, Chakler, Murnane & Co.
Churchill County	\$43,774,588	Terri Black		McGladrey LLP
Reno City Employees	\$28,216,936	Marven Jeppson	Milton Harris	Financial Standards Group
Pahranagat Valley	\$18,017,170	Robin Simmers		Other
Stage Employees	\$12,946,190	Margaret Lindsey		Richards & Associates
E. W. No. 401	\$9,107,774	Valerie Jensen	Ron Kennedy	Other
Las Vegas Up Employees	\$4,551,108	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	\$2,348,031,306	39.1%	1	5.0%
CliftonLarsonAllen, LLP	\$944,877,488	15.7%	1	5.0%
Anderson & Company, PC	\$854,743,658	14.2%	5	25.0%
A. M. Peisch & Company, LLP	\$387,845,031	6.5%	1	5.0%
MacPage	\$325,626,139	5.4%	1	5.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Service	\$2,348,031,306	Gordon Simmons	Andrew McGeorge	Wolf & Co
Northeast	\$944,877,488	Timothy Colia	Steve Giguere	CliftonLarsonAllen, LLP
St. Mary's Bank	\$771,997,838	Ronald Covey	Bob DesMeules	Other
Triangle	\$507,445,073	Maurice Simard	Scott MacKnight	Anderson & Company, PC
Bellwether Community	\$387,845,031	Michael L'Ecuyer	Paul Roy	A. M. Peisch & Company, LLP
Granite State	\$325,626,139	Denise Caristi	Robert Flurey	MacPage
New Hampshire	\$237,075,184	John Young		Other
Holy Rosary	\$193,681,467	Brian Hughes	Brian Therrien	Anderson & Company, PC
Members First Credit Union Of NH	\$141,687,598	Bruce Leighton	Karl Betz	Anderson & Company, PC
Guardian Angels	\$41,924,156	Jerry Dumoulin		Other
New Hampshire Postal	\$37,802,350	William Milner		Other
Precision	\$15,893,423	Jeffrey Belisle		Other
Cheshire County	\$14,693,864	Lynda Faulkner		Other
NH Community	\$8,391,291	James Neilsen		Anderson & Company, PC
Timken Aerospace	\$6,964,120	Brian Embury		Other
St. Joseph Hospital Employees'	\$6,252,429	Lucy Descoteau		Other
NGM Employees	\$4,940,271	Sharin Hurlbutt		Other
Cheshire Health	\$3,538,229	Pamela Bailey		Anderson & Company, PC
Freudenberg-Nok Employees	\$1,990,108	Jane Sharp		Other
Gropaco	\$594,952	Diana Brann		Other

NEW JERSEY

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	210	207	202	197
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	\$2,953,641,544	21.1%	8	4.1%
Crowe Horwath	\$2,214,990,125	15.8%	1	0.5%
Reinsel, Kuntz, Leshler LLP	\$1,371,348,525	9.8%	6	3.0%
The Curchin Group	\$315,773,657	2.3%	2	1.0%
Nearman, Maynard, Vallez, CPAs	\$307,747,690	2.2%	4	2.0%
Firley, Moran, Freer, & Eassa	\$151,102,106	1.1%	1	0.5%
Anderson & Company, PC	\$110,315,014	0.8%	1	0.5%
League Services	\$47,735,227	0.3%	1	0.5%
Wojeski & Co. CPAs, P.C.	\$29,669,104	0.2%	2	1.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Affinity	\$2,214,990,125	John Fenton	Denise Boutross McGlone	Crowe Horwath
Merck Employees	\$1,868,533,458	Ray Del Nero	Gordon Powell	Other
Polish & Slavic	\$1,550,905,327	Bogdan Chmielewski	Ira Brief	CliftonLarsonAllen, LLP
Proponent	\$526,637,725	Debi Van Dorn	James Leary	CliftonLarsonAllen, LLP

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Financial Resources	\$384,437,669	Lena Matthews	Beth Elbaum	Reinsel, Kuntz, Leshar LLP
Credit Union of New Jersey	\$320,164,906	Andrew Jaeger	Robert Vuocolo	Reinsel, Kuntz, Leshar LLP
United Teletech Financial	\$317,078,991	Leo Ardine	Francis James	Other
South Jersey	\$315,215,920	Ben Griffith	Mary Jane Griffith	Other
McGraw-Hill	\$310,400,443	Shawn Gilfedder	Joseph Conners	CliftonLarsonAllen, LLP
Picatinny	\$296,145,071	Bill Darling	Keith McCarthy	Reinsel, Kuntz, Leshar LLP
Garden Savings	\$280,427,171	Richard C. Myers	Nick Biason	Other
The Atlantic	\$259,190,094	Michael Fanelli	Daniel Czerniawski	Other
First Atlantic	\$219,521,580	John Culp	John Feeney	The Curchin Group
North Jersey	\$212,993,171	Lourdes Cortez	Ann Goldinak	Other
ABCO	\$200,718,129	Milton Hershberger	Nelson Graf	Other
First Financial	\$183,770,673	Issa Stephan	Terri Warn	Other
Aspire	\$175,887,266	Thomas O'Shea	Robyn Oresto	Nearman, Maynard, Vallez, CPAs
Greater Alliance	\$157,801,803	Patrick McGrath	Darrell Blackburn	Other
Campbell Employees	\$156,603,383	David Ardire	David Ardire	Other
Xcel	\$151,102,106	Linda McFadden	Arlene Bernard	Firley, Moran, Freer, & Eassa

NEW MEXICO

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	51	50	50	48
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	19	19	20	20

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$2,338,200,276	27.6%	3	6.3%
Nearman, Maynard, Vallez, CPAs	\$2,128,952,102	25.2%	5	10.4%
Orth, Chakler, Murnane & Co.	\$1,426,190,086	16.9%	1	2.1%
CliftonLarsonAllen, LLP	\$664,495,456	7.9%	1	2.1%
Holben Hay Lake Balzer LLC	\$465,581,065	5.5%	1	2.1%
Bolinger, Segars, Gilbert & Moss	\$401,410,228	4.7%	5	10.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Sandia Laboratory	\$2,029,060,215	Robert Chavez	Chester Wright	Moss Adams
New Mexico Educators	\$1,426,190,086	Terry Laudick	Michael Buehler	Orth, Chakler, Murnane & Co.
U.S. New Mexico	\$766,430,976	Marsha Majors	Michael Ragsdale	Nearman, Maynard, Vallez, CPAs
Kirtland	\$664,495,456	David Seely	Sharlene Howell	CliftonLarsonAllen, LLP
Sandia Area	\$465,581,065	Scott Connely	Chris Dolce	Holben Hay Lake Balzer LLC
Del Norte	\$463,867,184	Chuck Valenti	John Molenda	Nearman, Maynard, Vallez, CPAs
First Financial	\$415,454,922	Ben Heyward	Ronald Moorehead	Nearman, Maynard, Vallez, CPAs
State Employees	\$363,462,817	Harold Dixon	Debbie Ferrell	Nearman, Maynard, Vallez, CPAs
Otero	\$267,293,728	Juanita Whiteside	Norma Garrett	Moss Adams
White Sands	\$261,085,874	William Jacobs	Art Trujillo	Bolinger, Segars, Gilbert & Moss
Rio Grande	\$235,935,807	Chris Fitzgerald	Janice Grieve	Other
Guadalupe	\$131,765,384	Winona Nava	Brenda Dominguez	Other
Zia	\$130,289,745	David Woodruff	Margot Liberty	Other
Animas	\$119,736,203	Gary Sterton	Tom Lowery	Nearman, Maynard, Vallez, CPAs
Artesia	\$89,384,220	Ronald Johnston	Ronald D Johnston	Other
Cannon	\$60,641,621	Kim Wilson		Other
Eddy	\$60,446,588	Brenda Dugas		Bolinger, Segars, Gilbert & Moss
Southwest	\$52,654,925	Randy Lunsford		Other
Lea Community	\$42,071,764	Jeff Bruce	Tammy Powell	Bolinger, Segars, Gilbert & Moss
High Plains	\$41,846,333	Marty Tressell	Ginger Garrett	Moss Adams

NEW YORK

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	448	438	422	394
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	116	120	123	124

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$19,082,783,617	29.9%	9	2.3%
Grant Thornton	\$9,415,068,702	14.8%	2	0.5%
Bonadio & Co, LLP	\$7,219,092,864	11.3%	11	2.8%
Firley, Moran, Freer, & Eassa	\$5,180,303,954	8.1%	16	4.1%
Wojeski & Co. CPAs, P.C.	\$2,867,954,139	4.5%	48	12.2%

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Crowe Horwath	\$2,604,922,085	4.1%	3	0.8%
Nearman, Maynard, Vallez, CPAs	\$1,270,388,790	2.0%	4	1.0%
Orth, Chakler, Murnane & Co.	\$1,249,212,383	2.0%	2	0.5%
Sciarabba Walker & Co, LLP	\$1,207,287,545	1.9%	12	3.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Bethpage	\$5,444,998,841	Kirk Kordeleski	Brian Clarke	Grant Thornton
Teachers	\$4,850,866,922	Robert G Allen	C. J. Meyers	CliftonLarsonAllen, LLP
ESL	\$4,749,630,773	David Fiedler	Tom Rogers	Bonadio & Co, LLP
United Nations	\$3,970,069,861	Bill Predmore	Donald Roe	Grant Thornton
Hudson Valley	\$3,842,484,935	Mary Madden		CliftonLarsonAllen, LLP
Visions	\$3,226,614,871	Tyrone Muse	Kenneth Burt	CliftonLarsonAllen, LLP
State Employees	\$2,693,744,192	Michael Castellana	Dave Gosstola	CliftonLarsonAllen, LLP
Nassau Educators	\$2,049,358,530	Edward Paternostro	Michael Shonborn	CliftonLarsonAllen, LLP
Municipal	\$1,954,679,441	Kam Wong	Ana Puello	Other
Melrose	\$1,853,553,514	Alan Kaufman	Robin Myers	Other
AmeriCU	\$1,263,670,189	Mark Pfisterer	Barth Eke	Firley, Moran, Freer, & Eassa
Empower	\$1,209,710,960	John Wakefield	Rich Nave	Firley, Moran, Freer, & Eassa
CAP COM	\$1,056,798,782	Paula Stopera	David Jurczynski	Crowe Horwath
Corning	\$1,031,458,964	Gary Grinnell	MaryBeth Drake	Bonadio & Co, LLP
Self Reliance New York	\$1,027,071,042	Bohdan Kurczak	Bohdan Sawycky	CliftonLarsonAllen, LLP
Island	\$948,038,293	Bret Sears	Bret Sears	Nearman, Maynard, Vallez, CPAs
Suffolk	\$886,395,615	Patricia Gallagher	Sarah McCandless	Other
CFCU Community	\$871,814,851	Lisa Whitaker	Paul Kirk	CliftonLarsonAllen, LLP
USAlliance	\$855,594,124	Kris Vanbeek	James White	Orth, Chakler, Murnane & Co.
Quorum	\$778,902,274	Bruno Sementilli	Anne Colucci	Crowe Horwath

NORTH CAROLINA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	100	96	94	85
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	38	39	42	38

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$30,198,942,067	75.6%	4	4.7%
Orth, Chakler, Murnane & Co.	\$5,315,880,468	13.3%	10	11.8%
Nearman, Maynard, Vallez, CPAs	\$870,570,308	2.2%	8	9.4%
KPMG	\$645,926,168	1.6%	1	1.2%
League Services	\$447,192,979	1.1%	14	16.5%
Butler & Burke	\$278,600,168	0.7%	2	2.4%
Thomas & Gibbs CPAs, PLLC	\$37,493,273	0.1%	1	1.2%
Lillie & Company	\$33,388,171	0.1%	1	1.2%
Ewart & Associates	\$32,295,427	0.1%	1	1.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
State Employees	\$27,107,073,999	Jim Blaine	Mike Lord	CliftonLarsonAllen, LLP
Coastal	\$2,232,953,658	Chuck Purvis	Brad Miller	Orth, Chakler, Murnane & Co.
Truiant	\$1,667,349,920	Marcus Schaefer	Carl Alcon	CliftonLarsonAllen, LLP
Local Government	\$1,314,640,199	Maurice Smith	Garland Avent	CliftonLarsonAllen, LLP
Allegacy	\$1,040,037,812	Cathy Pace	Cosby Davis	Orth, Chakler, Murnane & Co.
Marine	\$731,365,457	Craig Chamberlin	Terry Shepard	Orth, Chakler, Murnane & Co.
Self-Help	\$645,926,168	Martin Eakes	Randy Chambers	KPMG
Self-Help	\$558,414,032	Martin Eakes		Other
Fort Bragg	\$396,463,126	David Elliott	Betty Crain	Orth, Chakler, Murnane & Co.
Carolinas Telco	\$388,440,052	Jimmy Womack	Chris Dickman	Other
Charlotte Metro	\$289,659,331	Robert Bruns	Karen Pellow	Orth, Chakler, Murnane & Co.
Members	\$244,359,135	Jack Braswell, Jr.		Butler & Burke
Piedmont Advantage	\$234,553,538	Judy Tharp	John Jameson	Nearman, Maynard, Vallez, CPAs
Champion	\$183,610,192	Mike Clayton	Mike Clayton	Orth, Chakler, Murnane & Co.
First Flight	\$166,091,107	Al Fallon	Doug Troskey	Orth, Chakler, Murnane & Co.
Mountain	\$156,665,146	Patty Idol		Other
Premier	\$149,241,531	Lori Thompson	Kim Walters	Nearman, Maynard, Vallez, CPAs
Summit	\$148,996,485	Sam Whitehurst	Debbie McCain	Nearman, Maynard, Vallez, CPAs
Latino Community	\$126,092,020	Luis Pastor	Juan Canal	Orth, Chakler, Murnane & Co.
Telco Community	\$109,882,462	Rita Gentry	Robert Gordon	Orth, Chakler, Murnane & Co.

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

NORTH DAKOTA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	47	45	42	39
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	\$781,854,402	25.0%	3	7.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
First Community	\$471,726,834	Stephen Schmitz	David Rogers	Other
Capital	\$351,441,789	Deb Gallagher	Vance Reinbold	Eide Bailly
Town and Country	\$346,035,543	Darrell Olson	Jay Lansdsiedel	Eide Bailly
Western Cooperative	\$318,476,497	Melanie Stillwell		Other
Dakota West	\$218,226,714	Denton Zubke		Other
Community	\$166,010,752	Marvel Ebenhahn		Other
North Star Community	\$164,449,446	Cynthia Hegland	Wendy Arne	Other
Citizens Community	\$144,782,179	Darwin Brokke	Ben Dyrland	Other
Prairie	\$109,060,273	Steve Tonneson		Other
Northern Tier	\$108,078,537	Darrell Roos		Other
Hometown	\$86,025,675	Tony Buerkley	Steve Anderson	Other
Railway	\$84,377,070	Paul Brucker	Yvonne Dolan	Eide Bailly
Dakota Plains	\$59,108,738	Michael Reinsour		Other
Affinity First	\$48,007,430	Janice Katin	Donald Windmueller	Other
Vue Community	\$47,161,233	Patty Mathisen		Other
United Savings	\$38,779,121	Gloria Schmunk		Other
Fargo Public Schools	\$30,718,018	Debra Mathern		Other
University	\$27,786,345	Marney Kresel		Other
Lamoure	\$25,217,094	Eric Musland		Other
Freedom Community	\$24,646,338	Mary Hagen		Other

OHIO

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	390	384	374	338
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	112	108	112	112

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
GBQ Partners LLC	\$5,230,795,654	21.4%	40	11.8%
Lillie & Company	\$4,297,179,886	17.6%	49	14.5%
Cindrich, Mahalak & Co.	\$3,277,073,005	13.4%	11	3.3%
BKD, LLP	\$2,728,691,608	11.2%	1	0.3%
Schmidt & Associates	\$1,162,729,314	4.8%	44	13.0%
Plante & Moran, PLLC	\$847,651,967	3.5%	1	0.3%
Nearman, Maynard, Vallez, CPAs	\$804,883,092	3.3%	1	0.3%
Smith Barta and Company	\$623,698,785	2.6%	14	4.1%
Battelle Rippe Kingston LLC	\$458,701,548	1.9%	2	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Wright-Patt	\$2,728,691,608	Douglas Fecher	Matthew Davidson	BKD, LLP
General Electric	\$1,912,238,424	Patrick Taylor	Joan Moore	Cindrich, Mahalak & Co.
KEMBA Financial	\$847,651,967	Jerry Guy	Phil Hunt	Plante & Moran, PLLC
Seven Seventeen	\$804,883,092	Gary Soukenik	Jerome McGee	Nearman, Maynard, Vallez, CPAs
Directions	\$565,032,690	Barry Shaner	Fritz Comes	GBQ Partners LLC
Kemba	\$564,782,615	Stephen Behler	Daniel Sutton	GBQ Partners LLC
Telhio	\$522,337,307	Leslie Bumgarner	Sheila Ponder	Lillie & Company
Superior	\$447,969,854	Phil Buell	Sue Wagner	GBQ Partners LLC
Sun	\$441,493,719	Gary Moritz	Brian Hughes	Cindrich, Mahalak & Co.
BMI	\$386,638,053	William Allender	Ray Porter	Lillie & Company
Universal 1	\$374,777,534	Loren A. Rush	Ann Parrish	Battelle Rippe Kingston LLC
Dover-Phila	\$354,484,857	Jack Dooling	Jason Garner	Smith Barta and Company
Homeland	\$350,726,952	Shayne Poe	Shayne Poe	GBQ Partners LLC
Century	\$343,984,468	Sharon Churchill	Sharon Churchill	CliftonLarsonAllen, LLP
Cinfed	\$319,800,360	Jay Sigler	Shannon King	Lillie & Company
Sharefax	\$315,541,928	Art Kremer	Carrie Cox	Other
Ohio University	\$288,141,829	Phil Meyer	Roberta Kreitz	Crowe Horwath

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Day Air	\$278,530,226	William Burke	Deanna Dahling	GBQ Partners LLC
Desco	\$267,662,060	Lee Powell	Kara Tieman	GBQ Partners LLC
International Harvester Employee	\$263,814,683	James Kitchen	Robb White	GBQ Partners LLC

OKLAHOMA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	74	74	71	67
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	28	28	31	30

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$4,067,339,413	33.5%	2	3.0%
Orth, Chakler, Murnane & Co.	\$3,263,992,610	26.9%	4	6.0%
HoganTaylor	\$1,669,076,311	13.8%	6	9.0%
CliftonLarsonAllen, LLP	\$860,250,823	7.1%	3	4.5%
Finley & Cook	\$241,939,585	2.0%	1	1.5%
League Services	\$197,332,751	1.6%	8	11.9%
McGladrey LLP	\$183,765,503	1.5%	2	3.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Tinker	\$3,138,547,821	Michael Kloiber	Billie Houston	BKD, LLP
TTCU	\$1,404,774,627	Tim Lyons	Shelby Beil	Orth, Chakler, Murnane & Co.
Weokie	\$928,791,592	Ernest Brent Taylor	Doug Schwarz	BKD, LLP
Communication	\$920,099,769	Larry Shropshire	Connie Cofer	HoganTaylor
Truity	\$668,544,098	Kelly Diven	Dennis Halpin	Orth, Chakler, Murnane & Co.
Tulsa	\$638,874,175	Greg Gallant	Susan Williams	Orth, Chakler, Murnane & Co.
FAA	\$551,799,710	Steve Rasmussen	Natalia Valenzuela	Orth, Chakler, Murnane & Co.
Oklahoma Central	\$476,176,474	Gina Wilson	Brad Scheidt	CliftonLarsonAllen, LLP
Oklahoma Employees	\$418,943,473	Mark Kelly	Lisa Coen	HoganTaylor
Fort Sill	\$248,270,198	Denise Floyd	Patricia Perez	CliftonLarsonAllen, LLP
Energy One	\$243,375,870	Curt Coffman		Other
Allegiance	\$241,939,585	Lynette Leonard	Sabrina Waner	Finley & Cook
Red Crown	\$146,470,141	Marsha Schmidt	Jeremy Thornton	Other
US Employees OC	\$142,387,598	Russell Neuenschwander	Mark Kaulaity	HoganTaylor
Halliburton Employees	\$135,804,151	Chris Bower	Shirley Clark	CliftonLarsonAllen, LLP
ME/CU	\$132,969,026	Agnes Berkenbile	Jeneil Torres	HoganTaylor
Western Sun	\$131,700,422	Robert Taylor	Robert Taylor	Other
Oklahoma Educators	\$110,493,781	Floyd Atha	Sharon Smith	Other
Oklahoma	\$98,336,967	Tim DeLise		Other
University & Community	\$96,805,344	Phil Dysinger	Russell Huneycutt	Other

OREGON

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	82	80	74	66
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	\$6,372,276,623	39.3%	12	18.2%
McGladrey LLP	\$3,356,256,419	20.7%	1	1.5%
Orth, Chakler, Murnane & Co.	\$1,294,629,481	8.0%	2	3.0%
CliftonLarsonAllen, LLP	\$257,289,582	1.6%	2	3.0%
Eide Bailly	\$119,253,331	0.7%	1	1.5%
Perkins & Company	\$119,164,670	0.7%	1	1.5%
Stephanie S. Willis	\$60,856,516	0.4%	1	1.5%
League Services	\$26,134,125	0.2%	1	1.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
OnPoint Community	\$3,356,256,419	Rob Stuart	Jim Hunt	McGladrey LLP
Oregon Community	\$1,181,668,707	Mandy Jones	Ron Neumann	Other
Selco Community	\$1,143,833,398	Bob Newcomb	Tiffany Washington	Moss Adams
Advantis	\$1,113,082,104	Bob Corwin	Laurie Wilson	Moss Adams
Unitus Community	\$933,262,171	Patricia Smith	Greg Spear	Moss Adams
Rogue	\$854,372,491	Gene Pelham	Mary Sutton	Moss Adams
Northwest Community	\$831,028,819	John Iglesias	Pat Force	Other
OSU	\$830,282,824	Richard Hein	Bonnie Humphrey-Anderson	Orth, Chakler, Murnane & Co.

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Oregon First Community	\$772,760,354	David Elmer	Renee Nelson	Moss Adams
Rivermark Community	\$569,309,395	Scott Burgess	Chris Cardwell	Moss Adams
MaPS	\$464,346,657	Mark Zook	Kevin Cole	Orth, Chakler, Murnane & Co.
Oregonians	\$295,415,996	Chuck Garner		Other
Clackamas Community	\$253,227,095	Mary Greco	Andrew Vahrenkamp	Moss Adams
NW Priority	\$229,724,895	Mark Turnham	Julianne Garren	Other
Central Willamette Community	\$221,908,557	Elaine Eastman	Jeff Christman	Moss Adams
Consolidated	\$178,475,131	Larry Ellifritz	Jenifer Phillips	Other
Mid Oregon	\$177,447,761	Bill Anderson	Curtis Fitzwater	Other
St. Helens Community	\$172,800,329	Brooke Van Vleet	Randy Goshow	Moss Adams
Wauna	\$161,355,916	Robert Blumberg	David Merrell	CliftonLarsonAllen, LLP
Cascade Community	\$158,784,724	Gretchen Koester	Jason Monroe	Other

PENNSYLVANIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	551	539	520	487
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	122	124	126	128

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Reinsel, Kuntz, Leshner LLP	\$8,503,069,823	22.2%	24	4.9%
CliftonLarsonAllen, LLP	\$7,802,066,261	20.4%	11	2.3%
Orth, Chakler, Murnane & Co.	\$5,267,588,498	13.8%	4	0.8%
Grant Thornton	\$4,119,052,160	10.8%	1	0.2%
Padden, Guerrini & Associates	\$2,659,820,690	6.9%	24	4.9%
Carver and Associates, L.L.C.	\$1,078,581,742	2.8%	32	6.6%
League Services	\$599,494,905	1.6%	16	3.3%
Nearman, Maynard, Vallez, CPAs	\$187,493,449	0.5%	1	0.2%
Long, Mulhearn and Criste PC	\$107,146,327	0.3%	1	0.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Police And Fire	\$4,215,507,469	John LaRosa	Jeffrey Salamone	CliftonLarsonAllen, LLP
Pennsylvania State Employees	\$4,119,052,160	Gregory Smith	Scott Rhoads	Grant Thornton
Members 1st	\$2,521,789,146	Robert Marquette	Steve Murray	Orth, Chakler, Murnane & Co.
Citadel	\$1,880,414,011	Jeff March	Maria Steffy	Reinsel, Kuntz, Leshner LLP
TruMark Financial	\$1,457,000,017	Richard Stipa	Vince Market	Orth, Chakler, Murnane & Co.
American Heritage	\$1,365,456,738	Bruce Foulke	Brian Schmitt	Reinsel, Kuntz, Leshner LLP
Utilities Employees	\$1,076,020,961	Glen A. Yeager	Patricia Zyma	Reinsel, Kuntz, Leshner LLP
Philadelphia	\$881,980,987	Jim McAneney	Dennis Caniz	Other
Franklin Mint	\$829,833,497	John D Unangst	Michael Magnavita	CliftonLarsonAllen, LLP
Clearview	\$823,756,459	Mark Brennan		Orth, Chakler, Murnane & Co.
Freedom	\$622,984,704	Lee Macminn	Raymond Kilargis	Reinsel, Kuntz, Leshner LLP
Sb1	\$571,322,645	Robert Werner	Joe Conners	Reinsel, Kuntz, Leshner LLP
First Commonwealth	\$550,366,808	Jo Ann Broderick	Alan Musselman	CliftonLarsonAllen, LLP
APCI	\$502,871,736	Richard Fehr	Gina Fili	Reinsel, Kuntz, Leshner LLP
Merck Sharp & Dohme	\$487,073,008	David Whitehead	Dana DeFilippis	CliftonLarsonAllen, LLP
Sun East	\$486,103,518	Michael Kaczynski	Renee Chico	CliftonLarsonAllen, LLP
Patriot	\$465,042,876	Peggy Bosma-LaMascus	Lisa Johnston	Orth, Chakler, Murnane & Co.
People First	\$430,402,653	Jeff Albert	Cathie Jones	Reinsel, Kuntz, Leshner LLP
Diamond	\$414,994,397	John Faust	Barbara Mitchell	Reinsel, Kuntz, Leshner LLP
Belco Community	\$389,627,434	Lonny Maurer	Paul Perini III	Padden, Guerrini & Associates

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	\$3,026,818,769	60.9%	4	19.0%
Whittlesey & Hadley, P.C.	\$224,375,460	4.5%	1	4.8%
Anderson & Company, PC	\$88,317,080	1.8%	2	9.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Pawtucket	\$1,556,599,410	Karl Kozak	George Charette	Wolf & Co
Navigant	\$1,459,045,905	Gary Furtado	Daniel O'Brien	Wolf & Co

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Greenwood	\$387,523,595	Jim Irving	Joseph Lajoie	Other
People's	\$379,856,677	Ellen Ford	John Knierim	Other
Rhode Island	\$241,890,580	David Suvall	Dana Taglianetti	Other
Coventry	\$230,030,944	David Root	Ronald J. Fabas	Other
Westerly Community	\$224,375,460	Stephen White	Robert Falso	Whittlesey & Hadley, P.C.
Dexter	\$123,750,842	Stephen Angell	Paul Brousseau	Other
Wave	\$109,770,647	Paul Archambault	Richard Walker	Other
Cranston Municipal Employees	\$55,877,917	Dennis J. Crawley		Other
Blackstone River	\$45,833,156	James Wood	Linda Kahnke	Anderson & Company, PC
Postal Government Employees	\$42,483,924	Kenneth Poyton		Anderson & Company, PC
Alliance Blackstone Valley	\$40,768,750	Robert DeSilva	Diane Moretti	Other
Community & Teachers	\$22,191,645	Kenneth Saunders		Other
Woodlawn	\$13,949,555	Ronald Thibaudeau		Other
Kent County Memorial Hospital Emp.	\$12,851,792	Eugene Leco		Other
Cumberland Municipal Employees	\$7,312,970	Holly Ayick		Wolf & Co
Postal Employees Regional	\$6,475,172	Charlene LaPlante		Other
Pawtucket Municipal Employees	\$3,860,484	Joyce Lupien		Wolf & Co
Coventry Teachers	\$2,923,865	Hazel Macomber		Other

SOUTH CAROLINA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	78	76	75	71
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.	\$7,045,418,832	64.1%	12	16.9%
Nearman, Maynard, Vallez, CPAs	\$2,123,856,933	19.3%	4	5.6%
Cantey, Tiller, Pierce and Associates	\$806,385,200	7.3%	10	14.1%
League Services	\$151,478,768	1.4%	3	4.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Founders	\$1,668,587,130	Bruce Brumfield	Tony Gilreath	Orth, Chakler, Murnane & Co.
South Carolina	\$1,300,209,680	Scott Woods	Joe Grech	Orth, Chakler, Murnane & Co.
Sharonview	\$1,053,749,767	William Partin	Steve Smith	Orth, Chakler, Murnane & Co.
SAFE	\$867,505,255	Beverly Gagne	Debbie Jordan	Orth, Chakler, Murnane & Co.
AllSouth	\$669,859,870	Bill Koehler	Lisa Privette	Nearman, Maynard, Vallez, CPAs
SRP	\$654,084,919	Ed Templeton	Woody Shuler	Orth, Chakler, Murnane & Co.
Palmetto Citizens	\$602,663,619	Nicholas Wodogaza	Michael Beam	Nearman, Maynard, Vallez, CPAs
SC State	\$590,577,523	Rick Hammond	Buck Holland	Nearman, Maynard, Vallez, CPAs
Heritage Trust	\$475,612,529	James McDaniel	David D'Annunzio	Orth, Chakler, Murnane & Co.
Family Trust	\$319,512,506	Lee Gardner	Sharon Archie	Orth, Chakler, Murnane & Co.
SC Telco	\$260,755,921	Steve Harkins	Toni Davisson	Nearman, Maynard, Vallez, CPAs
CPM	\$257,922,133	James Gergen	Rhonda L. Elvington	Orth, Chakler, Murnane & Co.
Carolina Trust	\$180,362,003	Jerry Miller	Todd Kenthack	Orth, Chakler, Murnane & Co.
Greenville	\$170,808,453	Paul Hughes	Doris Culp	Cantey, Tiller, Pierce and Associates
MTC	\$142,182,506	Bill Love	Kimberly Witt	Orth, Chakler, Murnane & Co.
Arrowpointe	\$137,799,138	Tim Lyda	Monica Wallace	Other
SPC	\$125,563,484	Bill Varn		Cantey, Tiller, Pierce and Associates
Mid Carolina	\$103,934,432	Scott Conley	Scott Conley	League Services
Carolina Foothills	\$91,429,178	Scott Weaver	Wally Pew	Cantey, Tiller, Pierce and Associates
Anderson	\$86,815,856	Robert Wilson		Cantey, Tiller, Pierce and Associates

SOUTH DAKOTA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	50	50	46	42
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	10	10	14	15

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$1,193,535,217	44.6%	2	4.8%
McGladrey LLP	\$253,660,240	9.5%	1	2.4%
Eide Bailly	\$135,033,473	5.0%	2	4.8%
Petersen & Associates	\$126,511,330	4.7%	1	2.4%
Gardiner Thomsen	\$18,989,066	0.7%	1	2.4%
Harrington & Associates, LTD	\$14,017,494	0.5%	1	2.4%

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Black Hills	\$984,590,458	Roger Heacock	Jarrod Reisner	CliftonLarsonAllen, LLP
Dakotaland	\$253,660,240	Dan Cumbee	Ryan Goehner	McGladrey LLP
Sioux Falls	\$208,944,759	Fran Sommerfeld	Brenda Deboer	CliftonLarsonAllen, LLP
Service First	\$126,511,330	Travis Kasten	Jay Kruse	Petersen & Associates
Aberdeen	\$109,932,228	Robert Goscicki		Other
Highmark	\$93,806,419	John Carlson	Cindy Griffin	Other
Sioux Empire	\$87,424,791	Jeff Jorgensen	Patrick Gross	Eide Bailly
Northern Hills	\$78,429,613	Floyd Rummell		Other
Voyage	\$72,381,104	Darla Erb		Other
Sentinel	\$61,105,842	Nancy Ellwein		Other
Med5	\$50,298,501	Pamela Brown-Graff		Other
Dakota Plains	\$47,608,682	Peter Butterfield	Tonya Jensen	Eide Bailly
Services Center	\$47,453,574	Dave Wright		Other
Rapid City Telco	\$43,329,303	Cheryl Hubbeling	Chris Noordsy	Other
Healthcare Plus	\$41,899,827	Guy Trenhaile		Other
Norstar	\$37,407,056	Jane Duerre		Other
East River	\$28,718,098	Mechelle Johnson	Mechelle Johnson	Other
M-O	\$26,331,149	Gail Broer		Other
Good Samaritan	\$23,437,441	Michael Gardner		Other
Rushmore Electric	\$21,296,065	Pam Ferber		Other

TENNESSEE

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	187	181	174	160
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	48	50	51	57

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Nearman, Maynard, Vallez, CPAs	\$3,661,281,384	20.0%	5	3.1%
Moss Adams	\$2,841,125,948	15.5%	1	0.6%
Hiram H. Hollifield	\$2,313,993,294	12.7%	93	58.1%
Orth, Chakler, Murnane & Co.	\$1,643,961,824	9.0%	1	0.6%
Reynolds Bone & Griesbeck PLC	\$1,236,644,344	6.8%	4	2.5%
G David Edwards, CPA	\$671,237,498	3.7%	9	5.6%
Craig Peters & Associates	\$108,244,149	0.6%	1	0.6%
Mauldin & Jenkins	\$51,129,560	0.3%	1	0.6%
Petersen & Associates	\$44,014,404	0.2%	1	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Eastman	\$2,841,125,948	Olan Jones	David Atkinson	Moss Adams
Ascend	\$1,643,961,824	Caren Gabriel	Sandra Gregory	Orth, Chakler, Murnane & Co.
ORNL	\$1,492,529,413	Christopher Johnson	Colin Anderson	Nearman, Maynard, Vallez, CPAs
Knoxville TVA Employees	\$1,261,822,380	Glenn Siler	Shannon York	Nearman, Maynard, Vallez, CPAs
Tennessee Valley	\$989,062,331	Blake Strickland	Brant Caldwell	Other
Y-12	\$697,281,534	Mark Ziegler	John Stegner	Nearman, Maynard, Vallez, CPAs
Orion	\$527,592,209	Daniel Weickenand	Jason Lee	Reynolds Bone & Griesbeck PLC
First South Financial	\$460,223,344	Craig Esrael	George Lumm	Reynolds Bone & Griesbeck PLC
Southeast Financial	\$456,888,400	John Jacoway	Christina Adkison	Other
Fort Campbell	\$455,410,723	Tom Kane	Matt Rhead	Other
FEDEX Employees Credit Association	\$391,523,329	Peggy St John	Ron Walker	Other
Enrichment	\$381,091,055	Wayne hope		Other
Comtrust	\$348,660,525	Johnny Phillips	Ken Hall	Other
Consumer	\$333,401,420	Sam Miller		Other
The Tennessee	\$270,800,932	Michael Martin	Milton Smith	Other
Cornerstone Financial	\$261,850,012	Hank Flury	Joe Spivey	G David Edwards, CPA
Memphis City Employees	\$234,582,901	Ken Swann		Other
U.T.	\$213,866,771	Debbie Jones		Other
Leaders	\$213,351,893	Todd Swims	Seth Rudd	Reynolds Bone & Griesbeck PLC
Old Hickory	\$209,567,756	Bonnette A. Dawson	Amy Harris	G David Edwards, CPA

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

TEXAS

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	560	548	533	506
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	194	196	198	202

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$14,067,487,059	17.5%	4	0.8%
CliftonLarsonAllen, LLP	\$11,141,410,053	13.8%	23	4.5%
McGladrey LLP	\$7,676,555,264	9.5%	20	4.0%
Doeren, Mayhew & Co.	\$7,393,825,892	9.2%	7	1.4%
Orth, Chakler, Murnane & Co.	\$7,174,108,598	8.9%	15	3.0%
Nearman, Maynard, Vallez, CPAs	\$5,827,079,248	7.2%	12	2.4%
Padget Strateman & Co	\$3,580,371,903	4.4%	2	0.4%
League Services	\$2,815,719,590	3.5%	51	10.1%
Hutto & Carver	\$1,191,375,957	1.5%	2	0.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Security Service	\$7,679,605,307	Jim Laffoon	Steve Schott	BKD, LLP
Randolph-Brooks	\$5,717,040,252	Chris O'Connor	Drew Schmid	BKD, LLP
American Airlines	\$5,568,947,588	Angie Owens	Sean Gaven	McGladrey LLP
San Antonio	\$2,763,438,672	Steve Hennigan	Eric Malagamba	Padget Strateman & Co
TDECU - Your	\$2,166,068,554	Stephanie Sherrodd	Rhonda Kleinecke	Doeren, Mayhew & Co.
GECU	\$2,016,780,428	Crystal Long		Other
Navy Army Community	\$2,004,665,638	Sarah O'Brien		CliftonLarsonAllen, LLP
JSC	\$1,772,808,682	Michael Brown	Debra Reeder	Doeren, Mayhew & Co.
University	\$1,673,430,932	Tony C. Budet	Yung Tran	Orth, Chakler, Murnane & Co.
EECU	\$1,570,451,738	Lonnie Nicholson	Robert Sanger	Doeren, Mayhew & Co.
Texans	\$1,424,948,100	Kevin Durrance		Nearman, Maynard, Vallez, CPAs
Austin Telco	\$1,268,799,323	James Poplin	Robert Hernandez	CliftonLarsonAllen, LLP
Advancial	\$1,132,304,217	Brent Sheffield	Andy Tomalin	Nearman, Maynard, Vallez, CPAs
Credit Union of Texas	\$1,086,046,360	John Lederer	Karen Miracle	Orth, Chakler, Murnane & Co.
A+	\$1,062,461,853	Kerry Parker	EVP - Dennis Loftis	CliftonLarsonAllen, LLP
First Community	\$985,802,295	Ron Downing	Keith Domingue	Orth, Chakler, Murnane & Co.
Texas Trust	\$824,061,931	James Minge	David Pickney	Other
Fort Worth Community	\$819,387,901	Richard Howdeshell	Michael Franko	Connor, McMillion, Mitchell & Shennum
FirstLight	\$817,726,891	Karl Murphy		CliftonLarsonAllen, LLP
Firstmark	\$816,933,231	Leon Ewing	Andy Apple	Padget Strateman & Co

UTAH

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	98	93	86	75
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	34	30	28	26

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Deloitte & Touche	\$7,545,002,271	45.9%	4	5.3%
Moss Adams	\$4,957,910,748	30.2%	3	4.0%
Tanner & Co.	\$630,822,130	3.8%	1	1.3%
League Services	\$589,706,586	3.6%	8	10.7%
Ferrin & Company, LLC	\$469,196,257	2.9%	3	4.0%
Eide Bailly	\$260,701,714	1.6%	1	1.3%
CliftonLarsonAllen, LLP	\$248,503,326	1.5%	1	1.3%
Wipfli LLP	\$31,839,126	0.2%	1	1.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
America First	\$5,877,729,341	John Lund	Rex Rollo	Deloitte & Touche
Mountain America	\$3,647,287,764	Sterling Nielsen	Chad Curtis	Moss Adams
Goldenwest	\$994,911,653	Kerry Whalen	Darren Godfrey	Deloitte & Touche
Utah Community	\$879,318,477	Jeff Sermon	Ratna Lingam	Moss Adams
University First	\$654,678,901	Jack Buttars	James Prince	Deloitte & Touche
Cyprus	\$630,822,130	Todd Adamson	Eric Figgins	Tanner & Co.
Utah Power	\$507,044,742	Dennis Hymas	Darryn Hodgson	Other
Deseret First	\$431,304,507	Shane London	Derrick Petersen	Moss Adams
Granite	\$338,462,755	Lynn Kuehne	Paul Metcalf	Ferrin & Company, LLC
Wasatch Peaks	\$260,701,714	Blake Burrell	Jeff Shaw	Eide Bailly

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Utah First	\$248,503,326	Darin Moody	David Hill	CliftonLarsonAllen, LLP
Jordan	\$227,231,012	James Hofeling		League Services
Alpine	\$158,041,482	Paul Atkinson		Other
American United Family Of Credit Unions	\$149,555,172	Phillip Patten	Jack Creager	Other
Horizon Utah	\$115,314,246	Randy Gailey	Page Bennett	League Services
Transwest	\$112,439,262	Marc Mikkelson		Other
Eastern Utah Community	\$98,713,012	Michael S. Milovich	Bruce Yost	Ferrin & Company, LLC
Weber State	\$95,441,040	Vickie Van der Have	Brock Mortensen	Other
Members First	\$93,098,775	Brad Barber	Darryn Hodgson	Other
Box Elder County	\$92,015,679	Scott Webre	Marilyn Yoshida	League Services

VERMONT

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	29	27	27	24
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	\$1,383,667,953	41.6%	2	8.3%
A. M. Peisch & Company, LLP	\$1,056,335,789	31.7%	8	33.3%
Orth, Chakler, Murnane & Co.	\$618,571,371	18.6%	1	4.2%
Wojeski & Co. CPAs, P.C.	\$82,620,483	2.5%	1	4.2%
Anderson & Company, PC	\$76,756,786	2.3%	3	12.5%
McGladrey LLP	\$34,338,303	1.0%	1	4.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
New England	\$988,685,817	John Dwyer	Sue Leonard	CliftonLarsonAllen, LLP
Vermont State Employees	\$618,571,371	Steven Post	Terence Field	Orth, Chakler, Murnane & Co.
NorthCountry	\$435,317,963	Bob Morgan	Lisa Huyer	A. M. Peisch & Company, LLP
Vermont	\$394,982,136	Bernard Isabelle	Jean Giard	CliftonLarsonAllen, LLP
Heritage Family	\$347,045,969	Ronald Hance	Ed Eno	A. M. Peisch & Company, LLP
One	\$131,172,928	Jerry Cross		A. M. Peisch & Company, LLP
Members Advantage Community	\$82,620,483	Sean Gammon		Wojeski & Co. CPAs, P.C.
River Valley	\$73,838,073	Jeffrey Morse		A. M. Peisch & Company, LLP
Granite Hills	\$34,483,780	Susan Poczubut	Allan Taylor	A. M. Peisch & Company, LLP
Opportunities	\$34,338,303	Cheryl Fatnassi	Timothy Kranz	McGladrey LLP
Credit Union of Vermont	\$33,369,126	Brian Fogg		Anderson & Company, PC
White River	\$31,294,869	Wanda Dunham		Other
Vermont VA	\$22,057,274	Sandi White		Anderson & Company, PC
Green Mountain	\$21,330,386	Ginny Fleischman		Anderson & Company, PC
Northern Lights	\$18,555,350	Rita St. Arnauld	Rita St. Arnauld	A. M. Peisch & Company, LLP
Covered Bridge	\$13,583,216	Linda Kidder		Other
Members 1st	\$12,555,873	Richard Chapin		Other
Central Vermont Medical Center Inc.	\$10,398,371	Susana Williams		A. M. Peisch & Company, LLP
Windsor County South	\$6,933,598	Rose Thow		Other
Orlex Government Employees	\$5,523,355	Judy Jenne		A. M. Peisch & Company, LLP

VIRGINIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	193	192	186	165
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	\$55,502,976,265	56.4%	1	0.6%
Grant Thornton	\$16,840,840,423	17.1%	1	0.6%
CliftonLarsonAllen, LLP	\$9,260,482,422	9.4%	17	10.3%
Orth, Chakler, Murnane & Co.	\$8,954,548,942	9.1%	10	6.1%
Nearman, Maynard, Vallez, CPAs	\$3,441,766,355	3.5%	9	5.5%
Robert L. Mann, CPA	\$335,952,024	0.3%	1	0.6%
Brown Edwards	\$252,671,151	0.3%	1	0.6%
Deleon & Stang	\$178,712,028	0.2%	5	3.0%
League Services	\$172,670,342	0.2%	4	2.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Navy	\$55,502,976,265	Cutler Dawson	Lauren Lloyd	Pricewaterhouse Coopers

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

Pentagon	\$16,840,840,423	Frank Pollack	Rocky Mitchell	Grant Thornton
Northwest	\$2,582,482,112	Chris McDonald	Greg Gibson	Orth, Chakler, Murnane & Co.
Virginia	\$2,545,894,840	Jane Watkins	Bob Warren	CliftonLarsonAllen, LLP
Chartway	\$1,962,270,073	Ronald Burniske	Paul Annunziata	CliftonLarsonAllen, LLP
Apple	\$1,845,999,114	Larry Kelly	Christopher Cooper	Orth, Chakler, Murnane & Co.
Langley	\$1,840,858,545	Tom Ryan	Gregory Manweiler	CliftonLarsonAllen, LLP
State Department	\$1,520,520,032	Jan Roche	Randall McClintock	Orth, Chakler, Murnane & Co.
BayPort	\$1,316,428,927	George Dudley	Stanley Leicester	Nearman, Maynard, Vallez, CPAs
Dupont Community	\$890,451,914	Gerald Hershey	Steve Pittman	CliftonLarsonAllen, LLP
University of VA Community	\$655,337,971	Alison DeFuncq	Pamela Turner	Orth, Chakler, Murnane & Co.
Member One	\$627,168,498	Frank Carter	Alan Wade	Nearman, Maynard, Vallez, CPAs
Justice	\$598,835,317	Peter Sainato	James Bangert	Orth, Chakler, Murnane & Co.
1st Advantage	\$589,410,991	Paul Muse	Connie Forbes	Nearman, Maynard, Vallez, CPAs
United States Senate	\$574,020,801	Susan Enis	Dennis Will	Orth, Chakler, Murnane & Co.
NRL	\$447,312,277	Margaret Pera	Linda Powell	Orth, Chakler, Murnane & Co.
ABNB	\$406,653,519	Carl Ratcliff	Tony Duncan	CliftonLarsonAllen, LLP
Call	\$335,952,024	Roger Ball	George Kite	Robert L. Mann, CPA
CommonWealth One	\$316,538,619	Charlotte Cash	Eric Harvell	CliftonLarsonAllen, LLP
Freedom First	\$315,306,873	Paul Phillips	Keith Rickoff	Nearman, Maynard, Vallez, CPAs

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	\$25,073,759,566	68.6%	23	21.7%
CliftonLarsonAllen, LLP	\$3,618,550,582	9.9%	6	5.7%
Orth, Chakler, Murnane & Co.	\$2,638,639,148	7.2%	3	2.8%
Turner, Warren, Hwang & Conrad	\$1,017,395,655	2.8%	2	1.9%
McGladrey LLP	\$317,947,208	0.9%	5	4.7%
Richards & Associates	\$255,469,162	0.7%	1	0.9%
Shannon & Associates, LLP	\$46,877,697	0.1%	1	0.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
BECU	\$11,903,520,909	Benson Porter	Katherine Elser	Moss Adams
Washington State Employees	\$1,922,282,964	Kevin Foster-Keddie	Randy Gunderson	Orth, Chakler, Murnane & Co.
Spokane Teachers	\$1,845,568,779	Thomas Johnson	Bill Before	Moss Adams
Numerica	\$1,328,710,975	Carla Altepeter	Cindy Leaver	Moss Adams
Gesa	\$1,297,360,006	Don Miller	Jim Sheehy	CliftonLarsonAllen, LLP
Hapo Community	\$1,244,819,667	David Schulz	John Schnellbach	Moss Adams
Sound	\$1,085,833,765	Richard Brandsma	Troy Garry	Moss Adams
Harborstone	\$1,067,192,439	Phil Jones	Laurie Leno	Moss Adams
Whatcom Educational	\$975,524,572	Wayne Langei	Robert Langei	CliftonLarsonAllen, LLP
School Employees Credit Union Of Washington	\$962,181,746	Sandra Kurack	Steve Ricco	Moss Adams
Kitsap	\$961,313,056	Elliot Gregg	Scott Henderson	Moss Adams
Columbia	\$943,402,951	Steve Kenny	Ron Dobyms	Moss Adams
TwinStar	\$882,549,374	Jeff Kennedy	Kim Peterson	CliftonLarsonAllen, LLP
Fibre	\$755,806,834	Larry Hoff	Ryan Sullivan	Moss Adams
Seattle Metropolitan	\$595,299,353	Richard Romero	Larry Grager	Turner, Warren, Hwang & Conrad
Horizon	\$584,109,220	Jeff Adams	Debbie Parelius	Other
Red Canoe	\$581,139,355	David Spaulding	Rich Wilson	Moss Adams
Solarity	\$519,870,429	Mina Worthington	Matthew Russell	Orth, Chakler, Murnane & Co.
iQ	\$509,491,958	Roger Michaelis	DeWayne Ledbetter	Moss Adams
Verity	\$422,096,302	William Hayes	Greg Bruns	Turner, Warren, Hwang & Conrad

WEST VIRGINIA

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	107	106	102	95
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	\$788,833,306	24.5%	13	13.7%
Lillie & Company	\$585,771,205	18.2%	4	4.2%

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

Nearman, Maynard, Vallez, CPAs	\$288,738,032	9.0%	1	1.1%
Schmidt & Associates	\$71,203,905	2.2%	2	2.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
First Choice America Community	\$390,670,595	Scott Winwood	John C. Peterman	Other
Bayer Heritage	\$343,922,272	Bob Burrow	Ron Rush	Lillie & Company
Fairmont	\$288,738,032	Stanley Rittenhouse	Debra Drippleman	Nearman, Maynard, Vallez, CPAs
Pioneer West Virginia	\$171,894,933	Dana Rawlings	Dan McGowan	Lillie & Company
Star USA	\$162,466,929	Daniel Smithson	Daniel Smithson	Other
West Virginia	\$160,684,205	Nick Arvon	Vicki Pauley	League Services
West Virginia Central	\$119,644,582	Michael Tucker		League Services
Peoples	\$89,493,809	Tom Brewer		League Services
Members Choice WV	\$85,110,707	Doris Cunningham	Doris Cunningham	Other
Universal	\$74,340,175	Chuck Robateau	Chuck Robateau	League Services
The United	\$70,823,270	Edgar Cosner	Michael Sengewalt	League Services
One Community	\$66,166,769	Randall W. Brooks	Vivian Carez	Schmidt & Associates
CAMC	\$58,894,813	Ashley Meek	Doug Robinson	Other
The State	\$56,980,213	Brent Gray	Chris Mallory	Other
First Priority	\$54,358,312	Krista Christian	Lee Graham	League Services
167th TFR	\$45,032,661	Lynn Haynes		Other
Strip Steel Community	\$44,065,386	Sandra Yocum		League Services
Morgantown A E S	\$40,337,572	David Rice	David Rice	Lillie & Company
Kemba Charleston	\$39,805,792	Joetta Heck		League Services
Long Reach	\$39,783,712	Steven Reed		League Services

WISCONSIN

	2010	2011	2012	2013
NUMBER OF CREDIT UNIONS	236	222	201	174
NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS	74	73	76	74

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Wipfli LLP	\$8,073,058,336	31.1%	32	18.4%
CliftonLarsonAllen, LLP	\$7,415,275,063	28.6%	20	11.5%
Hawkins Ash CPAs	\$1,888,486,616	7.3%	13	7.5%
Crowe Horwath	\$1,746,936,761	6.7%	1	0.6%
Moss Adams	\$1,392,362,366	5.4%	1	0.6%
McGladrey LLP	\$589,260,260	2.3%	4	2.3%
Vrakas Blum	\$104,966,680	0.4%	1	0.6%
BKD, LLP	\$20,630,613	0.1%	1	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Landmark	\$2,308,818,480	Jay Magulski	Dave Powers	Other
Community First	\$2,014,304,454	Catherine Tierney	Mary Sullivan	CliftonLarsonAllen, LLP
Summit	\$1,955,509,180	Kim Sponem	Keith Peterson	CliftonLarsonAllen, LLP
University Of Wisconsin	\$1,746,936,761	Paul Kundert	Brad McClain	Crowe Horwath
Educators	\$1,437,870,132	Eugene Szymczak	Michelle Gabor	Wipfli LLP
Royal	\$1,392,362,366	Rudy Pereira	Jon Hehli	Moss Adams
Covantage	\$1,091,201,777	Brian Prunty	Douglas Anderson	Wipfli LLP
Altra	\$967,097,701	Jack Peplinski	Mary Isaacs	CliftonLarsonAllen, LLP
Fox Communities	\$954,518,431	Greg Hilbert	Bruce Kotarek	Wipfli LLP
Westconsin	\$871,382,501	Greg Lentz	Lora Benrud	Wipfli LLP
Pioneer	\$609,630,814	Thomas Young	Karen Carew	Wipfli LLP
Connexus	\$517,669,535	David Christenson	Daryl Gessler	Wipfli LLP
Marine	\$474,385,500	Shawn Hanson	Adam Keer	CliftonLarsonAllen, LLP
Capital	\$469,606,522	Alan Zierler	Alan Zierler	Hawkins Ash CPAs
Thrivent	\$456,941,959	Todd Sipe		Wipfli LLP
CitizensFirst	\$395,189,937	Kevin Ralofsky	Bob Matz	Hawkins Ash CPAs
Blackhawk Community	\$373,037,999	Sherri Stumpf	Jeffrey Horne	CliftonLarsonAllen, LLP
Westby Co-op	\$361,363,809	Kevin Hauser	John Rudie	Wipfli LLP
Kohler	\$268,564,550	Anthony Klockow	John Ehmann	CliftonLarsonAllen, LLP
Heritage	\$259,317,270	Robert Lestina	Alan Zimprich	Other

SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS*

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	\$889,827,513	38.6%	8	27.6%
CliftonLarsonAllen, LLP	\$494,108,997	21.4%	1	3.4%
McGladrey LLP	\$98,271,698	4.3%	1	3.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Warren	\$494,108,997	Stephanie Teubner	Kim Alexander	CliftonLarsonAllen, LLP
Meridian Trust	\$283,914,213	Kim Withers	Joani Hafner	Petersen & Associates
UniWyo	\$247,910,208	Larry Knopp	David Hansen	Petersen & Associates
WYHY	\$185,927,799	William Willingham III	Cyndi Patras	Petersen & Associates
Trona Valley Community	\$159,038,304	Marsha Tynsky	Lisa Banks	Other
Western Vista	\$125,678,408	John Balsler		Other
Atlantic City	\$106,095,178	Brian Rohrbacher	Karen Nipper	Other
Reliant	\$105,143,752	Steve Higginson	Brandon Smith	Other
Sunlight	\$98,271,698	Cindy Bennett		McGladrey LLP
Campco	\$76,061,369	Kurt Thelen	Marie Coleman	Other
First Education	\$48,212,346	James Yates		Petersen & Associates
Unified People's	\$41,311,290	Camille Shillenn		Petersen & Associates
A.C.P.E.	\$40,600,069	Marcia Dent	Marcia Dent	Other
Laramie Plains Community	\$38,647,898	Tyler Valentine		Other
River-rail Community	\$35,195,325	Vickie Nelson		Petersen & Associates
Sheridan Community	\$34,412,017	Todd Hilling		Other
Wyo Central	\$29,318,516	Janeice Lynch		Other
First Cheyenne	\$27,438,342	Bill Helms	Amy Wilson	Petersen & Associates
Greater Wyoming	\$24,496,194	Elizabeth Stetz		Other
Sweetwater	\$21,481,838	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

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Ewart & Associates	\$92,759,994	8.2%	5	26.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Coast360	\$308,000,819	Dick Northey	Gener Deliquina	Other
Caribe	\$274,118,677	Jorge Vadell	Demarys Crespo	Other
VAPR	\$178,026,252	Angel Lorenzo	Liliana Mora	Other
Puerto Rico	\$120,932,042	Orlando Ramos	Sonya Dávila	Other
Community First Guam	\$103,479,646	Gerard Cruz	Scott Moylan	Other
St. Thomas	\$48,850,561	Yvonne George		Ewart & Associates
Christiansted	\$21,452,872	Sandra Andrew		Ewart & Associates
Universal Coop	\$19,682,700	Bienvenido Guzman	Elba Gonzalez	Other
Borinquen Community	\$19,102,279	Sylvia Ramirez		Other
Frederiksted	\$11,847,563	Lena Valmont		Ewart & Associates
Borinquen Sur	\$10,014,436	Mario Nieves	Alnery Pujals	Other
Mid-Island	\$8,647,580	Joycelyn Francis		Ewart & Associates
Philcore	\$5,331,686	Enrique Rivera		Other
Glamour Community	\$3,382,815	Elba Rodriguez		Other
Banco De Santander	\$2,199,102	Ernesto Santiago		Other
Vitelco Employees	\$1,961,418	Shadin Thomas		Ewart & Associates
V. Suarez Employees	\$408,105	Luis Rivera		Other
Golmar	\$348,773	Mirmalis Figueroa		Other
Claret	\$300,230	Silvia Morales		Other

*SOME STATES HAVE LESS THAN 10 CPA FIRMS OR 20 CREDIT UNIONS

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