

2014

CALLAHAN CREDIT UNION DIRECTORY

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- Data formatted and interpreted for credit union decision makers and their stakeholders;
- Analysis grounded in data that links strategy to a desired performance;
- Thought leadership rooted in cooperative history and translated to address contemporary challenges;
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Callahan & Associates is a credit union research and consulting firm located in Washington, DC. In its mission to ensure Americans have unrestricted access to a vibrant cooperative financial system, Callahan offers credit unions financial performance benchmarking software, a suite of financial publications, strategic planning, and investment management. For more than 25 years, Callahan has delivered clear, actionable analysis of credit union quarterly performance data through a combination of publications and proprietary analytics software. Callahan's most accessible portal, CreditUnions.com, also offers credit unions and suppliers access to research, webinars, and expert commentary. Visit Callahan.com to learn more about how Callahan fulfills its mission through its credit union focused products and services.

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The Callahan Credit Union Directory serves as the industry gold standard for reliable data and insight into industry performance. It is the only comprehensive source of information available on the entire credit union industry, encompassing all federal, state, and privately insured institutions. Backed by the unified expertise of Callahan analysts and the latest performance data, Callahan's Credit Union Directory is a true State of the Industry.



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Jay Johnson, executive vice president of Callahan & Associates, Inc., leads the company's research and analysis of key trends and issues driving credit union performance in the marketplace. Jay regularly facilitates discussions on strategy and performance analysis with boards and senior management. He presents best practices in lending and deposit strategies, delivery channel management, and technology utilization to regional and national credit union conferences. Jay holds a Bachelor of Business Administration degree from Southern Methodist University and an MBA from the Goizueta Business School at Emory University. Jay is a CFA charter holder and holds Series 7 and Series 24 securities licenses. He currently serves on the NACUSO board of directors.



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Alix Patterson, Chief Operating Officer of Callahan & Associates, is a firm believer in the power of print and online media. As the leader of Callahan's media team, she spends her hours identifying issues that keep credit union executives up at night. She chronicles case studies from all angles and identifies common threads that span credit union departments. Alix holds a Bachelors degree in Japanese and Political Science from the University of Michigan; a Masters degree in International Economics and Law from Johns Hopkins University; and an MBA with distinction from the University of Oxford. She currently serves on Callahan & Associates board of directors.



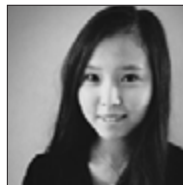
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INDUSTRY PARTICIPANTS



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ACKNOWLEDGEMENTS

CALLAHAN AND ASSOCIATES has staked its reputation on being the go-to source for credit union performance data for almost 30 years. And after nearly three decades, the Callahan Credit Union Directory is still THE essential resource for anyone working in the cooperative financial services industry. No other publication provides as thorough a description of where the industry stands year after year, making the industry's growth, market share, and member service part of the public record. These records prove invaluable in documenting what really happened when the pundits and historians reflect on industry events.

Every year, a dedicated team of Callahan employees take on the critical task of bringing this essential record to fruition. This year, the group consists of equal measure "old hats" and "newbies", creating a dynamic group that powered through a busy time of year to create the best Directory yet.

Our team of analysts ensures the accuracy of every fact and figure contained on these pages. The ever-popular leader tables that our readers have come to rely on for insight require diligent verification and back-end research. Mergers and changes in reporting, among other factors, keep the team — which includes Andrew Bolton, Mark Reed, and Janet Lee — reviewing, verifying, correcting, and double-checking hundreds of data points in a short time span.

But our team doesn't stop there. The Callahan Credit Union Directory delves deeper than national numbers; it breaks down peer groups by asset size and geography to uncover what the numbers are really saying. Armed with this information, readers can use today's trends to interpret the future. To provide additional meaning to the hundreds of data points that appear on the following pages, we include examples of industry success stories and forward thinkers via credit union case studies. In her role as Executive Editor, Alix Patterson leads our top-notch editorial team, which includes Rebecca Wessler, Aaron Pugh, and Drew Grossman, as well as contract writers Erik Payne, Sharon Simpson, and Catherine Siskos. Their work can be read in the case studies that dive below the numbers to find the strategy for success.

When the analysts and writers are done, Callahan's Design Team steps in to make the Callahan Credit Union Directory an accessible

toolkit for all levels of credit union participants. Creative Director Michelle Hoopes leads this talented group that includes designers Kristine Chatterjie and Dennis Crayon. This is Michelle's eighth directory, and she continues to impress us with a new creative angle and the energy to reinvigorate the publication.

Driving the crucial business model behind the directory are Allen Piece, Ed Gattis, and Alexandra Gekas. These business development gurus mine their rolodex for vendors whose dedication to the credit union industry allows us to produce this book every year at price point all credit unions can afford.

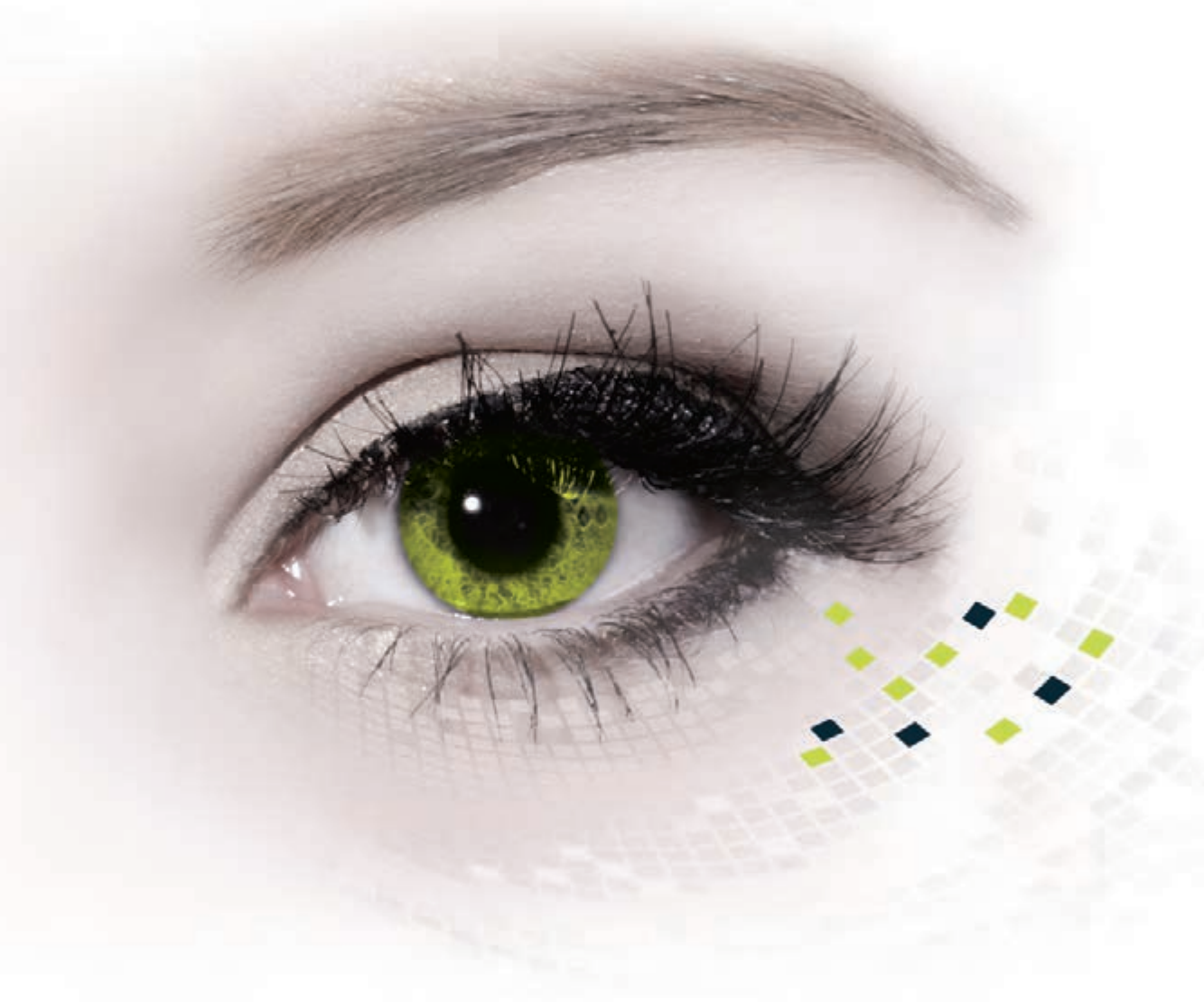
Finally, I'd like to thank the thousands of credit union executives throughout the industry whom we rely on to make this book possible. These credit unions participate in our semi-annual verification efforts led by Carissa Heckathorn. Mahzabin Shahnaz then ensures all of the information is flowing through our data engines to our industry website, CreditUnions.com, and through all of the Callahan software products.

We welcome all feedback on the Callahan Credit Union Directory. Please don't hesitate to share your thoughts and ideas with us.



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BY ALIX PATTERSON

REBUILDING AMERICA, ONE COMMUNITY AT A TIME

CREDIT UNIONS RELY ON RESOURCE BEYOND THEIR FOUR WALLS
TO BUILD A STRONGER, MORE COOPERATIVE FINANCIAL SYSTEM.

LOOKING BACK IT'S been an exciting year for credit unions and their local communities. In the aftermath of the financial crisis of '08, the Great Recession, and the slow recovery, credit unions have been able to truly stand out as a solution to America's growth challenge — particularly at a time when our political leaders can't get their act together.

As Mark Twain wrote, "There is no such thing as a new idea. It is impossible. We simply take a lot of old ideas and put them into a sort of mental kaleidoscope. We give them a turn and they make new and curious combinations." Credit unions live this philosophy every day because they are not only cooperative, they are also collaborative.

Throughout the year, credit union executives share their success stories with our editorial and research team with no reservations — that is the power of collaboration. We then profile these cases studies both in print, in this Directory and in our quarterly publication Credit Union Strategy & Performance, and online on CreditUnions.com.

Today, credit unions employ over 250,000 people that are working together to share their best ideas and modify them to meet the specific needs of their unique membership. That's the kind of fully integrated team work that even the biggest financial service providers can't compete with.

And unlike some consulting or research firms that preach the "one right way" to do something, Callahan's doesn't believe there is necessarily just one right solution to fit everyone. So each week on CreditUnions.com we cover one topic or theme from a variety of angles. This gives our readers different ways to think about a challenge or opportunity.

And the foundation for all these stories is in the data. This 2014 Directory contains inspiration for our own research teams. The leader tables point us to our next interview; the state listings put any individual credit unions' performance in geographic context; the contact listings tell us whom to call.

One example. Last year's Directory production led us to Darden Employees Credit Union. DECU was a little credit union in Orlando that kept topping the leader tables. We thought the data must be wrong. Nope, it was right. Then it must be a merger. Wrong again. The data led us to a fascinating story of a dying institution that partnered with one of the country's largest restaurant chains to reinvigorate its growth. We spent two days onsite learning their story. You can learn from it too in *Anatomy Of A Strategic Partner*.

We hope you get that same inspiration from this publication. Here are some of our favorite topics from the past year which underscore the credit union industry's dedication to rebuilding America.

Meet Brad

Brad Crandall has been with CU Companies for over 18 years, he started as a mortgage loan officer and today he is our CEO. He grew up on a small farm in western Illinois. He believes in hard work and simply being good to people.

What's the big deal?

As the CEO of CU Companies, Brad leads with passion and the kind of purpose you expect your staff to portray to your membership. Because of his leadership, CU Companies' culture has a framework that is focused on delivering the kind of personalized service that builds loyalty. That bleeds into how our mortgage lending and servicing programs are structured and how we work for you.

Our Mortgage Correspondent channel has no overlays. Our Mortgage Retail channel allows any sized credit union to offer more mortgage options.

We also have our mortgage channels structured so our underwriting and closing teams are readily available to answer your questions.

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BETTING ON MEMBERS

While events like Hurricane Katrina are often considered anomalies, freaks of nature that won't repeat but once every 100 years, the truth of the matter is, there is always some member, somewhere facing what to them feels like an insurmountable challenge. And in recent years, credit union members have experienced every type of financial hardship.

In 2013, members had to combat unexpected job losses, furloughs, fall-out from natural disasters, and losing banking services to communities who can generate a bigger profit for those financial institutions. In these situations, credit unions shine.

You don't have to be a big credit union to make a big impact on members in need. A Pattern Of Service tells the story of Greater Abbeville Federal Credit Union (\$12.2M, Abbeville, SC) a tiny credit union that made a big impact when members unexpectedly lost their jobs at Mohawk Flooring. Of the approximately 100 people the company let go, 60 were GAFCU members and 24 had loans with a cumulative balance of \$122,728. For five months, the credit union offered loan refinancing and payment extensions and reductions to help ease members' debt load and ensure continued timely payments of loans. During that time, all but three members came in to discuss their options.

Services With Sustenance In A Financial Desert tells the story of Hope Credit Union (\$169M, Jackson, MS) which opened a branch in the rural community of Utica, MS, which has a population of fewer than 1,000 people. Hope set up shop in Utica when the town's sole banking option, BancorpSouth, announced it was closing 23 branches in areas that were not supporting sufficient sustained growth, including Utica. Two years later, Hope's Utica branch is growing slowly but steadily with 625 members opening almost 800 accountings. It has approximately \$1.5 million in deposits and 92 loans totaling approximately \$525,000.

CREATING A COMPACT WITH EMPLOYEES

With employment topping 250,000 people and salary and benefits averaging well over half the industry's total expenses, it's wise to view this as an investment and not an expense. With that perspective in mind, we profiled a number of credit unions that look at employees as partners in the quest to provide both member value and financial growth and stability for the institution.

A leading example is Orange County's Credit Union (\$1.1B, Santa Ana, CA) which launched a whole life-learning project

for all employees regardless of position. The Meaning of LIFE details OCCU's LIFE Game Plan which teaches core competency skills derived from four categories:

- Leadership at all Levels (leadership)
- Inspiration in the community (community)
- Fanatic about the fundamentals (product knowledge)
- Extraordinary in the ordinary (member service)

The program encompasses member interactions, community engagement, and educational opportunities.

BCU (\$1.8B, Vernon Hills, IL) is a credit union that embraces the theory and practice of open book management because they want employees to be partners in growing BCU in both membership and financial strength. In Open-Book Management At BCU, Taylor Murray, regional director of service centers, describes firsthand their rationale "In order to build engagement in a job, you have to understand why you are doing what you are doing. If you don't know why you are doing it, you are not going to want to do it better. A more knowledgeable team of employees, a happier team of employees, leads to a higher Net Promoter Score, which leads to a growing credit union, which leads to greater capital, which leads to, say, a new phone system the membership has said would make their financial services lives easier and better."

REINVESTING IN COMMUNITY

During one popular June theme week, CreditUnions.com explored how credit unions from the Pacific Northwest to the gulf coast of Florida, doubled down to support their home turf and boost economic development in regions hard-hit by the recession.

St. Louis Community Credit Union was profiled in Collaboration For The Community for its partnership with an area bank to create community-focused programs to benefit the city. St. Louis has one of the largest unbanked African-American communities in the country and is considered a perennial poverty center. To serve the city's vast financial needs, these two institutions agreed to work together to increase lending, provide greater access to affordable services, and expand financial education to underserved and low-to-moderate income St. Louis communities. It is doing this through a new credit union branch in an underserved community, a financial learning center, small-dollar loan programs, payday loan alternative and a credit builder program.

In a different twist on community revitalization, Community Choice Credit Union, headquartered in a suburb of Detroit, is attempting to prevent the flow of



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Michigan's youth from the state. Michigan entered a recession long before the rest of the country and college graduates were leaving in droves — 6.17% of the state's population with college degrees left between 2000 and 2009, the fastest rate in the nation. A Plug In Michigan's Brain Drain showcases how the credit union fought back by creating a foundation the credit union to encourage local high school students to not only attend college in Michigan but also give back to their communities by returning to jobs at home after graduation.

COLLABORATING ACROSS THE INDUSTRY

Beyond just the boundaries of their credit union and local community, credit unions recognize they are part of a larger industry, one in fact that most refer to as “a movement.” This leads to sometimes unexpected strate-

analytics. Occasionally, other credit unions will offer up a wish list of things they would like to accomplish. If there are items on the list that Redstone could also use, it will build them and offer the requesting institution a significant discount.

BUILDING A SUSTAINABLE BUSINESS MODEL

Credit unions aren't just about community, cooperation and education. At the end of the day, they need to have a sustainable business model in order to continue their more altruistic endeavors. So each month this year, we included a theme week on lending — a key source of income. We highlighted how credit unions are not only growing their portfolios but also managing their risk, providing better value for members and strengthening their bottom line.



WE WANTED TO MAKE SURE WE DIDN'T DAMAGE MEMBERS BY SHUTTING DOWN THE ENTIRE MARKETPLACE AND LEAVING THEM HIGH AND DRY. WE WANTED TO FIND SOMEONE WHO COULD TAKE CARE OF THESE FOLKS.



gies that create benefits that our for-profit brethren would have trouble replicating.

In an age of increasing consolidation, the market footprint of individual credit unions is expanding farther than ever before. Have Branches, Will Travel tells the story of Space Coast Credit Union (\$3.1B, Melbourne, FL) which enlisted the help of the cooperative industry to take over branches in outlying markets so they could play to their regional strengths while helping others do the same.

Over the past few years, Space Coast has spun off operations in two markets to MidFlorida Credit Union (\$1.9B, Lakeland, FL) and Alive Credit Union (\$129M, Jacksonville, FL). As CEO Doug Samuels explains, “We wanted to make sure we didn't damage members by shutting down the entire marketplace and leaving them high and dry. We wanted to find someone who could take care of these folks.”

Redstone Federal Credit Union (\$3.5B, Huntsville, AL) is another story of collaboration that one could not expect from banks. This credit union went one-step further than just sharing strategies for success — they are selling their technology solutions as well, as documented in Leading From The Back Office. What started as a way to enhance the creative aspects of the IT team's responsibilities has morphed into an industry success story and growth for Redstone's bottom line.

The shift started slowly, but the decision last year to participate in OSI's DNAppstore (now owned by Fiserv) provided real momentum. Today, 10 out of the credit union's 42-person IT department works on developing core applications in one of two areas — the software development department or business automation and

The results of these strategies are apparent on the pages of this Directory, where we not only profile the industry's overall and state-level performance, but also highlight the leaders in dozens of performance leader tables. Some credit unions have performed well beyond the industry for the past year as highlighted in the one year growth tables; others have proven they can sustain their performance year-after-year as evidenced by the 5-year CAGR leader tables.

All in all, the industry, while consolidating the number of institutions, continues to expand its reach in loans granted, members joining, checking accounts utilized and more. Today, credit unions as an industry have the reach of Bank of America but the local knowledge to provide more tailored, competitive products to their unique set of members.

The industry's overall performance is detailed starting on page 2 in ***A 105-Year-Old Value Proposition Helps The Modern Credit Union Industry Reach New Highs.*** We encourage you to start your research there for the context in which to measure your own performance. Then drill down by state or peer group for more tailored metrics; and use the leader tables to identify credit unions that are excelling in areas of strategic focus for your credit union. Then continue your research online at CreditUnions.com to get a deeper look into the strategies behind these numbers.

As you learn from other credit unions from around the country, consider sharing your insights to build a stronger, more cooperative financial system. You can reach us with your ideas, questions or case studies at editor@creditunions.com. ■

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A 105-YEAR-OLD VALUE PROPOSITION HELPS THE MODERN CREDIT UNION INDUSTRY REACH NEW HIGHS

Consumers are turning to credit unions for a business approach that allows both the member and the institution to share gains and prosper through all economic cycles.

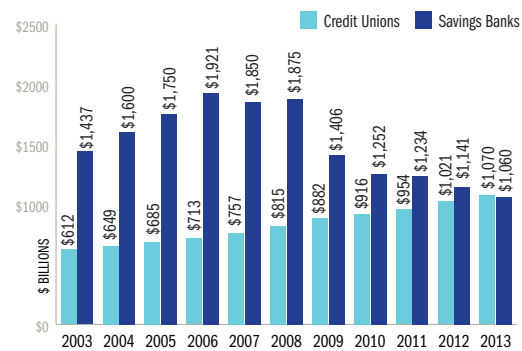
AMERICAN CONSUMERS ARE leading the U.S. economy forward. Auto sales and manufacturing are roaring ahead with new cars selling at the fastest pace since 2007. Housing continues to gain ground with the S&P/Case-Shiller National Home Price Index up 12.4% through July compared to the prior year. Every city featured in the 20-City Index is up over 2012 levels.

Economists expect economic growth to continue to accelerate in 2014. The improved economy is leading the Federal Reserve to debate how long to continue some of its aggressive monetary policies, particularly the purchase of mortgage-backed bonds and U.S. Treasury bonds through its Quantitative Easing program. Expectations are that the Fed will begin to reduce the amount of monthly purchases as 2014 begins, leading to higher, more “normal” interest rates.

As the economy gets back on track, the environment is changing for credit unions. Consumers turned to credit unions during the Great Recession when they were looking for a safe haven for their finances. The flight to safety drove double-digit deposit growth while credit unions’ consistent focus on lending, coupled with the retreat of competitors from the market, led to record loan originations. In 2010, credit unions’ national share of the first mortgage market surpassed 5%. In 2011, Bank Transfer Day brought a rush of new members in the fourth quarter that carried into 2012.

While credit unions continue to post strong results, competition is back. Banks are recording their highest earnings ever and are lending again, particularly to consumers with solid credit profiles. As interest rates begin to rise, will it become a rate game that credit unions play

Ten Year Trend In CU vs. Thrift Total Assets | DATA AS OF JUNE 30, 2013



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

versus their competitors, or will cooperatives be able to continue to convey a unique value proposition that goes beyond rates and fees?

Credit unions have surpassed thrifts as the second largest financial system in the U.S. Membership and asset growth accelerated at credit unions over the past five years in the midst of the Great Recession and subsequent recovery. In a period of historically low rates, it is unlikely that the faster pace of growth was due to loan and savings rates being a few basis points better than competitors. More likely is that consumers are increasingly turning to credit unions because they have a different way of doing business. It is a business approach in which both the member and the credit union benefits from an expanded relationship. These shared gains are what separate the cooperative approach from competitors. It is a difference

Keeping Your Members Safe and Secure for Generations to Come

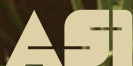
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*If you would like to know more about our deposit insurance programs,
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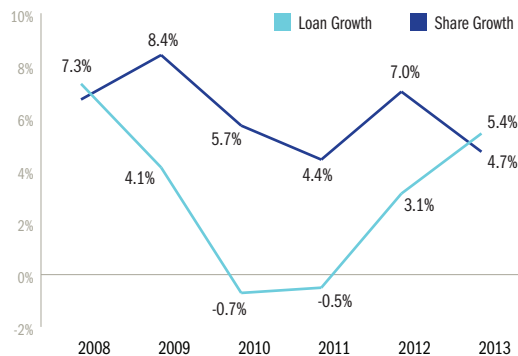
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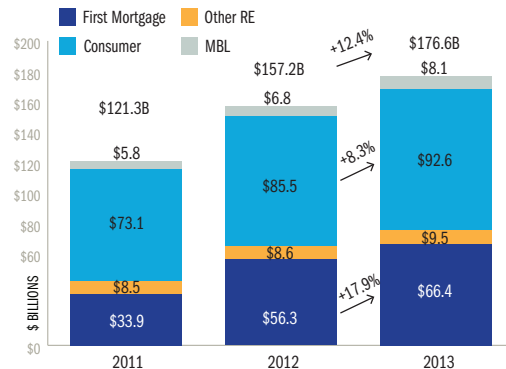
Loan Growth vs. Share Growth

DATA AS OF JUNE 30, 2013 | FOR ALL U.S. CREDIT UNIONS



YTD Loan Originations by Category

DATA AS OF JUNE 30, 2013 | FOR ALL U.S. CREDIT UNIONS



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

that resonates with consumers and provides a foundation for continued success in all economic cycles.

LENDING \$1 BILLION A DAY TO MEMBERS

Mid-year results for the nation's 6,818 credit unions indicate continued momentum for the industry in the post-recession environment. Loan originations are surpassing 2012's record pace and, for the first time since 2008, growth in the loan portfolio has surpassed share growth. Growth in credit union membership remains strong, expanding by nearly 2 million new member-owners over the past year to reach over 96.3 million across the country.

Credit unions originated \$176.6 billion in loans in the first six months of 2013, a 12.4% increase over 2012's record pace. Consumer loans account for over half of this loan volume, with \$92.6 billion in auto, credit card and other loans originated to members. Credit unions are lending more than they did last year in every loan category, providing members with \$1 billion in loans each day throughout the first half of the year.

With the economy picking up and unemployment down, asset quality has improved. The delinquency rate has fallen 17 basis points over the past year to 1.04%. The net charge off ratio has also dropped to 58 basis points.

AUTO LOANS LEAD PORTFOLIO GROWTH

Record loan originations are also translating to growth on the balance sheet. The current 5.4% growth rate is the highest for the loan portfolio since 2008 and has pushed loan balances to \$621.3 billion at mid-year. Growth is accelerating in all segments of the loan portfolio versus a year ago.

Auto loan balances at credit unions rose \$16.8 billion, or 9.7%, over the past year to reach \$189.5 billion. With

car sales picking up steam nationally, new auto loans posted the fastest growth of any loan category, up 10.7% over the past year to reach \$67.0 billion. Used auto loan growth continues to be strong as credit unions refinance members' loans to reduce these borrowers' interest rates and monthly payments. Used auto balances are up 9.2% over the past year.

Credit card balances reached \$40.0 billion at mid-year, up 7.2% annually over the past year. The credit union card portfolio has posted 10 consecutive years of growth.

As larger competitors lessen their focus on smaller markets, credit unions are realizing new opportunities to build relationships with local businesses. Member business loan originations have grown by 19.1% versus the first six months of 2012 to reach \$8.1 billion. Balances are up 10.3% from last June to top \$38.6 billion.

RECORD FIRST MORTGAGE VOLUME

In the first six months of 2013, credit unions originated the highest amount of first mortgage loans ever. The \$66.4 billion in first mortgage volume represented 6.8% of all mortgages originated in the U.S. over this period, according to the Mortgage Bankers Association. In the second quarter alone, credit unions originated \$34.9 billion in firsts — the highest volume ever originated by the industry in a quarter.

This record activity comes as interest rates move higher. The Mortgage Bankers Association estimates that refinance volume accounted for 64% of first mortgage activity in the second quarter. By the second quarter of 2014, that volume is expected to fall to 36% due to rising interest rates and a smaller pool of consumers who can benefit from a mortgage refinance.

In order to maintain mortgage lending momentum, a focus on proactively developing a purchase mortgage



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program is paramount. Many credit unions have been working to develop relationships with realtors since the downturn and these relationships will begin to pay dividends as rates rise. With home affordability supported by low rates and recovering prices, first-time homebuyer programs are also important. State Employees Credit Union (\$26.7B, Raleigh, NC) has a first-time homebuyer program with 2-year and 5-year adjustable rate options that provide lower monthly payments without requiring private mortgage insurance. Navy Federal (\$54.4B, Merrifield, VA) is offering fixed rate options with 100% financing and no down payment requirement.

On the balance sheet, first mortgage loans grew 5.7% over the past year to reach \$257.7 billion as of June. The growth is occurring even as sales of loans to the secondary market is at an all-time high. Credit unions sold a record \$34.3 billion of mortgages during the first half of 2013, representing 51.7% of year-to-date originations.

As home prices rise, home equity lending is returning. Home equity loan originations rose 10.5% versus the first half of 2012, the first increase since 2006.

2.6 MILLION NEW CHECKING ACCOUNTS

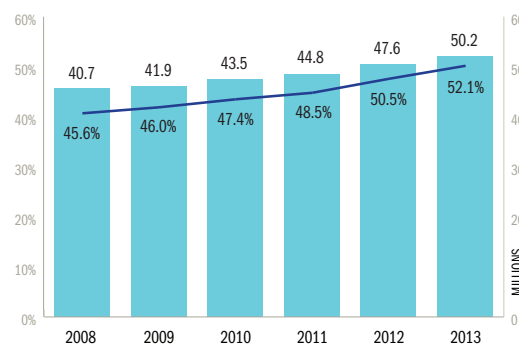
Members added \$41.1 billion in share balances over the past year, a 4.7% growth rate. This is down from the prior year's 7% rate as each deposit category is posting slower growth than reported a year ago.

Although share growth is slower, the growth of core deposit account balances remains strong. Regular share balances are up 9.7% over the past year to top \$312 billion, accounting for 34% of all deposits. Money market balances are up 5.5% since last June to reach \$211.5 billion.

Share draft balances rose 8.6% over the past year. During this period, credit unions have increased the number of share draft accounts by 2.6 million — exceeding their membership growth figures by more than 700,000. A key indicator of a member's primary financial institution, these accounts are not only attracting new members but also expanding relationships with members who may have had limited dealings with their credit union in the past. At mid-year there are 50.2 million share draft accounts open at credit unions, equivalent to 52.1% of the membership base. This is up from less than 46% just five years ago.

Longer-term savings options are seeing little activity given the low interest rate environment. IRA/Keogh balances are up slightly from last June. Certificate balances are the only category to decline over the past 12 months

Number of Checking Accounts and Penetration |
DATA AS OF JUNE 30, 2013



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

— these are down 3.6% annually as members remain hesitant to lock up funds.

INVESTMENT PORTFOLIO GROWTH SLOWS AS LENDING PICKS UP

Over the past 12 months the investment portfolio grew by 2.8%, well below the 13.3% pace recorded at June 2012, to \$402.4 billion. Agency securities are currently the dominant investment vehicle for credit unions. The \$204.7 billion in Agency investments accounts for 50.9% of total investments among the industry. Investments in banks and savings & loans, which primarily consist of jumbo certificates of deposit, reached \$48.6 billion at mid-year. Corporate credit union investments, including overnight deposits, are down 22.6% over the past year to \$28 billion. Mutual fund investment balances are up 14.9% over the past year but remain a small component of the portfolio at \$2.3 billion.

Credit unions have extended investment maturities over the past year. Investments maturing in more than one year now account for 57.2% of total balances, up from 54.8% last year. However, credit unions remain highly liquid, with nearly 25% of balances in cash or cash equivalents.

With interest rates on the longer end of the curve rising, credit unions need to ensure they are evaluating their investment portfolio in conjunction with their asset liability management (ALM) process. This could mean reinvesting in shorter-term instruments or repositioning certain securities in the portfolio to reduce interest rate risk.



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EARNINGS STEADY, CAPITAL REACHES NEW HIGH

Total revenue is down slightly versus the first six months of 2012 as interest income has fallen despite loan portfolio growth. The industry's current \$25 billion in revenue is down 0.9% versus a year ago as interest income has declined 4.3% due to asset re-pricing. The good news is that the net interest margin held steady at 2.77% between the first and second quarters.

Non-interest income is currently up 8.4%, led by an increase in other operating income. This category includes interchange income and gains on sales of mortgages, which have been a material component of many credit unions' revenue streams over the past few years. With rates rising, it is likely that income from mortgage sales will begin to slow. In addition, there is uncertainty around interchange rates, especially given a recent court victory by retailers that could require the Fed to lower transaction rates beyond what was enacted under the Durbin amendment.

Fee income is up 3.2% over the past year but is declining as a percentage of assets. It now stands at 70 basis points in the first half of 2013, versus 72 basis points over the same period in 2012.

Operating expenses have increased 5.4%, primarily due to a 6.0% increase in salaries and benefits as credit unions add to their employee base. Credit unions now employ more than 251,000 Americans, with over 7,000 new positions added in the past 12 months alone. Marketing expenses are up 6.0% as well as credit unions invest in and plan for growth. As a percentage of average assets, operating expenses prior to NCUA assessments have held steady over the past year at 3.07%.

Despite better than projected performance of corporate credit union investments taken under conservatorship, NCUA announced an 8 basis point assessment in 2013. Credit unions accrued 3 basis points in assessment expenses throughout the first half of 2013.

The provision for loan loss expense continues to fall as asset quality improves at credit unions. The \$1.3 billion expense is the lowest for the first six months of the year since 2007 and accounts for 26 basis points of average assets, well below the 1.10% recorded four years ago.

Net income is up 4.8% versus the first half of 2012, and return on assets is steady versus a year ago at 0.85%. Prior to accruals for the NCUA assessment, ROA is at 88 basis points through June 2013.

Total capital at credit unions is up 4.3% over the past year to \$117.2 billion — or 11% of assets. The net worth ratio is up 32 basis points over the period to reach 10.5% at mid-year.

INVESTING TO SERVE THE NEXT GENERATION OF MEMBERS

Credit unions' priority remains delivering superior value to members. The industry is investing like never before to ensure that it is not just meeting members' needs but surpassing their expectations. New technology is being deployed through core system conversions, mobile banking application launches, and self-service kiosks that go well beyond the traditional ATM. Branch models are evolving to marry technology with personal service. New hires are being brought on board to provide a new level of front line service that is focused on interactions over transactions as well as broaden and deepen management's capabilities in areas such as payments and data analytics.

These investments are occurring as credit unions look for new ways to collaborate. Efforts to partner are targeting efficiency gains via shared resources as well as new growth opportunities by leveraging combined capabilities and expertise. Such initiatives are vital to the credit union system's future success given the scale and continued dominance of the largest financial institutions.

Credit unions are in a stronger position than ever, both locally and nationally, to play a key role in serving the financial needs of consumers. The industry is in this position because credit unions continue to understand and respond to the needs of the member communities they serve in ways only cooperatives can. The investments being made today to enhance that capability are essential, but a continued focus on the fundamental purpose of each credit union — to make members' lives better — will be the real difference maker in the industry's future success. ■

THE CONSOLIDATED CREDIT UNION FINANCIAL STATEMENT

| IN THOUSANDS OF \$ AS OF JUNE 30, 2013

	JUN-12	JUN-13	% CHG		6 MOS. ENDED JUN-12	6 MOS. ENDED JUN-13	% CHG
Assets				Income			
Cash & Equivalents	105,635,844	99,684,569	-5.63%	Loans	16,097,501	15,646,823	-2.80%
Govt & Agencies	204,002,365	211,677,976	3.76%	(Less Rebates)	(9,201)	(6,653)	-27.69%
Corporate Credit Union	5,485,808	3,890,764	-29.08%	Investments	2,437,007	2,083,377	-14.51%
Banks and S&Ls	47,439,254	48,621,701	2.49%	Fee Income	3,586,514	3,702,684	3.24%
Mutual Funds	1,959,242	2,251,318	14.91%	Trading+Other Operating	3,116,758	3,565,906	14.41%
All Other Inv & Ins	26,940,611	36,250,128	34.56%	Total Income	25,228,579	24,992,138	-0.94%
Total Investments, Cash & Cash Eq.	391,463,123	402,376,457	2.79%	Expenses:			
Real Estate Loans	321,524,455	329,713,407	2.55%	Employee Compensation and Benefits	7,699,989	8,163,461	6.02%
Auto Loans	172,676,858	189,462,341	9.72%	Travel & Conference	147,206	157,518	7.01%
All Other Loans	95,050,826	102,095,570	7.41%	Office Occupancy	1,111,954	1,151,787	3.58%
Total Loans	589,252,138	621,271,319	5.43%	Office Operations	2,869,176	2,982,845	3.96%
(Loan Loss Allow)	(8,641,051)	(7,797,140)	-9.77%	Education & Promotional	539,163	571,658	6.03%
Reposessed Property	1,682,370	1,350,706	-19.71%	Loan Servicing	1,058,543	1,181,915	11.65%
Land & Buildings	17,639,631	18,116,865	2.71%	Professional Services	1,180,668	1,253,117	6.14%
Other Fixed Assets	3,508,869	3,547,559	1.10%	Member Insurance	82,385	62,906	-23.64%
All Other Assets	25,729,971	30,648,978	19.12%	Operating Fees	75,789	78,608	3.72%
Total Assets	1,020,635,052	1,069,514,743	4.79%	Miscellaneous	524,293	503,225	-4.02%
Liabilities & Capital:				Expense Subtotal	15,289,166	16,107,039	5.35%
Dividends Payable	246,248	200,257	-18.68%	Prov/Loan Loss	1,855,843	1,342,617	-27.65%
Notes Payable	24,991,712	24,726,131	-1.06%	Subtotal	17,145,009	17,449,655	1.78%
Reverse Repurchase Agreements	483,127	1,709,748	253.89%	Non-Operating Gain (Loss)	169,850	224,374	32.10%
Other Liabilities	10,627,827	12,147,085	14.30%	Income before Dividends	8,253,420	7,766,857	-5.90%
Total Liabilities	36,348,915	38,783,221	6.70%	Cost Of Funds:			
Regular Shares & Deposits	284,457,600	312,170,233	9.74%	Interest on Borrowed Funds	425,812	368,551	-13.45%
Money Market Shares	200,476,988	211,503,034	5.50%	Dividends	3,350,271	2,771,298	-17.28%
Share Drafts	111,603,674	121,214,462	8.61%	Net Income Prior to Stabilization	4,477,337	4,627,007	3.34%
IRA & Keogh	79,826,490	79,913,344	0.11%	Net NCUSIF Stabilization Expense	234,808	181,679	-22.63%
Share Certificates	204,045,736	196,706,628	-3.60%	Net Income	4,242,530	4,445,329	4.78%
Total Shares	880,410,488	921,507,701	4.67%	Total Number of Credit Unions			% Chg
Regular Reserve	19,677,383	19,851,424	0.88%	# of FCU's	7,105	6,818	-4.04%
FASB 115 Valuation Reserve	194,186	(2,825,634)	-1555.12%	# of SCU's - Federally Insured	4,366	4,189	-4.05%
Undivided Earnings & Other Reserves	83,060,175	90,957,782	9.51%	# of SCU's - Cooperatively Insured	2,595	2,492	-3.97%
Equity Acquired in Merger	943,906	1,240,250	31.40%	Members	144	137	-4.86%
Total Reserves & Undivided Earnings	103,875,650	109,223,822	5.15%	Employees	94,378,332	96,352,193	2.09%
Total Liabilities & Capital	1,020,635,052	1,069,514,743	4.79%	Average Share Balance	244,113	251,583	3.06%
				Average Loan Balance	9,329	9,564	2.52%
					12,661	12,745	0.66%

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

10-YEAR BALANCE SHEET AND INCOME STATEMENT TRENDS AS OF DECEMBER 31 | DOLLAR AMOUNTS IN THOUSANDS

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	10-Yr CAGR
Assets:											
Cash & Equivalents	52,141,526	50,048,772	46,832,040	53,021,001	53,895,119	49,354,434	68,952,777	75,914,572	96,693,026	02,677,780	7.01%
Cash at Corporate Credit Unions	26,780,986	26,417,375	23,920,598	30,277,818	29,521,409	25,867,004	41,754,394	44,376,187	31,895,252	200,487,823	22.30%
Govt & Agencies	93,869,845	92,778,272	85,695,204	71,236,307	70,455,767	85,024,462	115,592,056	144,376,187	183,263,445	3,997,640	-27.07%
Corporate Credit Union**	30,128,204	31,996,428	31,928,485	34,097,026	39,271,697	33,218,226	33,844,868	17,427,592	62,531,631	48,089,975	4.79%
Banks and S&Ls	26,590,216	25,499,657	26,590,216	16,090,963	17,069,580	16,090,963	37,486,619	42,848,765	44,600,407	2,141,430	-22.27%
All Other Inv & Ins	14,259,301	13,445,571	12,755,237	16,102,845	18,856,548	22,513,672	26,151,291	36,847,726	25,741,055	28,888,991	7.32%
Total Investments, Cash & Cash Eq.	216,989,092	213,768,700	198,280,547	190,548,142	199,252,466	217,350,601	282,027,611	317,414,841	356,551,565	386,283,640	5.94%
Real Estate Loans	171,267,647	196,777,529	224,060,927	250,337,351	277,871,832	309,706,835	314,429,599	314,407,860	317,642,009	325,012,942	6.62%
Auto Loans	147,482,025	158,907,735	174,154,873	179,685,341	179,409,022	178,199,611	175,407,954	166,169,796	166,701,550	180,294,933	2.03%
All Other Loans	65,081,678	67,934,119	70,599,067	75,521,721	81,321,956	86,845,680	90,616,684	91,867,533	94,629,423	99,963,054	4.38%
Total Loans	383,831,350	423,619,383	468,814,941	505,544,413	538,602,811	574,752,126	580,454,237	572,445,189	578,972,981	605,270,929	4.66%
(Loan Loss Allow)	(3,001,222)	(3,092,260)	(3,368,924)	(3,368,603)	(3,926,469)	(6,266,040)	(8,892,005)	(9,552,391)	(8,959,904)	(8,232,849)	10.62%
Land & Buildings & Fixed Assets	11,817,128	13,236,898	14,508,019	15,943,015	17,614,279	19,250,382	19,979,137	20,422,185	20,846,107	21,404,434	6.12%
All Other Assets (Inc. F Closures & Reposs)	13,484,114	14,276,339	14,839,914	17,541,549	18,556,643	18,535,766	23,255,214	25,880,267	26,775,988	30,142,514	8.38%
Total Assets	623,120,462	661,809,060	694,149,283	726,208,517	770,099,730	823,622,835	896,824,195	926,610,092	974,186,737	1,034,868,668	5.20%
Liabilities & Capital:											
Total Liabilities	16,366,350	20,536,219	26,389,886	27,819,707	35,593,619	45,592,795	45,542,415	36,924,172	36,267,582	37,455,968	8.63%
Regular Shares, Deposits & Share Drafts	270,357,919	286,627,472	284,133,395	265,576,233	253,589,891	266,131,809	299,445,427	325,896,401	361,961,390	403,513,171	4.09%
Share Certificates	121,627,752	130,112,061	156,506,190	193,893,481	221,340,456	229,167,476	229,021,727	216,294,999	206,667,709	200,360,115	5.12%
All Other Shares (MMA, IRA)	147,839,182	152,313,495	150,131,016	155,833,356	171,792,455	193,865,376	234,874,433	255,112,027	269,876,480	285,706,174	6.81%
Total Shares	539,824,853	569,053,028	590,778,535	615,303,070	646,722,802	691,764,661	763,341,587	797,303,427	838,505,580	889,579,460	5.12%
Total Reserves & Undivided Earnings	66,929,259	72,219,813	76,966,416	83,082,040	87,686,445	86,265,379	87,940,193	92,382,493	99,413,575	107,833,240	4.89%
Total Liabilities & Capital	623,120,462	661,809,060	694,149,283	726,208,517	770,099,730	823,622,835	896,824,195	926,610,092	974,186,737	1,034,868,668	5.20%
Income:											
Net Loan Interest Income	24,877,252	24,996,123	27,290,135	31,513,483	35,090,974	36,743,588	36,246,560	34,937,058	33,150,825	32,084,795	2.58%
Investment, Trading & Other Op. Inc.	7,581,318	7,571,700	9,027,171	10,594,437	12,481,059	11,645,651	10,853,734	10,639,623	10,548,334	11,520,795	4.27%
Fee Income	4,445,463	5,096,658	5,557,270	6,015,391	6,493,332	6,907,865	7,130,385	7,145,827	7,033,973	7,474,767	5.33%
Total Income	36,905,214	37,664,481	41,847,575	48,123,312	54,065,365	55,297,104	54,230,680	52,722,507	50,733,132	51,080,357	3.30%
Expenses:											
Employee Compensation and Benefits	9,581,456	10,298,742	10,961,027	11,783,792	12,687,690	13,493,513	13,875,216	14,193,147	14,680,575	15,704,930	5.07%
Office Occupancy & Operations	5,386,318	5,732,439	6,052,307	6,459,504	6,925,299	7,320,911	7,490,055	7,570,624	7,719,204	8,105,401	4.17%
All Other Expenses	4,248,024	4,581,162	4,943,484	5,330,091	5,706,712	7,739,011	6,088,851	6,293,300	6,639,385	7,405,094	5.71%
Operating Expense Subtotal	19,215,798	20,612,343	21,956,699	23,573,386	25,319,700	28,553,425	27,454,122	28,057,071	29,039,164	31,215,425	4.97%
Prov/Loan Loss	2,063,922	2,238,379	2,665,537	2,216,935	3,218,914	7,066,992	9,602,530	7,119,129	4,704,597	3,583,523	5.67%
Non-Operating Gain (Loss)	232,911	179,636	182,374	102,139	134,940	(445,361)	(951,407)	25,785	122,167	396,200	5.46%
Income before Dividends	15,858,405	14,993,395	17,069,965	22,435,130	25,661,691	19,231,326	16,222,621	17,572,093	17,111,538	16,677,609	0.50%
Cost of Funds**	9,953,530	9,083,658	10,450,926	16,644,012	20,846,491	19,383,156	14,979,243	11,013,477	8,777,430	7,299,377	-3.05%
Net Income Prior to Stabilization	5,904,875	5,909,737	5,783,215	5,791,118	4,815,200	(151,830)***	1,243,378	6,558,616	8,334,107	9,378,232	4.73%
NCUSIF Stabilization Expense							(296,784)****	1,891,721	1,891,721	779,777	
Net Income	5,904,875	5,909,737	5,783,215	5,791,118	4,815,200	(151,830)***	1,540,162	4,580,515	6,442,386	8,598,455	
Total Number of Credit Unions	9,570	9,208	8,880	8,536	8,268	7,968	7,710	7,491	7,240	6,960	
# of FCUs	5,776	5,572	5,392	5,190	5,038	4,852	4,712	4,589	4,447	4,272	
# of SCU's - Federally Insured	3,593	3,442	3,303	3,172	3,063	2,952	2,839	2,750	2,647	2,547	
# of SCU's - Cooperatively Insured	201	194	185	174	167	164	159	152	146	141	
Members	83,966,631	85,206,631	86,469,021	87,395,078	88,500,886	89,897,193	91,175,370	91,778,378	93,054,800	95,076,586	
Employees	210,704	215,003	221,542	228,405	236,716	241,682	239,218	238,889	239,735	247,674	
Loan Originations (000s)	216,375,166	239,775,593	258,634,038	251,394,673	255,591,299	253,836,502	271,047,330	250,298,416	264,244,588	330,627,691	
Net Charge-offs/Ave. Loans	0.56%	0.53%	0.54%	0.45%	0.10%	0.85%	1.22%	1.14%	0.92%	0.74%	
Return on Assets	0.99%	0.92%	0.85%	0.82%	0.64%	-0.02%	0.18%	0.50%	0.69%	0.86%	
Capital/Assets	11.2%	11.4%	11.8%	12.0%	11.9%	11.3%	10.9%	11.0%	11.2%	11.2%	

BALANCE SHEET | AS OF DECEMBER 31

INCOME STATEMENT | THRU DECEMBER 31

KEY RATIOS

SOURCE: CALLAHAN & ASSOCIATES' PEER TO PEER ANALYTICS

*EXCLUDES CASH EQUIVALENTS HELD AT CORPORATE CREDIT UNIONS | **INCLUDES DIVIDENDS AND INTEREST ON BORROWED FUNDS | ***2008 INCOME AND EXPENSE FIGURES ALSO INCLUDE APPROXIMATELY \$10.4 BILLION IN STABILIZATION EXPENSES. THESE WERE ACCOUNTED FOR IN ALL OTHER EXPENSES AND NON-OPERATING GAIN (LOSS). | ****DUE TO THE CREATION OF THE CORPORATE CREDIT UNION STABILIZATION FUND, IN JUNE OF 2009 THE NCUA REFUNDED A PORTION OF THE INITIAL PREMIUM ASSESSMENT FROM THE FIRST QUARTER OF THE SAME YEAR. THE NEGATIVE NCUSIF STABILIZATION EXPENSE REPRESENTS THE AMOUNT PAID TO THE FUND LESS THE REFUND.

THE NATION'S 200 LARGEST CREDIT UNIONS BY ASSETS | DATA AS OF JUNE 30, 2013

Rk		Credit Union	St	Total Assets	Rk		Credit Union	St	Total Assets
'13	'12				'13	'12			
1	1	NAVY	VA	\$54,412,059,078	51	49	WESCOM	CA	\$2,532,069,668
2	2	STATE EMPLOYEES	NC	\$26,747,239,360	52	51	VIRGINIA	VA	\$2,514,820,397
3	3	PENTAGON	VA	\$15,823,452,775	53	53	MICHIGAN STATE UNIVERSITY	MI	\$2,476,489,603
4	4	BECU	WA	\$11,520,433,504	54	59	VERIDIAN	IA	\$2,457,299,856
5	5	SCHOOLSFIRST	CA	\$9,787,959,667	55	58	MEMBERS 1ST	PA	\$2,448,592,113
6	6	ALLIANT	IL	\$8,225,494,884	56	52	MISSION	CA	\$2,408,366,308
7	7	THE GOLDEN 1	CA	\$8,171,975,691	57	54	APCO EMPLOYEES	AL	\$2,394,248,570
8	8	SECURITY SERVICE	TX	\$7,363,022,444	58	20	TEACHERS	IN	\$2,394,171,768
9	9	STAR ONE	CA	\$6,424,047,914	59	61	SERVICE	NH	\$2,327,737,600
10	10	SAN DIEGO COUNTY	CA	\$6,232,360,154	60	60	BELLCO	CO	\$2,322,523,427
11	13	AMERICA FIRST	UT	\$5,825,721,328	61	55	AFFINITY	NJ	\$2,291,863,169
12	12	FIRST TECH	CA	\$5,710,408,316	62	69	LANDMARK	WI	\$2,274,285,150
13	11	AMERICAN AIRLINES	TX	\$5,580,496,548	63	63	CHEVRON	CA	\$2,254,578,509
14	14	SUNCOAST SCHOOLS	FL	\$5,524,563,799	64	62	COASTAL	NC	\$2,228,856,968
15	15	RANDOLPH-BROOKS	TX	\$5,509,587,812	65	64	REDWOOD	CA	\$2,217,855,394
16	17	BETHPAGE	NY	\$5,488,639,809	66	65	KEESLER	MS	\$2,118,394,451
17	16	ALASKA USA	AK	\$5,353,861,545	67	67	TRAVIS	CA	\$2,118,275,609
18	21	DIGITAL	MA	\$5,057,825,722	68	68	EDUCATIONAL EMPLOYEES	CA	\$2,083,668,161
19	18	CEFCU	IL	\$4,937,517,894	69	72	NASSAU EDUCATORS	NY	\$2,067,244,031
20	19	VYSTAR	FL	\$4,904,980,232	70	70	TDECU	TX	\$2,050,578,578
21	20	TEACHERS	NY	\$4,901,543,954	71	66	ATLANTA POSTAL	GA	\$2,045,917,954
22	23	ESL	NY	\$4,538,842,051	72	71	GECU	TX	\$2,028,165,661
23	22	DELTA COMMUNITY	GA	\$4,505,459,925	73	102	UNIVERSITY OF IOWA CMNTY	IA	\$1,992,892,349
24	24	POLICE AND FIRE	PA	\$4,163,420,762	74	81	SANDIA LABORATORY	NM	\$1,979,195,564
25	25	PENNSYLVANIA STATE EMPL.	PA	\$4,163,213,582	75	76	SAFE	CA	\$1,974,141,884
26	26	PATELCO	CA	\$3,986,112,610	76	78	FIRST COMMUNITY	MO	\$1,950,291,092
27	29	WINGS FINANCIAL	MN	\$3,917,882,751	77	83	MUNICIPAL	NY	\$1,948,523,989
28	27	STATE FARM	IL	\$3,916,275,147	78	77	SUMMIT	WI	\$1,946,040,506
29	28	UNITED NATIONS	NY	\$3,873,163,921	79	75	CHARTWAY	VA	\$1,933,452,921
30	30	HUDSON VALLEY	NY	\$3,856,007,847	80	82	GROW FINANCIAL	FL	\$1,914,958,769
31	31	ENT	CO	\$3,750,514,448	81	80	CITADEL	PA	\$1,893,167,828
32	34	LOGIX	CA	\$3,616,371,426	82	96	MIDFLORIDA	FL	\$1,889,819,787
33	32	BANK-FUND STAFF	DC	\$3,610,494,662	83	79	WESTERN	CA	\$1,882,306,854
34	36	MOUNTAIN AMERICA	UT	\$3,598,406,193	84	85	MELROSE	NY	\$1,878,356,491
35	33	REDSTONE	AL	\$3,540,581,812	85	84	MERCK EMPLOYEES	NJ	\$1,873,079,890
36	35	DFCU FINANCIAL	MI	\$3,503,894,137	86	74	HARBORONE	MA	\$1,872,636,288
37	37	ONPOINT COMMUNITY	OR	\$3,366,514,288	87	112	NAVY ARMY COMMUNITY	TX	\$1,872,488,373
38	39	KINECTA	CA	\$3,276,510,541	88	73	COMMUNITYAMERICA	MO	\$1,869,349,549
39	41	DESERT SCHOOLS	AZ	\$3,261,293,452	89	100	APPLE	VA	\$1,866,805,787
40	38	SPACE COAST	FL	\$3,132,085,210	90	97	PROVIDENT	CA	\$1,865,828,538
41	40	VISIONS	NY	\$3,131,009,289	91	87	WASHINGTON STATE EMPL.	WA	\$1,865,790,761
42	43	TINKER	OK	\$3,091,849,844	92	89	COMMUNITY FIRST	WI	\$1,862,278,732
43	45	LAKE MICHIGAN	MI	\$2,913,004,262	93	93	BCU	IL	\$1,842,534,124
44	42	SAN ANTONIO	TX	\$2,879,083,272	94	88	ROBINS	GA	\$1,837,286,457
45	44	EASTMAN	TN	\$2,795,481,632	95	86	GEORGIA'S OWN	GA	\$1,791,903,692
46	50	SECU OF MARYLAND	MD	\$2,717,310,464	96	108	GENERAL ELECTRIC	OH	\$1,782,122,325
47	47	STATE EMPLOYEES	NY	\$2,696,076,318	97	90	CALIFORNIA COAST	CA	\$1,779,296,143
48	48	WRIGHT-PATT	OH	\$2,678,059,145	98	94	SPOKANE TEACHERS	WA	\$1,767,675,128
49	46	TOWER	MD	\$2,636,690,063	99	107	UNIVERSITY OF WISCONSIN	WI	\$1,744,169,093
50	57	NORTHWEST	VA	\$2,568,322,925	100	91	LANGLEY	VA	\$1,743,456,364

CONTINUED ON PAGE 12

THE NATION'S 200 LARGEST CREDIT UNIONS BY ASSETS | DATA AS OF JUNE 30, 2013

Rk		Credit Union	St	Total Assets	Rk		Credit Union	St	Total Assets
'13	'12				'13	'12			
101	98	JSC	TX	\$1,740,629,091	151	142	AUSTIN TELCO	TX	\$1,258,799,006
102	101	TECHNOLOGY	CA	\$1,727,079,989	152	145	F & A	CA	\$1,258,608,709
103	92	FAIRWINDS	FL	\$1,715,803,306	153	160	NUMERICA	WA	\$1,257,747,943
104	95	CONNECTICUT STATE EMPL.	CT	\$1,714,597,884	154	137	KERN SCHOOLS	CA	\$1,251,870,640
105	103	TRULIANT	NC	\$1,673,509,156	155	169	AMERICU	NY	\$1,247,429,334
106	104	AFFINITY PLUS	MN	\$1,661,398,874	156	149	COMMUNITY FIRST CU OF FL	FL	\$1,237,428,440
107	99	FOUNDERS	SC	\$1,659,776,884	157	148	WESTERRA	CO	\$1,235,436,124
108	109	UNIVERSITY	TX	\$1,640,992,786	158	150	NUVISION	CA	\$1,229,979,306
109	106	ASCEND	TN	\$1,625,966,487	159	161	CALTECH EMPLOYEES	CA	\$1,229,970,473
110	105	LAKE TRUST	MI	\$1,620,088,681	160	147	WHITEFISH	MT	\$1,226,058,853
111	110	GTE FINANCIAL	FL	\$1,614,950,084	161	156	PEN AIR	FL	\$1,224,024,469
112	111	UNITED	MI	\$1,567,075,404	162	184	METRO	MA	\$1,218,207,283
113	118	EECU	TX	\$1,556,937,573	163	162	VANTAGE WEST	AZ	\$1,215,603,208
114	116	GENISYS	MI	\$1,535,285,586	164	166	EMPOWER	NY	\$1,214,535,152
115	113	POLISH & SLAVIC	NJ	\$1,533,589,787	165	152	MUNICIPAL EMPLOYEES	MD	\$1,211,580,968
116	121	STANFORD	CA	\$1,525,839,737	166	179	KNOXVILLE TVA EMPLOYEES	TN	\$1,196,516,791
117	115	EGLIN	FL	\$1,512,011,325	167	163	ROCKLAND	MA	\$1,192,530,551
118	117	STATE DEPARTMENT	VA	\$1,506,541,221	168	178	CENTRA	IN	\$1,191,119,283
119	123	ORNL	TN	\$1,490,178,474	169	165	PARTNERS	CA	\$1,177,618,260
120	114	PREMIER AMERICA	CA	\$1,487,638,197	170	186	HAPO COMMUNITY	WA	\$1,176,271,005
121	122	EDUCATORS	WI	\$1,480,192,293	171	174	OREGON COMMUNITY	OR	\$1,158,208,924
122	132	PAWTUCKET	RI	\$1,470,526,193	172	167	BARKSDALE	LA	\$1,143,071,395
123	120	DOW CHEMICAL EMPLOYEES	MI	\$1,460,354,333	173	172	CAMPUS USA	FL	\$1,133,811,626
124	129	ARIZONA STATE	AZ	\$1,455,144,804	174	173	ARMY AVIATION CENTER	AL	\$1,133,019,529
125	119	TEXANS	TX	\$1,452,643,109	175	159	GREYLOCK	MA	\$1,129,383,041
126	125	SCHOOLS FINANCIAL	CA	\$1,441,685,110	176	168	TYNDALL	FL	\$1,125,181,614
127	128	CFE	FL	\$1,434,643,445	177	176	NORTH ISLAND FINANCIAL	CA	\$1,116,871,438
128	126	INDIANA MEMBERS	IN	\$1,433,258,000	178	189	DUPACO COMMUNITY	IA	\$1,109,611,385
129	127	TRUMARK FINANCIAL	PA	\$1,423,454,605	179	175	LBS FINANCIAL	CA	\$1,109,210,654
130	124	ANHEUSER-BUSCH EMPLOYEES	MO	\$1,422,782,633	180	170	CALIFORNIA	CA	\$1,091,285,034
131	134	NAVIGANT	RI	\$1,415,085,943	181	192	SELCO COMMUNITY	OR	\$1,087,759,395
132	144	NEW MEXICO EDUCATORS	NM	\$1,400,090,221	182	171	EVANGELICAL CHRISTIAN	CA	\$1,087,727,821
133	164	IDAHO CENTRAL	ID	\$1,386,378,642	183	182	ORANGE COUNTY'S	CA	\$1,084,640,025
134	130	AMERICAN EAGLE	CT	\$1,386,101,170	184	177	PACIFIC SERVICE	CA	\$1,083,907,265
135	133	HAWAIIUSA	HI	\$1,357,825,094	185	193	CREDIT UNION OF COLORADO	CO	\$1,081,625,158
136	138	ASSOCIATED	GA	\$1,337,782,511	186	180	SOUND	WA	\$1,079,531,261
137	141	AMERICAN HERITAGE	PA	\$1,334,892,892	187	183	FORT KNOX	KY	\$1,077,655,769
138	136	ROYAL	WI	\$1,332,220,378	188	187	UTILITIES EMPLOYEES	PA	\$1,074,506,734
139	153	TTCU	OK	\$1,331,168,322	189	188	CREDIT UNION OF TEXAS	TX	\$1,073,759,669
140	135	SOUTH CAROLINA	SC	\$1,320,039,726	190	191	COVANTAGE	WI	\$1,070,167,890
141	143	BAYPORT	VA	\$1,317,534,880	191	185	ADVANCIAL	TX	\$1,063,195,128
142	146	LOCAL GOVERNMENT	NC	\$1,309,801,489	192	190	ELI LILLY	IN	\$1,057,076,100
143	155	ELEVATIONS	CO	\$1,309,428,051	193	204	BEACON	IN	\$1,049,745,076
144	139	HAWAII STATE	HI	\$1,305,882,775	194	210	ADVANTIS	OR	\$1,049,657,284
145	140	AMERICA'S FIRST	AL	\$1,297,487,234	195	181	MERIWEST	CA	\$1,046,572,068
146	151	MICHIGAN SCHOOLS AND GOVT	MI	\$1,292,059,063	196	205	ALLEGACY	NC	\$1,046,545,041
147	131	ARIZONA	AZ	\$1,292,045,497	197	197	FIRST ENTERTAINMENT	CA	\$1,045,643,275
148	158	PUBLIC SERVICE EMPLOYEES	CO	\$1,278,169,807	198	199	FIRST FINANCIAL OF MARYLAND	MD	\$1,044,650,151
149	157	GESA	WA	\$1,269,933,223	199	201	CAP COM	NY	\$1,042,328,223
150	154	NASA	MD	\$1,264,006,162	200	266	HARBORSTONE	WA	\$1,040,169,943

AVERAGE FOR CREDIT UNION INDUSTRY

\$156,866,345

MEMBERS

NEW AND EXISTING MEMBERS DEEPEN THEIR RELATIONSHIPS WITH CREDIT UNIONS.

CREDIT UNIONS POSTED membership growth of 2.1% over the past year, topping 96.3 million members. In the year ending June 30, the credit union industry welcomed over 2 million new members into the fold.

The average share balance increased 2.5% to reach \$9,564 in June 2013, while total shares grew 4.7%. Core deposits grew at the fastest rate in the share portfolio, a reflection of members' rising preferences for liquidity in their investments and savings accounts. Regular shares reported growth of 9.7% from June 2012. Share drafts and money market shares rose by

8.6% and 5.5%, respectively, over the same period. Share draft penetration, a critical metric that helps credit unions gauge the level of members' interaction with the credit union, increased 1.6 percentage points to 52.1% in June 2013.

The industry showed an upward trend in the overall average member relationship as well, which reflects how members are using the loan and share products at the credit union. The number of loan and share accounts per member rose slightly to 2.38, even while the number of members grew. The average member relationship (excluding business

loans) growth rebounded from last year's low of 0.6% growing 2.7% annually to \$15,611. This illustrates that new members are bring multiple accounts to the credit unions and that existing members are increasing their share of wallet.

Credit unions brought in an average of 137 net new members per branch and strengthened their financial position, with capital per member up 1.8% to \$1,217 at June 2013.



NORTHWEST COMMUNITY CREDIT UNION | EUGENE, OR | ASSETS: \$804M | MEMBERS: 86,621

MANY CREDIT UNIONS are implementing strategies to deepen relationships with existing members while attracting new ones from the communities they serve. One way they are connecting with current and potential members is by showing a commitment to the places their members live and work. For example, Northwest Community Credit Union (\$804M, Eugene, OR) is playing a role in the downtown revitalization of Eugene.

The credit union is building a four-story headquarters on a plot of land at the intersection of East 8th Avenue and Ferry Street in downtown Eugene. The area is in the early stages of a renaissance, and Northwest Community's investment has become a legitimizing factor in that process.

According to CEO John Iglesias, "We see ourselves as an integral part of the community and not just a

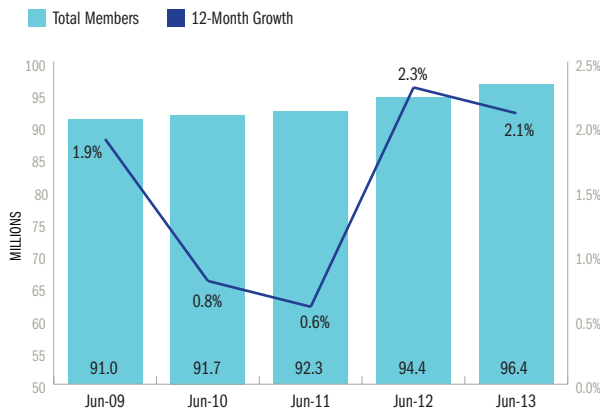
participant. We believe 'local' is critical to credit unions. Eighth Street is one of what the city calls the four Great Streets of downtown; it's the nerve center of downtown. The city wants residents to want to come downtown, walk around, and experience the area. Because one of the Great Streets is going to run right in front of our building, we want to create a retail environment, more than just a corporate office that houses a lot back-office people that don't have any connection to their neighbors or the downtown area. We want to be a part of that activity."

In addition to the planned retail space, the credit union is creating a community center for the benefit and use of the businesses and nonprofits in the downtown core. And although the credit union only broke ground in June 2012, its dedication to the community is already paying off. The credit union posted greater than 18% member growth in the 12 months ending June 30, 2013.

MEMBERS

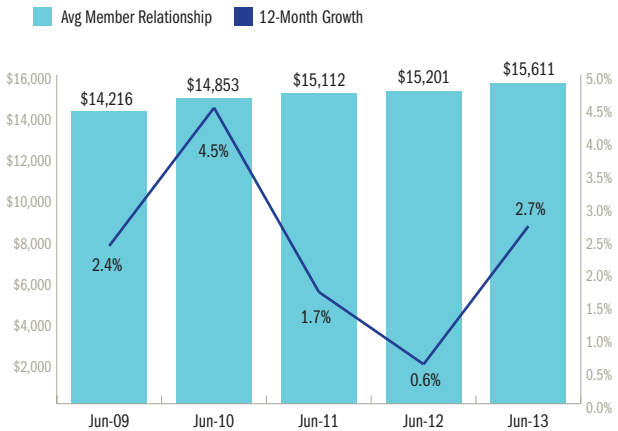
Total Credit Union Members & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



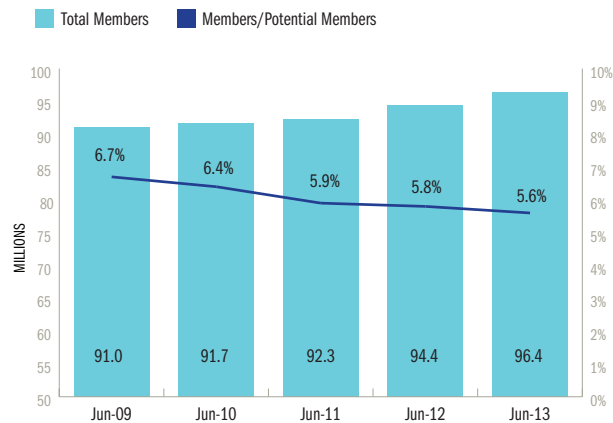
Average Member Relationship & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



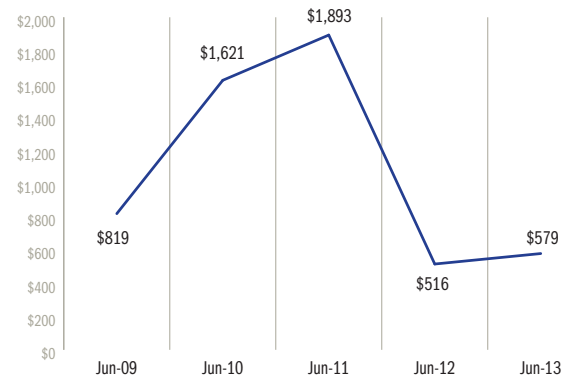
Total Membership & Members/Potential Members

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



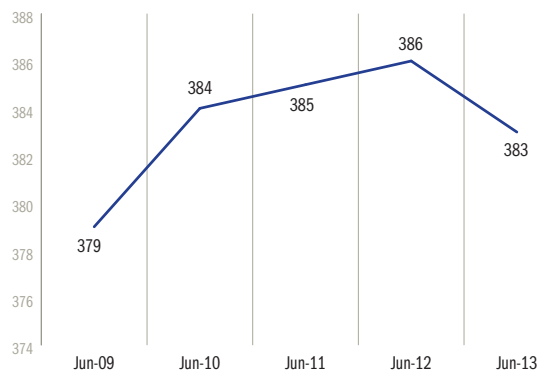
Annualized Educational & Promotional Expense per Net New Member

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



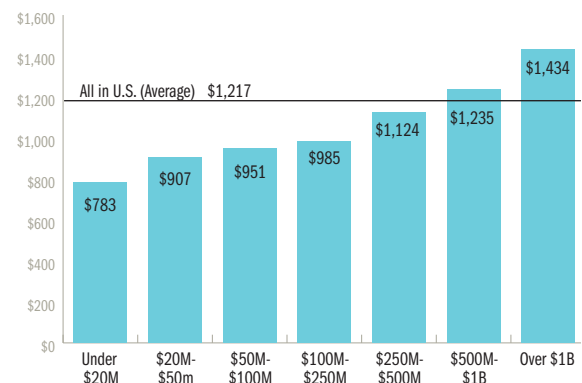
Members per Employee

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Capital per Member

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



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

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THE NATION'S 200 LARGEST CREDIT UNIONS BY MEMBERSHIP | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	# of Members	Avg Share Balance	Assets	Rk	Credit Union	St	# of Members	Avg Share Balance	Assets
1	NAVY	VA	4,381,918	\$9,094	\$54,412,059,078	51	WASHINGTON STATE EMPL	WA	208,200	\$7,850	\$1,865,790,761
2	STATE EMPLOYEES	NC	1,837,150	\$13,353	\$26,747,239,360	52	GTE FINANCIAL	FL	202,258	\$7,336	\$1,614,950,084
3	PENTAGON	VA	1,235,399	\$10,110	\$15,823,452,775	53	WINGS FINANCIAL	MN	201,764	\$16,731	\$3,917,882,751
4	SECURITY SERVICE	TX	936,999	\$6,831	\$7,363,022,444	54	WESCOM	CA	200,518	\$10,778	\$2,532,069,668
5	BEUC	WA	826,182	\$12,593	\$11,520,433,504	55	MIDFLORIDA	FL	196,971	\$8,176	\$1,889,819,787
6	THE GOLDEN 1	CA	640,529	\$11,105	\$8,171,975,691	56	KEESLER	MS	196,212	\$9,318	\$2,118,394,451
7	AMERICA FIRST	UT	618,108	\$8,416	\$5,825,721,328	57	FOUNDERS	SC	196,197	\$6,839	\$1,659,776,884
8	SCHOOLSFIRST	CA	563,722	\$14,490	\$9,787,959,667	58	REDWOOD	CA	187,162	\$10,578	\$2,217,855,394
9	SUNCOAST SCHOOLS	FL	557,809	\$8,674	\$5,524,563,799	59	CHARTWAY	VA	187,149	\$9,407	\$1,933,452,921
10	ALASKA USA	AK	477,943	\$10,253	\$5,353,861,545	60	COASTAL	NC	183,282	\$10,196	\$2,228,856,968
11	VYSTAR	FL	437,332	\$9,165	\$4,904,980,232	61	TRULIANT	NC	181,798	\$8,199	\$1,673,509,156
12	RANDOLPH-BROOKS	TX	436,518	\$10,367	\$5,509,587,812	62	UNIVERSITY OF WISCONSIN	WI	179,815	\$8,634	\$1,744,169,093
13	MOUNTAIN AMERICA	UT	429,532	\$7,591	\$3,598,406,193	63	TRAVIS	CA	179,645	\$10,462	\$2,118,275,609
14	PENNSYLVANIA STATE EMPLOYEES	PA	405,709	\$9,183	\$4,163,213,582	64	MICHIGAN STATE UNIVERSITY	MI	176,205	\$12,313	\$2,476,489,603
15	DIGITAL	MA	398,750	\$10,353	\$5,057,825,722	65	LANGLEY	VA	176,176	\$8,583	\$1,743,456,364
16	REDSTONE	AL	363,051	\$8,476	\$3,540,581,812	66	SERVICE	NH	175,620	\$10,370	\$2,327,737,600
17	FIRST TECH	CA	362,087	\$13,263	\$5,710,408,316	67	VERIDIAN	IA	175,434	\$12,509	\$2,457,299,856
18	MUNICIPAL	NY	345,350	\$5,095	\$1,948,523,989	68	EECU	TX	174,311	\$7,807	\$1,556,937,573
19	ESL	NY	316,502	\$8,915	\$4,538,842,051	69	BCU	IL	174,050	\$9,519	\$1,842,534,124
20	DESERT SCHOOLS	AZ	311,164	\$9,140	\$3,261,293,452	70	TDECU	TX	173,894	\$9,876	\$2,050,578,578
21	STATE EMPLOYEES	NY	305,900	\$8,031	\$2,696,076,318	71	GEORGIA'S OWN	GA	173,786	\$9,129	\$1,791,903,692
22	GECU	TX	304,468	\$6,004	\$2,028,165,661	72	COMMUNITYAMERICA	MO	173,651	\$8,545	\$1,869,349,549
23	CEFCU	IL	295,902	\$14,681	\$4,937,517,894	73	WESTERN	CA	169,013	\$10,004	\$1,882,306,854
24	DELTA COMMUNITY	GA	282,457	\$14,174	\$4,505,459,925	74	METRO	MA	167,205	\$5,841	\$1,218,207,283
25	TINKER	OK	278,657	\$9,973	\$3,091,849,844	75	SAFE	CA	167,187	\$10,520	\$1,974,141,884
26	ALLIANT	IL	278,065	\$24,921	\$8,225,494,884	76	AFFINITY PLUS	MN	167,033	\$9,096	\$1,661,398,874
27	PATELCO	CA	275,249	\$12,657	\$3,986,112,610	77	UNIVERSITY	TX	164,973	\$8,992	\$1,640,992,786
28	HUDSON VALLEY	NY	273,070	\$12,532	\$3,856,007,847	78	KERN SCHOOLS	CA	162,707	\$6,972	\$1,251,870,640
29	TEACHERS	IN	255,835	\$7,999	\$2,394,171,768	79	MISSION	CA	162,601	\$12,885	\$2,408,366,308
30	WRIGHT-PATT	OH	255,091	\$8,985	\$2,678,059,145	80	ORNL	TN	160,991	\$7,862	\$1,490,178,474
31	ONPOINT COMMUNITY	OR	254,613	\$11,619	\$3,366,514,288	81	ASSOCIATED	GA	160,834	\$7,277	\$1,337,782,511
32	KINECTA	CA	251,670	\$10,362	\$3,276,510,541	82	FAIRWINDS	FL	160,524	\$9,230	\$1,715,803,306
33	SAN ANTONIO	TX	249,529	\$8,682	\$2,879,083,272	83	GROW FINANCIAL	FL	159,720	\$10,648	\$1,914,958,769
34	SAN DIEGO COUNTY	CA	247,971	\$21,534	\$6,232,360,154	84	APPLE	VA	158,845	\$9,713	\$1,866,805,787
35	AMERICAN AIRLINES	TX	242,624	\$20,469	\$5,580,496,548	85	ROCKLAND	MA	157,872	\$6,314	\$1,192,530,551
36	MEMBERS 1ST	PA	242,091	\$9,036	\$2,448,592,113	86	LAKE TRUST	MI	157,840	\$9,112	\$1,620,088,681
37	SPACE COAST	FL	238,762	\$11,336	\$3,132,085,210	87	VISIONS	NY	156,247	\$17,537	\$3,131,009,289
38	TEACHERS	NY	231,499	\$19,150	\$4,901,543,954	88	NASSAU EDUCATORS	NY	154,187	\$12,006	\$2,067,244,031
39	SECU OF MARYLAND	MD	231,163	\$10,504	\$2,717,310,464	89	SOUTH CAROLINA	SC	151,103	\$7,077	\$1,320,039,726
40	LOCAL GOVERNMENT	NC	227,844	\$5,317	\$1,309,801,489	90	ROBINS	GA	150,035	\$10,462	\$1,837,286,457
41	ENT	CO	227,639	\$13,292	\$3,750,514,448	91	ROYAL	WI	148,645	\$7,766	\$1,332,220,378
42	VIRGINIA	VA	226,073	\$9,196	\$2,514,820,397	92	EASTMAN	TN	147,544	\$16,527	\$2,795,481,632
43	FIRST COMMUNITY	MO	224,009	\$7,902	\$1,950,291,092	93	CITADEL	PA	143,995	\$11,596	\$1,893,167,828
44	BETHPAGE	NY	222,718	\$21,555	\$5,488,639,809	94	PUBLIC SERVICE EMPLOYEES	CO	143,525	\$7,914	\$1,278,169,807
45	BELLCO	CO	220,557	\$9,020	\$2,322,523,427	95	ASCEND	TN	141,746	\$9,485	\$1,625,966,487
46	LANDMARK	WI	216,086	\$9,396	\$2,274,285,150	96	ARIZONA	AZ	140,949	\$7,885	\$1,292,045,497
47	DFCU FINANCIAL	MI	214,985	\$14,276	\$3,503,894,137	97	IDAHO CENTRAL	ID	140,288	\$8,705	\$1,386,378,642
48	EDUCATIONAL EMPLOYEES	CA	214,967	\$8,575	\$2,083,668,161	98	CREDIT UNION OF TEXAS	TX	139,839	\$6,942	\$1,073,759,669
49	POLICE AND FIRE	PA	211,915	\$16,501	\$4,163,420,762	99	GENISYS	MI	139,677	\$9,307	\$1,535,285,586
50	LAKE MICHIGAN	MI	210,886	\$11,163	\$2,913,004,262	100	HARBORONE	MA	138,675	\$9,608	\$1,872,636,288

THE NATION'S 200 LARGEST CREDIT UNIONS BY MEMBERSHIP | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	# of Members	Avg Share Balance	Assets	Rk	Credit Union	St	# of Members	Avg Share Balance	Assets
101	NEW MEXICO EDUCATORS	NM	137,157	\$8,915	\$1,400,090,221	151	SAFE	SC	106,894	\$7,163	\$858,016,629
102	NORTHWEST	VA	136,740	\$16,255	\$2,568,322,925	152	ATLANTA POSTAL	GA	106,520	\$17,040	\$2,045,917,954
103	AFFINITY	NJ	133,217	\$15,016	\$2,291,863,169	153	A+	TX	106,451	\$8,747	\$1,030,613,425
104	KNOXVILLE TVA EMPLOYEES	TN	132,797	\$7,278	\$1,196,516,791	154	SRP	SC	104,906	\$5,759	\$669,872,779
105	SUMMIT	WI	129,760	\$13,029	\$1,946,040,506	155	ANDREWS	MD	103,971	\$7,393	\$983,366,943
106	STATE FARM	IL	129,664	\$26,659	\$3,916,275,147	156	COMMUNITY FIRST	WI	103,842	\$15,808	\$1,862,278,732
107	TOWER	MD	127,667	\$16,998	\$2,636,690,063	157	MUNICIPAL EMPLOYEES	MD	103,642	\$9,786	\$1,211,580,968
108	ARIZONA STATE	AZ	127,327	\$10,199	\$1,455,144,804	158	MARINE	NC	103,540	\$6,440	\$739,469,327
109	CENTRA	IN	127,230	\$8,023	\$1,191,119,283	159	TTCU	OK	103,275	\$9,937	\$1,331,168,322
110	GEORGIA UNITED	GA	126,496	\$6,787	\$973,980,817	160	CAP COM	NY	103,014	\$8,855	\$1,042,328,223
111	CFE	FL	125,941	\$9,647	\$1,434,643,445	161	BAYPORT	VA	102,838	\$10,781	\$1,317,534,880
112	GENERAL ELECTRIC	OH	125,445	\$11,889	\$1,782,122,325	162	TENNESSEE VALLEY	TN	102,737	\$8,294	\$969,367,330
113	EMPOWER	NY	123,884	\$8,804	\$1,214,535,152	163	ALLSOUTH	SC	102,476	\$5,797	\$684,928,670
114	HAWAIIUSA	HI	123,326	\$9,733	\$1,357,825,094	164	LGE COMMUNITY	GA	102,428	\$7,575	\$945,415,604
115	PUBLIX EMPLOYEES	FL	122,917	\$5,122	\$733,081,325	165	PARTNERS	CA	102,139	\$10,069	\$1,177,618,260
116	AMERICA'S FIRST	AL	122,379	\$9,466	\$1,297,487,234	166	AMERICAN EAGLE	CT	101,409	\$12,145	\$1,386,101,170
117	AMERICAN HERITAGE	PA	120,932	\$8,411	\$1,334,892,892	167	APG	MD	101,345	\$8,716	\$979,926,126
118	CALIFORNIA COAST	CA	120,705	\$13,006	\$1,779,296,143	168	UNITED NATIONS	NY	101,345	\$34,439	\$3,873,163,921
119	VANTAGE WEST	AZ	120,550	\$8,604	\$1,215,603,208	169	VANTAGE	MO	101,054	\$6,481	\$724,051,070
120	JSC	TX	120,527	\$12,989	\$1,740,629,091	170	ELEVATIONS	CO	100,349	\$11,527	\$1,309,428,051
121	LOGIX	CA	120,326	\$24,822	\$3,616,371,426	171	PROVIDENT	CA	100,346	\$15,285	\$1,865,828,538
122	UNITED	MI	120,306	\$10,306	\$1,567,075,404	172	TYNDALL	FL	99,439	\$9,808	\$1,125,181,614
123	EDUCATORS	WI	119,749	\$10,938	\$1,480,192,293	173	TWINSTAR	WA	98,591	\$7,753	\$870,693,098
124	NAVY ARMY COMMUNITY	TX	119,228	\$14,227	\$1,872,488,373	174	FIRST COMMUNITY	TX	98,181	\$8,842	\$959,176,885
125	AMERICU	NY	118,937	\$9,513	\$1,247,429,334	175	NUMERICA	WA	98,045	\$10,460	\$1,257,747,943
126	ALLEGACY	NC	117,697	\$7,389	\$1,046,545,041	176	DADE COUNTY	FL	97,266	\$5,147	\$581,361,300
127	UTAH COMMUNITY	UT	116,701	\$6,593	\$873,775,645	177	CREDIT UNION OF COLORADO	CO	96,790	\$9,720	\$1,081,625,158
128	ARROWHEAD	CA	116,187	\$5,727	\$767,207,939	178	SOUND	WA	96,074	\$9,808	\$1,079,531,261
129	TEXANS	TX	114,859	\$12,102	\$1,452,643,109	179	TRUMARK FINANCIAL	PA	95,331	\$13,217	\$1,423,454,605
130	SPOKANE TEACHERS	WA	114,834	\$12,711	\$1,767,675,128	180	NORTHEAST	NH	94,692	\$8,074	\$881,602,245
131	GESA	WA	114,429	\$9,805	\$1,269,933,223	181	KITSAP	WA	92,865	\$9,417	\$988,786,099
132	LBS FINANCIAL	CA	113,880	\$8,466	\$1,109,210,654	182	PEN AIR	FL	92,324	\$11,820	\$1,224,024,469
133	FIRSTLIGHT	TX	113,556	\$6,627	\$837,221,888	183	CHEVRON	CA	91,747	\$22,058	\$2,254,578,509
134	IH MISSISSIPPI VALLEY	IL	113,108	\$6,930	\$869,141,685	184	MICHIGAN FIRST	MI	91,563	\$5,741	\$674,631,420
135	EGLIN	FL	113,072	\$11,772	\$1,512,011,325	185	STAR ONE	CA	90,944	\$48,685	\$6,424,047,914
136	ANHEUSER-BUSCH EMPLOYEES	MO	112,303	\$11,269	\$1,422,782,633	186	SELCO COMMUNITY	OR	90,633	\$10,771	\$1,087,759,395
137	HAPO COMMUNITY	WA	112,115	\$9,401	\$1,176,271,005	187	CREDIT UNION 1	IL	89,817	\$7,635	\$748,504,033
138	SCHOOLS FINANCIAL	CA	112,080	\$11,525	\$1,441,685,110	188	GOLDENWEST	UT	89,642	\$8,224	\$849,997,992
139	INDIANA MEMBERS	IN	111,644	\$11,288	\$1,433,258,000	189	EDUCATIONAL SYSTEMS	MD	89,417	\$7,535	\$772,911,801
140	FORUM	IN	111,468	\$6,451	\$951,013,356	190	ARKANSAS	AR	89,036	\$7,481	\$883,907,422
141	ARMY AVIATION CENTER	AL	110,836	\$8,895	\$1,133,019,529	191	FIRSTMARK	TX	88,560	\$7,922	\$800,454,621
142	PHILADELPHIA	PA	110,334	\$7,062	\$885,460,511	192	NASA	MD	87,219	\$12,707	\$1,264,006,162
143	SCOTT	IL	109,830	\$7,672	\$930,198,410	193	NEW ENGLAND	VT	87,171	\$9,647	\$981,222,658
144	MAX	AL	109,746	\$7,788	\$1,008,683,442	194	NORTHWEST COMMUNITY	OR	86,621	\$8,342	\$804,020,854
145	ACHIEVA	FL	108,786	\$8,349	\$1,027,689,369	195	CORNING	NY	86,291	\$10,792	\$1,036,404,602
146	BARKSDALE	LA	107,907	\$9,537	\$1,143,071,395	196	ST. MARY'S BANK	NH	86,071	\$7,661	\$776,273,867
147	OREGON COMMUNITY	OR	107,891	\$9,707	\$1,158,208,924	197	ALTURA	CA	85,741	\$7,202	\$704,610,306
148	CREDIT UNION ONE	MI	107,460	\$6,795	\$810,221,781	198	ORANGE COUNTY'S	CA	84,256	\$11,483	\$1,084,640,025
149	UNIVERSITY OF IOWA COMMUNITY	IA	107,339	\$14,819	\$1,992,892,349	199	CLEARVIEW	PA	83,292	\$8,756	\$821,427,234
150	COMMUNITY FIRST CU OF FLORIDA	FL	107,199	\$10,193	\$1,237,428,440	200	COMMONWEALTH	KY	82,127	\$9,414	\$961,653,852

AVERAGE FOR THE CREDIT UNION INDUSTRY

14,132

\$9,564

\$156,866,345

LEADERS IN 12-MONTH MEMBER GROWTH

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	# of Members	Total Assets
1	EMERY	OH	51.45%	21,373	\$163,406,733
2	CME	OH	42.04%	29,262	\$228,823,151
3	COUNTRYSIDE	NY	35.45%	8,819	\$129,806,087
4	FLORENCE DUPONT EMPLOYEES	SC	32.34%	2,410	\$25,226,348
5	MIDWEST CARPENTERS & MILLWRIGHTS	IN	30.67%	20,042	\$90,532,594
6	TEG	NY	29.53%	23,368	\$203,900,263
7	SANTA CRUZ COMMUNITY	CA	28.71%	13,100	\$105,435,305
8	WORCESTER FIRE DEPT.	MA	28.38%	1,918	\$39,951,059
9	FITZSIMONS	CO	27.25%	17,658	\$161,855,307
10	CEDAR POINT	MD	25.56%	41,632	\$415,970,261
11	DARDEN EMPLOYEES	FL	24.94%	7,805	\$35,242,853
12	HARVARD UNIVERSITY EMPLOYEES	MA	24.81%	39,423	\$434,157,706
13	COMMUNITY REGIONAL	PA	24.06%	2,857	\$20,388,913
14	ELECTRICAL	CO	22.56%	4,504	\$31,118,604
15	STEEL VALLEY	OH	22.41%	9,318	\$45,233,074
16	PATRIOTS	CA	21.70%	6,510	\$84,476,829
17	PARTNER COLORADO	CO	21.56%	29,720	\$245,538,254
18	TRI-CO	NJ	21.47%	13,647	\$148,719,262
19	LOCAL 697	IN	20.81%	4,568	\$34,506,583
20	CALCOE	WA	20.59%	2,460	\$22,998,975
21	STATE EMPLOYEES	NY	20.15%	305,900	\$2,696,076,318
22	EMPLOYEE RESOURCES	TN	20.01%	9,122	\$47,541,241
23	IDAHO CENTRAL	ID	19.83%	140,288	\$1,386,378,642
24	ELECTRIC SERVICE	TN	19.76%	4,521	\$58,670,191
25	TAUNTON	MA	19.70%	14,695	\$127,093,553
26	WASHINGTON STATE EMPLOYEES	WA	19.68%	208,200	\$1,865,790,761
27	EAST IDAHO	ID	19.66%	39,251	\$268,203,608
28	CINCINNATI OHIO POLICE	OH	18.30%	10,718	\$106,108,653
29	SUNTIDE	TX	17.97%	7,325	\$71,240,227
30	NAVIGANT	RI	17.87%	63,162	\$1,415,085,943
31	NORTHWEST	VA	17.20%	136,740	\$2,568,322,925
32	LOUCHEM	KY	17.16%	5,668	\$28,309,514
33	NAVY ARMY COMMUNITY	TX	17.02%	119,228	\$1,872,488,373
34	SELF-HELP	NC	16.85%	49,713	\$579,747,918
35	COMMUNITY FIRST	CA	16.64%	16,057	\$159,090,617
36	SAN FRANCISCO FIRE	CA	16.57%	47,135	\$877,296,894
37	ROSWELL COMMUNITY	NM	16.50%	2,274	\$25,222,548
38	PORTLAND LOCAL NO 8	OR	16.24%	2,691	\$34,838,272
39	ANDOVER	MA	16.13%	2,787	\$22,841,184
40	INDIANAPOLIS POST OFFICE	IN	16.12%	5,286	\$55,153,677
41	GENERAL ELECTRIC	OH	15.75%	125,445	\$1,782,122,325
42	LOWER VALLEY	WA	15.67%	8,246	\$62,075,843
43	PUGET SOUND COOPERATIVE	WA	15.53%	9,118	\$78,849,109
44	NORTHERN COMMUNITIES	MN	15.50%	9,316	\$73,469,942
45	XCEL	NJ	15.25%	18,329	\$148,538,840
46	WESTPORT	MA	14.82%	7,662	\$55,266,977
47	ORION	TN	14.68%	53,756	\$534,253,824
48	FIRST CASTLE	LA	14.52%	5,631	\$56,738,361
49	FIRST UNITED	MI	14.51%	5,423	\$26,256,394
50	WESTEX COMMUNITY	TX	14.36%	8,173	\$56,077,111
AVERAGE FOR THE CREDIT UNION INDUSTRY			2.09%	14,132	\$156,866,345

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LEADERS IN 5-YEAR MEMBERSHIP GROWTH

DATA AS OF JUNE 30, 2013 | 5-YEAR CAGR JUNE 2008-JUNE 2013 | CREDIT UNIONS OVER \$20M IN ASSETS EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	Avg Annual Growth	Total Members	Rk	Credit Union	St	Avg Annual Growth	Total Members
1	DARDEN EMPLOYEES	FL	39.02%	7,805	51	ALOHA PACIFIC	HI	9.50%	41,786
2	COMMUNITY FIRST	MI	34.66%	5,747	52	LAKE CHEM COMMUNITY	KY	9.46%	8,801
3	EMPLOYEE RESOURCES	TN	16.60%	9,122	53	SAN PATRICIO COUNTY TEACHERS	TX	9.22%	3,768
4	MEMBERS FIRST	MI	16.52%	40,647	54	RIVER VALLEY COMMUNITY	AR	9.22%	6,581
5	SAN FRANCISCO FIRE	CA	16.47%	47,135	55	FLORENCE DUPONT EMPLOYEES	SC	9.16%	2,410
6	SUNTIDE	TX	16.40%	7,325	56	SERVICE	NH	9.16%	175,620
7	FIRST CASTLE	LA	16.31%	5,631	57	HARVARD UNIVERSITY EMPLOYEES	MA	9.08%	39,423
8	UNIVERSITY OF IOWA COMMUNITY	IA	14.38%	107,339	58	EMPOWER	NY	9.04%	123,884
9	IDAHO CENTRAL	ID	14.27%	140,288	59	WRIGHT-PATT	OH	9.02%	255,091
10	NAVY ARMY COMMUNITY	TX	13.85%	119,228	60	SPOKANE TEACHERS	WA	8.96%	114,834
11	MONROE COUNTY TEACHERS	FL	13.61%	1,675	61	NORTHCOUNTRY	VT	8.96%	30,211
12	ST. JOSEPHS PARISH BUFFALO	NY	13.40%	4,274	62	UNIVERSITY OF KENTUCKY	KY	8.96%	53,378
13	STATE EMPLOYEES	NY	13.29%	305,900	63	BETHPAGE	NY	8.90%	222,718
14	NORTHEAST ARKANSAS	AR	13.09%	22,173	64	SCHLUMBERGER EMPLOYEES	TX	8.84%	26,516
15	SCOTT	IL	12.66%	109,830	65	UNIVERSITY OF WISCONSIN	WI	8.75%	179,815
16	FINANCIAL HEALTH	IN	12.55%	8,768	66	MEDS	SD	8.74%	4,542
17	SUPERIOR	PA	12.47%	5,702	67	WAYNE COUNTY COMMUNITY	OH	8.74%	6,275
18	MERIDIAN	IA	11.90%	2,975	68	POTLATCH NO 1	ID	8.70%	62,064
19	ELI LILLY	IN	11.72%	58,980	69	ST. MARY'S BANK	NH	8.66%	86,071
20	ROSWELL COMMUNITY	NM	11.68%	2,274	70	COMMUNITY CREDIT UNION OF LYNN	MA	8.59%	20,420
21	TOWPATH	OH	11.59%	21,069	71	CAP COM	NY	8.58%	103,014
22	ADVANCIAL	TX	11.46%	81,515	72	VALLEY	WI	8.57%	4,700
23	CENTRAL FLORIDA POSTAL	FL	11.44%	10,599	73	FORT CAMPBELL	TN	8.41%	49,452
24	MEMBERS 1ST	PA	11.18%	242,091	74	ABILENE TEACHERS	TX	8.40%	37,815
25	TRANSIT EMPLOYEES	DC	11.08%	17,212	75	PENTAGON	VA	8.40%	1,235,399
26	GREENVILLE HERITAGE	SC	11.07%	12,105	76	BELLWETHER COMMUNITY	NH	8.34%	30,840
27	DAWSON CO-OP	MN	11.05%	5,270	77	HUDSON HERITAGE	NY	8.32%	24,969
28	FIRST GENERAL	MI	11.01%	8,402	78	PLATINUM	GA	8.29%	6,852
29	WESTMORELAND COMMUNITY	PA	10.95%	10,222	79	MIL-WAY	AR	8.27%	10,515
30	CONSUMERS	MI	10.84%	52,153	80	ADVANTIS	OR	8.26%	52,070
31	EVERENCE	PA	10.78%	17,137	81	HEALTHCARE PLUS	SD	8.18%	4,186
32	ALLWEALTH	OH	10.72%	3,303	82	COVANTAGE	WI	8.15%	77,240
33	CSE	OH	10.63%	36,016	83	FIRST JERSEY	NJ	8.11%	10,965
34	AMERICA'S CHRISTIAN	CA	10.62%	31,103	84	OSWEGO COUNTY	NY	8.08%	8,568
35	RIVERDALE	AL	10.58%	8,661	85	CREDIT UNION FOR ROBERTSON COUNTY	TN	8.04%	6,470
36	ST. LOUIS COMMUNITY	MO	10.45%	51,712	86	SINGING RIVER	MS	8.02%	23,534
37	LAKE MICHIGAN	MI	10.26%	210,886	87	CABOT & NOI EMPLOYEES	TX	8.01%	3,275
38	FRIENDS AND FAMILY	OH	10.23%	7,975	88	DAKOTA PLAINS	ND	8.01%	3,788
39	DELTA COMMUNITY	GA	10.13%	282,457	89	STEEL VALLEY	OH	7.96%	9,318
40	LOWER VALLEY	WA	10.03%	8,246	90	RIEGELWOOD	NC	7.93%	10,638
41	WARREN	WY	10.02%	44,752	91	TINKER	OK	7.92%	278,657
42	HAPO COMMUNITY	WA	9.92%	112,115	92	MICHIGAN COMMUNITY	MI	7.82%	16,255
43	EECU	TX	9.91%	174,311	93	BECU	WA	7.82%	826,182
44	FIRST LEGACY COMMUNITY	NC	9.84%	10,275	94	COMMODORE PERRY	OH	7.81%	5,174
45	HUGHES	AZ	9.83%	78,311	95	SCHOOLSFIRST	CA	7.79%	563,722
46	WESTEX COMMUNITY	TX	9.80%	8,173	96	COMMUNITY FIRST	CA	7.78%	16,057
47	UPSTATE	SC	9.74%	7,834	97	SYRACUSE COOPERATIVE	NY	7.77%	3,949
48	SAC	NE	9.62%	74,776	98	HARTFORD MUNICIPAL EMPLOYEES	CT	7.77%	5,451
49	COUNTY & MUNICIPAL EMPLOYEES	TX	9.52%	7,532	99	ELECTRIC SERVICE	TN	7.71%	4,521
50	INTERSTATE UNLIMITED	GA	9.51%	12,357	100	CAPITAL EDUCATORS	ID	7.67%	46,289
AVERAGE FOR THE CREDIT UNION INDUSTRY								2.58%	14,132

LEADERS IN 12-MONTH GROWTH OF AVERAGE MEMBER RELATIONSHIP*

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS | MEMBER GROWTH GREATER THAN OR EQUAL TO ZERO | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	Growth in Avg. Member Rel.*	Avg. Member Relationship*	Avg. Loan/Member*	Avg Share Balance	Total Assets
1	WCLA	WA	19.81%	\$25,502	\$3,364	\$22,138	\$26,901,523
2	SELF-HELP	NC	18.15%	\$15,249	\$5,414	\$9,835	\$579,747,918
3	COUNTY & MUNICIPAL EMPLOYEES	TX	17.84%	\$10,594	\$5,328	\$5,266	\$45,355,166
4	VUE COMMUNITY	ND	17.34%	\$15,450	\$5,162	\$10,288	\$44,371,365
5	NORTHEAST COMMUNITY	TN	17.11%	\$16,936	\$8,197	\$8,740	\$95,892,286
6	TEXAS TECH	TX	16.20%	\$15,657	\$7,269	\$8,388	\$106,612,052
7	US EMPLOYEES OC	OK	15.96%	\$14,562	\$6,309	\$8,253	\$141,716,775
8	TEXELL	TX	15.20%	\$12,096	\$5,456	\$6,640	\$227,403,139
9	DAKOTA WEST	ND	14.16%	\$23,204	\$3,698	\$19,506	\$203,092,743
10	MISSOURI VALLEY	MO	14.15%	\$11,615	\$4,955	\$6,660	\$33,679,873
11	COASTAL COMMUNITY	TX	14.08%	\$8,835	\$3,754	\$5,081	\$49,065,065
12	SOUTHLAND	TX	13.67%	\$9,002	\$4,099	\$4,903	\$29,061,179
13	KENMORE N. Y. TEACHERS	NY	13.66%	\$13,147	\$4,162	\$8,985	\$35,333,508
14	SERVICES CENTER	SD	13.55%	\$10,482	\$3,988	\$6,494	\$46,370,855
15	DOWN EAST	ME	13.48%	\$11,010	\$5,336	\$5,674	\$104,848,477
16	UNIVERSITY OF IOWA COMMUNITY	IA	12.84%	\$27,857	\$13,038	\$14,819	\$1,992,892,349
17	PRAIRIELAND	IL	12.48%	\$13,685	\$6,225	\$7,460	\$57,988,005
18	MAROON FINANCIAL	IL	12.23%	\$8,665	\$2,885	\$5,780	\$41,809,163
19	TRANSIT EMPLOYEES	DC	12.18%	\$6,964	\$2,670	\$4,293	\$91,142,846
20	SAFEAMERICA	CA	11.93%	\$18,529	\$7,239	\$11,290	\$309,314,400
21	LIMESTONE	MI	11.66%	\$16,193	\$7,788	\$8,405	\$38,554,976
22	PLATINUM	GA	11.44%	\$10,386	\$4,039	\$6,347	\$48,595,366
23	CATHOLIC FAMILY	KS	11.41%	\$9,815	\$3,958	\$5,856	\$27,714,062
24	COOPERATIVE TEACHERS	TX	11.35%	\$16,203	\$7,467	\$8,736	\$65,784,281
25	BOULDER VALLEY	CO	11.16%	\$17,925	\$5,179	\$12,746	\$300,317,555
26	EVANSVILLE TEACHERS	IN	11.14%	\$19,954	\$8,348	\$11,606	\$887,923,663
27	KANSAS BLUE CROSS BLUE SHIELD	KS	11.13%	\$15,947	\$6,632	\$9,315	\$35,020,291
28	OHIO VALLEY COMMUNITY	OH	11.12%	\$12,584	\$4,079	\$8,505	\$131,039,228
29	ASCENTRA	IA	11.06%	\$14,845	\$7,206	\$7,639	\$299,274,764
30	TOBYHANNA	PA	11.04%	\$12,944	\$5,431	\$7,513	\$184,806,291
31	RICHLAND	MT	10.97%	\$17,297	\$2,355	\$14,943	\$78,219,872
32	TOLEDO METRO	OH	10.95%	\$9,695	\$3,851	\$5,844	\$35,497,951
33	CITIZENS COMMUNITY	IA	10.94%	\$18,787	\$8,767	\$10,020	\$172,662,816
34	MY COMMUNITY	TX	10.90%	\$15,638	\$5,875	\$9,763	\$274,429,020
35	COMMUNITY 1ST	MT	10.89%	\$9,909	\$3,466	\$6,443	\$23,639,362
36	TAYLORVILLE COMMUNITY	IL	10.88%	\$11,144	\$4,868	\$6,276	\$41,504,165
36	ARAPAHOE	CO	10.88%	\$15,950	\$6,947	\$9,004	\$96,679,288
38	ELGA	MI	10.83%	\$11,469	\$5,258	\$6,211	\$340,114,973
39	AMARILLO COMMUNITY	TX	10.81%	\$11,204	\$4,559	\$6,645	\$206,239,149
40	UNIVERSITY FIRST	UT	10.79%	\$12,286	\$4,942	\$7,344	\$648,490,312
41	ADVANTAGE ONE	IL	10.68%	\$10,629	\$3,878	\$6,751	\$20,254,722
42	ABCO	NJ	10.67%	\$8,673	\$3,046	\$5,627	\$211,249,565
43	GFA	MA	10.57%	\$21,581	\$7,243	\$14,338	\$409,758,048
44	CLEVELAND-BRADLEY COUNTY TEACHERS	TN	10.51%	\$13,308	\$3,579	\$9,729	\$43,231,947
44	CAHP	CA	10.51%	\$13,017	\$5,437	\$7,580	\$115,510,298
46	ALIVE	FL	10.44%	\$10,038	\$3,634	\$6,405	\$129,493,872
47	FIRST SOUTH FINANCIAL	TN	10.42%	\$10,463	\$3,901	\$6,563	\$456,460,973
48	MIDLAND	IA	10.40%	\$13,969	\$5,816	\$8,153	\$41,522,791
49	BAYOU	LA	10.39%	\$10,018	\$4,179	\$5,839	\$68,114,410
50	NOVATION	MN	10.01%	\$13,599	\$5,852	\$7,747	\$105,810,301
AVERAGE FOR CREDIT UNION INDUSTRY			2.70%	\$15,611	\$6,047	\$9,564	\$156,866,345

* EXCLUDING MEMBER BUSINESS LOANS

LOAN GROWTH TOPS SHARE GROWTH FOR THE FIRST TIME IN FIVE YEARS.

PORTFOLIO LENDING IS growing again among credit unions, with loan growth outpacing share growth for the first time since 2008. Credit unions also originated a record amount of loans in the first six months of 2013, building upon previous record highs set in 2012. Loan originations totaled \$176.6 billion through June 30, up 12.4% over the first six months of 2012. First mortgage originations increased 17.9%, while consumer loan originations were up 8.3%.

The increase in originations led to outstanding loan balances rising 5.4%. This is the fastest growth in the loan portfolio since the 7.3% growth reported in June 2008. Loan growth

is understated as credit unions sold \$34.3 billion, or 51.7%, of their total first mortgage originations to the secondary market in the first six months of 2013.

All segments of the loan portfolio except other real estate loans posted positive annual growth year-over-year. The overall auto loan portfolio increased 9.7% to \$189.5 billion. New auto loans, which reported declines for years, was the fastest growing segment of the loan portfolio, up 10.7%. Growth in this segment last year was just 66 basis points. Used auto loans also posted strong growth, up 9.2%, as members are once again replacing their aging cars after the recession.

Outstanding first mortgages increased 5.7%, while other real estate loans are down 7.0%. The increase in first mortgages compensated for the other real estate loan decline, and the real estate portfolio is up 2.6% over June 2012. Credit card loans increased 7.2% as consumer spending has picked back up.

Delinquency is improving at credit unions as members regain their financial footing. The overall delinquency rate declined 17 basis points from June 2012 to 1.04% at June 30. This is significantly lower than the delinquency rate of 3.09% at FDIC-insured institutions.



SERVICE CREDIT UNION | PORTSMOUTH, NH | ASSETS: \$2.3B | MEMBERS: 175,620

MEMBER SEGMENTATION CAN be a strong complement to any lending strategy and a differentiator that regional or national institutions cannot afford to mimic at the local level.

Service Credit Union (\$2.3B, Portsmouth, NH) knows when and how to be a rate leader, or even a loss leader, when it comes to supporting certain member segments. The credit union offers loan discounts for elderly and low-income members as well as for those who use services such as direct deposit or automatic loan payment; it also has special products and rates for its military members.

"We realize the sacrifices those in the military make and we aim to serve them as they serve our country," says William Newman, the credit union's executive vice president.

Veterans, active military members, and families of active military members face a host of pressures and situations that civilian members do not. These challenges

can leave such members financially vulnerable. Service's Warrior Rewards program offers a 100 basis point loan rate reduction for active military members or for those who have just returned from peacekeeping operations, hostile environments, or combat areas and war zones. The reduction is also available to combat-related award holders and to members with more than 20 years of military service.

For those who are earlier in their careers or serve in non-combat roles, the credit union offers an extra 10 basis point discount over the civilian discount — 0.35% versus 0.25% — offered when a member signs up for both direct deposit and automatic loan payments.

"We balance the special rates we offer against our overall portfolio to ensure we do not sacrifice our overall loan profitability," Newman says. "Service enjoys materially lower delinquency and charge-offs than our peers, which allows some flexibility."

University of Lending 2014 Schedule

YOUR DESTINATION AHEAD

- Starting route to "My Credit Union's Loan Growth is Flat Boulevard"
- Turn right onto "My Loan Yield is Below 6% Street"
- Merge onto "Employee Morale is Low Avenue"
- Arrive at your destination, "2014 Success Way"



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Management Institute • February 11-13 • Orlando, FL
Collections Institute • March 10-12 • Nashville, TN
Advanced Lending Institute • Spring 2014 • TBA (West Coast)
Indirect Lending • May 13-15 • Atlanta, GA

■ UNIVERSITY OF LENDING - CRYSTAL LAKE, IL

March 3-7
May 5-9
September 15-19

■ PROJECTED 2014 SCHOOLS - TBA:

Advanced Lending Institute • October (East Coast)
Sales Institute • November

■ UNIVERSITY OF LENDING - ON-THE-ROAD:

October 29-31 • Honolulu, HI
December 1-5 • Las Vegas, NV

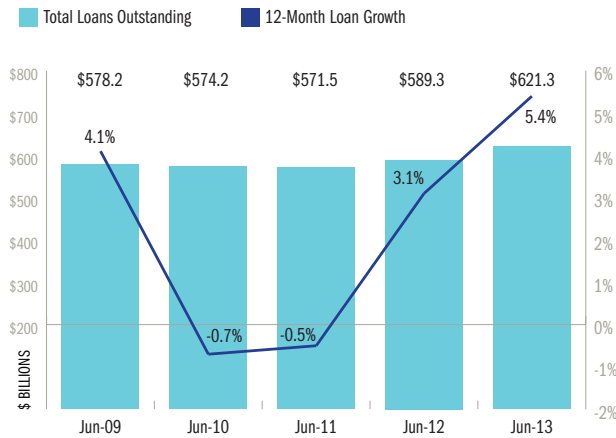


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LENDING

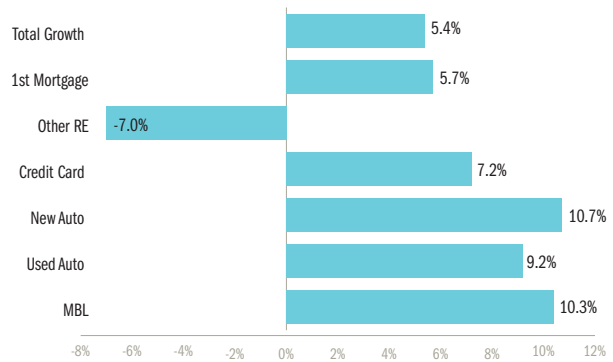
Total Loans Outstanding & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



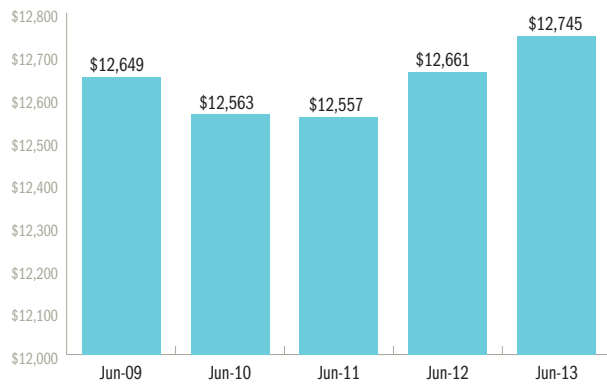
12-Month Loan Growth by Category

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



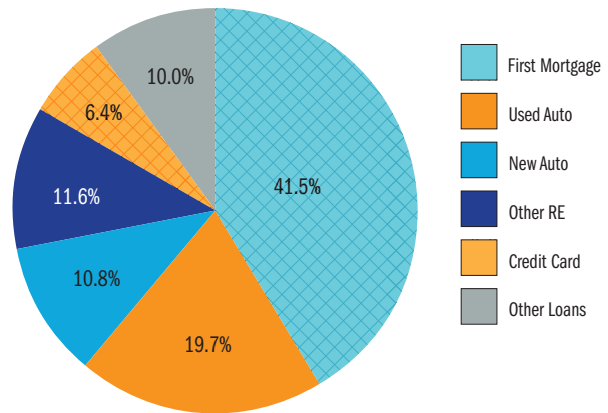
Average Loan Balance

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



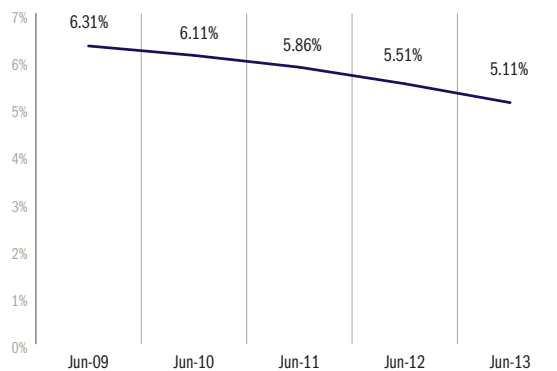
Loan Portfolio Composition

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



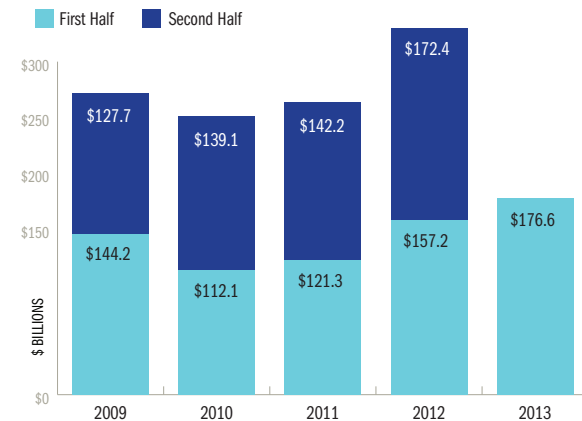
Average Loan Yield

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Total Loan Originations

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



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

LEADERS IN 12-MONTH LOAN GROWTH

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Mo Growth	Total Loans	Rk	Credit Union	St	12-Mo Growth	Total Loans
1	NEWARK BOARD OF EDUCATION EMPL	NJ	146.48%	\$13,311,600	51	GREATER SPRINGFIELD	MA	27.74%	\$60,601,155
2	PEGASUS	TX	67.06%	\$60,918,861	52	MENLO SURVEY	CA	27.63%	\$26,387,432
3	SOMERVILLE MUNICIPAL	MA	61.30%	\$16,360,253	53	COMMUNITY FINANCIAL SERVICES	NJ	27.52%	\$19,500,185
4	LA ELECTRICAL WORKERS	CA	59.68%	\$2,211,287	54	CAPITOL	TX	27.51%	\$52,052,911
5	FLORENCE DUPONT EMPLOYEES	SC	58.97%	\$19,625,603	55	CAROLINA	NC	27.42%	\$18,625,108
6	ST. JOSEPH'S CANTON PARISH	OH	47.20%	\$15,079,193	56	TRANSIT EMPLOYEES	DC	27.41%	\$46,413,981
7	AEROSPACE	CA	46.07%	\$57,190,913	57	1ST UNITED SERVICES	CA	27.23%	\$528,577,886
8	B N A	VA	44.81%	\$1,459,185	58	MILL TOWN	WA	26.86%	\$19,857,789
9	WEST TEXAS EDUCATORS	TX	44.78%	\$14,049,162	59	HIGH PLAINS	NM	26.78%	\$32,162,165
10	ISLAND	NY	43.20%	\$296,862,377	60	CREDIT UNION ONE	MI	26.69%	\$630,270,220
11	PATRIOTS	CA	42.05%	\$56,182,407	61	RIVER VALLEY	MI	26.14%	\$38,644,492
12	FIRST AMERICAN	AZ	41.81%	\$57,874,527	62	PLATINUM	GA	25.97%	\$31,905,843
13	DENVER FIRE DEPARTMENT	CO	39.64%	\$26,367,336	63	EMPLOYEE RESOURCES	TN	25.90%	\$34,290,426
14	FREEDOM 1ST	KS	38.83%	\$7,595,537	64	PREMIER MEMBERS	CO	25.88%	\$325,321,365
15	POTLATCH NO 1	ID	38.19%	\$464,388,733	65	PACIFIC NORTHWEST	WA	25.87%	\$8,668,848
16	TOLEDO METRO	OH	37.41%	\$21,143,254	66	CATHOLIC FAMILY	KS	25.85%	\$17,693,283
17	GFA	MA	37.36%	\$191,612,855	67	COLUMBIA	MO	25.83%	\$15,945,608
18	LANGLEY	VA	37.04%	\$832,602,365	68	KAIPERM NORTH BAY	CA	25.82%	\$18,497,972
19	CAHP	CA	36.90%	\$75,739,088	69	SAFEAMERICA	CA	25.78%	\$179,798,427
20	STEEL VALLEY	OH	36.10%	\$39,770,283	70	NAVY ARMY COMMUNITY	TX	25.58%	\$1,613,626,507
21	MAROON FINANCIAL	IL	35.54%	\$16,861,270	71	BAYOU	LA	25.51%	\$42,967,204
22	ALIVE	FL	35.11%	\$61,652,666	72	CAPITAL EDUCATORS	ID	25.43%	\$195,216,373
23	DARDEN EMPLOYEES	FL	34.54%	\$30,238,616	73	NEW DIMENSIONS	ME	25.41%	\$59,612,590
24	TELHIO	OH	34.08%	\$350,029,986	74	MISSOURI VALLEY	MO	25.40%	\$22,823,691
25	US EMPLOYEES OC	OK	34.03%	\$96,955,634	75	UNIWYO	WY	25.30%	\$142,774,665
26	PARK COMMUNITY	KY	33.89%	\$411,552,396	76	BOULDER VALLEY	CO	25.15%	\$112,103,400
27	ENTERPRISE	WI	33.76%	\$19,030,739	77	ST. JOSEPHS PARISH BUFFALO	NY	25.10%	\$30,592,068
28	COUNTY & MUNICIPAL EMPLOYEES	TX	33.73%	\$40,130,408	78	AIR FORCE	TX	24.94%	\$226,226,394
29	R.I.A.	IA	33.63%	\$204,217,568	79	UNIVERSITY OF IOWA COMMUNITY	IA	24.88%	\$1,676,896,210
30	SOUTHERN SECURITY	TN	33.45%	\$60,263,346	80	FRB	DC	24.85%	\$19,620,080
31	SPCO	TX	32.85%	\$28,845,646	81	FORT GORDON AND COMMUNITY	GA	24.84%	\$21,398,672
32	SOMERVILLE SCHOOL EMPLOYEES	MA	32.73%	\$9,862,217	82	PEOPLE'S TRUST	TX	24.57%	\$221,064,843
33	TULSA	OK	32.54%	\$351,838,468	83	WRIGHT-PATT	OH	24.49%	\$1,671,366,251
34	HOLY GHOST PARISH	IA	32.48%	\$371,648	84	COMMUNITY FIRST	MI	24.40%	\$16,277,880
35	PLANITES	IL	31.42%	\$8,575,195	85	MILLSTREAM AREA	OH	24.35%	\$21,799,745
36	PARTNER COLORADO	CO	31.23%	\$174,333,715	86	PRAIRIELAND	IL	24.22%	\$42,427,427
37	ALDEN	MA	31.19%	\$80,522,688	87	CALL	VA	24.15%	\$170,008,814
38	EVANSVILLE TEACHERS	IN	30.80%	\$602,025,373	88	MED5	SD	24.10%	\$42,144,993
39	SELF-HELP	NC	30.64%	\$286,477,653	89	KENMORE N. Y. TEACHERS	NY	23.56%	\$15,040,918
40	VALLEY OAK	CA	30.01%	\$31,493,061	90	SALEM VA MEDICAL CENTER	VA	23.42%	\$45,942,801
41	AFFINITY FIRST	ND	29.79%	\$36,784,284	91	COLORADO	CO	23.39%	\$75,850,694
42	INOVA	IN	29.64%	\$247,157,417	92	BP	TX	23.21%	\$49,346,581
43	ENERGY CAPITAL	TX	29.26%	\$97,006,232	93	FRIENDS AND FAMILY	OH	23.15%	\$50,600,646
44	KAUAI GOVERNMENT EMPLOYEES	HI	29.13%	\$75,195,576	94	SECURITYPLUS	MD	23.12%	\$181,681,909
45	PEOPLES	FL	28.78%	\$16,314,822	95	FAIRFAX COUNTY	VA	22.93%	\$118,598,649
46	SERVICES CENTER	SD	28.56%	\$25,753,420	96	WESTAR	NY	22.90%	\$9,475,185
47	NORTHEAST COMMUNITY	TN	28.54%	\$79,289,755	97	WEST MICHIGAN	MI	22.87%	\$52,335,759
48	TRUWEST	AZ	28.45%	\$573,175,786	98	TEXAS ASSNS OF PROFESSIONALS	TX	22.69%	\$22,167,830
49	AFFINITY	IA	28.33%	\$47,161,334	99	PEOPLE'S	LA	22.52%	\$7,729,491
50	TTCU	OK	28.14%	\$1,037,350,630	100	CITY OF BOSTON	MA	22.39%	\$170,346,505
AVERAGE FOR CREDIT UNION INDUSTRY								5.43%	\$91,122,223

LEADERS IN 5-YEAR LOAN GROWTH

DATA AS OF JUNE 30, 2013 | 5-YEAR CAGR JUNE 2008-JUNE 2013 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	5-Year CAGR	Total Loans	Rk	Credit Union	St	5-Year CAGR	Total Loans
1	CUSA	LA	34.60%	\$17,630,933	51	HAPO COMMUNITY	WA	16.82%	\$1,061,219,649
2	KAUAI GOVERNMENT EMPLOYEES	HI	30.54%	\$75,195,576	52	NORTHERN SKIES	AK	16.75%	\$58,680,165
3	DARDEN EMPLOYEES	FL	30.28%	\$30,238,616	53	FORT WORTH COMMUNITY	TX	16.75%	\$603,592,534
4	FIRST CASTLE	LA	29.34%	\$47,321,088	54	CAPITAL EDUCATORS	ID	16.41%	\$195,216,373
5	MONROE COUNTY TEACHERS	FL	29.15%	\$14,733,000	55	UNIVERSITY OF KENTUCKY	KY	16.41%	\$389,298,232
6	EMPLOYEE RESOURCES	TN	27.72%	\$34,290,426	56	IDAHO CENTRAL	ID	16.35%	\$1,199,721,754
7	GREENVILLE HERITAGE	SC	26.16%	\$58,350,307	57	FIRST CONNECTICUT	CT	16.10%	\$31,357,440
8	SUNTIDE	TX	25.58%	\$64,089,385	58	SIOUX VALLEY COMMUNITY	IA	16.07%	\$10,263,132
9	NAVY ARMY COMMUNITY	TX	24.74%	\$1,613,626,507	59	FLORENCE DUPONT EMPLOYEES	SC	16.05%	\$19,625,603
10	ST. JOSEPHS PARISH BUFFALO	NY	24.22%	\$30,592,068	60	ELEMENT	WV	15.79%	\$23,000,543
11	FIRST GENERAL	MI	24.21%	\$45,323,291	61	R.I.A.	IA	15.75%	\$204,217,568
12	GENERAL ELECTRIC	OH	23.85%	\$1,611,383,594	62	PEGASUS	TX	15.75%	\$60,918,861
13	GESA	WA	23.02%	\$1,001,726,020	63	ROSWELL COMMUNITY	NM	15.74%	\$15,663,195
14	EDDY	NM	22.03%	\$44,333,619	64	HOMETOWN	ND	15.73%	\$72,365,205
15	COUNTY & MUNICIPAL EMPLOYEES	TX	21.83%	\$40,130,408	65	LOMTO	NY	15.73%	\$229,144,140
16	ENERGEN	AL	21.66%	\$21,814,597	66	MOBILOIL	TX	15.67%	\$347,790,057
17	ADVANCIAL	TX	21.62%	\$753,324,609	67	KNOXVILLE TVA EMPLOYEES	TN	15.62%	\$1,065,084,464
18	PEF	OH	21.52%	\$14,556,299	68	SAC	NE	15.54%	\$578,781,138
19	UNIVERSITY OF IOWA COMMUNITY	IA	21.50%	\$1,676,896,210	69	VANDERBILT UNIVERSITY	TN	15.54%	\$16,885,231
20	SOUTHLAND	TX	21.40%	\$22,109,600	70	MUSKEGON CO OP	MI	15.49%	\$35,514,619
21	FRIENDS AND FAMILY	OH	20.84%	\$50,600,646	71	STAR ONE	CA	15.45%	\$2,809,216,406
22	HOUSTON HIGHWAY	TX	20.77%	\$37,857,416	72	CALIFORNIA LITHUANIAN	CA	15.45%	\$59,865,766
23	SCOTT	IL	20.55%	\$747,569,854	73	UNIWYO	WY	15.44%	\$142,774,665
24	MAUI TEACHERS	HI	20.51%	\$5,539,521	74	HUGHES	AZ	15.40%	\$565,784,288
25	TEXELL	TX	20.50%	\$163,590,782	75	CASE	MI	15.28%	\$162,877,350
26	TTCU	OK	20.36%	\$1,037,350,630	76	COMMUNITY FIRST	MI	15.17%	\$16,277,880
27	WCLA	WA	19.81%	\$25,668,938	77	FAMILY FOCUS	NE	15.05%	\$20,479,740
28	MAROON FINANCIAL	IL	19.60%	\$16,861,270	78	WAYNE COUNTY COMMUNITY	OH	15.05%	\$13,298,213
29	SCIENT	CT	19.29%	\$191,494,488	79	ST. THOMAS	TN	15.03%	\$18,118,691
30	NIZARI PROGRESSIVE	TX	19.06%	\$65,957,831	80	MELROSE	NY	14.89%	\$1,729,641,107
31	NEW DIMENSIONS	ME	18.98%	\$59,612,590	81	HEALTH CARE FAMILY	MO	14.79%	\$34,962,989
32	MED5	SD	18.53%	\$42,144,993	82	AMERICU	NY	14.72%	\$1,047,408,085
33	TRI-CITIES COMMUNITY	WA	18.22%	\$20,807,264	83	TOWN AND COUNTRY	ND	14.70%	\$281,624,133
34	STEEL VALLEY	OH	17.75%	\$39,770,283	84	TOLEDO METRO	OH	14.69%	\$21,143,254
35	VAN CORTLANDT COOPERATIVE	NY	17.74%	\$25,009,776	85	WRIGHT-PATT	OH	14.68%	\$1,671,366,251
36	MCGRAW-HILL	NJ	17.73%	\$188,409,255	86	NORTHERN TIER	ND	14.61%	\$79,365,597
37	NORTHEAST ARKANSAS	AR	17.66%	\$74,287,868	87	WORKMEN'S CIRCLE	GA	14.60%	\$40,661,490
38	DAKOTA PLAINS	ND	17.60%	\$47,218,121	88	HOCKLEY COUNTY SCHOOL EMPL	TX	14.44%	\$21,732,987
39	LOCO	NM	17.60%	\$19,907,462	89	SOUTHWEST HERITAGE	TX	14.36%	\$56,705,697
40	TEXAS TECH	TX	17.60%	\$76,058,377	90	LIMESTONE	MI	14.30%	\$32,458,024
41	DAKOTA WEST	ND	17.54%	\$146,089,398	91	MTC	SC	14.30%	\$83,762,007
42	GP LOUISIANA	LA	17.50%	\$23,327,221	92	KAMIAH COMMUNITY	ID	14.28%	\$38,731,338
43	PEOPLE'S	LA	17.47%	\$7,729,491	93	SUPERIOR SAVINGS	OH	14.28%	\$14,577,096
44	US EMPLOYEES OC	OK	17.32%	\$96,955,634	94	REGIONAL	IN	14.23%	\$40,195,845
45	COLUMBUS METRO	OH	17.22%	\$168,504,187	95	NEW HAVEN COUNTY	CT	14.22%	\$8,752,033
46	GULF COAST	TX	17.15%	\$118,924,432	96	RANDOLPH-BROOKS	TX	14.17%	\$3,474,218,079
47	EECU	TX	17.14%	\$1,053,373,926	97	WARREN	WY	14.14%	\$360,963,747
48	SUPERIOR	PA	17.07%	\$38,669,074	98	COASTAL COMMUNITY AND TCHRS	TX	14.08%	\$189,878,184
49	KEARNEY	NE	17.02%	\$26,884,342	99	NORTH COUNTRY	VT	14.06%	\$327,435,356
50	MEMBERS "FIRST" COMMUNITY	IL	16.88%	\$26,130,410	100	IDB-IIC	DC	14.05%	\$284,473,090

AVERAGE FOR CREDIT UNION INDUSTRY

2.27%

\$91,122,223

LEADERS IN AVERAGE CONSUMER AND REAL ESTATE LOAN BALANCE*

DATA AS OF JUNE 30, 2012 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING MEMBER BUSINESS LENDING

Rk	Credit Union	St	Avg Loan Balance	Total Loans	Rk	Credit Union	St	Avg Loan Balance	Total Loans
1	CALIFORNIA LITHUANIAN	CA	\$157,812	\$59,865,766	51	DEXTER	RI	\$31,607	\$71,045,259
2	INDUSTRIAL	MA	\$122,549	\$96,161,224	52	BANK-FUND STAFF	DC	\$31,536	\$2,036,038,476
3	UKRAINIAN SELFRELIANCE	PA	\$102,085	\$127,524,270	53	CAMBRIDGE PORTUGUESE	MA	\$31,499	\$49,970,061
4	SUMA YONKERS	NY	\$74,996	\$162,137,020	54	MANVILLE AREA	NJ	\$31,395	\$17,455,828
5	CONSUMERS	NY	\$73,438	\$46,250,019	55	WEBSTER FIRST	MA	\$31,084	\$427,600,845
6	LONG BEACH FIREMENS	CA	\$69,939	\$100,650,536	56	BROOKLINE MUNICIPAL	MA	\$31,080	\$14,731,923
7	IDB-IIC	DC	\$69,455	\$284,473,090	57	SEAPORT	MA	\$30,915	\$32,491,168
8	STAR ONE	CA	\$68,080	\$2,809,216,406	58	NAVIGANT	RI	\$30,895	\$949,954,658
9	CHEVRON	CA	\$67,726	\$1,577,466,697	59	DOY	OH	\$30,740	\$21,395,220
10	FINANCIAL BENEFITS	CA	\$66,524	\$15,566,608	60	HOBOKEN SCHOOL EMPLOYEES	NJ	\$30,651	\$24,281,647
11	NORTHEASTERN ENGINEERS	NY	\$66,197	\$41,791,667	61	PITTSFORD	NY	\$30,628	\$263,159,899
12	SELF RELIANCE NEW YORK	NY	\$63,693	\$613,033,108	62	UKRAINIAN NATIONAL	NY	\$30,577	\$71,270,180
13	POLISH NATIONAL	MA	\$63,552	\$252,796,764	63	TEXAS ASSNS OF PROFESSIONALS	TX	\$30,464	\$22,167,830
14	TECHNOLOGY	CA	\$62,804	\$913,134,781	64	KULA COMMUNITY	HI	\$30,340	\$14,060,704
15	UNILEVER	NJ	\$61,120	\$22,308,629	65	MILLBURY	MA	\$30,280	\$212,596,645
16	WHITEFISH	MT	\$59,319	\$655,744,743	66	WINDSOR LOCKS	CT	\$30,186	\$35,613,765
17	SM	KS	\$53,751	\$44,398,358	67	COVENTRY	RI	\$30,112	\$141,210,561
18	LUSO	MA	\$50,329	\$115,942,670	68	APPLETREE	WI	\$30,051	\$95,862,773
19	SOMERSET	MA	\$50,290	\$78,052,957	69	SCHOFIELD	HI	\$29,975	\$11,000,821
20	ST. ANNE'S OF FALL RIVER	MA	\$50,223	\$551,859,454	70	ALLIANCE	MO	\$29,964	\$169,258,622
21	SELF RELIANCE (NJ)	NJ	\$50,032	\$42,392,821	71	HAWAII PACIFIC	HI	\$29,778	\$26,882,438
22	LONG BEACH CITY EMPLOYEES	CA	\$49,895	\$79,831,703	72	INFINITY	ME	\$29,776	\$165,773,595
23	NORTHWEST COMMUNITY	IL	\$49,839	\$31,049,883	73	HOUSATONIC TEACHERS	CT	\$29,572	\$7,126,788
24	PAWTUCKET	RI	\$49,275	\$1,283,989,003	74	SOMERVILLE MUNICIPAL	MA	\$29,478	\$16,360,253
25	CHABOT	CA	\$48,235	\$18,184,778	75	ALLIANT	IL	\$29,369	\$3,273,561,439
26	FALL RIVER MUNICIPAL EMPL	MA	\$46,148	\$112,239,409	76	POWER FINANCIAL	FL	\$29,162	\$299,121,329
27	NORTHWESTERN MUTUAL	WI	\$43,846	\$68,662,308	77	FIRST PRIORITY	MA	\$28,874	\$60,587,337
28	LATVIAN CLEVELAND	OH	\$42,700	\$17,330,715	78	SILVER STATE SCHOOLS	NV	\$28,754	\$413,632,028
29	FINANCIAL RESOURCES	NJ	\$42,169	\$237,840,024	79	MEMBERS PLUS	MA	\$28,723	\$152,096,682
30	BROTHERHOOD	MA	\$41,015	\$41,875,911	80	EMPOWER	WI	\$28,302	\$72,005,816
31	NILES TOWNSHIP SCHOOLS	IL	\$40,847	\$32,963,432	81	INTERNATIONAL AIRLINE EMPL	NY	\$28,271	\$24,256,303
32	COUNTRY HERITAGE	MI	\$40,067	\$22,484,627	82	ST. MARY'S	MA	\$28,124	\$469,419,259
33	STANFORD	CA	\$39,774	\$839,520,196	83	UNITED TELETECH FINANCIAL	NJ	\$27,900	\$210,163,696
34	POLAM	CA	\$38,534	\$33,352,675	84	MERIWEST	CA	\$27,858	\$598,289,576
35	SELFRELIANCE BALTO	MD	\$38,478	\$16,468,427	85	VISION ONE	CA	\$27,793	\$49,758,965
36	KEYPOINT	CA	\$37,586	\$587,551,351	86	SANTA BARBARA TEACHERS	CA	\$27,674	\$62,765,284
37	MAUI COUNTY	HI	\$37,464	\$142,702,093	87	KEYS	FL	\$27,662	\$90,683,263
38	BETHPAGE	NY	\$37,454	\$2,711,700,851	88	SAN JOAQUIN POWER EMPLOYEES	CA	\$27,510	\$73,065,473
39	POLAM	CA	\$37,339	\$25,771,672	89	NATIONAL INSTITUTES OF HEALTH	MD	\$27,358	\$201,108,650
40	THE PEOPLES	RI	\$36,568	\$292,910,789	90	MASS BAY	MA	\$27,193	\$142,234,980
41	FREEDOM	MA	\$35,514	\$257,004,339	91	ANTIOCH COMMUNITY	CA	\$27,069	\$11,567,699
42	ATHOL	MA	\$35,305	\$63,019,513	92	EMPORIA STATE	KS	\$26,955	\$45,720,112
43	SHARON	MA	\$35,054	\$255,780,602	93	MERRIMACK VALLEY	MA	\$26,873	\$234,329,553
44	WESTERLY COMMUNITY	RI	\$33,930	\$184,182,745	94	PROPONENT	NJ	\$26,869	\$335,052,195
45	BEACON	IN	\$33,615	\$644,506,133	95	AMERICAN FIRST	CA	\$26,729	\$260,736,642
46	ISLAND	NY	\$33,073	\$296,862,377	96	THE ATLANTIC	NJ	\$26,447	\$108,751,565
47	MELROSE	NY	\$33,069	\$1,729,641,107	97	SOUTHBRIDGE	MA	\$26,414	\$103,561,436
48	THRIVENT	WI	\$32,060	\$329,414,217	98	IC	MA	\$26,408	\$419,667,968
49	VAN CORTLANDT COOPERATIVE	NY	\$31,900	\$25,009,776	99	CROW WING POWER	MN	\$26,229	\$44,536,114
50	SOUTH METRO	MN	\$31,869	\$43,690,917	100	ST. FRANCIS X	MI	\$26,053	\$76,450,214

AVERAGE FOR CREDIT UNION INDUSTRY

\$11,953

\$91,122,223

* AVERAGE LOAN BALANCE EXCLUDES MEMBER BUSINESS LOAN BALANCES

LEADERS IN OUTSTANDING PRIVATE STUDENT LOANS | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	\$ Outstanding Non-Fed Gtd Student Loans	Avg Balance of Student Loans	Student Loans/ Total Loans	Total Assets
1	DIGITAL	MA	\$110,689,244	\$41,317	2.66%	\$5,057,825,722
2	UNIVERSITY OF WISCONSIN	WI	\$80,648,974	\$6,428	7.51%	\$1,744,169,093
3	AFFINITY	NJ	\$71,387,509	\$15,067	4.14%	\$2,291,863,169
4	ELI LILLY	IN	\$65,032,942	\$4,643	10.39%	\$1,057,076,100
5	MASSACHUSETTS INSTITUTE OF TECH	MA	\$62,236,832	\$56,374	23.88%	\$382,271,618
6	BECU	WA	\$60,657,711	\$21,811	0.88%	\$11,520,433,504
7	EASTMAN	TN	\$56,727,606	\$15,917	2.84%	\$2,795,481,632
8	HARVARD UNIVERSITY EMPLOYEES	MA	\$55,857,584	\$35,692	18.37%	\$434,157,706
9	COASTAL	NC	\$51,198,691	\$80,375	3.62%	\$2,228,856,968
10	MOUNTAIN AMERICA	UT	\$43,194,727	\$8,982	1.61%	\$3,598,406,193
11	UNIVERSITY OF MICHIGAN	MI	\$42,779,019	\$46,348	15.53%	\$516,942,563
12	CAP COM	NY	\$42,012,702	\$14,788	5.19%	\$1,042,328,223
13	WRIGHT-PATT	OH	\$41,590,390	\$19,947	2.49%	\$2,678,059,145
14	MEMBERS 1ST	PA	\$39,403,941	\$16,690	2.24%	\$2,448,592,113
15	STAR ONE	CA	\$36,373,470	\$49,623	1.29%	\$6,424,047,914
16	QUORUM	NY	\$34,808,289	\$53,634	5.73%	\$746,513,450
17	CEFCU	IL	\$34,462,414	\$8,241	1.02%	\$4,937,517,894
18	WORKERS'	MA	\$29,046,633	\$1,833	4.06%	\$978,787,455
19	AFFINITY PLUS	MN	\$27,327,182	\$16,775	1.86%	\$1,661,398,874
20	EDUCATORS	WI	\$26,313,364	\$9,479	2.38%	\$1,480,192,293
21	PENTAGON	VA	\$25,619,223	\$10,565	0.18%	\$15,823,452,775
22	VERIDIAN	IA	\$24,975,774	\$1,348	1.63%	\$2,457,299,856
23	LAKE TRUST	MI	\$23,413,237	\$19,430	2.18%	\$1,620,088,681
24	COMMUNITY FIRST	WI	\$23,006,097	\$12,592	1.78%	\$1,862,278,732
25	FIRST FINANCIAL	NJ	\$22,147,612	\$2,557	16.91%	\$197,284,293
26	NASA	MD	\$20,889,359	\$24,839	2.67%	\$1,264,006,162
27	ASPIRE	NJ	\$20,823,532	\$2,447	16.10%	\$179,966,935
28	BELLCO	CO	\$20,534,764	\$1,323	1.14%	\$2,322,523,427
29	NORTHWEST	VA	\$20,341,200	\$24,187	1.89%	\$2,568,322,925
30	ALLIANT	IL	\$19,544,017	\$11,310	0.60%	\$8,225,494,884
31	NOTRE DAME	IN	\$19,085,879	\$9,171	5.25%	\$439,158,736
32	DIRECTIONS	OH	\$19,049,179	\$1,463	4.80%	\$586,798,481
33	ALTAONE	CA	\$17,389,053	\$2,318	3.79%	\$569,613,399
34	UNIVERSITY FIRST	UT	\$17,148,849	\$2,401	3.94%	\$648,490,312
35	UMASSFIVE COLLEGE	MA	\$15,964,888	\$22,360	6.12%	\$377,015,349
36	UNIVERSITY OF VA COMMUNITY	VA	\$15,598,664	\$111,419	5.57%	\$648,322,664
37	FIRST TECH	CA	\$15,103,364	\$22,178	0.45%	\$5,710,408,316
38	STATE EMPLOYEES	NY	\$15,026,264	\$8,334	1.05%	\$2,696,076,318
39	HUDSON VALLEY	NY	\$14,313,351	\$6,239	0.76%	\$3,856,007,847
40	AMERICAN HERITAGE	PA	\$13,228,260	\$20,702	1.62%	\$1,334,892,892
41	XCEL	NJ	\$13,011,207	\$1,792	9.83%	\$148,538,840
42	BCU	IL	\$12,982,478	\$23,100	0.86%	\$1,842,534,124
43	STANFORD	CA	\$12,959,097	\$25,311	1.54%	\$1,525,839,737
44	VISIONS	NY	\$12,478,838	\$19,652	0.74%	\$3,131,009,289
45	JEANNE D'ARC	MA	\$11,564,419	\$34,013	1.97%	\$1,026,183,142
46	PIONEER	WI	\$11,258,035	\$3,043	2.48%	\$574,335,562
47	CREDIT UNION OF NEW JERSEY	NJ	\$11,109,870	\$1,932	4.31%	\$324,913,509
48	CORNING	NY	\$10,492,039	\$9,688	1.62%	\$1,036,404,602
49	WIDGET FINANCIAL	PA	\$10,446,537	\$22,859	7.17%	\$261,248,150
50	NASSAU EDUCATORS	NY	\$10,390,484	\$22,736	0.74%	\$2,067,244,031
AVERAGE FOR CREDIT UNION INDUSTRY			\$336,141	\$6,022	0.37%	\$156,866,345



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LEADERS IN LOAN-TO-SHARE RATIO | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Loans/ Shares	Net Worth/ Assets	Rk	Credit Union	St	Loans/ Shares	Net Worth/ Assets
1	PROGRESSIVE	NY	186.67%	42.14%	51	MED5	SD	100.51%	6.82%
2	SAN ANTONIO	TX	122.95%	10.86%	52	ST. JOSEPHS PARISH BUFFALO	NY	100.36%	7.62%
3	IC	MA	118.52%	8.91%	53	HOOSIER HILLS	IN	100.22%	9.89%
4	MELROSE	NY	117.78%	19.23%	54	CONNEXUS	WI	100.13%	8.53%
5	HARBORONE	MA	116.87%	9.72%	55	RIVER REGION	MO	99.85%	8.63%
6	PAWTUCKET	RI	116.53%	9.41%	56	FOX COMMUNITIES	WI	99.78%	10.21%
7	SHARONVIEW	SC	113.48%	11.03%	57	COASTHILLS	CA	99.74%	8.47%
8	PENTAGON	VA	113.43%	10.20%	58	NEW DIMENSIONS	ME	99.59%	7.51%
9	ROCKLAND	MA	111.44%	11.18%	59	O BEE	WA	99.52%	8.38%
10	MID AMERICAN	KS	111.29%	8.99%	60	HARTFORD MUNICIPAL EMPLOYEES	CT	99.47%	8.64%
11	WCLA	WA	110.85%	11.80%	61	TOWN AND COUNTRY	ND	99.41%	11.87%
12	LOMTO	NY	110.34%	15.88%	62	SINGING RIVER	MS	99.35%	7.79%
13	KNOXVILLE TVA EMPLOYEES	TN	110.20%	9.06%	63	UNITED	MI	99.32%	10.69%
14	NEPHI WESTERN EMPLOYEES	UT	110.00%	27.71%	64	CONSUMERS	MI	99.28%	9.91%
15	FIRST CITIZENS'	MA	109.66%	10.57%	65	DIRECT	MA	99.23%	13.35%
16	FIRST	IA	108.33%	6.63%	66	FIRST COMMUNITY	ND	98.99%	11.69%
17	GENERAL ELECTRIC	OH	108.04%	11.54%	67	CO-OP	WI	98.98%	11.48%
18	FIRST COMMUNITY CU OF BELOIT	WI	107.60%	13.62%	68	XCEL	NJ	98.68%	7.47%
19	TDECU - YOUR	TX	107.09%	8.92%	69	ROYAL	WI	98.60%	10.36%
20	COMMUNITY FINANCIAL	MI	107.06%	12.56%	70	AURORA	WI	98.52%	9.60%
21	SUNTIDE	TX	106.67%	13.16%	71	CITIZENSFIRST	WI	98.50%	11.09%
22	SECURITY SERVICE	TX	106.20%	8.40%	72	MARATHON COUNTY EMPLOYEES	WI	98.45%	14.38%
23	CONSUMERS	NY	105.96%	13.51%	73	STEEL VALLEY	OH	98.32%	7.13%
24	THE LOCAL	TX	105.76%	14.86%	74	SPOKANE TEACHERS	WA	98.24%	10.98%
25	UNIVERSITY OF IOWA COMMUNITY	IA	105.42%	8.36%	75	IDAHO CENTRAL	ID	98.24%	9.67%
26	CRESCENT	MA	105.06%	12.15%	76	EVANGELICAL CHRISTIAN	CA	98.15%	8.38%
27	SAC	NE	104.44%	8.20%	77	DENALI ALASKAN	AK	98.04%	8.57%
28	SELECT	TX	103.74%	13.14%	78	GOLDEN PLAINS	KS	97.92%	10.07%
29	MONTAUK	NY	103.33%	11.77%	79	GULF COAST	TX	97.92%	11.25%
30	ALLIANCE	MO	102.98%	7.90%	80	ATHOL	MA	97.88%	9.68%
31	INOVA	IN	102.83%	8.00%	81	FIRST FLIGHT	NC	97.73%	13.44%
32	VISION ONE	CA	102.50%	13.06%	82	FIRST COMMERCE	FL	97.63%	12.71%
33	WORKERS'	MA	102.41%	12.54%	83	AFFINITY PLUS	MN	96.94%	7.93%
34	DIAMOND	PA	102.18%	11.08%	84	SANDIA AREA	NM	96.91%	10.70%
35	BATON ROUGE FIRE DEPARTMENT	LA	102.11%	16.74%	85	PARTNERS	CA	96.85%	10.65%
36	UNIVERSITY	ME	102.03%	9.63%	86	CENTRIS	NE	96.70%	8.97%
37	METRO	MA	101.95%	10.27%	87	ASCENTRA	IA	96.67%	9.53%
38	DATCU	TX	101.87%	14.29%	88	VANTAGE WEST	AZ	96.56%	12.67%
39	TAUPA LITHUANIAN	MA	101.85%	8.41%	89	CENTRAL FLORIDA POSTAL	FL	96.53%	8.23%
40	FREEDOM FIRST	VA	101.45%	9.96%	90	NORTHWEST COMMUNITY	OR	96.51%	9.53%
41	XCEED FINANCIAL	CA	101.44%	9.53%	91	MARINE	WI	96.48%	9.54%
42	COMMUNITY CU OF LYNN	MA	101.25%	12.69%	92	SOUTHERN	TX	96.45%	24.37%
43	CENTRAL MINNESOTA	MN	101.24%	15.01%	93	TEXAS ASSNS OF PROFESSIONALS	TX	96.43%	7.79%
44	NUMERICA	WA	101.23%	10.68%	94	ELEMENT	WV	96.37%	11.02%
45	MERITRUST	KS	101.22%	9.98%	95	YORK COUNTY	ME	96.27%	9.74%
46	COUNTY & MUNICIPAL EMPLOYEES	TX	101.17%	10.82%	96	HOMETOWN	ND	96.27%	10.10%
47	TTCU	OK	101.08%	12.39%	97	PARK SIDE	MT	96.10%	11.19%
48	DIGITAL	MA	100.71%	8.63%	98	BREWERY	WI	96.01%	16.97%
49	HAPO COMMUNITY	WA	100.68%	7.75%	99	DARDEN EMPLOYEES	FL	95.85%	7.82%
50	NORSTATE	ME	100.61%	11.81%	100	NORTHERN SKIES	AK	95.75%	9.83%
AVERAGE FOR CREDIT UNION INDUSTRY					67.42% 10.50%				

AUTO LENDING

CREDIT UNIONS SEE THE HIGHEST GROWTH IN THEIR AUTO LOAN PORTFOLIO SINCE THE RECESSION.

AUTO LENDING IS back at credit unions! The overall auto loan portfolio grew by 9.7% annually to \$189.5 billion as of June 2013, marking the highest growth since the recession. New auto loan balances posted the largest turn-around, growing by 10.7% to reach \$67.0 billion. Used auto loans saw a 9.2% increase over the past year, totaling \$122.5 billion.

At June 30, 30.5% of the total loan portfolio is held in auto loans, up from 29.3% one year ago. Overall auto sales are booming in 2013 driven by rising consumer confidence and the need to replace older vehicles. The percentage of members with auto loans at a credit union increased to

16.3% as of June 2013, up 40 basis points from one year ago.

Rising car prices and lower new auto loan rates contributed to an annual growth of 10.1% in average new auto loan balances, which reached \$16,793 as of June 2013. Average used auto loan balances grew 2.8% to stand at \$10,494.

Credit unions' auto lending market share declined slightly from the first half of 2012. Through June 2013, credit unions originated 14.7% of all auto loans or leases in the country, down from 15.5% reported in the previous June.

Indirect lending remains a popular

strategy to grow auto loan portfolios at credit unions. Nearly 30% of all credit unions in the U.S. have indirect loans in their portfolios as of June 2013. Indirect loans outstanding at credit unions nationwide totaled \$84.9 billion as of June 2013, up more than 14 percentage points from \$74.4 billion in June 2012. This is equivalent of 44.8% of total auto loans at credit unions.

Credit unions reported their auto loan delinquency for the first time on the June 2013 5300 call report. Overall auto delinquency stands at 0.54%, with the new auto rate of 0.37% besting used auto delinquency which stands at 0.62%.



CAMPUS USA CREDIT UNION | GAINESVILLE, FL | ASSETS: \$1.1B | MEMBERS: 68,976

IT'S THE BANE of every credit union — losing a pre-approved borrower, sometimes with the draft already in hand, to a dealer who persuades the member to finance the car elsewhere. That's the kind of auto loan that Campus USA (\$1.1B, Gainesville, FL) steadfastly works to recapture.

"Although we have great relationships with dealers, we want to keep that loan on our books," says Tarin Acaron, the credit union's marketing director. Campus's efforts to recapture loans began a decade ago as part of a broader marketing campaign of phone calls and mailings to members. Today, recapturing loans dominates the program and serves as its greatest achievement.

The credit union's strategy to recapture loans relies as much on solid research as it does on its staff's canny people skills. Two full-time relationship specialists pore over lists of borrowers with recent car loans that Campus purchases from a variety of sources. Although Campus mails its refinancing offers to all members who have car

loans at other financial institutions, it reserves phone calls for people that Campus has a shot at enticing with a better rate.

"If we see that some dealers are taking our members instead of honoring our draft, we will be very aggressive when we go to that member to recapture the loan," Acaron says. Campus will do everything possible to beat the rate while simultaneously sending a pointed message to the dealer that it shouldn't mess with the credit union's members.

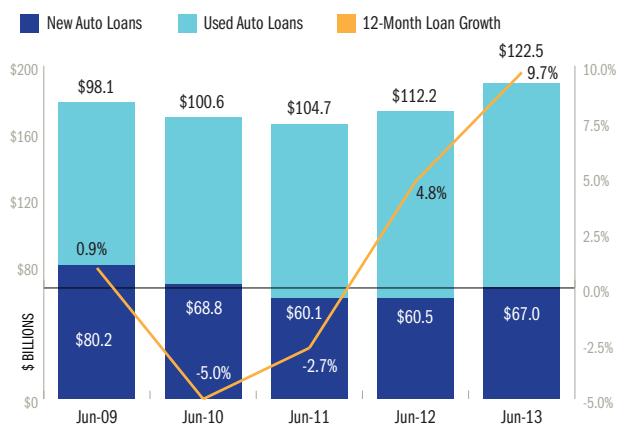
And although aggressive interest rates might be the bait, an easy, convenient refinancing process is the hook that Campus uses to recapture the loan. The credit union handles all the paperwork, burdening members only with the task of signing the documents in person.

The process is working. At June 30, 2013, Campus USA's auto loan growth hit 20.4%, nearly double the industry average.

AUTO LENDING

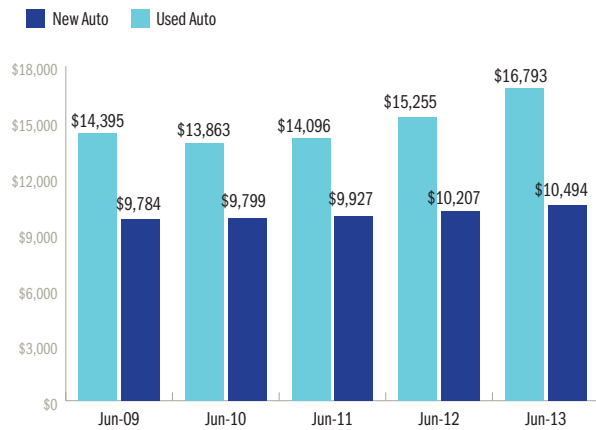
Total Auto Loans Outstanding plus 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



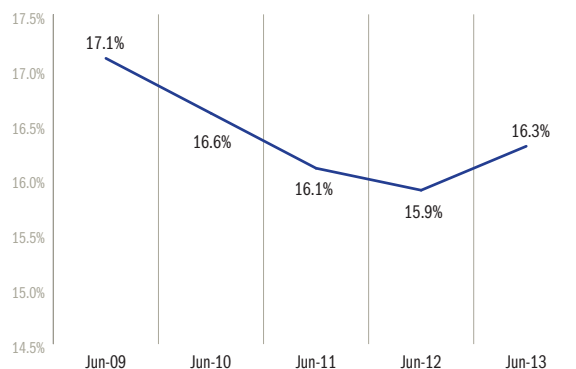
New Auto Loans vs. Used Auto Loans

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



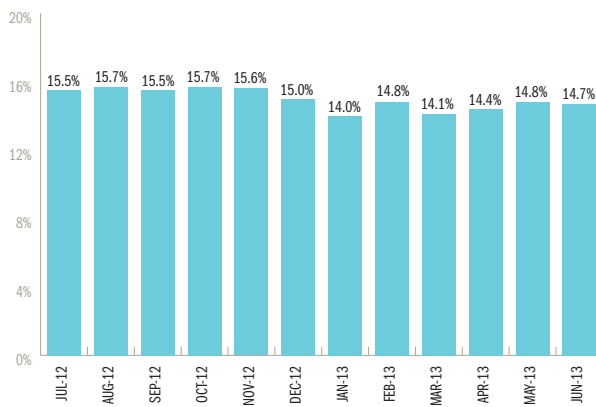
Auto Loan Penetration

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Auto Lending Market Share

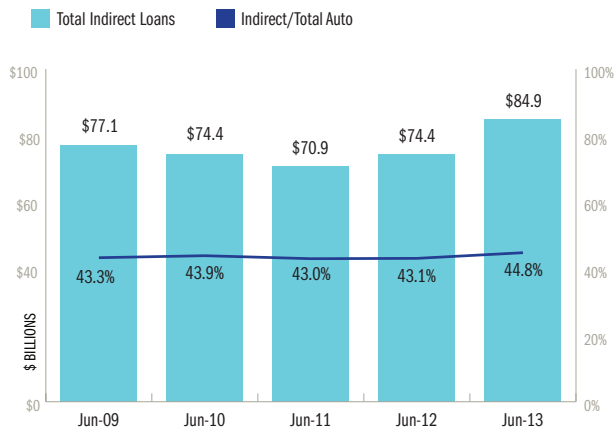
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



SOURCE: AUTOCOUNT DATA FROM EXPERIAN AUTOMOTIVE; CALLAHAN & ASSOCIATES

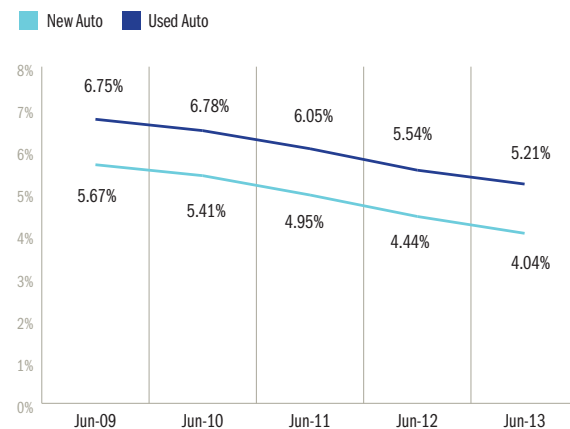
Indirect Loans/Total Auto Loans

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



New Auto Loan Rates vs. Used Auto Loan Rates

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013





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LEADERS IN 12-MONTH AUTO LOAN GROWTH

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS & TOTAL AUTO LOANS OVER \$3M | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	Auto Loans Outstanding (6/13)	Auto Loans Outstanding (6/12)	Total Assets
1	DEXTER	RI	474.66%	\$12,067,031	\$2,099,871	\$121,162,277
2	PATRIOTS	CA	288.21%	\$28,731,378	\$7,401,064	\$84,476,829
3	LAFAYETTE	MD	242.26%	\$18,057,070	\$5,275,885	\$367,722,014
4	TULSA	OK	131.10%	\$134,873,911	\$58,360,929	\$632,746,797
5	CONSOLIDATED	OR	128.58%	\$31,282,986	\$13,685,730	\$180,538,088
6	MILL TOWN	WA	128.35%	\$5,735,963	\$2,511,898	\$46,369,599
7	ENTERPRISE	WI	125.57%	\$11,651,942	\$5,165,451	\$28,788,012
8	HONOLULU	HI	124.09%	\$23,682,381	\$10,568,016	\$238,791,899
9	SOUTHCOAST HEALTH SYSTEM	MA	116.14%	\$3,903,412	\$1,805,942	\$47,151,344
10	ALDEN	MA	113.51%	\$18,862,518	\$8,834,574	\$107,790,573
11	ST. ANNE'S OF FALL RIVER	MA	103.32%	\$48,370,994	\$23,790,774	\$825,221,335
12	SALEM VA MEDICAL CENTER	VA	103.00%	\$20,928,586	\$10,309,711	\$74,181,770
13	PREMIER MEMBERS	CO	101.16%	\$114,882,689	\$57,110,686	\$445,088,479
14	CASCO	ME	95.20%	\$8,766,895	\$4,491,239	\$43,616,285
15	PAWTUCKET	RI	93.22%	\$123,571,339	\$63,955,228	\$1,470,526,193
16	ST. JOSEPH'S CANTON PARISH	OH	91.99%	\$10,484,570	\$5,461,084	\$42,637,923
17	TRUWEST	AZ	83.27%	\$225,908,630	\$123,268,082	\$813,078,070
18	PARTNER COLORADO	CO	82.50%	\$114,706,762	\$62,853,316	\$245,538,254
19	PARK COMMUNITY	KY	81.58%	\$200,695,174	\$110,527,639	\$603,817,888
20	FLORENCE DUPONT EMPLOYEES	SC	81.36%	\$13,360,947	\$7,367,137	\$25,226,348
21	INOVA	IN	78.32%	\$122,355,825	\$68,614,707	\$281,724,901
22	DEER VALLEY	AZ	77.71%	\$25,385,985	\$14,284,700	\$205,903,291
23	MCGRAW-HILL	NJ	75.97%	\$24,855,945	\$14,125,162	\$325,075,837
24	WEST TEXAS EDUCATORS	TX	74.73%	\$10,714,379	\$6,132,001	\$51,883,343
25	RAVENSWOOD	WV	73.32%	\$7,920,820	\$4,569,976	\$30,840,800
26	MICHIGAN SCHOOLS AND GOVERNMENT	MI	71.43%	\$218,643,478	\$127,543,825	\$1,292,059,063
27	BLUE MOUNTAIN	WA	70.16%	\$6,672,096	\$3,920,997	\$29,618,533
28	PEGASUS	TX	66.11%	\$47,957,341	\$28,871,048	\$192,712,058
29	ABBAY	OH	65.45%	\$25,040,958	\$15,135,265	\$82,824,068
30	SECURITYPLUS	MD	64.26%	\$70,944,343	\$43,189,021	\$355,592,470
31	POTLATCH NO 1	ID	64.17%	\$249,688,465	\$152,091,060	\$570,348,345
32	AFFINITY	IA	62.71%	\$28,397,348	\$17,452,529	\$73,371,585
33	CP	MI	61.59%	\$102,685,301	\$63,545,982	\$376,684,933
34	TRANSIT EMPLOYEES	DC	61.02%	\$28,258,544	\$17,549,404	\$91,142,846
35	FIRST AMERICAN	AZ	60.97%	\$47,853,370	\$29,727,896	\$102,745,687
36	USALLIANCE	NY	60.39%	\$46,128,002	\$28,759,472	\$853,425,760
37	NORTHERN STAR	VA	60.33%	\$5,441,416	\$3,393,917	\$82,027,154
38	US EMPLOYEES OC	OK	59.20%	\$63,631,782	\$39,969,774	\$141,716,775
39	CALL	VA	58.82%	\$53,277,354	\$33,546,292	\$351,327,692
40	ATHOL	MA	57.62%	\$9,170,044	\$5,817,954	\$90,135,561
41	XCEL	NJ	57.53%	\$36,664,293	\$23,274,237	\$148,538,840
42	FORT GORDON AND COMMUNITY	GA	56.92%	\$10,533,801	\$6,713,047	\$61,242,874
43	MARINE	WI	55.86%	\$108,521,255	\$69,629,619	\$449,391,956
44	CREDIT UNION ONE	MI	55.40%	\$388,173,200	\$249,783,933	\$810,221,781
45	R.I.A.	IA	54.97%	\$129,896,592	\$83,820,664	\$354,834,435
46	ASI	LA	54.50%	\$53,071,975	\$34,350,480	\$317,306,876
47	NORTH COAST	WA	53.86%	\$11,075,340	\$7,198,095	\$175,630,447
48	UKRAINIAN SELFRELANCE NEW ENGLAND	CT	53.57%	\$3,504,797	\$2,282,225	\$33,311,221
49	ORION	TN	53.41%	\$90,557,618	\$59,030,140	\$534,253,824
50	CHEROKEE COUNTY	TX	53.05%	\$10,204,172	\$6,667,253	\$30,045,321
AVERAGE FOR CREDIT UNION INDUSTRY			9.72%	\$27,788,551	\$24,303,569	\$156,866,345

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LEADERS IN AUTO LOAN PENETRATION | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	% of Members w/ Auto Loans	Auto Loans/ Total Loans	Total Auto Loans	12-Month Auto Ln Gro.	Indirect Loans Outstanding
1	CITIZENS COMMUNITY	IA	96.37%	91.87%	\$120,468,703	11.81%	\$106,343,663
2	CONSOLIDATED	OR	70.40%	26.13%	\$31,282,986	128.58%	\$19,968,881
3	HANIN	CA	67.74%	79.45%	\$11,795,895	-8.98%	\$0
4	ATLANTA POSTAL	GA	61.72%	49.14%	\$452,304,639	8.36%	\$0
5	MCGRAW-HILL	NJ	59.85%	13.19%	\$24,855,945	75.97%	\$0
6	COASTHILLS	CA	54.78%	34.22%	\$208,803,813	7.78%	\$139,768,840
7	MERITRUST	KS	53.77%	68.80%	\$518,686,887	19.03%	\$435,114,232
8	GENERAL ELECTRIC	OH	53.62%	64.44%	\$1,038,425,073	25.73%	\$1,099,869,469
9	COMMUNITYWIDE	IN	51.99%	74.84%	\$194,110,889	-2.10%	\$201,289,519
10	GEORGIA'S OWN	GA	51.86%	52.27%	\$694,776,339	26.78%	\$0
11	ST JOHN'S EMPLOYEES	MO	46.70%	69.84%	\$13,759,395	28.24%	\$821,919
12	PORTALLIANCE	VA	46.20%	84.77%	\$58,527,298	5.78%	\$54,414,232
13	COLUMBUS METRO	OH	45.48%	81.35%	\$137,078,031	21.47%	\$122,472,539
14	FLORENCE DUPONT EMPLOYEES	SC	45.39%	68.08%	\$13,360,947	81.36%	\$0
15	FIRST GENERAL	MI	45.29%	79.93%	\$36,227,758	13.43%	\$30,763,904
16	EAGLE COMMUNITY	CA	44.90%	32.96%	\$33,568,113	31.90%	\$13,055,559
17	FIRST FLORIDA	FL	44.24%	41.55%	\$79,877,607	26.92%	\$1,215,078
18	SHERIDAN COMMUNITY	WY	43.79%	83.93%	\$22,335,945	-2.26%	\$1,735,375
19	CAPROCK	TX	43.37%	75.57%	\$13,730,940	12.22%	\$0
20	OREGON COMMUNITY	OR	43.20%	63.04%	\$620,901,970	10.05%	\$438,033,195
21	SUNTIDE	TX	43.00%	76.03%	\$48,725,591	22.20%	\$0
22	GOLDEN PLAINS	KS	42.13%	82.78%	\$292,046,823	2.19%	\$226,623,920
23	IC	MA	41.86%	25.75%	\$108,071,972	37.34%	\$106,128,491
24	SPACE AGE	CO	41.83%	79.62%	\$60,181,824	1.55%	\$48,889,115
25	MEDS	SD	41.66%	55.49%	\$23,387,597	34.28%	\$9,397,000
26	NORTH PARK COMMUNITY	IN	41.41%	83.24%	\$44,559,142	7.55%	\$38,241,489
27	US	MN	41.31%	27.83%	\$164,833,531	23.53%	\$33,851,078
28	AMARILLO COMMUNITY	TX	41.17%	70.03%	\$90,744,738	20.49%	\$42,100,949
29	FINANCIAL ONE	MN	41.16%	47.12%	\$25,185,344	-2.16%	\$19,567,460
30	UNITED BUSINESS & INDUSTRY	CT	41.02%	61.73%	\$31,671,771	-11.73%	\$22,561,111
31	1ST MIDAMERICA	IL	40.97%	65.82%	\$267,923,287	10.91%	\$225,378,950
32	ELEMENT	WV	40.96%	80.75%	\$18,573,581	4.20%	\$4,349,484
33	SUPERIOR SAVINGS	OH	40.86%	85.23%	\$12,424,431	3.11%	\$9,294,168
34	MEMBERS COOPERATIVE	MN	40.79%	50.16%	\$142,681,744	11.83%	\$122,814,482
35	MICHIGAN ONE COMMUNITY	MI	40.50%	65.97%	\$45,485,048	4.69%	\$24,171,564
36	HAPO COMMUNITY	WA	40.43%	60.10%	\$637,819,536	22.06%	\$598,709,806
37	ASSOCIATED	GA	40.33%	51.49%	\$307,809,402	25.64%	\$107,148,527
38	OKLAHOMA EMPLOYEES	OK	40.09%	70.88%	\$219,281,089	19.96%	\$96,363,204
39	RIVER REGION	MO	39.79%	72.10%	\$55,951,769	12.81%	\$37,861,055
40	WESTERN ILLINOIS SCHOOL EMPL	IL	39.63%	70.72%	\$6,690,596	5.40%	\$0
41	MONTEREY	CA	39.52%	75.67%	\$87,589,883	-0.62%	\$34,043,804
42	CHARLES ST. COMMUNITY	IN	39.47%	75.54%	\$16,063,961	-2.47%	\$5,522,986
43	SCOTT	IL	39.33%	67.60%	\$505,349,962	7.25%	\$451,278,940
44	FIRST CASTLE	LA	39.02%	71.58%	\$33,874,626	18.71%	\$23,128,639
45	GOLDEN KEY	TX	38.94%	74.98%	\$16,864,831	-1.72%	\$4,114,226
46	MID AMERICAN	KS	38.82%	74.46%	\$142,918,615	16.67%	\$129,033,861
47	FRATERNAL ORDER OF POLICE	OK	38.41%	87.73%	\$19,052,239	16.20%	\$0
48	SOUTHERN	TX	38.29%	64.34%	\$33,890,667	18.42%	\$0
49	ONE SOURCE	TX	38.03%	70.05%	\$45,401,768	8.86%	\$22,507,032
50	NAVY ARMY COMMUNITY	TX	37.99%	50.59%	\$816,403,092	27.54%	\$637,205,368
AVERAGE FOR CREDIT UNION INDUSTRY			16.25%	30.50%	\$27,788,551	9.72%	\$12,446,092

LEADERS IN AUTO LOAN CONCENTRATION | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	\$ Auto Loans / Total Loans	Auto Loans Outstanding	Total Loans	Total Assets
1	CITIZENS COMMUNITY	IA	91.87%	\$120,468,703	\$131,124,694	\$172,662,816
2	CAL-COM	TX	91.00%	\$84,158,713	\$92,483,628	\$121,007,330
3	SHELTER INSURANCE	MO	90.51%	\$4,841,053	\$5,348,658	\$30,084,286
4	HIGH PLAINS	NM	89.86%	\$28,902,124	\$32,162,165	\$42,319,930
5	IAM COMMUNITY	AL	88.65%	\$17,987,609	\$20,290,340	\$34,832,384
6	EQUISHARE	KS	88.07%	\$20,246,427	\$22,989,109	\$29,735,623
7	FIRST FAMILY	OK	88.04%	\$35,161,681	\$39,937,149	\$48,967,136
8	FRATERNAL ORDER OF POLICE	OK	87.73%	\$19,052,239	\$21,717,567	\$35,877,903
9	OMAHA PUBLIC POWER DISTRICT EMPL	NE	87.52%	\$8,059,983	\$9,209,483	\$32,215,810
10	FORT BRAGG COMMUNITY	CA	87.36%	\$13,654,040	\$15,629,785	\$31,263,857
11	CHAVES COUNTY SCHOOL EMPLOYEES	NM	87.30%	\$6,442,474	\$7,379,326	\$22,908,632
12	COUNTY & MUNICIPAL EMPLOYEES	TX	86.82%	\$34,839,584	\$40,130,408	\$45,355,166
13	SAINT FRANCIS EMPLOYEES	OK	86.04%	\$12,758,907	\$14,828,209	\$36,619,830
14	EDDY	NM	85.40%	\$37,859,707	\$44,333,619	\$62,179,655
15	ST. JOSEPH'S	TX	85.30%	\$15,165,519	\$17,779,064	\$44,776,660
16	NORTHEAST PANHANDLE TEACHERS	TX	85.25%	\$7,209,589	\$8,456,670	\$22,674,522
17	SUPERIOR SAVINGS	OH	85.23%	\$12,424,431	\$14,577,096	\$23,157,488
18	HEREFORD TEXAS	TX	85.14%	\$22,905,709	\$26,904,660	\$43,498,724
19	PORTALLIANCE	VA	84.77%	\$58,527,298	\$69,045,943	\$86,658,314
20	BUSINESS AND INDUSTRIAL	IN	84.64%	\$12,155,175	\$14,360,694	\$34,092,330
21	CITY	TX	84.44%	\$6,261,229	\$7,415,055	\$27,066,881
22	LOCO	NM	84.11%	\$16,744,589	\$19,907,462	\$37,301,073
23	SHERIDAN COMMUNITY	WY	83.93%	\$22,335,945	\$26,613,470	\$33,182,803
24	LA ELECTRICAL WORKERS	CA	83.90%	\$1,855,311	\$2,211,287	\$46,644,431
25	FIRST CONNECTICUT	CT	83.70%	\$26,245,408	\$31,357,440	\$39,581,829
26	ST. JOSEPHS HOSPITAL	FL	83.46%	\$13,405,662	\$16,062,864	\$34,932,765
27	NORTHPARK COMMUNITY	IN	83.24%	\$44,559,142	\$53,530,465	\$61,153,448
28	UNITED ARKANSAS	AR	83.16%	\$8,942,868	\$10,753,259	\$27,509,337
29	OKLAHOMA RE&T EMPLOYEES	OK	83.01%	\$13,110,462	\$15,794,020	\$27,070,004
30	BAPTIST HEALTH	AR	82.84%	\$13,528,553	\$16,331,641	\$27,242,603
31	GOLDEN PLAINS	KS	82.78%	\$292,046,823	\$352,790,981	\$409,425,988
32	FIRST AMERICAN	AZ	82.68%	\$47,853,370	\$57,874,527	\$102,745,687
33	DOWELL	OK	82.59%	\$15,770,475	\$19,095,923	\$32,643,695
34	HALLIBURTON EMPLOYEES	OK	82.26%	\$68,964,729	\$83,833,982	\$129,802,589
35	CATHOLIC & COMMUNITY	IL	82.20%	\$45,367,940	\$55,188,873	\$112,265,185
36	AREA EDUCATIONAL	IL	82.14%	\$5,102,291	\$6,211,332	\$23,705,339
37	KINGS	CA	82.11%	\$38,281,055	\$46,623,507	\$84,467,793
38	BAYOU CITY	TX	82.07%	\$6,883,595	\$8,387,910	\$22,131,072
39	ALLOY	WV	81.92%	\$7,772,539	\$9,487,493	\$20,503,569
40	HEARTLAND	IL	81.37%	\$128,912,356	\$158,436,432	\$227,701,687
41	COLUMBUS METRO	OH	81.35%	\$137,078,031	\$168,504,187	\$231,945,112
42	KEMBA DELTA	TN	81.30%	\$9,761,729	\$12,006,863	\$22,788,042
43	49'ER	CA	81.21%	\$14,237,037	\$17,531,028	\$45,323,740
44	CITIZENS	TX	81.16%	\$14,562,546	\$17,942,194	\$109,011,508
45	BAKER HUGHES	TX	81.13%	\$4,499,256	\$5,545,549	\$20,807,765
46	ALLSOUTH	SC	80.77%	\$249,637,256	\$309,060,734	\$684,928,670
47	ELEMENT	WV	80.75%	\$18,573,581	\$23,000,543	\$27,054,397
48	GOOD SAMARITAN	SD	80.55%	\$7,556,787	\$9,382,066	\$24,907,703
49	ABILENE	TX	80.20%	\$9,249,182	\$11,532,052	\$20,194,939
50	SECURITY SERVICE	TX	80.06%	\$5,442,328,341	\$6,797,508,718	\$7,363,022,444
AVERAGE FOR CREDIT UNION INDUSTRY			30.50%	\$27,788,551	\$91,122,223	\$156,866,345

LEADERS IN INDIRECT LOANS OUTSTANDING* | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Indirect Loans Outstanding*	Auto Loans Outstanding	Auto Loan Penetration	12-Month Auto Loan Growth	Auto Loans/ Total Loans
1	SECURITY SERVICE	TX	\$5,117,854,947	\$5,442,328,341	32.84%	9.85%	80.06%
2	ALASKA USA	AK	\$2,123,126,312	\$2,362,342,548	27.97%	11.69%	68.78%
3	SAN ANTONIO	TX	\$986,486,528	\$1,031,158,343	22.92%	3.66%	38.71%
4	AMERICA FIRST	UT	\$985,532,663	\$1,809,276,823	25.47%	10.79%	47.40%
5	THE GOLDEN 1	CA	\$959,373,395	\$1,341,435,104	15.39%	9.56%	37.22%
6	TINKER	OK	\$888,872,510	\$1,198,712,460	26.07%	13.22%	71.73%
7	TEACHERS	IN	\$841,770,657	\$914,012,295	26.22%	9.69%	49.55%
8	BEUC	WA	\$788,333,792	\$1,149,819,698	11.02%	-1.15%	16.76%
9	NAVY ARMY COMMUNITY	TX	\$637,205,368	\$816,403,092	37.99%	27.54%	50.59%
10	WRIGHT-PATT	OH	\$615,623,569	\$878,689,655	26.36%	40.71%	52.57%
11	MOUNTAIN AMERICA	UT	\$603,480,973	\$1,188,709,390	19.68%	9.65%	44.22%
12	HAPO COMMUNITY	WA	\$598,709,806	\$637,819,536	40.43%	22.06%	60.10%
13	VANTAGE WEST	AZ	\$592,580,722	\$695,695,441	35.40%	13.63%	69.47%
14	TDECU - YOUR	TX	\$583,839,424	\$703,355,374	21.98%	25.60%	38.25%
15	ROCKLAND	MA	\$582,519,944	\$638,074,698	34.78%	13.86%	57.44%
16	GESA	WA	\$573,690,375	\$644,162,430	32.70%	10.55%	64.31%
17	CITADEL	PA	\$571,025,707	\$615,525,535	31.41%	6.46%	42.69%
18	BELLCO	CO	\$560,284,606	\$735,529,046	26.63%	15.27%	40.95%
19	EECU	TX	\$550,447,807	\$693,458,197	24.49%	6.09%	65.83%
20	GECU	TX	\$539,964,448	\$744,446,674	16.21%	1.42%	51.54%
21	ESL	NY	\$538,653,355	\$586,885,276	14.78%	0.73%	26.38%
22	LANDMARK	WI	\$529,393,491	\$696,162,062	28.17%	18.73%	38.07%
23	CEFCU	IL	\$513,720,489	\$770,128,969	20.54%	5.27%	22.87%
24	FIRST TECH	CA	\$513,405,927	\$787,169,236	13.41%	15.30%	23.64%
25	PENNSYLVANIA STATE EMPLOYEES	PA	\$483,015,056	\$1,140,608,808	24.32%	2.43%	41.39%
26	HARBORONE	MA	\$475,678,705	\$488,745,141	30.26%	-6.55%	31.39%
27	IDAHO CENTRAL	ID	\$464,635,987	\$605,946,534	28.70%	23.81%	50.51%
28	SCOTT	IL	\$451,278,940	\$505,349,962	39.33%	7.25%	67.60%
29	OREGON COMMUNITY	OR	\$438,033,195	\$620,901,970	43.20%	10.05%	63.04%
30	SPACE COAST	FL	\$435,134,815	\$735,679,489	20.95%	9.44%	34.72%
31	MERITRUST	KS	\$435,114,232	\$518,686,887	53.77%	19.03%	68.80%
32	ENT	CO	\$427,220,077	\$584,834,767	17.85%	7.35%	28.54%
33	SAC	NE	\$396,214,302	\$423,583,912	36.88%	9.10%	73.19%
34	MEMBERS 1ST	PA	\$390,366,332	\$465,311,155	18.23%	1.89%	26.43%
35	TRAVIS	CA	\$364,875,203	\$494,793,546	19.54%	10.73%	49.15%
36	HUGHES	AZ	\$363,366,910	\$408,258,770	36.49%	7.72%	72.16%
37	DATCU	TX	\$357,122,642	\$413,835,114	34.41%	9.15%	71.14%
38	HUDSON VALLEY	NY	\$352,563,759	\$524,921,229	13.58%	-5.95%	27.95%
39	FORT WORTH COMMUNITY	TX	\$348,118,535	\$460,045,597	36.52%	11.74%	76.22%
40	NORTHEAST	NH	\$346,042,205	\$414,470,320	37.89%	16.22%	58.07%
41	ONPOINT COMMUNITY	OR	\$342,471,600	\$587,089,238	20.13%	-9.98%	30.49%
42	WASHINGTON STATE EMPLOYEES	WA	\$336,344,571	\$363,849,551	12.93%	1.39%	32.21%
43	KITSAP	WA	\$334,455,818	\$359,596,110	22.89%	6.39%	58.52%
44	LANGLEY	VA	\$319,896,862	\$417,117,449	17.26%	43.48%	50.10%
45	VERIDIAN	IA	\$317,697,524	\$445,036,875	23.25%	11.04%	29.05%
46	KNOXVILLE TVA EMPLOYEES	TN	\$317,030,549	\$487,065,038	28.74%	21.16%	45.73%
47	MIDFLORIDA	FL	\$316,183,166	\$503,284,935	18.27%	23.48%	40.28%
48	TEACHERS	NY	\$301,450,265	\$374,166,425	9.95%	-3.38%	19.83%
49	AMERICU	NY	\$298,248,581	\$346,959,987	19.51%	8.16%	33.13%
50	NASSAU EDUCATORS	NY	\$297,252,821	\$374,342,735	12.77%	22.04%	26.64%
AVERAGE FOR CREDIT UNION INDUSTRY			\$12,446,092	\$27,788,551	16.25%	9.72%	30.50%

*5300 Call Report data does not distinguish between indirect loan types. These balances may include indirect mortgages, business loans, or consumer loans. Currently less than 5% of credit unions offer indirect mortgage or consumer loans.

CREDIT UNIONS SET RECORDS IN REAL ESTATE LENDING AS HOUSING MARKET RECOVERES.

REAL ESTATE LOANS outstanding at credit unions increased 2.6% over the past year to reach \$329.7 billion as of June 2013. This is the largest amount of real estate loans outstanding in the credit union industry's history.

As of June 30, first mortgage loans outstanding at credit unions increased 5.6% annually to total \$257.7 billion and remained as the largest portion of credit unions' loan portfolio. This growth understates total mortgage activity because credit unions have sold more than half — 51.6% — of their first mortgage originations to the secondary market. Other real estate loan balances decreased 7.1% over the past year to

\$72.0 billion, but the decline was 1.1 percentage points lower than the one reported in the previous year.

Credit unions set another record for first mortgage originations in the first six months of 2013. They originated a total of \$66.4 billion in first mortgages, up 17.9% from a year prior and more than doubling the amount reported three years ago. Credit unions' market share in first mortgage originations stood at 6.8% as of June 2013, according to the Mortgage Bankers Association. This is higher than the numbers reported in the past five years, topped only by the last year's 7.0%.

Credit unions' continue to assist

homeowners in need. As of June 30, real estate TDRs outstanding reached \$8.8 billion at credit unions. Total TDRs outstanding stood at \$10.5 billion as of June 2013, down from \$11.3 billion in the previous year, as members' financial situations have improved with the rising economy.

The asset quality for real estate loans has improved significantly over the past year. The total real estate delinquency fell 21 basis points to 1.30% as of June 30. First mortgage delinquency declined 25 basis points annually to stand at 1.36% at June 30. Other real estate delinquency also fell by 16 basis points from a year ago to 1.07% at June 2013.



CITIZENSFIRST CREDIT UNION | OSHKOSH, WI | ASSETS: \$384M | MEMBERS: 30,226

WHEN FACED WITH the challenge of creating a mortgage product it could hold in its portfolio, CitizensFirst Credit Union (\$384M, Oshkosh, WI) crowdsourced solutions from its staff. Employees from tellers to executives assembled teams and brainstormed ways to create a mortgage loan the credit union could retain. The result? A customizable home loan program called "Retire Your Mortgage" that allows members to choose a loan term anywhere between five and 12 years.

The program is designed as a countdown to retirement and helps baby boomers pay off their mortgage before they leave the workforce. Targeting the boomer market is one way the credit union alleviates risk. Because boomers tend to be more established and financially secure, they're commonly able to make higher payments. To date, the average credit score of members who participate in the Retire Your Mortgage program is 775.

"One of the nice things about this product is it attracts

a high quality of borrower," says Ken Buksnes, AVP of mortgage and commercial lending. Currently, the loans average nine years in length at a 2.8% APR.

The biggest concern among prospective borrowers is whether they can afford the higher payments on the reduced timeline. To combat this, mortgage loan specialists examine the member's overall credit load to make sure their targeted loan term is reasonable and that they'll be able to comfortably pay off the loan. As a bonus, these discussions also lead to cross-selling opportunities.

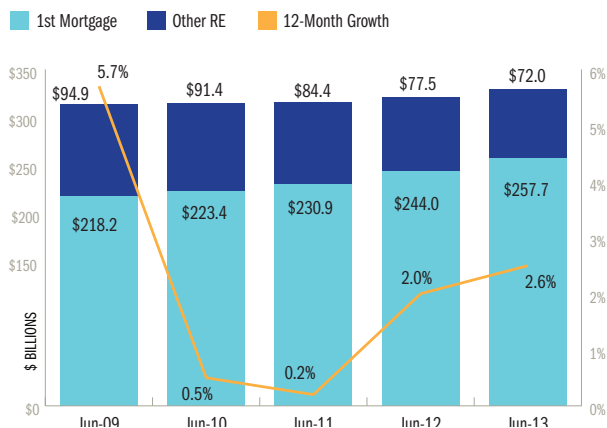
"Sometimes we can get it to where having a seven-year payoff is attainable by restructuring other things," Buksnes says. For example, a loan specialist might refinance a car loan or adjust a credit card balance.

As of midyear 2013, the credit union's real estate portfolio has grown more than 5%, with roughly 25% of all of its mortgage volume attributable to this program.

REAL ESTATE LENDING

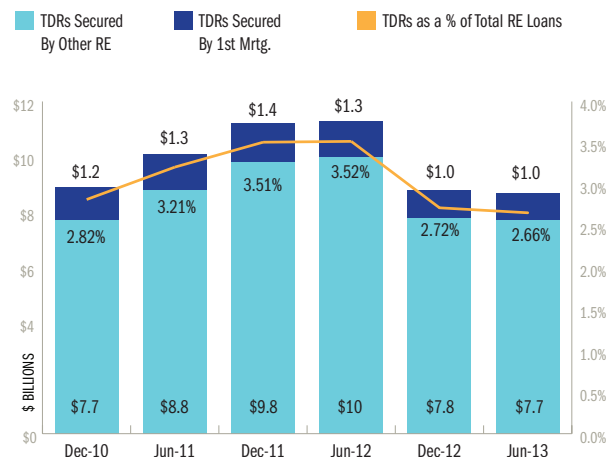
Total Real Estate Loans Outstanding & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



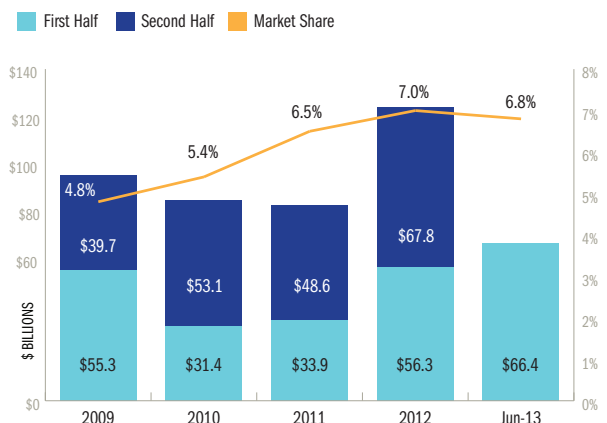
Total Outstanding Troubled Debt Restructures

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



1st Mortgage Originations: Volume and Market Share

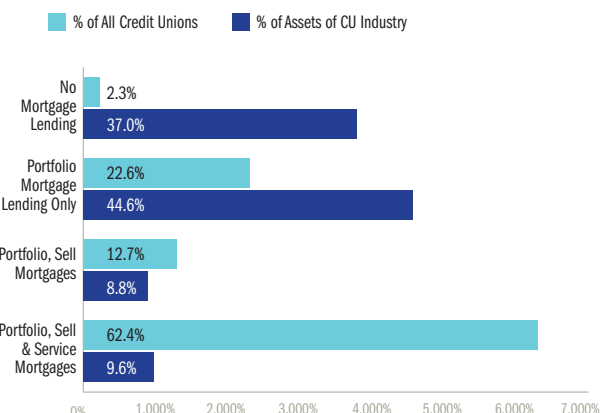
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



SOURCE: CALLAHAN & ASSOCIATES' PEER-TO-PEER ANALYTICS & THE MORTGAGE BANKERS ASSOCIATION

Credit Union Mortgage Lending Activity

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



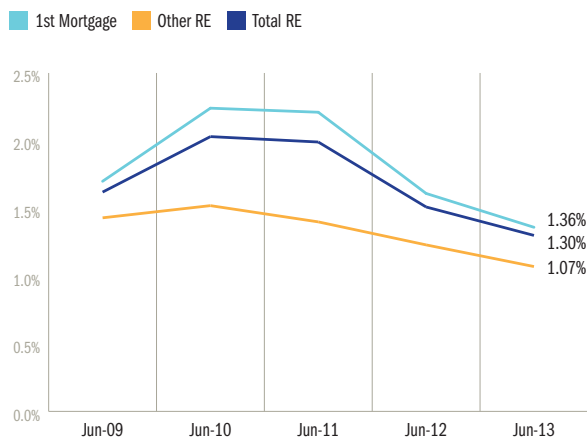
YTD Credit Union Mortgage Sales in the Secondary Market

FOR ALL U.S. CREDIT UNIONS | 6 MOS. ENDING JUNE 30, 2013



Real Estate Delinquency

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



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

LEADERS IN 12-MONTH GROWTH OF 1ST MORTGAGE LOANS OUTSTANDING

| HAVE AT LEAST \$1 IN FIRST MORTGAGES OUTSTANDING 5 YEARS AGO AND \$5 MILLION OUTSTANDING THIS YEAR | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-mo. Growth in First Mtgs Outstanding	First Mtgs Outstanding	First Mtg/ Total Loans	First Mtg Delinquency	Past 12-Months of 1st Mtg Originations*	Total Assets
1	LONE STAR	TX	442.18%	\$20,749,329	30.08%	1.11%	\$4,472,045	\$100,672,796
2	EDUCATORS	TX	364.96%	\$26,228,193	25.06%	0.00%	\$15,469,594	\$348,805,861
3	AEROSPACE	CA	357.69%	\$26,264,672	45.92%	0.00%	\$124,074,850	\$364,347,291
4	WASHINGTON COMMUNITY	PA	261.20%	\$28,340,976	38.14%	0.83%	\$4,569,454	\$114,587,444
5	CENTURY HERITAGE	PA	200.60%	\$35,899,322	52.15%	1.55%	\$4,479,091	\$128,559,933
6	EVOLVE	TX	176.34%	\$57,329,325	28.12%	0.06%	\$22,196,506	\$305,533,261
7	SYNERGY	TX	143.14%	\$57,430,515	44.34%	0.00%	\$26,534,686	\$190,234,649
8	SOMERVILLE MUNICIPAL	MA	135.32%	\$12,086,343	73.88%	1.20%	\$8,385,000	\$36,694,122
9	PEARL HARBOR	HI	111.10%	\$33,898,400	25.31%	0.35%	\$24,499,402	\$340,486,110
10	TRI BORO	PA	108.63%	\$25,753,165	54.37%	0.15%	\$9,899,901	\$105,803,439
11	PACIFIC SERVICE	CA	104.87%	\$81,476,701	20.56%	0.00%	\$62,451,753	\$1,083,907,265
12	DENVER FIRE DEPARTMENT	CO	99.06%	\$12,175,179	46.18%	0.00%	\$7,559,093	\$127,345,381
13	WEST-AIRCOMM	PA	98.28%	\$28,098,590	27.85%	0.00%	\$6,061,382	\$192,343,678
14	MARATHON COUNTY EMPLOYEES	WI	93.02%	\$7,082,312	38.84%	0.00%	\$4,816,596	\$22,448,696
15	KENT	OH	91.47%	\$7,726,676	27.69%	0.00%	\$14,554,400	\$45,584,592
16	LEBANON	PA	90.60%	\$38,982,359	46.02%	1.16%	\$4,966,365	\$178,612,697
17	GREATER TEXAS	TX	84.46%	\$88,171,379	28.07%	0.13%	\$31,114,870	\$512,904,592
18	COMMUNITY & TEACHERS	RI	82.13%	\$10,630,750	66.06%	0.00%	\$2,977,800	\$22,838,590
19	SERVICES CENTER	SD	80.59%	\$11,481,202	44.58%	0.00%	\$9,405,983	\$46,370,855
20	STEEL VALLEY	OH	78.97%	\$10,071,616	25.32%	0.85%	\$5,705,149	\$45,233,074
21	CSC EMPLOYEES	VA	78.83%	\$7,847,798	41.68%	0.00%	\$4,698,200	\$90,439,153
22	ISLAND	NY	75.48%	\$155,350,538	52.33%	0.00%	\$124,058,700	\$936,764,196
23	ANDREWS	MD	74.91%	\$184,346,269	29.11%	0.04%	\$138,169,734	\$983,366,943
24	SOUTHERN SECURITY	TN	74.67%	\$28,135,628	46.69%	1.71%	\$15,603,680	\$129,995,979
25	ADIRONDACK REGIONAL	NY	73.46%	\$6,390,635	30.82%	2.33%	\$3,356,324	\$41,342,011
26	INDUSTRIAL	IN	71.62%	\$23,438,950	23.22%	1.65%	\$13,926,375	\$158,237,004
27	TELHIO	OH	71.05%	\$134,743,864	38.49%	0.55%	\$78,774,698	\$493,288,457
28	ARMY AVIATION CENTER	AL	69.34%	\$105,370,880	28.37%	0.07%	\$86,102,106	\$1,133,019,529
29	GFA	MA	66.36%	\$113,756,332	59.37%	1.36%	\$39,656,233	\$409,758,048
30	NOVATION	MN	64.71%	\$29,405,017	39.94%	0.50%	\$15,478,257	\$105,810,301
31	DILLON EMPLOYEES	KS	62.93%	\$6,691,920	30.12%	0.00%	\$9,940,381	\$36,649,780
32	EMORY ALLIANCE	GA	60.34%	\$5,185,313	9.97%	0.00%	\$2,861,375	\$139,390,758
33	PLYMOUTH COUNTY TEACHERS	MA	59.94%	\$11,433,142	56.20%	3.79%	\$7,204,050	\$43,500,744
34	ECO EDUCATORS & COMMUNITY	AL	59.79%	\$11,706,884	24.08%	0.30%	\$5,434,590	\$121,020,993
35	KSW	ME	59.62%	\$14,980,793	37.94%	0.92%	\$7,138,646	\$49,424,961
36	PRINCETON	NJ	58.98%	\$26,106,482	48.12%	0.88%	\$15,489,997	\$136,381,897
37	ONPOINT COMMUNITY	OR	58.54%	\$769,394,455	39.95%	0.90%	\$638,295,834	\$3,366,514,288
38	SCOTT	IL	58.49%	\$101,682,431	13.60%	0.56%	\$77,905,144	\$930,198,410
39	ISU	IL	56.60%	\$13,651,047	22.54%	0.00%	\$8,431,622	\$88,424,385
40	LUFKIN	TX	56.48%	\$6,822,569	34.67%	0.00%	\$1,785,305	\$29,523,256
41	DOVER	DE	56.45%	\$45,463,230	29.66%	1.92%	\$20,321,420	\$401,561,221
42	LANGLEY	VA	55.44%	\$190,246,026	22.85%	1.52%	\$131,109,970	\$1,743,456,364
43	UNITED CATHOLICS	CA	52.85%	\$8,081,402	46.47%	2.96%	\$4,163,479	\$29,250,944
44	GEISMAR COMPLEX	LA	51.52%	\$5,939,759	41.10%	0.00%	\$3,135,150	\$25,649,407
45	WESTERN COOPERATIVE	ND	50.77%	\$38,987,537	23.52%	0.00%	\$21,087,336	\$304,528,900
46	WYHY	WY	50.66%	\$38,737,541	27.72%	0.00%	\$29,183,197	\$186,837,603
47	FIRST HERITAGE	NY	49.61%	\$41,813,379	28.78%	0.00%	\$19,182,597	\$394,246,092
48	COMMUNITY RESOURCE	NY	49.41%	\$6,285,091	12.55%	0.00%	\$2,527,158	\$70,574,503
49	UNITED METHODIST FINANCIAL	OH	49.34%	\$17,194,482	73.88%	0.00%	\$4,538,456	\$88,772,957
50	MID CAROLINA	SC	49.02%	\$13,527,252	21.93%	0.72%	\$6,718,584	\$104,088,877
AVERAGE FOR CREDIT UNION INDUSTRY			5.67%	\$37,791,801	41.47%	1.36%	\$19,672,772	\$156,866,345

* ORIGINATIONS IN THE SECOND HALF OF 2012 AND THE FIRST HALF OF 2013

LEADERS IN REAL ESTATE LOAN CONCENTRATION*

| DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	RE Lns/ Total Lns	Average RE Loan Balance	Rk	Credit Union	St	RE Lns/ Total Lns	Average RE Loan Balance
1	EVANGELICAL CHRISTIAN	CA	99.37%	\$1,320,586	51	POLISH NATIONAL	MA	90.32%	\$85,006
2	CALIFORNIA LITHUANIAN	CA	99.09%	\$486,255	52	FINANCIAL RESOURCES	NJ	90.15%	\$101,182
3	UKRAINIAN SELFRELANCE	PA	99.08%	\$121,381	53	CONSTELLATION	VA	90.05%	\$113,234
4	SELF RELIANCE NEW YORK	NY	98.78%	\$360,665	54	CHABOT	CA	89.95%	\$177,786
5	INDUSTRIAL	MA	98.54%	\$266,172	55	NORTH SHORE	MN	89.86%	\$87,208
6	UKRAINIAN NATIONAL	NY	96.64%	\$257,005	56	ST. ANNE'S OF FALL RIVER	MA	89.72%	\$104,814
7	SELF RELIANCE (NJ)	NJ	96.41%	\$160,911	57	WESTERLY COMMUNITY	RI	89.63%	\$84,704
8	CLEVELAND SELFRELANCE	OH	96.25%	\$74,462	58	SELF-HELP	NC	89.43%	\$90,270
9	UNILEVER	NJ	96.23%	\$127,033	59	PAC	MI	89.07%	\$58,523
10	POLAM	CA	95.86%	\$245,950	60	PREMIER AMERICA	CA	88.98%	\$227,178
11	FIRST PRIORITY	MA	95.68%	\$120,026	61	CONSUMERS	NY	88.96%	\$285,717
12	NORTHEASTERN ENGINEERS	NY	95.58%	\$162,376	62	WEBSTER FIRST	MA	88.80%	\$103,270
13	LATVIAN CLEVELAND	OH	95.35%	\$109,436	63	DIRECT	MA	88.22%	\$76,823
14	LONG BEACH FIREMENS	CA	95.12%	\$241,148	64	AMERICA'S CHRISTIAN	CA	88.22%	\$218,786
15	SELFRELANCE UKRAINIAN AMERICAN	IL	95.08%	\$163,207	65	UKRAINIAN FUTURE	MI	88.19%	\$88,170
16	SUMA YONKERS	NY	94.98%	\$232,986	66	MCDOWELL CORNERSTONE	NC	88.07%	\$49,415
17	SELFRELANCE BALTO	MD	94.91%	\$98,923	67	CHEVRON	CA	87.90%	\$192,988
18	POLAM	CA	94.83%	\$220,181	68	LAFAYETTE	MD	87.85%	\$195,055
19	THRIVENT	WI	94.83%	\$58,841	69	THE ATLANTIC	NJ	87.80%	\$96,743
20	SOMERSET	MA	94.65%	\$101,201	70	FREEDOM	MA	87.58%	\$93,547
21	BROTHERHOOD	MA	94.52%	\$77,765	71	EMPOWER	WI	87.53%	\$58,685
22	WORKMEN'S CIRCLE	GA	94.34%	\$111,836	72	HOUSATONIC TEACHERS	CT	87.48%	\$70,846
23	WHITEFISH	MT	94.29%	\$144,428	73	SIERRA POINT	CA	87.38%	\$94,215
24	LUSO	MA	94.19%	\$105,824	74	WESTPORT	MA	87.38%	\$77,604
25	IDB-IIC	DC	93.77%	\$321,783	75	CAMBRIDGE PORTUGUESE	MA	87.37%	\$126,548
26	TAUPA LITHUANIAN	MA	93.53%	\$142,638	76	MAUI COUNTY	HI	87.14%	\$154,285
27	FALL RIVER MUNICIPAL EMPLOYEES	MA	93.39%	\$102,962	77	SEAPORT	MA	87.11%	\$96,268
28	POWER FINANCIAL	FL	93.25%	\$91,332	78	GREATER NILES COMMUNITY	MI	87.00%	\$66,319
29	NORTHWESTERN MUTUAL	WI	93.06%	\$66,355	79	JEANNE D'ARC	MA	86.93%	\$111,895
30	PITTSFORD	NY	93.05%	\$70,875	80	INFINITY	ME	86.86%	\$60,859
31	TEXAS ASSNS OF PROFESSIONALS	TX	92.75%	\$98,851	81	SANTA BARBARA TEACHERS	CA	86.77%	\$152,981
32	THE PEOPLES	RI	92.60%	\$120,011	82	BEACON	IN	86.61%	\$130,240
33	SILVERADO	CA	92.45%	\$170,103	83	T&I	MI	86.61%	\$58,816
34	MEMBERS PLUS	MA	92.26%	\$111,813	84	STATE EMPLOYEES	NC	86.39%	\$90,693
35	NORTHWEST COMMUNITY	IL	92.24%	\$128,431	85	SHARON	MA	86.35%	\$75,566
36	NAVIGANT	RI	92.09%	\$103,717	86	MANVILLE AREA	NJ	86.33%	\$82,798
37	UKRAINIAN SELFRELANCE MICHIGAN	MI	91.85%	\$102,084	87	BROOKLINE MUNICIPAL	MA	86.24%	\$106,761
38	CHRISTIAN COMMUNITY	CA	91.57%	\$320,898	88	HAYWARD COMMUNITY	WI	86.22%	\$65,785
39	TECHNOLOGY	CA	91.53%	\$181,371	89	HORIZON COMMUNITY	WI	86.21%	\$94,586
40	STAR ONE	CA	91.33%	\$250,151	90	PAWTUCKET	RI	86.02%	\$104,787
41	POLISH & SLAVIC	NJ	91.32%	\$160,490	91	GOLDMARK	MA	85.94%	\$61,790
42	BOULDER DAM	NV	91.05%	\$135,011	92	CONNECTICUT STATE EMPLOYEES	CT	85.91%	\$79,902
43	DOY	OH	90.96%	\$71,285	93	LOUVIERS	DE	85.86%	\$89,757
44	WINDSOR LOCKS	CT	90.91%	\$67,878	94	LONG BEACH CITY EMPLOYEES	CA	85.67%	\$194,858
45	AURORA	WI	90.87%	\$89,374	95	HINGHAM	MA	85.51%	\$56,751
46	MERCK EMPLOYEES	NJ	90.79%	\$99,651	96	BETHPAGE	NY	85.38%	\$141,972
47	SM	KS	90.76%	\$90,962	97	SAN DIEGO COUNTY	CA	85.21%	\$156,082
48	MIRAMAR	CA	90.61%	\$137,352	98	ST. FRANCIS X	MI	85.16%	\$69,627
49	COUNTRY HERITAGE	MI	90.55%	\$83,789	99	HOBOKEN SCHOOL EMPLOYEES	NJ	84.90%	\$182,439
50	BANK-FUND STAFF	DC	90.53%	\$241,359	100	FIRST CAROLINA PEOPLE'S	NC	84.89%	\$75,088

AVERAGE FOR CREDIT UNION INDUSTRY

53.07%

\$78,557

* RE LOANS INCLUDE ALL 1ST AND 2ND MORTGAGES

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LEADERS IN 1ST MORTGAGE ORIGINATIONS YEAR-TO-DATE | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	\$ 1st Mtg Originations YTD	1st Mtg Orig./ Total Loan Orig.	RE Loans* / Total Loans	RE Loans* Outstanding	Total Assets
1	NAVY	VA	\$7,793,475,989	44.78%	49.51%	\$18,044,513,699	\$54,412,059,078
2	PENTAGON	VA	\$2,364,372,269	42.52%	65.11%	\$9,223,946,869	\$15,823,452,775
3	KINECTA	CA	\$1,698,065,126	81.76%	72.92%	\$1,791,100,472	\$3,276,510,541
4	STATE EMPLOYEES	NC	\$1,242,376,360	48.63%	86.39%	\$12,146,151,442	\$26,747,239,360
5	FIRST TECH	CA	\$883,739,450	69.68%	65.46%	\$2,179,295,303	\$5,710,408,316
6	ALASKA USA	AK	\$853,712,166	45.71%	19.57%	\$672,129,974	\$5,353,861,545
7	BEUC	WA	\$787,146,063	32.86%	65.00%	\$4,460,112,533	\$11,520,433,504
8	SCHOOLSFIRST	CA	\$763,515,811	58.26%	63.17%	\$2,655,892,611	\$9,787,959,667
9	LAKE MICHIGAN	MI	\$668,686,828	50.34%	76.76%	\$1,316,914,072	\$2,913,004,262
10	BETHPAGE	NY	\$603,230,094	69.01%	85.38%	\$2,315,275,620	\$5,488,639,809
11	STAR ONE	CA	\$533,176,156	73.15%	91.33%	\$2,565,794,099	\$6,424,047,914
12	DIGITAL	MA	\$484,222,246	53.15%	63.24%	\$2,629,264,304	\$5,057,825,722
13	AMERICA FIRST	UT	\$474,678,938	22.32%	27.14%	\$1,035,878,159	\$5,825,721,328
14	SAN DIEGO COUNTY	CA	\$455,807,498	55.52%	85.21%	\$2,685,073,272	\$6,232,360,154
15	ELEVATIONS	CO	\$428,659,518	89.55%	72.45%	\$455,112,927	\$1,309,428,051
16	BCU	IL	\$426,881,371	51.71%	58.79%	\$891,852,806	\$1,842,534,124
17	LOGIX	CA	\$423,764,850	59.26%	77.35%	\$1,781,969,129	\$3,616,371,426
18	TEACHERS	NY	\$405,611,269	73.84%	70.57%	\$1,331,550,199	\$4,901,543,954
19	PROVIDENT	CA	\$397,880,306	89.55%	78.48%	\$726,157,927	\$1,865,828,538
20	SUMMIT	WI	\$396,578,787	61.56%	66.62%	\$833,871,825	\$1,946,040,506
21	EVANGELICAL CHRISTIAN	CA	\$378,150,822	99.23%	99.37%	\$806,878,163	\$1,087,727,821
22	PATELCO	CA	\$370,063,448	47.22%	67.73%	\$1,444,552,123	\$3,986,112,610
23	SECU OF MARYLAND	MD	\$369,945,732	46.49%	69.81%	\$1,373,817,862	\$2,717,310,464
24	UNIVERSITY OF WISCONSIN	WI	\$356,722,358	52.87%	37.75%	\$405,204,713	\$1,744,169,093
25	ONPOINT COMMUNITY	OR	\$353,472,191	53.33%	62.05%	\$1,195,019,324	\$3,366,514,288
26	ENT	CO	\$348,988,262	53.05%	66.01%	\$1,352,383,788	\$3,750,514,448
27	ROYAL	WI	\$332,812,288	62.48%	64.96%	\$739,427,586	\$1,332,220,378
28	LANDMARK	WI	\$329,680,130	49.25%	56.77%	\$1,038,029,374	\$2,274,285,150
29	CHEVRON	CA	\$329,675,200	81.38%	87.90%	\$1,386,622,090	\$2,254,578,509
30	GTE FINANCIAL	FL	\$329,505,609	65.61%	52.07%	\$657,373,411	\$1,614,950,084
31	HUDSON VALLEY	NY	\$326,071,558	53.55%	51.47%	\$966,677,855	\$3,856,007,847
32	IDAHO CENTRAL	ID	\$314,117,761	50.12%	39.86%	\$478,199,068	\$1,386,378,642
33	NEW ENGLAND	VT	\$313,223,477	87.20%	82.09%	\$514,718,856	\$981,222,658
34	NORTHWEST	VA	\$307,163,554	76.88%	51.03%	\$548,775,747	\$2,568,322,925
35	DESERT SCHOOLS	AZ	\$305,235,977	68.92%	66.65%	\$856,595,412	\$3,261,293,452
36	RANDOLPH-BROOKS	TX	\$303,581,029	28.77%	54.23%	\$1,883,922,111	\$5,509,587,812
37	VYSTAR	FL	\$301,177,456	57.88%	66.95%	\$2,014,613,508	\$4,904,980,232
38	COMMUNITYAMERICA	MO	\$300,663,155	71.50%	67.30%	\$807,704,923	\$1,869,349,549
39	COMMUNITY FIRST	WI	\$269,667,554	61.09%	73.65%	\$953,056,097	\$1,862,278,732
40	MISSION	CA	\$267,270,200	48.16%	47.98%	\$577,407,869	\$2,408,366,308
41	BELLCO	CO	\$260,724,872	38.30%	47.88%	\$859,875,017	\$2,322,523,427
42	WRIGHT-PATT	OH	\$257,531,550	35.84%	31.96%	\$534,237,269	\$2,678,059,145
43	STATE EMPLOYEES	NY	\$254,473,756	49.97%	53.72%	\$766,510,356	\$2,696,076,318
44	CAP COM	NY	\$245,349,272	79.29%	62.43%	\$505,610,466	\$1,042,328,223
45	POLICE AND FIRE	PA	\$244,404,654	50.20%	77.74%	\$1,737,076,412	\$4,163,420,762
46	COASTAL	NC	\$244,124,742	41.58%	63.04%	\$892,157,777	\$2,228,856,968
47	AFFINITY PLUS	MN	\$241,522,360	51.83%	50.21%	\$739,540,574	\$1,661,398,874
48	UNIVERSITY	TX	\$237,548,674	45.24%	39.67%	\$381,998,830	\$1,640,992,786
49	MOUNTAIN AMERICA	UT	\$231,288,046	20.56%	44.08%	\$1,185,053,139	\$3,598,406,193
50	METRO	MA	\$222,829,332	55.81%	65.20%	\$649,227,257	\$1,218,207,283
AVERAGE FOR CREDIT UNION INDUSTRY			\$9,732,071	37.56%	53.07%	\$48,359,256	\$156,866,345

* RE LOANS INCLUDE ALL 1ST AND 2ND MORTGAGES

LEADERS IN MORTGAGE SERVICING PORTFOLIOS | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	Amt RE Lns Sold But Serviced By CU	RE Loans* Outstanding	1st Mtg Lns/ Total Lns	1st Mtg Sold YTD	Total Assets
1	NAVY	VA	\$18,091,914,744	\$18,044,513,699	42.45%	\$3,323,059,769	\$54,412,059,078
2	KINECTA	CA	\$4,466,573,192	\$1,791,100,472	60.56%	\$1,600,614,774	\$3,276,510,541
3	PENTAGON	VA	\$4,189,909,570	\$9,223,946,869	51.71%	\$1,094,646,597	\$15,823,452,775
4	ALASKA USA	AK	\$4,166,153,921	\$672,129,974	17.88%	\$814,165,433	\$5,353,861,545
5	LAKE MICHIGAN	MI	\$3,777,584,535	\$1,316,914,072	71.91%	\$941,494,817	\$2,913,004,262
6	BEUCU	WA	\$3,551,088,849	\$4,460,112,533	36.64%	\$454,066,250	\$11,520,433,504
7	BETHPAGE	NY	\$3,000,557,245	\$2,315,275,620	65.86%	\$445,159,636	\$5,488,639,809
8	FIRST TECH	CA	\$2,579,091,771	\$2,179,295,303	54.77%	\$827,098,208	\$5,710,408,316
9	WRIGHT-PATT	OH	\$2,428,648,262	\$534,237,269	24.31%	\$182,709,237	\$2,678,059,145
10	AMERICA FIRST	UT	\$2,236,204,207	\$1,035,878,159	20.62%	\$367,035,273	\$5,825,721,328
11	AFFINITY PLUS	MN	\$1,635,045,427	\$739,540,574	31.17%	\$182,329,628	\$1,661,398,874
12	SCHOOLSFIRST	CA	\$1,627,363,575	\$2,655,892,611	45.07%	\$548,636,998	\$9,787,959,667
13	BCU	IL	\$1,559,188,221	\$891,852,806	43.73%	\$349,477,727	\$1,842,534,124
14	EVANGELICAL CHRISTIAN	CA	\$1,446,328,067	\$806,878,163	92.37%	\$129,596,376	\$1,087,727,821
15	DESERT SCHOOLS	AZ	\$1,415,723,795	\$856,595,412	36.82%	\$254,272,152	\$3,261,293,452
16	SUMMIT	WI	\$1,402,669,148	\$833,871,825	53.39%	\$265,396,153	\$1,946,040,506
17	LANDMARK	WI	\$1,381,236,637	\$1,038,029,374	32.43%	\$279,248,101	\$2,274,285,150
18	NORTHWEST	VA	\$1,375,873,142	\$548,775,747	33.45%	\$272,376,457	\$2,568,322,925
19	TEACHERS	NY	\$1,333,085,141	\$1,331,550,199	56.52%	\$290,250,106	\$4,901,543,954
20	WASHINGTON STATE EMPL.	WA	\$1,321,434,691	\$405,846,544	23.43%	\$155,033,559	\$1,865,790,761
21	ELEVATIONS	CO	\$1,248,417,994	\$455,112,927	50.97%	\$375,689,135	\$1,309,428,051
22	WESCOM	CA	\$1,242,986,956	\$953,884,392	51.91%	\$189,123,085	\$2,532,069,668
23	ROYAL	WI	\$1,230,906,013	\$739,427,586	47.64%	\$234,185,452	\$1,332,220,378
24	GTE FINANCIAL	FL	\$1,222,508,406	\$657,373,411	27.64%	\$300,811,329	\$1,614,950,084
25	HUDSON VALLEY	NY	\$1,201,772,482	\$966,677,855	36.34%	\$164,648,630	\$3,856,007,847
26	NEW ENGLAND	VT	\$1,171,234,855	\$514,718,856	70.27%	\$214,305,623	\$981,222,658
27	TOWER	MD	\$1,137,906,771	\$766,867,529	43.14%	\$141,848,873	\$2,636,690,063
28	PROVIDENT	CA	\$1,134,474,305	\$726,157,927	67.22%	\$337,938,711	\$1,865,828,538
29	MOUNTAIN AMERICA	UT	\$1,128,382,046	\$1,185,053,139	36.62%	\$237,511,568	\$3,598,406,193
30	STATE EMPLOYEES	NY	\$1,116,897,184	\$766,510,356	16.64%	\$239,591,266	\$2,696,076,318
31	COMMUNITYAMERICA	MO	\$1,098,597,996	\$807,704,923	49.18%	\$185,416,710	\$1,869,349,549
32	PATELCO	CA	\$1,048,003,120	\$1,444,552,123	57.44%	\$259,903,987	\$3,986,112,610
33	ONPOINT COMMUNITY	OR	\$1,031,995,486	\$1,195,019,324	39.95%	\$179,590,177	\$3,366,514,288
34	ESL	NY	\$1,026,841,924	\$1,384,407,372	16.39%	\$137,048,141	\$4,538,842,051
35	SPACE COAST	FL	\$984,096,032	\$1,163,454,627	40.51%	\$100,995,375	\$3,132,085,210
36	UNIVERSITY OF WISCONSIN	WI	\$894,381,763	\$405,204,713	23.78%	\$311,828,000	\$1,744,169,093
37	DIGITAL	MA	\$882,087,532	\$2,629,264,304	50.24%	\$149,265,891	\$5,057,825,722
38	COASTAL	NC	\$829,752,552	\$892,157,777	53.55%	\$145,398,988	\$2,228,856,968
39	LOGIX	CA	\$809,130,245	\$1,781,969,129	63.86%	\$254,928,962	\$3,616,371,426
40	ALTRA	WI	\$761,411,657	\$412,452,646	46.30%	\$152,112,728	\$943,149,900
41	AMERICAN HERITAGE	PA	\$746,689,568	\$587,343,663	51.13%	\$134,558,593	\$1,334,892,892
42	MISSION	CA	\$741,148,200	\$577,407,869	39.37%	\$206,620,410	\$2,408,366,308
43	ENT	CO	\$723,639,530	\$1,352,383,788	57.50%	\$199,803,685	\$3,750,514,448
44	WESTCONSIN	WI	\$707,558,843	\$386,359,334	50.64%	\$120,558,701	\$864,227,232
45	SECU OF MARYLAND	MD	\$697,815,663	\$1,373,817,862	54.60%	\$168,149,583	\$2,717,310,464
46	SUPERIOR	OH	\$686,789,317	\$193,584,771	64.40%	\$110,196,349	\$444,414,576
47	SAN DIEGO COUNTY	CA	\$673,814,816	\$2,685,073,272	75.70%	\$144,170,582	\$6,232,360,154
48	IDAHO CENTRAL	ID	\$673,449,224	\$478,199,068	34.38%	\$247,704,337	\$1,386,378,642
49	REDSTONE	AL	\$663,491,713	\$533,531,696	29.23%	\$80,378,798	\$3,540,581,812
50	CAP COM	NY	\$638,184,264	\$505,610,466	57.56%	\$168,765,377	\$1,042,328,223
AVERAGE FOR CREDIT UNION INDUSTRY			\$22,165,065	\$48,359,256	41.47%	\$5,035,453	\$156,866,345

* RE LOANS INCLUDE ALL 1ST AND 2ND MORTGAGES

LEADERS IN OUTSTANDING TROUBLED DEBT RESTRUCTURES | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	1st Mtg. TDRs & Other RE TDRs	1st Mtg TDRs*	Other RE TDRs**	TDRs as a % of Total Outstanding RE Loans	Total Assets
1	STATE EMPLOYEES	NC	\$615,460,486	\$595,132,223	\$20,328,263	5.07%	\$26,747,239,360
2	NAVY	VA	\$466,369,068	\$360,199,997	\$106,169,071	2.58%	\$54,412,059,078
3	KINECTA	CA	\$214,352,660	\$207,950,098	\$6,402,562	11.97%	\$3,276,510,541
4	AMERICA FIRST	UT	\$188,627,482	\$177,933,606	\$10,693,876	18.21%	\$5,825,721,328
5	SCHOOLSFIRST	CA	\$179,258,207	\$162,065,213	\$17,192,994	6.75%	\$9,787,959,667
6	VYSTAR	FL	\$138,938,055	\$126,829,841	\$12,108,214	6.90%	\$4,904,980,232
7	SPACE COAST	FL	\$137,959,338	\$130,763,114	\$7,196,224	11.86%	\$3,132,085,210
8	SAN DIEGO COUNTY	CA	\$111,447,911	\$101,902,914	\$9,544,997	4.15%	\$6,232,360,154
9	THE GOLDEN 1	CA	\$111,127,385	\$104,564,742	\$6,562,643	5.86%	\$8,171,975,691
10	FIRST TECH	CA	\$102,156,203	\$98,439,334	\$3,716,869	4.69%	\$5,710,408,316
11	GTE FINANCIAL	FL	\$95,179,941	\$82,994,683	\$12,185,258	14.48%	\$1,614,950,084
12	EVANGELICAL CHRISTIAN	CA	\$95,106,699	\$82,592,837	\$12,513,862	11.79%	\$1,087,727,821
13	DIGITAL	MA	\$89,698,029	\$79,423,654	\$10,274,375	3.41%	\$5,057,825,722
14	NORTH ISLAND FINANCIAL	CA	\$82,277,380	\$76,334,129	\$5,943,251	15.16%	\$1,116,871,438
15	WESCOM	CA	\$75,515,132	\$72,547,460	\$2,967,672	7.92%	\$2,532,069,668
16	AFFINITY	NJ	\$72,720,340	\$64,681,328	\$8,039,012	5.66%	\$2,291,863,169
17	ALLIANT	IL	\$70,260,804	\$66,715,997	\$3,544,807	2.65%	\$8,225,494,884
18	SAFE	CA	\$66,781,760	\$60,298,473	\$6,483,287	12.69%	\$1,974,141,884
19	LOGIX	CA	\$66,139,340	\$62,981,754	\$3,157,586	3.71%	\$3,616,371,426
20	BETHPAGE	NY	\$65,182,983	\$45,321,437	\$19,861,546	2.82%	\$5,488,639,809
21	PREMIER AMERICA	CA	\$64,747,524	\$62,709,966	\$2,037,558	9.33%	\$1,487,638,197
22	DESERT SCHOOLS	AZ	\$64,367,467	\$56,869,972	\$7,497,495	7.51%	\$3,261,293,452
23	FAIRWINDS	FL	\$62,709,518	\$57,532,380	\$5,177,138	11.26%	\$1,715,803,306
24	APPLE	VA	\$61,406,594	\$56,357,040	\$5,049,554	8.78%	\$1,866,805,787
25	SUNCOAST SCHOOLS	FL	\$59,025,026	\$56,708,914	\$2,316,112	2.91%	\$5,524,563,799
26	PENTAGON	VA	\$58,631,446	\$32,694,429	\$25,937,017	0.64%	\$15,823,452,775
27	MOUNTAIN AMERICA	UT	\$58,437,612	\$57,013,327	\$1,424,285	4.93%	\$3,598,406,193
28	ARIZONA STATE	AZ	\$58,232,108	\$57,436,124	\$795,984	10.42%	\$1,455,144,804
29	PATELCO	CA	\$57,827,966	\$56,017,123	\$1,810,843	4.00%	\$3,986,112,610
30	ONE NEVADA	NV	\$56,952,798	\$53,339,904	\$3,612,894	28.04%	\$696,910,677
31	SILVER STATE SCHOOLS	NV	\$55,555,389	\$55,555,389	\$0	16.37%	\$654,506,453
32	CALIFORNIA COAST	CA	\$53,981,210	\$49,611,439	\$4,369,771	8.65%	\$1,779,296,143
33	REDWOOD	CA	\$52,943,572	\$47,988,367	\$4,955,205	5.49%	\$2,217,855,394
34	WHITEFISH	MT	\$51,868,696	\$51,049,337	\$819,359	8.39%	\$1,226,058,853
35	HARBORONE	MA	\$46,175,338	\$44,973,396	\$1,201,942	4.74%	\$1,872,636,288
36	GREYLOCK	MA	\$43,554,503	\$42,270,689	\$1,283,814	6.82%	\$1,129,383,041
37	PARTNERS	CA	\$42,320,231	\$35,384,902	\$6,935,329	8.82%	\$1,177,618,260
38	CALIFORNIA	CA	\$41,106,535	\$34,442,939	\$6,663,596	8.12%	\$1,091,285,034
39	BECU	WA	\$39,330,780	\$24,503,096	\$14,827,684	0.88%	\$11,520,433,504
40	MERIWEST	CA	\$38,953,360	\$34,344,124	\$4,609,236	8.48%	\$1,046,572,068
41	LOCAL GOVERNMENT	NC	\$37,474,417	\$37,412,207	\$62,210	8.66%	\$1,309,801,489
42	CAMPUS USA	FL	\$36,651,449	\$35,857,125	\$794,324	11.04%	\$1,133,811,626
43	ANHEUSER-BUSCH EMPLOYEES	MO	\$35,304,531	\$2,262,921	\$33,041,610	8.59%	\$1,422,782,633
44	SELF-HELP	NC	\$35,229,826	\$35,229,826	\$0	12.99%	\$583,482,017
45	SAN DIEGO METROPOLITAN	CA	\$34,121,908	\$33,399,216	\$722,692	29.27%	\$244,749,482
46	FORUM	IN	\$33,960,857	\$30,441,314	\$3,519,543	8.66%	\$951,013,356
47	ONPOINT COMMUNITY	OR	\$33,790,616	\$18,545,076	\$15,245,540	2.83%	\$3,366,514,288
48	MIDFLORIDA	FL	\$33,258,501	\$27,991,314	\$5,267,187	5.11%	\$1,889,819,787
49	ORANGE COUNTY'S	CA	\$32,003,311	\$30,090,524	\$1,912,787	8.68%	\$1,084,640,025
50	TEACHERS	IN	\$30,841,467	\$30,484,514	\$356,953	3.47%	\$2,394,171,768
AVERAGE FOR CREDIT UNION INDUSTRY			\$1,286,946	\$1,136,658	\$150,288	2.66%	\$156,866,345

*TDRS SECURED BY FIRST MORTGAGES **TDRS SECURED BY OTHER RE OR LINES OF CREDIT

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CREDIT UNIONS POST STRONG FINANCIAL RESULTS IN CREDIT CARD LENDING.

CREDIT CARD LOANS outstanding at credit unions topped \$40.0 billion as of June 2013, an annual increase of 7.2%. According to the Federal Reserve, credit unions expanded their market share of credit card loans to 5.6%, up one full percentage point from a year prior and two percentage points from four years ago.

Credit card penetration hit a 10-year record high of 17.4%, up from 17.1% in the previous June. The number of credit card loans increased by more than 823,000 over the past year — or 5.9% — to reach over 14.8 million in the second quarter of 2013. Despite strong 12-month membership growth, the growth in the number of

credit card loans was large enough to push up the penetration rate.

The average credit card balance at credit unions grew 1.2 percentage points from a year prior. On average, members held \$2,692 in outstanding credit card balances as of June 2013, \$33 higher than the June 2012 figures.

Comparisons between FDIC-insured institutions and credit unions confirm credit unions' robust performance in the credit card arena. Total credit card lines at credit unions increased 6.3% while they held steady at FDIC-insured institutions. The annual growth in credit card balances at

credit unions was 6.4 percentage points higher than FDIC-insured institutions' 0.8%.

The credit card delinquency at credit unions has consistently trended downward over the past five years to hit the record low of 0.83% in June 2013, down 8 basis points from the previous year's figures and 40 basis points below the 1.23% reported by FDIC-insured institutions in the same quarter. The difference in delinquencies between credit unions and FDIC-insured institutions is even more compelling when taking into account the latter report delinquency at 90 days compared with 60 days at the former.



LAKE TRUST CREDIT UNION | LANSING, MI | ASSETS: \$1.6B | MEMBERS: 157,840

DESPITE THE CONVENIENCES of today's fast-paced digital world, online purchases still require shoppers to complete cumbersome billing and shipping questionnaires. It might seem like a minor task, but filling in all the fields is enough to deter many would-be consumers from completing their purchase. This is especially true on mobile devices.

"The drop rate is unbelievable, especially on a mobile phone," says Brian McVeigh, senior vice president at Lake Trust Credit Union (\$1.6B, Lansing, MI).

Mobile wallet services look to address this transaction friction by expediting the checkout process to a simple tap of the finger or click of the mouse. Lake Trust is stepping into the mobile wallet game with the help of PSCU and MasterPass by MasterCard, an online program that requires users to submit only a username and password to make a purchase.

"It's about creating convenience for the member," McVeigh says. "We're letting our members know this is a

space Lake Trust is going to be a leader in."

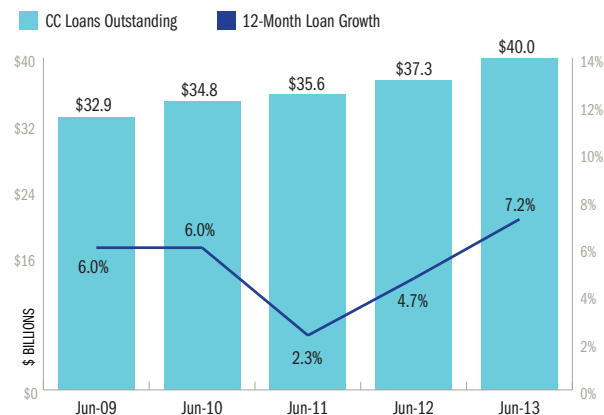
To use MasterPass, a member creates a profile with their billing and shipping information on a secure MasterCard site and chooses a user name and password. After that, all they need to make a purchase with a participating merchant is the username and password — no more payment and shipping field hassle.

"It's about getting the excitement up with your members," McVeigh says. "Now that there are some of us out there on the cutting edge, the mechanics are out there, members will be much quicker to adopt. They need to see it and hear it from us first."

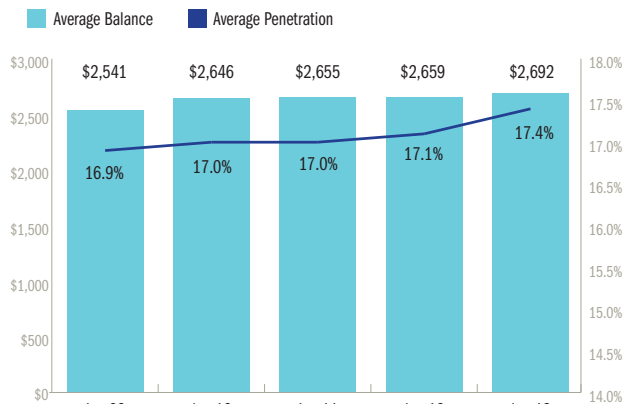
Judging from its average member relationship — which takes into account shares and loans, excluding business loans — the credit union knows a thing or two about building member excitement and encouraging adoption. At June 30, 2013, Lake Trust's average member relationship, \$15,922, was double its asset-based peer group's \$7,958.

CREDIT CARD LENDING

Total Credit Card Loans Outstanding & 12-Month Growth
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013

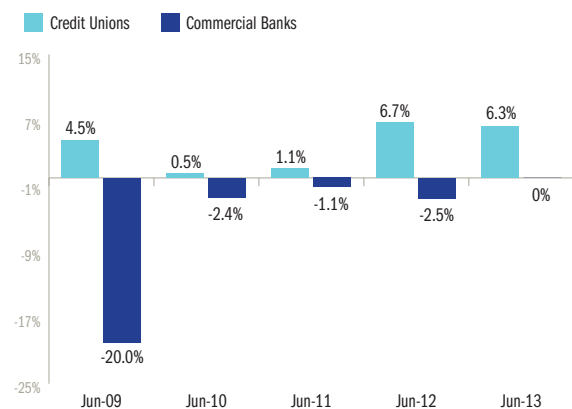


Average Credit Card Balance & Member Penetration*
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013

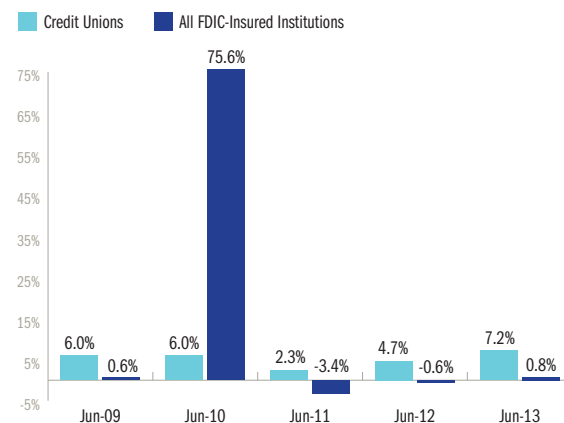


*PENETRATION IS CALCULATED BASED ON ONLY THOSE INSTITUTIONS THAT OFFER CREDIT CARDS.

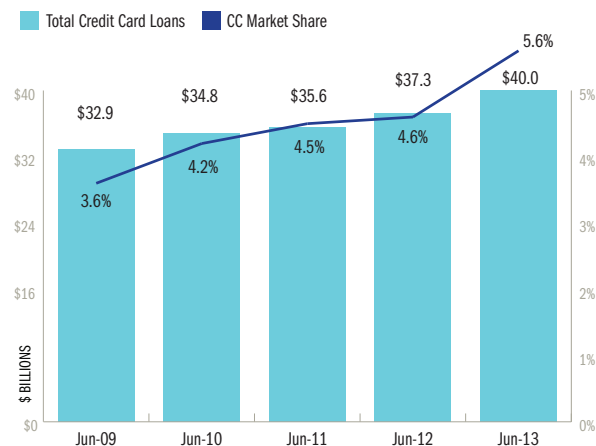
12-Month Growth of Credit Card Lines
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



12-Month Growth Credit Card Loans Outstanding
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013

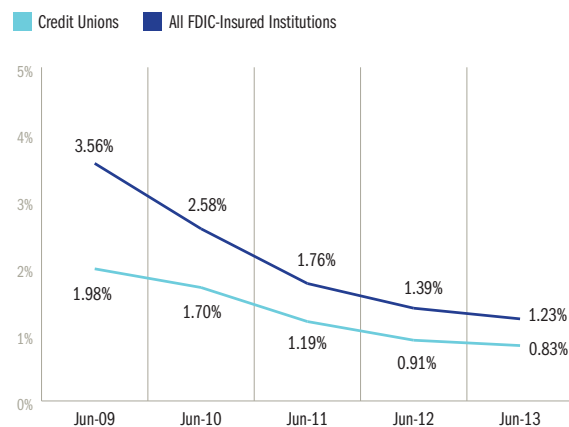


Total Credit Card Loans Outstanding & Market Share
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Credit Card Delinquency Rate

FOR ALL U.S. CREDIT UNIONS, BANKS AND S&LS | DATA AS OF JUNE 30, 2013



SOURCE: CALLAHAN & ASSOCIATES PEER TO PEER ANALYTICS, FDIC'S QUARTERLY BANKING PROFILE, FEDERAL RESERVE'S CONSUMER CREDIT REPORT

LEADERS IN 12-MONTH CREDIT CARD LOAN GROWTH

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS & TOTAL CC LOAN BALANCES OVER \$3M A YEAR AGO | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	CC Loans/ Total Loans	(6/13) CC Loans Outstanding	(6/12) CC Loans Outstanding	Total Assets
1	CHARLOTTE METRO	NC	161.17%	4.79%	\$10,160,774	\$3,890,484	\$301,669,557
2	HARVARD UNIVERSITY EMPLOYEES	MA	112.98%	8.45%	\$25,686,725	\$12,060,586	\$434,157,706
3	RED CANOE	WA	84.42%	1.96%	\$8,340,605	\$4,522,592	\$585,983,839
4	SECURITY FIRST	TX	81.22%	2.66%	\$7,620,726	\$4,205,252	\$378,054,597
5	NORTHROP GRUMMAN	CA	68.87%	6.87%	\$30,479,199	\$18,048,991	\$923,221,161
6	EAST IDAHO	ID	58.16%	7.49%	\$8,801,061	\$5,564,683	\$268,203,608
7	CHAMPION	NC	54.71%	4.28%	\$5,601,955	\$3,621,005	\$185,868,605
8	COLUMBIA	WA	53.43%	0.73%	\$4,634,574	\$3,020,591	\$917,405,535
9	DARDEN EMPLOYEES	FL	51.35%	18.69%	\$5,652,785	\$3,734,982	\$35,242,853
10	ORNL	TN	43.07%	2.92%	\$33,414,424	\$23,354,574	\$1,490,178,474
11	COASTHILLS	CA	42.26%	5.69%	\$34,692,149	\$24,386,158	\$718,055,041
12	CLACKAMAS COMMUNITY	OR	37.59%	8.38%	\$12,393,382	\$9,007,718	\$252,683,567
13	ST. PAUL	MN	34.74%	7.97%	\$7,473,589	\$5,546,770	\$119,853,750
14	UNIVERSITY OF MICHIGAN	MI	33.93%	7.90%	\$21,746,203	\$16,237,278	\$516,942,563
15	FORT WORTH CITY	TX	33.03%	7.82%	\$4,716,610	\$3,545,616	\$141,436,814
16	PIONEER WEST VIRGINIA	WV	32.97%	6.81%	\$7,733,113	\$5,815,692	\$155,303,606
17	ROANOKE VALLEY COMMUNITY	VA	32.00%	16.89%	\$4,756,397	\$3,603,352	\$66,613,464
18	TOWPATH	OH	29.01%	11.91%	\$5,790,326	\$4,488,279	\$116,388,590
19	BOULDER VALLEY	CO	28.62%	8.58%	\$9,620,373	\$7,479,742	\$300,317,555
20	PARTNER COLORADO	CO	28.46%	3.93%	\$6,850,234	\$5,332,497	\$245,538,254
21	SECURITY	MI	27.19%	6.51%	\$10,362,115	\$8,147,267	\$367,003,035
22	GESA	WA	27.10%	3.62%	\$36,261,105	\$28,528,667	\$1,269,933,223
23	RESOURCE ONE	TX	26.69%	1.59%	\$4,981,543	\$3,931,971	\$387,955,766
24	NOTRE DAME	IN	26.63%	8.72%	\$31,703,680	\$25,035,540	\$439,158,736
25	ABCO	NJ	26.26%	8.89%	\$10,396,405	\$8,234,349	\$211,249,565
26	CALL	VA	26.18%	6.98%	\$11,862,006	\$9,401,027	\$351,327,692
27	INTERRA	IN	25.89%	2.49%	\$9,015,544	\$7,161,430	\$668,983,428
28	FINANCIAL PARTNERS	CA	25.34%	2.64%	\$14,342,709	\$11,442,951	\$807,787,434
29	SANDIA AREA	NM	24.82%	3.11%	\$11,758,374	\$9,420,253	\$444,177,547
30	MTC	SC	24.65%	7.58%	\$6,347,812	\$5,092,670	\$143,289,316
31	NASA	MD	24.57%	11.91%	\$93,065,198	\$74,706,826	\$1,264,006,162
32	GLACIER HILLS	WI	24.42%	6.79%	\$3,839,171	\$3,085,672	\$87,824,411
33	UNIVERSITY FIRST	UT	24.05%	3.20%	\$13,926,020	\$11,226,088	\$648,490,312
34	CITIZENSFIRST	WI	23.95%	3.23%	\$10,670,495	\$8,608,723	\$384,335,562
35	VERMONT	VT	23.90%	5.17%	\$11,697,865	\$9,441,212	\$392,514,566
36	CENTRAL CREDIT UNION OF FLORIDA	FL	23.64%	11.41%	\$7,561,361	\$6,115,829	\$128,226,848
37	MEADOWS	IL	23.46%	7.48%	\$6,034,713	\$4,888,098	\$110,146,361
38	UNIVERSITY OF ILLINOIS EMPL	IL	23.40%	14.76%	\$32,114,558	\$26,024,336	\$286,054,498
39	PALMETTO CITIZENS	SC	23.21%	9.42%	\$32,317,800	\$26,229,894	\$590,292,830
40	CFE	FL	22.83%	8.71%	\$47,295,571	\$38,505,395	\$1,434,643,445
41	THE EDUCATION	TX	22.81%	6.56%	\$10,427,778	\$8,490,648	\$198,875,918
42	ARIZONA STATE	AZ	22.80%	3.07%	\$28,501,317	\$23,210,448	\$1,455,144,804
43	WRIGHT-PATT	OH	22.75%	5.98%	\$100,019,440	\$81,484,558	\$2,678,059,145
44	UNIVERSITY OF WISCONSIN	WI	22.59%	10.36%	\$111,191,178	\$90,700,661	\$1,744,169,093
45	I.L.W.U.	CA	22.42%	5.49%	\$5,516,341	\$4,506,178	\$137,860,746
46	COMMUNITY CHOICE	IA	22.17%	7.43%	\$21,764,620	\$17,814,971	\$387,783,637
47	HERITAGE TRUST	SC	21.95%	2.59%	\$6,175,571	\$5,063,828	\$474,675,761
48	TEAM ONE	MI	21.92%	11.04%	\$25,086,693	\$20,576,134	\$383,547,586
49	AUSTIN TELCO	TX	21.86%	1.30%	\$5,466,168	\$4,485,642	\$1,258,799,006
50	CAPITAL EDUCATORS	ID	21.55%	3.06%	\$5,970,634	\$4,911,946	\$342,210,520
AVERAGE FOR CREDIT UNION INDUSTRY			7.17%	6.44%	\$5,867,871	\$5,254,003	\$156,866,345



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LEADERS IN AVERAGE CREDIT CARD LOAN BALANCE

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS & TOTAL CC LOAN BALANCES OVER \$1M

Rk	Credit Union	St	Avg. CC Loan Balance	CC Loans Outstanding	# of CC Loans	Growth in CC Loans Outstanding	Total Assets
1	FEDCOM	MI	\$6,474	\$1,631,412	252	5.81%	\$52,249,458
2	BOEING HELICOPTERS	PA	\$6,405	\$5,360,762	837	-0.57%	\$126,231,725
3	NAVY	VA	\$5,681	\$7,277,943,288	1,281,075	20.27%	\$54,412,059,078
4	SHARONVIEW	SC	\$5,538	\$81,080,283	14642	14.27%	\$1,036,745,950
5	MEADVILLE AREA	PA	\$5,499	\$9,360,112	1,702	8.37%	\$60,960,694
6	CHICAGO MUNICIPAL EMPLOYEES	IL	\$5,290	\$4,009,558	758	-7.76%	\$35,217,383
7	SCHOOL EMPL CU OF WASHINGTON	WA	\$5,273	\$87,513,225	16,598	3.71%	\$949,669,213
8	BATON ROUGE TELCO	LA	\$4,964	\$18,903,523	3808	7.99%	\$225,367,163
9	NORTHROP GRUMMAN	CA	\$4,950	\$30,479,199	6,158	68.87%	\$923,221,161
10	HOBOKEN SCHOOL EMPLOYEES	NJ	\$4,927	\$1,290,757	262	-3.38%	\$47,157,980
11	APG	MD	\$4,906	\$101,596,951	20,710	9.04%	\$979,926,126
12	FIRST FINANCIAL	NJ	\$4,870	\$19,291,349	3,961	-5.89%	\$197,284,293
13	UNIVERSITY OF VA COMMUNITY	VA	\$4,854	\$52,450,022	10,805	7.15%	\$648,322,664
14	M.P.D. COMMUNITY	TN	\$4,783	\$2,487,353	520	8.35%	\$25,644,838
15	AIR LINE PILOTS ASSOCIATION	IL	\$4,769	\$5,751,691	1206	-10.40%	\$174,030,021
16	PRINTING INDUSTRIES	CA	\$4,757	\$3,548,727	746	1.16%	\$24,308,260
17	NASA	MD	\$4,686	\$93,065,198	19,862	24.57%	\$1,264,006,162
18	CONGRESSIONAL	DC	\$4,665	\$63,498,554	13,613	-2.57%	\$767,512,581
19	SUNCOAST SCHOOLS	FL	\$4,598	\$569,230,392	123792	0.40%	\$5,524,563,799
20	SECURITY SERVICE	TX	\$4,593	\$225,196,682	49,028	0.23%	\$7,363,022,444
21	PENNSYLVANIA STATE EMPLOYEES	PA	\$4,480	\$513,864,610	114,706	6.33%	\$4,163,213,582
22	NORTH FRANKLIN	NY	\$4,477	\$2,802,467	626	27.47%	\$43,890,845
23	TRUE NORTH	AK	\$4,472	\$7,279,819	1628	-2.14%	\$125,132,225
24	FRESNO POLICE DEPARTMENT	CA	\$4,452	\$3,615,037	812	-2.97%	\$46,201,740
25	VIRGINIA	VA	\$4,438	\$253,111,307	57,027	10.16%	\$2,514,820,397
26	SAN FRANCISCO FIRE	CA	\$4,397	\$45,460,609	10,338	19.62%	\$877,296,894
27	BOURNS EMPLOYEES	CA	\$4,393	\$2,455,475	559	-6.21%	\$35,842,894
28	POCATELLO RAILROAD	ID	\$4,371	\$5,760,434	1,318	-10.18%	\$59,247,627
29	AEROSPACE	CA	\$4,331	\$4,668,922	1,078	-1.51%	\$364,347,291
30	U.S. POSTAL SERVICE	MD	\$4,329	\$20,382,717	4,708	-1.15%	\$203,581,773
31	ACME CONTINENTAL	IL	\$4,315	\$10,261,203	2,378	-5.28%	\$44,950,592
32	ENDURA FINANCIAL	MN	\$4,312	\$13,357,446	3,098	-8.19%	\$354,850,550
33	MWD	CA	\$4,292	\$2,678,301	624	3.85%	\$43,213,337
34	AFFINITY	NJ	\$4,260	\$139,746,620	32,804	-3.30%	\$2,291,863,169
35	THE PARTNERSHIP	DC	\$4,249	\$10,711,351	2521	-3.48%	\$147,491,755
36	PRIMEWAY	TX	\$4,242	\$32,526,930	7,668	-3.57%	\$429,326,267
37	MISSION	CA	\$4,232	\$143,716,651	33,961	17.54%	\$2,408,366,308
38	SCE	CA	\$4,208	\$29,993,449	7128	13.01%	\$609,253,487
39	UNIVERSITY	FL	\$4,185	\$11,344,924	2,711	11.24%	\$192,520,776
40	HAWAII LAW ENFORCEMENT	HI	\$4,171	\$7,073,182	1,696	-2.32%	\$150,687,717
41	SCENIC FALLS	ID	\$4,166	\$2,241,561	538	119.84%	\$61,369,568
42	M E A	GA	\$4,163	\$1,128,292	271	18.06%	\$66,034,515
43	FORT WORTH COMMUNITY	TX	\$4,143	\$46,102,351	11,128	1.89%	\$803,019,449
44	FIREFIGHTERS	IN	\$4,135	\$3,746,204	906	-8.57%	\$56,680,386
45	TAMPA BAY	FL	\$4,134	\$18,735,900	4532	-2.65%	\$219,878,030
46	SECURITYPLUS	MD	\$4,119	\$29,257,837	7,104	4.25%	\$355,592,470
47	DALLAS	TX	\$4,111	\$4,345,133	1,057	8.16%	\$46,008,467
48	SKYONE	CA	\$4,107	\$27,704,709	6,745	-6.76%	\$366,512,403
49	CITADEL	PA	\$4,100	\$93,820,228	22885	4.61%	\$1,893,167,828
50	COLUMBIA GREENE	NY	\$4,085	\$1,989,454	487	2.65%	\$27,103,975
AVERAGE FOR CREDIT UNION INDUSTRY			\$2,692	\$5,867,871	2,180	7.17%	\$156,866,345

LEADERS IN CREDIT CARD CONCENTRATION

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS & TOTAL CC BALANCES OVER \$1M

Rk	Credit Union	St	CC Loans/ Total Loans	CC Loans Outstanding	Total Loans	CC Loan Growth	Avg CC Balance	CC Penetration	Total Assets
1	AIR LINE PILOTS ASSOCIATION	IL	88.71%	\$5,751,691	\$6,483,530	-10.40%	\$4,769	23.76%	\$174,030,021
2	ACME CONTINENTAL	IL	51.85%	\$10,261,203	\$19,791,479	-5.28%	\$4,315	34.67%	\$44,950,592
3	MATTEAWAN	NY	50.10%	\$1,333,427	\$2,661,336	-2.68%	\$3,137	19.02%	\$25,347,378
4	LOYOLA UNIVERSITY EMPLOYEES	IL	44.66%	\$2,250,487	\$5,038,751	-0.09%	\$3,049	14.74%	\$47,935,288
5	MEMBERS ALLIANCE	GA	32.78%	\$1,158,617	\$3,534,772	-1.46%	\$1,716	14.16%	\$26,633,321
6	ENTRUST	VA	32.64%	\$10,725,179	\$32,855,690	9.51%	\$2,121	51.18%	\$73,356,407
7	JOPLIN METRO	MO	30.04%	\$4,200,774	\$13,983,408	1.02%	\$3,130	27.88%	\$25,240,408
8	ANDOVER	MA	27.28%	\$1,822,120	\$6,679,680	-4.56%	\$2,953	22.14%	\$22,841,184
9	PEPCO	DC	26.71%	\$2,638,975	\$9,881,242	8.22%	\$2,900	28.17%	\$31,961,882
10	CONSUMER HEALTHCARE	PA	26.65%	\$1,275,493	\$4,786,012	-9.73%	\$2,005	35.22%	\$24,299,863
11	ARIZONA	AZ	26.17%	\$132,424,411	\$506,023,253	-6.17%	\$3,502	26.82%	\$1,292,045,497
12	MOORE WEST	CA	25.64%	\$1,016,922	\$3,966,199	-3.08%	\$1,532	37.79%	\$21,216,636
13	SCHOOL EMPL CU OF WASHINGTON	WA	24.89%	\$87,513,225	\$351,668,641	3.71%	\$5,273	20.51%	\$949,669,213
14	CREDIT UNION OF OHIO	OH	24.54%	\$12,206,277	\$49,746,071	0.81%	\$3,033	22.19%	\$132,576,156
15	WHITE HOUSE	VA	24.32%	\$5,680,733	\$23,361,583	-6.91%	\$3,246	26.68%	\$61,098,116
16	SMW 104	CA	24.24%	\$5,780,102	\$23,850,201	0.70%	\$1,984	34.45%	\$84,957,685
17	ILWU - FSC	CA	24.15%	\$1,586,723	\$6,570,597	-4.38%	\$1,771	30.10%	\$24,459,614
18	BAY CITIES	CA	23.35%	\$5,162,392	\$22,105,078	-6.95%	\$3,220	13.17%	\$66,201,634
19	ROGUE RIVER COMMUNITY	MI	23.24%	\$3,776,180	\$16,246,292	4.78%	\$3,709	15.34%	\$34,986,338
20	MONTGOMERY COUNTY	OH	23.22%	\$2,230,803	\$9,608,109	-7.35%	\$1,595	20.67%	\$30,254,197
21	UNITED POLICE	FL	23.21%	\$3,174,861	\$13,680,108	-2.49%	\$3,169	22.36%	\$45,354,147
22	HONOLULU FIRE DEPARTMENT	HI	22.87%	\$3,351,061	\$14,650,217	-9.55%	\$1,949	33.50%	\$64,371,899
23	CHESTNUT RUN	DE	22.75%	\$5,261,614	\$23,125,579	3.66%	\$3,496	16.49%	\$66,948,741
24	NEW JERSEY LAW AND PUBLIC SAFETY	NJ	22.58%	\$5,610,779	\$24,846,131	0.13%	\$4,025	13.87%	\$45,318,971
25	BELL WEST COMMUNITY	IL	22.38%	\$2,063,997	\$9,221,897	-8.14%	\$1,428	37.20%	\$26,282,109
26	TALLAHASSEE-LEON	FL	22.32%	\$4,152,352	\$18,601,196	0.34%	\$2,798	26.06%	\$40,869,370
27	MEADVILLE AREA	PA	21.97%	\$9,360,112	\$42,594,633	8.37%	\$5,499	15.39%	\$60,960,694
28	FINANCIAL	FL	21.58%	\$3,017,958	\$13,982,707	-2.90%	\$2,025	15.39%	\$59,056,342
29	HAMPTON ROADS EDUCATORS	VA	21.31%	\$2,898,441	\$13,603,187	8.39%	\$3,492	11.15%	\$32,903,784
30	PA HEALTHCARE	PA	21.21%	\$1,258,937	\$5,936,426	1.98%	\$1,809	22.68%	\$28,017,459
31	AUGUSTA VAH	GA	21.21%	\$5,907,930	\$27,859,432	2.38%	\$2,451	27.62%	\$64,801,340
32	UNIVERSITY	FL	21.00%	\$11,344,924	\$54,016,902	11.24%	\$4,185	11.40%	\$192,520,776
33	SHERWIN-WILLIAMS EMPLOYEES	IL	20.91%	\$1,487,700	\$7,116,179	-6.79%	\$1,790	13.29%	\$31,614,194
34	CONNECTS	VA	20.82%	\$5,276,461	\$25,341,656	-5.45%	\$2,461	19.59%	\$73,960,526
35	SOUTH DIVISION	IL	20.67%	\$5,405,391	\$26,148,905	-6.63%	\$3,937	17.41%	\$53,429,414
36	FEDFINANCIAL	MD	20.64%	\$3,757,405	\$18,202,206	-4.74%	\$2,286	23.98%	\$73,910,288
37	ITT EMPL FORT WAYNE DIVISION	IN	20.60%	\$1,973,634	\$9,580,002	3.75%	\$1,461	37.99%	\$36,130,994
38	CORAL COMMUNITY	FL	20.44%	\$2,158,680	\$10,563,251	-2.02%	\$2,588	18.26%	\$26,181,583
39	A C M G	NY	20.15%	\$6,219,111	\$30,867,651	1.35%	\$2,810	29.23%	\$55,772,480
40	MARRIOTT EMPLOYEES	MD	20.04%	\$15,927,216	\$79,458,690	-3.24%	\$1,625	23.41%	\$167,943,867
41	NAVY	VA	19.97%	\$7,277,943,288	\$36,445,361,999	20.27%	\$5,681	29.24%	\$54,412,059,078
42	DUPAGE	IL	19.90%	\$36,895,109	\$185,385,044	-5.15%	\$2,925	37.84%	\$286,706,560
43	U.S. POSTAL SERVICE	MD	19.83%	\$20,382,717	\$102,788,378	-1.15%	\$4,329	21.24%	\$203,581,773
44	KUE	KY	19.82%	\$2,281,614	\$11,510,359	1.56%	\$1,278	50.72%	\$38,024,730
45	HEINZ - DEL MONTE	PA	19.80%	\$1,263,744	\$6,383,762	-0.28%	\$2,967	13.22%	\$29,905,568
46	NORFOLK MUNICIPAL EMPLOYEES	VA	19.78%	\$1,748,850	\$8,843,632	1.16%	\$3,753	14.84%	\$26,253,670
47	NORTHERN PIEDMONT	VA	19.43%	\$1,787,482	\$9,199,166	-9.64%	\$1,835	20.78%	\$21,206,755
48	DELTA SCHOOLS	CA	19.43%	\$2,219,594	\$11,423,479	-5.50%	\$2,578	27.05%	\$33,688,468
49	MAUMEE VALLEY	OH	19.38%	\$2,462,722	\$12,707,694	-10.50%	\$2,354	28.49%	\$20,563,907
50	ARGENT	VA	19.37%	\$17,670,942	\$91,214,373	5.65%	\$2,952	28.43%	\$191,108,108
AVERAGE FOR CREDIT UNION INDUSTRY			6.44%	\$5,867,871	\$91,122,223	7.17%	\$2,692	15.42%	\$156,866,345

LEADERS IN CREDIT CARD PENETRATION | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	% of Members w/Credit Card	CC Loans/ Total Loans	Avg CC Balance	12-Month CC Loan Growth	Total CC Loans Outstanding	Total Assets
1	MID-CITIES FINANCIAL	CA	72.90%	7.75%	\$335	29.54%	\$1,074,469	\$23,589,417
2	TAUPA LITHUANIAN	MA	63.70%	4.34%	\$940	-8.62%	\$714,262	\$21,323,625
3	LUTHERAN CU OF AMERICA	CA	57.73%	7.86%	\$1,238	-6.01%	\$1,007,556	\$29,205,432
4	O.A.S. STAFF	DC	57.36%	4.43%	\$1,361	7.18%	\$4,096,500	\$158,444,913
5	NAPUS	VA	53.80%	16.33%	\$2,600	-4.19%	\$36,582,994	\$277,234,242
6	HOUSTON POLICE	TX	53.79%	9.51%	\$1,562	12.53%	\$21,037,457	\$523,400,788
7	ENTRUST	VA	51.18%	32.64%	\$2,121	9.51%	\$10,725,179	\$73,356,407
8	FLORIDA BAPTIST	FL	51.11%	18.20%	\$1,142	-4.67%	\$1,335,809	\$24,123,760
9	SAN DIEGO FIREFIGHTERS	CA	51.07%	7.18%	\$1,526	-3.62%	\$2,796,609	\$84,983,795
10	KUE	KY	50.72%	19.82%	\$1,278	1.56%	\$2,281,614	\$38,024,730
11	HOUSTON TEXAS FIRE FIGHTERS	TX	50.48%	12.64%	\$1,956	2.46%	\$15,767,048	\$237,358,153
12	FIRST FINANCIAL	CA	48.77%	11.89%	\$2,605	6.10%	\$42,250,424	\$438,387,875
13	PENTAGON	VA	47.31%	11.01%	\$2,668	5.55%	\$1,559,250,300	\$15,823,452,775
14	PURDUE	IN	47.14%	12.10%	\$2,095	12.15%	\$61,808,279	\$777,367,014
15	DIGITAL	MA	47.09%	8.05%	\$1,783	9.59%	\$334,768,737	\$5,057,825,722
16	SCHOOL EMPLOYEES LORAIN COUNTY	OH	46.86%	16.68%	\$1,835	-4.57%	\$10,107,550	\$142,281,152
17	SCHLUMBERGER EMPLOYEES	TX	45.39%	10.89%	\$1,277	5.46%	\$15,365,795	\$560,256,632
18	LOS ANGELES FIREMEN'S	CA	45.34%	4.38%	\$2,083	-0.16%	\$27,946,588	\$845,038,895
19	EARTHMOVER	IL	44.86%	12.94%	\$1,475	-2.40%	\$15,714,580	\$226,712,958
20	ALABAMA RURAL ELECTRIC	AL	43.50%	7.74%	\$634	8.88%	\$1,006,389	\$30,266,349
21	BANK-FUND STAFF	DC	43.24%	4.14%	\$2,397	-0.31%	\$84,247,915	\$3,610,494,662
22	POINT WEST	OR	43.23%	13.94%	\$1,985	3.51%	\$8,152,911	\$91,439,654
23	MOTOROLA EMPLOYEES	IL	43.16%	7.15%	\$1,966	-1.37%	\$33,352,069	\$907,269,076
24	BENCHMARK	PA	43.07%	10.20%	\$2,388	-2.24%	\$13,355,199	\$246,100,472
25	CONSTELLATION	VA	43.00%	1.69%	\$579	-4.79%	\$2,047,624	\$180,531,951
26	360	CT	42.40%	8.61%	\$1,572	-4.53%	\$10,936,097	\$223,062,627
27	STANDARD REGISTER	OH	42.37%	18.34%	\$2,012	-5.52%	\$4,365,063	\$43,164,008
28	GATES CHILI	NY	42.28%	12.17%	\$1,248	0.24%	\$1,223,455	\$20,460,210
29	MASS. INSTITUTE OF TECH.	MA	41.63%	7.21%	\$1,513	-0.98%	\$18,800,268	\$382,271,618
30	SOUNDVIEW FINANCIAL	CT	41.33%	10.48%	\$997	-3.38%	\$1,815,260	\$32,096,599
31	RUSHMORE ELECTRIC	SD	40.89%	10.41%	\$1,430	1.37%	\$1,000,741	\$21,088,901
32	DIABLO VALLEY	CA	40.17%	10.05%	\$1,587	-6.59%	\$1,809,597	\$31,118,978
33	CHRISTIAN COMMUNITY	CA	40.11%	5.84%	\$2,361	-4.15%	\$28,012,642	\$576,383,642
34	UTICA GAS & ELECTRIC EMP	NY	39.91%	6.52%	\$1,691	-0.01%	\$1,727,777	\$53,487,184
35	MIAMI FIREFIGHTERS	FL	39.88%	12.42%	\$2,080	1.70%	\$3,633,949	\$80,567,806
36	METHUEN MUNICIPAL EMPLOYEES	MA	39.31%	16.77%	\$1,741	-2.41%	\$1,737,186	\$20,914,160
37	SRI	CA	39.29%	8.50%	\$2,052	-2.12%	\$3,155,798	\$78,815,319
38	SAGINAW MEDICAL	MI	39.12%	17.45%	\$1,587	-2.73%	\$7,373,640	\$117,583,658
39	ACADEMIC	NY	38.91%	15.95%	\$2,530	-5.33%	\$3,430,177	\$45,394,600
40	BURBANK CITY	CA	38.87%	7.69%	\$2,261	1.31%	\$13,374,592	\$251,291,785
41	GROSSMONT SCHOOLS	CA	38.85%	6.32%	\$1,465	-4.90%	\$2,567,585	\$94,390,748
42	PEOPLESCHOICE	ME	38.51%	5.94%	\$1,011	6.76%	\$5,852,134	\$147,947,631
43	UNIVERSITY OF WISCONSIN	WI	38.49%	10.36%	\$1,607	22.59%	\$111,191,178	\$1,744,169,093
44	HARVEST	OH	38.20%	15.64%	\$1,913	4.46%	\$2,012,863	\$24,858,342
45	UNITED NATIONS	NY	38.09%	9.36%	\$3,595	6.38%	\$138,764,477	\$3,873,163,921
46	ITT EMPL FORT WAYNE DIVISION	IN	37.99%	20.60%	\$1,461	3.75%	\$1,973,634	\$36,130,994
47	DUPAGE	IL	37.84%	19.90%	\$2,925	-5.15%	\$36,895,109	\$286,706,560
48	MOORE WEST	CA	37.79%	25.64%	\$1,532	-3.08%	\$1,016,922	\$21,216,636
49	FIRST SOURCE	NY	37.72%	5.21%	\$1,088	19.60%	\$14,166,232	\$372,727,799
50	HONDA	CA	37.44%	13.71%	\$2,498	2.62%	\$57,046,708	\$630,985,001
AVERAGE FOR CREDIT UNION INDUSTRY			15.42%	6.44%	\$2,692	7.17%	\$5,867,871	\$156,866,345

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BUSINESS LOAN ORIGINATIONS INCREASE 12.4% AS CREDIT UNIONS EXPAND FINANCING TO LOCAL BUSINESSES.

SMALL BUSINESS LENDING has been increasing in importance at credit unions over the last few years. The industry's \$8.1 billion in business loan originations through June is a 12.4% increase over year-to-date levels in 2012. Member business loans were also the second fastest growing segment of the loan portfolio as of June, behind only new auto loans.

Outstanding member business loan balances reached \$38.6 billion, a 10.3% increase from June 2012. These loans now make up 6.2% of the overall loan portfolio, up from 5.9% last June. The average member business loan balance was \$202,434 in June, an increase of 2.1% from June 2012.

A growing number of credit unions are entering the business lending marketplace, especially as the low-income designation provides additional capacity for credit unions to make business loans. Low-income designated credit unions can bypass the 12.25% member business lending cap set by the NCUA. A total of 2,126 credit unions reported outstanding member business loan balances in June 2013, representing 31.2% of all credit unions. This is up from 29.9% in June 2012.

With yields remaining low and a high degree of supervision required of traditional business lending, a growing number of credit unions are looking into business loan

participations. Business participation loans, which are loans made up of multiple lenders for a single borrower, made up 54.5% of the loan participation portfolio in June. The largest portion of business loans were real estate-backed, making up 82.8% of the business loan portfolio.

The delinquency rate for member business loans stands at 1.99% as of June 30, down 75 basis points from June 2012. Annualized net charge-offs dropped from 74 basis points to 34 basis points over the past year, signaling a true improvement in asset quality.



MEMBERS CHOICE CREDIT UNION | HOUSTON, TX | ASSETS: \$456M | MEMBERS: 39,644

MEMBERS CHOICE CREDIT Union (\$455.6M, Houston, TX) started concentrating on SBA loans in 2009 to meet the financial needs of Houston's business owners. The program was born out of the hardships brought on by the financial crisis of 2008.

"We have a long list of borrowers who were frustrated with their inability to get a business loan in the Houston market," says Steven Gilman, CEO. "It was just story after story of businesses talking to half-a-dozen or more banks and they just couldn't get off of square one."

The credit union made a significant investment in business lending, which has proven to be critical to its success. At the onset, it worked with a business lending CUSO to assist with servicing, underwriting, and SBA requirements. The service organization was an important resource for the credit union as it built up its own track record and recruited talent.

"You have to understand the market value of bringing in

SBA expertise and be willing to commit to that," Gilman says.

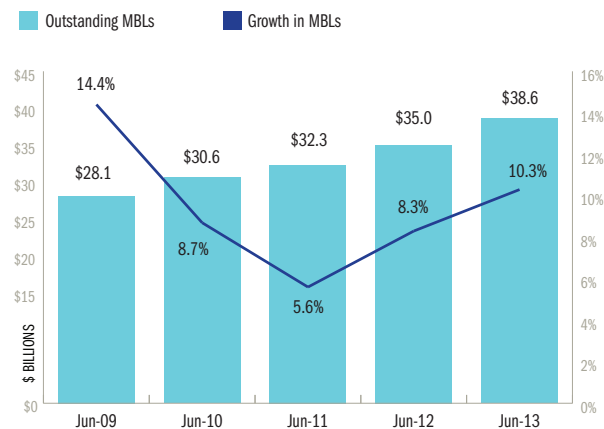
In addition to identifying and recruiting the right outside talent, it needed a new system and strong internal hires to lay the groundwork for a successful business lending operation. The credit union hired one person to lead marketing and business development and another to handle administrative loan tasks such as underwriting, processing, and closing. The business lending team now consists of four individuals with two positions completely focused on bringing in new business.

Since the program's inception, Members Choice has originated 78 loans totaling slightly less than \$60 million. The original business plan called for \$10 million a year, but the program's early success prompted the credit union to expand its outlook. Throughout all the activity, though, the SBA lending department has charged-off only one loan, which after the SBA-guaranteed coverage amounted to a manageable loss of \$9,800 for the credit union.

MEMBER BUSINESS LENDING

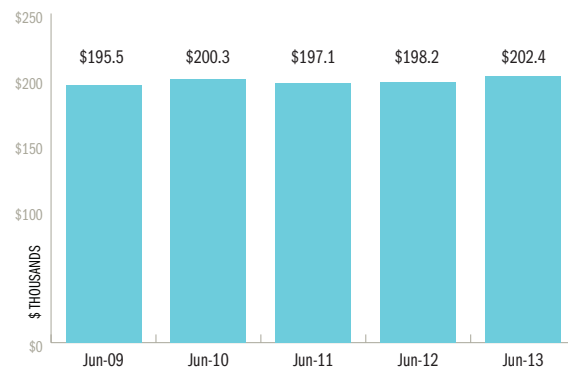
Total Member Business Loans Outstanding & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



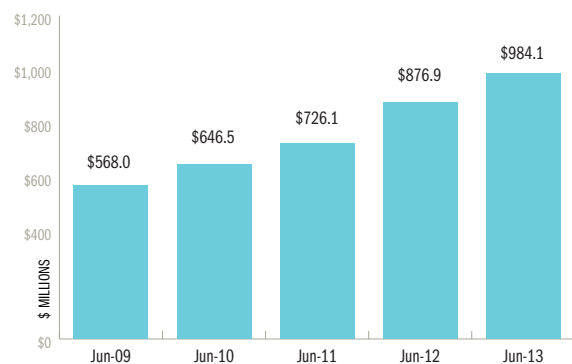
Average Member Business Loan Balance

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



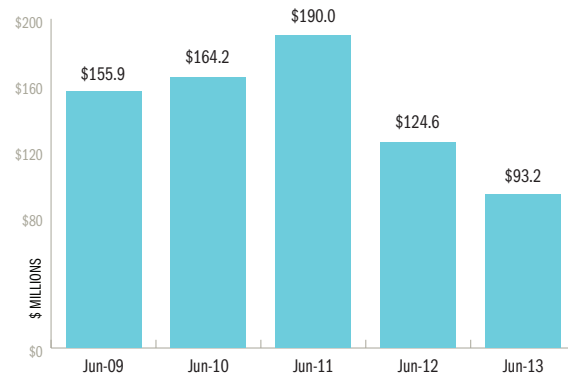
Total Small Business Administration Loans Outstanding

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



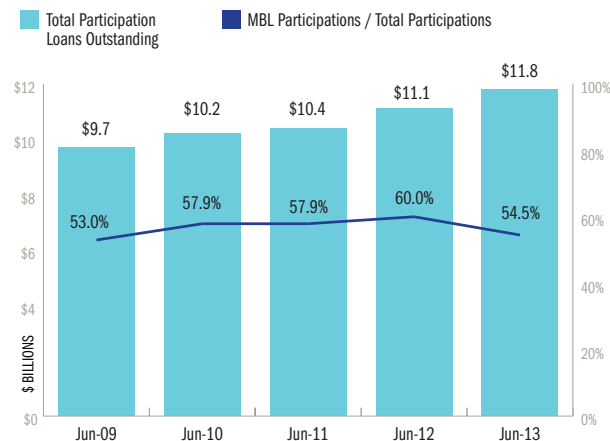
Unsecured Member Business Loans Outstanding

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



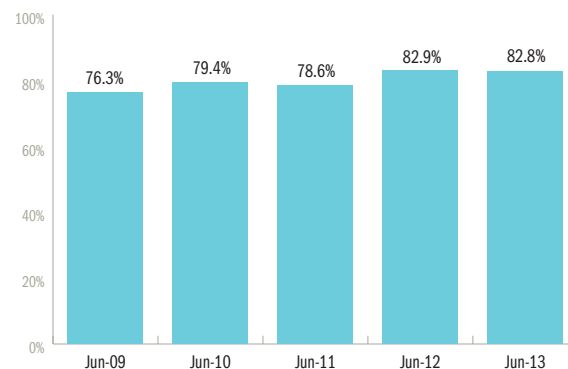
Participation Loans Outstanding

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Real Estate Secured Business Loans/Total Business Loans

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



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

LEADERS IN 12-MONTH MEMBER BUSINESS LOAN GROWTH

| DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M
IN ASSETS WITH \$2M OUTSTANDING @ JUNE 2013 AND \$1M OUTSTANDING @ JUNE 2012 | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	Total MBL Outstanding (06/13)	Total MBL Outstanding (06/12)	% MBL/ Total Loans	Total Assets
1	KEYPOINT	CA	1033.48%	\$21,499,958	\$1,896,813	3.66%	\$805,216,069
2	WASHINGTON STATE EMPLOYEES	WA	741.13%	\$15,584,986	\$1,852,864	1.38%	\$1,865,790,761
3	NORTHWEST	VA	398.49%	\$67,303,604	\$13,501,391	6.26%	\$2,568,322,925
4	FREEDOM FIRST	VA	356.76%	\$8,214,163	\$1,798,352	3.38%	\$311,386,237
5	NUTMEG STATE	CT	355.87%	\$8,121,408	\$1,781,536	3.37%	\$356,686,618
6	LAMOURE	ND	340.82%	\$7,602,192	\$1,724,554	46.68%	\$23,548,322
7	ALABAMA TELCO	AL	331.79%	\$8,659,931	\$2,005,566	2.48%	\$606,398,895
8	DOVER	DE	323.00%	\$7,369,946	\$1,742,307	4.81%	\$401,561,221
9	ALLIANT	IL	317.41%	\$105,769,205	\$25,339,500	3.23%	\$8,225,494,884
10	SERVICE	NH	277.40%	\$13,408,480	\$3,552,812	0.89%	\$2,327,737,600
11	DENVER COMMUNITY	CO	262.05%	\$4,819,280	\$1,331,104	3.81%	\$252,946,146
12	GREATER ALLIANCE	NJ	254.42%	\$5,338,025	\$1,506,121	4.04%	\$163,908,297
13	ILLIANA FINANCIAL	IL	240.47%	\$4,624,098	\$1,358,161	4.94%	\$199,542,639
14	INTOUCH	TX	232.66%	\$3,381,604	\$1,016,522	0.78%	\$799,391,017
15	MEMBERS CHOICE WV	WV	218.77%	\$3,542,742	\$1,111,388	13.04%	\$86,102,167
16	SOUTHEASTERN	GA	210.18%	\$18,756,419	\$6,046,906	16.48%	\$181,538,278
17	AFFINITY FIRST	ND	205.13%	\$4,176,476	\$1,368,754	11.35%	\$45,923,186
18	DISCOVERY	PA	204.34%	\$9,978,530	\$3,278,740	17.23%	\$132,173,628
19	ERIE	PA	183.04%	\$10,315,919	\$3,644,725	6.35%	\$380,338,576
20	TRUWEST	AZ	177.19%	\$42,033,204	\$15,164,051	7.33%	\$813,078,070
21	PARK COMMUNITY	KY	176.77%	\$3,923,619	\$1,417,632	0.95%	\$603,817,888
22	HAWAII STATE	HI	166.28%	\$9,519,283	\$3,574,899	2.02%	\$1,305,882,775
23	HIGHMARK	SD	162.50%	\$7,338,758	\$2,795,714	11.03%	\$91,470,553
24	ONPOINT COMMUNITY	OR	159.48%	\$60,984,283	\$23,502,597	3.17%	\$3,366,514,288
25	BELLCO	CO	157.59%	\$222,876,651	\$86,524,879	12.41%	\$2,322,523,427
26	LAKE STATE	MN	156.75%	\$4,887,288	\$1,903,489	4.30%	\$182,750,905
27	SACRAMENTO	CA	137.92%	\$6,062,852	\$2,548,246	4.85%	\$367,290,661
28	ALIGN	MA	133.16%	\$10,443,756	\$4,479,266	3.76%	\$547,414,382
29	FIRST NEW YORK	NY	125.57%	\$9,073,956	\$4,022,748	6.01%	\$272,173,842
30	MID AMERICAN	KS	120.52%	\$7,093,715	\$3,216,881	3.70%	\$213,631,819
31	ASI	LA	120.17%	\$25,988,294	\$11,803,834	16.23%	\$317,306,876
32	EDUCATORS	WI	113.47%	\$9,684,983	\$4,536,860	0.87%	\$1,480,192,293
33	ACTORS	NY	113.43%	\$16,700,164	\$7,824,690	18.25%	\$176,273,821
34	TEG	NY	113.09%	\$9,996,267	\$4,691,054	8.48%	\$203,900,263
35	WRIGHT-PATT	OH	111.32%	\$58,424,077	\$27,646,871	3.50%	\$2,678,059,145
36	TOBYHANNA	PA	111.12%	\$6,895,832	\$3,266,310	5.41%	\$184,806,291
37	FERGUS	MT	109.21%	\$3,467,516	\$1,657,414	10.67%	\$51,344,849
38	POWER FINANCIAL	FL	108.83%	\$5,111,435	\$2,447,644	1.71%	\$523,030,420
39	DULUTH TEACHERS	MN	107.98%	\$2,287,069	\$1,099,670	3.89%	\$86,788,150
40	DENVER FIRE DEPARTMENT	CO	106.52%	\$2,078,482	\$1,006,439	7.88%	\$127,345,381
41	LANGLEY	VA	103.74%	\$27,434,610	\$13,465,420	3.30%	\$1,743,456,364
42	TRUMARK FINANCIAL	PA	103.10%	\$92,566,735	\$45,576,444	10.10%	\$1,423,454,605
43	SOOPER	CO	102.72%	\$4,203,654	\$2,073,612	2.88%	\$272,649,874
44	NATIONAL INSTITUTES OF HEALTH	MD	102.64%	\$26,754,766	\$13,203,199	13.30%	\$569,421,410
45	INDUSTRIAL CU OF WHATCOM COUNTY	WA	101.97%	\$4,598,290	\$2,276,704	4.91%	\$184,749,681
46	PEOPLESCHOICE	ME	99.19%	\$7,362,772	\$3,696,337	7.47%	\$147,947,631
47	TELHIO	OH	98.63%	\$10,599,101	\$5,335,975	3.03%	\$493,288,457
48	DIAMOND	PA	98.57%	\$3,640,324	\$1,833,258	1.03%	\$399,133,051
49	LOUISIANA	LA	97.84%	\$2,429,276	\$1,227,902	2.07%	\$174,343,159
50	TRUE NORTH	AK	94.77%	\$5,828,413	\$2,992,486	6.61%	\$125,132,225
AVERAGE FOR CREDIT UNION INDUSTRY			10.32%	\$5,661,951	\$4,924,801	6.21%	\$156,866,345

LEADERS IN MEMBER BUSINESS LOANS OUTSTANDING | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	Total MBL Outstanding	12-Mo. MBL Growth	% MBL/ Total Loans	Total Assets
1	MELROSE	NY	\$1,556,360,424	13.44%	89.98%	\$1,878,356,491
2	EVANGELICAL CHRISTIAN	CA	\$837,094,356	0.42%	100.00%	\$1,087,727,821
3	DIGITAL	MA	\$544,438,305	17.93%	13.10%	\$5,057,825,722
4	PROGRESSIVE	NY	\$529,287,855	21.30%	97.13%	\$598,498,213
5	BETHPAGE	NY	\$471,399,902	24.68%	17.38%	\$5,488,639,809
6	ROYAL	WI	\$468,911,070	4.93%	41.19%	\$1,332,220,378
7	STATE EMPLOYEES	NC	\$466,128,646	2.46%	3.32%	\$26,747,239,360
8	CENTRAL MINNESOTA	MN	\$453,004,983	14.74%	76.72%	\$717,533,480
9	BEACON	IN	\$366,440,817	5.06%	56.86%	\$1,049,745,076
10	SAN DIEGO COUNTY	CA	\$361,970,900	-12.47%	11.49%	\$6,232,360,154
11	CEFCU	IL	\$355,206,708	-7.24%	10.55%	\$4,937,517,894
12	MOUNTAIN AMERICA	UT	\$329,223,583	9.94%	12.25%	\$3,598,406,193
13	LOGIX	CA	\$321,308,407	6.15%	13.95%	\$3,616,371,426
14	VISIONS	NY	\$320,463,671	13.66%	18.90%	\$3,131,009,289
15	CHRISTIAN COMMUNITY	CA	\$319,023,496	1.82%	66.54%	\$576,383,642
16	ALASKA USA	AK	\$315,454,361	3.29%	9.18%	\$5,353,861,545
17	SELF RELIANCE NEW YORK	NY	\$280,809,788	0.12%	45.81%	\$963,704,683
18	UNIVERSITY OF IOWA COMMUNITY	IA	\$277,406,577	50.19%	16.54%	\$1,992,892,349
19	KINECTA	CA	\$275,949,329	-7.92%	11.23%	\$3,276,510,541
20	MEMBERS 1ST	PA	\$265,109,183	14.12%	15.06%	\$2,448,592,113
21	FIRST COMMUNITY	ND	\$262,030,315	28.58%	70.23%	\$448,106,253
22	RANDOLPH-BROOKS	TX	\$261,379,148	14.57%	7.52%	\$5,509,587,812
23	AMERICA FIRST	UT	\$240,162,105	-15.32%	6.29%	\$5,825,721,328
24	FARMERS INSURANCE GROUP	CA	\$231,042,199	19.06%	45.60%	\$633,049,371
25	LOMTO	NY	\$224,486,199	7.65%	97.97%	\$249,684,427
26	NUMERICA	WA	\$223,280,008	24.98%	21.51%	\$1,257,747,943
27	BELLCO	CO	\$222,876,651	157.59%	12.41%	\$2,322,523,427
28	COMMUNITY FIRST	WI	\$220,788,745	12.01%	17.06%	\$1,862,278,732
29	LANDMARK	WI	\$216,967,973	15.51%	11.87%	\$2,274,285,150
30	WHITEFISH	MT	\$216,608,929	-9.56%	33.03%	\$1,226,058,853
31	COASTAL	NC	\$213,244,317	-0.55%	15.07%	\$2,228,856,968
32	BECU	WA	\$211,992,714	6.92%	3.09%	\$11,520,433,504
33	DUPACO COMMUNITY	IA	\$211,021,998	17.23%	37.09%	\$1,109,611,385
34	MIDFLORIDA	FL	\$203,437,226	21.59%	16.28%	\$1,889,819,787
35	POLISH & SLAVIC	NJ	\$201,756,348	3.79%	24.01%	\$1,533,589,787
36	STATE EMPLOYEES	NY	\$196,557,307	13.35%	13.78%	\$2,696,076,318
37	ATLANTA POSTAL	GA	\$194,030,299	2.59%	21.08%	\$2,045,917,954
38	AFFINITY	NJ	\$192,348,133	3.97%	11.16%	\$2,291,863,169
39	TOWN AND COUNTRY	ND	\$192,299,198	10.04%	68.28%	\$323,261,722
40	EASTMAN	TN	\$190,404,221	12.05%	9.54%	\$2,795,481,632
41	COVANTAGE	WI	\$188,058,964	5.07%	24.33%	\$1,070,167,890
42	SPOKANE TEACHERS	WA	\$187,630,979	16.51%	13.08%	\$1,767,675,128
43	HUDSON VALLEY	NY	\$179,546,956	29.29%	9.56%	\$3,856,007,847
44	NAVY	VA	\$178,600,656	-4.31%	0.49%	\$54,412,059,078
45	TEACHERS	IN	\$175,061,552	12.55%	9.49%	\$2,394,171,768
46	SECURITY SERVICE	TX	\$174,429,708	3.02%	2.57%	\$7,363,022,444
47	REDWOOD	CA	\$172,300,649	-2.63%	11.51%	\$2,217,855,394
48	WESTCONSIN	WI	\$170,751,514	11.73%	26.90%	\$864,227,232
49	NAVIGANT	RI	\$167,156,332	20.48%	17.60%	\$1,415,085,943
50	NEW MEXICO EDUCATORS	NM	\$160,945,503	34.79%	19.91%	\$1,400,090,221
AVERAGE FOR CREDIT UNION INDUSTRY			\$5,661,951	10.32%	6.21%	\$156,866,345

LEADERS IN SBA LOANS OUTSTANDING | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	\$ of SBA Loans Outstanding	\$ of MBLs Outstanding	% SBA Loans/ Total MBL Loans	Avg. SBA Loan Balance	Total Assets
1	MOUNTAIN AMERICA	UT	\$129,663,665	\$329,223,583	39.38%	\$78,441	\$3,598,406,193
2	REDWOOD	CA	\$85,051,879	\$172,300,649	49.36%	\$525,012	\$2,217,855,394
3	REDSTONE	AL	\$24,010,269	\$98,959,582	24.26%	\$130,491	\$3,540,581,812
4	MEMBERS CHOICE	TX	\$23,224,365	\$24,288,596	95.62%	\$346,632	\$455,627,003
5	CHARTWAY	VA	\$21,348,910	\$48,672,591	43.86%	\$127,838	\$1,933,452,921
6	SAFE	CA	\$19,145,351	\$48,828,928	39.21%	\$84,714	\$1,974,141,884
7	ACHIEVA	FL	\$17,984,247	\$36,389,861	49.42%	\$599,475	\$1,027,689,369
8	ALTRA	WI	\$17,968,704	\$94,226,622	19.07%	\$206,537	\$943,149,900
9	RANDOLPH-BROOKS	TX	\$17,399,988	\$261,379,148	6.66%	\$43,176	\$5,509,587,812
10	SECURITY SERVICE	TX	\$15,783,305	\$174,429,708	9.05%	\$78,135	\$7,363,022,444
11	TRULIANT	NC	\$15,399,466	\$135,922,142	11.33%	\$240,617	\$1,673,509,156
12	VISION ONE	CA	\$15,165,861	\$22,855,068	66.36%	\$14,868	\$56,213,991
13	UNIVERSITY	TX	\$12,984,365	\$78,008,223	16.64%	\$220,074	\$1,640,992,786
14	BLACK HILLS	SD	\$12,400,895	\$46,408,680	26.72%	\$125,262	\$965,146,675
15	UNIVERSITY FIRST	UT	\$11,227,703	\$45,940,073	24.44%	\$124,752	\$648,490,312
16	WINGS FINANCIAL	MN	\$10,521,000	\$26,165,656	40.21%	\$10,521,000	\$3,917,882,751
17	CORNING	NY	\$10,094,580	\$113,370,480	8.90%	\$112,162	\$1,036,404,602
18	AMERICA FIRST	UT	\$9,107,632	\$240,162,105	3.79%	\$26,022	\$5,825,721,328
19	HARBORONE	MA	\$7,878,593	\$75,839,936	10.39%	\$94,923	\$1,872,636,288
20	COMMUNITY 1ST	IA	\$7,560,411	\$52,165,515	14.49%	\$444,730	\$454,461,688
21	COASTHILLS	CA	\$7,550,392	\$37,831,595	19.96%	\$175,591	\$718,055,041
22	CAPITAL	ND	\$7,545,530	\$48,443,167	15.58%	\$132,378	\$342,051,013
23	SANTA CRUZ COMMUNITY	CA	\$7,459,375	\$18,703,561	39.88%	\$90,968	\$105,435,305
24	COMMUNITY	WI	\$7,436,949	\$22,537,474	33.00%	\$743,695	\$115,363,951
25	NAVY	VA	\$7,298,150	\$178,600,656	4.09%	\$152,045	\$54,412,059,078
26	NAVIGANT	RI	\$7,142,292	\$167,156,332	4.27%	\$246,286	\$1,415,085,943
27	FIRST U.S. COMMUNITY	CA	\$7,063,666	\$8,370,132	84.39%	\$130,809	\$255,590,698
28	GREYLOCK	MA	\$7,061,201	\$63,709,021	11.08%	\$84,062	\$1,129,383,041
29	ALASKA USA	AK	\$6,885,752	\$315,454,361	2.18%	\$299,381	\$5,353,861,545
30	COMMUNITY FIRST	WI	\$6,515,848	\$220,788,745	2.95%	\$118,470	\$1,862,278,732
31	SUMMIT	WI	\$6,301,807	\$153,373,690	4.11%	\$53,862	\$1,946,040,506
32	ORNL	TN	\$6,190,696	\$100,893,145	6.14%	\$884,385	\$1,490,178,474
33	MARINE	WI	\$5,907,260	\$26,564,758	22.24%	\$984,543	\$449,391,956
34	CYPRUS	UT	\$5,669,214	\$72,359,883	7.83%	\$120,622	\$627,090,706
35	UNITED	MI	\$5,534,430	\$116,800,121	4.74%	\$230,601	\$1,567,075,404
36	UTAH COMMUNITY	UT	\$5,482,680	\$70,005,980	7.83%	\$1,096,536	\$873,775,645
37	FOX COMMUNITIES	WI	\$5,410,932	\$109,269,216	4.95%	\$131,974	\$947,705,862
38	VANTAGE WEST	AZ	\$5,152,589	\$45,511,324	11.32%	\$198,177	\$1,215,603,208
39	SCE	CA	\$5,047,803	\$32,558,131	15.50%	\$229,446	\$609,253,487
40	INSIGHT	FL	\$5,046,716	\$27,725,504	18.20%	\$504,672	\$467,823,079
41	SUNSTATE	FL	\$5,025,248	\$43,790,191	11.48%	\$2,512,624	\$298,751,064
42	MID-ATLANTIC	MD	\$4,965,555	\$24,337,009	20.40%	\$198,622	\$277,868,736
43	PUBLIC SERVICE EMPLOYEES	CO	\$4,959,616	\$20,578,049	24.10%	\$275,534	\$1,278,169,807
44	MAZUMA	MO	\$4,912,507	\$37,988,610	12.93%	\$169,397	\$486,702,033
45	TECHNOLOGY	CA	\$4,855,545	\$153,647,283	3.16%	\$220,707	\$1,727,079,989
46	CENTRIS	NE	\$4,737,351	\$16,156,294	29.32%	\$68,657	\$512,126,139
47	ROYAL	WI	\$4,695,589	\$468,911,070	1.00%	\$234,779	\$1,332,220,378
48	HARBORSTONE	WA	\$4,642,522	\$89,752,134	5.17%	\$331,609	\$1,040,169,943
49	CU OF SOUTHERN CALIFORNIA	CA	\$4,311,584	\$8,114,268	53.14%	\$159,688	\$723,114,443
50	COVANTAGE	WI	\$4,103,595	\$188,058,964	2.18%	\$157,831	\$1,070,167,890
AVERAGE FOR CREDIT UNION INDUSTRY			\$144,343	\$5,661,951	2.55%	\$105,661	\$156,866,345

CORE DEPOSITS DRIVE STEADY SHARE GROWTH.

TOTAL SHARE BALANCES reached \$921.5 billion at of June 30, 2013 an increase of \$41.1 billion from June 2012. This annual growth rate of 4.7% was driven mainly by core deposits — regular shares, share drafts, and money market shares. Share growth has slowed from levels seen during the recession, but the influx of deposits remains healthy.

Regular shares grew by the largest dollar amount and posted the fastest growth in the share portfolio. Members deposited an additional \$27.7 billion into these accounts over the past year, and balances increased 9.7%. Regular shares continue to make up the largest portion of the share portfolio at 32.6%.

Share draft balances grew by \$9.6 billion, an annual increase of 8.6%, as a growing number of consumers choose credit unions as their primary financial institution. Credit unions are also seeing organic growth in share drafts — those from existing members — as evidenced by the 5.3% growth in number of accounts, more than double the 2.1% growth in the number of new members.

Money market shares grew by 5.5% to \$211.5 billion. In the low rate environment, the slightly higher rate of return on money markets combined with the liquidity they offer has made them an attractive option for members. Share certificates continue to

fall due to low rates with outstanding balances declining 3.6% annually.

As credit union membership expands and existing members bring more of their deposits to cooperatives, the average share balance has continued to increase — up 2.5% from June 2012 to \$9,564.

For the first time in five years, nationwide loan growth has outpaced share growth, resulting in an increase in the loan-to-share ratio — up to 67.4% in June 2013 from 66.9% one year ago. With excess deposits built up from the recession being used to meet growing loan demand and continued steady deposit growth, credit unions are in a great position to build upon the economic recovery.


WRIGHT-PATT CREDIT UNION | FAIRBORN, OH | ASSETS: \$2.6B | MEMBERS: 255,091

AFTER YEARS OF share growth exceeding loan growth, the tide has changed. At June, loans grew at a faster clip than shares, driving a slight improvement in the all-important loan-to-share ratio. Although there is still plenty of liquidity in the industry, some credit unions are seeing deposit outflows that portend a tighter market going forward.

So, how to encourage savings? Wright-Patt Credit Union (\$2.6 billion, Fairborn, OH) uses its annual Savings Race to promote savings and reap marketing and promotional benefits, too. The race is an eight-month contest in which five families work to increase savings and reduce debt, all in pursuit of a \$10,000 cash prize.

The credit union assigns the families three staff coaches to teach and motivate the teams through a series of challenges. The challenges include everyday financial feats such as tracking household spending, paying down credit cards, or shopping for groceries on a limited budget. For many contestants, the household

budgets they set for the race are the first ones they've ever created — or stuck to — in their lives.

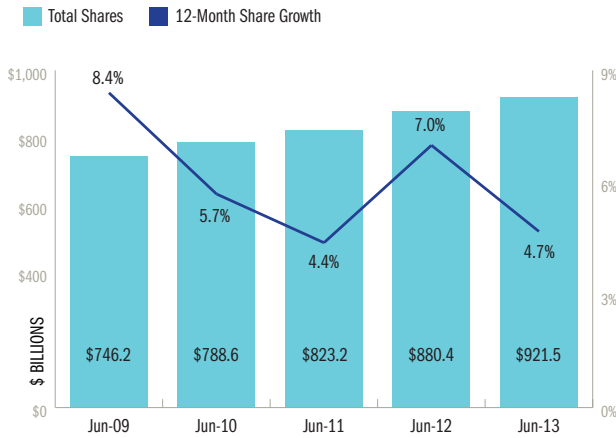
Even without the grand prize, each family ends the race in a significantly better position than which it started, but the biggest winner of all might be Wright-Patt. The credit union uses the race to build name recognition and drive business even as it helps ordinary families turn their finances around. "We're developing ambassadors who are spreading the word on our behalf," says Tracy Fors, the credit union's vice president of marketing and development. And although the five contestant families must be Wright-Patt members, the race has become a community event that includes a mini race for nonmembers as well.

Market awareness for Wright-Patt has risen 13% since the first Savings Race in 2008. The credit union credits the race for its 27% increase in loan volume and 10% jump in membership during the past five years, says Fors, who introduced Wright-Patt to the Savings Race idea.

SHARES

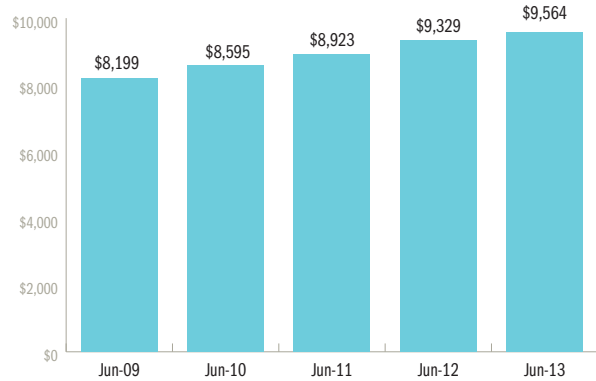
Total Shares & 12-Month Share Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



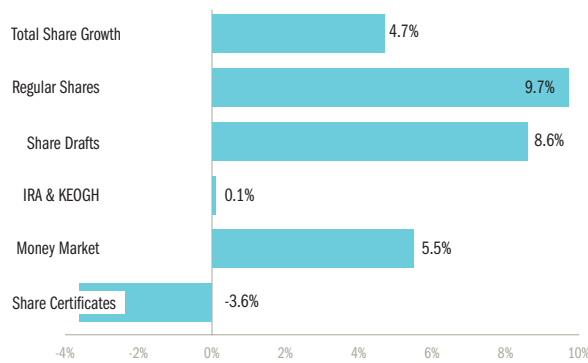
Average Share Balance

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



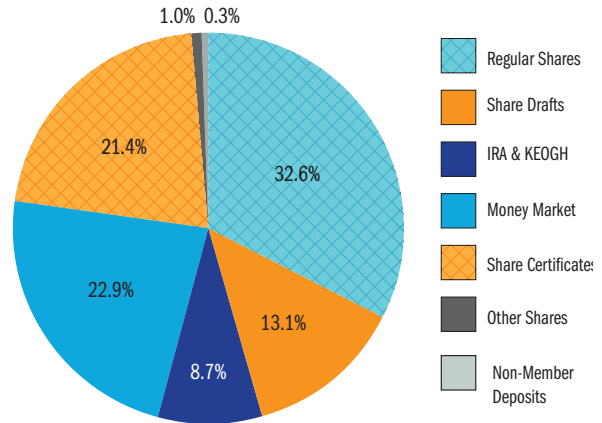
12-Month Share Growth Breakdown

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



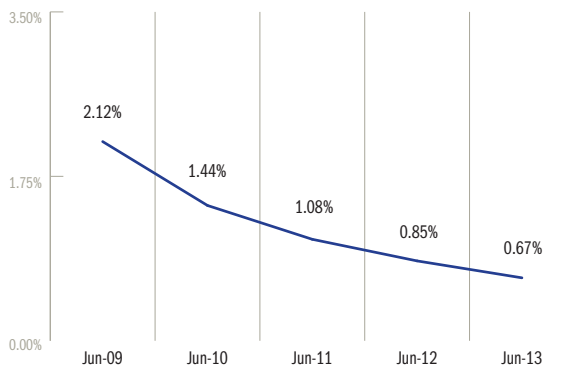
Share Portfolio Composition

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



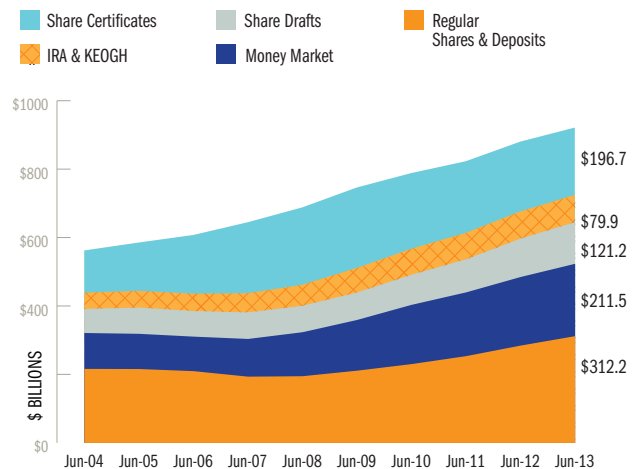
Cost of Funds

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



10-Year Share Portfolio Comparison

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



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

LEADERS IN 12-MONTH SHARE GROWTH

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Mo. Growth	Total Shares	Rk	Credit Union	St	12-Mo. Growth	Total Shares
1	SELF-HELP	NC	38.94%	\$488,919,695	51	ALDEN	MA	16.22%	\$94,953,734
2	DARDEN EMPLOYEES	FL	35.00%	\$31,548,626	52	TEXAS TECH	TX	16.04%	\$87,773,470
3	PIONEER MUSLIM	TX	30.50%	\$57,843,151	53	MAROON FINANCIAL	IL	15.96%	\$33,784,279
4	COUNTY & MUNICIPAL EMPLOYEES	TX	30.42%	\$39,664,385	54	EMPORIA STATE	KS	15.75%	\$58,291,691
5	UNIVERSITY OF IOWA COMMUNITY	IA	30.31%	\$1,590,637,072	55	WESTEX COMMUNITY	TX	15.67%	\$50,468,377
6	NAVY ARMY COMMUNITY	TX	30.05%	\$1,696,256,035	56	HEALTH ONE	MI	15.61%	\$20,258,801
7	ROSWELL COMMUNITY	NM	27.41%	\$22,903,321	57	CSE	OH	15.60%	\$168,005,290
8	STEEL VALLEY	OH	25.66%	\$40,451,071	58	SOUTHWEST AIRLINES	TX	15.52%	\$254,421,892
9	SCHLUMBERGER EMPLOYEES	TX	24.41%	\$486,936,988	59	VANDERBILT UNIVERSITY	TN	15.50%	\$29,582,593
10	PEPSICO EMPLOYEES	NY	24.32%	\$43,315,435	60	OHIO VALLEY COMMUNITY	OH	15.33%	\$121,108,991
11	TEXELL	TX	24.20%	\$199,060,491	61	C-PLANT	KY	15.32%	\$144,923,480
12	WCLA	WA	22.76%	\$23,155,947	62	GREENVILLE HERITAGE	SC	15.23%	\$62,475,058
13	IDAHO CENTRAL	ID	22.75%	\$1,221,263,384	63	COASTAL COMMUNITY AND TCHRS	TX	15.21%	\$238,922,509
14	LAMOURE	ND	22.24%	\$21,525,614	64	FRONTIER COMMUNITY	IA	15.12%	\$18,302,753
15	SOUTHLAND	TX	21.77%	\$26,289,970	65	KERR COUNTY	TX	15.10%	\$40,515,113
16	NORTHEAST COMMUNITY	TN	21.26%	\$83,453,680	66	LANDMARK	WI	15.05%	\$2,030,378,100
17	VUE COMMUNITY	ND	21.12%	\$39,002,017	67	NOVATION	MN	15.04%	\$97,475,882
18	BOULDER VALLEY	CO	20.18%	\$272,422,584	68	ELEKTRA	NY	15.03%	\$26,995,711
19	ST. JOSEPHS HOSPITAL	FL	19.57%	\$30,953,574	69	COUNTRY HERITAGE	MI	14.81%	\$32,345,055
20	DAKOTA WEST	ND	19.33%	\$185,012,907	70	MOHAWK VALLEY	NY	14.69%	\$26,293,348
21	MID AMERICAN	KS	19.19%	\$172,482,165	71	SUPERIOR CHOICE	WI	14.66%	\$215,863,786
22	UPSTATE	SC	19.08%	\$32,663,121	72	EDDY	NM	14.65%	\$54,529,478
23	DESERT COMMUNITIES	CA	19.01%	\$20,406,959	73	SOUTHWEST HERITAGE	TX	14.61%	\$88,447,370
24	ABCO	NJ	18.94%	\$194,688,847	74	ALLSTEEL	IL	14.58%	\$16,998,611
25	GENERAL ELECTRIC	OH	18.85%	\$1,491,432,144	75	GFA	MA	14.51%	\$316,270,953
26	CENTRAL MISSOURI COMMUNITY	MO	18.75%	\$91,025,124	76	TELCO COMMUNITY	NC	14.44%	\$95,747,764
27	MONROE COUNTY TEACHERS	FL	18.56%	\$18,004,934	77	CALIFORNIA LITHUANIAN	CA	14.43%	\$85,169,927
28	PORT WASHINGTON	NY	18.49%	\$27,252,643	78	COMMUNITY 1ST	IA	14.42%	\$410,549,248
29	ELM RIVER	ND	18.45%	\$19,585,958	79	APPLE	VA	14.37%	\$1,542,915,493
30	NORTHEASTERN ENGINEERS	NY	18.42%	\$73,773,987	80	KANSAS BLUE CROSS BLUE SHIELD	KS	14.31%	\$30,218,725
31	RICHLAND	MT	18.39%	\$70,604,210	81	THE EDUCATION	TX	14.28%	\$170,140,994
32	ALIVE	FL	18.25%	\$108,668,182	82	KNOXVILLE TVA EMPLOYEES	TN	14.22%	\$966,496,618
33	NORSTAR	SD	18.13%	\$31,139,592	83	INDUSTRIAL CU OF WHATCOM CNTY	WA	14.04%	\$166,815,942
34	PLATINUM	GA	18.12%	\$43,490,702	84	TOBYHANNA	PA	13.77%	\$166,928,713
35	SHELL	TX	17.62%	\$546,605,069	85	UNIVERSITY	ND	13.73%	\$25,324,468
36	NEW DIMENSIONS	ME	17.62%	\$59,860,238	86	COMMUNITY 1ST	MT	13.72%	\$21,429,417
37	ENCOMPASS	IN	17.36%	\$146,420,124	87	PRICE CHOPPER EMPLOYEES	NY	13.71%	\$21,943,842
38	HOMETOWN	ND	17.36%	\$75,167,995	88	ADVANTAGE	NY	13.64%	\$181,057,195
39	HUGHES	AZ	17.23%	\$686,093,943	89	LOUDOUN	VA	13.54%	\$29,326,300
40	ALABAMA	AL	17.13%	\$511,514,975	90	NEW MEXICO EDUCATORS	NM	13.52%	\$1,222,807,989
41	DOWN EAST	ME	17.02%	\$89,747,890	91	BLOOMINGTON POSTAL EMPLOYEES	IL	13.48%	\$18,504,653
42	NORTHWOODS	MN	17.01%	\$60,829,521	92	JACKSON COUNTY CO-OP	IN	13.31%	\$20,061,800
43	CITY COUNTY	FL	16.94%	\$334,763,670	93	FIRST UNITED	MI	13.25%	\$23,175,739
44	MCINTOSH CHEMICAL	AL	16.94%	\$18,154,862	94	JACK DANIEL EMPLOYEES'	TN	13.24%	\$22,219,944
45	RIVERDALE	AL	16.83%	\$55,176,252	95	SRI	CA	13.14%	\$73,434,831
46	CALCOE	WA	16.73%	\$20,545,719	96	SAC	NE	13.08%	\$554,197,684
47	LOCO	NM	16.67%	\$33,035,227	97	KEARNEY	NE	13.08%	\$29,397,557
48	KAUAI GOVERNMENT EMPLOYEES	HI	16.55%	\$88,132,275	98	FRANKENMUTH	MI	13.07%	\$236,897,512
49	CONSUMERS	MI	16.27%	\$375,313,385	99	ADVANTIS	OR	13.06%	\$930,077,931
50	TEXASGULF	TX	16.25%	\$62,836,550	100	URW COMMUNITY	VA	13.05%	\$96,918,785
AVERAGE FOR CREDIT UNION INDUSTRY								4.67%	\$135,158,067

LEADERS IN 5-YEAR SHARE GROWTH

DATA AS OF JUNE 30, 2013 | 5-YEAR CAGR JUNE 2008-JUNE 2013 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	5-YR CAGR	Total Shares	Rk	Credit Union	St	5-YR CAGR	Total Shares
1	DARDEN EMPLOYEES	FL	28.11%	\$31,548,626	51	IDAHO CENTRAL	ID	15.65%	\$1,221,263,384
2	MONROE COUNTY TEACHERS	FL	27.08%	\$18,004,934	52	VERMONT	VT	15.64%	\$341,327,126
3	NIZARI PROGRESSIVE	TX	25.11%	\$88,431,297	53	SCHLUMBERGER EMPLOYEES	TX	15.53%	\$486,936,988
4	NAVY ARMY COMMUNITY	TX	24.55%	\$1,696,256,035	54	NORTHERN SKIES	AK	15.50%	\$61,281,736
5	EDDY	NM	23.65%	\$54,529,478	55	GREAT ERIE	NY	15.49%	\$64,160,040
6	ST. JOSEPHS PARISH BUFFALO	NY	23.09%	\$30,481,413	56	ELKO	NV	15.48%	\$119,958,297
7	B N A	VA	22.83%	\$21,950,443	57	WESTERN NEW YORK	NY	15.34%	\$35,845,136
8	UNIVERSITY OF IOWA COMMUNITY	IA	22.71%	\$1,590,637,072	58	SCOTT	IL	15.30%	\$842,616,012
9	SUNTIDE	TX	22.09%	\$60,083,995	59	MISSISSIPPI	MS	15.23%	\$83,713,930
10	COUNTY & MUNICIPAL EMPLOYEES	TX	20.79%	\$39,664,385	60	SUPERIOR SAVINGS	OH	15.02%	\$21,116,459
11	EMPLOYEE RESOURCES	TN	20.43%	\$41,755,323	61	SOUTHWEST AIRLINES	TX	15.02%	\$254,421,892
12	GREENVILLE HERITAGE	SC	19.86%	\$62,475,058	62	FRICK TRI-COUNTY	PA	15.02%	\$62,955,892
13	MAROON FINANCIAL	IL	19.78%	\$33,784,279	63	PIONEER MUSLIM	TX	14.96%	\$57,843,151
14	DAWSON CO-OP	MN	19.70%	\$110,517,830	64	LAKE MICHIGAN	MI	14.92%	\$2,354,212,702
15	MELROSE	NY	19.39%	\$1,468,570,191	65	GROVE CITY AREA	PA	14.91%	\$69,314,060
16	MEMBERS "FIRST" COMMUNITY	IL	19.34%	\$36,231,799	66	HOMETOWN	ND	14.88%	\$75,167,995
17	ROSWELL COMMUNITY	NM	18.83%	\$22,903,321	67	NORSTAR	SD	14.81%	\$31,139,592
18	TRIBORO POSTAL	NY	18.67%	\$108,466,643	68	INTERSTATE UNLIMITED	GA	14.78%	\$64,854,315
19	DUPACO COMMUNITY	IA	18.49%	\$974,004,071	69	FIRST CASTLE	LA	14.78%	\$51,739,662
20	RICHLAND	MT	18.28%	\$70,604,210	70	MORTON R. LANE STATE UNIV	NY	14.78%	\$31,852,280
21	GENERAL ELECTRIC	OH	18.28%	\$1,491,432,144	71	FLORIDA STATE EMPLOYEES	FL	14.77%	\$38,220,190
22	LATINO COMMUNITY	NC	18.27%	\$110,028,598	72	ALABAMA	AL	14.77%	\$511,514,975
23	LOMTO	NY	18.24%	\$207,670,720	73	HAPO COMMUNITY	WA	14.71%	\$1,054,040,420
24	DAKOTA WEST	ND	18.13%	\$185,012,907	74	LOYOLA UNIVERSITY EMPLOYEES	IL	14.66%	\$42,773,147
25	LINCOLN PUBLIC SCHOOL EMPL	NE	17.95%	\$33,738,893	75	MED5	SD	14.66%	\$41,930,664
26	CITIZENS COMMUNITY	IA	17.92%	\$149,853,845	76	POWER CO-OP EMPLOYEES	IA	14.60%	\$25,170,411
27	PITTSBURGH CITY HALL EMPL	PA	17.92%	\$43,811,176	77	WCLA	WA	14.58%	\$23,155,947
28	SUPERIOR	PA	17.83%	\$45,948,761	78	600 ATLANTIC	MA	14.56%	\$20,009,611
29	SAC	NE	17.43%	\$554,197,684	79	ENCOMPASS	IN	14.55%	\$146,420,124
30	WARREN	WY	17.40%	\$410,663,293	80	GULF COAST EDUCATORS	TX	14.52%	\$394,751,133
31	WORKMEN'S CIRCLE	GA	17.28%	\$47,801,269	81	FORT MCLELLAN	AL	14.39%	\$168,688,931
32	ISLAND	NY	17.27%	\$747,844,905	82	WEST VIRGINIA CENTRAL	WV	14.37%	\$106,007,094
33	LOCO	NM	17.15%	\$33,035,227	83	ADVANTIS	OR	14.33%	\$930,077,931
34	GP LOUISIANA	LA	17.07%	\$29,451,835	84	TEXSTAR	TX	14.29%	\$19,335,260
35	NORTHCOUNTRY	VT	16.88%	\$388,639,581	85	CSE	OH	14.28%	\$168,005,290
36	MEMORIAL	TX	16.84%	\$69,446,739	86	ELEMENT	WV	14.24%	\$23,866,784
37	FORT DODGE FAMILY	IA	16.73%	\$20,001,353	87	MONTAUK	NY	14.22%	\$128,548,462
38	NORTHEASTERN ENGINEERS	NY	16.68%	\$73,773,987	88	COOK AREA	MN	14.16%	\$25,407,828
39	EECU	TX	16.67%	\$1,360,871,417	89	AUSTIN TELCO	TX	14.14%	\$1,141,401,837
40	COMMUNITY FIRST	MI	16.52%	\$20,306,548	90	WRIGHT-PATT	OH	14.11%	\$2,291,875,312
41	DAKOTA PLAINS	ND	16.42%	\$51,214,330	91	KERR COUNTY	TX	14.09%	\$40,515,113
42	TEXELL	TX	16.22%	\$199,060,491	92	VAH LYONS EMPLOYEES	NJ	14.08%	\$36,092,270
43	CUSA	LA	16.10%	\$24,803,640	93	MEMBERSFIRST	GA	14.05%	\$102,611,584
44	ENCENTUS	OK	16.07%	\$25,090,219	94	OU	OK	14.04%	\$50,880,114
45	PLANITES	IL	16.05%	\$28,637,126	95	SAFE HARBOR	MI	14.03%	\$38,171,505
46	NASCOGA	TX	15.82%	\$70,774,195	96	SERVICE	NH	14.03%	\$1,821,152,450
47	MAYO EMPLOYEES	MN	15.79%	\$569,239,946	97	TEACHERS	NY	13.99%	\$4,433,216,392
48	ST. JOSEPHS HOSPITAL	FL	15.69%	\$30,953,574	98	SHELL	TX	13.97%	\$546,605,069
49	GULF COAST	TX	15.69%	\$121,451,916	99	MAUI TEACHERS	HI	13.85%	\$31,564,187
50	ENERGEN	AL	15.65%	\$23,601,669	100	RED RIVER EMPLOYEES	TX	13.84%	\$583,159,578

AVERAGE FOR CREDIT UNION INDUSTRY

6.02%

\$135,158,067

LEADERS IN AVERAGE SHARE BALANCE | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Avg Share Balance	Rk	Credit Union	St	Avg Share Balance
1	LUFTHANSA EMPLOYEES	NY	\$72,757	51	HOLY GHOST PARISH	IA	\$24,370
2	PROGRESSIVE	NY	\$72,045	52	FOUNDATION	MO	\$24,013
3	EVANGELICAL CHRISTIAN	CA	\$69,255	53	CASCADE	WA	\$23,991
4	LOMTO	NY	\$66,412	54	LAFAYETTE	MD	\$23,773
5	INDUSTRIAL	MA	\$63,810	55	SAN FRANCISCO	CA	\$23,328
6	MERCK EMPLOYEES	NJ	\$63,617	56	UKRAINIAN SELFRELIANCE MICHIGAN	MI	\$23,035
7	CALIFORNIA LITHUANIAN	CA	\$62,122	57	CONNECTICUT STATE EMPLOYEES	CT	\$22,914
8	MELROSE	NY	\$59,783	58	VISION ONE	CA	\$22,748
9	SELF RELIANCE NEW YORK	NY	\$54,163	59	SELF RELIANCE (NJ)	NJ	\$22,728
10	STAR ONE	CA	\$48,685	60	LUSO	MA	\$22,650
11	MONTAUK	NY	\$44,869	61	TACOMA LONGSHOREMEN	WA	\$22,287
12	LONG BEACH FIREMENS	CA	\$42,057	62	UNILEVER	NJ	\$22,182
13	BANK-FUND STAFF	DC	\$39,271	63	WCLA	WA	\$22,138
14	WORKMEN'S CIRCLE	GA	\$38,487	64	SHELL WESTERN STATES	CA	\$22,110
15	NCPD	NY	\$38,296	65	TECHNOLOGY	CA	\$22,063
16	IDB-IIC	DC	\$37,529	66	CHEVRON	CA	\$22,058
17	CALTECH EMPLOYEES	CA	\$35,651	67	DOW CHEMICAL EMPLOYEES	MI	\$21,952
18	UNITED NATIONS	NY	\$34,439	68	KNOXVILLE TEACHERS	TN	\$21,811
19	LONG BEACH CITY EMPLOYEES	CA	\$33,995	69	SM	KS	\$21,808
20	SUMA YONKERS	NY	\$33,748	70	LIBERTY BAY	MA	\$21,593
21	PAHO-WHO	DC	\$33,747	71	BETHPAGE	NY	\$21,555
22	APCO EMPLOYEES	AL	\$32,143	72	SAN DIEGO COUNTY	CA	\$21,534
23	AIR LINE PILOTS ASSOCIATION	IL	\$31,074	73	CORPS OF ENGINEERS	TX	\$21,458
24	EQT	PA	\$30,960	74	SAN DIEGO FIREFIGHTERS	CA	\$21,427
25	AEROSPACE	CA	\$30,801	75	B N A	VA	\$21,311
26	NORTHEASTERN ENGINEERS	NY	\$30,688	76	W-BEE	PA	\$21,250
27	PARSONS	CA	\$28,902	77	NEBRASKA ENERGY	NE	\$21,222
28	CHABOT	CA	\$28,388	78	VAH LYONS EMPLOYEES	NJ	\$21,107
29	ISLAND	NY	\$28,358	79	SOUTH METRO	MN	\$21,089
30	HONEA	HI	\$28,116	80	DAWSON CO-OP	MN	\$20,971
31	STANFORD	CA	\$28,030	81	OCEANSIDE CHRISTOPHER	NY	\$20,969
32	O.A.S. STAFF	DC	\$27,374	82	UTILITIES EMPLOYEES	PA	\$20,917
33	MEAD COATED BOARD	AL	\$27,215	83	MOTOROLA EMPLOYEES	IL	\$20,541
34	SAN MATEO CITY EMPLOYEES	CA	\$26,661	84	NOVARTIS	NJ	\$20,531
35	STATE FARM	IL	\$26,659	85	AMERICAN AIRLINES	TX	\$20,469
36	CA STATE & FEDERAL EMPL #20	CA	\$26,539	86	NORTHWEST COMMUNITY	IL	\$20,452
37	CTECU	TX	\$25,762	87	BOULDER DAM	NV	\$20,400
38	COMMUNITY	ND	\$25,623	88	NRL	MD	\$20,278
39	UKRAINIAN SELFRELIANCE	PA	\$25,603	89	BAY RIDGE	NY	\$20,275
40	BOSTON FIREFIGHTERS	MA	\$25,544	90	CENTRAL HUDSON EMPLOYEES	NY	\$20,259
41	SANDIA LABORATORY	NM	\$25,494	91	STERLING-VAN DYKE	MI	\$19,793
42	APCI	PA	\$25,453	92	STATE DEPARTMENT	VA	\$19,779
43	HOMETOWN	ND	\$25,446	93	VAN CORTLANDT COOPERATIVE	NY	\$19,760
44	LATVIAN CLEVELAND	OH	\$25,345	94	CONTRA COSTA	CA	\$19,743
45	LOS ANGELES FIREMEN'S	CA	\$25,259	95	LIBRARY OF CONGRESS	DC	\$19,725
46	TRIBORO POSTAL	NY	\$25,038	96	MCBRYDE	HI	\$19,716
47	ALLIANT	IL	\$24,921	97	DENVER FIRE DEPARTMENT	CO	\$19,623
48	F & A	CA	\$24,849	98	MATSON EMPLOYEES	CA	\$19,526
49	LOGIX	CA	\$24,822	99	DAKOTA WEST	ND	\$19,506
50	GLENDALE AREA SCHOOLS	CA	\$24,760	100	LOUVIERS	DE	\$19,467
AVERAGE FOR CREDIT UNION INDUSTRY							\$9,564

LEADERS IN SHARE DRAFT PENETRATION | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	% of Members w/ Share Draft Account	# Share Draft Accts	Avg Share Balance	Total Assets
1	UNIVERSITY OF VA COMMUNITY	VA	99.61%	63,564	\$8,974	\$648,322,664
2	TROPICAL FINANCIAL	FL	96.13%	53,882	\$8,882	\$555,397,094
3	AMERICA'S CHRISTIAN	CA	94.37%	29,351	\$6,858	\$254,397,458
4	D.C. TEACHERS	DC	89.65%	6,191	\$5,725	\$45,299,189
5	COMMUNITY SOUTH	FL	88.73%	7,093	\$10,458	\$96,010,967
6	ALABAMA CENTRAL	AL	88.73%	16,654	\$6,393	\$131,605,555
7	CONSUMERS	IL	87.68%	50,857	\$9,339	\$593,988,419
8	METRO HEALTH SERVICES	NE	87.59%	25,995	\$6,623	\$228,018,101
9	CITY & COUNTY	MN	87.38%	32,899	\$9,335	\$398,745,031
10	IBM SOUTHEAST EMPLOYEES	FL	87.30%	62,988	\$10,798	\$855,633,550
11	SPACE COAST	FL	86.65%	206,898	\$11,336	\$3,132,085,210
12	SOLANO FIRST	CA	86.22%	8,289	\$10,799	\$114,431,946
13	ALTERNATIVES	NY	86.16%	8,224	\$7,840	\$84,596,566
14	CALIFORNIA	CA	85.61%	62,122	\$13,513	\$1,091,285,034
15	SERVICE	NH	85.48%	150,117	\$10,370	\$2,327,737,600
16	DUPONT GOODRICH	TX	84.22%	23,236	\$7,437	\$235,246,786
17	PAHO-WHO	DC	83.93%	4,059	\$33,747	\$199,079,152
18	LAFAYETTE	MD	83.15%	11,523	\$23,773	\$367,722,014
19	NORTHWOODS COMMUNITY	WI	82.25%	6,376	\$9,133	\$80,113,203
20	LUTHERAN CU OF AMERICA	CA	81.84%	1,154	\$18,889	\$29,205,432
21	COLUMBIA	WA	81.37%	63,069	\$10,374	\$917,405,535
22	WHATCOM EDUCATIONAL	WA	81.18%	57,061	\$10,754	\$936,016,623
23	IC	MA	80.97%	17,296	\$16,577	\$489,099,555
24	ARROWHEAD	CA	80.88%	93,976	\$5,727	\$767,207,939
25	OLYMPIA	WA	80.80%	2,680	\$8,495	\$31,592,858
26	JM ASSOCIATES	FL	79.95%	5,864	\$11,316	\$94,823,578
27	WESTMARK	ID	79.52%	35,808	\$9,960	\$519,544,973
28	EDWARDS	CA	79.25%	13,972	\$8,414	\$162,417,864
29	BECU	WA	79.16%	654,015	\$12,593	\$11,520,433,504
30	TWIN RIVERS	NY	79.10%	2,506	\$6,962	\$25,426,775
31	CALIFORNIA COAST	CA	79.05%	95,423	\$13,006	\$1,779,296,143
32	POLICE AND FIRE	PA	78.86%	167,113	\$16,501	\$4,163,420,762
33	ARIZONA	AZ	78.39%	110,484	\$7,885	\$1,292,045,497
34	SAN DIEGO FIREFIGHTERS	CA	78.16%	2,805	\$21,427	\$84,983,795
35	TECHNOLOGY	CA	78.09%	54,584	\$22,063	\$1,727,079,989
36	STANFORD	CA	77.90%	36,747	\$28,030	\$1,525,839,737
37	CLARK COUNTY	NV	77.88%	25,726	\$13,709	\$503,489,457
38	ONPOINT COMMUNITY	OR	77.44%	197,165	\$11,619	\$3,366,514,288
39	NORTH ISLAND FINANCIAL	CA	77.37%	60,479	\$12,874	\$1,116,871,438
40	VERIDIAN	IA	77.22%	135,467	\$12,509	\$2,457,299,856
41	AMERICAN SPIRIT	DE	77.10%	8,911	\$5,095	\$66,476,093
42	FLORIDA A & M UNIVERSITY	FL	76.98%	2,561	\$5,493	\$20,587,962
43	UNITED NATIONS	NY	76.73%	77,757	\$34,439	\$3,873,163,921
44	UNIVERSITY OF WISCONSIN	WI	76.36%	137,305	\$8,634	\$1,744,169,093
45	UNIVERSITY	TX	76.27%	125,818	\$8,992	\$1,640,992,786
46	SUFFOLK	NY	76.22%	40,339	\$14,655	\$914,320,913
47	USE	CA	75.95%	33,448	\$15,462	\$749,610,786
48	KEYS	FL	75.90%	7,258	\$12,243	\$126,385,001
49	SAN DIEGO COUNTY	CA	75.84%	188,050	\$21,534	\$6,232,360,154
50	SPOKANE FIREFIGHTERS	WA	75.70%	1,520	\$17,134	\$41,499,594
AVERAGE FOR CREDIT UNION INDUSTRY			52.07%	7,358	\$9,564	\$156,866,345

LEADERS IN DIVIDEND PAYOUT RATIO | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Dividends/ Income	Dividends	Total Income	Total Assets
1	DIVISION 819 TRANSIT EMPL	NJ	60.46%	\$283,696	\$469,229	\$22,939,034
2	BUCKS COUNTY EMPLOYEES	PA	58.36%	\$257,195	\$440,677	\$29,521,816
3	DAKOTA TELCO	ND	51.76%	\$80,439	\$155,411	\$20,783,494
4	STATE FARM	IL	51.64%	\$15,184,817	\$29,404,663	\$3,916,275,147
5	TRIBORO POSTAL	NY	49.17%	\$786,318	\$1,599,034	\$127,426,478
6	LUFTHANSA EMPLOYEES	NY	49.07%	\$476,468	\$970,914	\$100,879,360
7	AFLAC	GA	48.50%	\$1,059,790	\$2,184,909	\$181,666,218
8	MERCK EMPLOYEES	NJ	47.09%	\$9,591,563	\$20,368,521	\$1,873,079,890
9	KULA COMMUNITY	HI	46.28%	\$274,843	\$593,932	\$41,302,184
10	SAN JOAQUIN POWER EMPLOYEES	CA	44.95%	\$884,325	\$1,967,367	\$122,839,748
11	BUTLER CO. TEACHERS	PA	44.51%	\$125,107	\$281,094	\$26,087,589
12	HOWARD COUNTY SCHOOL EMPL	IN	43.05%	\$161,140	\$374,309	\$32,976,195
13	PITTSBURGH CITY HALL EMPL	PA	42.48%	\$376,438	\$886,144	\$48,465,690
14	MEAD COATED BOARD	AL	41.82%	\$315,163	\$753,564	\$50,247,957
15	SELF RELIANCE NEW YORK	NY	41.54%	\$7,196,687	\$17,326,237	\$963,704,683
16	CONNECTICUT STATE EMPLOYEES	CT	41.53%	\$5,061,176	\$12,185,975	\$1,714,597,884
17	INTERNAL REVENUE EMPLOYEES	NC	41.44%	\$86,508	\$208,748	\$25,971,850
18	PUBLIC SERVICE PLAZA	NJ	40.87%	\$72,300	\$176,912	\$21,070,251
19	COLUMBIA POST OFFICE	SC	40.59%	\$237,241	\$584,548	\$31,693,313
20	AIR LINE PILOTS ASSOCIATION	IL	40.35%	\$591,042	\$1,464,619	\$174,030,021
21	INDIANAPOLIS POST OFFICE	IN	39.45%	\$319,924	\$810,869	\$55,153,677
22	EQT	PA	39.32%	\$156,053	\$396,883	\$46,014,853
23	DEFENSE CONTRACTS SOUTH	TX	39.04%	\$157,455	\$403,365	\$41,705,091
24	GLENDALE AREA SCHOOLS	CA	38.71%	\$1,372,276	\$3,544,871	\$333,134,775
25	MECE	MO	36.65%	\$894,238	\$2,440,202	\$136,853,105
26	RAILROAD	AL	36.37%	\$333,764	\$917,724	\$104,010,647
27	HIGHWAY DISTRICT 21	TX	36.29%	\$188,593	\$519,639	\$42,821,144
28	PENTAGON	VA	36.13%	\$119,988,500	\$332,146,967	\$15,823,452,775
29	LANAI	HI	35.93%	\$135,084	\$375,969	\$25,313,126
30	INDUSTRIAL	MA	35.73%	\$863,567	\$2,417,061	\$158,090,638
31	FERGUSON	MS	35.32%	\$214,977	\$608,576	\$56,565,090
32	CALTECH EMPLOYEES	CA	35.21%	\$5,127,704	\$14,565,085	\$1,229,970,473
33	SELF-HELP	NC	34.96%	\$4,851,336	\$13,875,912	\$583,482,017
34	SM	KS	34.68%	\$294,220	\$848,474	\$61,096,068
35	VAH LYONS EMPLOYEES	NJ	34.61%	\$245,682	\$709,947	\$40,187,821
36	HELCO	HI	34.51%	\$241,587	\$700,130	\$38,490,561
37	F & A	CA	34.35%	\$4,945,787	\$14,396,759	\$1,258,608,709
38	SUMA YONKERS	NY	34.00%	\$1,491,589	\$4,386,963	\$288,459,092
39	ALLIANT	IL	33.83%	\$29,201,455	\$86,311,983	\$8,225,494,884
40	LA ELECTRICAL WORKERS	CA	33.33%	\$150,300	\$450,944	\$46,644,431
41	MONTAUK	NY	33.25%	\$1,258,214	\$3,784,465	\$147,224,451
42	UTILITIES EMPLOYEES	PA	32.99%	\$4,994,847	\$15,138,988	\$1,074,506,734
43	PENLANCO	PA	32.84%	\$59,966	\$182,604	\$24,218,940
44	ECCO	FL	32.68%	\$124,938	\$382,290	\$21,335,964
45	LOUVIERS	DE	32.68%	\$823,248	\$2,519,087	\$238,222,030
46	APCO EMPLOYEES	AL	32.61%	\$8,699,469	\$26,674,388	\$2,394,248,570
47	BEAUREGARD SCHOOL EMPLOYEES	LA	32.39%	\$101,099	\$312,111	\$20,210,598
48	HOUSTON POLICE	TX	32.38%	\$3,591,530	\$11,092,327	\$523,400,788
49	ST. FRANCIS CAMPUS EMPLOYEES	MN	31.96%	\$268,192	\$839,033	\$48,861,935
50	IBEW 317	WV	31.94%	\$97,347	\$304,766	\$21,182,494
AVERAGE FOR CREDIT UNION INDUSTRY			9.81%	\$359,483	\$3,665,611	\$156,866,345

INVESTMENTS & BORROWINGS

INVESTMENT GROWTH COOLS AS PORTFOLIO LENDING HEATS UP.

LIQUIDITY, WHILE STILL high, tightened slightly as credit unions started to return to portfolio lending. This slowed the growth of the investment portfolio to just 2.7% at June 2013, a much slower rate than seen in recent years and down significantly from the growth of 13.8% at June 2012. Investments as a percent of total assets stood at 36.9%, down from 37.6% one year ago.

Just over half of the investment portfolio, 51.9%, is made up of federal agency securities. This component is up \$11.1 billion over the past 12 months. Investments at banks and savings and loans comprise the second largest component of the investment portfolio at \$48.6

billion. Corporate credit union investments, including cash on deposit, continues to decline, down 22.6% from June 2012 to \$28.0 billion. This is down from a high of \$80.7 billion in the first quarter of 2009.

The average investment yield fell for the sixth year in a row challenging credit unions to find a decent return on their investment dollars. The average investment yield was just 1.10% at June 2013, down from 1.37% in June 2012. This is down 70.7% from the 4.67% yield investments were earning in 2007. In an effort to receive a higher yield, credit unions continue to increase the maturity of their investments. Investments that mature in more

than one year now make up 57.2% of the investment portfolio, up from 54.8% one year ago.

Borrowings at credit unions increased \$1.0 billion to \$26.7 billion as of June 30. Borrowings as a percent of assets were 2.5%, down two basis points over the past year due to strong asset growth.



STAR ONE CREDIT UNION | SUNNYVALE, CA | ASSETS: \$6.4B | MEMBERS: 90,944

RECORD NUMBERS OF credit unions are selling mortgages as part of an asset liability management strategy; however, Star One Credit Union (\$6.4B, Sunnyvale, CA) is bucking that trend. The credit union offers primarily fixed rate, 30-year mortgages and portfolios a majority of them in order to provide its members with the utmost level of service. Given today's low interest rate, this could be a risky strategy. But the credit union employs a comprehensive hedging strategy to offset the risk: It borrows from the Federal Home Loan Bank at a fixed rate and deploys a matching funds strategy. According to Brian Ross, senior vice president and treasurer of Star One, the credit union tests its borrowing strategy every six months to see how it compares against other options, specifically, if it had sold the loans or not hedged versus hedging with the borrowings.

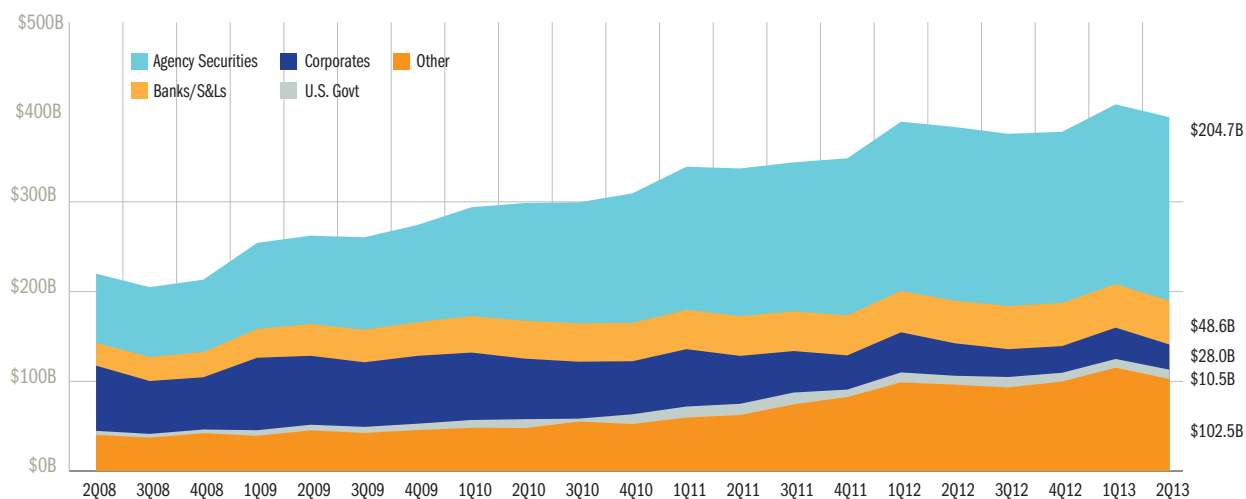
"We model it ourselves, but we use an outside source to calculate our current average life estimate every six

months so we can put that in our modeling," says Ross. "We have policy ranges regarding how much we're going to borrow and for how long. ALCO [the asset liability committee] reviews the ranges each month along with an estimated amount that's in the pipeline."

One of the reasons Star One portfolios its mortgages is so members can easily refinance when rates drop. "At Star One, refinancing is easy for members, which is why we added the call option to our borrowings," says Ross. "If rates dropped substantially and we had a lot of modifications or refinances, borrowing a ladder just wouldn't have worked. In 2009 we started adding a call option to all of our borrowings. This gives us the right to give the funds back to the home loan bank after a year and then quarterly thereafter. Since 2010, when our first call option came up, we have called more than \$600 million of our borrowings, which has saved millions in interest expense."

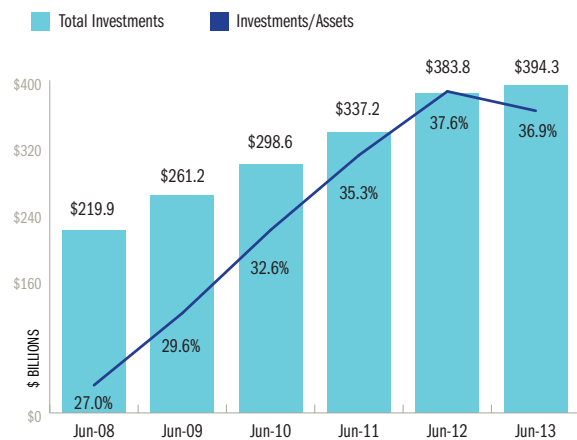
INVESTMENTS & BORROWINGS

5-Year Investment Portfolio Composition | FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



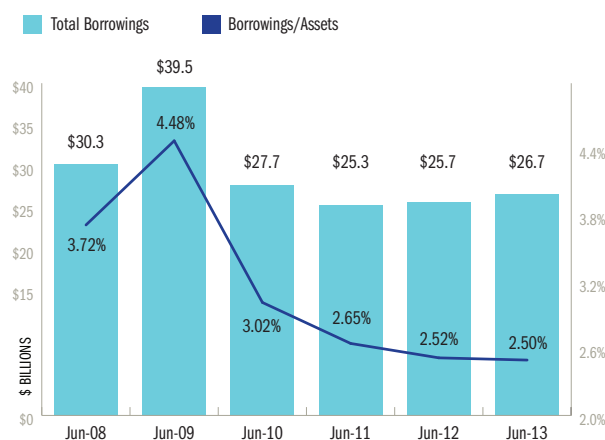
Total Investments & Investments/Assets

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



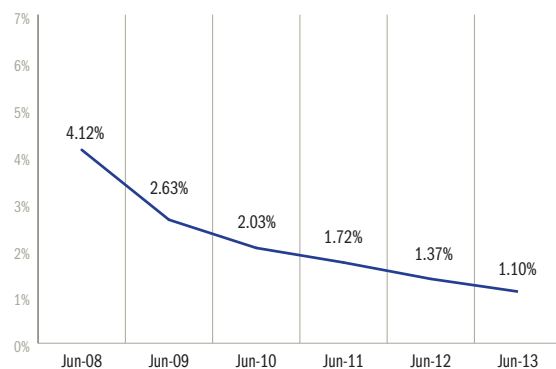
Total Outstanding Borrowings & Borrowings/Assets

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Average Investment Yield*

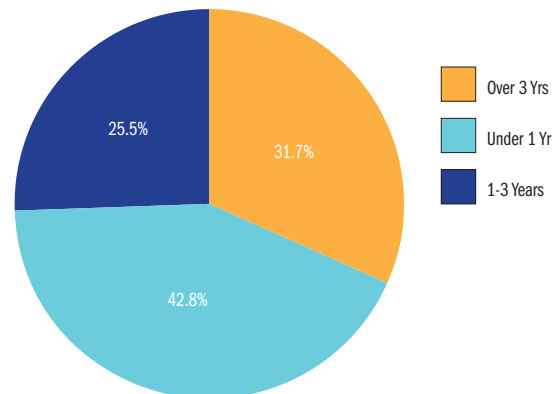
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



*EXCLUDES NON-OPERATING GAINS/LOSSES ON INVESTMENTS

Investment Maturities

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



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

LEADERS IN INVESTMENTS-TO-ASSETS | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$50M IN ASSETS

Rk	Credit Union	St	Investments/ Assets	Total Investments	Yield on Investments*	Total Assets
1	AIR LINE PILOTS ASSOCIATION	IL	95.46%	\$166,123,588	1.35%	\$174,030,021
2	LUFTHANSA EMPLOYEES	NY	90.81%	\$91,605,544	1.63%	\$100,879,360
3	YONKERS TEACHERS	NY	89.23%	\$47,750,704	2.30%	\$53,513,405
4	LINCOLN PARK COMMUNITY	MI	88.83%	\$44,892,728	2.19%	\$50,535,988
5	MCBRYDE	HI	87.94%	\$73,349,070	2.37%	\$83,406,952
6	TRIBORO POSTAL	NY	86.59%	\$110,334,692	1.68%	\$127,426,478
7	SHELL WESTERN STATES	CA	86.30%	\$81,984,782	2.42%	\$94,994,407
8	GLENDALE AREA SCHOOLS	CA	86.28%	\$287,435,187	1.34%	\$333,134,775
9	CTECU	TX	85.47%	\$49,592,340	2.67%	\$58,024,604
10	B-M S	NJ	85.36%	\$90,572,741	1.30%	\$106,102,648
11	MERCK EMPLOYEES	NJ	85.11%	\$1,594,226,957	1.80%	\$1,873,079,890
12	RAILROAD	AL	84.68%	\$88,073,902	0.91%	\$104,010,647
13	WAIALUA	HI	84.26%	\$45,711,873	1.05%	\$54,253,715
14	FIRESTONE	OH	83.37%	\$184,009,766	0.61%	\$220,714,161
15	INDIANAPOLIS POST OFFICE	IN	82.32%	\$45,400,232	2.28%	\$55,153,677
16	CONNECTICUT STATE EMPLOYEES	CT	82.28%	\$1,410,798,694	0.71%	\$1,714,597,884
17	CRANSTON MUNICIPAL EMPLOYEES	RI	82.22%	\$47,399,822	1.98%	\$57,652,778
18	DETROIT METROPOLITAN	MI	81.63%	\$378,427,768	2.22%	\$463,575,835
19	COMMUNITY	ND	81.37%	\$137,522,971	0.98%	\$169,005,053
20	MEAD COATED BOARD	AL	81.00%	\$40,700,642	2.16%	\$50,247,957
21	HMSA EMPLOYEES	HI	80.78%	\$56,536,471	0.62%	\$69,988,602
22	AEROSPACE	CA	80.19%	\$292,178,194	1.41%	\$364,347,291
23	SEA AIR	CA	79.67%	\$118,481,858	1.63%	\$148,707,861
24	CAMPBELL EMPLOYEES	NJ	79.37%	\$125,669,409	0.68%	\$158,339,283
25	FLINT AREA SCHOOL EMPLOYEES	MI	78.80%	\$289,422,832	1.39%	\$367,294,876
26	MOBILE EDUCATORS	AL	78.79%	\$60,298,577	1.16%	\$76,528,456
27	AFLAC	GA	78.49%	\$142,591,967	0.33%	\$181,666,218
28	TACOMA LONGSHOREMEN	WA	78.27%	\$59,558,191	1.70%	\$76,088,819
29	CBW SCHOOLS	PA	78.03%	\$84,452,393	1.34%	\$108,234,150
30	STATE FARM	IL	77.89%	\$3,050,463,505	0.76%	\$3,916,275,147
31	B&V	KS	77.81%	\$50,668,222	0.98%	\$65,114,045
32	A.A.E.C.	IL	77.52%	\$52,076,942	0.93%	\$67,178,894
33	FERGUSON	MS	77.44%	\$43,805,531	0.74%	\$56,565,090
34	CITIZENS	TX	77.26%	\$84,225,006	0.84%	\$109,011,508
35	F & A	CA	77.26%	\$972,417,370	1.16%	\$1,258,608,709
36	DENVER FIRE DEPARTMENT	CO	76.97%	\$98,021,282	1.32%	\$127,345,381
37	APCO EMPLOYEES	AL	76.71%	\$1,836,613,991	1.35%	\$2,394,248,570
38	CSC EMPLOYEES	VA	76.52%	\$69,206,272	1.20%	\$90,439,153
39	METRO MEDICAL	TX	76.44%	\$49,460,977	1.09%	\$64,704,470
40	PARSONS	CA	76.42%	\$181,057,360	1.70%	\$236,932,650
41	CA STATE & FEDERAL EMPL #20	CA	76.38%	\$94,556,779	0.73%	\$123,793,567
42	NEW CENTURY	IL	76.31%	\$39,407,169	1.46%	\$51,637,980
43	LOUVIERS	DE	76.28%	\$181,719,020	1.33%	\$238,222,030
44	FIRST FINANCIAL OF MARYLAND	MD	76.24%	\$796,470,021	2.23%	\$1,044,650,151
45	ALASKA AIRLINES/HORIZON AIR EMPL	WA	75.88%	\$43,063,313	0.79%	\$56,755,372
46	UTILITIES EMPLOYEES	PA	75.33%	\$809,472,343	1.90%	\$1,074,506,734
47	CALTECH EMPLOYEES	CA	75.15%	\$924,381,836	1.75%	\$1,229,970,473
48	GARDEN ISLAND	HI	75.12%	\$66,264,094	0.66%	\$88,213,221
49	NIKKEI	CA	74.58%	\$53,424,706	0.82%	\$71,630,388
50	HONOLULU FIRE DEPARTMENT	HI	74.51%	\$47,963,536	1.31%	\$64,371,899
AVERAGE FOR CREDIT UNION INDUSTRY			36.87%	\$57,833,894	1.10%	\$156,866,345

*EXCLUDES NON-OPERATING GAINS/LOSSES ON INVESTMENTS



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Goldman Sachs Asset Management, L.P. is the investment advisor to the TCU Portfolios. The partner credit unions listed above are part of the Callahan Credit Union Financial Services Limited Partnership (CUFSLP). CUFSLP is the founder and administrator of Callahan Financial Services, Inc. (CFS), a registered broker/dealer. CFS serves as the general partner of CUFSLP and sole distributor of the TCU Fund. CUFSLP is a Credit Union Service Organization (CUSO) and is comprised of 35 credit union partners.

LEADERS IN AVERAGE INVESTMENT YIELD*

| DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$50M IN ASSETS

Rk	Credit Union	St	Avg Investment Yield*	% of Inv. > 1Yr	Investments/Assets	Total Investments	Total Assets
1	EAGLE ONE	PA	6.13%	40.84%	28.80%	\$17,088,185	\$59,336,194
2	ASTERA	MI	5.42%	32.56%	11.27%	\$17,023,928	\$151,084,082
3	GTE FINANCIAL	FL	4.51%	1.98%	13.08%	\$211,166,335	\$1,614,950,084
4	RIVER REGION	MO	4.43%	36.87%	6.55%	\$5,844,826	\$89,233,257
5	FEDFINANCIAL	MD	4.00%	85.71%	65.33%	\$48,284,575	\$73,910,288
6	HERCULES	UT	3.61%	62.64%	72.40%	\$42,256,487	\$58,368,749
7	VIRGINIA BEACH SCHOOLS	VA	3.57%	73.71%	43.92%	\$37,734,114	\$85,918,718
8	TOMAH AREA	WI	3.44%	49.71%	22.02%	\$12,060,919	\$54,776,338
9	NEW DIMENSIONS	ME	3.39%	77.39%	5.45%	\$3,709,622	\$68,075,488
10	WILDFIRE	MI	3.26%	83.99%	52.28%	\$358,734,217	\$686,135,106
11	KAUAI GOVERNMENT EMPL.	HI	2.88%	46.74%	21.17%	\$20,983,014	\$99,095,365
12	MCGRAW-HILL	NJ	2.87%	90.63%	36.47%	\$118,556,665	\$325,075,837
13	SD MEDICAL	CA	2.84%	85.13%	47.94%	\$34,069,823	\$71,064,819
14	PACIFIC POSTAL	CA	2.82%	78.47%	71.06%	\$144,479,092	\$203,308,245
15	UTICA GAS & ELECTRIC EMP	NY	2.71%	78.91%	46.63%	\$24,938,972	\$53,487,184
16	LIBERTY FIRST	NE	2.71%	25.98%	12.91%	\$20,142,534	\$156,031,742
17	AMERICAN UNITED FAMILY OF CUS	UT	2.70%	48.59%	12.18%	\$17,319,737	\$142,199,818
18	CTECU	TX	2.67%	77.10%	85.47%	\$49,592,340	\$58,024,604
19	DEXTER	RI	2.67%	74.41%	30.38%	\$36,813,469	\$121,162,277
20	WYMAR	LA	2.66%	74.75%	37.85%	\$30,637,841	\$80,948,821
21	ASSEMBLIES OF GOD	MO	2.64%	69.30%	24.40%	\$31,377,155	\$128,577,998
22	IC	MA	2.62%	95.01%	10.79%	\$52,768,687	\$489,099,555
23	SUN	OH	2.59%	85.58%	37.11%	\$165,281,409	\$445,371,765
24	MEMBERS	NC	2.59%	75.59%	59.32%	\$151,151,196	\$254,789,849
25	DEPARTMENT OF COMMERCE	DC	2.58%	14.02%	57.73%	\$182,318,528	\$315,788,578
26	ESL	NY	2.55%	66.36%	46.32%	\$2,102,415,749	\$4,538,842,051
27	UNITED TELETECH FINANCIAL	NJ	2.51%	82.00%	29.61%	\$93,895,389	\$317,139,430
28	CESSNA EMPLOYEES	KS	2.50%	97.97%	60.88%	\$138,556,588	\$227,606,269
29	DUPACO COMMUNITY	IA	2.48%	88.52%	44.24%	\$490,935,264	\$1,109,611,385
30	TULSA	OK	2.48%	65.62%	39.31%	\$248,758,033	\$632,746,797
31	EDUCATIONAL COMMUNITY	MO	2.48%	84.09%	56.27%	\$30,436,660	\$54,089,080
32	UNITED METHODIST FINANCIAL	OH	2.47%	22.43%	72.44%	\$64,307,337	\$88,772,957
33	JETSTREAM	FL	2.44%	68.80%	35.09%	\$54,936,669	\$156,572,731
34	OUR COMMUNITY	WA	2.44%	9.56%	56.38%	\$157,678,738	\$279,687,214
35	1199 SEIU	NY	2.43%	52.86%	67.11%	\$39,444,567	\$58,773,472
36	ALIGN	MA	2.43%	84.65%	45.96%	\$251,571,019	\$547,414,382
37	LEOMINSTER	MA	2.43%	96.94%	32.25%	\$195,789,710	\$607,102,526
38	SHELL WESTERN STATES	CA	2.42%	72.21%	86.30%	\$81,984,782	\$94,994,407
39	FIRST NE EDUC & EMPL GROUPS	NE	2.42%	80.75%	27.23%	\$25,606,547	\$94,052,818
40	FAIRFAX COUNTY	VA	2.42%	47.32%	52.16%	\$149,704,642	\$287,025,001
41	TRUWEST	AZ	2.42%	74.09%	23.61%	\$191,964,733	\$813,078,070
42	CO-OP	WI	2.41%	46.01%	9.15%	\$23,692,197	\$259,020,250
43	WESCOM	CA	2.40%	86.09%	45.39%	\$1,149,207,564	\$2,532,069,668
44	TRANSIT EMPLOYEES	DC	2.39%	86.78%	40.87%	\$37,252,497	\$91,142,846
45	AMPLIFY	TX	2.37%	21.25%	15.19%	\$95,199,936	\$626,523,525
46	MCBRYDE	HI	2.37%	79.45%	87.94%	\$73,349,070	\$83,406,952
47	INFINITY	ME	2.37%	15.46%	31.29%	\$83,272,429	\$266,116,882
48	EDUCATORS	TX	2.35%	92.18%	66.81%	\$233,025,756	\$348,805,861
49	MICHIGAN FIRST	MI	2.32%	87.94%	44.17%	\$297,953,823	\$674,631,420
50	HAWAII CENTRAL	HI	2.31%	67.47%	32.63%	\$56,567,769	\$173,364,492
AVERAGE FOR CREDIT UNION INDUSTRY			1.10%	57.22%	36.87%	\$57,833,894	\$156,866,345

*EXCLUDES NON-OPERATING GAINS/LOSSES ON INVESTMENTS

LEADERS IN BORROWINGS-TO-ASSETS

| DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS & BORROWINGS OVER \$5M

Rk	Credit Union	St	Borrowings-to-Assets	Total Borrowings	Loans-to-Shares	Total Assets
1	HOPE	MS	25.45%	\$43,099,886	94.93%	\$169,340,503
2	INFINITY	ME	23.33%	\$62,081,750	94.87%	\$266,116,882
3	FAIRFAX COUNTY	VA	22.84%	\$65,552,367	60.40%	\$287,025,001
4	ESL	NY	22.73%	\$1,031,778,363	78.85%	\$4,538,842,051
5	FALL RIVER MUNICIPAL EMPL	MA	20.53%	\$44,202,829	75.71%	\$215,280,471
6	SEAPORT	MA	20.13%	\$11,750,000	87.86%	\$58,365,729
7	STAR ONE	CA	19.33%	\$1,241,667,000	63.45%	\$6,424,047,914
8	ATHOL	MA	18.86%	\$17,000,000	97.88%	\$90,135,561
9	HARBORONE	MA	18.44%	\$345,259,214	116.87%	\$1,872,636,288
10	MUTUAL SAVINGS	AL	18.32%	\$27,656,202	83.38%	\$150,927,432
11	HOLYOKE	MA	17.66%	\$24,500,000	83.69%	\$138,769,148
12	IC	MA	17.21%	\$84,185,677	118.52%	\$489,099,555
13	SHARONVIEW	SC	16.40%	\$170,000,000	113.48%	\$1,036,745,950
14	WORKERS'	MA	15.63%	\$153,000,000	102.41%	\$978,787,455
15	EVANGELICAL CHRISTIAN	CA	15.12%	\$164,487,668	98.15%	\$1,087,727,821
16	PAWTUCKET	RI	14.93%	\$219,554,459	116.53%	\$1,470,526,193
17	NAVY	VA	14.47%	\$7,870,917,199	91.46%	\$54,412,059,078
18	ARKANSAS	AR	14.22%	\$125,686,671	90.86%	\$883,907,422
19	COMMUNITY CU OF LYNN	MA	14.00%	\$18,043,654	101.25%	\$128,901,259
20	EMPOWER	WI	13.65%	\$15,003,575	90.98%	\$109,876,546
21	BELLWETHER COMMUNITY	NH	13.60%	\$51,000,000	90.99%	\$375,094,555
22	FOX COMMUNITIES	WI	13.38%	\$126,834,255	99.78%	\$947,705,862
23	SAN ANTONIO	TX	13.28%	\$382,354,320	122.95%	\$2,879,083,272
24	RED RIVER	OK	12.92%	\$10,972,000	69.81%	\$84,940,695
25	CRESCENT	MA	12.88%	\$54,431,976	105.06%	\$422,649,754
26	COMMUNITY FIRST GUAM	GU	12.83%	\$13,150,000	79.97%	\$102,476,272
27	AMERICAN HERITAGE	PA	12.77%	\$170,456,790	80.08%	\$1,334,892,892
28	IDB-IIC	DC	12.58%	\$58,481,833	80.02%	\$464,796,521
29	GFA	MA	12.28%	\$50,332,901	60.59%	\$409,758,048
30	GUARDIAN	WI	12.18%	\$29,607,317	86.07%	\$242,994,469
31	HOOSIER HILLS	IN	12.08%	\$47,051,751	100.22%	\$389,363,521
32	FIRST	IA	12.02%	\$16,000,000	108.33%	\$133,158,741
33	PALMETTO CITIZENS	SC	11.89%	\$70,181,921	75.17%	\$590,292,830
34	SELF-HELP	NC	11.56%	\$67,000,000	58.59%	\$579,747,918
35	LEOMINSTER	MA	11.53%	\$70,000,000	81.42%	\$607,102,526
36	RAINBOW	ME	11.48%	\$21,048,733	80.28%	\$183,285,837
37	FREEDOM FIRST	VA	11.40%	\$35,500,000	101.45%	\$311,386,237
38	KEMBA FINANCIAL	OH	11.00%	\$87,987,624	93.51%	\$799,717,692
39	ALIGN	MA	10.96%	\$60,000,000	66.64%	\$547,414,382
40	KINECTA	CA	10.83%	\$355,000,000	94.19%	\$3,276,510,541
41	INTERNATIONAL HARVESTER EMPL	OH	10.77%	\$28,483,798	46.94%	\$264,595,319
42	COAST LINE	ME	10.65%	\$5,047,246	91.11%	\$47,398,756
43	FORUM	IN	10.63%	\$101,111,448	93.78%	\$951,013,356
44	SOUTHBRIDGE	MA	10.45%	\$18,118,701	77.38%	\$173,403,234
45	UNIVERSITY OF IOWA COMMUNITY	IA	10.20%	\$203,250,000	105.42%	\$1,992,892,349
46	FAMILY TRUST	SC	10.16%	\$31,600,000	91.22%	\$310,978,503
47	SOUTH WESTERN	CA	10.15%	\$14,000,000	40.77%	\$137,890,788
48	KNOXVILLE TVA EMPLOYEES	TN	10.14%	\$121,347,369	110.20%	\$1,196,516,791
49	FIRST CITIZENS'	MA	9.98%	\$57,074,092	109.66%	\$571,987,781
50	3RIVERS	IN	9.86%	\$77,094,257	78.05%	\$781,766,997
AVERAGE FOR CREDIT UNION INDUSTRY			2.50%	\$3,915,137	67.42%	\$156,866,345

EARNINGS REMAIN STRONG DESPITE MARGINS CONTINUING TO TIGHTEN.

DESPITE MARGINS REMAINING low, credit unions have seen strong business results so far in 2013. As the economic recovery continues, delinquency is improving and credit unions are cutting back on their provision for loan losses. Total provisions were \$1.3 billion, down 28% from mid-year 2012. Post-assessment return on assets as of June 2013 was 85 basis points, which is steady from June 2012. The decrease in provisions and cost of funds helped offset a slight decline in income and a 5.4% increase in operating expenses.

As interest income is still being affected by low rates and higher earning assets paying down, the net interest margin fell for the third

year in a row, coming in at 2.77% at midyear. This is down 19 basis points from June 2012. As margins continue to tighten, credit unions are making managing expenses a priority. The expense ratio prior to NCUA assessment expenses was 3.07%, which is flat from 2012.

With interest income down, credit unions are relying more heavily on non-interest income. Total non-interest income totaled \$7.3 billion in the first half of 2013, up 9.0% from June 2012. Non-interest income now accounts for 1.39% of average assets, up five basis points annually. The increase in non-interest income is not a result of credit unions significantly increasing their fees for

members. As a percent of average assets, fee income is down two basis points year-over-year to 0.70%. Other operating income, which includes income from mortgage sales to the secondary market, increased 7 basis points to 0.69%.

As net income is up from midyear 2012, credit unions have increased their reserves. The net worth ratio came in at 10.5%, up from 10.2% in 2012. This is the highest level since 2008. Total capital was \$117.3 billion in June, or 11.0% of total credit union assets.



SPACE COAST CREDIT UNION | MELBOURNE, FL | ASSETS: \$3.1B | MEMBERS: 238,762

THE GREAT RECESSION and meltdown of the mortgage market left many credit unions fighting to build back their net worth. None more so than Space Coast Credit Union (\$3.1B, Melbourne, FL) which agreed to take in the ailing Eastern Financial Credit Union in 2009, dropping its net worth ratio from 9.46% to 6.26% overnight.

The board was justifiably cautious and voted against the merger twice. Its board members ultimately approved the deal, a decision CEO Doug Samuels praises as “courageous,” once the regulator assured them they would have time to work through the issues. “There was never a date on the calendar, but we needed to make sure we were moving in the right direction,” Samuels says.

To start, the credit union focused on implementing its service model at Eastern. “We understand members are on their way somewhere else, and our operating maxim is ‘we provide service along the errand route.’ Time is our value proposition,” Samuels says. “Overall, we believed if

we could generate member value by efficiently increasing [loan] production, then we would move the entire credit union in a positive direction.”

The credit union also eliminated what Samuels deemed to be “distractions.” “We had membership in the Tampa area that we’d never developed, so we spun it off through a merger of partial membership to MIDFLORIDA Credit Union. We spun off the Jacksonville market for the same reason,” Samuels explains.

Although difficult, the merger ultimately helped the credit union achieve its strategic initiatives. But Samuels cautions, “Be who you are and don’t get distracted with anything else. Create better value for the existing members. If that had not been the case with Eastern, we never would have considered it. We took a long-term view and knew 10 years down the road we could say this helped us achieve our strategic goals and created efficiencies that benefit our members.”

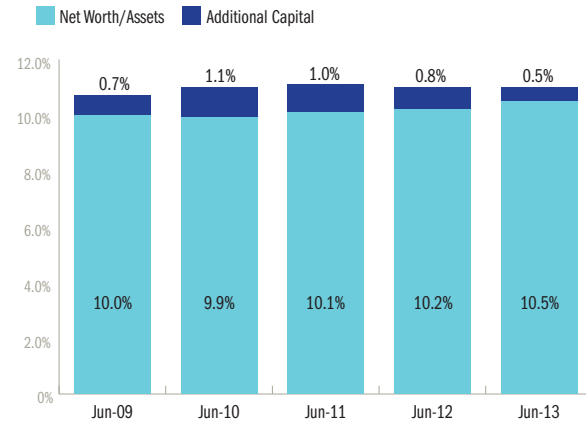
Credit Union Financial Model

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013
ALL DATA SHOWN AS A % OF AVERAGE ASSETS

	2009	2013	DIFFERENCE
Net Interest Margin	3.38	2.77	-0.61
-Prov. For Loan Loss	0.31	0.26	-0.05
-Operating Expenses	3.14	3.07	-0.07
+Non Interest Income	1.13	1.44	0.31
-Stabilization Expense	-	0.03	0.03
Return on Assets	1.06	0.85	-0.21

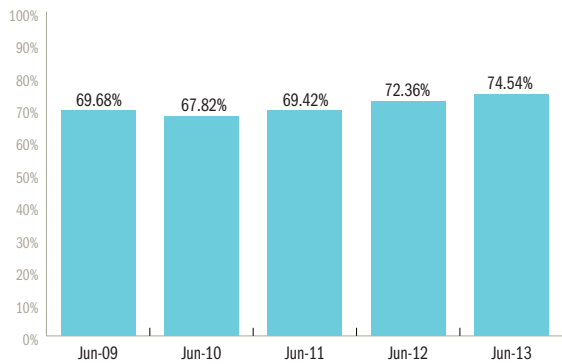
Capital

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Efficiency Ratio*

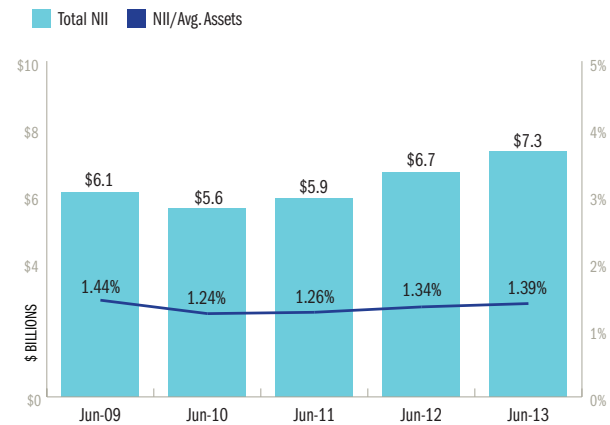
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



* EXCLUDING PROVISION FOR LOAN LOSSES

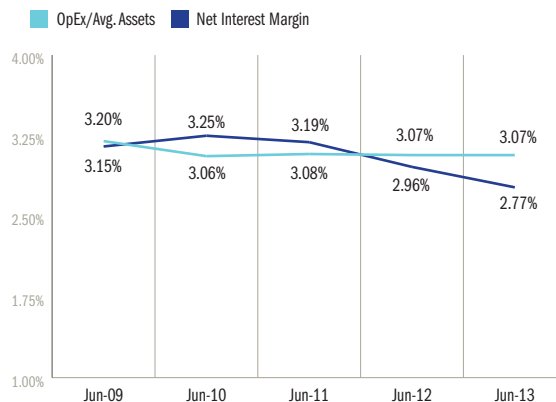
Non-Interest Income & NII As A % of Average Assets

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



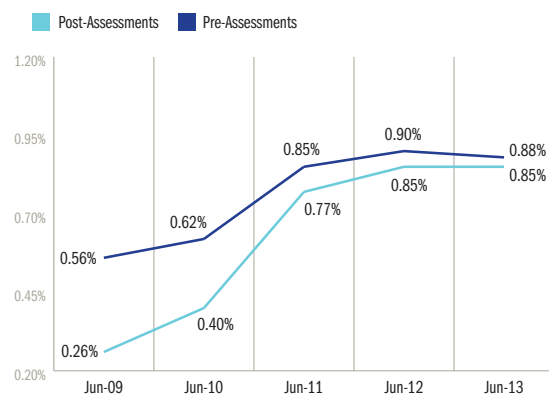
Operating Expenses/Average Assets vs. Net Interest Margin

FOR ALL U.S. CREDIT UNIONS | ANNUALIZED DATA AS OF JUNE 30, 2013



Return On Assets

FOR ALL U.S. CREDIT UNIONS | ANNUALIZED DATA AS OF JUNE 30, 2013



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

LEADERS IN OPERATING RETURN ON ASSETS (ROA)* | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Operating ROA	Total Assets	Rk	Credit Union	St	Operating ROA	Total Assets
1	RAFE	CA	5.01%	\$24,585,424	51	HARTFORD MUNICIPAL EMPLOYEES	CT	2.36%	\$32,595,589
2	ILLINOIS COMMUNITY	IL	4.45%	\$94,361,362	52	LAKE MICHIGAN	MI	2.36%	\$2,913,004,262
3	COMMUNITYWIDE	IN	4.20%	\$315,341,999	53	DYNAMIC	OH	2.35%	\$25,552,661
4	SUNTIDE	TX	4.11%	\$71,240,227	54	FIRST UNITED	MI	2.35%	\$26,256,394
5	SOUTHERN	TX	4.04%	\$73,128,677	55	PARTNERS	CA	2.35%	\$1,177,618,260
6	GREENVILLE HERITAGE	SC	4.00%	\$72,704,656	56	TDECU	TX	2.34%	\$2,050,578,578
7	COUNTY & MUNICIPAL EMPLOYEES	TX	3.79%	\$45,355,166	57	BOPTI	CA	2.34%	\$59,468,407
8	CAPROCK SANTA FE	TX	3.68%	\$40,839,884	58	PEE DEE	SC	2.32%	\$24,594,512
9	SOUTHWEST FINANCIAL	TX	3.68%	\$45,634,797	59	MAC	AK	2.32%	\$91,108,713
10	GULF COAST COMMUNITY	MS	3.49%	\$78,513,125	60	FOUR CORNERS	NM	2.31%	\$22,076,899
11	LOCO	NM	3.39%	\$37,301,073	61	MONROE COUNTY TEACHERS	FL	2.31%	\$20,013,234
12	BRIGHTSTAR	FL	3.31%	\$418,395,300	62	QUALSTAR	WA	2.31%	\$339,352,937
13	COUNTY SCHOOLS	CA	3.23%	\$55,207,903	63	ELEMENT	WV	2.30%	\$27,054,397
14	LIBERTY SAVINGS	NJ	3.21%	\$75,298,654	64	COMMUNITY FINANCIAL	MI	2.29%	\$540,481,728
15	CSE	OH	3.11%	\$186,455,580	65	PELICAN STATE	LA	2.28%	\$218,324,344
16	SOUTHLAND	TX	3.09%	\$29,061,179	66	CLARK COUNTY	NV	2.28%	\$503,489,457
17	EDDY	NM	3.09%	\$62,179,655	67	EMERY	OH	2.27%	\$163,406,733
18	PROGRESSIVE	NY	3.05%	\$598,498,213	68	ICON	ID	2.26%	\$168,875,167
19	NEPHI WESTERN EMPLOYEES	UT	3.04%	\$28,531,702	69	TEXELL	TX	2.25%	\$227,403,139
20	ARROWHEAD	CA	2.99%	\$767,207,939	70	IDAHO CENTRAL	ID	2.24%	\$1,386,378,642
21	WCLA	WA	2.85%	\$26,901,523	71	BOX ELDER COUNTY	UT	2.24%	\$91,174,803
22	MEMBERS CHOICE OF CENTRAL TX	TX	2.79%	\$164,419,967	72	COMPASS	NY	2.24%	\$35,890,733
23	AMERICAN UNITED FAMILY OF CUS	UT	2.76%	\$142,199,818	73	KAUAI GOVERNMENT EMPLOYEES	HI	2.24%	\$99,095,365
24	SOUTHWEST LOUISIANA	LA	2.75%	\$71,730,229	74	INTERSTATE UNLIMITED	GA	2.23%	\$74,146,317
25	MEMBERS EXCHANGE	MS	2.75%	\$84,524,320	75	ROYAL	WI	2.22%	\$1,332,220,378
26	SHREVEPORT	LA	2.75%	\$93,854,853	76	ST. JOSEPHS PARISH BUFFALO	NY	2.19%	\$33,094,441
27	WORKMEN'S CIRCLE	GA	2.73%	\$55,160,223	77	MEMBERS "FIRST" COMMUNITY	IL	2.18%	\$41,876,779
28	GULF COAST	TX	2.73%	\$136,411,203	78	PINELLAS	FL	2.17%	\$97,653,865
29	THE EDUCATION	TX	2.73%	\$198,875,918	79	SUNCOAST SCHOOLS	FL	2.17%	\$5,524,563,799
30	FRANKENMUTH	MI	2.70%	\$274,106,584	80	COMMUNITY	FL	2.17%	\$429,349,696
31	ELGA	MI	2.65%	\$340,114,973	81	WESTEX COMMUNITY	TX	2.16%	\$56,077,111
32	NAVY ARMY COMMUNITY	TX	2.60%	\$1,872,488,373	82	HOMETOWN	ND	2.16%	\$83,780,094
33	THE UNITED	WV	2.59%	\$72,124,421	83	FLORENCE DUPONT EMPLOYEES	SC	2.15%	\$25,226,348
34	FLOWERS EMPL CREDIT LEAGUE	GA	2.55%	\$24,633,656	84	ARKANSAS SUPERIOR	AR	2.15%	\$66,963,369
35	NAVY	VA	2.54%	\$54,412,059,078	85	EAST RIVER	SD	2.14%	\$27,052,056
36	MICHIGAN FIRST	MI	2.53%	\$674,631,420	86	RESOURCE ONE	TX	2.14%	\$387,955,766
37	P S T C EMPLOYEES	PA	2.51%	\$34,619,844	87	ROBINS	GA	2.14%	\$1,837,286,457
38	FLORIDA	FL	2.50%	\$538,562,668	88	DUPACO COMMUNITY	IA	2.13%	\$1,109,611,385
39	UNIVERSITY OF KENTUCKY	KY	2.48%	\$487,504,916	89	LINN-CO	OR	2.13%	\$76,836,920
40	EQUISHARE	KS	2.48%	\$29,735,623	90	FINANCIAL SECURITY	NM	2.13%	\$31,353,564
41	BCU	IL	2.46%	\$1,842,534,124	91	ACIPCO	AL	2.12%	\$141,441,413
42	WICHITA	KS	2.43%	\$79,935,426	92	POTLATCH NO 1	ID	2.12%	\$570,348,345
43	NAVIGATOR	MS	2.43%	\$267,817,762	93	BEUC	WA	2.12%	\$11,520,433,504
44	FIRST SOUTH FINANCIAL	TN	2.42%	\$456,460,973	94	SC TELCO	SC	2.11%	\$256,423,240
45	TRI-CITIES COMMUNITY	WA	2.42%	\$26,412,166	95	COMMUNITY CHOICE	MI	2.11%	\$495,145,199
46	AAC	MI	2.42%	\$86,586,168	96	CAPITAL AREA	ME	2.11%	\$26,635,670
47	PALMETTO HEALTH	SC	2.40%	\$61,520,998	97	AMERICAN 1	MI	2.10%	\$263,484,649
48	SEMC	KY	2.38%	\$44,253,463	98	COMPLEX COMMUNITY	TX	2.10%	\$377,509,295
49	BORDER	TX	2.37%	\$119,445,553	99	ROGUE	OR	2.10%	\$838,387,040
50	RIVERDALE	AL	2.37%	\$62,809,508	100	MOBILOIL	TX	2.09%	\$436,063,004

AVERAGE FOR CREDIT UNION INDUSTRY 1.09% \$156,866,345

*OPERATING ROA IS CALCULATED BY ANNUALIZING: NET INTEREST INCOME + FEE INCOME + OTHER OPERATING INCOME - OPERATING EXPENSES, THEN DIVIDING BY AVERAGE ASSETS DOES NOT INCLUDE NON-OPERATING GAINS OR STABILIZATION EXPENSES.

LEADERS IN OPERATING RETURN ON EQUITY (ROE)* | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Operating ROE*	Capital/ Assets	Operating ROA**	Capital per Member	Total Assets
1	RAFE	CA	37.12%	13.42%	5.01%	\$809	\$24,585,424
2	COUNTY SCHOOLS	CA	33.11%	9.73%	3.23%	\$683	\$55,207,903
3	ILLINOIS COMMUNITY	IL	33.09%	13.75%	4.35%	\$839	\$94,361,362
4	LOCO	NM	30.47%	11.13%	3.39%	\$916	\$37,301,073
5	SOUTHLAND	TX	29.71%	10.23%	3.05%	\$554	\$29,061,179
6	EQUISHARE	KS	29.33%	8.23%	2.39%	\$597	\$29,735,623
7	SUNTIDE	TX	29.19%	13.80%	3.94%	\$1,342	\$71,240,227
8	COUNTY & MUNICIPAL EMPLOYEES	TX	28.88%	12.44%	3.79%	\$749	\$45,355,166
9	BRIGHTSTAR	FL	28.74%	11.57%	3.31%	\$904	\$418,395,300
10	AMERICAN UNITED FAMILY OF CUS	UT	28.67%	9.78%	2.76%	\$819	\$142,199,818
11	TRI-CITIES COMMUNITY	WA	27.92%	8.90%	2.42%	\$570	\$26,412,166
12	ST. JOSEPHS PARISH BUFFALO	NY	27.80%	8.07%	2.19%	\$625	\$33,094,441
13	GREENVILLE HERITAGE	SC	27.64%	14.42%	4.00%	\$866	\$72,704,656
14	TEXANS	TX	26.24%	4.72%	1.24%	\$597	\$1,452,643,109
15	NAVY ARMY COMMUNITY	TX	26.23%	9.87%	2.60%	\$1,550	\$1,872,488,373
16	CSE	OH	26.10%	11.07%	2.97%	\$573	\$186,455,580
17	GULF COAST	TX	25.78%	10.86%	2.73%	\$1,497	\$136,411,203
18	LIBERTY SAVINGS	NJ	25.75%	12.08%	3.13%	\$663	\$75,298,654
19	UNIV OF SOUTHERN MISSISSIPPI	MS	25.53%	7.60%	1.89%	\$332	\$26,443,868
20	EAST RIVER	SD	25.25%	8.83%	2.14%	\$787	\$27,052,056
21	GUARDIAN	VA	25.09%	7.89%	1.94%	\$483	\$42,009,268
22	ELGA	MI	24.80%	10.74%	2.65%	\$744	\$340,114,973
23	SILVER STATE SCHOOLS	NV	24.72%	7.78%	1.84%	\$917	\$654,506,453
24	GULF COAST COMMUNITY	MS	24.54%	14.31%	3.49%	\$1,042	\$78,513,125
25	PRINTING INDUSTRIES	CA	24.52%	7.90%	1.92%	\$348	\$24,308,260
26	COMMUNITYWIDE	IN	24.29%	17.79%	4.20%	\$1,406	\$315,341,999
27	BCU	IL	23.96%	10.48%	2.46%	\$1,109	\$1,842,534,124
28	WESTEX COMMUNITY	TX	23.79%	8.20%	2.16%	\$563	\$56,077,111
29	EDDY	NM	23.61%	12.33%	2.89%	\$1,170	\$62,179,655
30	IDAHO CENTRAL	ID	23.21%	9.66%	2.24%	\$955	\$1,386,378,642
31	RAPID CITY TELCO	SD	23.18%	4.89%	1.07%	\$375	\$43,336,385
32	ARROWHEAD	CA	23.01%	12.84%	2.99%	\$848	\$767,207,939
33	TRANSWEST	UT	22.91%	6.97%	1.55%	\$613	\$112,878,660
34	CONSUMERS	IL	22.86%	9.00%	2.03%	\$921	\$593,988,419
35	AEA	AZ	22.68%	5.92%	1.35%	\$343	\$237,971,766
36	WCLA	WA	22.60%	12.72%	2.85%	\$3,273	\$26,901,523
37	UNIVERSITY OF IOWA COMMUNITY	IA	22.37%	8.73%	1.96%	\$1,622	\$1,992,892,349
38	CREDIT UNION OF GEORGIA	GA	22.22%	8.20%	1.82%	\$536	\$215,049,279
39	PALMETTO HEALTH	SC	22.21%	10.64%	2.29%	\$503	\$61,520,998
40	MONROE COUNTY TEACHERS	FL	22.19%	10.18%	2.31%	\$1,216	\$20,013,234
41	BECU	WA	22.11%	9.67%	2.12%	\$1,348	\$11,520,433,504
42	TDECU - YOUR	TX	21.95%	10.09%	2.18%	\$1,189	\$2,050,578,578
43	SUNCOAST SCHOOLS	FL	21.92%	9.86%	2.17%	\$976	\$5,524,563,799
44	MEMBERS CHOICE OF CENTRAL TEXAS	TX	21.71%	12.27%	2.68%	\$705	\$164,419,967
45	SOUTHWEST LOUISIANA	LA	21.69%	12.85%	2.75%	\$629	\$71,730,229
46	LAKE MICHIGAN	MI	21.52%	11.06%	2.36%	\$1,528	\$2,913,004,262
47	FIRST UNITED	MI	21.46%	10.58%	2.23%	\$512	\$26,256,394
48	PELICAN STATE	LA	21.44%	10.50%	2.28%	\$652	\$218,324,344
49	FRANKENMUTH	MI	21.44%	11.97%	2.52%	\$1,247	\$274,106,584
50	UNIVERSITY OF KENTUCKY	KY	21.38%	11.75%	2.48%	\$1,073	\$487,504,916
AVERAGE FOR CREDIT UNION INDUSTRY			9.54%	10.96%	1.09%	\$1,217	\$156,866,345

*OPERATING ROE IS CALCULATED BY ANNUALIZING: NET INTEREST INCOME + FEE INCOME + OTHER OPERATING INCOME - OPERATING EXPENSES, THEN DIVIDING BY AVERAGE CAPITAL
 **OPERATING ROA IS CALCULATED BY ANNUALIZING: NET INTEREST INCOME + FEE INCOME + OTHER OPERATING INCOME - OPERATING EXPENSES, THEN DIVIDING BY AVERAGE ASSETS
 DOES NOT INCLUDE NON-OPERATING GAINS OR STABILIZATION EXPENSES.

LEADERS IN NET WORTH-TO-ASSETS

| DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Net Worth/ Assets	Total Assets	Rk	Credit Union	St	Net Worth/ Assets	Total Assets
1	PROGRESSIVE	NY	42.14%	\$598,498,213	51	NEW HAMPSHIRE POSTAL	NH	21.53%	\$38,042,939
2	GEORGIA PINE	GA	37.11%	\$20,352,137	52	BUFFALO CONRAIL	NY	21.53%	\$37,643,686
3	SOUTH CHARLESTON EMPLOYEES	WV	34.32%	\$20,896,575	53	FARMWAY	KS	21.38%	\$84,398,275
4	ZELCO	LA	31.14%	\$57,760,946	54	MID-CITIES FINANCIAL	CA	21.37%	\$23,589,417
5	ST. THOMAS	VI	29.82%	\$48,650,688	55	CHATTANOOGA FIRST	TN	21.36%	\$23,327,395
6	TANGIPAHOA PARISH TEACHERS	LA	29.54%	\$30,880,825	56	PIONEER MUSLIM	TX	21.28%	\$73,831,999
7	HOUSATONIC TEACHERS	CT	29.08%	\$20,520,057	57	OLIVE VIEW EMPLOYEES	CA	21.26%	\$35,538,225
8	KENAMETAL EMPLOYEES	PA	28.72%	\$24,883,554	58	RYDER SYSTEM	FL	21.24%	\$42,538,224
9	NEPHI WESTERN EMPLOYEES	UT	27.71%	\$28,531,702	59	OMAHA PUBLIC POWER DISTRICT EMPL	NE	21.20%	\$32,215,810
10	CBW SCHOOLS	PA	27.17%	\$108,234,150	60	SOUTH FLORIDA EDUCATIONAL	FL	21.08%	\$863,276,512
11	TRINITY VALLEY TEACHERS	TX	26.98%	\$26,331,335	61	FAIRFIELD	AR	21.06%	\$82,391,341
12	BROTHERHOOD	MA	26.81%	\$109,660,663	62	MON VALLEY COMMUNITY	PA	21.04%	\$147,290,604
13	HOBOKEN SCHOOL EMPLOYEES	NJ	26.44%	\$47,157,980	63	KIMCENTRAL	WI	21.03%	\$68,403,162
14	UTICA DISTRICT TELEPHONE EMPL	NY	26.39%	\$35,734,973	64	COMMUNITY SCHOOLS	MI	20.94%	\$71,163,971
15	NEWARK BOARD OF EDUCATION EMPL	NJ	26.39%	\$34,510,421	65	ALLSTEEL	IL	20.92%	\$21,669,956
16	POST OFFICE CU OF MARYLAND	MD	26.21%	\$33,355,057	66	TRUGROCER	ID	20.85%	\$230,406,540
17	1ST MISSISSIPPI	MS	25.57%	\$55,893,430	67	LONGSHOREMEN'S LOCAL 4	WA	20.74%	\$21,690,633
18	WHITING REFINERY	IN	25.22%	\$47,104,848	68	VALLEY 1ST COMMUNITY	PA	20.64%	\$78,787,428
19	SEA AIR	CA	25.21%	\$148,707,861	69	BOX ELDER COUNTY	UT	20.64%	\$91,174,803
20	FIRST SOUTH FINANCIAL	TN	25.03%	\$456,460,973	70	INDIANAPOLIS POST OFFICE	IN	20.57%	\$55,153,677
21	GALESBURG BURLINGTON	IL	24.74%	\$44,609,331	71	LA ELECTRICAL WORKERS	CA	20.53%	\$46,644,431
22	FINANCIAL CENTER	CA	24.57%	\$360,429,250	72	GREENSBORO POSTAL	NC	20.53%	\$25,145,880
23	EDINBURG TEACHERS	TX	24.54%	\$78,218,847	73	CHEROKEE COUNTY	TX	20.50%	\$30,045,321
24	SOUTH BEND FIREFIGHTERS	IN	24.52%	\$33,227,346	74	GOOD SAMARITAN	SD	20.50%	\$24,907,703
25	IRVIN WORKS	PA	24.41%	\$22,162,842	75	SOCIAL SECURITY	AL	20.48%	\$28,526,444
26	MANATEE COMMUNITY	FL	24.38%	\$26,137,986	76	FLORIDA RURAL ELECTRIC	FL	20.47%	\$20,832,818
27	SOUTHERN	TX	24.37%	\$73,128,677	77	CENTRAL HUDSON EMPLOYEES	NY	20.41%	\$46,119,898
28	KEYSTONE	TX	24.25%	\$41,480,149	78	VONS EMPLOYEES	CA	20.37%	\$407,285,468
29	FLOWERS EMPLOYEES	GA	24.18%	\$24,633,656	79	KIMBERLY CLARK	TN	20.20%	\$104,010,195
30	BRIDGEPORT CITY EMPLOYEES	CT	24.15%	\$30,676,944	80	CENTEX CITIZENS	TX	20.20%	\$56,889,262
31	WIREMEN'S	OH	23.60%	\$24,305,378	81	SAFEWAY	WA	20.11%	\$54,293,522
32	GOLDEN KEY	TX	23.49%	\$62,758,066	82	RIVER REGION	LA	20.07%	\$32,372,653
33	ST. ANTHONY OF PADUA	MA	23.36%	\$24,180,755	83	HEALTH	AL	20.03%	\$22,163,187
34	WEST MAUI COMMUNITY	HI	23.36%	\$34,452,123	84	TIMBERLINE	AR	20.02%	\$79,943,580
35	MEDIA MEMBERS	PA	23.33%	\$42,615,653	85	KEMBA CHARLESTON	WV	20.00%	\$39,477,511
36	JACKSON COUNTY TEACHERS	FL	23.33%	\$25,033,946	86	ELECTRICAL WORKERS NO 558	AL	20.00%	\$21,364,763
37	LOCAL 804	NY	23.14%	\$23,610,005	87	GREEN RIVER AREA	KY	19.99%	\$38,663,477
38	PINE	AR	23.11%	\$35,442,227	88	TEXAS PEOPLE	TX	19.89%	\$22,100,692
39	INTERSTATE	CA	22.95%	\$20,329,135	89	MATSON EMPLOYEES	CA	19.88%	\$33,576,127
40	CAPROCK SANTA FE	TX	22.88%	\$40,839,884	90	STRIP STEEL COMMUNITY	WV	19.86%	\$44,301,762
41	MILL TOWN	WA	22.88%	\$46,369,599	91	TANDEM	MI	19.82%	\$21,698,241
42	HEARTLAND AREA	NE	22.57%	\$24,077,700	92	STATE EMPLOYEES	FL	19.76%	\$305,452,561
43	TELCO	NC	22.33%	\$53,329,066	93	SAVANNAH	GA	19.73%	\$20,103,909
44	DANVILLE CITY EMPLOYEES	VA	22.16%	\$24,548,716	94	GREATER WOODLAWN	NY	19.71%	\$110,898,686
45	NAHEOLA	AL	22.09%	\$77,027,980	95	CELCO	VA	19.68%	\$96,459,021
46	MCBRYDE	HI	22.07%	\$83,406,952	96	DEPARTMENT OF PUBLIC SAFETY	OK	19.65%	\$28,054,187
47	CAMC	WV	22.06%	\$59,264,330	97	CRANSTON MUNICIPAL EMPLOYEES	RI	19.60%	\$57,652,778
48	AFFINIA	OH	21.99%	\$33,562,748	98	FIRST FINANCIAL OF MARYLAND	MD	19.54%	\$1,044,650,151
49	KEMBA DELTA	TN	21.89%	\$22,788,042	99	KEMBA LOUISVILLE	KY	19.52%	\$46,254,992
50	AREA EDUCATIONAL	IL	21.68%	\$23,705,339	100	TELCOE	AR	19.46%	\$318,741,799

AVERAGE FOR CREDIT UNION INDUSTRY

10.50% \$156,866,345

LEADERS IN SERVICE REVENUE-TO-ASSETS | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Service Revenue as a % of Assets	12- Mo. Growth of Service Revenue	Return on Assets	Total Assets
1	HEALTH ONE	MI	12.95%	31.40%	-1.62%	\$23,034,766
2	COMMUNICATING ARTS	MI	7.51%	6.98%	-3.29%	\$34,183,634
3	ENVISION	FL	5.80%	10.43%	0.86%	\$264,035,891
4	BETHEX	NY	5.79%	-24.92%	-1.24%	\$22,388,049
5	CPM	SC	4.98%	16.94%	0.28%	\$274,489,280
6	GEOVISTA	GA	4.91%	-1.19%	1.00%	\$106,756,200
7	SOUTHWEST FINANCIAL	TX	4.76%	-0.70%	1.94%	\$45,634,797
8	PEOPLES	FL	4.73%	37.46%	0.44%	\$79,759,213
9	FIRST NEW ENGLAND	CT	4.60%	7.68%	0.71%	\$81,119,177
10	PELICAN STATE	LA	4.55%	12.54%	1.42%	\$218,324,344
11	ST. LOUIS COMMUNITY	MO	4.47%	0.00%	0.14%	\$237,357,291
12	ACTORS	NY	4.44%	2.82%	1.51%	\$176,273,821
13	LA JOYA AREA	TX	4.44%	4.34%	1.04%	\$45,955,695
14	KANSAS CITY	MO	4.42%	9.25%	0.69%	\$26,584,670
15	ONE NEVADA	NV	4.31%	5.18%	1.07%	\$696,910,677
16	MILLSTREAM AREA	OH	4.30%	19.01%	0.74%	\$32,233,387
17	GREATER NEVADA	NV	4.30%	11.57%	1.68%	\$456,916,304
18	PLUS4	TX	4.30%	18.24%	0.61%	\$92,431,685
19	FINANCIAL HEALTH	IN	4.30%	-5.92%	0.15%	\$28,366,347
20	PUBLIC SERVICE	MI	4.19%	7.47%	1.25%	\$139,343,670
21	FOUR CORNERS	NM	4.15%	25.84%	0.63%	\$22,076,899
22	UPSTATE	SC	4.14%	24.99%	0.74%	\$35,652,322
23	BCU	IL	4.04%	43.71%	1.85%	\$1,842,534,124
24	GULF COAST COMMUNITY	MS	4.03%	18.41%	2.22%	\$78,513,125
25	PALMETTO HEALTH	SC	4.00%	11.10%	2.03%	\$61,520,998
26	COMMUNITYAMERICA	MO	3.99%	23.45%	1.23%	\$1,869,349,549
27	METRO HEALTH SERVICES	NE	3.96%	7.36%	1.12%	\$228,018,101
28	WESTSTAR	NV	3.96%	14.02%	0.65%	\$136,471,462
29	ARIZONA	AZ	3.85%	-2.42%	1.56%	\$1,292,045,497
30	JEFFERSON PARISH EMPLOYEES	LA	3.84%	3.79%	0.57%	\$80,041,186
31	TIC	GA	3.83%	4.35%	0.44%	\$265,998,722
32	BAPTIST	TX	3.76%	-5.85%	0.60%	\$31,389,225
33	METHODIST HEALTHCARE	TN	3.74%	-4.74%	0.96%	\$32,399,643
34	FIRST SOUTH FINANCIAL	TN	3.71%	-1.87%	1.74%	\$456,460,973
35	FIRST AMERICAN	AZ	3.70%	18.88%	0.92%	\$102,745,687
36	FOUR SEASONS	AL	3.69%	-5.29%	0.47%	\$47,688,361
37	ADVANTAGE PLUS	ID	3.65%	-0.63%	0.93%	\$107,891,786
38	CGR	GA	3.64%	8.46%	1.25%	\$73,214,392
39	NORTHERN PIEDMONT	VA	3.64%	-0.47%	0.15%	\$21,206,755
40	MEMBERS EXCHANGE	MS	3.59%	5.77%	1.68%	\$84,524,320
41	MARINE	WI	3.59%	13.06%	0.94%	\$449,391,956
42	AMERICAN 1	MI	3.57%	3.50%	1.37%	\$263,484,649
43	CREDIT UNION OF ATLANTA	GA	3.54%	9.30%	-0.24%	\$80,256,367
44	UNITED 1ST	GA	3.53%	-6.47%	0.70%	\$118,815,454
45	NEIGHBORHOOD	TX	3.50%	4.19%	1.10%	\$331,149,883
46	GTE FINANCIAL	FL	3.50%	37.04%	0.72%	\$1,614,950,084
47	ARROWHEAD	CA	3.49%	-7.54%	3.29%	\$767,207,939
48	MUTUAL SAVINGS	AL	3.48%	-4.27%	0.07%	\$150,927,432
49	EXCEL	GA	3.46%	-8.64%	0.02%	\$94,212,785
50	STEEL VALLEY	OH	3.45%	11.03%	0.55%	\$45,233,074
AVERAGE FOR CREDIT UNION INDUSTRY			1.39%	8.73%	0.85%	\$156,866,345

LEADERS IN EFFICIENCY | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Efficiency Ratio*	Yield on Earning Assets	Oper Exp/ Avg Assets	ROA	Total Assets
1	WORKMEN'S CIRCLE	GA	22.57%	4.05%	0.40%	2.51%	\$55,160,223
2	SOUTHERN	TX	28.16%	5.71%	0.79%	3.72%	\$73,128,677
3	MERCK EMPLOYEES	NJ	31.97%	2.12%	0.19%	0.79%	\$1,873,079,890
4	COMMUNITYWIDE	IN	32.51%	7.17%	1.01%	2.05%	\$315,341,999
5	NCPD	NY	33.46%	2.65%	0.41%	1.10%	\$661,776,654
6	LONG BEACH FIREMENS	CA	34.51%	2.96%	0.41%	1.36%	\$162,695,645
7	CALIFORNIA LITHUANIAN	CA	35.75%	3.08%	0.38%	1.24%	\$96,586,365
8	PROGRESSIVE	NY	36.31%	5.66%	0.87%	3.14%	\$598,498,213
9	NEPHI WESTERN EMPLOYEES	UT	36.41%	4.50%	0.87%	2.60%	\$28,531,702
10	CAPROCK SANTA FE	TX	36.76%	5.63%	1.07%	3.01%	\$40,839,884
11	BUCKS COUNTY EMPLOYEES	PA	37.93%	3.05%	0.24%	0.67%	\$29,521,816
12	STAR ONE	CA	38.07%	2.23%	0.27%	0.91%	\$6,424,047,914
13	MCBRYDE	HI	38.43%	2.75%	0.38%	1.23%	\$83,406,952
14	LUFTHANSA EMPLOYEES	NY	38.53%	1.88%	0.19%	0.55%	\$100,879,360
15	SM	KS	39.93%	2.72%	0.40%	0.99%	\$61,096,068
16	BOPTI	CA	40.03%	4.86%	0.79%	1.28%	\$59,468,407
17	APCO EMPLOYEES	AL	41.37%	2.08%	0.30%	0.60%	\$2,394,248,570
18	DAWSON CO-OP	MN	41.89%	3.86%	0.75%	1.75%	\$124,790,546
19	SELF RELIANCE NEW YORK	NY	42.93%	3.67%	0.46%	1.19%	\$963,704,683
20	ACIPCO	AL	43.15%	4.26%	0.81%	2.12%	\$141,441,413
21	DOY	OH	43.40%	3.02%	0.58%	1.10%	\$44,138,348
22	MONTAUK	NY	43.59%	4.95%	0.79%	1.90%	\$147,224,451
23	EMPLOYEES	IA	43.89%	3.54%	0.77%	1.75%	\$80,241,366
24	HOMETOWN	ND	44.36%	4.59%	0.86%	1.76%	\$83,780,094
25	POLICE AND FIRE	PA	45.67%	3.22%	0.75%	1.63%	\$4,163,420,762
26	COUNTY & MUNICIPAL EMPLOYEES	TX	46.73%	7.55%	1.66%	2.60%	\$45,355,166
27	WCLA	WA	46.88%	5.08%	1.26%	2.85%	\$26,901,523
28	POWER CO-OP EMPLOYEES	IA	47.09%	3.31%	0.71%	1.32%	\$28,905,519
29	NAVY ARMY COMMUNITY	TX	47.29%	5.23%	1.17%	1.91%	\$1,872,488,373
30	MELROSE	NY	47.51%	4.01%	0.71%	1.29%	\$1,878,356,491
31	LINCOLN COUNTY	MT	47.53%	3.10%	0.82%	1.68%	\$105,061,453
32	GENERAL ELECTRIC	OH	47.65%	3.48%	0.72%	1.31%	\$1,782,122,325
33	ST. FRANCIS CAMPUS EMPLOYEES	MN	48.28%	3.26%	0.50%	0.98%	\$48,861,935
34	ROBINS	GA	48.61%	3.14%	1.06%	1.90%	\$1,837,286,457
35	FIRST FINANCIAL OF MARYLAND	MD	48.69%	2.83%	0.68%	1.40%	\$1,044,650,151
36	COLUMBIA POST OFFICE	SC	48.99%	3.72%	0.64%	0.90%	\$31,693,313
37	WILKES-BARRE CITY EMPLOYEES	PA	49.82%	2.40%	0.48%	0.65%	\$43,018,566
38	TACOMA LONGSHOREMEN	WA	50.11%	2.58%	0.60%	0.07%	\$76,088,819
39	UNIVERSITY OF IOWA COMMUNITY	IA	50.15%	4.44%	1.05%	1.50%	\$1,992,892,349
40	UTAH POWER	UT	50.50%	3.00%	0.69%	1.06%	\$493,575,294
41	NEBRASKA ENERGY	NE	50.64%	2.35%	0.59%	0.97%	\$254,101,960
42	PRESTON	WV	51.05%	3.06%	0.69%	0.98%	\$23,269,219
43	APPLETREE	WI	51.15%	2.85%	0.74%	1.07%	\$129,517,801
44	FLORENCE DUPONT EMPLOYEES	SC	51.60%	4.79%	1.15%	1.94%	\$25,226,348
45	MEAD COATED BOARD	AL	51.71%	3.07%	0.46%	0.86%	\$50,247,957
46	KAUAI GOVERNMENT EMPLOYEES	HI	51.99%	5.48%	1.27%	1.12%	\$99,095,365
47	SUNCOAST SCHOOLS	FL	52.11%	3.73%	1.18%	1.30%	\$5,524,563,799
48	BECU	WA	52.19%	3.26%	1.15%	1.94%	\$11,520,433,504
49	THE UNITED	WV	52.52%	4.97%	1.48%	2.25%	\$72,124,421
50	CLARK COUNTY	NV	52.87%	3.80%	1.28%	2.08%	\$503,489,457
AVERAGE FOR CREDIT UNION INDUSTRY			73.71%	3.53%	1.55%	0.85%	\$156,866,345

* THE EFFICIENCY RATIO MEASURES OPERATING EXPENSES AS A PERCENTAGE OF NET-INTEREST INCOME, FEE INCOME AND OTHER OPERATING INCOME. DOES NOT INCLUDE STABILIZATION EXPENSES.

PRODUCTIVITY

CREDIT UNIONS SUCCESSFULLY INCREASE EMPLOYEE-BASE WITHOUT SACRIFICING PRODUCTIVITY.

EMPLOYMENT IS ON the rise at credit unions with the industry adding over 7,400 new employees since June 2012, an annual increase of 3.1%. Total employment within the credit union industry topped 251,500, while productivity metrics held fairly steady. Employment is picking up steam, even as job growth nationally struggles to gain momentum.

As growth in employees outpaced growth in members, each employee was handling slightly fewer members on average – 383 in the second quarter of 2013, down from 386 in June 2012. Although they were handling fewer members, assets per employee increased to \$4.3 billion, up from \$4.2 billion last year on solid asset growth.

With more time to focus on each member, loan originations through June 30 were higher than any other six-month period on record. Credit unions have continually broken records in this category over the past few years. As a result, loan originations per employee are 9.0% higher than June 2012, at \$702,000 originated for every employee. Although originations and outstanding loan balances are up, interest income – the main source of revenue for credit unions – is still being affected by the low-rate environment. This led revenue per \$1.00 of salary and benefits to fall for the fifth straight year, dropping from \$3.28 to \$3.06 at June 30.

The growth in employment led to

a slight decrease in net interest income and service income per employee, down 1.1% to \$173,718 at June 30.

Operating expenses rose 5.4% at credit unions nationwide, driven primarily by a \$463.5 million increase in employee compensation and benefits. Other components of total expenses to see increases were loan servicing expense, up 11.7%, and office operation expense, up to nearly \$3 billion as of June 30. The industry's operating expense ratio held steady from June 2012, at 3.07%. Credit unions are managing their expenses well without sacrificing the value their members have come to expect.



ENT CREDIT UNION | COLORADO SPRINGS, CO | ASSETS: \$3.8B | MEMBERS: 227,639

IN EARLY 2011, Ent Credit Union (\$3.8B, Colorado Springs, CO) decided it wanted to improve its processes. Although the credit union had no glaring structural issues, management realized the credit union wasn't looking at processes holistically, says Chris Chippendale, vice president of enterprise initiatives and electronic banking at Ent.

To kick-start the endeavor, 12 Ent employees came together in what Chippendale describes as "a lab environment" to brainstorm strategies for improvement. An independent consultant helped guide Ent through the most difficult part of the process, getting employees to critique their own processes.

"We wanted to infuse new ideas and ask 'why do you do this?'" Chippendale says. "If we got a good answer, that's great. But if we didn't get a good answer, then maybe that was an opportunity to make a change."

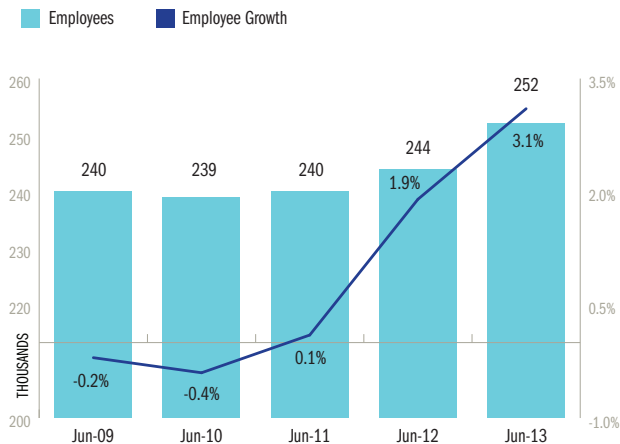
In the first year, Ent cut the fat from its mortgage refinancing process. Its slow application processing had forced it to refund application fees, but with new processes it shortened its turnaround time, saved income, and improved member convenience. The credit union reduced the number of steps in its mortgage refinancing process and trained its entire mortgage staff in each aspect of the process, which produced all-around gains in efficiency. Two years later, these new processes remain the standard in the mortgage department.

In 2012, Ent worked with the consultant again to build a new member application process with the goal of delivering the application to potential members in an expedited timeframe while clearly outlining the benefits of membership. More telling than individual projects, however, is the improvement in the credit union's overall financial performance. Ent's efficiency ratio was down from 73.53% at 4Q 2011 to 61.48% at midyear 2013.

PRODUCTIVITY

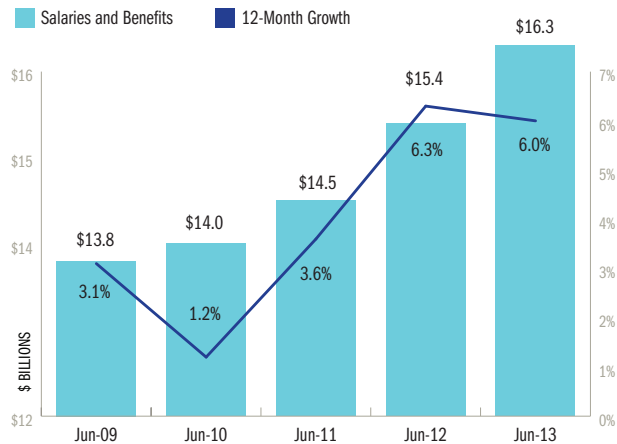
Total Employees & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



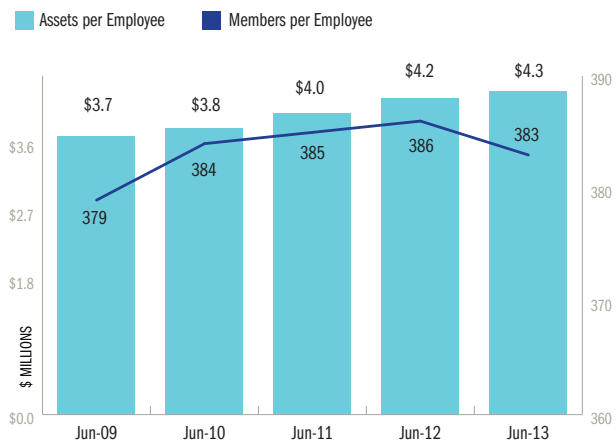
Total \$ Salaries And Benefits & 12-Month Growth

FOR ALL U.S. CREDIT UNION | DATA AS OF JUNE 30, 2013



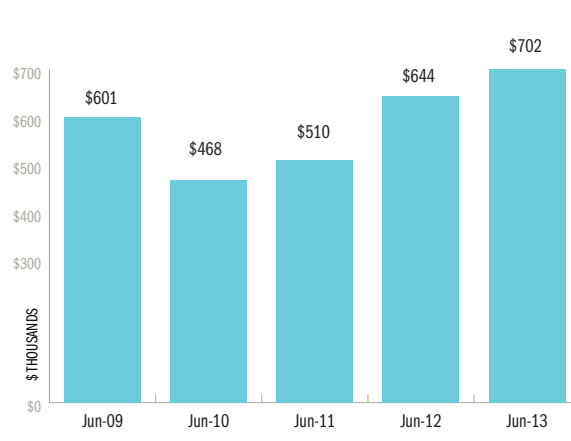
Assets And Members Per Employee

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



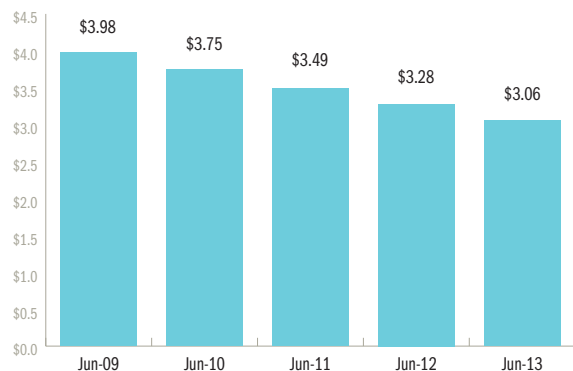
YTD Loan Originations Per FTE

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



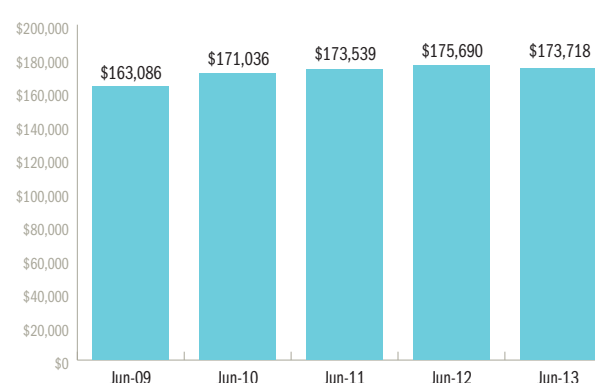
\$ Revenue Generated Per \$1 Salaries & Benefits

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Annualized Net Interest Income & Service Income Per Employee

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



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

LEADERS IN SALARY & BENEFITS PER FTE EMPLOYEE* | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Average Salary & Benefits per FTE Employee*	Total FTE Employees	Revenue Per FTE Employee*	Total Assets
1	PROGRESSIVE	NY	\$205,167	30	\$1,121,367	\$598,498,213
2	MELROSE	NY	\$157,507	71	\$1,084,423	\$1,878,356,491
3	MONTAUK	NY	\$154,750	8	\$946,116	\$147,224,451
4	INDUSTRIAL	MA	\$152,697	9	\$568,720	\$158,090,638
5	FORT MCPHERSON	GA	\$144,492	5	\$252,181	\$21,773,347
6	SAN JOAQUIN POWER EMPLOYEES	CA	\$141,971	6	\$655,789	\$122,839,748
7	QUORUM	NY	\$137,519	113	\$336,500	\$746,513,450
8	YONKERS TEACHERS	NY	\$133,336	4	\$385,040	\$53,513,405
9	HOBOKEN SCHOOL EMPLOYEES	NJ	\$130,818	4	\$416,434	\$47,157,980
10	LOCAL GOVERNMENT	NC	\$130,189	92	\$724,921	\$1,309,801,489
11	APL	MD	\$129,630	48	\$251,220	\$394,541,673
12	VISION ONE	CA	\$128,523	12	\$316,819	\$56,213,991
13	SHELL WESTERN STATES	CA	\$125,471	7	\$410,099	\$94,994,407
14	A.A.E.C.	IL	\$121,447	5	\$304,061	\$67,178,894
15	ENCORE	IL	\$120,671	2	\$354,877	\$37,483,352
16	PACIFIC SERVICE	CA	\$119,975	96	\$285,013	\$1,083,907,265
17	PORTLAND LOCAL NO 8	OR	\$119,606	9	\$256,658	\$34,838,272
18	UNITED NATIONS	NY	\$118,551	399	\$354,965	\$3,873,163,921
19	NORTHWEST	VA	\$116,775	309	\$347,649	\$2,568,322,925
20	MATSON EMPLOYEES	CA	\$116,447	3	\$338,161	\$33,576,127
21	VAH LYONS EMPLOYEES	NJ	\$114,669	3	\$473,298	\$40,187,821
22	BOPTI	CA	\$114,483	4	\$748,198	\$59,468,407
23	CEDARS-SINAI	CA	\$114,442	3	\$184,921	\$21,105,951
24	MICHIGAN EDUCATIONAL	MI	\$112,796	74	\$283,277	\$677,576,211
25	AFLAC	GA	\$112,521	11	\$416,173	\$181,666,218
26	O.A.S. STAFF	DC	\$112,259	20	\$286,632	\$158,444,913
27	LOGIX	CA	\$111,990	430	\$375,534	\$3,616,371,426
28	BANK-FUND STAFF	DC	\$111,416	296	\$302,119	\$3,610,494,662
29	E&A	MI	\$111,350	47	\$356,874	\$278,406,561
30	TECHNOLOGY	CA	\$110,511	216	\$273,911	\$1,727,079,989
31	EDINBURG TEACHERS	TX	\$110,388	14	\$231,929	\$78,218,847
32	CONSUMERS	NY	\$109,598	9	\$306,460	\$50,945,034
33	INTERNATIONAL UAW	MI	\$109,283	3	\$307,146	\$26,846,986
34	CONSOLIDATED	OR	\$109,171	45	\$208,763	\$180,538,088
35	EDUCATION AFFILIATES	NY	\$109,143	7	\$269,794	\$48,464,771
36	CHICAGO FIREFIGHTERS	IL	\$108,979	5	\$326,258	\$47,704,896
37	ALLIANT	IL	\$108,428	338	\$510,722	\$8,225,494,884
38	THE LOCAL	TX	\$107,652	14	\$207,921	\$23,175,513
39	STANFORD	CA	\$107,508	140	\$377,990	\$1,525,839,737
40	LOS ANGELES POLICE	CA	\$107,362	144	\$242,730	\$777,258,965
41	COMMONWEALTH UTILITIES EMPL	MA	\$106,740	4	\$341,361	\$44,566,420
42	AEROSPACE	CA	\$106,711	23	\$335,029	\$364,347,291
43	SAN FRANCISCO	CA	\$106,401	108	\$239,399	\$835,174,402
44	MERIWEST	CA	\$106,161	188	\$222,205	\$1,046,572,068
45	DEPARTMENT OF COMMERCE	DC	\$105,563	33	\$393,633	\$315,788,578
46	MCGRAW-HILL	NJ	\$105,291	47	\$269,086	\$325,075,837
47	MERCK EMPLOYEES	NJ	\$105,245	26	\$1,566,809	\$1,873,079,890
48	IC	MA	\$105,127	75	\$284,547	\$489,099,555
49	BETHPAGE	NY	\$105,033	470	\$426,212	\$5,488,639,809
50	BOULDER DAM	NV	\$104,488	43	\$324,156	\$474,255,122
AVERAGE FOR CREDIT UNION INDUSTRY			\$64,897	37	\$198,679	\$156,866,345

*ANNUALIZED

LEADERS IN ASSETS PER FTE EMPLOYEE | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Assets per FTE Employee	Total FTE Employees	Total Assets
1	MERCK EMPLOYEES	NJ	\$72,041,534	26	\$1,873,079,890
2	NCPD	NY	\$37,815,809	18	\$661,776,654
3	STAR ONE	CA	\$37,567,532	171	\$6,424,047,914
4	STATE FARM	IL	\$29,009,446	135	\$3,916,275,147
5	LUFTHANSA EMPLOYEES	NY	\$28,822,674	4	\$100,879,360
6	CONNECTICUT STATE EMPLOYEES	CT	\$27,001,541	64	\$1,714,597,884
7	MELROSE	NY	\$26,643,354	71	\$1,878,356,491
8	ALLIANT	IL	\$24,335,784	338	\$8,225,494,884
9	APCO EMPLOYEES	AL	\$24,184,329	99	\$2,394,248,570
10	AIR LINE PILOTS ASSOCIATION	IL	\$23,204,003	8	\$174,030,021
11	EQT	PA	\$23,007,427	2	\$46,014,853
12	SELF RELIANCE NEW YORK	NY	\$22,675,404	43	\$963,704,683
13	B&V	KS	\$21,704,682	3	\$65,114,045
14	MCBRYDE	HI	\$20,851,738	4	\$83,406,952
15	SAN JOAQUIN POWER EMPLOYEES	CA	\$20,473,291	6	\$122,839,748
16	PROGRESSIVE	NY	\$20,288,075	30	\$598,498,213
17	CALTECH EMPLOYEES	CA	\$19,218,289	64	\$1,229,970,473
18	FIRESTONE	OH	\$19,192,536	12	\$220,714,161
19	ENCORE	IL	\$18,741,676	2	\$37,483,352
20	INDUSTRIAL	MA	\$18,598,899	9	\$158,090,638
21	MONTAUK	NY	\$18,403,056	8	\$147,224,451
22	F & A	CA	\$17,852,606	71	\$1,258,608,709
23	CA STATE & FEDERAL EMPL #20	CA	\$17,684,795	7	\$123,793,567
24	AFLAC	GA	\$17,301,545	11	\$181,666,218
25	SCHLUMBERGER EMPLOYEES	TX	\$16,977,474	33	\$560,256,632
26	MEAD COATED BOARD	AL	\$16,749,319	3	\$50,247,957
27	CALIFORNIA LITHUANIAN	CA	\$16,097,728	6	\$96,586,365
28	AEROSPACE	CA	\$15,841,187	23	\$364,347,291
29	LONG BEACH FIREMENS	CA	\$15,494,823	11	\$162,695,645
30	SM	KS	\$15,274,017	4	\$61,096,068
31	SAN MATEO CITY EMPLOYEES	CA	\$15,253,472	2	\$30,506,943
32	LONG BEACH CITY EMPLOYEES	CA	\$14,890,968	21	\$312,710,324
33	BOPTI	CA	\$14,867,102	4	\$59,468,407
34	COMMUNITY	ND	\$14,696,092	12	\$169,005,053
35	SHELL WESTERN STATES	CA	\$14,614,524	7	\$94,994,407
36	IDB-IIC	DC	\$14,524,891	32	\$464,796,521
37	WILKES- BARRE CITY EMPLOYEES	PA	\$14,339,522	3	\$43,018,566
38	PAHO-WHO	DC	\$14,219,939	14	\$199,079,152
39	DENVER FIRE DEPARTMENT	CO	\$14,149,487	9	\$127,345,381
40	DAKOTA TELCO	ND	\$13,855,663	2	\$20,783,494
41	GLENDALE AREA SCHOOLS	CA	\$13,597,338	25	\$333,134,775
42	WAIALUA	HI	\$13,563,429	4	\$54,253,715
43	A.A.E.C.	IL	\$13,435,779	5	\$67,178,894
44	VAH LYONS EMPLOYEES	NJ	\$13,395,940	3	\$40,187,821
45	YONKERS TEACHERS	NY	\$13,378,351	4	\$53,513,405
46	ATLANTA POSTAL	GA	\$13,031,325	157	\$2,045,917,954
47	UTILITIES EMPLOYEES	PA	\$12,945,864	83	\$1,074,506,734
48	W-BEE	PA	\$12,931,649	3	\$38,794,947
49	HELCO	HI	\$12,830,187	3	\$38,490,561
50	GENERAL ELECTRIC	OH	\$12,639,165	141	\$1,782,122,325
AVERAGE FOR CREDIT UNION INDUSTRY			\$4,251,141	37	\$156,866,345

LEADERS IN MEMBERS PER FTE EMPLOYEE | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Members per FTE Employees	Total Members	Total FTE Employees	Total Assets
1	GOOD SAMARITAN	SD	2,392	9,569	4	\$24,907,703
2	ELEKTRA	NY	2,065	6,194	3	\$32,409,730
3	AFLAC	GA	1,736	18,228	11	\$181,666,218
4	1199 SEIU	NY	1,723	29,299	17	\$58,773,472
5	UNION BUILDING TRADES	NJ	1,650	27,224	17	\$72,691,774
6	MIDWEST CARPENTERS & MILLWRIGHTS	IN	1,603	20,042	13	\$90,532,594
7	B&V	KS	1,599	4,797	3	\$65,114,045
8	CHILDREN'S MEDICAL CENTER	OH	1,464	7,319	5	\$31,214,855
9	DOWELL	OK	1,463	6,582	5	\$32,643,695
10	OMAHA PUBLIC POWER DISTRICT EMPL	NE	1,340	4,020	3	\$32,215,810
11	UNION YES	CA	1,327	20,564	16	\$49,527,034
12	INTERNATIONAL UAW	MI	1,318	3,295	3	\$26,846,986
13	CEDARS-SINAI	CA	1,314	3,942	3	\$21,105,951
14	BOPTI	CA	1,259	5,037	4	\$59,468,407
15	KEMBA DELTA	TN	1,224	8,571	7	\$22,788,042
16	WIREMEN'S	OH	1,215	4,251	4	\$24,305,378
17	FERKO MD	MD	1,183	4,139	4	\$32,515,130
18	OKLAHOMA RE&T EMPLOYEES	OK	1,176	3,527	3	\$27,070,004
19	LOCAL 697	IN	1,142	4,568	4	\$34,506,583
20	FORT MCPHERSON	GA	1,101	4,954	5	\$21,773,347
21	CONNECTICUT STATE EMPLOYEES	CT	1,074	68,190	64	\$1,714,597,884
22	DOY	OH	1,070	3,746	4	\$44,138,348
23	FIRESTONE	OH	1,061	12,200	12	\$220,714,161
24	ENCORE	IL	1,043	2,085	2	\$37,483,352
25	ALPHA	MA	1,041	5,726	6	\$29,886,435
26	MERCK EMPLOYEES	NJ	1,025	26,651	26	\$1,873,079,890
27	AUTO CLUB	CA	1,018	5,598	6	\$28,640,075
28	KULA COMMUNITY	HI	1,014	3,550	4	\$41,302,184
29	HEALTHCARE EMPLOYEES	NJ	1,001	19,520	20	\$97,151,542
30	ROCKLAND	MA	999	157,872	158	\$1,192,530,551
31	CBW SCHOOLS	PA	995	11,935	12	\$108,234,150
32	GREATER WOODLAWN	NY	989	15,822	16	\$110,898,686
33	ALLEGHENY LUDLUM BRACKENRIDGE	PA	988	3,952	4	\$21,832,167
34	SAN JOAQUIN POWER EMPLOYEES	CA	977	5,859	6	\$122,839,748
35	U. OF P.	PA	973	4,865	5	\$23,310,889
36	EDINBURG TEACHERS	TX	971	13,112	14	\$78,218,847
37	CHICAGO FIREFIGHTERS	IL	961	4,806	5	\$47,704,896
38	ROLLING F	CA	961	6,246	7	\$44,566,823
39	STATE FARM	IL	960	129,664	135	\$3,916,275,147
40	NORTH SHORE LIJ HEALTH SYSTEM	NY	951	19,019	20	\$107,387,680
41	KILOWATT	WI	950	2,849	3	\$20,548,940
42	PORT CHESTER TEACHERS	NY	941	2,823	3	\$32,258,073
43	ALCON EMPLOYEES	TX	941	3,763	4	\$34,711,601
44	SMW 104	CA	940	8,456	9	\$84,957,685
45	NEPHI WESTERN EMPLOYEES	UT	937	3,747	4	\$28,531,702
46	GREENWOOD	RI	930	58,589	63	\$378,925,093
47	PORTER	CO	924	2,773	3	\$23,377,262
48	KAMEHAMEHA	HI	922	4,611	5	\$39,447,658
49	NORTHEAST PANHANDLE TEACHERS	TX	903	2,708	3	\$22,674,522
50	HOWARD COUNTY SCHOOL EMPLOYEES	IN	902	2,706	3	\$32,976,195
AVERAGE FOR CREDIT UNION INDUSTRY			383	14,132	37	\$156,866,345

LEADERS IN ANNUAL REVENUE PER FTE EMPLOYEE* | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Annualized Revenue per FTE Employee	Total FTE Employees	Total Assets
1	MERCK EMPLOYEES	NJ	\$1,566,809	26	\$1,873,079,890
2	PROGRESSIVE	NY	\$1,121,367	30	\$598,498,213
3	MELROSE	NY	\$1,084,423	71	\$1,878,356,491
4	NCPD	NY	\$1,037,242	18	\$661,776,654
5	MONTAUK	NY	\$946,116	8	\$147,224,451
6	STAR ONE	CA	\$869,023	171	\$6,424,047,914
7	SELF RELIANCE NEW YORK	NY	\$815,352	43	\$963,704,683
8	BOPTI	CA	\$748,198	4	\$59,468,407
9	SAN JOAQUIN POWER EMPLOYEES	CA	\$655,789	6	\$122,839,748
10	MCBRYDE	HI	\$574,125	4	\$83,406,952
11	INDUSTRIAL	MA	\$568,720	9	\$158,090,638
12	LUFTHANSA EMPLOYEES	NY	\$554,808	4	\$100,879,360
13	APCO EMPLOYEES	AL	\$538,877	99	\$2,394,248,570
14	SOUTHERN	TX	\$533,211	9	\$73,128,677
15	SCHLUMBERGER EMPLOYEES	TX	\$527,769	33	\$560,256,632
16	ALLIANT	IL	\$510,722	338	\$8,225,494,884
17	LOMTO	NY	\$504,762	23	\$249,684,427
18	MEAD COATED BOARD	AL	\$502,376	3	\$50,247,957
19	GENERAL ELECTRIC	OH	\$490,614	141	\$1,782,122,325
20	CALIFORNIA LITHUANIAN	CA	\$485,580	6	\$96,586,365
21	BEUC	WA	\$478,800	1,155	\$11,520,433,504
22	VAH LYONS EMPLOYEES	NJ	\$473,298	3	\$40,187,821
23	PENTAGON	VA	\$472,303	1,407	\$15,823,452,775
24	LONG BEACH FIREMENS	CA	\$470,059	11	\$162,695,645
25	HELCO	HI	\$466,753	3	\$38,490,561
26	CALTECH EMPLOYEES	CA	\$455,159	64	\$1,229,970,473
27	WORKMEN'S CIRCLE	GA	\$454,963	5	\$55,160,223
28	STATE FARM	IL	\$435,625	135	\$3,916,275,147
29	BETHPAGE	NY	\$426,212	470	\$5,488,639,809
30	SM	KS	\$424,237	4	\$61,096,068
31	FIRST	IA	\$423,962	18	\$133,158,741
32	HOBOKEN SCHOOL EMPLOYEES	NJ	\$416,434	4	\$47,157,980
33	AFLAC	GA	\$416,173	11	\$181,666,218
34	SHELL WESTERN STATES	CA	\$410,099	7	\$94,994,407
35	F & A	CA	\$408,419	71	\$1,258,608,709
36	MECE	MO	\$406,700	12	\$136,853,105
37	UNIVERSITY OF IOWA COMMUNITY	IA	\$406,536	259	\$1,992,892,349
38	EQT	PA	\$396,883	2	\$46,014,853
39	DEPARTMENT OF COMMERCE	DC	\$393,633	33	\$315,788,578
40	AIR LINE PILOTS ASSOCIATION	IL	\$390,565	8	\$174,030,021
41	DIRECT	MA	\$387,620	46	\$436,810,466
42	B&V	KS	\$386,643	3	\$65,114,045
43	YONKERS TEACHERS	NY	\$385,040	4	\$53,513,405
44	ACIPCO	AL	\$384,181	17	\$141,441,413
45	CONNECTICUT STATE EMPLOYEES	CT	\$383,810	64	\$1,714,597,884
46	NAVY	VA	\$382,116	9,595	\$54,412,059,078
47	BCU	IL	\$381,019	375	\$1,842,534,124
48	CHEVRON	CA	\$380,625	201	\$2,254,578,509
49	ATLANTA POSTAL	GA	\$380,327	157	\$2,045,917,954
50	STANFORD	CA	\$377,990	140	\$1,525,839,737
AVERAGE FOR CREDIT UNION INDUSTRY			\$198,679	37	\$156,866,345

* ANNUALIZED

LEADERS IN YEAR-TO-DATE LOAN ORIGINATIONS PER EMPLOYEE

DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Loans Originated YTD per Employee	Total FTE Employees	Total Loans	Rk	Credit Union	St	Loans Originated YTD per Employee	Total FTE Employees	Total Loans
1	PROGRESSIVE	NY	\$13,194,240	30	\$544,948,676	51	CONNEXUS	WI	\$1,557,371	104	\$415,985,175
2	MELROSE	NY	\$8,154,314	71	\$1,729,641,107	52	IC	MA	\$1,555,281	75	\$419,667,968
3	MONTAUK	NY	\$6,877,900	8	\$132,827,764	53	FIRST TECH	CA	\$1,554,368	816	\$3,329,359,996
4	LOMTO	NY	\$6,335,698	23	\$229,144,140	54	IDAHO CENTRAL	ID	\$1,534,086	409	\$1,199,721,754
5	STAR ONE	CA	\$4,262,604	171	\$2,809,216,406	55	WORKMEN'S CIRCLE	GA	\$1,530,777	5	\$40,661,490
6	PENTAGON	VA	\$3,953,845	1,407	\$14,167,276,737	56	BOPTI	CA	\$1,527,855	4	\$25,482,120
7	WCLA	WA	\$2,970,604	5	\$25,668,938	57	STANFORD	CA	\$1,522,571	140	\$839,520,196
8	COMMUNITYWIDE	IN	\$2,883,614	80	\$259,363,872	58	ELM RIVER	ND	\$1,517,960	6	\$16,583,999
9	DAWSON CO-OP	MN	\$2,828,628	18	\$85,236,703	59	CALIFORNIA LITHUANIAN	CA	\$1,506,399	6	\$59,865,766
10	GENERAL ELECTRIC	OH	\$2,671,887	141	\$1,611,383,594	60	ELEVATIONS	CO	\$1,500,595	319	\$628,138,245
11	AEROSPACE	CA	\$2,634,030	23	\$57,190,913	61	PATELCO	CA	\$1,495,646	524	\$2,132,874,390
12	HOMETOWN	ND	\$2,623,211	15	\$72,365,205	62	WYMAR	LA	\$1,461,597	13	\$47,429,457
13	UNIVERSITY OF IOWA COMMUNITY	IA	\$2,583,354	259	\$1,676,896,210	63	FIRST COMMUNITY	ND	\$1,444,629	131	\$373,082,543
14	ADVANTIS	OR	\$2,342,130	148	\$697,944,513	64	MENLO SURVEY	CA	\$1,440,366	5	\$26,387,432
15	FIRST JERSEY	NJ	\$2,273,905	32	\$104,986,205	65	RIVER REGION	MO	\$1,428,234	30	\$77,606,547
16	SOUTHERN	TX	\$2,252,407	9	\$52,674,270	66	COASTAL	NC	\$1,409,691	417	\$1,415,249,345
17	BCU	IL	\$2,201,322	375	\$1,517,078,774	67	DAKOTA WEST	ND	\$1,401,890	46	\$146,089,398
18	SM	KS	\$2,143,385	4	\$44,398,358	68	SEBASTICOOK VALLEY	ME	\$1,399,259	26	\$66,182,815
19	GOLDENWEST	UT	\$2,132,014	286	\$472,722,766	69	MISSION	CA	\$1,387,297	400	\$1,203,439,503
20	SAN FRANCISCO FIRE	CA	\$2,094,684	113	\$512,936,556	70	OKLAHOMA RE&T EMPLOYEES	OK	\$1,381,398	3	\$15,794,020
21	BEUC	WA	\$2,074,599	1,155	\$6,861,793,273	71	IDB-IIC	DC	\$1,380,605	32	\$284,473,090
22	ADVANCIAL	TX	\$2,063,638	178	\$753,324,609	72	ELECTRICAL WORKERS NO 558	AL	\$1,379,007	4	\$11,825,757
23	NEW ENGLAND	VT	\$2,040,816	176	\$627,010,760	73	COUNTRYSIDE	NY	\$1,378,130	16	\$89,998,573
24	COLORADO	CO	\$2,028,974	35	\$75,850,694	74	LANDMARK	WI	\$1,377,333	486	\$1,828,571,030
25	CHEVRON	CA	\$2,015,348	201	\$1,577,466,697	75	1ST UNITED SERVICES	CA	\$1,373,320	129	\$528,577,886
26	LAKE MICHIGAN	MI	\$1,937,782	686	\$1,715,707,877	76	LAMOURE	ND	\$1,369,172	5	\$16,284,764
27	BETHPAGE	NY	\$1,859,814	470	\$2,711,700,851	77	BAY RIDGE	NY	\$1,366,617	31	\$125,843,521
28	DEERE EMPLOYEES	IL	\$1,852,792	77	\$477,908,876	78	ELI LILLY	IN	\$1,359,619	136	\$625,981,983
29	SECU OF MARYLAND	MD	\$1,829,437	435	\$1,967,961,610	79	CHATTANOOGA AREA SCHOOLS	TN	\$1,357,678	13	\$53,197,983
30	KINECTA	CA	\$1,815,479	1,144	\$2,456,223,834	80	CO-OP CU OF MONTEVIDEO	MN	\$1,350,343	38	\$93,705,808
31	REGISTER GUARD EMPLOYEES	OR	\$1,815,230	8	\$14,802,211	81	KAUAI GOVERNMENT EMPLOYEES	HI	\$1,344,701	16	\$75,195,576
32	NAVY	VA	\$1,813,883	9,595	\$36,445,361,999	82	ONPOINT COMMUNITY	OR	\$1,341,639	494	\$1,925,816,911
33	SUMMIT	WI	\$1,804,391	357	\$1,251,670,814	83	HARVARD UNIVERSITY EMPLOYEES	MA	\$1,339,841	72	\$304,050,902
34	SELF RELIANCE NEW YORK	NY	\$1,782,380	43	\$613,033,108	84	APCI	PA	\$1,330,800	42	\$252,875,793
35	FLORENCE DUPONT EMPLOYEES	SC	\$1,748,785	5	\$19,625,603	85	DOWELL	OK	\$1,324,901	5	\$19,095,923
36	INTERNATIONAL AIRLINE EMPL	NY	\$1,746,016	6	\$24,256,303	86	EVANGELICAL CHRISTIAN	CA	\$1,314,057	290	\$812,034,321
37	MECE	MO	\$1,745,319	12	\$74,420,034	87	NEPHI WESTERN EMPLOYEES	UT	\$1,308,623	4	\$22,596,818
38	F & A	CA	\$1,731,056	71	\$258,952,961	88	METRO	MA	\$1,306,951	306	\$995,736,519
39	ROCKLAND	MA	\$1,692,174	158	\$1,110,890,696	89	WRIGHT-PATT	OH	\$1,304,226	551	\$1,671,366,251
40	UNIVERSITY OF WISCONSIN	WI	\$1,688,829	400	\$1,073,478,653	90	COMMUNITY FIRST	WI	\$1,302,190	339	\$1,294,117,110
41	STATE FARM	IL	\$1,685,865	135	\$812,372,835	91	SUPERIOR	OH	\$1,301,204	124	\$259,670,634
42	INDUSTRIAL	MA	\$1,680,144	9	\$96,161,224	92	NORTH COUNTRY	VT	\$1,300,559	109	\$327,435,356
43	CROW WING POWER	MN	\$1,665,453	7	\$44,536,114	93	NORTHWEST	VA	\$1,295,013	309	\$1,075,409,701
44	LOGIX	CA	\$1,665,057	430	\$2,303,882,594	94	UTAH POWER	UT	\$1,287,553	47	\$228,624,916
45	SAN JOAQUIN POWER EMPLOYEES	CA	\$1,661,537	6	\$73,065,473	95	PENNSYLVANIA STATE EMPLOYEES	PA	\$1,272,685	583	\$2,755,547,492
46	BELLCO	CO	\$1,652,115	412	\$1,795,951,356	96	FINANCIAL PARTNERS	CA	\$1,269,959	156	\$544,309,492
47	AVISTA CORP.	WA	\$1,632,274	5	\$27,599,604	97	POTLATCH NO 1	ID	\$1,269,012	173	\$464,388,733
48	TOWN AND COUNTRY	ND	\$1,622,933	107	\$281,624,133	98	SIOUX EMPIRE	SD	\$1,250,504	51	\$47,329,985
49	DIRECT	MA	\$1,622,020	46	\$371,838,713	99	DAKOTA PLAINS	ND	\$1,249,278	18	\$47,218,121
50	PROVIDENT	CA	\$1,621,568	274	\$925,265,260	100	ST. PAUL	MN	\$1,248,622	25	\$93,828,635
AVERAGE FOR CREDIT UNION INDUSTRY									\$702,151	37	\$91,122,223

DELIVERY CHANNELS

CREDIT UNIONS ARE FOCUSING ON EXPANDING VIRTUAL CHANNELS AS MEMBERS' DEMAND RISES.

THE DEBATE AROUND the value of physical branches versus virtual ones continues to dominate delivery channel conversations in board rooms across the industry. As of June 30, there are a total of 20,996 branches, down 1.9% from 21,410 last year with over half of that difference being attributed to consolidation of locations due to mergers. Overall, 87% of remaining credit unions retained the same branch footprint as in the prior year, with 5% increasing the number of branches and the balance shrinking.

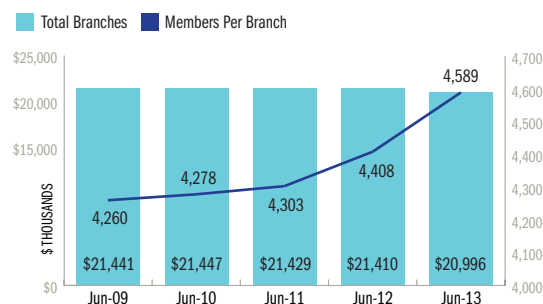
The credit union industry has slowed down the pace of investing on lands, buildings, and other fixed assets compared to last year. The industry posted 2.4% annual

growth in fixed assets as of June 2013 versus 2.7% in June 2012. With rising membership and the smaller number of branches, members per branch increased to 4,589 in the second quarter of 2013 from 4,408 last year.

To complement the physical channels, credit unions are expanding their online and mobile branches. Home banking is now ubiquitous at credit unions and the move is toward mobile delivery of transactional services. Today, 42.6% of total members use their credit union's online banking platform, up 2.3 percentage points from a year prior. The number of credit unions offering mobile banking jumped by 45.6% over the past year to reach 2,184 in June 2013 from 1,500 in June 2012.

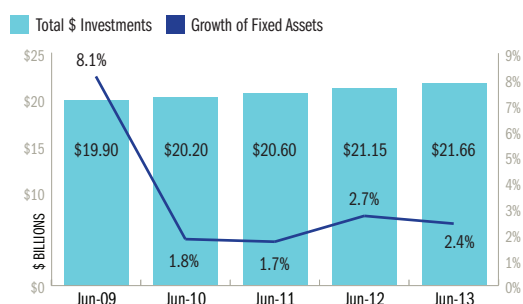
Total Branches & Members per Branch

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



Total \$ Investments in & Growth of Fixes Assets

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2013



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



FINANCIAL PARTNERS CREDIT UNION | DOWNEY, CA | ASSETS: \$808M | MEMBERS: 50,954

AT A TIME when consumers have access to smartphones, smart cars, and even smart homes, their expectation that service should be tailored to their personal needs and preferences is growing. Some might question whether cooperative institutions can afford to bring this "smart" experience to their members using something as traditional as brick-and-mortar branches. Financial Partners Credit Union (\$808M, Downey, CA) is proving they can.

In March 2013, FPCU opened a 1,000-square-foot cashless location at a cost of just \$225,000. Staffed by two individuals who work staggered hours from 7 a.m. to 3 p.m. and noon to 8 p.m., this branch is steps away from a hospital that is among the select employee groups FPCU serves. The credit union designed its new branch with the needs of these employees in mind.

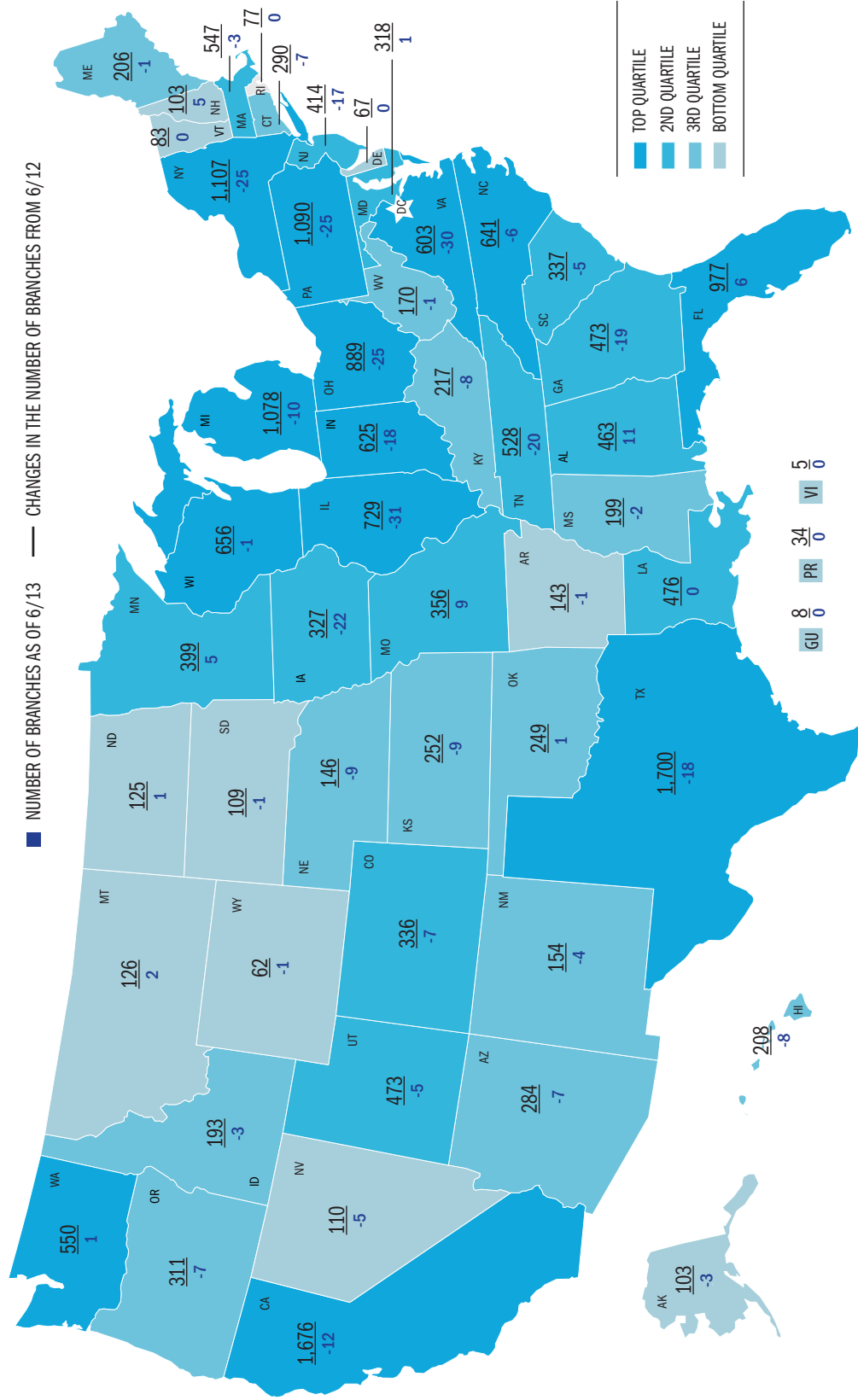
At the branch, the credit union relies on consumer technology that members already know how to use rather than

on bulky, branch-specific terminals and workstations. The strategy helps create a hip, retail vibe on a cooperative budget. Members "check in" via a kiosk, which seamlessly melds the efficiency of self-service with a concierge-like touch, by swiping a driver's license or any magnetic-stripe identification card and noting the purpose of their visit. The kiosk informs the member if the ATM or one of the branch's several iPad terminals can address the purpose of their visit; otherwise, a member service rep assists them.

Compared with the \$1.5 million or more needed to build a full-size facility, this alternative branch is a budget-conscious option that delivers results. In the first three months it was open, the branch generated roughly 720 new members, 660 new checking accounts, 144 credit cards, \$3.2 million in consumer loans, \$2.5 million in home equity loans, and \$5 million in mortgage loans.

TOTAL NUMBER AND CHANGE OF NUMBER OF CREDIT UNION BRANCHES BY STATE

| DATA AS OF JUNE 30, 2013



LEADERS IN LARGEST BRANCH & ATM NETWORK | DATA AS OF JUNE 30, 2013

Rk	Credit Union	St	Branches & ATMs*	Total Branches	Total ATMs*	Members per Branch	Total Assets
1	STATE EMPLOYEES	NC	490	249	241	7,378	\$26,747,239,360
2	NAVY	VA	443	229	214	19,135	\$54,412,059,078
3	THE GOLDEN 1	CA	367	84	283	7,625	\$8,171,975,691
4	AMERICA FIRST	UT	210	102	108	6,060	\$5,825,721,328
5	MOUNTAIN AMERICA	UT	176	76	100	5,652	\$3,598,406,193
6	ALASKA USA	AK	132	67	65	7,133	\$5,353,861,545
7	CHARTWAY	VA	122	60	62	3,119	\$1,933,452,921
8	TDECU - YOUR	TX	114	30	84	5,796	\$2,050,578,578
9	SPACE COAST	FL	109	57	52	4,189	\$3,132,085,210
10	SUNCOAST SCHOOLS	FL	106	53	53	10,525	\$5,524,563,799
11	DESERT SCHOOLS	AZ	100	50	50	6,223	\$3,261,293,452
12	MIDFLORIDA	FL	97	37	60	5,324	\$1,889,819,787
13	MEMBERS 1ST	PA	96	48	48	5,044	\$2,448,592,113
14	TEACHERS	IN	93	50	43	5,117	\$2,394,171,768
15	STATE EMPLOYEES	NY	91	47	44	6,509	\$2,696,076,318
16	BECU	WA	86	43	43	19,214	\$11,520,433,504
17	SCHOOLSFIRST	CA	84	41	43	13,749	\$9,787,959,667
18	RANDOLPH-BROOKS	TX	83	42	41	10,393	\$5,509,587,812
19	PATELCO	CA	81	41	40	6,713	\$3,986,112,610
20	AMERICAN AIRLINES	TX	80	40	40	6,066	\$5,580,496,548
21	FIRST TECH	CA	79	40	39	9,052	\$5,710,408,316
22	SERVICE	NH	77	38	39	4,622	\$2,327,737,600
23	FAIRWINDS	FL	76	38	38	4,224	\$1,715,803,306
24	BCU	IL	74	38	36	4,580	\$1,842,534,124
25	SECURITY SERVICE	TX	72	70	2	13,386	\$7,363,022,444
26	ROYAL	WI	71	48	23	3,097	\$1,332,220,378
27	KINECTA	CA	70	36	34	6,991	\$3,276,510,541
28	LAKE MICHIGAN	MI	65	33	32	6,390	\$2,913,004,262
29	ORNL	TN	64	32	32	5,031	\$1,490,178,474
30	SAN DIEGO COUNTY	CA	63	31	32	7,999	\$6,232,360,154
31	ASSOCIATED	GA	61	31	30	5,188	\$1,337,782,511
32	OREGON FIRST COMMUNITY	OR	60	30	30	2,426	\$768,560,353
33	VISIONS	NY	58	30	28	5,208	\$3,131,009,289
34	FIRST COMMUNITY	MO	58	29	29	7,724	\$1,950,291,092
35	TINKER	OK	56	30	26	9,289	\$3,091,849,844
36	LANDMARK	WI	55	32	23	6,753	\$2,274,285,150
37	ENT	CO	55	29	26	7,850	\$3,750,514,448
38	ANHEUSER-BUSCH EMPLOYEES	MO	53	27	26	4,159	\$1,422,782,633
39	BETHPAGE	NY	52	26	26	8,566	\$5,488,639,809
40	DELTA COMMUNITY	GA	52	26	26	10,864	\$4,505,459,925
41	WRIGHT-PATT	OH	50	26	24	9,811	\$2,678,059,145
42	VERIDIAN	IA	50	25	25	7,017	\$2,457,299,856
43	WESTERN	CA	49	40	9	4,225	\$1,882,306,854
44	AFFINITY PLUS	MN	49	26	23	6,424	\$1,661,398,874
45	CEFCU	IL	49	25	24	11,836	\$4,937,517,894
46	GENISYS	MI	49	25	24	5,587	\$1,535,285,586
47	INDIANA MEMBERS	IN	49	25	24	4,466	\$1,433,258,000
48	TEACHERS	NY	48	25	23	9,260	\$4,901,543,954
49	MISSION	CA	48	24	24	6,775	\$2,408,366,308
50	AMERICAN HERITAGE	PA	47	25	22	4,837	\$1,334,892,892
AVERAGE FOR CREDIT UNION INDUSTRY			5	3	2	4,589	\$156,866,345

*ATMS OWNED BY THE CREDIT UNION.

LEADERS IN HIGHEST MEMBERS-TO-BRANCH RATIO | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Members per Branch	Total Members	Total Branches	Members per Employee	Total Assets
1	GREENWOOD	RI	58,589	58,589	1	930	\$378,925,093
2	DOW CHEMICAL EMPLOYEES	MI	56,718	56,718	1	441	\$1,460,354,333
3	UNITED NATIONS	NY	50,673	101,345	2	254	\$3,873,163,921
4	PENTAGON	VA	45,756	1,235,399	27	878	\$15,823,452,775
5	UTILITIES EMPLOYEES	PA	44,136	44,136	1	532	\$1,074,506,734
6	MARRIOTT EMPLOYEES	MD	41,878	41,878	1	741	\$167,943,867
7	SCHOOL EMPLS CU OF WASHINGTON	WA	40,467	80,933	2	704	\$949,669,213
8	NORTHWEST	VA	34,185	136,740	4	443	\$2,568,322,925
9	1199 SEIU	NY	29,299	29,299	1	1,723	\$58,773,472
10	PENNSYLVANIA STATE EMPLOYEES	PA	27,047	405,709	15	696	\$4,163,213,582
11	DIRECT	MA	26,597	26,597	1	585	\$436,810,466
12	NAPUS	VA	26,158	26,158	1	557	\$277,234,242
13	MELROSE	NY	24,565	24,565	1	348	\$1,878,356,491
14	DOMINION	VA	21,983	21,983	1	611	\$257,807,754
15	F & A	CA	21,874	43,748	2	621	\$1,258,608,709
16	POLICE AND FIRE	PA	21,192	211,915	10	413	\$4,163,420,762
17	BOULDER DAM	NV	21,117	21,117	1	497	\$474,255,122
18	USC	CA	20,702	62,106	3	679	\$370,513,560
19	BANK-FUND STAFF	DC	20,327	81,306	4	275	\$3,610,494,662
20	HIWAY	MN	20,316	60,948	3	341	\$915,470,578
21	MIDWEST CARPENTERS & MILLWRIGHTS	IN	20,042	20,042	1	1,603	\$90,532,594
22	ALLIANT	IL	19,862	278,065	14	823	\$8,225,494,884
23	HEALTHCARE EMPLOYEES	NJ	19,520	19,520	1	1,001	\$97,151,542
24	BEUCU	WA	19,214	826,182	43	716	\$11,520,433,504
25	NAVY	VA	19,135	4,381,918	229	457	\$54,412,059,078
26	GECU	TX	19,029	304,468	16	458	\$2,028,165,661
27	LBS FINANCIAL	CA	18,980	113,880	6	516	\$1,109,210,654
28	TRANSPORTATION	DC	18,913	18,913	1	390	\$192,256,319
29	COAST360	GU	18,796	56,388	3	474	\$300,489,960
30	AFLAC	GA	18,228	18,228	1	1,736	\$181,666,218
31	STAR ONE	CA	18,189	90,944	5	532	\$6,424,047,914
32	DIGITAL	MA	18,125	398,750	22	482	\$5,057,825,722
33	CREDIT UNION OF DENVER	CO	17,909	53,728	3	463	\$566,135,835
34	APCI	PA	17,620	17,620	1	420	\$496,803,740
35	ROCKLAND	MA	17,541	157,872	9	999	\$1,192,530,551
36	MUNICIPAL	NY	17,268	345,350	20	530	\$1,948,523,989
37	CSE	LA	17,263	34,525	2	411	\$283,050,595
38	E-CENTRAL	CA	16,922	16,922	1	389	\$164,158,772
39	WEST VIRGINIA CENTRAL	WV	16,907	16,907	1	554	\$115,562,608
40	UNIVERSITY	CA	16,713	33,426	2	365	\$475,300,509
41	ESL	NY	16,658	316,502	19	547	\$4,538,842,051
42	POINT BREEZE	MD	16,274	48,822	3	561	\$737,371,124
43	MICHIGAN STATE UNIVERSITY	MI	16,019	176,205	11	341	\$2,476,489,603
44	SPERRY ASSOCIATES	NY	16,001	16,001	1	508	\$274,723,624
45	DEPARTMENT OF COMMERCE	DC	15,727	15,727	1	477	\$315,788,578
46	DUKE UNIVERSITY	NC	15,643	15,643	1	447	\$111,178,551
47	AMERICA'S CHRISTIAN	CA	15,552	31,103	2	386	\$254,397,458
48	PUBLIX EMPLOYEES	FL	15,365	122,917	8	532	\$733,081,325
49	BURBANK CITY	CA	15,219	15,219	1	304	\$251,291,785
50	NCPD	NY	15,193	15,193	1	868	\$661,776,654
AVERAGE FOR CREDIT UNION INDUSTRY			4,589	14,132	3	383	\$156,866,345

LEADERS IN ONLINE BANKING ADOPTION | DATA AS OF JUNE 30, 2013 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Online Banking Penetration Rate	Members Using Online Banking	Total Members	Total Assets
1	HARTFORD	CT	99.41%	13,937	14,020	\$82,057,499
2	TALLAHASSEE-LEON	FL	99.09%	5,643	5,695	\$40,869,370
3	GREATER CENTRAL TEXAS	TX	99.04%	2,900	2,928	\$23,089,976
4	PALMETTO HEALTH	SC	98.61%	12,838	13,019	\$61,520,998
5	FAMILY FIRST	MI	98.45%	7,281	7,396	\$72,254,020
6	UNIVERSITY	TX	97.44%	160,743	164,973	\$1,640,992,786
7	ALTA VISTA	CA	97.17%	12,263	12,620	\$133,972,950
8	STEEL VALLEY	OH	96.71%	9,011	9,318	\$45,233,074
9	ALTERNATIVES	NY	96.12%	9,175	9,545	\$84,596,566
10	ONE NEVADA	NV	95.46%	71,917	75,337	\$696,910,677
11	SIERRA POINT	CA	93.97%	2,510	2,671	\$27,883,225
12	FRANKLIN TRUST	CT	93.92%	5,426	5,777	\$41,731,305
13	IDB-IIC	DC	93.58%	8,865	9,473	\$464,796,521
14	SAN PATRICIO COUNTY TEACHERS	TX	93.02%	3,505	3,768	\$28,259,315
15	SAN DIEGO FIREFIGHTERS	CA	92.95%	3,336	3,589	\$84,983,795
16	ARAPAHOE	CO	91.67%	8,878	9,685	\$96,679,288
17	O.A.S. STAFF	DC	91.56%	4,805	5,248	\$158,444,913
18	SPIRIT OF ALASKA	AK	91.33%	9,335	10,221	\$136,952,522
19	DISCOVERY	PA	90.78%	9,045	9,964	\$132,173,628
20	CONSUMERS	IL	90.68%	52,597	58,006	\$593,988,419
21	TRAILHEAD	OR	90.53%	5,412	5,978	\$95,137,185
22	FREEDOM 1ST	KS	89.92%	3,336	3,710	\$32,281,776
23	GP LOUISIANA	LA	89.65%	3,570	3,982	\$32,562,968
24	SC STATE	SC	89.62%	65,190	72,742	\$598,364,630
25	RESOURCE ONE	TX	89.59%	41,729	46,577	\$387,955,766
26	PURDUE	IN	89.55%	56,052	62,592	\$777,367,014
27	TRANSTAR	TX	89.00%	4,742	5,328	\$39,384,877
28	BCM	TX	88.91%	5,393	6,066	\$35,862,410
29	WESCOM	CA	88.86%	178,189	200,518	\$2,532,069,668
30	K.U.M.C.	KS	88.81%	2,595	2,922	\$25,287,168
31	SOUTHWEST FINANCIAL	TX	88.67%	8,200	9,248	\$45,634,797
32	MIAMI UNIVERSITY COMMUNITY	OH	88.35%	5,000	5,659	\$56,310,542
33	PREMIER ONE	CA	87.72%	22,353	25,483	\$334,752,742
34	FRB	DC	87.44%	3,648	4,172	\$64,196,211
35	MICHIGAN STATE UNIVERSITY	MI	87.31%	153,845	176,205	\$2,476,489,603
36	CHAFFEY	CA	87.06%	10,478	12,036	\$104,762,575
37	SANTA ANA	CA	86.66%	6,108	7,048	\$60,739,407
38	STAMFORD	CT	86.56%	4,085	4,719	\$54,807,742
39	EVERGREEN DIRECT	WA	86.36%	4,174	4,833	\$45,558,230
40	FIRST SERVICE	TX	86.05%	41,723	48,488	\$484,151,823
41	CAL STATE L.A.	CA	85.36%	3,930	4,604	\$41,972,182
42	UFCW	PA	85.34%	17,145	20,091	\$110,656,122
43	KENNEDY VA EMPLOYEES	TN	85.27%	1,956	2,294	\$20,581,942
44	ASI	LA	84.84%	59,421	70,040	\$317,306,876
45	THIOKOL ELKTON	MD	84.49%	1,760	2,083	\$21,986,796
46	MARTIN	FL	84.15%	10,743	12,767	\$108,254,373
47	METRUM COMMUNITY	CO	84.08%	3,977	4,730	\$55,342,858
48	CDC	GA	84.07%	14,829	17,638	\$255,585,176
49	SUNSET SCIENCE PARK	OR	84.01%	1,807	2,151	\$36,045,683
50	MEMBERSOURCE	TX	83.34%	14,369	17,242	\$195,247,673
AVERAGE FOR CREDIT UNION INDUSTRY			42.55%	6,013	14,132	\$156,866,345

DELIVERY CHANNEL DEPLOYMENT & ONLINE TRANSACTION CAPABILITIES | DATA AS OF JUNE 30, 2013

Percent of Credit Unions Offering Service by Peer Group	Under \$10M	\$10M- \$20M	\$20M- \$50M	\$50M- \$100M	\$100M- \$250M	\$250M- \$500M	\$500M- \$1B	Over \$1B
ONLINE DELIVERY								
Remote Deposit Capture	0.44%	1.74%	5.73%	6.44%	18.85%	29.75%	41.26%	61.06%
Mobile Banking	2.63%	14.64%	31.84%	52.65%	71.17%	79.89%	82.96%	88.94%
eStatements	16.59%	55.17%	76.00%	87.88%	92.97%	94.90%	95.96%	94.71%
Bill Pay	9.57%	49.44%	79.53%	94.44%	97.75%	100.00%	100.00%	98.08%
ONLINE MEMBER INTERACTION								
New Member Application	6.41%	22.42%	32.78%	39.90%	54.15%	65.16%	69.96%	79.33%
New Share Account	2.59%	9.01%	18.20%	26.01%	42.19%	58.07%	67.26%	76.44%
New Loan Application	7.50%	31.42%	49.49%	67.55%	79.04%	89.52%	91.93%	94.23%
Electronic Signature	0.53%	2.25%	5.18%	7.07%	15.47%	18.41%	25.11%	31.73%
External Account Transfers	2.50%	6.65%	11.45%	20.33%	30.94%	38.53%	52.02%	66.35%
Account Aggregation	2.41%	7.68%	9.73%	10.86%	15.75%	19.55%	24.66%	25.48%

PEER GROUP PERFORMANCE COMPARISON

THE IMPORTANCE OF PEER COMPARISONS IN BENCHMARKING PERFORMANCE

Credit unions are not able to measure their market performance via daily changes in stock price as publicly held companies do.

AS COOPERATIVES, CREDIT unions are not able to measure their market performance via daily changes in stock price as publicly held companies do. Without this type of market benchmark, credit union performance can be more difficult to gauge. Benchmarking against appropriate measurement standards, therefore, becomes a significant aspect of credit union management.

The challenge in peer performance benchmarking lies in determining what to measure performance against. Industry averages provide one level of comparison. However, the average credit union asset size is more than \$156 million, which might not be an appropriate standard for

many credit unions.

At a minimum, boards and managers want to use credit unions of a similar asset size as a baseline benchmark. They can make further comparisons based on membership composition, branch networks, market size, and location. Additionally, many credit unions view average performance as just that, average, and prefer to set performance standards based on the highest performers in their peer group.

Comparisons such as the ones that appear on the following pages account for differences in operating resources and business models among credit unions of varying size. The performance numbers related

to growth, product offerings, concentration, earnings, and capital vary across the 10 asset-based peer groups we use for the comparisons. These differences are important when setting performance standards and reviewing the product offerings at a credit union.

Ultimately, even these asset-based averages might not be sufficient for establishing performance benchmarks. The key for any credit union is to establish some level of performance objectives, then strive to meet them. Asset-based peer groups provide a starting point for credit unions to ensure they are delivering the level of performance and value their members-owners expect.

PEER GROUP CLASSIFICATION | DATA AS OF JUNE 30, 2013

Peer Group	No. of Credit Unions	Total Assets (000s)	Total Members	12-Mo. Loan Growth	12-Mo. Member Growth	Avg. Loan Balance	OpExp/Avg. Assets	ROA*	Delinquency
Under \$2M	759	\$674,660	256,551	-2.67%	-3.40%	\$4,344	4.15%	-0.45%	3.63%
\$2M - \$5M	698	\$2,402,522	553,666	-0.58%	-2.18%	\$5,798	3.78%	0.14%	2.22%
\$5M - \$10M	822	\$6,043,522	1,131,362	-0.33%	-1.89%	\$6,583	3.67%	0.04%	1.78%
\$10M - \$20M	977	\$14,175,848	2,226,657	1.29%	-0.87%	\$7,619	3.59%	0.15%	1.44%
\$20M - \$50M	1,275	\$41,244,681	5,477,509	1.79%	-0.79%	\$8,577	3.56%	0.26%	1.30%
\$50M - \$100M	792	\$56,717,296	6,741,686	2.83%	0.20%	\$9,691	3.62%	0.44%	1.16%
\$100M - \$250M	711	\$111,223,613	12,091,986	4.34%	1.71%	\$11,332	3.70%	0.52%	1.08%
\$250M - \$500M	353	\$125,487,930	12,321,130	6.71%	2.44%	\$12,156	3.50%	0.70%	1.04%
\$500M - \$1B	223	\$157,563,302	13,984,905	7.39%	4.09%	\$13,241	3.29%	0.80%	0.94%
Over \$1B	208	\$553,981,369	41,567,543	6.40%	4.40%	\$14,288	2.66%	1.07%	1.02%
U.S. Totals/Averages	6,818	\$1,069,514,743	96,352,995	5.43%	2.09%	\$12,745	3.07%	0.85%	1.04%

*POST: ASSESSMENTS

PEER GROUP PERFORMANCE COMPARISON | DATA AS OF JUNE 30, 2013

PEER GROUP	1-10	1-4	5	6	7	8	9	10
	All in U.S.	Under \$20M	\$20M - \$50M	\$50M - \$100M	\$100M - \$250M	\$250M - \$500M	\$500M - \$1B	Over \$1B
Number of CUs	6,818	3,256	1,275	792	711	353	223	208
Average Assets 000s	\$156,866	\$7,155	\$32,349	\$71,613	\$156,433	\$355,490	\$706,562	\$2,663,372

12-MONTH GROWTH	Capital	4.29%	0.23%	1.52%	2.73%	3.14%	4.01%	4.24%	6.04%
	Loans	5.43%	0.49%	1.79%	2.83%	4.34%	6.17%	7.39%	6.40%
	Shares	4.67%	1.56%	2.63%	3.41%	4.20%	4.67%	5.59%	6.03%
	Members	2.09%	-1.54%	-0.79%	0.20%	1.71%	2.43%	4.09%	4.40%

CAPITAL RATIOS	Capital/Assets	10.96%	14.00%	12.04%	11.30%	10.71%	11.03%	10.96%	10.76%
	Solvency Ratio	114.10%	114.13%	113.63%	112.81%	112.24%	112.86%	113.35%	115.09%
	Coverage Ratio	120.73%	78.20%	85.98%	89.45%	100.83%	116.57%	120.30%	133.93%
	Delinquency	1.04%	1.67%	1.30%	1.16%	1.08%	1.04%	0.94%	1.02%

EARNINGS	Return on Ave. Assets Pre-Assessments	0.88%	0.14%	0.29%	0.49%	0.56%	0.74%	0.84%	1.10%
	Return on Ave. Assets Post-Assessments	0.85%	0.10%	0.26%	0.44%	0.52%	0.70%	0.80%	1.07%
	Service Revenue / Ave. Assets	1.39%	0.78%	1.05%	1.24%	1.48%	1.49%	1.44%	1.39%
	Net Interest Margin	2.77%	3.20%	3.00%	3.07%	2.98%	2.93%	2.85%	2.61%
	Operating Expenses/Ave. Assets*	3.07%	3.65%	3.65%	3.62%	3.70%	3.50%	3.29%	2.66%
	Yield on Average Earning Assets	3.53%	3.66%	3.53%	3.67%	3.66%	3.62%	3.55%	3.45%
	Cost of Funds	0.67%	0.40%	0.43%	0.47%	0.53%	0.55%	0.59%	0.80%

PRODUCTIVITY	YTD Total Income per Employee (000s)	\$99	\$52	\$68	\$74	\$77	\$86	\$93	\$128
	YTD Total Income per Member	\$259	\$120	\$164	\$196	\$223	\$246	\$267	\$308
	YTD Operating Exp. per Member	\$169	\$102	\$133	\$152	\$169	\$177	\$184	\$176
	Assets per Employee (000s)	\$4,251	\$2,415	\$3,113	\$3,190	\$3,179	\$3,555	\$3,916	\$5,519
	YTD Loan Originations per Empl. (000s)	\$702	\$288	\$340	\$378	\$436	\$528	\$623	\$1,033

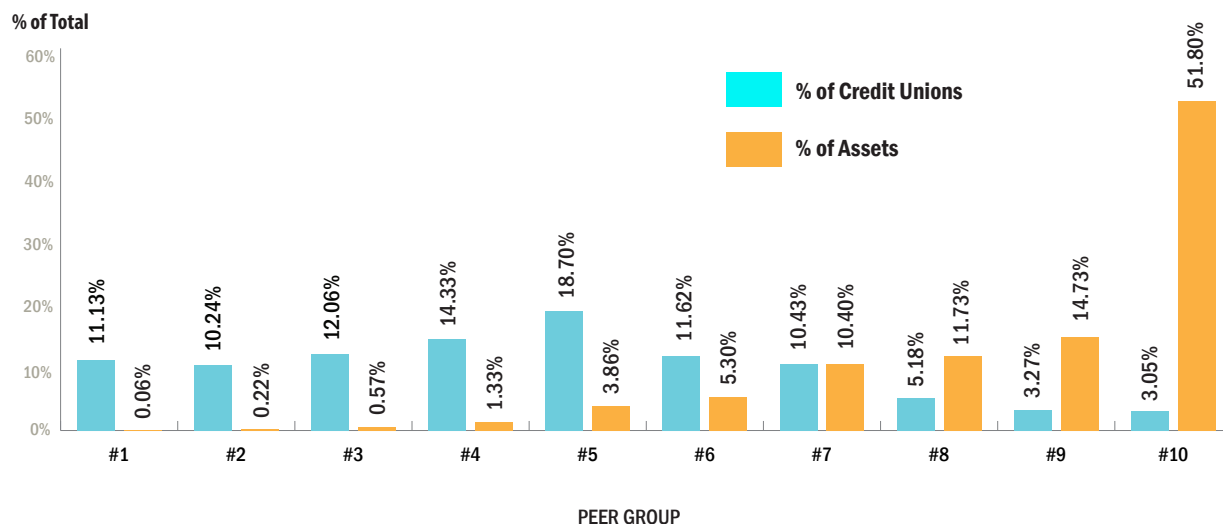
MEMBER SERVICE USAGE**	Auto Loan Penetration	16.25%	13.00%	13.85%	14.93%	15.80%	16.23%	17.50%	16.86%
	Share Draft Penetration	52.07%	29.53%	37.66%	43.99%	48.01%	52.86%	55.72%	57.98%
	Credit Card Penetration	15.43%	11.68%	10.19%	11.61%	11.82%	13.79%	15.16%	19.41%
	\$ Average Share Balance	\$9,564	\$4,811	\$6,609	\$7,420	\$8,125	\$8,913	\$9,772	\$11,319
	# of Share & Loan Accts/Member	2.38	1.78	2.06	2.20	2.26	2.35	2.41	2.55

LENDING PROFILE	Loans to Shares	67.42%	53.00%	54.91%	59.02%	64.42%	66.15%	69.15%	70.31%
	% of RE Loans to Total Loans	53.07%	21.91%	38.55%	44.44%	48.87%	52.01%	52.66%	56.87%
	\$ Average Loan Balance	\$12,745	\$6,908	\$8,577	\$9,660	\$11,332	\$12,156	\$13,241	\$14,288
	Total Loans per Employee (000s)	\$2,469	\$1,102	\$1,500	\$1,661	\$1,809	\$2,058	\$2,348	\$2,395

*Excludes stabilization expenses. **For CUs under \$20M, only those with at least one respective account are included in calculations.

DISTRIBUTION OF ASSETS & INSTITUTIONS ACROSS ALL PEER GROUPS | DATA AS OF JUNE 30, 2013

Peer Group	Asset Size	# of CUs	% of Credit Unions	Assets	% of Assets
1	Under \$2 Million	759	11.13%	\$674,659,843	0.06%
2	\$2 - \$5 Million	698	10.24%	\$2,402,521,999	0.22%
3	\$5 - \$10 Million	822	12.06%	\$6,043,521,611	0.57%
4	\$10 - \$20 Million	977	14.33%	\$14,175,848,198	1.33%
5	\$20 - \$50 Million	1,275	18.70%	\$41,244,681,293	3.86%
6	\$50 - \$100 Million	792	11.62%	\$56,717,295,665	5.30%
7	\$100 - \$250 Million	711	10.43%	\$111,223,612,787	10.40%
8	\$250 - \$500 Million	353	5.18%	\$125,487,930,390	11.73%
9	\$500 Million - \$1 Billion	223	3.27%	\$157,563,302,409	14.73%
10	Over \$1 Billion	208	3.05%	\$553,981,368,820	51.80%
Total		6,818	100.00%	\$1,069,514,743,015	100.00%



THE CHANGING COMPOSITION OF CREDIT UNIONS: 5 YEARS AGO & TODAY | DATA AS OF JUNE 30, 2013

Peer Group	Asset Size	# of CUs 2008	# of CUs 2013	Difference	\$ Assets 2008 (000s)	\$ Assets 2013 (000s)	Change
1	Under \$2M	1,272	759	(513)	\$1,132,893	\$674,660	\$(458,233)
2	\$2M - \$5M	1,038	698	(340)	\$3,526,718	\$2,402,522	\$(1,124,196)
3	\$5M - \$10M	1,146	822	(324)	\$8,384,703	\$6,043,522	\$(2,341,181)
4	\$10M - \$20M	1,178	977	(201)	\$16,903,527	\$14,175,848	\$(2,727,679)
5	\$20M - \$50M	1,413	1,275	(138)	\$45,480,814	\$41,244,681	\$(4,236,133)
6	\$50M - \$100M	775	792	17	\$54,641,276	\$56,717,296	\$2,076,020
7	\$100M - \$250M	685	711	26	\$107,698,347	\$111,223,613	\$3,525,266
8	\$250M - \$500M	295	353	58	\$102,586,391	\$125,487,930	\$22,901,539
9	\$500M - \$1B	200	223	23	\$138,127,957	\$157,563,302	\$19,435,345
10	Over \$1B	134	208	74	\$336,961,309	\$553,981,369	\$217,020,060
Totals		8,136	7,105	(1,318)	\$815,443,935	\$1,020,645,177	\$205,201,242

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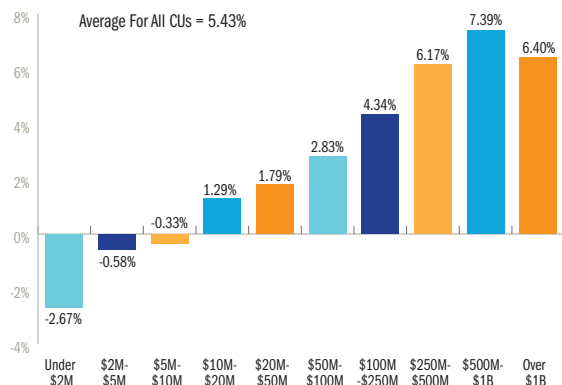
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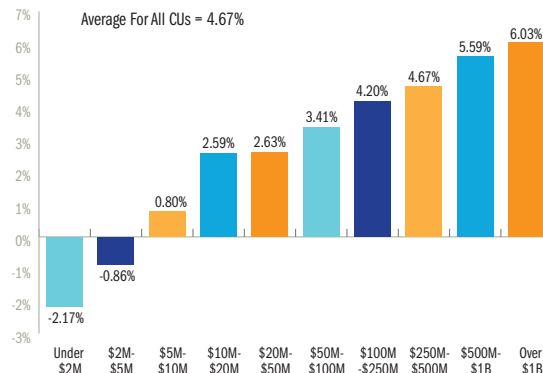
12-Month Loan Growth

DATA AS OF JUNE 30, 2013



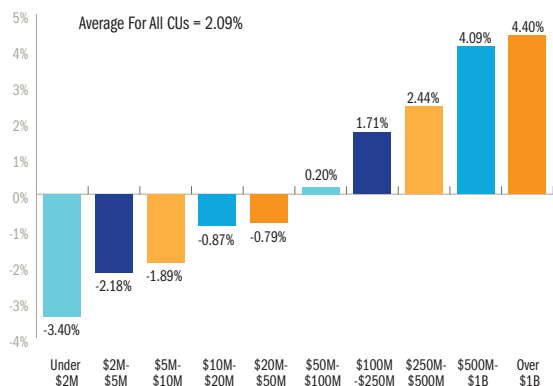
12-Month Share Growth

DATA AS OF JUNE 30, 2013



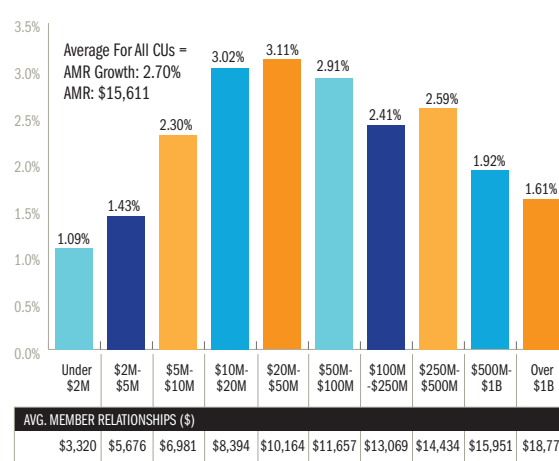
12-Month Membership Growth

DATA AS OF JUNE 30, 2013



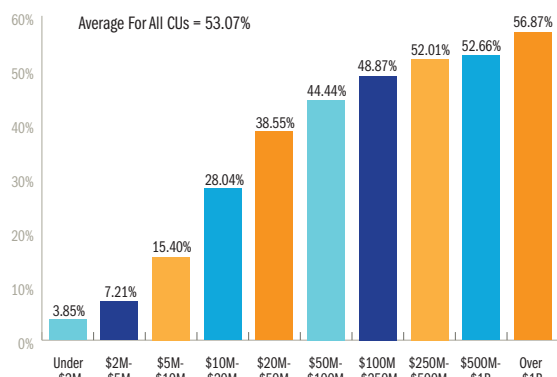
12-Month Growth In Average Member Relationship

DATA AS OF JUNE 30, 2013



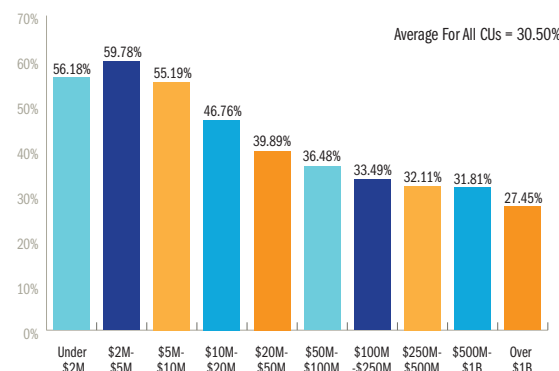
Real Estate Loans/Totals Loans

DATA AS OF JUNE 30, 2013



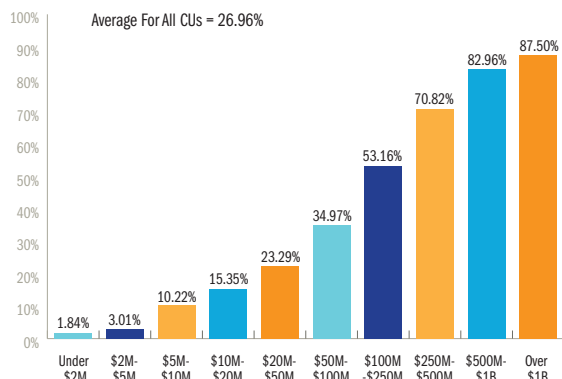
Auto Loans/Total Loans

DATA AS OF JUNE 30, 2013



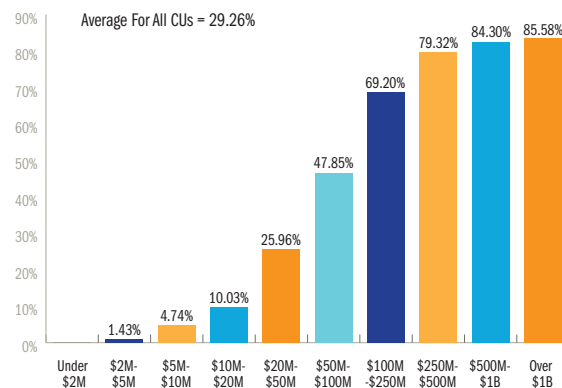
% Offering Insurance And Investment Products

DATA AS OF JUNE 30, 2013



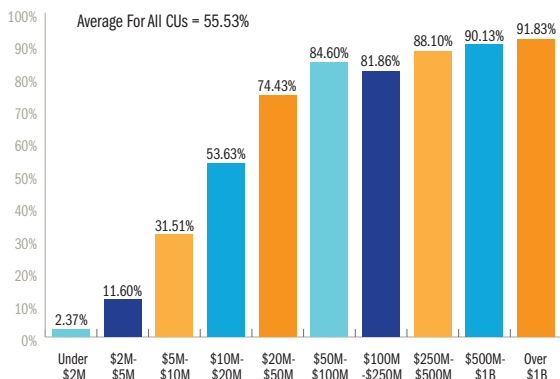
% Offering Indirect Lending

DATA AS OF JUNE 30, 2013



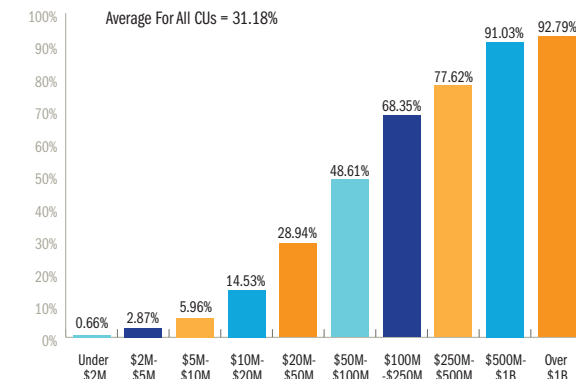
% Offering Credit Cards

DATA AS OF JUNE 30, 2013



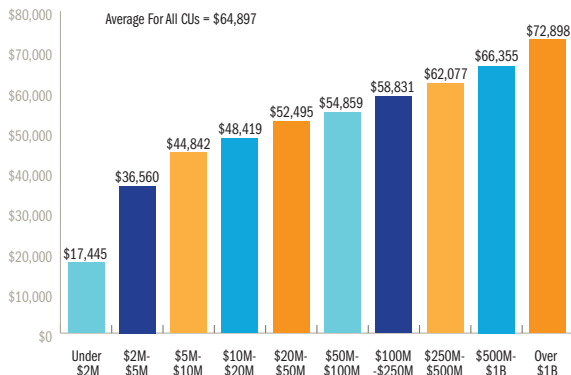
% Offering Member Business Lending

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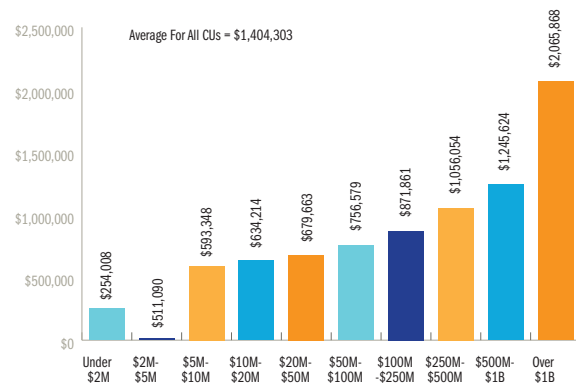
Salary & Benefits/Employee

DATA AS OF JUNE 30, 2013

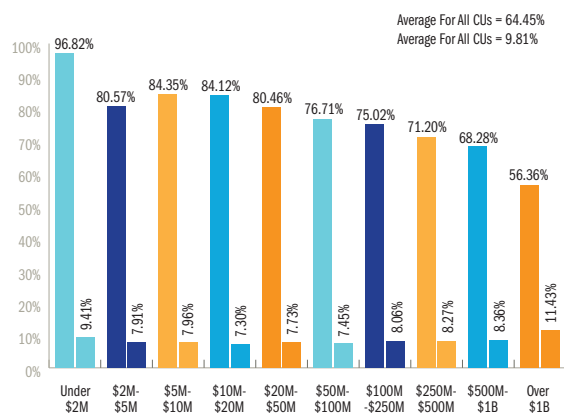


Annual Loan Originations (\$) Per Employee

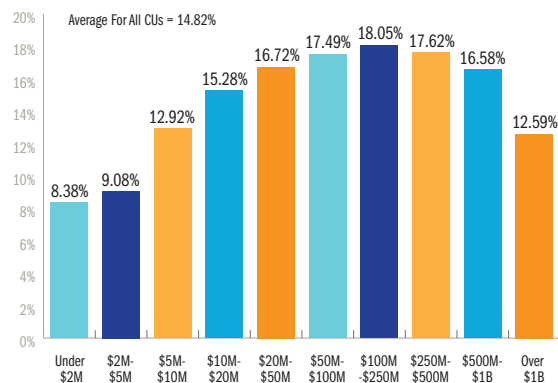
DATA AS OF JUNE 30, 2013



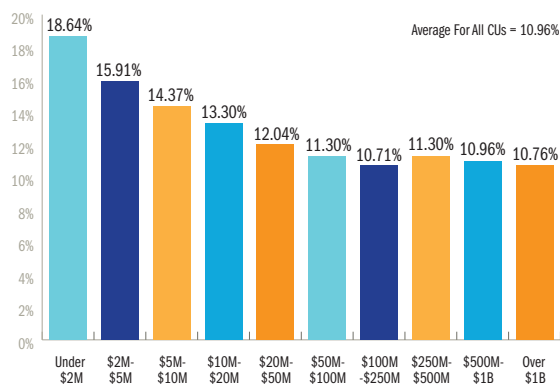
Operating Expense/Total Income vs. Dividends/Total Income | DATA AS OF JUNE 30, 2013



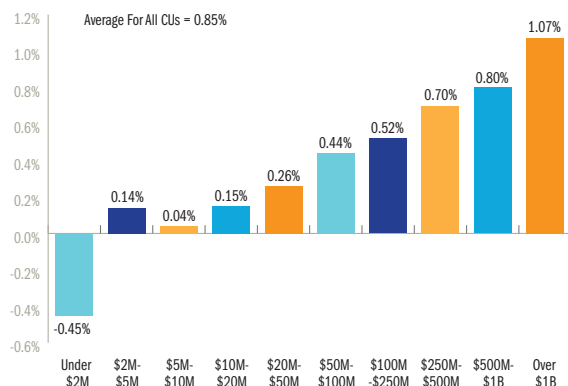
Fee Income/Total Income | DATA AS OF JUNE 30, 2013



Capital/Assets | DATA AS OF JUNE 30, 2013



Return On Assets* | DATA AS OF JUNE 30, 2013



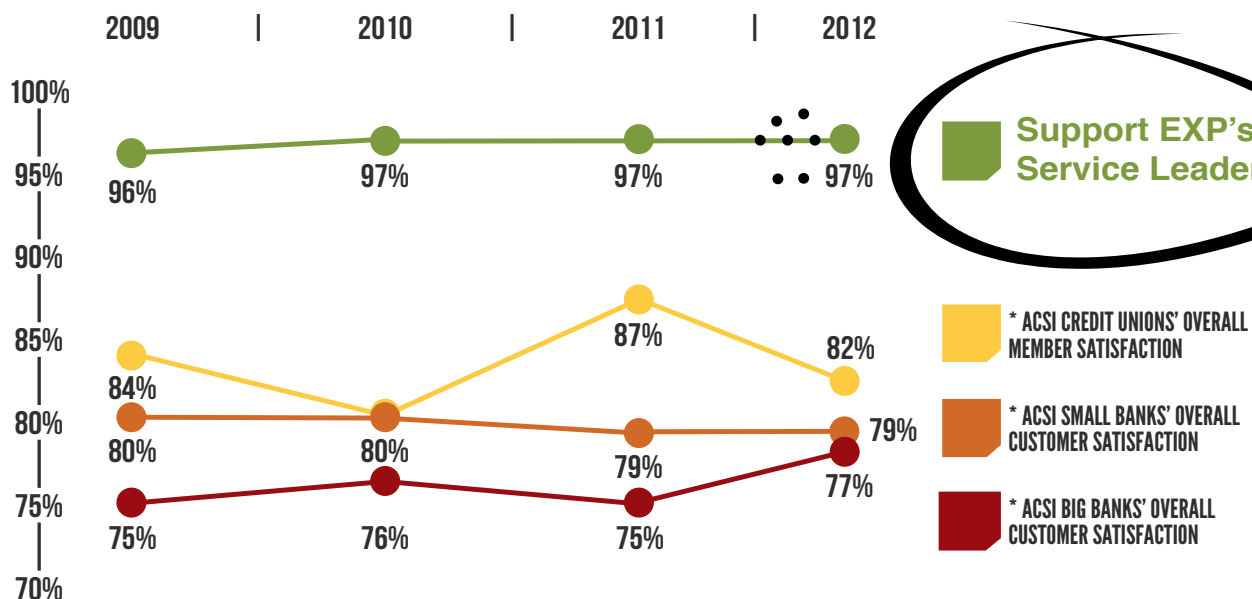
* AFTER STABILIZATION EXPENSE

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CREDIT UNION ACRONYMS

ACRONYM	FULL NAME	DESCRIPTION
5300	5300 Quarterly Call Report	Quarterly financial performance report filed by all Credit Unions with NCUA
ACH	Automated Clearing House	The interchange of electronic deposits or payouts transacted through a computer-based facility
ALM	Asset Liability Management	Management of a credit union's balance sheet to minimize interest rate risk
ASI	American Share Insurance	An alternative cooperative source for insuring member deposits in state chartered credit unions
CCUE	Certified Credit Union Executive	Course certification offered by the Credit Union Executive Society
CLF	Central Liquidity Facility	Created by Congress in 1979 to serve as a backup source of liquidity for federally-insured credit unions; administered by the NCUA
CRM	Customer Relationship Management	Tool used to better manage members' use of products and services
CU	Credit Union	Not-for-profit institution that provides financial services to groups sharing common bonds
CUES	Credit Union Executive Society	Dedicated to advancing the professional development of credit union senior management & directors
CUNA	Credit Union National Association	A national trade association serving the nation's credit unions
CUSO	Credit Union Service Organization	Wholly- or multi-credit union owned organizations that extend credit union services
EDP	Electronic Data Processing	This term refers to the core computer capabilities used by credit unions
EFT	Electronic Funds Transfer	Funds transferred electronically rather than using paper means
ESI	Excess Share Insurance	Provides coverage for credit union members' accounts when their balances exceed the maximum level of coverage provided by the credit union's primary share insurer
FCU	Federal Credit Union	A credit union that is chartered by the Federal Government
FDIC	Federal Deposit Insurance Corporation	An independent agency created by Congress to preserve and promote public confidence in the U.S. banking system by insuring depositors for at least \$250,000
FFIEC	Federal Financial Institutions Examination Council	An interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions
FHLB	Federal Home Loan Bank System	Founded in 1932, these 12 regional banks are owned by over 8,000 financial institutions to provide a source of long term low cost funding
Freddie Mac	Fed. Home Loan Mortgage Corp.	A GSE that provides liquidity, stability, and affordability to the housing market through the purchase of loans from financial institutions
Fannie Mae	Federal National Mortgage Assoc.	A GSE that provides mortgage financing through the purchase of loans from financial institutions
FOM	Field of Membership	The designated membership group within a credit union's charter
FSCC	Financial Service Centers Cooperative	A cooperative network of credit union outlets and branches
GAC	Governmental Affairs Conference	A conference focused largely on legislative and regulatory issues sponsored by CUNA
Ginnie Mae	Govt National Mortgage Association	This GSE provides a US government guarantee for mortgage backed securities (MBS) issued by the Federal Housing Administration and Dept of Veterans Affairs
GSE	Government-Sponsored Enterprise	Financial services corporations created by the United States Congress to enhance the flow of credit to targeted sectors of the economy
HMDA	Home Mortgage Disclosure Act	1975 legislation requiring the reporting of public loan to determine if consumers' needs are being met
MSR	Member Service Representative	An employee of the credit union who services member needs
NACUSO	National Association of Credit Union Service Organizations	A professional trade association for credit unions and CUSOs
NACHA	National Automated Clearing House Association	Leading organization in developing electronic solutions to improve the payments system
NAFCU	Natl Association of Fed. Credit Unions	A direct membership association committed to advancing the federal credit union community
NASCUS	National Association of State Credit Union Supervisors	Serves the interests of both state-chartered credit unions and the regulators who supervise them
NCUA	National Credit Union Administration	The independent agency that charters and supervises federal credit unions
NCUF	National Credit Union Foundation	The charitable arm of the U.S. Credit Union movement, raising funds and making grants in support of our mission
NCUSIF	National Credit Union Share Insurance Fund	Insures deposits for all federally insured credit unions; backed by the full faith and credit of the U.S. government
OTTI	Other Than Temporary Impairment	Denotes when a loss in market value of an investment in debt or equity securities must be written off
PCA	Prompt Corrective Action	NCUA's capital guidelines designed to ensure safety and soundness within a credit union
PFI	Primary Financial Institution	The institution where customers or members conducts the majority of their financial transactions
ROA	Return on Assets	Financial ratio measuring the net income a credit union has generated from its assets
ROM	Return of the Member Index	Callahan's measurement of the membership's benefit from the usage of the credit union
TCCUSF	Temporary Corporate Credit Union Stabilization Fund	A borrowing facility and assessment authority that segregates costs associated with the corporate credit union system; administered by the NCUA
Sallie Mae	SLM Corporation	Chartered as a GSE in 1972, this now privatized student loan company is the largest provider of private student loans in the US
SEG	Select Employee Group	Defined employer or association that is incorporated into a credit union's field of membership
WOCCU	World Council of Credit Unions	Promotes the sustainable growth and expansion of financial cooperatives worldwide

THE EVOLVING CORPORATE CREDIT UNION SYSTEM

Corporates are adapting to new regulations and launching varied products and services to create a more dynamic role for the future.

THE CORPORATE CREDIT union system continues its transformation. The new regulations put in place by NCUA following the conservatorship of five corporates forced the corporates to evolve their business model. Investments, loans and savings options are limited to shorter durations so operational efficiency is a more important aspect of the business, particularly in today's environment of low interest rates and narrow margins.

While balance sheets are constrained, corporates continue to deliver value through both traditional balance sheet products and off-balance sheet service offerings often provided via CUSOs. The corporate network-owned SimpliCD program has offered brokered certificates to credit unions for over 15 years. EasCorp's wholly owned CUSO, Vertifi, is a leader in remote deposit capture and offers a range of payment and settlement services. Alloya's CUSO subsidiary, Balance Sheet Solutions, provides investment advisory services, securities and certificates to credit unions across the country. Mid-Atlantic Corporate launched the initial version of its bill payment service over a decade ago and today reaches over 700 credit unions through its MY CU Services CUSO. Catalyst Corporate rolled out a service in 2013 to facilitate loan participations among credit unions, helping to extend its ability to assist credit unions in their balance sheet management.

SIGNS OF STABILITY

The new regulatory framework drove consolidation across the corporate network. Today, there are 15 corporate credit unions with total assets of \$22 billion as of mid-year 2013. Both of those figures are down from a year ago. Over the past year Southeast Corporate completed its merger with Corporate One, and Michigan's CenCorp merged into Alloya. In a unique purchase and assumption transaction FirstCorp of Arizona combined with Catalyst to keep FirstCorp's "legacy assets" in its charter to allow the assets to gradually pay down or be sold. The Iowa League Corporate also completed the wind down of its operations in 2012. In a sign that the corporate system may now be to a point of stabilization, there are currently no pending mergers.

Share balances remain the driver of corporate credit union balance sheet size. Total corporate shares are \$28.0 billion as of June 2013, down 22.7 percent from the \$36.2 billion recorded a year earlier. As a percentage of the credit union investment portfolio, investments at corporate credit unions represent 7.1 percent at mid-year versus 9.2 percent a year ago. Credit unions have shifted dramatically away from corporates since 2008 when 33.0 percent of investments were directed to corporates.

Corporate credit unions remain a significant investment



**WITH THEIR
HISTORY OF INNOVATION
AND LEADERSHIP IN
COLLABORATIVE EFFORTS
ACROSS THE INDUSTRY,
CORPORATES CAN SERVE
AS A VALUABLE PARTNER
GOING FORWARD.**

option for credit unions in some states. Twenty-one states report corporate credit unions capturing at least 10 percent of total investment balances at credit unions. Wisconsin leads the nation with credit unions in the state directing 28.5 percent of their investments to corporates. Wisconsin's Corporate Central continues to be a visible player in the credit union system. Credit unions in Arkansas and Kansas also direct at least 20 percent of their investable funds to corporate credit unions. Five states report growth of investments at corporate credit unions over the past year. Delaware's 16.7 percent increase leads the nation, ahead of Arkansas, New Mexico, Oklahoma and Kentucky.

Although assets of the corporate credit union system are down from the \$26.7 billion at mid-year 2012, total capital has increased slightly to \$1.7 billion. As a result, the total capital ratio stands at 7.4 percent as of June, up from 6.5 percent a year ago. Despite the persistent low interest rate environment, the average return on assets for corporate credit unions rose 4 basis points over the past year to 0.24%. With one exception, corporates are posting positive earnings through the first six months of 2013.

A SOURCE FOR LIQUIDITY

Liquidity across credit unions remains high, but with loan growth outpacing share growth for the first time in five years there may be a shift occurring. Loans outstanding at corporate credit unions are up slightly over the past year to \$657.2 billion. This represents 2.1 percent of total credit union borrowings at mid-year 2013.

Liquidity options are critical for the long-term health of the credit union system. NCUA has emphasized the importance of credit unions having backup sources of liquidity available, mandating that all credit unions over \$10 million in assets have a contingency liquidity plan in place. Sources of liquidity include U.S. Treasury securities, access to the Federal Reserve Discount Window, or access to the Central Liquidity Facility (CLF).

Unfortunately, with the closure of U.S. Central, thousands of credit unions lost access to the CLF. U.S. Central served as the agent for the corporate credit union system's access to the CLF. Corporate credit unions in turn served as agents for retail credit unions, allowing them to tap into the CLF when needed. An "unintended consequence", according to NCUA, of the conservatorship of U.S. Central is the disruption of the credit union system's own liquidity source.

When the assets of U.S. Central, including its capital in the CLF, were liquidated, total equity in the CLF fell from \$1.9 billion to a current level of \$124 million. Since equity is the determinant of how much credit unions can borrow from the CLF, its lending capacity fell from \$50 billion to less than \$2 billion.

With U.S. Central no longer available to serve as an agent for corporate credit unions, the corporates today must purchase membership in the CLF for all of its members. Given the capital targets that corporate credit unions must reach under the new regulations, none of the corporates to date have been willing to provide access to their credit union members.

Determining a path forward for the CLF will be important. NCUA promoted the benefits of CLF membership just prior to U.S. Central's closure

but few credit unions became members. The corporates were a natural vehicle for facilitating borrowing through the CLF. With their own balance sheet size limited today, the corporates themselves have relatively little capacity to lend. With limited capacity for these two industry owned resources, credit unions will need to rely on sources outside the system for liquidity in the future. Those could be difficult to tap if markets freeze as they did in 2008. Establishing a way for credit unions to rely on the system's resources to continue functioning in times of crisis would be a better path.

LOOKING TO THE FUTURE

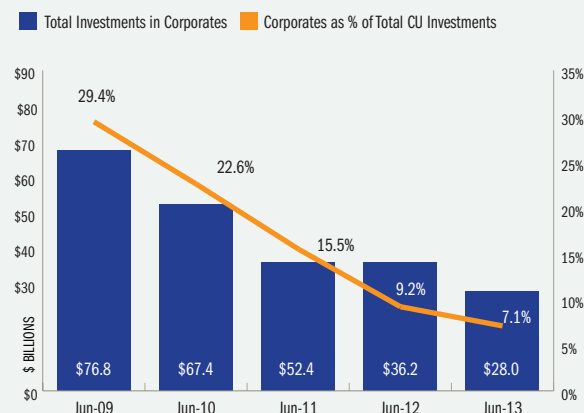
With the network stabilizing and no mergers on the near-term horizon, corporate credit unions can increasingly focus on their future. What role will they play in the credit union system? What products and solutions will they be able to provide that will fit both their business model and regulatory guidelines? How will credit unions view corporates as a resource for their organization?

Corporates have played an important role in the credit union system. There may be opportunities for their role to re-emerge as the environment changes. For example, the rise in interest rates that began in May resulted in many credit unions holding securities that had an unrecognized loss due to the price changes in the bond market. In the past, corporate certificates were a larger component of the portfolio and provided credit unions with greater flexibility in managing their investment portfolio. Will that need come to the forefront again? It is certainly possible, just as the need for liquidity options, including corporates, may increase as lending picks up.

With their history of innovation and leadership in collaborative efforts across the industry, corporates can serve as a valuable partner going forward. As the corporate crisis moves further to the past, there may be a possibility of reinvigorating that role. ■

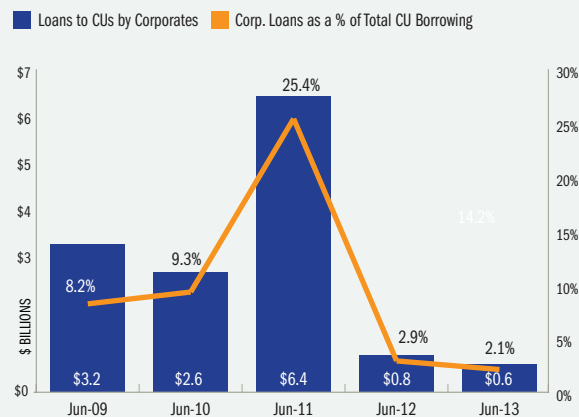
Total Investments By CUs In Corporates

For all U.S. Credit Unions | Data as of June 30, 2013 | Total Investments in Corporates



Total Borrowings By CUs From Corporates

For all U.S. Credit Unions | Data as of June 30, 2013 | Loans to CUs by Corporates



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

CORPORATE FINANCIAL PROFILE | DATA AS OF JUNE 30, 2013

RK	Credit Union	St	\$ Total Assets	\$ Total Capital	Capital Ratio	\$ Total Investments	\$ Total Shares	Shr Grth	12-Mo. \$ Total Loans	Loan Grth	12-Mo. ROA
1	CORPORATE ONE	OH	\$3,859,939,567	\$390,561,352	9.13%	\$3,803,865,127	\$3,618,288,225	7.52%	\$23,530,378	273.66%	0.23%
2	MID-ATLANTIC CORPORATE	PA	\$3,233,002,865	\$182,859,214	5.66%	\$3,213,225,872	\$3,006,598,194	-16.52%	\$6,369,375	90.80%	0.18%
3	ALLOVA CORPORATE	IL	\$2,772,100,215	\$192,898,941	6.76%	\$2,477,819,509	\$2,567,579,697	59.74%	\$280,448,334	18.22%	0.26%
4	CATALYST CORPORATE	GA	\$2,681,240,847	\$183,494,767	6.85%	\$2,401,860,066	\$2,486,196,277	43.59%	\$247,868,636	5.21%	0.35%
5	CORPORATE AMERICA	AL	\$2,197,155,750	\$140,294,540	5.65%	\$2,158,013,442	\$1,920,585,708	-38.63%	\$22,520,000	-29.12%	-0.13%
6	CORPORATE CENTRAL	WI	\$1,718,060,220	\$221,685,249	11.50%	\$1,659,859,515	\$1,608,874,340	-21.04%	\$52,585,027	9.44%	0.31%
7	FIRST CAROLINA CORPORATE	NC	\$1,497,009,661	\$83,740,919	5.80%	\$1,486,649,532	\$1,374,796,884	-12.89%	\$2,741,684	-23.94%	0.23%
8	VOLUNTEER CORPORATE	TN	\$1,206,719,299	\$71,210,844	5.58%	\$1,200,597,624	\$1,067,580,234	-8.56%	\$428,700	-47.67%	0.18%
9	SUNCORP	CO	\$834,723,693	\$88,438,543	9.85%	\$821,908,071	\$781,050,051	-25.11%	\$6,503,982	473.96%	0.97%
10	KANSAS CORPORATE	KS	\$546,399,946	\$36,351,766	5.91%	\$538,279,830	\$508,865,305	-15.42%	\$6,151,703	5.86%	0.21%
11	EasCorp	MA	\$501,155,703	\$44,117,353	10.15%	\$492,332,955	\$451,673,872	-5.36%	\$3,566,667	143.18%	0.40%
12	TRICORP	ME	\$389,736,578	\$22,032,555	5.58%	\$383,334,112	\$368,231,856	-12.46%	\$3,547,069	289.25%	0.18%
13	MISSOURI CORPORATE	MO	\$201,371,244	\$22,736,104	9.84%	\$199,881,258	\$161,249,840	-48.59%	\$591,064	-89.65%	0.20%
14	KENTUCKY CORPORATE	KY	\$157,946,107	\$10,306,747	6.09%	\$156,847,308	\$147,690,219	-4.26%	\$340,678	N/A	0.07%
15	LOUISIANA CORPORATE	LA	\$139,026,743	\$9,024,484	5.88%	\$138,281,946	\$133,690,143	-25.52%	\$0	N/A	0.82%
Averages for 15 Corporate Credit Unions:			\$1,462,372,563	\$113,316,892	7.37%	\$1,408,850,411	\$1,346,863,390	-5.63%	\$43,812,886	12.87%	0.24%
Totals for 15 Corporate Credit Unions:			\$21,935,588,438	\$1,699,753,378		\$21,132,756,167	\$20,202,950,845		\$657,193,297		

This analysis was powered by...

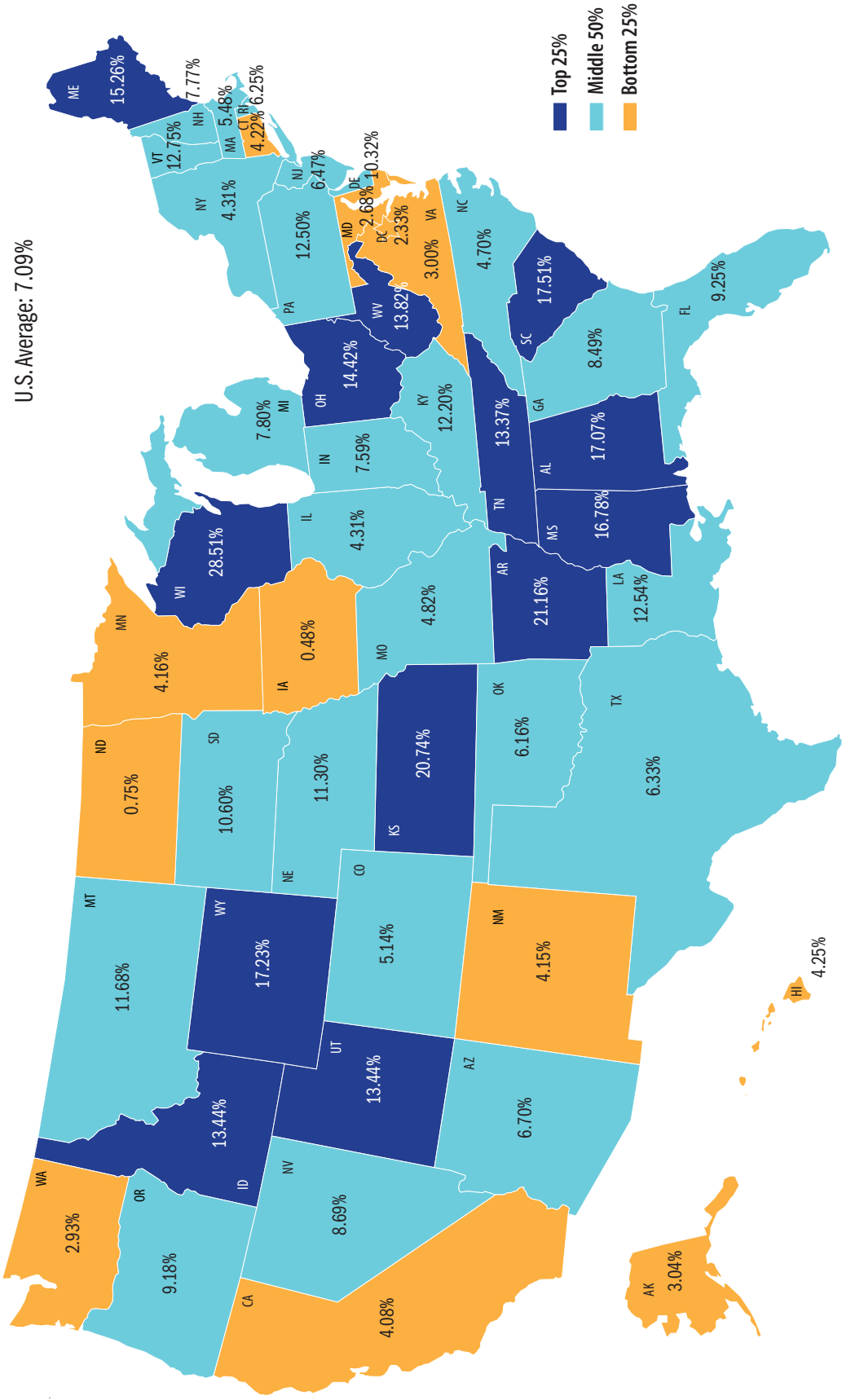


For more information on Corporate Peer to Peer contact Mark Reed, (800) 446-7453 x237

CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE (INCLUDING CASH) | DATA AS OF JUNE 30, 2013

State	Concentration of Investments in Corporates	Total Corporate Investments	Growth of Corporate Investments	Total Investments & Cash	Growth of Total Investments & Cash
ALABAMA	17.07%	\$1,614,474,104	-18.08%	\$9,671,767,258	4.00%
ALASKA	3.04%	\$55,356,247	-12.98%	\$1,898,219,175	3.58%
ARIZONA	6.70%	\$346,481,022	-49.17%	\$5,287,834,063	0.20%
ARKANSAS	21.16%	\$198,095,057	15.43%	\$964,572,749	7.40%
CALIFORNIA	4.08%	\$2,524,321,102	-33.10%	\$62,636,261,447	4.70%
COLORADO	5.14%	\$331,645,124	-18.72%	\$6,566,955,461	2.28%
CONNECTICUT	4.22%	\$189,869,569	-39.07%	\$4,546,216,047	3.38%
DELAWARE	10.32%	\$114,140,011	16.67%	\$1,119,132,447	-0.56%
DISTRICT OF COLUMBIA	2.33%	\$88,936,169	-24.88%	\$3,841,628,034	12.59%
FLORIDA	9.25%	\$1,659,782,958	-23.94%	\$18,354,985,989	0.82%
GEORGIA	8.49%	\$663,267,178	-25.20%	\$7,992,884,079	0.17%
HAWAII	4.25%	\$234,826,602	-27.61%	\$5,565,815,516	5.60%
IDAHO	13.44%	\$161,999,779	-21.41%	\$1,258,304,311	0.70%
ILLINOIS	4.31%	\$719,421,248	-18.83%	\$16,873,788,468	1.64%
INDIANA	7.59%	\$554,468,602	-28.40%	\$7,525,799,071	3.65%
IOWA	0.48%	\$17,136,125	-71.75%	\$3,657,574,386	5.77%
KANSAS	20.74%	\$334,648,497	-11.97%	\$1,659,122,423	3.42%
KENTUCKY	12.20%	\$323,408,714	8.19%	\$2,708,397,768	0.81%
LOUISIANA	12.54%	\$425,131,844	-4.27%	\$3,519,435,634	2.93%
MAINE	15.26%	\$259,266,357	-8.49%	\$1,777,217,890	0.21%
MARYLAND	2.68%	\$232,339,424	-29.55%	\$8,778,067,086	8.04%
MASSACHUSETTS	5.48%	\$504,106,712	-41.63%	\$9,350,848,362	-0.37%
MICHIGAN	7.80%	\$1,453,025,358	-13.92%	\$19,077,027,541	3.60%
MINNESOTA	4.16%	\$287,732,874	-9.39%	\$7,012,374,842	9.30%
MISSISSIPPI	16.78%	\$360,361,121	-11.87%	\$2,214,250,529	2.68%
MISSOURI	4.82%	\$210,442,675	-32.61%	\$4,490,243,149	-1.84%
MONTANA	11.68%	\$198,765,474	-13.99%	\$1,738,873,401	9.33%
NEBRASKA	11.30%	\$133,661,008	-12.25%	\$1,214,786,373	5.67%
NEVADA	8.69%	\$136,695,347	-24.85%	\$1,613,485,091	10.65%
NEW HAMPSHIRE	7.77%	\$113,467,086	-12.68%	\$1,506,973,556	-3.20%
NEW JERSEY	6.47%	\$423,757,403	-37.31%	\$6,621,766,328	3.68%
NEW MEXICO	4.15%	\$115,982,200	12.29%	\$2,867,923,875	9.83%
NEW YORK	4.31%	\$1,118,569,918	-21.16%	\$26,395,121,483	7.05%
NORTH CAROLINA	4.70%	\$746,865,226	-36.09%	\$16,264,337,414	7.02%
NORTH DAKOTA	0.75%	\$6,057,506	-85.81%	\$826,998,516	4.73%
OHIO	14.42%	\$1,235,784,557	-18.44%	\$8,818,312,274	-1.99%
OKLAHOMA	6.16%	\$288,281,282	10.56%	\$4,770,095,973	-0.95%
OREGON	9.18%	\$481,148,835	-9.31%	\$5,355,624,514	6.64%
PENNSYLVANIA	12.50%	\$1,979,580,562	-15.57%	\$16,093,930,305	3.14%
RHODE ISLAND	6.25%	\$73,707,883	-45.15%	\$1,201,519,831	-5.29%
SOUTH CAROLINA	17.51%	\$603,693,797	-6.04%	\$3,643,705,926	2.55%
SOUTH DAKOTA	10.60%	\$100,576,858	-10.19%	\$977,033,904	5.25%
TENNESSEE	13.37%	\$819,799,357	-8.69%	\$6,334,175,857	2.15%
TEXAS	6.33%	\$1,626,172,249	-35.17%	\$26,376,497,656	1.64%
UTAH	13.44%	\$655,017,416	-6.94%	\$4,994,187,996	9.72%
VERMONT	12.75%	\$117,253,800	-28.95%	\$944,274,925	-0.08%
VIRGINIA	3.00%	\$763,996,189	-3.53%	\$25,878,436,164	-2.86%
WASHINGTON	2.93%	\$327,631,672	-40.15%	\$11,414,902,313	5.35%
WEST VIRGINIA	13.82%	\$187,898,548	-9.93%	\$1,399,624,377	1.19%
WISCONSIN	28.51%	\$1,701,340,919	-4.11%	\$6,157,154,071	16.68%
WYOMING	17.23%	\$112,590,765	-24.26%	\$675,296,414	-1.27%
TOTAL VALUE	7.09%	\$27,958,397,369	-21.62%	\$402,376,456,586	3.42%

CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE | DATA AS OF JUNE 30, 2013



This analysis was powered by...



PEER TO PEER
FINANCIAL ANALYSIS SOFTWARE FOR CREDIT UNIONS

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CREDIT UNIONS TURN TO CUSOS TO EXPAND SERVICES AND IMPROVE BOTTOM LINE

BY MARK REED

THE FINANCIAL CRISIS also made collective ownership – and specifically the CUSO model – more attractive than ever. Since the crisis, credit unions have extended their power to reach and support their members by providing new member services through CUSOs. Services including compliance, data processing, disaster recovery, and indirect lending are better provided by a unified network compared to many fractured credit unions.

Credit unions also benefit from CUSOs in other ways. Because they are partial owners, credit unions earn income on their investment in CUSOs through the development of new solutions. This shared investment in research and development reduces the risk of developing new technologies to serve members of natural-person credit unions. This also allows credit unions with fewer assets to offer top-of-the-line services to members that they may not have been affordable otherwise. This is especially crucial as credit unions look for ways to increase net income as low interest rates keep interest income low across the board.

Many new innovations have been a result of the collaborative model that CUSOs provide. Surcharge-free ATM networks, shared branching, member-focused financial services, and member-friendly mortgage and auto lending systems have all been created using this model.

According to second quarter data, the CUSO market is growing at a robust pace. Credit union investments in CUSOs topped \$1.7 billion, with another \$700 million loaned to CUSOs. This amount

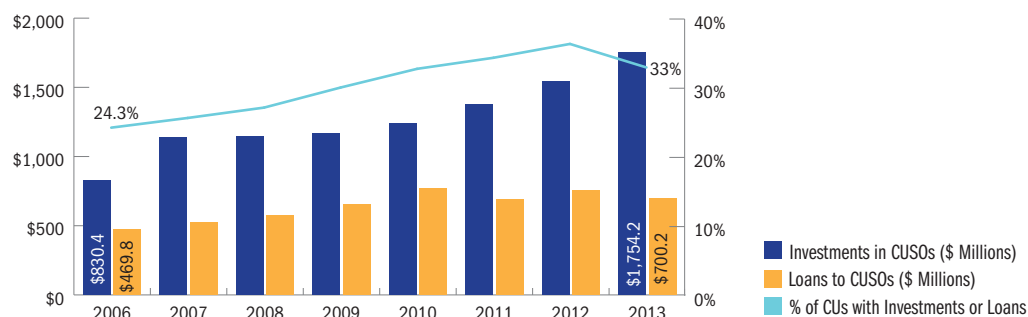
is up 6.8% annually. More than 2,500 credit unions, 33% of the industry, participated in at least one CUSO relationship, and 298 credit unions participated in at least five CUSOs.

Two types of CUSOs exist in the market – wholly owned and multi-owned. Wholly owned CUSOs typically focus on financial services, offering products such as investment and insurance services to members. Multi-owned CUSOs focus on lending or technology services, areas where pooling resources and aggregative capital can make a large-scale difference.

CUSOs are also expanding into new areas in an effort to meet the growing and changing needs of members. Quorum Federal Credit Union (\$746.5M, Purchase, NY) started Vacation Ownership Funding Company (VOFCO) in late 2009, a CUSO that specializes in timeshare lending. The credit union hopes to fuel future growth by expanding their product offerings, and partnering with The Berkley Group to form this CUSO is one way the credit union can reach a previously untapped market.

One of the best examples of how CUSOs can help members is the CO-OP Financial Services Shared Branching network. Credit unions participating in shared branching allow members to utilize the services of other credit unions in the network. If a member is out of range of their local credit union, they can make a deposit, use an ATM, or complete other transactions without paying a fee. A total of 1,182 credit unions participated in shared branching in June, and 31.7% of members had access to this service. ■

Total \$ Invested in or Loaned to CUSOs For all U.S. Credit Unions | Data as of June 30, 2013



TOP 50 CREDIT UNIONS BY COMBINED DOLLARS INVESTED IN AND/OR LOANED TO CUSOS

DATA AS OF JUNE 30, 2013

Rk	Name	St	Investments and Loans in CUSOs	\$ Investments in CUSOs	# of CUSO \$ Loans to CUSOs	Participations	Total CU Assets
1	TEXANS	TX	\$100,239,600	\$239,600	\$100,000,000	4	\$1,452,643,109
2	CREDIT UNION OF TEXAS	TX	\$93,981,776	\$43,398,386	\$50,583,390	4	\$1,073,759,669
3	WRIGHT-PATT	OH	\$87,626,744	\$53,798,856	\$33,827,888	10	\$2,678,059,145
4	STATE EMPLOYEES	NC	\$80,621,630	\$80,621,630	\$0	5	\$26,747,239,360
5	ALASKA USA	AK	\$78,862,479	\$64,551,173	\$14,311,306	10	\$5,353,861,545
6	NAVY	VA	\$56,841,819	\$56,841,819	\$0	6	\$54,412,059,078
7	KINECTA	CA	\$49,062,546	\$38,562,546	\$10,500,000	7	\$3,276,510,541
8	MOUNTAIN AMERICA	UT	\$41,729,101	\$9,089,101	\$32,640,000	9	\$3,598,406,193
9	STATE EMPLOYEES	NY	\$41,139,013	\$19,139,013	\$22,000,000	3	\$2,696,076,318
10	WESCOM	CA	\$38,604,014	\$38,604,014	\$0	13	\$2,532,069,668
11	HOOSIER HILLS	IN	\$23,861,505	\$23,861,505	\$0	3	\$389,363,521
12	MERIWEST	CA	\$22,806,653	\$22,806,653	\$0	3	\$1,046,572,068
13	BELLCO	CO	\$21,756,974	\$7,392,474	\$14,364,500	16	\$2,322,523,427
14	PENTAGON	VA	\$21,422,085	\$21,422,085	\$0	4	\$15,823,452,775
15	ESL	NY	\$21,263,425	\$21,263,425	\$0	2	\$4,538,842,051
16	CAP COM	NY	\$20,888,411	\$17,115,573	\$3,772,838	3	\$1,042,328,223
17	LOCAL GOVERNMENT	NC	\$19,361,546	\$11,398,429	\$7,963,117	5	\$1,309,801,489
18	AFFINITY PLUS	MN	\$18,596,037	\$18,596,037	\$0	7	\$1,661,398,874
19	ALLEGACY	NC	\$18,413,847	\$18,348,908	\$64,939	5	\$1,046,545,041
20	COMMUNITYAMERICA	MO	\$18,030,059	\$18,030,059	\$0	12	\$1,869,349,549
21	BETHPAGE	NY	\$17,780,979	\$17,780,979	\$0	10	\$5,488,639,809
22	SUNCOAST SCHOOLS	FL	\$17,779,733	\$17,779,733	\$0	10	\$5,524,563,799
23	ASCENTRA	IA	\$16,421,555	\$8,421,555	\$8,000,000	2	\$299,274,764
24	DUPACO COMMUNITY	IA	\$16,357,407	\$16,357,407	\$0	4	\$1,109,611,385
25	ALLIANT	IL	\$15,617,000	\$117,000	\$15,500,000	12	\$8,225,494,884
26	GREATER IOWA	IA	\$15,277,192	\$27,192	\$15,250,000	2	\$325,092,669
27	AFFINITY	NJ	\$15,071,447	\$15,071,447	\$0	5	\$2,291,863,169
28	WESTERN	CA	\$14,997,484	\$14,997,484	\$0	6	\$1,882,306,854
29	VERIDIAN	IA	\$13,737,640	\$6,588,582	\$7,149,058	13	\$2,457,299,856
30	TEACHERS	IN	\$13,705,052	\$13,705,052	\$0	6	\$2,394,171,768
31	SECURITY SERVICE	TX	\$13,589,369	\$13,589,369	\$0	5	\$7,363,022,444
32	TDECU - YOUR	TX	\$13,466,894	\$11,516,894	\$1,950,000	4	\$2,050,578,578
33	AMERICAN HERITAGE	PA	\$13,161,048	\$3,261,048	\$9,900,000	11	\$1,334,892,892
34	RANDOLPH-BROOKS	TX	\$12,974,985	\$8,598,927	\$4,376,058	11	\$5,509,587,812
35	MAX	AL	\$12,970,066	\$555,765	\$12,414,301	3	\$1,008,683,442
36	UNITED NATIONS	NY	\$12,828,279	\$12,828,279	\$0	1	\$3,873,163,921
37	NORTHWEST	VA	\$11,939,434	\$11,939,434	\$0	6	\$2,568,322,925
38	ORNL	TN	\$11,683,970	\$6,233,970	\$5,450,000	1	\$1,490,178,474
39	LAKE MICHIGAN	MI	\$11,543,144	\$9,099,334	\$2,443,810	2	\$2,913,004,262
40	SAN DIEGO COUNTY	CA	\$11,437,972	\$11,437,972	\$0	3	\$6,232,360,154
41	ALOHA PACIFIC	HI	\$11,394,089	\$5,971,181	\$5,422,908	6	\$755,690,900
42	SCHOOLSFIRST	CA	\$11,268,419	\$6,862,731	\$4,405,688	9	\$9,787,959,667
43	EDUCATORS	WI	\$11,053,080	\$414,695	\$10,638,385	6	\$1,480,192,293
44	MISSION	CA	\$10,970,495	\$10,970,495	\$0	4	\$2,408,366,308
45	MICHIGAN EDUCATIONAL	MI	\$10,954,175	\$671,937	\$10,282,238	3	\$677,576,211
46	ARIZONA	AZ	\$10,917,398	\$7,424,086	\$3,493,312	4	\$1,292,045,497
47	GREATER NEVADA	NV	\$10,805,000	\$805,000	\$10,000,000	3	\$456,916,304
48	PROVIDENT	CA	\$10,481,543	\$10,481,543	\$0	4	\$1,865,828,538
49	MOTOROLA EMPLOYEES	IL	\$10,070,000	\$5,070,000	\$5,000,000	3	\$907,269,076
50	COASTAL	NC	\$9,414,573	\$8,339,573	\$1,075,000	11	\$2,228,856,968

TOP CREDIT UNIONS BY NUMBER OF CUSO PARTICIPATIONS*

| DATA AS OF JUNE 30, 2013

Rk	Name	St	# of CUSO Participations	Investments & Loans in CUSOs	\$ Investments in CUSOs	\$ Loans to CUSOs	Total CU Assets
1	AMERICA FIRST	UT	19	\$8,083,197	\$8,083,197	\$0	\$5,825,721,328
2	BELCO	CO	16	\$21,756,974	\$7,392,474	\$14,364,500	\$2,322,523,427
	DFCU FINANCIAL	MI	16	\$7,463,935	\$5,942,966	\$1,520,969	\$3,503,894,137
4	LAKE TRUST	MI	15	\$9,357,486	\$9,357,486	\$0	\$1,620,088,681
5	WESCOM	CA	13	\$38,604,014	\$38,604,014	\$0	\$2,532,069,668
	PUBLIC SERVICE EMPLOYEES	CO	13	\$8,404,867	\$8,404,867	\$0	\$1,278,169,807
	VERIDIAN	IA	13	\$13,737,640	\$6,588,582	\$7,149,058	\$2,457,299,856
8	COMMUNITYAMERICA	MO	12	\$18,030,059	\$18,030,059	\$0	\$1,869,349,549
	GTE FINANCIAL	FL	12	\$6,750,125	\$6,750,125	\$0	\$1,614,950,084
	COMMONWEALTH ONE	VA	12	\$3,145,380	\$1,145,380	\$2,000,000	\$315,826,417
	TRUSTONE FINANCIAL	MN	12	\$417,311	\$244,149	\$173,162	\$907,698,235
	ALLIANT	IL	12	\$15,617,000	\$117,000	\$15,500,000	\$8,225,494,884
13	RANDOLPH-BROOKS	TX	11	\$12,974,985	\$8,598,927	\$4,376,058	\$5,509,587,812
	COASTAL	NC	11	\$9,414,573	\$8,339,573	\$1,075,000	\$2,228,856,968
	CREDIT UNION OF AMERICA	KS	11	\$3,782,545	\$3,782,545	\$0	\$527,937,022
	AMERICAN HERITAGE	PA	11	\$13,161,048	\$3,261,048	\$9,900,000	\$1,334,892,892
	COMMUNITY FIRST CU OF FLORIDA	FL	11	\$1,736,198	\$1,736,198	\$0	\$1,237,428,440
	BELVOIR	VA	11	\$3,227,247	\$727,247	\$2,500,000	\$317,911,795
19	ALASKA USA	AK	10	\$78,862,479	\$64,551,173	\$14,311,306	\$5,353,861,545
	WRIGHT-PATT	OH	10	\$87,626,744	\$53,798,856	\$33,827,888	\$2,678,059,145
	BETHPAGE	NY	10	\$17,780,979	\$17,780,979	\$0	\$5,488,639,809
	SUNCOAST SCHOOLS	FL	10	\$17,779,733	\$17,779,733	\$0	\$5,524,563,799
	APPLE	VA	10	\$3,935,396	\$2,875,868	\$1,059,528	\$1,866,805,787
	ADVANTIS	OR	10	\$1,834,938	\$1,834,938	\$0	\$1,049,657,284
	CHARTWAY	VA	10	\$1,335,369	\$1,335,369	\$0	\$1,933,452,921
	HAWAIIUSA	HI	10	\$1,165,130	\$1,165,130	\$0	\$1,357,825,094
	ONE NEVADA	NV	10	\$1,132,745	\$1,132,745	\$0	\$696,910,677
	3RIVERS	IN	10	\$6,767,688	\$767,688	\$6,000,000	\$781,766,997
29	MOUNTAIN AMERICA	UT	9	\$41,729,101	\$9,089,101	\$32,640,000	\$3,598,406,193
	SCHOOLSFIRST	CA	9	\$11,268,419	\$6,862,731	\$4,405,688	\$9,787,959,667
	BCU	IL	9	\$5,177,094	\$5,077,094	\$100,000	\$1,842,534,124
	FIRST SERVICE	TX	9	\$4,221,321	\$3,793,523	\$427,798	\$484,151,823
	NASA	MD	9	\$3,539,416	\$2,973,677	\$565,739	\$1,264,006,162
	UNIVERSITY	TX	9	\$2,551,846	\$2,551,846	\$0	\$1,640,992,786
	DIGITAL	MA	9	\$2,234,105	\$2,234,105	\$0	\$5,057,825,722
	CREDIT UNION OF DENVER	CO	9	\$2,137,571	\$2,137,571	\$0	\$566,135,835
	AIR ACADEMY	CO	9	\$1,923,822	\$1,923,822	\$0	\$453,058,088
	CENTRAL WILLAMETTE COMMUNITY	OR	9	\$2,639,792	\$1,790,118	\$849,674	\$223,318,443
	GROW FINANCIAL	FL	9	\$1,433,517	\$1,433,517	\$0	\$1,914,958,769
	PEOPLE'S TRUST	TX	9	\$966,243	\$966,243	\$0	\$450,115,719
	FORT KNOX	KY	9	\$870,029	\$870,029	\$0	\$1,077,655,769
	SACRAMENTO	CA	9	\$562,166	\$562,166	\$0	\$367,290,661
	EVANSVILLE TEACHERS	IN	9	\$235,273	\$235,273	\$0	\$887,923,663
	MINNESOTA POWER EMPLOYEES	MN	9	\$9,375	\$9,375	\$0	\$85,705,254

*INCLUDES MULTI AND WHOLLY-OWNED

CUSO Name	Address	Manager	Phone	Website	Services Offered
Alaska Option Services Corporation	P.O. Box 196613, Anchorage, AK 99519	William Eckhardt	(888) 231-2948	alaskaoption.com	Other Services
Alaska USA Trust Company	P.O. Box 196757, Anchorage, AK 99519	Glenn Cipriano	(907) 562-6544	alaskaustatrust.com	Trust Services, Financial Services
Alliance Institutional Services, LLC	2763 West Park Drive, Paducah, KY 42001	Travis Clem	(270) 205-4732	allianceservices.us	Business Lending
ARCUSO, LLC	22461 I-30 #11008, Bryant, AR 72022	Mike Anderson	(501) 492-2531	arcuso.com	Auto Services
Better Branches, LLC	425 Market Street, Suite 2200, San Francisco, CA 94109	Rick Poulton	(925) 261-1266	betterbranches.com	Technology Services
Business Lending Group, Inc.	442 N. Westhill Blvd, Suite 100, Appleton, WI 54914	Linda Kennedy	(920) 882-8400	businesslendinggroup.com	Business Lending
Business Partners, LLC	9301 Winnetka Ave, Chatsworth, CA 91311	John Brethaver	(818) 836-6301	businesspartnersllc.com	Business Lending
Callahan Credit Union Financial Services, LLLP	1001 Connecticut Ave NW, Ste 1001, Washington, DC 20036	Chip Filson	(202) 223-3920	trustcu.com	Institutional Investment Services
Capitol CUSO, LLC	1080 SW Wanamaker Road, Suite 300, Topeka, KS 66604	Greg Winkler	(785) 273-9333	capcuso.com	Data Processing, Shared Branching
CENTCUSO, Inc.	3851 E. Colonial Drive, Orlando, FL 32707	Miles Strickland	(407) 898-0800		ATM Network, Item Processing
Centennial Lending, LLC	600 Airport Rd, Bldg D, Suite 300, Longmont, CO 80503	Mark Bostock	(720) 494-2748	centennial-lending.com	Business Lending
CNBS, LLC	7200 West 132nd Street, Ste 240, Overland Park, KS 66213	Brian Hague	(800) 402-2642	cnbsnet.com	Investment Services
Commercial Alliance	P.O. Box 4634, Troy, MI 48083-4634	Terrence McHugh	(248) 457-9365	commercialalliance.com	Business Lending
Community Business Lenders, LLC	1500 NW 118th Street, Des Moines, IA 50325	Mark Kilian	(515) 221-6111	cblendrs.com	Business Lending
Community Mortgage Funding, LLC	3210 West Temple Avenue, Pomona, CA 91768	Andrea Blais	(909) 444-0050	cmfloan.com	Mortgage Processing
CO-OP Financial Services	9692 Haven Avenue, Rancho Cucamonga, CA 55110	Stanley Hollen	(800) 782-9042	co-ops.org	ATM Network, Credit Cards
Cooperative Business Services, LLC	8150 Corporate Park Drive, Suite 300 Cincinnati, Ohio 45242	Keith Reed	(513) 677-6789	cbscuso.com	Business Lending
Cooperative Payroll Solutions, LLC	P.O. Box 26043, Winston-Salem, NC 27114-6043	Ray Crouse	(336) 774-3490	cooperativepayroll.com	Management Services, Payroll Processing
Cooperative Services, Inc.	5028 Clark Howell Highway, Suite 200, College Park, GA 30349	Mike Mercer	(770) 476-9625	gcua.org	ATM Network, Item Processing
Credit Union 24, Inc.	2120 Killarney Way, Tallahassee, FL 32309	Jim Park	(850) 701-2824	cu24.com	ATM Network, POS Network
Credit Union Auto Finance, LLC	1100 University Ave., Ste. 142, Rochester, NY 14607	Richard Stephany	(585) 241-6200	cuaf.com	Auto Services
Credit Union Auto Loan Network	971 Corporate Boulevard, Linthicum, MD 21090	Ed Kiper	(443) 386-7473	cuahn.com	Auto Services
Credit Union Business Services, LLC	5070 Peachtree Industrial Blvd., Norcross, Georgia 30071	Gary R. Nalley	(770) 416-2166	cubslc.com	Business Lending
Credit Union Data Processing	P.O. Box 673, Farmington, UT 84025	Charlie Fulks	(801) 451-9101	cu dp.com	Data Processing, Disaster Recovery
Credit Union Financial Network	16845 N. 29th Ave., Suite 1, Phoenix, AZ 85053	Michael Prior	(602) 375-7384	cu fni.org	Investment & Insurance Services

CUSO Name	Address	Manager	Phone	Website	Services Offered
Credit Union Financial Services	131 Northpark Trl., Stockbridge, GA 30281	Mika Mills	(770) 506-7476	cufs.org	Mortgage Processing
Credit Union Lending Systems (CULS)	11400 Concord Village Ave., Suite A, Saint Louis, MO 63123	Angie Anderson	(314) 487-5580	culendingsystems.com	Auto Services
Credit Union Loan Source, LLC	P.O. Box 20541, Atlanta, GA 30320	Richard Foley	(404) 715-4725	culsllc.com	Auto Services
Credit Union Member Access	607 North Main Street, Lancaster, SC 29720	Bruce Brumfield	(803) 289-5900	foundersfcu.com	Shared Branching
Credit Union Mortgage Association (CUMA)	9693a Main St., Fairfax, VA 22031	Scott Toler	(703) 425-1204	cumortgage.net	Mortgage Processing
Credit Union Service Alliance Group dba CUSAG	258 Ball Hill Road, Langdon, NH 3602	John Revilla	(888) 403-4487	cusag.com	Management Services
Credit Union Service Network	355 Union Blvd Suite 301, Lakewood, CO 80228	Doug Burke	(720) 945-7250	cusn.com	Call Center, Shared Branching
Credit Union Student Choice Partners, LLC	1001 Connecticut Ave NW, Ste 1001, Washington, DC 20036	Jon Jeffreys	(202) 223-2014	studentchoice.org	Student Lending
Credit Union Vendor Management	P.O. Box 3108, Tallahassee, FL 32315	Rock Carter	(866) 949-6220	cuvnm.org	Vendor Management, Due Diligence
CU Alliance, LLC	9601 Jones Rd, Suite 108, Houston, TX 77065	Adrian Dominguez	(281) 970-2822	cuallianceuso.com	Financial Counseling & Education
CU Anytime, LLC	3901 Singer Blvd. NE, Suite D Albuquerque, NM 87109	Don Gray	(505) 346-2039	cuanymtime.org	ATM Network, Shared Branching
CU Business Group, LLC	P.O. Box 19359, Portland, OR 97280	Larry Middleman	(503) 232-2876	cubg.org	Business Services
CU Business Solutions	P.O. Box 30316, Austin, TX 78755	Lewis Aven	(512) 339-0911	cubusinessolutions.com	Business Services
CU Companies	500 Main Street, Suite 100, Roseville, MN 55112	Bradley Crandall	(651) 787-9525	cucorporates.com	Lending Services
CU Dealer Direct, LLC	P.O. Box 4207, Tacoma, WA 98438	Rick Schmidtke	(253) 584-2260	cudealerdirect.com	Auto Services
CU Direct (CUDL)	P.O. Box 51482, Ontario, CA 91761	Anthony Boutelle	(909) 481-2311	cudirect.com	Auto Services, Technology Services
CU Direct Connect	6377 South Revere Parkway, Ste 200, Centennial, CO 80111	Steve Anderson	(720) 974-1311	cudirectconnect.com	Auto Services
CU Financial Alliance, LLC	5075 Cascade Rd., Ste. B, Grand Rapids, MI 49546	Barry Edwards	(616) 485-8988	cufinancialalliance.com	Investment Services Program Support
CU Insurance Alliance	451 Division St NE, Salem, OR 97301	John Harris	(503) 779-1816	cuisurancealliance.com	Insurance Services
CU Opportunities, LLC	P.O. Box 6617, Lees Summit, MO 64064	Glenna Osborn	(816) 246-0002		Other Services
CU Partner Solutions	144 East Pike St., Pontiac, MI 48342	Dennis Moriarity	(248) 334-0568	cupartnersolutions.com	Other Services
CU Realty ofVA MD DC, LLC	220 Spring Street, Suite 250, Herndon, VA 20170	Colleen Daly	(703) 709-8900	curealtyllc.com	Real Estate Brokerage
CU Realty Services	11638 E Four Peaks Road, Scottsdale, AZ 85262	Mike Corn	(800) 203-9014	curealty.com	Real Estate Brokerage
CU Resource Group, LLC	4905 West 60th Avenue, Arvada, CO 80003	John Dill	(720) 479-3344		Data Processing, HR Services

CUSO Name	Address	Manager	Phone	Website	Services Offered
CU Settlement Services, LLC	899 South Oyster Bay Road, Bethpage, NY 11714	Michele Dean	(610) 604-7400	cusettlement.com	Settlement Services
CU Student Lending, LLC	104 W. 27th St., 4th Floor, New York City, NY 10001	Vince Passione	(888) 549-9050	custudentloans.org	Student Lending
CU*Answers	6000 28th Street SE, Suite 100, Grand Rapids, MI 49546	Randy Kames	(616) 285-5711	cuanswers.com	Data Processing, Marketing Services
CU*Northwest	23403 E. Mission St., Suite A4, Liberty Lake, WA 99019	Greg Smith	(866) 922-7646	cu-northwest.com	Data Processing, Technology Services
CU*South	1060 Spring Hill Ave., Mobile, AL 36604	Leo Vaulin	(800) 293-7554	cusouth.com	Data Processing, Technology Services
CUMAnet, LLC	73 Mountain View Blvd., Basking Ridge, NJ 07920	Daniel von Schaumburg	(908) 860-7143	cumanet.com	Item Processing, Mortgage Processing
CUSO Development Company	6090 Fulton Street East, Suite F, Ada, MI 49301	Cory Mackwood	(616) 682-1414	cusodevelopment.com	Mortgage Processing
CUSO Financial Services, LP	P.O. Box 85744, San Diego, CA 92186	Valorie Seyfert	(858) 530-4410	cusonet.com	Investment & Insurance Services
CUSO Mortgage Corp.	P.O. Box 663, Hampden, ME 04444	John Reed	(207) 862-2876	cusomortgagecorp.com	Mortgage Processing
CUSO of Hawaii, Inc.	988 Fort Street Mall, 2nd Floor, Honolulu, HI 96813	Vince Otsuka	(808) 534-4300	hawaii-usafcu.com	Mortgage Processing
CUSO Partners Investments	800 Shades Creek Parkway, Suite 755, Birmingham, AL 35209	Charles White	(205) 949-3537	cusopartners.com	Investment Services
CUSource, LLC	P.O. Box 3329, Great Falls, MT 59403	Shirley Bailey	(406) 452-2731	cusource.com	Data Processing
DigitalMailer Inc.	220 Spring St, Suite 200, Herndon, VA 20170	Ron Daly	(703) 733-0339	digitalmailer.com	Digital Communication
eDOC Innovations, Inc.	1197 Exchange St., Suite 1, Middlebury, VT 84049	Bret Weekes	(435) 657-2988	edologic.com	Technology Services
El Paso Credit Union Affordable Housing, LLC	2017 Texas Ave., El Paso, TX 79901	Larry Garcia	(915) 838-9608	epcuah.com	Housing Counseling, Financial Education
EPL, Inc.	22 Inverness Center Parkway, Suite 400, Birmingham, AL 35242	Wayne Benson	(205) 408-5300	eplinc.com	Data Processing, Technology Services
Financial Heritage Financial, LLC	2050 Red Lion Road, Philadelphia, PA 19115	Cos Manzo	(800) 808-2662	firstheritage.org	Investment & Insurance Services
Financial Institutions Lending Options, LLC	550 Bay View Road, Suite A, Mukwonago, WI 53149	Jeff Albrecht	(414) 647-1500	fioindirect.com	Indirect Lending
Financial Services Management Group, LLC	3901 S. Fife St., Suite 301, Tacoma, WA 98409	John Rudisill	(253) 589-8006	financialservicesmg.net	Investment & Insurance Services
Gateway Services Group	7600 East Orchard Road, Suite 290N, Greenwood Village, CO 80111	Scott Jentz	(720) 200-1004	gsgllc.com	Investment Services
Heartland Business Services, LLC	1000 Lydia Drive, Saint Louis, MO 63146	Jack Pollihan	(314) 542-1307	hbcsu.com	Business Lending
Impel Consulting Group	1201 Fulling Mill Rd., Middletown, PA 17057	David Dunn	(888) 467-3524	impelcg.com	Consulting Services
Keystone Business Lending Solutions, LLC	8805 University Blvd., Moon Township, PA 15108	Wayne Grinnik	(412) 507-3148	keystonebl.com	Business Lending
L9	570 U.S. 302, Barre, VT 05641	Dave Mayette	(802) 229-2005	l9.com	Marketing Services, Technology Services

CUSO Name	Address	Manager	Phone	Website	Services Offered
LSC	1807 W. Diehl Road, Naperville, IL, 60563	Jim Byrnes	(800) 304-2273	lsc.net	Credit Cards, Item Processing
Member Access Pacific	16300 Christensen Rd., Suite 213, Tukwila, WA 98188	Cyndie Martini	(866) 598-0698	mapacific.com	Credit Cards, Prepaid Visa Products
Member Advantage Business Services, LLC dba Small Business America	27281 Las Ramblas, Suite 200/267, Mission Viejo, CA 92691	Mike Hales	(616) 682-1414	sba.coop	Business Lending
Member Business Financial Services, LLC	2655 Neshaminy Interplex Drive, Suite 106, Trevoise, PA 19053	Mark Ritter	(866) 354-7151	mbfs.biz	Business Lending
Member Business Lending	P.O. Box 26188, Lansing, MI 48909	Robin Frucci	(517) 622-6600	lafcu.com	Business Lending
Member Business Lending, LLC	753 South Jordan Pkwy, Suite 200, South Jordan, UT 84095	Kent Moon	(866) 462-5552	mbllc.com	Business Lending
Member Business Solutions, LLC	P.O. Box 3488, Tallahassee, FL 32315	Jim Gallagher	(888) 627-7881	mbssl.org	Business Lending
Member Driven Technologies	7415 Chicago Road, Warren, MI 48092	Larry Nichols	(586) 795-9135	mdtmi.com	Technology Services, Data Processing
Member First Mortgage, LLC	616 44th St. SE, Grand Rapids, MI 49548	Kathy Carlson	(616) 538-1818	memberfirstmortgage.com	Mortgage Processing, Collection Services
Member Loyalty Group, LLC	1825 N Winnebago Ave., Ste. 301, Chicago, IL 60647	Michelle Bloedorn	(773) 252-4901	memberloyaltygroup.com	Marketing Services
Members Business Services	P.O. Box 5608, San Bernardino, CA 92375	Scott Burger	(909) 723-1222	membersbusiness.com	Business Lending, Business Services
MEMBERS Development Company, LLC	2203 Bindon Drive, Cedar Park, TX 78613	Jeff Kline	(800) 356-2644	membersdevelopment.com	Research & Development
Members Mortgage Services, LLC	P O Box 47528, Wichita, KS 67201	Todd Brunner	(316) 265-3272	membersmortgageservices.com	Mortgage Processing, Technology Services
Members Trust Company	14025 Riveredge Drive, Suite 280, Tampa, FL 33637	Tom Walker	(888) 727-9191	memberstrust.com	Trust Services, Reverse Mortgages
Michigan Business Connection	P.O. Box 130290, Ann Arbor, MI 48113	Bill Beardsley	(734) 662-0614	mbcloans.biz	Business Lending
Mid-Atlantic Financial Partners, LLC	12820 Wisteria Drive, Germantown, MD 20874	Frank Amantia	(301) 944-1800	midatlanticfp.com	Mortgage Processing, Business Lending
Ministry Partners Investment Company, LLC	P.O. Box 1299, Brea, CA 92822	Bill Dodson	(714) 671-5720	ministrypartners.org	Business Lending, Direct Investments
Mortgage Center, LLC	20300 Civic Center Dr., Suite 403, Southfield, MI 48076	Thomas Teeple	(248) 208-0610	mortgagecuso.com	Mortgage Services
MyCUMortgage	3040 Presidential Drive, Suite 100, Fairborn, OH 45324	Timothy Mislansky	(937) 912-7669	mycumortgage.com	Mortgage Services
Neighborhood Mortgage Solutions	P.O. Box 209, Frankenmuth, MI 48734	Greg Wischmeyer	(989) 497-1651	gonns.org	Mortgage Lending Services
Northeast Member Business Services, LLC	P.O. Box 544, Keene, NH 3431	Scott Anderson	(802) 862-7111	nembs.com	Business Lending
Northwest CU Collaboration, LLC dba NW Compliance Group	330 Union Ave SE, Suite 101, Olympia, WA 98501	Terri Salinas	(360) 973-7137	nwcompliance.org	Compliance Services
Octant Business Services, LLC	255 Great Road, Second Floor, Littleton, MA 1460	Robert Cipriani	(508) 281-3003	octant.us	Business Lending

CUSO Name	Address	Manager	Phone	Website	Services Offered
Ongoing Operations, LLC	410 S Maple Ave #246, Falls Church, VA 22046	Kirk Drake	(240) 527-6801	ongoingoperations.com	Disaster Recovery, Technology Services
Open Technology Solutions, LLC	8085 S. Chester St., Suite 100, Centennial, CO 80112	Mike Atkins	(303) 708-7140	open-techs.com	Data Processing, Technology Services
Pacific Cascade Mortgage	1075 Oak St., Eugene, OR 97401	David Hancock	(541) 912-1347	pacificcasademortgage.com	Mortgage Lending Services
Palmetto Cooperative Services, LLC	7440 Broad River Road, Irmo, SC 29063	Brad Miller	(800) 235-4290	palmettocoop.com	Item Processing
Passageways	1551 Win Hentschel Blvd, West Lafayette, IN 47906	Paroon Chadha	(765) 497-8832	passageways.com	Compliance Services, Technology Services
Potomac Business Services	10605 Concord Street, Suite 503, Kingston, MD 20895	Devin Blum	(240) 747-2461	pbsexpress.net	Business Lending, Business Services
Primary Financial Company, LLC	229 Huber Village Blvd, Ste 120, Westerville, OH 43081	Mark Solomon	(614) 825-9392	epfc.com	Institutional Investment Services
PSCU Financial Services, Inc.	560 Carillon Parkway, St. Petersburg, FL 33716	Michael Kelly	(800) 443-7728	pscu.com	Credit Cards, Call Center, Electronic Services
S3 Shared Service Solutions, LLC	971 Corporate Boulevard, Linthicum, MD 21090	Pat Pritchard	(443) 517-5017	s3cuso.com	Operational Services, Lending Services
Salus Group	37308 Schoenherr Road, Sterling Heights, MI 48312	Michael Brilati	(586) 264-0485	salusgroupbenefits.com	Management Services
Share One, Inc.	2650 Thousand Oaks Blvd., Suite 1120, Memphis, TN 38118	Daryl Tanner	(901) 795-3512	shareone.com	Data Processing, Technology Services
Shared Resource Technology Group, Inc.	8366 Princeton-Glendale Rd., Suite 4, West Chester, OH 45069	Mark Wintzinger	(513) 551-5050	sharedresource.org	Data Processing, ATM Network
Sharenet, Inc.	728 East Genesee St., Syracuse, NY 13210	Donald Large	(315) 476-9132	sharenetatm.org	ATM Network, Shared Branching
Spectrum Business Resources, LLC	3333 Warrenville Road, Lisle, IL 60532	Dan Bleil	(630) 799-1800	sbrllc.com	Business Lending, Business Services
Synergent Corp.	2 Ledgeview Drive, Westbrook, ME 4092	John Murphy	(207) 773-5671	synergentcorp.com	Data Processing
Texas Business Lenders Group	1617 West 7th Street, Fort Worth, TX 76102	Robert Campbell	(866) 540-0255	txbusinesslenders.com	Business Lending
The Credit Union Complex	194 Donald Lane, Johnstown, PA 15904	Paula Speidter	(814) 535-2606		Building Management
The CU Link	P.O. Box 769, Dubuque, IA 52001	Jean Hoeger	(563) 557-2229	alliantcu.com	Shared Branching
The Cypress Group	921 North Mills Avenue, Orlando, FL 32803	Kevin Dion	(407) 228-7677	cypressgroupplc.org	Business Lending
The Members Group	1500 Nw 118th Street, Des Moines, IA 50325	Shazia Manus	(800) 874-2285	themembersgroup.com	Credit Cards, Item Processing
Tri-Cue	2545 Research Blvd., Fort Collins, CO 80526	Kent Richard	(970) 295-1500	trique.com	Data Processing, Technology Services
TruHome Solutions	9777 Ridge Drive, Lenexa, KS 66219	Keith Varney	(866) 981-1700	truhomesolutions.com	Mortgage Services
United Solutions Company	P.O. Box 5496, Tallahassee, FL 32314	Jim Giacobbe	(850) 942-9186	unitedsolutions.coop	Data Processing, Management Services
Wiscub	N25 W23131 Paul Rd., Pewaukee, WI 53072	Dennis Lombard	(262) 549-0200	wiscubservicecenter.com	Item Processing
XTEND, Inc.	6000 28th Street SE, Ste. 1000, Grand Rapids, MI 49546	Scott Collins	(616) 285-5711	xtendcu.com	Shared Branching, Management Services

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

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

BY PARTH KAPOOR

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

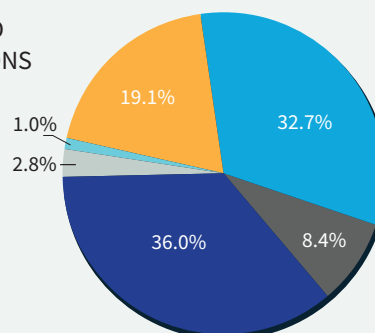
Orth, Chakler, Murmane & Co. remains in second-place for market share, adding 19 clients with more than \$40 million in assets to total 148 this year. They audit credit unions from 28 different states and Washington, DC. Nearman, Maynard, Vallez, CPAs rounds out the top three, with 116 credit union clients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

with 110 clients over \$40 million totaling more than \$82 billion.

Doeren, Mayhew & Co. continues to add credit union clients at a similar pace to last year. Overall, Doeren, Mayhew & Co. went from 32 credit union clients in 2011 to 52 in this year's survey. Over the past year, they added 12 new clients, the second largest year-over-year increase. ■

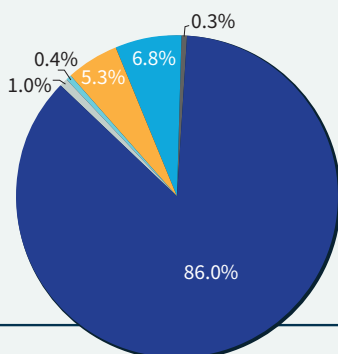
TYPE OF AUDIT PERFORMED
BY PERCENT OF INSTITUTIONS

DATA AS OF MARCH 31, 2013



TYPE OF AUDIT PERFORMED
BY PERCENT OF ASSETS

DATA AS OF MARCH 31, 2013



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

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

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

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

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

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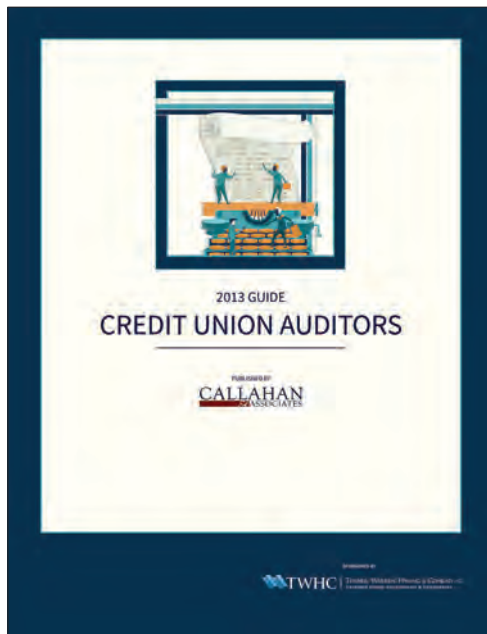
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SARA M. CLINE, Commissioner

West Virginia Division of Financial Institutions,
900 Pennsylvania Avenue Suite 306,
Charleston, WV 25302

p: (304) 558-2294 | f: (304) 558-0442
e: scline@wvdfi.org

www.dfi.wv.gov

WISCONSIN

KIM SANTOS, Director of Office of Credit Unions

KAREN MACK, Exam Supervisor

Office of Credit Unions, Suite 500, P.O. Box
14137, Madison, WI 53708-0137
p: (608) 261-9543 | f: (608) 267-0439
e: DFISecretary@wisconsin.gov

www.wdfi.org/fi/cu/

LEAGUES & ASSOCIATIONS

ALASKA CU LEAGUE

LAUREN MACVAY, President/CEO

P.O. Box 34157, Juneau, AK 99803-4157
p: (907) 523-4720 | f: (907) 278-0570
www.alaskacreditunions.org

ANNUAL MEETING: MID MAY, 2014
Kodiak, Alaska

CALIFORNIA AND
NEVADA CU LEAGUE

Diana Dykstra, President/CEO

P.O. Box 51476, Ontario, CA 91761-0076
p: (909) 212-6000 | f: (909) 476-7824
www.ccuc.org

ANNUAL MEETING: OCTOBER 28-30, 2014
San Francisco, CA – The Hyatt Regency

THE CAROLINAS CU LEAGUE

*REPRESENT NORTH CAROLINA AND SOUTH CAROLINA CUS

John Radebaugh, President/CEO

323 West Jones Street, Suite 200
Raleigh, NC 27603
p: (919) 457-9053 | f: (800) 525-7087

ANNUAL MEETING: TBD

CORNERSTONE
CREDIT UNION LEAGUE

*REPRESENT TEXAS, OKLAHOMA, AND ARKANSAS CUS

PAUL A. TRYLKO, Chairman

4455 LBJ Freeway, Suite 1100
Dallas, Texas 75244
p: (800) 442-5762

www.cornerstoneleague.coop/

ANNUAL MEETING: APRIL 22-24, 2014
San Antonio, TX – Grand Hyatt San Antonio

CU LEAGUE OF CONNECTICUT

KEITH WIEMERT, President/CEO

1064 East Main Street, Suite 201
Meriden, CT 06450-4898

p: (203) 265-5657 | f: (203) 284-8194
www.culct.coop

ANNUAL MEETING: APRIL 2, 2014
Plantsville, CT – Aqua Turf Club

DELAWARE CU LEAGUE

PATRICK MAHANEY, President/CEO

4 Quigley Boulevard
New Castle, DE 19720-4150
p: (302) 322-9341 | f: (302) 322-9354
www.dcul.org

ANNUAL MEETING: TBD

CU ASSOCIATION OF THE DAKOTAS

ROBBIE THOMPSON, President/CEO

2005 North Kavaney Drive,
Bismarck, ND 58501
p: (800) 279-5760 | f: (701) 258-7794
www.midamericacusa.coop

ANNUAL MEETING: JUNE 4-7, 2014
Sioux Falls, SD – Sioux Falls Convention Center

GEORGIA CU AFFILIATES

JANET DAVIS, Chairman

6705 Sugarloaf Parkway, Suite 200
Duluth, GA 30097-4926
p: (770) 476-9625 | f: (770) 497-9534
www.gcua.org

ANNUAL MEETING: TBD

HAWAII CU LEAGUE

DENNIS TANIMOTO, President/CEO

1654 South King Street
Honolulu, HI 96826-2097
p: (808) 941-0556 | f: (808) 945-0019
www.hcul.org

ANNUAL MEETING: MAY 15-17, 2014
Waikoloa, HI – Grand Wailea Resort Hotel & Spa

IDAHO CU LEAGUE

ALAN CAMERON, President/CEO

P.O. Box 5158, Boise, ID 83705-0158

p: (208) 343-4841 | f: (208) 343-4869
www.idahocul.org

ANNUAL MEETING: MAY 14-15, 2014
Boise, ID – The Riverside Hotel

ILLINOIS CU LEAGUE

DAN PLAUDA, President/CEO

1807 West Diehl Road
Naperville, IL 60566-7107
p: (630) 983-3400 | f: (630) 983-4284
www.iculeague.coop

ANNUAL MEETING: APRIL 3-5, 2014
Schaumburg, IL – Renaissance Schaumburg Convention Center

INDIANA CU LEAGUE

JOHN MCKENZIE, President/CEO

5975 Castle Creek Parkway North Drive, Suite
300, Indianapolis, IN 46250
p: (317) 594-5300 | f: (317) 594-5301
www.icul.org

ANNUAL MEETING: TBD

IOWA CU LEAGUE

PAT JURY, President/CEO

1500 NW 118 Street
Des Moines, IA 50325-8242
p: (800) 860-6180 | f: (515) 221-3010
www.iowacreditunions.com

ANNUAL MEETING: SEPTEMBER 4-7, 2014
Dubuque, IA – Grand Harbor

KANSAS CU ASSOCIATION

MARLA MARSH, President/CEO

2872 N. Ridge Road, Suite 122
Wichita, KS 67205
p: (316) 942-7965 | f: (316) 206-2203
www.kcua.coop

ANNUAL MEETING: APRIL 10-12, 2014
Wichita, KS – Hyatt Regency Wichita

KENTUCKY CU LEAGUE

WENDELL LYONS, President/CEO

3615 Newburg Road, Louisville, KY 40218-3399
p: (502) 459-8023 | f: (502) 459-0189
www.kycul.org

ANNUAL MEETING: OCTOBER 8-10, 2014
Louisville, KY – Marriott Downtown

LEAGUE OF SOUTHEASTERN CUS

*REPRESENT ALABAMA AND FLORIDA CUS

PATRICK LA PINE, President/CEO

P.O. Box 380428, Birmingham, AL 35238-0428
p: (205) 991-9710 | f: (205) 991-2576
www.lscu.coop

ANNUAL MEETING: JUNE 11-14, 2014
Orlando, FL – JW Marriott Orlando Grande Lakes

LOUISIANA CU LEAGUE

ANNE COCHRAN, President/CEO

824 Elmwood Park Boulevard, Suite 200
Harahan, LA 70123-3342
p: (800) 452-7221 | f: (504) 736-3677
www.lcul.com

LEAGUES & ASSOCIATIONS CONT.

ANNUAL MEETING: JULY 30 - AUGUST 2, 2014
Orleans, LA – Sheraton

MAINE CU LEAGUE

JOHN MURPHY, President/CEO
P.O. Box 1236, Portland, ME 04104
p: (207) 773-5671 | f: (207) 773-0957
www.maineicul.org

ANNUAL MEETING: JUNE 27-28, 2014
Portland, ME - Holiday Inn by the Bay

MARYLAND & DISTRICT OF COLUMBIA CU ASSOCIATION

JOHN BRATSAKIS, President/CEO
8975 Guilford Road, Suite 190
Columbia, MD 21046-2387
p: (410) 290-6858 | f: (410) 290-7832
www.mddccua.org

ANNUAL MEETING: TBD

MASSACHUSETTS CU LEAGUE

DANIEL F. EGAN, JR., President/CEO
845 Donald Lynch Boulevard
Marlborough, MA 01752-4704
p: (508) 481-6755 | f: (508) 481-3586
www.maleague.org

ANNUAL MEETING: TBD

MICHIGAN CU LEAGUE

DAVE ADAMS, President/CEO
101 S. Washington Square, Suite 900
Lansing, MI 48933-8054
p: (800) 262-6285 | f: (517) 482-3762
www.mcul.org

ANNUAL MEETING: JUNE 5-7, 2014
Grand Rapids, MI – Amway Grand Plaza Hotel & DeVos Place

MINNESOTA CU NETWORK

MARK CUMMINS, President/CEO
555 Wabasha Street North, Suite 200
St. Paul, MN 55102-1610

p: (651) 288-5170 | f: (651) 288-5171
www.mncun.org

ANNUAL MEETING: APRIL 25-26, 2014
Bloomington, MN – Radisson Blu Mall of America

MISSISSIPPI CU ASSOCIATION

CHARLES ELLIOTT, JR., President/CEO
1400 Lakeover Road, Suite 200
Jackson, MS 39213-8000
p: (601) 981-4552 | f: (601) 981-4564
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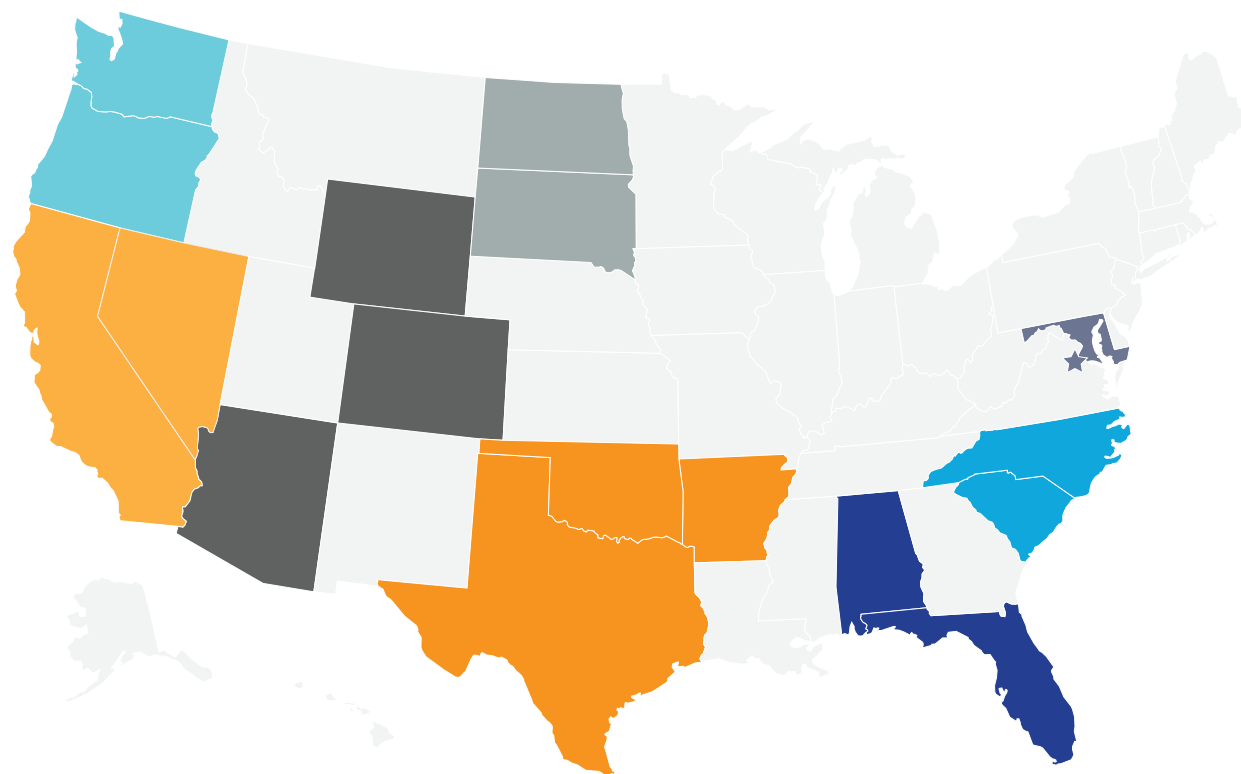
ANNUAL MEETING: MAY 15-17, 2014
Biloxi, MS – Beau Rivage Resort

MISSOURI CU ASSOCIATION

DON COHENOUR, President/CEO
2055 Craigshire Drive
St. Louis, MO 63146-4009
p: (314) 542-0555 | f: (314) 542-1320
www.mcua.org

ANNUAL MEETING: TBD

REGIONAL CREDIT UNION LEAGUES/ASSOCIATIONS



● **CORNERSTONE CREDIT UNION LEAGUE: TEXAS, OKLAHOMA, ARKANSAS**

● **NORTHWEST CU ASSOCIATION: OREGON & WASHINGTON**

● **MOUNTAIN WEST CU ASSOCIATION: ARIZONA, COLORADO, WYOMING**

● **NORTH DAKOTA AND SOUTH DAKOTA - CU ASSOCIATION OF THE DAKOTAS**

● **LEAGUE OF SOUTHEASTERN CUS: ALABAMA & FLORIDA**

● **THE CAROLINAS CU LEAGUE: NORTH CAROLINA & SOUTH CAROLINA**

● **MARYLAND AND D.C. - MARYLAND & DISTRICT OF COLUMBIA ASSOCIATION**

LEAGUES & ASSOCIATIONS CONT.

MONTANA CU NETWORK**TRACIE KENYON, President/CEO**

101 N. Rodney, Helena, MT 59601-2948
 p: (406) 442-9081 | f: (406) 442-9085
www.mcun.org

ANNUAL MEETING: TBD**MOUNTAIN WEST CU ASSOCIATION**

*REPRESENT ARIZONA, COLORADO, WYOMING CUS

SCOTT EARL, President/CEO

1009 Grant Street, Denver, CO 80203
 p: (720) 479-3200 | f: (720) 479-3423
<http://www.mwcua.com/>

ANNUAL MEETING: APRIL 24-25, 2014

Colorado Springs, CO – The Broadmoor

NEBRASKA CU LEAGUE**SCOTT SULLIVAN, President/CEO**

P.O. Box 45526, Omaha, NE 68145
 p: (402) 333-9331 | f: (402) 333-9431
www.nebrcul.org

ANNUAL MEETING: TBD**NEW HAMPSHIRE CU LEAGUE****DANIEL F. EGAN, JR., President/CEO**

P.O. Box 1695, Manchester, NH 03105-1695
 p: (800) 842-1242 | f: (508) 481-3586
www.nhcul.org

ANNUAL MEETING: TBD**NEW JERSEY CU LEAGUE****GREG MICHLIG, President/CEO**

299 Ward Street, Hightstown, NJ 08520-3337
 p: (609) 448-2426 | f: (609) 448-3499
www.njcul.org

ANNUAL MEETING: TBD**CU ASSOCIATION OF NEW MEXICO****SYLVIA LYON, President/CEO**

4200 Wolcott Avenue N.E.
 Albuquerque, NM 87109-4502
 p: (505) 298-9899 | f: (505) 298-0162
www.cuanm.org

ANNUAL MEETING: TBD**CU ASSOCIATION OF NEW YORK****WILLIAM J. MELLIN, President/CEO**

P.O. Box 15118, Albany, NY 12212-5118
 p: (800) 342-9835 | f: (518) 437-8284
www.cuany.org

ANNUAL MEETING: JUNE 19-22, 2014

Saratoga Springs, NY – The Saratoga Hilton

NORTHWEST CU ASSOCIATION

*REPRESENT OREGON AND WASHINGTON CUS

TROY STANG, President/CEO

8205 SW Creekside Place, Suite 220
 Beaverton, OR 97008
 p: (800) 995-9064 | f: (877) 928-6397
www.nwcua.org

ANNUAL MEETING: OCTOBER 7-9, 2014

Spokane, WA – Spokane Convention Center

OHIO CU LEAGUE**PAUL MERCER, President/CEO**

10 West Broad Street, Suite 1100
 Columbus, Ohio 43215-2894
 p: (614) 336-2894 | f: (614) 336-2895
www.ohiocreditunions.org

ANNUAL MEETING: APRIL 8-9, 2014

Columbus, OH – Hilton Columbus Downtown Hotel

PENNSYLVANIA CU ASSOCIATION**PATRICK CONWAY, President/CEO**

4309 North Front Street
 Harrisburg, PA 17110-1691
 p: (717) 234-3156 | f: (717) 234-2695
www.pcua.coop

ANNUAL MEETING: MAY 18-20, 2014

Atlantic City, NJ – Bally's Atlantic City

CU ASSOCIATION OF RHODE ISLAND**DANIEL F. EGAN, JR., President/CEO**

845 Donald Lynch Boulevard
 Marlborough, MA 01752-4707
 p: (508) 481-6755 | f: (508) 481-3586
www.cuassociationri.org

ANNUAL MEETING: TBD**TENNESSEE CU LEAGUE****FRED ROBINSON, President/CEO**

P.O. Box 21550, Chattanooga, TN 37424-0550
 p: (423) 899-2425 | f: (423) 899-8726
www.yourleague.org

ANNUAL MEETING: MAY 14-16, 2014

Chattanooga, TN – Chattanooga Convention Center

UTAH CU ASSOCIATION**SCOTT SIMPSON, President/CEO**

P.O. Box 27277, Salt Lake City, UT 84127-0277
 p: (801) 972-3400 | f: (801) 975-9301
www.utahscreditunions.org

ANNUAL MEETING: TBD**ASSOCIATION OF VERMONT CUS****JOSEPH G. BERGERON, President/CEO**

401 Water Tower Circle, Suite 301
 Colchester, VT 05446
 p: (802) 863-7848 | f: (802) 864-4391
www.vermontcreditunions.com

ANNUAL MEETING: MAY 16-18, 2014

Woodstock, VT – Woodstock Inn

VIRGINIA CU LEAGUE**RICK PILLOW, President/CEO**

P.O. Box 11469, Lynchburg, VA 24506-1469
 p: (434) 237-9600 | f: (434) 239-8148
www.vacul.org

ANNUAL MEETING: APRIL 2-4, 2014

Roanoke, Virginia – Hotel Roanoke

WEST VIRGINIA CU LEAGUE**KENNETH WATTS, President/CEO**

411 Cedar Grove Road
 Parkersburg, WV 26104-7169

p: (304) 485-4521 | f: (304) 485-0573
www.wvcu.org

ANNUAL MEETING: TBD**WISCONSIN CU LEAGUE****BRETT THOMPSON, President/CEO**

N25 W23131 Paul Road, Suite 500
 Pewaukee, WI 53072-5779
 p: (262) 549-0200 | f: (262) 549-7722
www.theleague.coop

ANNUAL MEETING: MAY 7-10, 2014

Milwaukee, WI – Frontier Airlines Center
 & Hilton Milwaukee City Center

NATIONAL & REGIONAL ASSOCIATIONS

AFRICAN-AMERICAN CREDIT UNION COALITION

LILLIAN PRIEST, Executive Director

P.O. Box 1612, Shreveport, LA 71165
 p: (866) 782-2282 | f: (314) 636-2177
 e: aacucinfo@aacuc.org
www.aacuc.org

AMERICAN ASSOCIATION CREDIT UNION LEAGUES (AACUL)

SUSAN NEWTON, Executive Director

601 Pennsylvania Avenue, NW,
 Suite 600, Washington, DC 20004
 p: (202) 638-5777 | f: (202) 638-7729
 e: snewton@cuna.coop
www.aacul.org

AMERICAN CREDIT UNION MORTGAGE ASSOCIATION (ACUMA)

BOB DORSA, President

P.O. Box 400955, Las Vegas, NV 89140
 p: (877) 442-2862 | f: (702) 823-3950
 e: bdorsa@acuma.org
www.acuma.org

ANNUAL CONFERENCE: SEPTEMBER 14-17, 2014

Las Vegas, NV – Encore

ASSOCIATION OF CREDIT UNION INTERNAL AUDITORS (ACUIA)

DANA MCCRANIE, President

ACUIA P.O. Box 150908, Alexandria, VA 22315
 p: (703) 688-2284 | f: (703) 348-7602
 e: acuiia@acuiia.org
www.acuiia.org

NATIONAL & REGIONAL ASSOCIATIONS CONT.

**COMBINED COUNCIL
OF AMERICA'S CREDIT
UNIONS (CCACU)**

ANN GARMON, Liason
c/o Horizon One FCU, 610 Drover Street,
Indianapolis, IN 46221
p: (317) 236-6290 | f: (317) 236-6293
e: info@ccacu.com
www.ccacu.com

**COUNCIL OF DAIMLER
CHRYSLER CREDIT UNIONS**

JAMES CARSON, President
c/o A.B.D. FCU, 27850 Mound Road,
Warren, MI 48092
p: (586) 751-4400 | f: (586) 751-4407
e: info@ccacu.com
www.ccacu.com/daimler.html

**COUNCIL OF FORD
CREDIT UNIONS**

SHIRLEY MEYER, President
c/o Greater Woodlawn FCU,
3811 Lake Shore Road, Blasdel, NY 14219
p: (716) 826-6427 | f: (716) 824-2281
e: info@counciloffordcreditunions.org
www.counciloffordcreditunions.org

COUNCIL OF GM CREDIT UNIONS

ANN GARMON, President
c/o Horizon One FCU, 610 Drover Street,
Indianapolis, IN 46221
p: (317) 236-6290 | f: (317) 236-6293
e: agarmon@horizononefcu.org
www.ccacu.com/gm.html

**CREDIT UNION EXECUTIVES
SOCIETY (CUES)**

FRED JOHNSON, President/CEO
5510 Research Park Drive, Madison, WI 53711
p: (608) 271-2664 | f: (608) 271-2303
e: cues@cues.org
www.cues.org

**CREDIT UNION INFORMATION
SECURITY PROFESSIONAL
ASSOCIATION (CUISPA)**

KELLY DOWELL, Executive Director
1717 West 6th Street,
Ste 112 Austin, TX 78703
p: (512) 465-9711 | f: (888) 475-4440
e: contact@cuipa.org
www.cuipa.org

ANNUAL CONFERENCE: FEBRUARY 4-5, 2014
Austin, TX - The Austin Hyatt Regency

**CREDIT UNION INTERNAL
AUDITORS ASSOCIATION (CUIAA)**

ANDY KECSKES, Chair
c/o Credit Union of Southern California, 8028
Greenleaf Avenue, Whittier, CA 90602
p: 619-980-9831
e: akecs@cox.net
www.cuiiaa.org

**CREDIT UNION NATIONAL
ASSOCIATION (CUNA)**

BILL CHENEY, President
601 Pennsylvania Avenue, NW, South Building,
Washington, DC 20004
p: (202) 638-5777 | f: (202) 638-7734
CUNA Madison: 5710 Mineral Point Road,
Madison, WI 53705
p: (608) 231-4000 | f: (608) 231-4874
www.cuna.org

2014 GOVERNMENTAL AFFAIRS CONFERENCE
Washington, DC

CUNA CFO COUNCIL

DAVID D'ANNUNZIO, Chair
c/o Heritage Trust FCU, P.O. Box 118000,
Charleston, SC 29423
p: (800) 356-9655 | f: (608) 231-4061
e: dannunizod@htfcu.org
www.cunacfo council.org

ANNUAL CONFERENCE: MAY 18-21, 2014
Las Vegas, NV - Mandalay Bay Resort & Casino

CUNA HR/TD COUNCIL

SUZANNE OLIVER, Chair
c/o Mountain America FCU,
P.O. Box 9001, West Jordan, UT 84084
p: (800) 356-9655 | f: (608) 231-4061
e: soliver@macu.org
www.cunahr council.org

ANNUAL CONFERENCE: APRIL 27-30, 2014
Fort Lauderdale, CA - Westin Beach Resort and Spa

CUNA LENDING COUNCIL

BILL VOGENEY, Chair
c/o Ent FCU, P.O. Box 15819,
Colorado Springs, CO 80935
p: (800) 356-9655 | f: (608) 231-4061
e: bvogeny@ent.com
www.cunalendingcouncil.org

**CUNA MARKETING AND BUSINESS
DEVELOPMENT COUNCIL**

MICHELLE HUNTER, Chair
c/o Credit Union of Southern California,
P.O. Box 200, Whittier, CA 90608
p: (800) 356-9655 | f: (608) 231-4061
e: mhunter@cusocal.org
www.cunamarketingcouncil.org

**CUNA OPERATIONS SALES
AND SERVICE COUNCIL**

SUE DOUGLAS, Chair
c/o State Employees Credit Union, P.O. Box
27665, Raleigh, NC 27611-7665
p: (800) 356-9655 | f: (608) 231-4061
e: sdouglas@ncsecu.org
www.cunacoocouncil.org

CUNA TECHNOLOGY COUNCIL

HEATHER MOSHIER, Chair
c/o San Diego County Credit Union, 6545
Sequence Dr., San Diego, CA 92121
p: (800) 356-9655 | f: (608) 231-4061
e: hmoshier@sdccu.com
www.cunatechnologycouncil.org

**DEFENSE CREDIT UNION
COUNCIL (DCUC)**

ROLAND ARTEAGA, President/CEO
601 Pennsylvania Avenue, NW, South Building,
Suite 600, Washington, DC 20004
p: (202) 638-3950 | f: (202) 638-3410
e: admin@dcuc.org
www.dcuc.org

ANNUAL CONFERENCE: AUGUST 24-27, 2014
Dallas, TX - The Dallas Omni Downtown

**EDUCATING CREDIT UNION
& COMMUNITIES (ECUC)**

KAREN MEYER, Executive Director
P.O. Box 426, Corning, NY 14830
p: (855) 888-5851
e: l.webster@ecuc.org
www.ecuc.org

ANNUAL CONFERENCE: FEBRUARY 15-18, 2014
New Orleans, LA - Marriott New Orleans

**MARKETING ASSOCIATION
OF CREDIT UNIONS (MAC)**

SCOTT COE, Director, Chair
c/o Coast Hills Federal Credit Union, PO Box
200, Lompoc, CA 93438
p: (317) 205-9483 | f: (317) 205-9481
e: info@macnetwork.org
www.macnetwork.org

ANNUAL CONFERENCE: MAY 28-30, 2014
San Diego, CA - Westin Gaslamp

**METROPOLITAN AREA
CREDIT UNION MANAGEMENT
ASSOCIATION (MACUMA)**

CONNIE HACKNEY, Executive Director
P.O. Box 2535, Purcellville, VA 20134
p: (202) 581-6900 | f: (301) 881-3002
e: operations@macuma.org
www.macuma.org

NATIONAL & REGIONAL ASSOCIATIONS CONT.

**NATIONAL ASSOCIATION
OF CREDIT UNION
CHAIRMEN (NACUC)**

CELESTE SHELTON, Executive Director
P.O. Box 160, Del Mar, CA 92014
p: (888) 987-4247 | f: (858) 792-3884
e: nacuc@nacuc.org
www.nacuc.org

**NATIONAL ASSOCIATION
OF CREDIT UNION SERVICE
ORGANIZATIONS (NACUSO)**

JACK M. ANTONINI, President/CEO
3419 Via Lido, PMB #135,
Newport Beach, CA 92663
p: (888) 462-2870 | f: (949) 645-5297
e: info@nacuso.org
www.nacuso.org

ANNUAL CONFERENCE: APRIL 14-17, 2014
Lake Buena Vista, FL - Disney Yacht & Beach Club

**NATIONAL ASSOCIATION
OF CREDIT UNION
SUPERVISORY & AUDITING
COMMITTEES (NACUSAC)**

CELESTE SHELTON, Executive Director
P.O. Box 160, Del Mar, CA 92014
p: (800) 287-5949 | f: (858) 792-3884
e: nacusac@nacusac.org
www.nacusac.org

ANNUAL CONFERENCE: JUNE 11-14, 2014
Las Vegas, NV - Caesars Palace Las Vegas

**NATIONAL ASSOCIATION
OF FEDERAL CREDIT
UNIONS (NAFCU)**

B. DAN BERGER, President/CEO
3138 10th Street North, Arlington, VA 22201
p: (703) 842-2215 | f: (703) 524-1082
e: dberger@nafcu.org
www.nafcu.org

ANNUAL CONFERENCE: JULY 22-26, 2014
Las Vegas, NV - The Venetian

**NATIONAL ASSOCIATION
OF STATE CREDIT UNION
SUPERVISORS (NASCUS)**

MARY MARTHA FORTNEY, President/CEO
1655 North Fort Meyer Drive,
Suite 650, Arlington, VA 22209
p: (703) 528-8351 | f: (703) 528-3248
e: offices@nascus.org
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**NATIONAL CREDIT UNION
FOUNDATION (NCUF)**

CHRISTIANE GIGI HYLAND, Executive Director
601 Pennsylvania Avenue, NW, South Building,
Suite 600, Washington, DC 20004
p: (202) 824-6282 | f: 202-638-3912
e: ghyland@ncuf.coop
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**NATIONAL CREDIT
UNION MANAGEMENT
ASSOCIATION (NCUMA)**

KATHY ANCHORS-BUDD, President
1220 Crestbrook Drive, Cumming, GA 30040
p: (404) 255-6828 | f: (770) 406-0289
e: kanchors@ncuma.com
www.ncuma.com

**NATIONAL COUNCIL OF POSTAL
CREDIT UNIONS (NCPCU)**

CELESTE SHELTON, Executive Director
P.O. Box 160 Del Mar, CA 92014
p: (760) 745-3883 | f: (760) 690-4453
e: ncpcu@ncpcu.org
www.ncpcu.org

ANNUAL CONFERENCE: APRIL 13-15, 2014
New Orleans, LA - Loews New Orleans Hotel

**NATIONAL FEDERATION OF
COMMUNITY DEVELOPMENT
CREDIT UNIONS (NFCDCU)**

CATHIE MAHON, President/CEO
39 Broadway, Suite 2140,
New York, NY 10006-3063
p: (212) 809-1850 | f: (212) 809-3274
e: cmahon@cdcu.coop
www.cdcu.coop

ANNUAL CONFERENCE: MAY 14-17, 2014
Detroit, MI - MGM Grand Hotel Detroit

**NATIONAL YOUTH INVOLVEMENT
BOARD (NYIB)**

JULIE MCLEAN, Chairman
c/o Arapahoe Credit Union, 303 E Hampden
Ave., Englewood, CO 80113
p: 720-635-3314 | f: 720-226-0826
e: julie.mclean@nyib.org
www.nyib.org

**UKRAINIAN NATIONAL CREDIT
UNION ASSOCIATION (UNCUA)**

BOHDAN KURCZAK, President
2351 West Chicago Avenue, Chicago, IL 60622
p: (773) 489-6069 | f: (773) 489-0217
e: uncuusa@gmail.com
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**WORLD COUNCIL OF CREDIT
UNIONS (WOCCU)**

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2014 WORLD CREDIT UNION CONFERENCE:
JULY 27-30, 2014
Gold Coast, Australia

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A STATE-BY-STATE ANALYSIS OF CREDIT UNION PERFORMANCE

BY ALIX PATTERSON

AS THE ECONOMIC recovery continues, credit unions are shifting into a higher gear. Loan growth has outpaced share growth for the first time since 2008, loan originations continue to set records quarter after quarter, and membership and employment have both seen sustained steady increases. Average share and loan balances have increased, while product penetration is on the rise. Four states posted annual loan growth of at least 10.0%, eight states reported a ROA over 1.00%, and 32 states posted declines in their delinquency ratios.

The State Performance and Rankings tables on the following two pages provide statewide averages and rankings for thirteen performance metrics. This section will help readers get an understanding of how performance can differ between neighboring states and how geography plays an important role in the financial performance of credit unions.

Certain states have seen significant improvement year-over-year. Utah, a “Sand State” that was one of the hardest hit during the Recession, now boasts the seventh highest asset growth and highest ROA in the nation. Loan growth of 0.9% last year in the state has increased to 4.6% in June 2013. Idaho, which performed well enough last year, moved up to the number two slot in in asset, share, loan and member growth. Idaho’s loan growth of 12.9% was more than double the national average of 5.4%.

In states where the unemployment remains

high, credit union performance typically lags national averages. Nevada, with an unemployment rate of 9.5%, reported negative asset, share, loan and member growth. Delinquency at Nevada credit unions remains more than double the national average.

It is important to note, however, that even in the states which have struggled the most, there are individual institutions that have maintained strong financial performance trends. The first page of each state listing provides detailed performance data for up to the 50 largest credit unions in each state. Keep in mind that some of the best performers in a state may lie outside the top 50 in assets.

Also included in this section, through partnerships with Experian Automotive and CoreLogic, is the non-5300 data on auto and mortgage origination market share (starting on page 141). Deposit market share by state is calculated from our own Branch Analyzer tool, which allows credit unions to drill down by zip code to see how the recent bank mergers and failures are affecting deposit relationships branch by branch.

All credit unions are listed with contact information and seven key metrics on the detailed state pages. We list only CEOs in this print edition, so we do encourage you to log in to Search & Analyze on creditunions.com to find up to 11 personnel for each credit union. These names are updated daily as we learn of changes; we encourage you to help us stay up-to-date by submitting any changes of your own to editor@creditunions.com. ■

NUMBER OF CREDIT UNIONS BY STATE | DATA AS OF JUNE 30, 2013

State	2013 Rank	State Charter	Federal Charter	Total CUs June 2013	Total CUs June 2012	Change
Alabama	20	65	56	121	124	-3
Alaska	51	1	11	12	12	0
Arizona	42	19	26	45	46	-1
Arkansas	36	0	62	62	62	0
California	4	150	245	395	414	-19
Colorado	26	42	52	94	97	-3
Connecticut	19	29	94	123	127	-4
Delaware	46*	0	25	25	26	-1
Dist. of Columbia	39	0	50	50	52	-2
Florida	15	72	87	159	164	-5
Georgia	16	54	85	139	142	-3
Hawaii	31	0	77	77	81	-4
Idaho	40*	32	16	48	53	-5
Illinois	6	260	84	344	364	-20
Indiana	12	44	133	177	184	-7
Iowa	21	116	2	118	125	-7
Kansas	24	78	20	98	100	-2
Kentucky	29	25	56	81	84	-3
Louisiana	8	43	165	208	212	-4
Maine	37	12	49	61	62	-1
Maryland	23	8	91	99	105	-6
Massachusetts	10	80	115	195	207	-12
Michigan	7	188	111	299	309	-10
Minnesota	17	83	50	133	140	-7
Mississippi	28	25	60	85	86	-1
Missouri	18	118	13	131	133	-2
Montana	38	7	49	56	57	-1
Nebraska	33*	17	52	69	70	-1
Nevada	50	10	8	18	20	-2
New Hampshire	49	12	8	20	21	-1
New Jersey	9	19	181	200	204	-4
New Mexico	40*	23	25	48	50	-2
New York	3	20	380	400	420	-20
North Carolina	27	45	43	88	94	-6
North Dakota	44	22	18	40	42	-2
Ohio	5	152	195	347	370	-23
Oklahoma	33*	18	51	69	71	-2
Oregon	33*	18	51	69	74	-5
Pennsylvania	2	59	436	495	512	-17
Rhode Island	48	9	12	21	23	-2
South Carolina	32	13	58	71	74	-3
South Dakota	43	0	44	44	46	-2
Tennessee	14	96	67	163	173	-10
Texas	1	191	323	514	529	-15
Utah	30	41	39	80	85	-5
Vermont	46*	19	6	25	26	-1
Virginia	13	49	120	169	179	-10
Washington	22	62	44	106	109	-3
West Virginia	25	4	93	97	101	-4
Wisconsin	11	179	3	182	196	-14
Wyoming	45	0	29	29	29	0
Guam, Puerto Rico, Virgin Islands		0	19	19	19	0
U.S. Totals		2,629	4,189	6,818	7,105	-287

* TIES

STATE PERFORMANCE AND RANKINGS | DATA AS OF JUNE 30, 2013

State	No. of CUs	Asset Growth	Rk	Share Growth	Rk	Loan Growth	Rk	Member Growth	Rk	Loans/ Shares	Rk	Capital/ Assets	Rk
Alabama	121	3.99%	31	4.06%	31	3.53%	39	2.58%	21	48.48%	49	11.22%	18
Alaska	12	7.47%	5	6.49%	9	7.54%	11	4.59%	5	72.59%	15	8.31%	51
Arizona	45	3.86%	34	2.92%	44	5.94%	23	-0.61%	45	62.34%	35	10.60%	39
Arkansas	62	1.84%	48	1.66%	49	-1.58%	48	-1.54%	49	70.44%	20	13.18%	1
California	395	3.38%	41	3.11%	42	1.83%	44	0.80%	34	60.04%	42	11.42%	10
Colorado	94	5.18%	19	4.96%	22	6.62%	16	3.64%	11	67.65%	25	11.64%	8
Connecticut	123	2.31%	45	2.14%	46	1.29%	45	-0.59%	44	54.38%	48	9.75%	48
Delaware	25	3.44%	39	4.19%	28	4.44%	35	-0.09%	42	44.91%	50	10.63%	37
Dist. of Columbia	50	4.82%	21	5.33%	16	-0.44%	47	-0.68%	46	58.74%	44	11.14%	22
Florida	159	3.70%	36	3.90%	33	5.68%	24	-0.74%	47	65.74%	29	11.22%	17
Georgia	139	3.60%	38	3.45%	38	6.31%	19	2.19%	24	61.95%	37	11.31%	13
Hawaii	77	1.90%	47	1.97%	47	-2.18%	49	0.32%	38	44.18%	51	11.23%	16
Idaho	48	9.16%	2	8.64%	2	12.85%	2	7.92%	1	79.42%	6	10.23%	44
Illinois	344	1.21%	50	1.03%	50	1.86%	43	0.42%	37	59.17%	43	10.71%	33
Indiana	177	4.18%	28	4.17%	29	4.96%	32	-1.72%	50	70.35%	21	10.95%	24
Iowa	118	12.94%	1	14.01%	1	13.08%	1	5.91%	3	74.39%	11	10.36%	42
Kansas	98	5.25%	18	5.29%	18	6.78%	14	0.48%	36	74.51%	10	11.29%	14
Kentucky	81	4.24%	26	3.86%	34	7.20%	13	-0.03%	41	66.38%	28	12.81%	3
Louisiana	208	3.26%	42	3.17%	40	4.52%	34	1.62%	28	66.71%	26	11.62%	9
Maine	61	4.23%	27	4.66%	24	6.08%	20	1.50%	30	76.29%	8	10.72%	32
Maryland	99	3.12%	43	2.82%	45	1.94%	42	0.23%	39	61.82%	38	10.91%	25
Massachusetts	195	3.96%	33	3.38%	39	6.70%	15	2.96%	18	81.75%	5	11.14%	21
Michigan	299	4.33%	25	4.29%	27	5.41%	29	1.13%	33	62.26%	36	11.69%	7
Minnesota	133	6.25%	11	6.72%	8	4.37%	36	3.37%	14	65.56%	30	10.62%	38
Mississippi	85	5.52%	16	4.98%	21	6.59%	17	3.82%	8	55.89%	47	12.89%	2
Missouri	131	2.58%	44	3.99%	32	5.58%	27	2.28%	22	66.55%	27	10.69%	34
Montana	56	1.73%	49	1.87%	48	-2.96%	50	-1.38%	48	61.73%	39	11.40%	11
Nebraska	69	5.28%	17	5.01%	19	4.62%	33	1.63%	27	73.12%	12	10.84%	27
Nevada	18	-0.24%	51	-1.11%	51	-7.18%	51	-4.53%	51	58.68%	45	10.79%	29
New Hampshire	20	5.84%	15	6.38%	11	8.45%	7	3.23%	16	83.10%	3	10.81%	28
New Jersey	200	2.13%	46	2.96%	43	0.67%	46	0.02%	40	56.49%	46	9.78%	47
New Mexico	48	6.70%	8	6.46%	10	6.03%	22	3.72%	9	69.13%	23	10.67%	35
New York	400	6.22%	13	5.94%	14	5.67%	25	3.53%	13	63.82%	33	10.86%	26
North Carolina	88	6.23%	12	6.15%	13	5.24%	30	1.95%	26	61.46%	40	8.90%	50
North Dakota	40	7.88%	3	8.14%	3	9.49%	6	2.25%	23	77.07%	7	11.20%	20
Ohio	347	3.68%	37	3.61%	37	8.40%	8	1.27%	32	68.41%	24	11.21%	19
Oklahoma	69	6.26%	10	7.05%	7	12.12%	3	3.59%	12	65.39%	31	10.52%	40
Oregon	69	4.36%	24	4.12%	30	2.22%	41	2.72%	19	69.50%	22	9.95%	46
Pennsylvania	495	3.43%	40	3.17%	41	3.78%	38	1.45%	31	62.49%	34	11.37%	12
Rhode Island	21	4.10%	30	5.00%	20	8.30%	9	3.09%	17	87.60%	1	10.40%	41
South Carolina	71	3.96%	32	3.63%	36	4.22%	37	2.01%	25	72.89%	13	11.86%	5
South Dakota	44	4.76%	22	4.37%	26	2.79%	40	1.54%	29	64.63%	32	9.69%	49
Tennessee	163	4.11%	29	4.54%	25	5.66%	26	2.59%	20	70.58%	19	12.70%	4
Texas	514	5.12%	20	5.33%	17	7.27%	12	0.61%	35	71.36%	17	10.28%	43
Utah	80	7.02%	7	6.36%	12	6.04%	21	4.64%	4	72.79%	14	10.77%	30
Vermont	25	6.11%	14	7.55%	5	9.56%	5	3.32%	15	74.64%	9	9.99%	45
Virginia	169	7.87%	4	7.59%	4	10.07%	4	7.08%	2	86.97%	2	11.24%	15
Washington	106	6.34%	9	5.66%	15	5.18%	31	4.54%	7	71.06%	18	10.75%	31
West Virginia	97	3.74%	35	3.65%	35	6.59%	18	-0.43%	43	60.24%	41	11.77%	6
Wisconsin	182	7.26%	6	7.14%	6	5.45%	28	4.59%	6	81.76%	4	10.95%	23
Wyoming	29	4.54%	23	4.79%	23	7.62%	10	3.67%	10	72.28%	16	10.64%	36
U.S. Totals	6,799*	4.79%		4.67%		5.43%		2.09%		67.42%		10.96%	

THERE ARE 19 CREDIT UNIONS IN GUAM, PUERTO RICO, AND U.S. VIRGIN ISLANDS NOT COUNTED IN THESE TOTALS

STATE PERFORMANCE AND RANKINGS | DATA AS OF JUNE 30, 2013

State	Delinq. Ratio	Rk	Return on Assets	Rk	\$ Avg Share Balance	Rk	\$ Avg Loan Balance	Rk	Auto Loans/ Members	Rk	Share Drafts/ Members	Rk	CC/ Members	Rk
Alabama	1.22%	40	0.66%	31	\$8,641	33	\$9,611	49	13.88%	37	48.61%	30	10.89%	36
Alaska	1.16%	37	0.66%	30	\$9,875	18	\$11,404	33	26.10%	3	52.93%	19	19.26%	4
Arizona	0.64%	3	1.06%	7	\$8,228	38	\$11,281	34	17.48%	21	57.98%	8	10.14%	39
Arkansas	0.93%	23	0.62%	33	\$6,374	51	\$10,411	41	17.33%	23	31.75%	51	10.66%	37
California	1.11%	30	1.08%	6	\$12,422	3	\$16,423	5	13.71%	39	60.52%	4	17.62%	6
Colorado	0.64%	4	0.84%	17	\$9,814	19	\$11,816	28	20.63%	14	56.41%	11	12.23%	26
Connecticut	0.98%	24	0.32%	48	\$9,674	20	\$12,852	19	10.84%	46	42.89%	41	15.24%	16
Delaware	1.95%	48	0.26%	50	\$8,534	35	\$10,288	43	9.29%	48	44.88%	37	13.20%	23
Dist. of Columbia	1.14%	35	0.20%	51	\$16,661	1	\$17,744	4	7.68%	50	59.03%	6	24.01%	2
Florida	1.96%	49	0.93%	12	\$8,812	29	\$12,077	25	15.20%	33	65.65%	1	17.64%	5
Georgia	0.71%	8	0.74%	25	\$8,577	34	\$9,649	47	25.42%	4	47.93%	32	14.26%	20
Hawaii	1.32%	43	0.40%	45	\$10,672	8	\$14,319	10	6.13%	51	44.00%	39	9.90%	44
Idaho	0.50%	2	1.13%	5	\$7,476	43	\$11,587	31	22.29%	9	53.82%	17	10.04%	43
Illinois	1.19%	38	0.59%	38	\$11,457	5	\$13,775	13	17.41%	22	41.22%	46	16.47%	11
Indiana	0.68%	5	0.59%	37	\$8,288	37	\$13,138	17	17.89%	19	49.65%	27	10.09%	41
Iowa	0.92%	22	0.97%	9	\$9,914	17	\$12,550	21	22.78%	7	52.35%	20	16.15%	12
Kansas	0.88%	21	0.76%	24	\$7,284	46	\$9,995	44	28.06%	1	36.58%	50	9.31%	47
Kentucky	0.83%	17	0.85%	16	\$8,210	39	\$10,811	39	16.80%	26	48.24%	31	13.09%	24
Louisiana	1.13%	34	0.51%	41	\$6,896	48	\$9,832	45	14.32%	36	37.42%	48	11.18%	33
Maine	1.26%	42	0.54%	40	\$8,290	36	\$12,728	20	15.35%	31	57.82%	9	10.06%	42
Maryland	1.11%	31	0.60%	35	\$10,058	14	\$13,121	18	12.86%	43	50.41%	24	17.33%	7
Massachusetts	1.05%	29	0.61%	34	\$10,196	11	\$18,352	2	15.84%	29	45.12%	36	13.77%	22
Michigan	0.98%	25	0.95%	10	\$8,714	32	\$10,351	42	15.33%	32	54.50%	14	15.89%	13
Minnesota	0.84%	18	0.78%	21	\$10,164	12	\$11,642	30	19.09%	17	54.62%	12	15.40%	15
Mississippi	1.32%	44	0.92%	13	\$6,765	49	\$8,907	51	13.81%	38	36.63%	49	7.23%	49
Missouri	1.15%	36	0.50%	42	\$7,400	44	\$11,096	37	17.69%	20	49.40%	28	11.24%	32
Montana	1.92%	47	0.64%	32	\$9,619	21	\$14,052	12	16.06%	28	41.72%	45	9.55%	46
Nebraska	0.80%	16	0.47%	44	\$7,149	47	\$10,895	38	22.03%	11	42.24%	43	7.43%	48
Nevada	2.10%	51	1.50%	2	\$10,041	15	\$14,405	9	13.34%	42	62.71%	2	11.07%	34
New Hampshire	0.39%	1	0.71%	27	\$9,217	26	\$14,162	11	26.18%	2	58.86%	7	12.09%	27
New Jersey	2.00%	50	0.30%	49	\$11,237	7	\$15,122	7	8.06%	49	42.96%	40	11.35%	31
New Mexico	0.75%	12	0.90%	14	\$10,086	13	\$13,189	16	21.11%	13	54.49%	15	14.71%	18
New York	1.11%	32	0.79%	20	\$11,360	6	\$14,936	8	11.19%	45	53.31%	18	13.93%	21
North Carolina	1.60%	46	0.48%	43	\$10,302	10	\$16,320	6	10.08%	47	52.00%	22	11.97%	28
North Dakota	0.78%	13	1.05%	8	\$12,436	2	\$17,792	3	19.20%	16	49.99%	26	11.01%	35
Ohio	1.11%	33	0.60%	36	\$7,709	42	\$10,444	40	19.05%	18	42.09%	44	14.51%	19
Oklahoma	1.04%	28	0.56%	39	\$9,265	24	\$11,726	29	24.47%	5	42.53%	42	10.47%	38
Oregon	0.84%	19	0.89%	15	\$9,965	16	\$12,029	26	22.37%	8	59.52%	5	17.17%	8
Pennsylvania	1.03%	27	0.67%	28	\$9,032	27	\$11,100	36	13.43%	41	50.29%	25	16.96%	9
Rhode Island	0.72%	10	0.38%	46	\$11,733	4	\$30,876	1	11.61%	44	44.07%	38	2.68%	51
South Carolina	0.86%	20	0.84%	18	\$6,492	50	\$9,625	48	14.82%	34	54.27%	16	12.41%	25
South Dakota	0.71%	9	0.66%	29	\$9,259	25	\$9,710	46	22.23%	10	51.71%	23	11.89%	29
Tennessee	0.79%	14	0.76%	23	\$8,178	40	\$12,517	22	16.46%	27	46.83%	33	9.85%	45
Texas	0.72%	11	0.80%	19	\$8,724	31	\$12,499	23	20.48%	15	46.40%	34	10.14%	40
Utah	1.47%	45	1.51%	1	\$7,917	41	\$9,413	50	21.40%	12	56.72%	10	16.88%	10
Vermont	0.98%	26	0.74%	26	\$8,952	28	\$13,543	15	13.43%	40	45.89%	35	15.18%	17
Virginia	0.79%	15	1.23%	4	\$9,307	22	\$12,197	24	14.44%	35	54.60%	13	29.11%	1
Washington	0.70%	7	1.27%	3	\$10,323	9	\$13,630	14	16.99%	25	62.14%	3	21.33%	3
West Virginia	1.20%	39	0.35%	47	\$7,368	45	\$11,160	35	15.82%	30	41.06%	47	5.66%	50
Wisconsin	1.24%	41	0.95%	11	\$9,281	23	\$11,956	27	17.19%	24	52.33%	21	15.65%	14
Wyoming	0.69%	6	0.77%	22	\$8,779	30	\$11,468	32	23.51%	6	49.17%	29	11.41%	30
U.S. Totals	1.04%		0.85%		\$9,564		\$12,745		16.25%		52.07%		15.43%	

CREDIT UNION ASSETS BY STATE | DATA AS OF JUNE 30, 2013

St	# of CUs	'13 Rank	State Chartered CU Assets	Federally Chartered CU Assets	Total Assets	% of Total CU Assets	Average CU Size
Alabama	121	20	\$10,383,071,346	\$7,949,399,771	\$18,332,471,117	1.71%	\$151,508,026
Alaska	12	51	\$857,064,983	\$6,802,080,425	\$7,659,145,408	0.72%	\$638,262,117
Arizona	45	42	\$5,957,980,349	\$7,309,387,263	\$13,267,367,612	1.24%	\$294,830,391
Arkansas	62	36	\$0	\$2,531,973,768	\$2,531,973,768	0.24%	\$40,838,287
California	395	4	\$79,047,067,722	\$60,971,486,653	\$140,018,554,375	13.09%	\$354,477,353
Colorado	94	26	\$10,813,309,258	\$6,546,780,901	\$17,360,090,159	1.62%	\$184,681,810
Connecticut	123	19	\$3,758,370,040	\$5,638,832,809	\$9,397,202,849	0.88%	\$76,400,023
Delaware	25	46*	\$0	\$2,006,543,549	\$2,006,543,549	0.19%	\$80,261,742
Dist. of Columbia	50	39*	\$0	\$8,326,212,229	\$8,326,212,229	0.78%	\$166,524,245
Florida	159	15	\$23,292,714,256	\$24,091,518,576	\$47,384,232,832	4.43%	\$298,014,043
Georgia	139	16	\$13,454,814,114	\$5,735,413,435	\$19,190,227,549	1.79%	\$138,059,191
Hawaii	77	31	\$0	\$9,706,214,568	\$9,706,214,568	0.91%	\$126,054,735
Idaho	48	39*	\$3,032,642,437	\$2,203,779,527	\$5,236,421,964	0.49%	\$109,092,124
Illinois	344	6	\$31,530,692,173	\$5,923,801,335	\$37,454,493,508	3.50%	\$108,879,342
Indiana	177	12	\$10,586,933,593	\$10,886,402,654	\$21,473,336,247	2.01%	\$121,318,284
Iowa	118	21	\$11,517,386,186	\$487,993,176	\$12,005,379,362	1.12%	\$101,740,503
Kansas	98	24	\$4,875,747,493	\$496,065,786	\$5,371,813,279	0.50%	\$54,814,421
Kentucky	81	29	\$2,006,845,067	\$5,038,762,409	\$7,045,607,476	0.66%	\$86,982,808
Louisiana	208	8	\$1,438,789,822	\$8,151,956,259	\$9,590,746,081	0.90%	\$46,109,356
Maine	61	37	\$1,665,452,552	\$4,428,982,203	\$6,094,434,755	0.57%	\$99,908,766
Maryland	99	23	\$4,845,975,617	\$15,713,903,421	\$20,559,879,038	1.92%	\$207,675,546
Massachusetts	195	10	\$15,745,507,895	\$16,154,533,532	\$31,900,041,427	2.98%	\$163,589,956
Michigan	299	7	\$34,030,860,275	\$12,001,579,205	\$46,032,439,480	4.30%	\$153,954,647
Minnesota	133	17	\$9,631,309,819	\$8,787,891,503	\$18,419,201,322	1.72%	\$138,490,236
Mississippi	85	28	\$713,406,431	\$3,931,188,073	\$4,644,594,504	0.43%	\$54,642,288
Missouri	131	18	\$11,178,042,346	\$894,383,498	\$12,072,425,844	1.13%	\$92,155,922
Montana	56	38	\$1,774,512,429	\$2,472,998,786	\$4,247,511,215	0.40%	\$75,848,415
Nebraska	69	33*	\$643,515,910	\$3,107,084,469	\$3,750,600,379	0.35%	\$54,356,527
Nevada	18	50	\$3,221,430,971	\$468,309,534	\$3,689,740,505	0.34%	\$204,985,584
New Hampshire	20	49	\$5,614,865,376	\$300,514,487	\$5,915,379,863	0.55%	\$295,768,993
New Jersey	200	9	\$673,933,549	\$13,673,614,132	\$14,347,547,681	1.34%	\$71,737,738
New Mexico	48	39*	\$2,134,044,397	\$6,182,813,273	\$8,316,857,670	0.78%	\$173,267,868
New York	400	3	\$7,006,855,094	\$56,570,280,841	\$63,577,135,935	5.94%	\$158,942,840
North Carolina	88	27	\$29,539,627,990	\$10,111,954,841	\$39,651,582,831	3.71%	\$450,586,169
North Dakota	40	44	\$2,519,986,493	\$473,674,392	\$2,993,660,885	0.28%	\$74,841,522
Ohio	347	5	\$15,700,479,522	\$8,710,556,081	\$24,411,035,603	2.28%	\$70,348,806
Oklahoma	69	33*	\$4,497,364,085	\$7,522,562,448	\$12,019,926,533	1.12%	\$174,201,834
Oregon	69	33*	\$11,026,904,568	\$5,060,575,879	\$16,087,480,447	1.50%	\$233,151,891
Pennsylvania	495	2	\$10,384,056,334	\$28,205,032,738	\$38,589,089,072	3.61%	\$77,957,756
Rhode Island	21	48	\$4,517,709,127	\$317,081,742	\$4,834,790,869	0.45%	\$230,228,137
South Carolina	71	32	\$511,380,001	\$10,528,309,764	\$11,039,689,765	1.03%	\$155,488,588
South Dakota	44	43	\$0	\$2,628,450,335	\$2,628,450,335	0.25%	\$59,737,508
Tennessee	163	14	\$8,846,374,823	\$9,369,014,416	\$18,215,389,239	1.70%	\$111,750,854
Texas	514	1	\$29,547,403,258	\$49,896,089,646	\$79,443,492,904	7.43%	\$154,559,325
Utah	80	30	\$1,548,599,001	\$14,870,038,327	\$16,418,637,328	1.54%	\$205,232,967
Vermont	25	46*	\$1,137,100,355	\$2,188,426,878	\$3,325,527,233	0.31%	\$133,021,089
Virginia	169	13	\$6,941,445,161	\$88,018,789,693	\$94,960,234,854	8.88%	\$561,894,881
Washington	106	22	\$32,757,547,121	\$2,852,019,434	\$35,609,566,555	3.33%	\$335,939,307
West Virginia	97	25	\$180,024,830	\$3,066,439,689	\$3,246,464,519	0.30%	\$33,468,706
Wisconsin	182	11	\$24,327,342,526	\$1,440,633,235	\$25,767,975,761	2.41%	\$141,582,284
Wyoming	29	45	\$0	\$2,234,893,322	\$2,234,893,322	0.21%	\$77,065,287
Guam, Puerto Rico, Virgin Islands	19		\$0	\$1,111,031,410	\$1,111,031,410	0.10%	\$58,475,337
U.S. Totals	6,818		\$495,416,486,695	\$574,098,256,320	\$1,069,514,743,015	100%	\$156,866,345

*TIE

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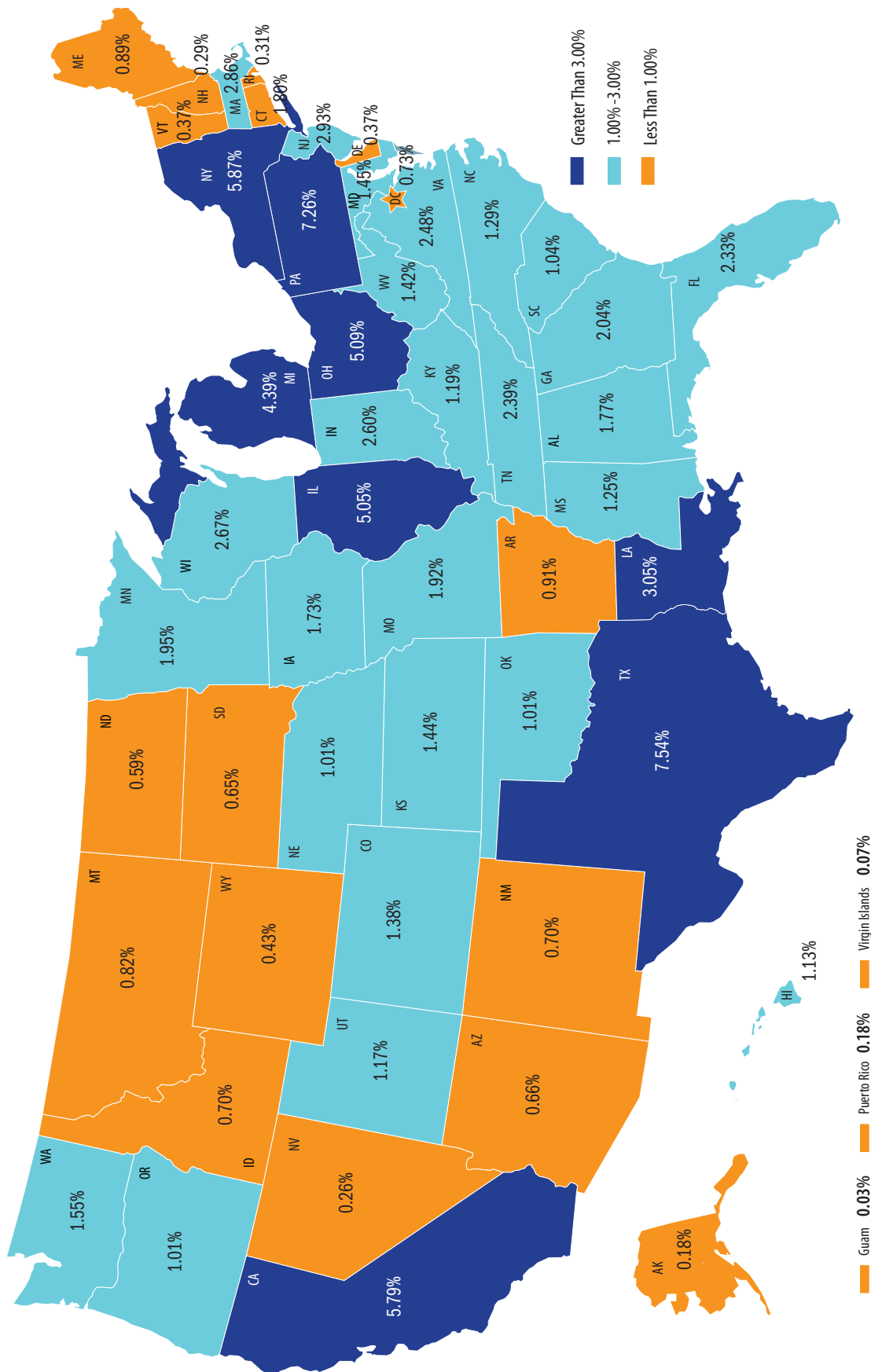
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PERCENT OF ALL CREDIT UNIONS BY STATE

| DATA AS OF JUNE 30, 2013



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

COMMUNICATE

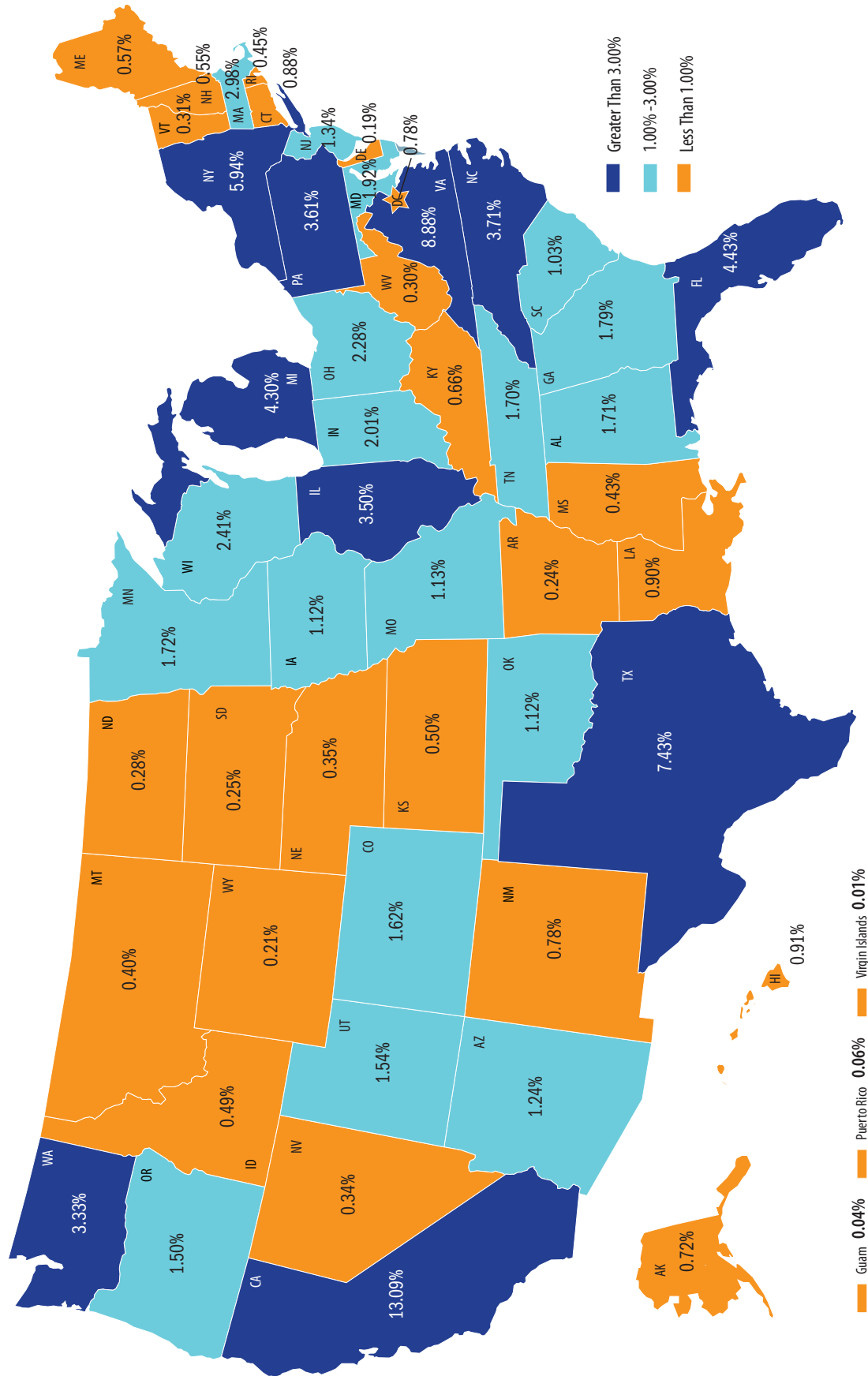
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PERCENT OF ALL CREDIT UNION ASSETS BY STATE | DATA AS OF JUNE 30, 2013



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

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MORE THAN 80% OF THE INDUSTRY'S TOP 100 CREDIT UNIONS RELY ON PEER-TO-PEER FOR THEIR BENCHMARKING AND MARKET RESEARCH NEEDS.

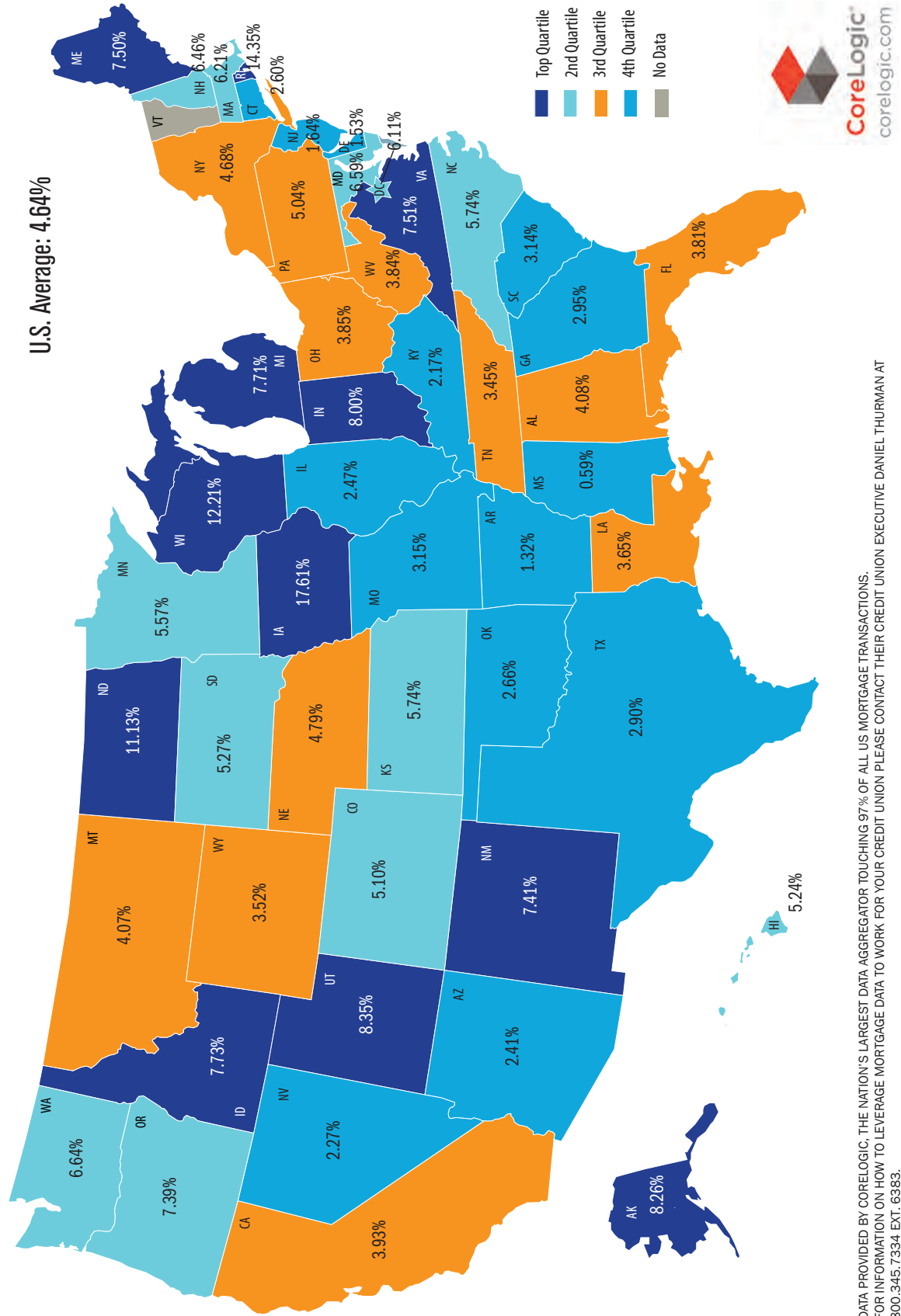


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YTD 1ST MORTGAGE ORIGINATION MARKET SHARE

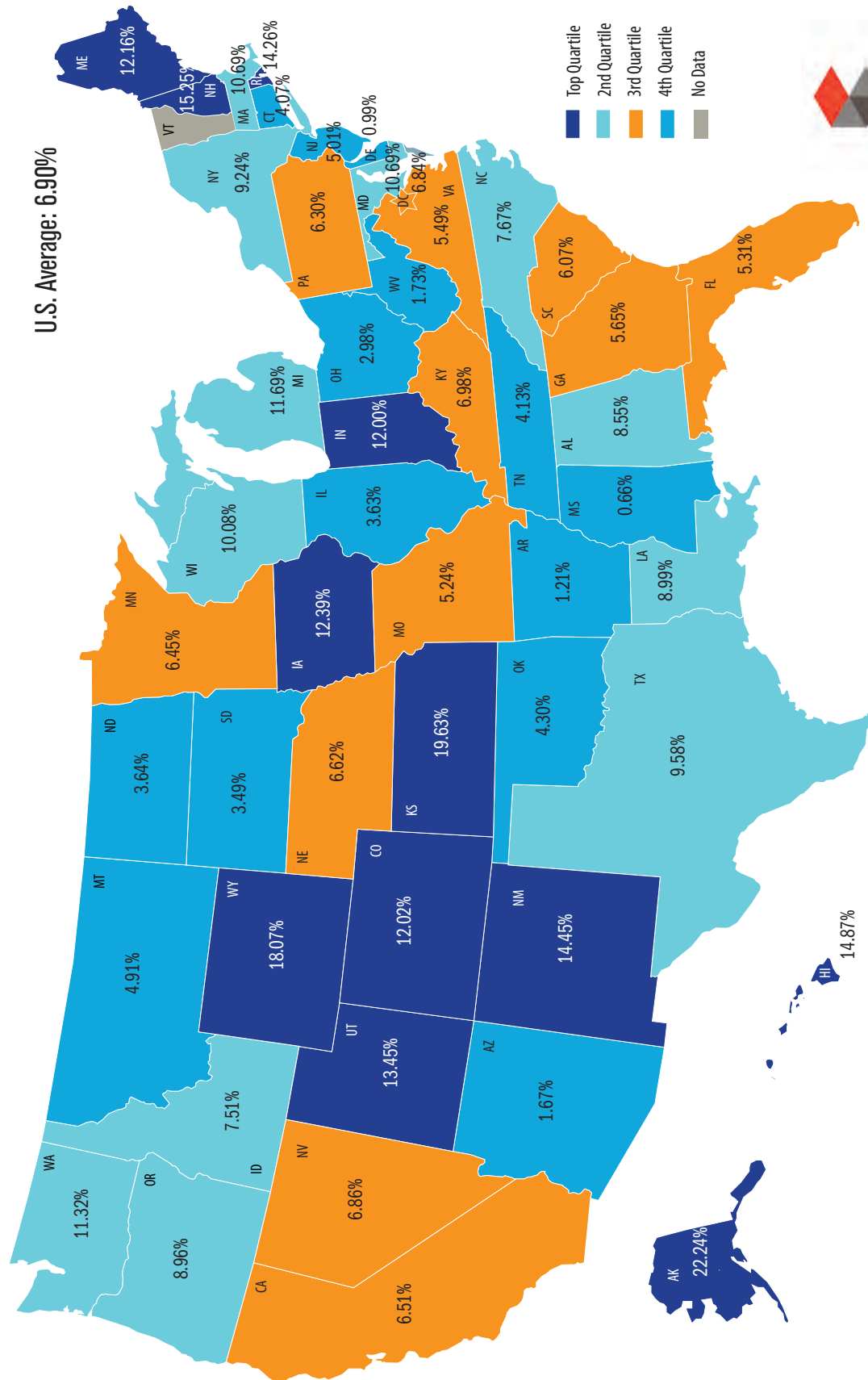
| DATA AS OF JUNE 30, 2013



DATA PROVIDED BY CORELOGIC, THE NATION'S LARGEST DATA AGGREGATOR TOUCHING 97% OF ALL US MORTGAGE TRANSACTIONS. FOR INFORMATION ON HOW TO LEVERAGE MORTGAGE DATA TO WORK FOR YOUR CREDIT UNION PLEASE CONTACT THEIR CREDIT UNION EXECUTIVE DANIEL THURMAN AT 800.345.7334 EXT. 6383.

YTD JR. MORTGAGE ORIGINATION MARKET SHARE

DATA AS OF JUNE 30, 2013 | CU JR. MORTGAGE ORIGINATIONS AS A % OF THE TOTAL \$ AMOUNT OF ORIGINATIONS YTD BY STATE

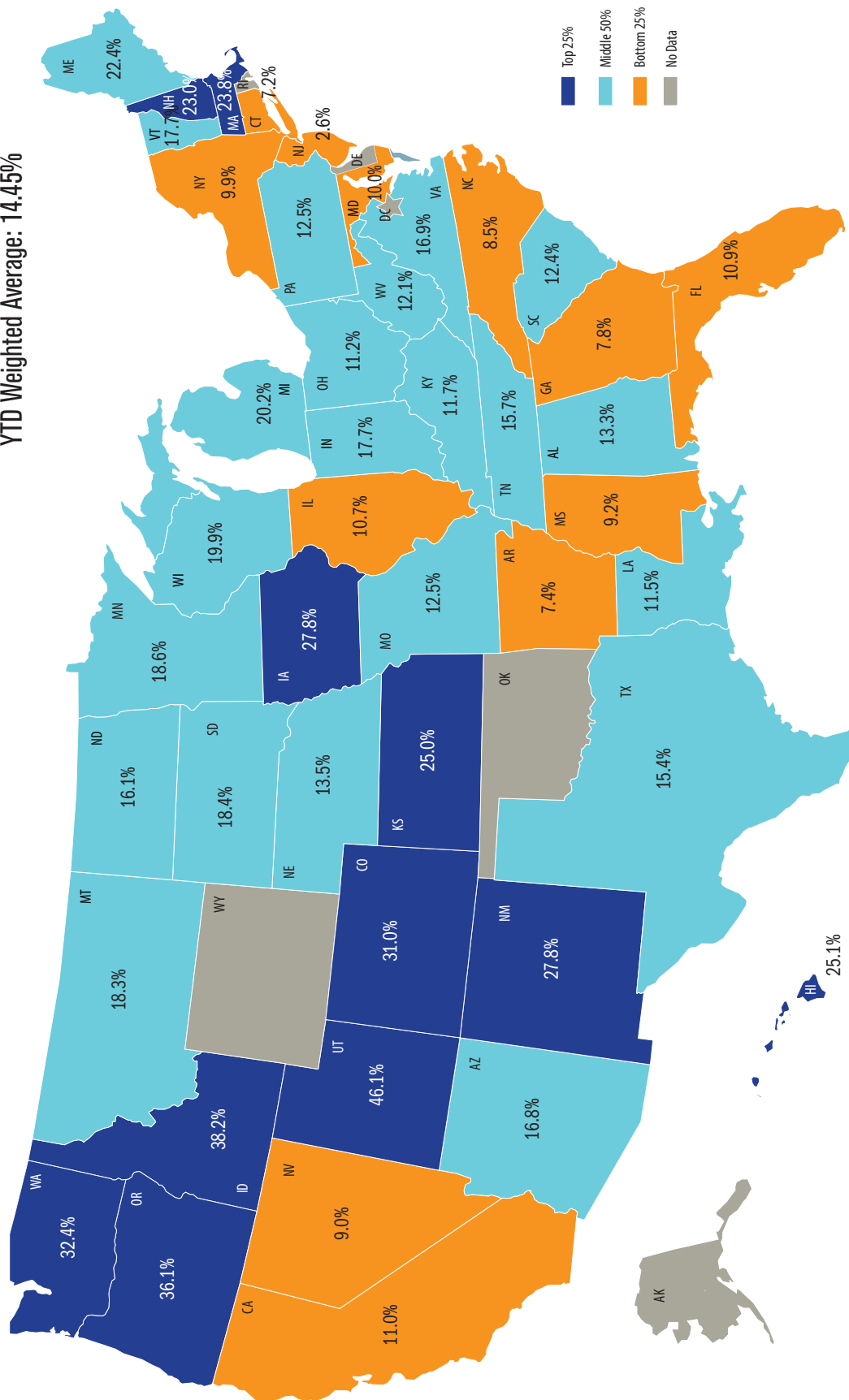


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DATA AS OF JUNE 30, 2013

DATA AS OF JUNE 30, 2013

Top 25%
Middle 50%
Bottom 25%
No Data



SOURCE: AUTOCOUNT DATA FROM EXPERIAN AUTOMOTIVE; CALLAHAN & ASSOCIATES
THESE ARE THE 45 STATE PARTICIPANTS FOR WHICH EXPERIAN HAS A RELATIONSHIP WITH THE STATE'S DEPT. OF MOTOR VEHICLE REGISTRATION

DEPOSIT MARKET SHARE BY STATE | DATA AS OF JUNE 30, 2013

State	CU Mrkt Share '13	CU Mrkt Share '12	Change in Mrkt Share	CU Deposits*	All Other Deposits*
Alabama	15.7%	15.4%	0.3%	\$16,095	\$86,102
Alaska	40.6%	39.1%	1.5%	\$6,921	\$10,127
Arizona	11.3%	11.6%	-0.3%	\$11,693	\$91,855
Arkansas	3.7%	3.7%	0.0%	\$2,063	\$53,117
California	10.6%	10.9%	-0.3%	\$120,520	\$1,015,033
Colorado	12.4%	12.5%	-0.1%	\$14,900	\$105,676
Connecticut	7.2%	7.4%	-0.2%	\$8,351	\$107,091
Delaware	0.5%	0.5%	0.0%	\$1,797	\$396,243
District Of Columbia	15.3%	15.9%	-0.6%	\$6,593	\$36,466
Florida	8.5%	8.5%	0.0%	\$41,016	\$441,108
Georgia	8.2%	8.0%	0.2%	\$16,837	\$187,642
Hawaii	20.3%	20.3%	0.0%	\$8,593	\$33,778
Idaho	18.6%	17.9%	0.7%	\$4,627	\$20,225
Illinois	7.5%	7.6%	-0.1%	\$32,883	\$407,514
Indiana	15.0%	14.9%	0.1%	\$18,565	\$105,191
Iowa	12.4%	11.1%	1.3%	\$10,419	\$73,875
Kansas	6.7%	6.6%	0.1%	\$4,644	\$64,547
Kentucky	7.9%	7.6%	0.3%	\$6,084	\$70,526
Louisiana	8.3%	8.4%	-0.1%	\$8,425	\$93,508
Maine	12.2%	13.0%	-0.8%	\$5,250	\$37,736
Maryland	12.8%	12.5%	0.3%	\$17,769	\$121,260
Massachusetts	8.4%	8.6%	-0.2%	\$26,464	\$288,381
Michigan	19.1%	18.6%	0.5%	\$39,797	\$168,913
Minnesota	7.1%	7.0%	0.1%	\$16,172	\$211,926
Mississippi	7.7%	7.6%	0.1%	\$3,981	\$47,664
Missouri	6.5%	6.7%	-0.2%	\$10,541	\$150,589
Montana	15.9%	16.3%	-0.4%	\$3,746	\$19,884
Nebraska	5.5%	5.6%	-0.1%	\$3,218	\$55,129
Nevada	2.4%	2.9%	-0.5%	\$3,327	\$133,808
New Hampshire	14.7%	14.1%	0.6%	\$4,877	\$28,240
New Jersey	4.4%	4.4%	0.0%	\$12,776	\$276,313
New Mexico	21.3%	20.9%	0.4%	\$7,354	\$27,157
New York	4.7%	4.6%	0.1%	\$54,804	\$1,120,318
North Carolina	9.3%	9.0%	0.3%	\$35,775	\$348,055
North Dakota	10.2%	10.3%	-0.1%	\$2,637	\$23,099
Ohio	7.6%	7.7%	-0.1%	\$21,166	\$257,967
Oklahoma	12.1%	11.6%	0.5%	\$10,405	\$75,890
Oregon	19.7%	17.2%	2.5%	\$14,349	\$58,599
Pennsylvania	9.7%	9.5%	0.2%	\$33,831	\$315,329
Rhode Island	12.0%	7.7%	4.3%	\$3,948	\$28,829
South Carolina	11.9%	11.7%	0.2%	\$9,249	\$68,485
South Dakota	0.6%	0.7%	-0.1%	\$2,341	\$376,226
Tennessee	11.7%	11.2%	0.5%	\$15,657	\$118,554
Texas	9.6%	9.9%	-0.3%	\$69,457	\$652,387
Utah	3.6%	3.9%	-0.3%	\$14,673	\$392,346
Vermont	20.0%	18.9%	1.1%	\$2,931	\$11,746
Virginia	7.7%	11.8%	-4.1%	\$20,013	\$240,787
Washington	21.0%	20.7%	0.3%	\$31,311	\$117,772
West Virginia	8.5%	8.3%	0.2%	\$2,850	\$30,624
Wisconsin	14.8%	13.7%	1.1%	\$22,496	\$129,714
Wyoming	12.8%	12.7%	0.1%	\$1,979	\$13,492
Average/Totals for Industry	8.9%	9.0%	-0.1%	\$921,508	\$9,403,505

*DEPOSITS IN MILLIONS

DATA AS OF JUNE 30, 2013



U.S. Average: 8.93%

BRANCH ANALYZER

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TOP 25 METROPOLITAN STATISTICAL AREAS BY CREDIT UNION MORTGAGE LENDING

DATA AS OF DECEMBER 31, 2012 | SOURCE: CALLAHAN & ASSOCIATES' MORTGAGE ANALYZER

Rk	Metropolitan Statistical Area	CU Mrkt Share	CU Mortgage Originations (\$000s)	YOY Change in CU MTG Originations	Total Mortgage Originations (\$000s)	YOY Change in Total Mortgage Originations
1	Pocatello, ID	38.85%	\$139,174	55.4%	\$358,234	24.37%
2	La Crosse, WI-MN	36.06%	\$357,973	37.7%	\$992,715	41.25%
3	Binghamton, NY	34.89%	\$168,979	58.3%	\$484,319	35.89%
4	Burlington-South Burlington, VT	33.86%	\$715,489	60.3%	\$2,113,080	41.53%
5	Cumberland, MD-WV	32.03%	\$73,679	29.1%	\$230,031	35.40%
6	Eau Claire, WI	30.88%	\$308,505	37.9%	\$999,045	35.53%
7	Anchorage, AK	30.24%	\$1,205,459	59.3%	\$3,986,306	36.19%
8	Utica-Rome, NY	29.86%	\$171,619	24.6%	\$574,745	26.54%
9	Ithaca, NY	28.80%	\$88,748	25.0%	\$308,153	19.89%
10	Lewiston, ID-WA	27.44%	\$85,857	56.4%	\$312,890	39.44%
11	Fairbanks, AK	26.90%	\$176,998	25.0%	\$657,985	34.51%
12	Waterloo-Cedar Falls, IA	25.84%	\$242,737	53.0%	\$939,385	32.98%
13	Lima, OH	25.83%	\$88,555	43.0%	\$342,838	51.72%
14	Albany-Schenectady-Troy, NY	25.40%	\$1,105,125	57.0%	\$4,350,886	40.89%
15	Syracuse, NY	24.81%	\$427,853	33.3%	\$1,724,518	20.91%
16	Battle Creek, MI	24.76%	\$95,229	37.9%	\$384,608	40.72%
17	Elmira, NY	24.64%	\$51,347	21.1%	\$208,389	12.97%
18	Saginaw-Saginaw Township North, MI	24.18%	\$133,312	44.6%	\$551,332	43.28%
19	Kingston, NY	24.10%	\$133,805	41.3%	\$555,207	24.81%
20	Kalamazoo-Portage, MI	23.29%	\$374,766	94.1%	\$1,609,128	54.43%
21	Dubuque, IA	23.00%	\$177,972	27.0%	\$773,791	34.38%
22	Pittsfield, MA	22.62%	\$187,720	72.6%	\$829,885	40.62%
23	Davenport-Moline-Rock Island, IA-IL	21.98%	\$461,368	121.1%	\$2,099,035	36.27%
24	Lafayette, IN	21.74%	\$207,650	51.5%	\$955,152	44.70%
25	Rochester, NY	21.74%	\$630,607	42.5%	\$2,900,676	19.82%
Averages/Totals for U.S. Credit Unions		5.38%	\$114,960,157	51.32%	\$2,135,312,839	43.30%

ANALYZE YOUR POSITION IN THE LOCAL MORTGAGE MARKET

- What percentage of local mortgage applications are we attracting?
- Who is doing the best job of moving applications through funding?
- How does our growth (or decline) compare to others locally?
- Are other institutions declining mortgage loans for the same reasons we are?

GET THE ANSWERS TO THESE QUESTIONS AND MORE WITH MORTGAGE ANALYZER.

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CREDIT UNION MERGERS | JULY 2012 - JUNE 2013 | FOR ALL MERGED CREDIT UNIONS OVER \$20M IN ASSETS

Month	Merged Credit Union	St	Assets of Merged Credit Union	Continuing Credit Union	St	Assets of Continuing CU as of June 2013
July-12	Moapa Valley	NV	\$59,969,170	America First	UT	\$5,825,721,328
	Credit Union One	UT	\$58,428,416	American United Family Of CUs	UT	\$142,199,818
	Human Services Employees'	GA	\$23,932,778	Atlanta Postal	GA	\$2,045,917,954
	Bellwood	VA	\$57,242,989	Henrico	VA	\$197,676,565
	Ufcw Northwest	OR	\$24,455,628	Northwest Community	OR	\$804,020,854
August-12	Valleystone	MA	\$65,608,330	Polish National	MA	\$483,363,320
	Pacific Rails	UT	\$21,312,185	Cyprus	UT	\$627,090,706
	Franciscan Skemp	WI	\$23,769,406	Mayo Employees	MN	\$634,997,740
	Western	OH	\$68,750,401	Pathways Financial	OH	\$217,476,614
	Members First	OH	\$53,327,598	Pathways Financial	OH	\$217,476,614
	Medical Area	MA	\$73,188,275	RTN	MA	\$793,192,616
	Montana First	MT	\$65,148,994	Horizon	WA	\$532,932,023
	Family 1	CA	\$22,818,052	Credit Union Of Southern California	CA	\$723,114,443
	Inland Empire	CA	\$39,771,924	Credit Union Of Southern California	CA	\$723,114,443
	Anne Arundel Co Employees	MD	\$85,764,633	State Employees Cu Of Maryland, Inc	MD	\$2,717,310,464
September-12	Memberstrust	VA	\$45,824,226	Bayport Credit Union	VA	\$1,317,534,880
	East KY Employees	KY	\$28,222,016	Members Heritage	KY	\$347,197,558
	Massachusetts State Employees	MA	\$70,135,325	Metro	MA	\$1,218,207,283
	Realtors	MD	\$73,865,776	Northwest	VA	\$2,568,322,925
	Montgomery County Teachers	MD	\$400,627,504	Educational Systems	MD	\$772,911,801
October-12	North Orange County	CA	\$62,181,954	Credit Union Of Southern California	CA	\$723,114,443
	New Mexico Central	NM	\$30,338,228	Rio Grande	NM	\$236,063,100
	Santa Monica City Employees	CA	\$28,516,038	Southland	CA	\$490,363,129
	Bay Pines	FL	\$45,539,733	Midflorida	FL	\$1,889,819,787
	Indian River	FL	\$55,515,381	Midflorida	FL	\$1,889,819,787
November-12	Quimper Community	WA	\$45,667,718	Kitsap	WA	\$988,786,099
	First Community	TN	\$23,200,585	Listerhill	AL	\$625,071,231
December-12	Niagara County's	NY	\$47,614,371	Niagara's Choice	NY	\$131,819,330
	L.C. School Employees	IN	\$26,396,037	Teachers	IN	\$2,394,171,768
	Dodge Central	WI	\$51,609,867	Landmark	WI	\$2,274,285,150
	San Jose	CA	\$139,654,140	Premier One	CA	\$334,752,742
	Safeway Los Angeles	CA	\$53,525,173	Xceed Financial	CA	\$809,173,338
January-13	Chetco	OR	\$247,921,898	Rogue	OR	\$837,576,875
	Chetco	OR	\$247,921,898	Coast Central	CA	\$1,003,356,627
	First Catholic	MI	\$137,916,136	Alliance Catholic	MI	\$419,889,406
	Healtheast Employees	MN	\$21,584,512	Associated Healthcare	MN	\$101,970,602
	Clawson Community	MI	\$22,718,804	Detroit Metropolitan	MI	\$463,575,835
	Lapeer County School Employees'	MI	\$25,396,761	Flint Area School Employees	MI	\$367,294,876
	S C O R E	FL	\$46,464,455	Gulf Winds	FL	\$513,558,096
	Prevail	WA	\$245,344,874	Harborstone	WA	\$1,040,169,943
	Main Street Financial	LA	\$91,196,720	Jefferson Financial	LA	\$389,570,135
	Columbus	RI	\$64,101,814	Navigant	RI	\$1,415,085,943
February-13	Woodlands	NH	\$110,803,291	Northeast	NH	\$881,602,245
	State Center	CA	\$72,507,075	Valley First	CA	\$500,610,800
	Covenant Health	TN	\$36,545,037	Consumer	TN	\$333,355,223
	Vac	LA	\$29,657,820	Bossier	LA	\$149,347,469
	Air Guard	SD	\$21,025,473	Sioux Falls	SD	\$207,974,022
April-13	Morristown	NJ	\$65,227,033	Garden Savings	NJ	\$281,690,707
	1st Patriots	SC	\$30,041,219	Arrowpointe	SC	\$141,261,651
	Horizon One	IN	\$62,810,994	Financial Center	IN	\$502,178,970
	El Paso Corporation	TX	\$120,570,955	First Service	TX	\$484,151,823
	Hawthorne	IL	\$115,347,999	Great Lakes	IL	\$632,758,732
	Centel	MI	\$23,088,390	LAFCU	MI	\$567,776,057
	Sears	TN	\$27,621,069	Leaders Credit Union	TN	\$208,777,267
	Eaton County Educational	MI	\$34,194,134	Michigan State University	MI	\$2,476,489,603
	New Mexico Energy	NM	\$48,799,835	New Mexico Educators	NM	\$1,400,090,221
	Capital	ND	\$318,225,328	New Salem	ND	\$342,051,013
May-13	Wemelco	MA	\$29,529,489	Premier Source	MA	\$68,912,808
	Vantria	VA	\$72,516,437	Apple	VA	\$1,866,805,787
	Price	WI	\$31,498,568	Heritage	WI	\$262,050,955
	All Valley	CA	\$85,731,308	Schoolsfirst	CA	\$9,787,959,667
	WECU	OH	\$27,228,302	Pathways Financial	OH	\$217,476,614
Jun-13	Idaho Advantage	ID	\$61,794,446	Connections	ID	\$127,968,285
	Fort Worth Telco	TX	\$39,366,029	EECU	TX	\$1,556,937,573
	US Coast Guard Yard	MD	\$33,071,107	Tower	MD	\$2,636,690,063
	Starttrust	TX	\$54,383,725	Investex	TX	\$175,850,163

NEW CREDIT UNIONS | STATE TO FEDERAL CHARTER CONVERSIONS - SEPTEMBER 2012 - AUGUST 2013

Date Approved	Charter Number	Region	Name	City	State	Assets at 6/13
8/23/2012	24846	2	Internet Archive	East Brunswick	NJ	\$3,782,846
8/27/2012	24847	4	Lakota	Kyle	SD	\$1,582,531
9/28/2012	24848	1	Community Promise	Kalamazoo	MI	\$525,413
11/16/2012	24849	4	Thrivent*	Appleton	WI	\$495,681,985

*Conversion from bank to credit union

CREDIT UNION NAME CHANGES | NOVEMBER 2012 - OCTOBER 2013 | FOR CREDIT UNIONS OVER \$20M IN ASSETS

Previous Name	New Name	Year Opened	Location	Assets at June 30, 2013
66	Truity	1939	Bartlesville, OK	\$685,263,055
Clinton County	Journey	1972	Saint Johns, MI	\$92,593,920
Comstar	Nymeo	1964	Frederick, MD	\$242,315,341
EECU A Community	Michigan Community	1936	Jackson, MI	\$121,289,811
Erie General Electric	Widget	1936	Erie, PA	\$261,248,150
Georgia Florida United Methodist	United Methodist Connectional	1960	Marietta, GA	\$26,389,718
Great Falls Teachers	Embark	1936	Great Falls, MT	\$90,250,287
Greensboro Health Care	HealthShare	1955	Greensboro, NC	\$31,895,120
Gwinnett	Peach State	1961	Lawrenceville, GA	\$248,263,632
HCA	My Healthcare	1974	Gainesville, FL	\$28,049,884
Houston Municipal Employees	Houston Metropolitan	1996	Houston, TX	\$43,249,713
Incol	Community Regional	1952	Old Forge, PA	\$20,388,913
Ishpeming Community	TruNorth	1949	Ishpeming, MI	\$123,938,707
Lincoln Teachers	Lincoln Public School Employees	1938	Lincoln, NE	\$38,626,546
May Plant	Mid Carolina	1961	Lugoff, SC	\$104,088,877
Michigan Catholic	Alliance Catholic	1956	Southfield, MI	\$419,889,406
Monterey County Employees	allU.S.	1950	Salinas, CA	\$33,375,520
National 1st	Premier One	1968	San Jose, CA	\$334,752,742
NMTW Community	Align	1922	Lowell, MA	\$547,414,382
Northwest Resource	Trailhead	1935	Portland, OR	\$95,137,185
Ohio Healthcare	Healthcare Credit Union System	1973	Dublin, OH	\$53,618,918
Onaway Community	Awakon	1951	Onaway, MI	\$86,095,792
Oregon Employees	Heritage Grove	1964	Salem, OR	\$98,768,024
Paducah	Signet	1982	Paducah, KY	\$209,154,279
Potelco United	Connections	1937	Pocatello, ID	\$127,968,285
Powerco	Pathways Financial	1973	Columbus, OH	\$217,476,614
Rohm & Haas Emp	Dow Northeast Employees	1945	Philadelphia, PA	\$25,073,951
Scient	Ledge Light	1983	Groton, CT	\$232,597,425
Shell New Orleans	Xplore	1947	New Orleans, LA	\$119,647,558
State Transportation Employees	Bridge	1967	Columbus, OH	\$43,010,836
Telcom	Vibe	1936	Novi, MI	\$428,556,990
TPS	Educational Community Alliance	1934	Toledo, OH	\$43,720,827
Tulsa Municipal Employees	Employees	1954	Tulsa, OH	\$21,712,489
Tyco	Reach	1971	Menlo Park, CA	\$100,514,240
WV United	Element	1978	Charleston, WV	\$27,054,397
Wyandotte	NuPath	1938	Wyandotte, MI	\$91,927,592

CREDIT UNION CHARTER CONVERSION TABLE

STATE TO FEDERAL CHARTER CONVERSIONS - SEPTEMBER 2012 - AUGUST 2013

CN Old	CN New	Region	Name	City	State	Assets	Date
65562	24850	2	Crayola LLC Employees	Easton	PA	\$6,866,553	4/5/2013
60704	24851	3	Neighbors United	Greenwood	SC	\$39,604,480	6/14/2013

FEDERAL TO STATE CHARTER CONVERSIONS - SEPTEMBER 2012 - AUGUST 2013

CN Old	CN New	Region	Name	City	State	Assets	Date
6573	68613	1	Nevada	Las Vegas	NV	\$669,007,099	10/1/2012
24665	68628	3	Family Savings	Gadsden	AL	\$305,112,091	11/19/2012
23705	68630	1	Wyandotte	Wyandotte	MI	\$87,586,808	1/4/2013
7275	68631	1	Community Financial Members	Plymouth	MI	\$502,405,097	1/11/2013
1033	68632	1	Lansing Automakers	Lansing	MI	\$531,987,247	1/31/2013
20035	68635	4	Lake State	Moose Lake	MN	\$181,400,313	3/22/2013
21626	68637	3	Friends First	Owensboro	KY	\$6,080,831	6/14/2013
15457	68638	3	The Southern Federal	Fayetteville	GA	\$318,604,884	7/15/2013

PURCHASE & ASSUMPTIONS | JULY 1, 2012 - JUNE 30, 2013

Date of Acquisition	Purchased CU	St	Assets at Last Call Report Filing	Assuming CU	St	Assets at 06/13
8/1/2012	A M Community*	WI	\$118,836,614	TruStone Financial	WI	\$907,698,235
9/28/2012	El Paso	TX	\$5,003,815	El Paso Area Teachers	TX	\$484,532,676
10/31/2012	Women's Southwest	TX	\$1,996,280	City	TX	\$27,066,881
12/13/2012	G.I.C.	OH	\$15,485,438	Steel Valley	OH	\$45,233,074
12/28/2012	Chetco	OR	\$247,921,898	Coast Central	CA	\$1,003,356,627
12/28/2012	Chetco	OR	\$247,921,898	Rogue	OR	\$838,387,040
3/15/2013	I.C.E.	CA	\$3,436,951	Kinecta	CA	\$3,276,510,541
5/31/2013	NCP Community Development*	VA	\$1,612,684	Chartway	VA	\$1,933,452,921
5/31/2013	First Kingdom*	AL	\$88,359	Riverdale	AL	\$62,809,508
6/28/2013	Ochsner Clinic	LA	\$9,251,824	ASI	LA	\$317,306,876

*Credit union conserved by NCUA prior to purchase

LIQUIDATIONS | JULY 1, 2012 - JUNE 30, 2013

Date of Liquidation	Liquidated CU	St	Assets at last Call Report Filing
8/9/2012	United Catholic	MI	\$303,261
11/30/2012	Border Lodge	VT	\$3,108,756
12/17/2012	Olean Tile Employees	NY	\$778,139
1/7/2013	New Covenant Missionary Baptist Church	WI	\$583,923
2/19/2013	Amez	MI	\$168,865
3/15/2012	Pepsi Cola	CA	\$652,410
4/12/2013	Shiloh of Alexandria	VA	\$2,403,162
5/3/2013	Lynrocten	VA	\$13,777,823
5/23/2013	Electrical Workers #527	TX	\$622,857

INSURANCE CONVERSION

STATE CHARTERED FEDERALLY-INSURED TO STATE CHARTERED COOPERATIVELY INSURED - SEPTEMBER 2012 - AUGUST 2013

CN Old	CN New	Region	Name	City	State	Assets	Date
62747	97096	2	Fresno Police Department	Fresno	CA	\$47,178,161	3/15/2013

CREDIT UNION CONVERSIONS TO BANK CHARTERS - SEPTEMBER 2012 - AUGUST 2013

CN Old	Credit Union Name	Bank Name	Form	City	State	Asset Size as of 6/30/2013	Date
667560	HarborOne	HarborOne Bank	Mutual	Brockton	MA	\$1,872,636,288	7/31/2013



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One of the most critical factors of any successful engagement is the working relationship and communication that clients have with their audit and consulting professionals. This relationship must be built on trust and confidence. We understand the importance of an effective partnership, which is why the foundation of our services emphasizes personal attention and responsiveness to our clients' needs. With more than 80 years of experience serving financial institutions across the country, we develop solutions to assist financial institutions in today's challenging economic environment. From accounting and tax to specialized risk management and consulting services, our industry specialists serve credit unions, banks and savings institutions, trust organizations, mortgage companies, and finance and leasing companies.



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Dianne Addington
Interim CEO

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PSCU's partnerships with technology titans like Google Wallet, Visa, MasterCard, First Data and

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Chris Draack

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Elan Financial Services is one of America's oldest and largest agent credit card providers for credit unions. For over 46 years, Elan has delivered a proven partner-based solution, offering best-in-class products and unwavering commitment to service to more than 300 credit unions across the United States. Elan's base of more than 2,000 employees are dedicated to helping credit union clients reduce costs and risks associated with managing and growing their credit card portfolios.

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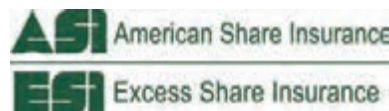
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Harland Financial Solutions supplies software and services to thousands of financial institutions of all sizes. The company is a leader in core systems, business intelligence, branch automation, payments, enterprise content management, lending and compliance, loan servicing, risk management, financial accounting, mortgage and self-service solutions.

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Made for and by credit unions, our mutual fund options keep credit unions always invested, are professionally managed, and are delivered with great client service and the cooperative values of credit unions always in mind.

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Tina Powers

COO
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Member Loyalty Group is a CUSO formed by leading credit unions in 2008 to develop a common member loyalty benchmark for the credit union industry. The CUSO has an exclusive relationship with Satmetrix, the Net Promoter® company, to provide credit unions with the most effective tools for managing a Net Promoter® program to collect and act on member feedback that increases loyalty, growth and retention. Member Loyalty Group serves over 30 credit unions, many of which are over \$1 billion in assets, across the country. For more information visit www.memberloyaltygroup.com.



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PSCU's partnerships with technology titans like Google Wallet, Visa, MasterCard, First Data and Teradata are helping credit unions prosper through success and relevance in mobile wallets, transaction processing, EMV cards, loyalty programs and data analytics. Our commitment to leadership in mobility and excellence in risk management, strategic consulting and technology creates the foundation for the strongest relationships with our Member-Owner Credit Unions. We deliver a full range of payment card, eCommerce and digital payments solutions, all backed by four 24/7/365 member service contact centers.



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Margaret Crowley

Marketing Program Manager

MGIC serves lenders throughout the United States and Puerto Rico, helping families achieve homeownership sooner by making affordable low-down-payment mortgages a reality.

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A full-service marketing agency CUSO dedicated to creating a sustainable and successful environment for Credit Unions. We challenge the status quo and push for more...from ourselves and our clients. Developing innovative marketing ideas that keep Credit Unions relevant with quantifiable programs like Merger Communications, Social Media, Web Design, Advertising, Strategic Planning and more, Beyond Marketing is born from Credit Unions and understands how to customize solutions for your unique environment. We expect more from ourselves and so should you.



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Elan Financial Services is one of America's oldest and largest agent credit card providers for credit unions. For over 46 years, Elan has delivered a proven partner-based solution, offering best-in-class products and unwavering commitment to service to more than 300 credit unions across the United States. Elan's base of more than 2,000 employees are dedicated to helping credit union clients reduce costs and risks associated with managing and growing their credit card portfolios.



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AmeriCU is celebrating 20 years of partnering with Credit Unions to maximize their mortgage lending. We've been providing innovative loan programs and flexible service options since 1993 with the goal of helping our Credit Union partners grow revenues and strengthen relationships with members. At AmeriCU, our only business is providing lending solutions to Credit Unions so you can have confidence that we understand high touch and excellent service. We help you promote your services to members and will not solicit your members for any services. Contact us to discuss any of the following and more: Comprehensive mortgage products and competitive pricing that include FHA and VA, Compliance support, Program training for staff, Online account access for your members, Online pricing and production engine.



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CUSO provides comprehensive mortgage origination and servicing solutions to credit unions throughout the United States. CUSO is wholly owned by Wescom Central Credit Union, one of the nation's largest credit unions. Enjoy mortgage revenue without the investment, expense or ongoing management task. CUSO will tailor a program for you providing you portfolio loans, secondary market sales and servicing in any combination you choose. Our complete menu of non-predatory loan programs, best in class technology and user friendly staff members make us stand out as the premiere choice of mortgage providers. We offer "high torch" service with "low torch" cost.



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MEMBER FIRST MORTGAGE LLC

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Built on the credit union philosophy of "People Helping People", MFM serves the home financing needs of Credit Union members as well as non-members. We are a full service mortgage lender with an experienced staff offering expertise in every area of mortgage lending; from purchase, to refinance, to construction lending. MFM team members have years of experience in mortgage lending and a service vision unparalleled in the mortgage industry.



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Phone: 1-866-898-1818

www.memberfirstmortgage.com

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SVP Director of Sales and Marketing

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Built on the credit union philosophy of "People Helping People", MFM serves the home financing needs of Credit Union members as well as non-members. We are a full service mortgage lender with an experienced staff offering expertise in every area of mortgage lending; from purchase, to refinance, to construction lending. MFM team members have years of experience in mortgage lending and a service vision unparalleled in the mortgage industry.



myCUMortgage

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Fairborn, OH 45324

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myCUMortgage believes Credit Unions are the best source to help Americans with home ownership. For over 10 years, our processes and programs have helped Credit Unions accomplish this. myCUMortgage partners with nearly 180 credit unions through processing, underwriting, and secondary market services. All accomplished by keeping Credit Unions in front of members while we operate in the background. We're re-designing the mortgage experience with "COOPORTUNITY" – the combination of Transparency and True Collaboration.

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Haberfeld Associates helps community-based financial institutions profitably grow PFI member relationships using a proprietary strategy researched and developed over thirty years to near perfect execution today. In the last ten years, Haberfeld FIs have acquired 7.5 million new PFI relationships (retail and business), propelling ROA to 35% above their industry peers. With Haberfeld, FIs in Manhattan or Des Moines, with a few offices or hundreds, will typically DOUBLE PFI acquisitions in the first month, and for years to come (with average penetration of five relationships per HH at eighteen months).

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Geezeo offers credit unions an integrated suite of online tools and services including best-in-class

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As a diverse, global division of Jack Henry & Associates, ProfitStars combines JHA's solid technology background with the latest breakthroughs in four performance-boosting solution groups – Financial Performance, Imaging & Payments Processing, Information Security & Risk Management, and Retail Delivery. Explore the power of ProfitStars-enhanced performance at www.profitstars.com.

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Q2 is a leading provider of virtual banking for financial institutions. Q2's enterprise SaaS solutions empower credit unions to swiftly and securely provide their members with anytime, anywhere banking on any device. To date, over 400 financial institutions with more than 3 million active users currently utilize the Q2 platform. Q2 provides flexible deployment options for tablet, mobile, online and voice banking paired with an integrated security layer that mitigates fraud risk at the transaction level in real time. Named by the Austin American-Statesman as one of the best places to work, Q2 has also received recognition from Inc. Magazine as one of the fastest growing companies in the U.S for four years in a row.

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Lending Solutions, Inc. (www.lendingsolutions.com) provides 24/7 lending and member service support to over 300 financial institutions across the country. From loan origination and decisioning to full member service support, our representatives provide the highest level of service at each point of contact – whether by phone, online, or through an indirect channel. With LSI as their 24/7 partner, our clients increase loan volume, enhance member service, and exceed their goals.

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CU*Answers is a 100% credit union-owned Cooperative CUSO offering services that include CU*BASE core processing and Internet services featuring It's Me 247 online and mobile banking. CU*Answers offers expertise in implementing technical solutions to operational needs, and is a leader in helping credit unions form strategic alliances. Visit — www.cuanswers.com



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Transamerica Financial Solutions Group provides credit unions with access to a broad scope of programs using our highly-rated affiliated insurance companies along with the resources and expertise gained from diverse products and distribution chan-

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Member Loyalty Group is a CUSO formed by leading credit unions in 2008 to develop a common member loyalty benchmark for the credit union industry. The CUSO has an exclusive relationship with Satmetrix, the Net Promoter® company, to provide credit unions with the most effective tools for managing a Net Promoter® program to collect and act on member feedback that increases loyalty, growth and retention. Member Loyalty Group serves over 30 credit unions, many of which are over \$1 billion in assets, across the country. For more information visit www.memberloyaltygroup.com.



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J.R. Bruno & Associates is the country's leading SBA and MBL consulting firm, serving the business lending community since 1994. With more than 200 years of combined commercial lending experience, the JRB Team has assisted credit unions across the country with a wide range of member business lending programs, is expert at SBA lending and is an approved SBA Lender Service Provider (LSP). J.R. Bruno provides hands-on day-to-day oversight focusing on clients'

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CU Realty Services empowers credit unions to increase their purchase mortgage business by becoming their members' First Point of Contact for buying or selling homes. For members, it means convenience and cost-savings. Participating credit unions saved their members an average of \$1,500 in realty commissions last year. Through our turnkey program, credit unions offer members web-based tools to find homes, research neighborhoods, calculate costs and connect to experienced Realtors® in CU Realty's agent network. Call Tina Powers, (800) 203-9014, ext. 104, or visit www.cureality.com.

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



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Third Degree partners with progressive Credit Unions during times of growth and transition to help navigate the new realities of a more competitive and complex marketplace.

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O'Rourke & Associates offers a focused suite of executive talent services — nationwide — exclusively to the credit union industry. Our expertise lies in the areas of Executive Recruitment, Leadership Development, Succession Planning, and Compensation Analysis. Our professional team is a powerful blend of experienced professionals having a deep understanding of credit union operations/business models and mastery of executive recruiting methodology.

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Core Image Processing — When Strategy Matters

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A full-service marketing agency CUSO dedicated to creating a sustainable and successful environment for Credit Unions. We challenge the status quo and push for more...from ourselves and our clients. Developing innovative marketing ideas that keep Credit Unions relevant with quantifiable programs like Merger Communications, Social Media, Web Design, Advertising, Strategic Planning and more, Beyond Marketing is born from Credit Unions and understands how to customize solutions for your unique environment. We expect more from ourselves and so should you.

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