

2015 SUPPLIER MARKET SHARE GUIDE →

CREDIT UNION AUDITORS

30 YEARS **CALLAHAN**
EST. 1985 **CPA** ASSOCIATES
the credit union company

SPONSORED BY

 **TWHC** | TURNER, WARREN, HWANG & CONRAD AC
Certified Public Accountants & Consultants



Go higher.

Rocky growth. Compliance cliffs. Steep risks.

You don't have to make the ascent toward your financial institution's goals alone.

At Doeren Mayhew, our highly specialized Financial Institutions Group has helped more than 200 institutions like yours find opportunities to drive growth – from climbing toward enterprise risk management, to overcoming steep compliance challenges, to harnessing technology to stay relevant on new delivery systems.

Simply put, we know the ropes. So whether your vision is to achieve new heights, or you need a rescue mission, you can always work in tandem with Doeren Mayhew. Call us to start the climb.

 **DoerenMayhew**
CPAs AND ADVISORS

Insight. Oversight. Foresight.®

248.244.3000 | doeren.com

2015 SUPPLIER MARKET SHARE GUIDE: CREDIT UNION AUDITORS

MARKET OVERVIEW

| | |
|---|---|
| Increased Demand Is Evident In The Changing Auditor Landscape | 5 |
| BY SAM TAFT | |

INSIGHTS BY THE EXPERTS

| | |
|--|----|
| 20 Security Controls To Combat Cyber-Crime | 6 |
| BY KIAN MOSHIRZADEH, TURNER, WARREN, HWANG & CONRAD | |
| Cybersecurity Strategies For A Resilient Credit Union | 8 |
| BY RANDY ROMES, PRINCIPAL, INFORMATION SECURITY SERVICES GROUP, CLIFTONLARSONALLEN | |
| Credit Unions Face More Scrutiny In The Quest For Cyber-Resilience | 11 |
| BY FRANCIS TAM, JEFF GREEN, AND DUSTIN BIRASHK, PARTNERS, MOSS ADAMS LLP | |

CREDIT UNION AUDITOR MARKET DATA

| | |
|---|----|
| National Market Share Ranking Of Audit Firms | 14 |
| National Market Share Ranking And Change Of Audit Firms | 15 |
| Data Processing Experience Of Credit Union Audit Firms | 16 |
| State Distribution Of Credit Unions Over \$40M (MAP) | 18 |
| Market Share Ranking Of Audit Firms By State | 20 |
| Auditor/Credit Union Listings (Alphabetically By State) | 22 |
| Auditing Firms Serving Credit Unions | 51 |

EDITOR
Alix Patterson
(alix@callahan.com)

MANAGING EDITOR
Aaron Pugh

ASSOCIATE EDITOR
Marc Rapport

CREATIVE DIRECTOR
Kristine Chatterjie

CALLAHAN CONTRIBUTORS
Sam Taft

ADVERTISING INQUIRIES
(800) 446-7453

Ed Gattis, ext. 222
Alex Gekas, ext. 212
Samantha Betts, ext. 241

PUBLISHED BY

CALLAHAN
ASSOCIATES

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

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

© COPYRIGHT 2015. ALL RIGHTS RESERVED.

Copyright is not claimed in any works of the United States Government. Copyright is claimed in all other materials and data of the United States Government, such as lists, data arrangements, comparisons, analysis, charts and illustrations. Material protected by copyright may not be reproduced in whole or in part, in any form whatsoever, without the express permission of Callahan & Associates.

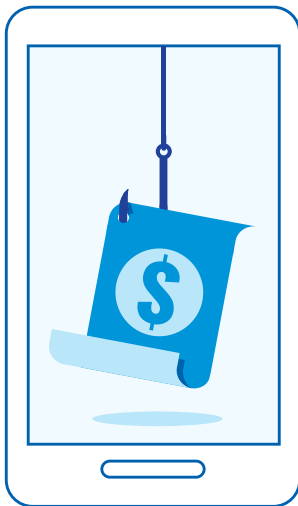
ISSN 1935-9225 | ISBN 1-934330-54-8

IT'S A SIGN OF THE TIMES...

Welcome to the Callahan & Associates 2015 Supplier Market Share Guide: Credit Union Auditors, the only publication designed to help credit unions select a CPA firm that understands their specific needs and values.

Using our rankings by market share (at both the state and national level), past experience with the industry, typical asset size of clientele, and other variables, you can now more easily identify the perfect ally to help your specific organization anticipate and avoid various legal, financial, and even technology-related pitfalls.

Callahan & Associates gathers the data in this publication from



thousands of credit unions each year and then asks the CPA firms themselves to secondarily validate it.

This year's edition also includes educational articles penned by some of these experts to address the hot-button issue of cyber security, a main point of concern not just for credit unions but also for the members they serve.

According to a 2014 Gallup survey, nearly 19% of respondents in the United States say they have had their credit card information stolen, more than were victims of theft (11%), vandalism (8%), or any other type of physical crime tracked over the same time frame. In addition, 7% had a device hacked and/or their electronically stored information stolen compared to just 6% who had their home or apartment physically broken into.

Crime might have gone high tech, but it is still people who are the driving force behind these threats, so it only makes sense that people must also be an integral part of their mitigation.

Numerous official organizations mentioned in our partner articles — including the Federal Financial Institutions Examination Council (FFIEC) and the Center for Internet Security (CIS) — can provide tips and best practices to strengthen your digital defenses. But to truly



AARON PUGH

MANAGING EDITOR OF PRINT,
CALLAHAN & ASSOCIATES

apugh@callahan.com

uncover and then eliminate all of the vulnerabilities these criminals prey upon, an outside perspective is often needed.

Let this issue be your guide in finding and enlisting the best auditor assistance available — not just for your technology and security-related concerns but across all corners of the ever-expanding risk universe.

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

Aaron

Relationships are built on many things...

Like having access to leading industry insight.

Our clients value the industry credibility and insight offered by Crowe Horwath LLP professionals to help them navigate in dynamic environments.

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

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



Mark Taylor, Partner
Chicago



Follow us.

Audit | Tax | Advisory | Risk | Performance

¹ "2014 Guide to Credit Union Auditors" published by Callahan & Associates.



Power comes from being understood.®

The credit union landscape is continually changing. We identify the way these changes affect your institution and suggest the most efficient and effective plan of action for you based on our knowledge of your institution and the credit union industry. We serve hundreds of credit unions nationwide and understand the challenges and complexities you face. That's what you can expect from McGladrey.

That's the power of being understood.

For more information contact **Tasha Kostick**, Partner, at 415.848.5351
or tasha.kostick@mcgladrey.com.



Assurance ■ Tax ■ Consulting

© 2015 McGladrey LLP. All Rights Reserved. MCG0315KV

INCREASED DEMAND IS EVIDENT IN THE CHANGING AUDITOR LANDSCAPE

Where do the nation's CPA firms stand in relation to Callahan's 2014 report?

BY SAM TAFT

Although CliftonLarsonAllen continues to hold the top spot in both number of clients served (246) and aggregate client assets (\$192.7 billion), Callahan & Associates' industry rankings for auditors serving credit unions with more than \$40 million in assets include several important changes since year-end 2013.

For example, six of the top 10 providers have gained clients compared to last year's trend of stasis or attrition. Two providers' client numbers have stayed the same since last year's edition of this publication and only one has lost clients over that same time frame.

One firm of note is Moss Adams, which added eight credit unions in the past year and gained market share for the second consecutive year. It now holds the fourth-most credit union clients with \$40 million or more in assets and the combined asset base of those

OUR METHODOLOGY:

Callahan & Associates compiled the information included throughout this publication using credit union 5300 reporting data through fourth quarter 2014 and individual CPA audits for the period between July 1, 2014 and June 30, 2015. In some cases, this information is also compared against previous responses collected from these firms in 2013.

clients has increased by \$23.8 billion, or 31.4%, to \$99.5 billion. By this measure, the firm has now moved past Orth, Chakler, Murnane & Co. to become the second largest of all auditors except CliftonLarsonAllen.

To its credit, Orth, Chakler, Murnane & Co. added five new clients to its roster, further reinforcing its position as the auditor with the second-largest market share of credit union clients with more than \$40 million. Nearman, Maynard, Vallez, CPAs also increased its credit union client base by three for the second year in a row. It currently serves 122 credit unions with more than \$40 million in assets and claims the third-largest market share by number served.

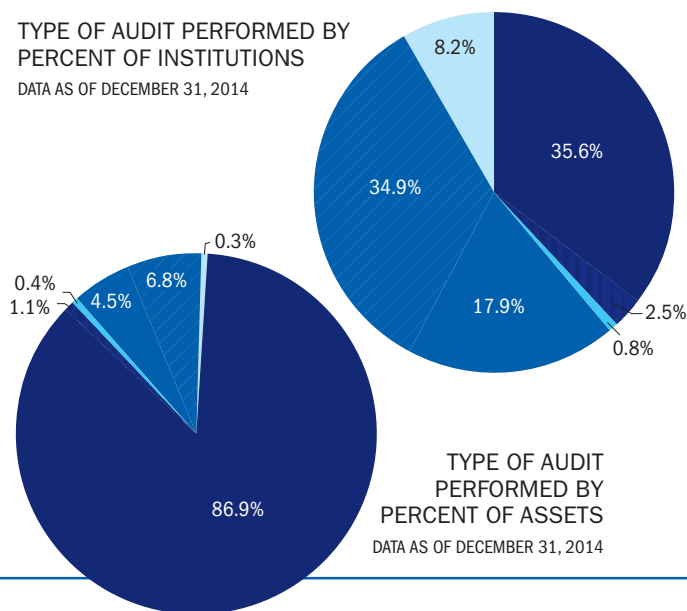
McGladrey, the No. 4 firm last year based on number of clients, fell to the fifth spot after losing clients. In total, McGladrey now audits 74 credit unions with \$40 million or more in assets. In aggregate, its credit union clients hold \$55.3 billion in assets.

Additionally, Doeren, Mayhew & Co. moved from the eighth to the seventh position by number of clients this year, while Richards & Associates moved up from No. 11 to No. 10 in the same ranking.

For the complete list of all auditors serving more than nine credit union clients with more than \$40 million in assets, start with the National Market Share Ranking on PG. 14. On the following page, you can see how their numbers have changed since year-end 2013. You can then drill down to the Top 10 Auditors by State on PG. 20.

TYPE OF AUDIT PERFORMED BY PERCENT OF INSTITUTIONS

DATA AS OF DECEMBER 31, 2014



- 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

SOURCE FOR ALL GRAPHS: CALLAHAN & ASSOCIATES

20 SECURITY CONTROLS TO COMBAT CYBER-CRIME

Critical security controls from the Center for Internet Security can help credit unions better protect member data.

BY KIAN MOSHIRZADEH, CPA, TURNER, WARREN, HWANG & CONRAD

Tackling cyber-security has become part of every credit union's list of ongoing initiatives. With new threats emerging every day, members can become numb to the shock of having their data compromised. However, it is still important that data losses not be traced to the credit union's own lack of controls.

The task of understanding how well your credit union is combating cyber-crime can be a daunting task for management and supervisory committees. At minimum, the supervisory committee should require annual information technology audits to be completed and presented to them. The committee should select the auditor that will be completing this work, and the auditor completing the work should present the report to the committee. This will open up a dialogue between the auditor and the committee to help explain the risks that were uncovered and how these risks can be mitigated.

In addition to the audit, the committee and management should determine if the credit union's IT department is following any standards or controls to mitigate cyber-security risks. The Center for Internet Security (CIS) is a widely accepted organization that has developed control standards with input from the international IT community. These control standards have been vetted and benchmarked — building on lessons learned from real life attacks — with solutions that resulted in averting further damage.

CIS has used five philosophies from which it has further created a more granular set of 20 critical security controls (CSC). The five philosophies are as follows:

- **Offense informs defense** — Continuously monitor attacks on other organizations to determine if similar attacks would be successful against your credit union.

- **Prioritization** — Implement the most critical protection measures first and build on that implementation.

- **Metrics** — Use metrics that are understood by the board, the supervisory committee, executive management and your IT staff.

- **Continuous diagnostics and mitigation** — Actively test your network and correct any issues detected.

- **Automation** — Automate notifications of unusual network activity.

The more granular set of 20 critical security standards that were developed with these philosophies are prioritized below. These steps can help IT professionals and organizations in general recognize the most effective order for investing their time and resources. Interestingly, not all of these controls have a big price tag associated with them, although they all require diligence on the part of the IT department.

CRITICAL SECURITY CONTROLS

1. **Inventory of authorized and unauthorized devices** — Know and monitor what is hooked up to your network at all times.
2. **Inventory of authorized and unauthorized software** — Know and monitor the software that is loaded on all devices attached to your network.
3. **Secure configurations for hardware and software on mobile devices, laptops, workstations, and servers** —

Make sure that fleets of devices have uniform configurations and remove default passwords.

4. **Continuous vulnerability assessment and remediation** — Constantly monitor the network for vulnerabilities and keep all systems and software current with the latest available patches.
5. **Malware defenses** — Maintain up-to-date anti-malware software with definitions set to refresh constantly, along with regular scans.
6. **Application software security** — Manage the lifecycle of software and ensure you have the latest supported versions with the latest patches. If software is no longer supported it should be replaced.
7. **Wireless access control** — Ensure all wireless access points are secure. If wireless access is provided, access should only be allowed outside the firewall so wireless users do not have access to internal network resources.
8. **Data recovery capability** — Ensure consistent, good-quality backups are made and that you can and have restored from them.
9. **Security skills assessment and appropriate training to fill gaps** — Ensure all staff (not just the IT staff) have sufficient training with respect to cyber-security, as untrained staff can be victims of social engineering, thereby unknowingly compromising network security.
10. **Secure configurations for network devices such as firewalls, routers, and switches** — Ensure all network devices have been hardened before being placed into production by removing the

- default configurations. Ease-of-use and ease-of-deployment should be placed secondary to security.
11. **Limitation and control of network ports, protocols, and services** — Manage all network ports, device protocols, and services and disable all that are not actively in use.
 12. **Controlled use of administrative privileges** — Minimize administration privileges on all workstations, servers, network devices, and applications.
 13. **Boundary defense** — Control the flow of traffic through network borders and monitor content by looking for attacks and evidence of compromised machines. Boundary defenses should be multi-layered while relying on firewalls, proxies, DMZ perimeter networks, and network-based IPS and IDS.
 14. **Maintenance, monitoring, and analysis of audit logs** — Deficiencies in security logging and analysis can allow attackers to hide their locations, malicious software, and activities on victim machines. Without solid audit logs, an attack may go unnoticed indefinitely and the damage done may be irreversible.
 15. **Controlled access based on the need to know** — Some organizations do not carefully identify and separate their most sensitive and critical assets from less-sensitive, publicly accessible information on their internal networks. In many environments, internal users have access to all or most of the critical assets. Once attackers have penetrated such a network, they can easily find and remove important information, cause physical damage, or disrupt operations with little resistance.
 16. **Account monitoring and control** — Attackers frequently discover and exploit legitimate but inactive user accounts to impersonate legitimate users, thereby making discovery of attacker behavior difficult for network personnel.
 17. **Data protection** — The adoption of data encryption, both in transit and at rest, provides mitigation against data compromise. Encrypting data provides a level of assurance that even if data is compromised, it is impractical to access the plaintext without significant resources. The movement of data across network boundaries both electronically and physically must be carefully scrutinized to minimize exposure to attackers.
 18. **Incident response and management** — The best IT departments do not question “if” a compromise will happen. Instead, they focus on “when” it will happen. This way of thinking is about being prepared for what happens when an attack is successful and understanding how quickly the department can restore security. Without an incident response plan, even after an attack is detected, the organization may not be able to follow good procedures to contain damage, eradicate the attacker’s presence, and recover in a secure fashion.
 19. **Secure network engineering** — Networks and systems constantly evolve, new business imperatives appear, attackers develop new techniques, and new technologies emerge to complicate the security problem. In such an environment, attackers take advantage of missing security features, time gaps in deploying new defenses or moving information, and the seams between defensive controls. Re-evaluate and upgrade security controls regularly and implement new measures as necessary — especially when implementing changes to networks and systems.
 20. **Penetration tests and red team exercises** — Successful threat mitigation requires a comprehensive program of technical defenses, good policy, governance, and appropriate action taken. The use of independent red teams — who then take on the role and mindset of an attacker and prod for weaknesses — can provide valuable and objective insights about the existence of vulnerabilities and the efficacy of defenses and mitigating controls already in place or planned for future implementation.
- It is important to note that the independent testing performed by outside auditors is last on this list of 20 CSCs. Ensuring even the first five of these controls are covered will help reduce the chance of successful cyber-crimes against your organization. However, this is version five of these critical controls, and it is clear there will be future revisions coming as technology and cyber-security continue to evolve.
- Checking to see how many of these CSCs are implemented at your credit union will give you an idea of the level of security in place and where improvements can be made to keep your members and their information well protected. 🌐

About The Author

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

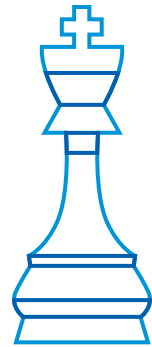
About Turner, Warren, Hwang & Conrad AC

Turner, Warren, Hwang & Conrad AC is a service-oriented tax, accounting, and business consulting firm headquartered in Burbank, CA. Individuals, small businesses, credit unions, and financial institutions choose us for their tax preparation, audit, and financial consulting needs because of the dedicated personal service they receive. Learn more at www.twhc.com.

CYBERSECURITY STRATEGIES FOR A RESILIENT CREDIT UNION

Cyberattacks and examiner requirements have raised the bar for credit union cybersecurity. Here's how to respond.

BY RANDY ROMES, PRINCIPAL, INFORMATION SECURITY SERVICES GROUP, CLIFTONLARSONALLEN



You can't go more than a few days without seeing news headlines about the latest cybersecurity breach or massive data theft, and the repercussions are hitting financial institutions especially hard.

Credit unions are left in a difficult position, caught between the risks of cyber fraud and data breaches, increased regulatory and examination pressures for compliance, and the need to serve members in an effective and efficient manner.

This article will help you understand the threats, digest what regulators are asking of you, and prepare your credit union to be resilient in this rapidly changing cybersecurity landscape.

TODAY'S THREAT LANDSCAPE

Participants in organized crime have figured out that all organizations — regardless of size — process or store data that can be stolen and laundered for a profit. The result has been an onslaught of cyber breaches and fraud such as:

- Hacking of point-of-sale (POS) systems, which harvest large volumes of credit card numbers
- Online attacks on members and businesses to steal funds
- Attacks that steal large volumes of consumer data, including member account information, that can be used to commit identity theft
- Ransomware attacks that encrypt key files and data and threaten the destruction of that information if

ransom demands are not met

INCREASED REGULATORY SCRUTINY

Regulators and examiners have responded to these threats with enhanced requirements for cybersecurity and a greater focus within examinations on cybersecurity governance, management, and resilience. More specifically, examiners will be looking for documented and mature processes for the following:

Governance

- Setting the tone at the top to build a culture that values good cybersecurity
- Requiring more active involvement, management, and oversight of IT by executive management, the supervisory committee, and the board of directors
- Periodic, continuous risk assessment and management reporting

Threat intelligence

- Internal resources and processes to proactively identify and manage risks
- External resources and processes for information sharing and awareness of risk trends

Third-party and vendor management

- A deeper understanding of which business partners have access to credit union networks, systems, and data
- More mature and active due diligence and risk management to en-

sure service provider controls are at a level that meets the credit union's needs

Security incident response and resilience

- Documentation of policies, procedures, and team identification
- Preparation through risk assessment and incident response practice
- Understanding of escalation and communication processes for internal and external resources and stake holders

STRATEGIES AND SOLUTIONS

Credit unions should strongly consider the following strategies and solutions to manage IT risks:

Choose a governance framework

A governance framework should define standards for how IT operations and security serve credit union's business units, staff, and members. There must be buy-in from the top for disciplined adherence to the standards, supported by a well-defined and documented exception management process.

Maintain a mature documentation process

Ensure your credit union has a mature process for maintaining up-to-date documentation of policies and procedures. This should include documentation of key IT security processes such as: hardware, asset, and system inventories; inventories





RELATIONSHIPS BUILD BUSINESS

Strengthen your relationships by using advisors with a strong professional network.

Advisory ▶ Outsourcing ▶ Audit and Tax



CLAAconnect.com

of key confidential data; log management and retention; and standard configuration checklists.

Follow disciplined change management

Complexity combined with interconnectedness is the enemy of a security-conscious organization and a gold mine for cyber criminals. A well-defined and disciplined change management process is a crucial component of a functioning, layered security model. Operating from a standard set of system configurations, applications, and processes reduces complexity and minimizes the attack surface. This results in smaller set of systems, applications, and processes to understand and operate; a reduced number of ways in to these channels to manage and monitor; and fewer touch points when changes need to occur. Following a disciplined approach to change management results in efficient update processes, fewer exceptions that introduce complexity, and the ability to more quickly recognize, react, and respond to problems.

Manage vendors to your standards

Many credit unions are highly dependent on vendors and service providers to meet their IT and security needs. Just like credit unions, service providers strive for consistency and standardization. Unfortunately, this often results in systems and applications that are configured with lower security standards than are expected or required. Year in and year out, industry breach analysis reports indicate that weak and default vendor configurations and passwords are a root cause in most security breaches. Credit unions should require vendors to provide systems, applications, and processes that are at least as secure as systems managed by the credit union. Where the credit union out-

sources systems, processes, or data management, the service provider should be required to validate its own controls on a regular basis. To meet these needs, the credit union should define required security controls up front within request for proposals (RFPs) and then ensure controls are defined in contracts supported by service-level agreements that can be measured and monitored.

Assess and document your incident response capabilities

Even when operating a standards-based network, credit unions are likely to have a variety of systems from different vendors, including firewalls, routing infrastructure, servers, workstations, printers, multi-function devices, and mobile devices. Each of these systems supports different logging, monitoring, and alerting capabilities. In order to recognize, react, and respond to problems, these system capabilities need to be well understood, documented, and managed. This includes ensuring the appropriate logging and alerting is turned on, that logs are secured and retained for an appropriate time period, and alerts are occurring as expected. Incident response preparedness and management is a specialized discipline and credit unions should test these capabilities regularly through a combination of table-top exercises and independent penetration testing.

Develop a continuous risk and audit process

Everyone performs risk assessment subconsciously all the time — we assess risk without even thinking about it when we cross the street. But credit unions should strive to embed formal, documented risk assessment into their change management process from beginning to end. Ideally, this will include security and vulnerability assessment as opposed

to assessments occurring as an after-the-fact compliance review (which usually fails). By embedding these tasks into the change management process, new systems and applications tend to go into production in a secure mode of operation. Don't confuse vulnerability scanning with penetration testing. New or changed systems and processes should be subjected to penetration testing, while existing and implemented systems should be subjected to regular vulnerability scanning.

Cultivate relationships with specialists

Cybersecurity is a different discipline than IT management and operations. Credit unions should cultivate relationships with trusted advisors who possess expertise in cybersecurity, just as they do with attorneys for legal and human resource matters, or CPAs for financial matters.

HOW WE CAN HELP

Reliance on technology is a reality for even the smallest organization. But you can conduct business securely in this threatening environment with the right strategy and implementation. We can help you understand your risk profile, as well as develop and maintain a comprehensive cybersecurity program. 🌐

About The Author

Randy Romes is a principal in the Information Security Services Group at CliftonLarsonAllen and has been providing independent security assessments and IT audits to credit unions for more than 16 years. He can be reached at Randy.Romes@CLAconnect.com or 612-397-3114.

About CliftonLarsonAllen

CliftonLarsonAllen is the largest provider of audit and consulting services to credit unions in the country. From offices coast to coast, our highly specialized and experienced professionals help credit unions improve profitability, reduce risk, build business value, support regulatory compliance efforts, and plan for succession. For more information, visit CLAconnect.com

CREDIT UNIONS FACE MORE SCRUTINY IN THE QUEST FOR CYBER-RESILIENCE

As more financial activities migrate online, credit unions face a growing challenge in protecting themselves and their membership.

BY FRANCIS TAM, JEFF GREEN, AND DUSTIN BIRASHK, PARTNERS, MOSS ADAMS LLP

Credit union members want the convenience of technology and telecommunications, with transactions just a click away, as well as the assurance that their information is safe from unauthorized access. Whether your credit union is the largest in the nation or the smallest, those demands puts cybersecurity and mitigating risk at the very top of your priority list.

Cybersecurity is one of the most important challenges facing financial institutions today, with the threat of unauthorized access, disruption, or even outright theft of information increasingly top of mind.

To help meet member expectations for new products, service delivery, and related security, credit unions often look to third-party service providers for help, which can then create a new layer of additional vulnerability.

Any breach to core or ancillary systems can devastate operations, member confidence, and the reputation of the credit union and the recent attack on one credit union system, initially thought to be the work of ISIS, as well as the breach at JPMorgan Chase — which potentially exposed the information of 76 million households and 7 million small businesses — is a stark reminder that anyone can be a target.

As a result, credit unions need to evaluate both the costs, which can be very expensive, as well as the benefits associated with putting an infrastructure in place to prevent and detect

these breaches in a timely manner.

According to the National Institute of Standards and Technology, cybersecurity is defined as “the process of protecting information by preventing, detecting, and responding to attacks.” The management of internal and external threats as well as vulnerabilities are the two issues that institutions should look at as they seek to protect information and the supporting infrastructures from technology-based attacks, according to the Federal Financial Institutions Examination Council (FFIEC), which seeks to increase awareness of such risks for financial institutions and their third-party service providers. To help meet member expectations for new products, services, their delivery, and related security, credit unions often look to third-party service providers, which adds vulnerability.

The FFIEC’s Cybersecurity and Critical Infrastructure Working Group has worked hard to improve communication between member agencies and to increase the activities of other interagency and private sector groups, according to its Web site. In addition, the FFIEC has initiated efforts to further fortify these groups against such threats by increasing oversight of cybersecurity readiness, which includes identifying enhancements to regulators’ examination procedures.

To further this process, the FFIEC on Feb. 6, 2015, added a 16-page appendix to its Business Continuity

Planning Booklet which has been a feature of the council’s IT Examination Handbook since it was first issued in March 2003. According to the new appendix, titled *Strengthening the Resilience of Outsourced Technology Services*, the FFIEC pointed out five cyber-resilience risks that financial institutions and their service providers should address:

- Malware attacks
- Insider threats
- Data or systems destruction and corruption
- Distributed Denial-Of-Service (DDoS) and other communications disruptions
- Attacks waged simultaneously against institutions and their service providers

Introduced in the new appendix, cyber-resilience is described by the FFIEC as “an organization’s ability to withstand a cyber-attack by minimizing the disruption or impact that attack has on its ability to conduct business.” Although there were no new fundamental controls introduced as a result of this update, it is another indication that regulators are placing more emphasis on the importance of comprehensive resilience and security controls for financial institutions.

Following the release of this new guidance, all financial institutions now face expanded IT security and controls scrutiny by regulators and auditors. Some key examination



| % OF ASSETS | | | |
|-----------------------------|-------------|-----------------------------|-----------------------------|
| | MEDIAN | 25 TH PERCENTILE | 75 TH PERCENTILE |
| Core Systems | .086 | .061 | .113 |
| Data Communications | .038 | .023 | .055 |
| Electronic Delivery Systems | .219 | .140 | .344 |
| Infrastructure | .090 | .060 | .155 |
| Strategic Systems | .042 | .025 | .062 |
| TOTAL | .475 | .309 | .729 |

SOURCE: *Best Practices in Credit Union Efficiency: A white paper commissioned by CUNA's Community Credit Union Committee, as prepared by Cornerstone Advisors, Inc.*

areas include layered anti-malware strategies, such as anomaly detection, system behavior monitoring, and employee security awareness training, according to the FFIEC. Management of third-party service providers also is high on the list for increased scrutiny.

Many of these strategies can be costly to implement, but are nevertheless essential in enhancing a credit union's cybersecurity profile. It's imperative that such organizations employ a competitive process to evaluate the following as it relates to third-party vendors: reasonableness of costs, ability to adhere to the credit union's specific criteria, and references from organizations who have used the third party.

To provide some perspective on costs, the table above details spending in each of five major technology spending categories.

Another important consideration related to cybersecurity is the adequacy of insurance coverage. Credit unions should evaluate deductibles, premiums, caps, and the financial health of the insurer. While the cost of coverage can be expensive, the cost associated with a breach could be catastrophic.

One of the best ways for credit unions to combat risk associated with cybersecurity is to have and follow a

“ While the cost of coverage can be expensive, the cost associated with a breach could be catastrophic. ”

plan with proper monitoring, risk assessment, resource allocation, and diligence. A good starting point is to instill a heightened awareness in all employees that the threat by fraudsters is very real and constant. ☺

About The Author

Francis Tam, Jeff Green, and Dustin Birashk are partners with Moss Adams LLP. (www.mossadams.com). Tam specializes in providing IT audits and internal control guidance to both public and private companies. He can be reached at (390) 295-3852 or francis.tam@mossadams.com. Green specializes in accounting, auditing, and strategic issues facing financial institutions. He can be reached at (425) 303-3017 or jeff.green@mossadams.com. Birashk specializes in audits and agreed-upon procedures for financial institutions. He can be reached at (425) 303-3023 or dustin.birashk@mossadams.com.

About Moss Adams LLP

A leader in assurance, tax, consulting, risk management, transaction, and wealth services, Moss Adams has a staff of over 2,000 that includes more than 258 partners. We offer services to more than 300 credit unions and other financial institutions. Sign up to receive new industry-specific insights from Moss Adams via e-mail at <http://www.mossadams.com/cu>.



Innovation.

It's great for your customers, but it can carry risks for your credit union. Whether you're exploring improvements to your mobile app or putting together new loan products, who's helping you do it safely?

Discover why more than 300 financial institutions across the nation turn to us to help them innovate with confidence.

WWW.MOSSADAMS.COM/CU

MOSS ADAMS^{LLP}

Certified Public Accountants | Business Consultants

Opinion & Supervisory Committee Audits
Internal Audit Outsourcing
BSA/AML & Regulatory Compliance
Tax Planning & Compliance
IT Consulting
Credit Review Services

NATIONAL MARKET SHARE RANKING OF AUDIT FIRMS

FOR ALL CREDIT UNIONS OVER \$40M IN ASSETS | FINANCIAL DATA AS OF DECEMBER 31, 2014;
AUDIT DATE BETWEEN JULY 1, 2014 AND JUNE 30, 2015

| RK | CPA FIRM | TOTAL CUS OVER \$40M SERVED | # OF CUS \$40M-\$100M | # OF CUS OVER \$100M | TOTAL ASSETS OF CUS AS OF DEC. 31, 2014 |
|----|---------------------------------------|--------------------------------|--------------------------|-------------------------|--|
| 1 | CliftonLarsonAllen, LLP | 246 | 48 | 198 | \$192,696,876,479 |
| 2 | Orth, Chakler, Murmane & Co. | 146 | 22 | 124 | \$98,530,827,285 |
| 3 | Nearman, Maynard, Vallez, CPAs | 122 | 32 | 92 | \$53,439,563,077 |
| 4 | Moss Adams | 79 | 8 | 71 | \$99,475,904,632 |
| 5 | McGladrey LLP | 74 | 16 | 60 | \$55,269,935,953 |
| 6 | Turner, Warren, Hwang & Conrad | 68 | 19 | 49 | \$35,543,794,334 |
| 7 | Doeren, Mayhew & Co. | 55 | 8 | 47 | \$31,532,173,712 |
| 8 | Cindrich, Mahalak & Co. | 54 | 24 | 30 | \$10,551,228,159 |
| 9 | Financial Standards Group | 46 | 37 | 9 | \$3,989,338,326 |
| 10 | Richards & Associates | 38 | 20 | 18 | \$8,041,569,170 |
| 11 | Petersen & Associates | 37 | 17 | 20 | \$5,362,281,413 |
| 12 | BKD, LLP | 33 | 4 | 29 | \$33,980,398,397 |
| 13 | Hutto & Carver, P.A. | 33 | 11 | 23 | \$20,017,576,059 |
| 14 | Wipfli LLP | 33 | 11 | 22 | \$9,188,830,049 |
| 15 | Lillie & Company | 31 | 13 | 18 | \$4,776,910,255 |
| 16 | Crowe Horwath | 30 | 0 | 30 | \$43,986,986,285 |
| 17 | GBQ Partners LLC | 30 | 9 | 21 | \$6,503,860,067 |
| 18 | Reinsel, Kuntz, Leshar LLP | 28 | 9 | 20 | \$10,257,164,672 |
| 19 | Wojeski & Co. CPAs, P.C. | 24 | 14 | 10 | \$2,603,780,900 |
| 20 | J.Tenbrink & Associates | 21 | 13 | 8 | \$3,010,851,954 |
| 21 | Robert Anderson & Co. | 21 | 8 | 13 | \$2,550,532,599 |
| 22 | Hiram H. Hollifield | 20 | 15 | 5 | \$1,569,308,195 |
| 23 | Firley, Moran, Freer, & Eassa | 19 | 4 | 15 | \$6,706,461,220 |
| 24 | Padden, Guerrini & Associates | 19 | 6 | 13 | \$2,874,118,840 |
| 25 | Holben Hay Lake Balzer LLC | 18 | 5 | 13 | \$4,351,733,186 |
| 26 | Wolf & Company, P.C | 18 | 0 | 18 | \$14,032,171,614 |
| 27 | Cantey, Tiller, Pierce and Green, LLP | 17 | 13 | 4 | \$1,342,956,157 |
| 28 | Curchin Group | 16 | 6 | 10 | \$4,386,745,103 |
| 29 | Schmidt & Associates | 16 | 14 | 2 | \$1,133,770,630 |
| 30 | Selden Fox, Ltd. | 16 | 8 | 9 | \$2,403,441,193 |
| 31 | Stephen Lang & Associates | 16 | 5 | 11 | \$2,947,375,858 |
| 32 | Rowles & Company, LLP | 15 | 5 | 10 | \$3,094,491,401 |
| 33 | Plante & Moran, PLLC | 14 | 0 | 14 | \$16,827,473,358 |
| 34 | Deleon & Stang | 13 | 6 | 7 | \$2,246,591,686 |
| 35 | Carroll & Associates | 13 | 6 | 7 | \$1,766,031,566 |
| 36 | Ewart & Associates | 13 | 8 | 5 | \$1,532,852,926 |
| 37 | CUPacific Audit Services | 12 | 9 | 3 | \$1,044,499,378 |
| 38 | Whittlesey & Hadley, P.C. | 12 | 8 | 4 | \$2,832,605,848 |
| 39 | Bonadio & Co, LLP | 11 | 5 | 6 | \$7,664,414,504 |
| 40 | Brown Edwards & Company | 11 | 6 | 5 | \$1,287,069,994 |
| 41 | Griffin & Company, LLC | 11 | 8 | 3 | \$937,557,310 |
| | League Services | 57 | 44 | 13 | \$4,936,564,943 |
| | Other | 737 | 434 | 303 | \$113,852,534,584 |
| | Auditors with < 11 CU Clients* | 208 | 77 | 131 | \$157,316,730,660 |
| | Totals for All CUs Over \$40M | 2,551 | 1,035 | 1,523 | \$1,088,397,883,931 |

*Auditor has fewer than 11 clients over \$40M in Assets

SOURCE: CALLAHAN & ASSOCIATES 

NATIONAL MARKET SHARE RANKING AND CHANGE OF AUDIT FIRMS

FOR ALL CREDIT UNIONS OVER \$40M IN ASSETS | FINANCIAL DATA AS OF DECEMBER 31, 2014;
AUDIT DATE BETWEEN JULY 1, 2014 AND JUNE 30, 2015

| RK | CPA FIRM | TOTAL CUS OVER \$40M SERVED AS OF JUNE 30, 2015 | TOTAL CUS OVER \$40M SERVED AS OF DEC. 31, 2013 | CHANGE IN THE NUMBER OF CUS SERVED |
|----|---------------------------------------|--|--|---------------------------------------|
| 1 | CliftonLarsonAllen, LLP | 246 | 246 | 0 |
| 2 | Orth, Chakler, Murnane & Co. | 146 | 141 | 5 |
| 3 | Nearman, Maynard, Vallez, CPAs | 122 | 119 | 3 |
| 4 | Moss Adams | 79 | 71 | 8 |
| 5 | McGladrey LLP | 74 | 87 | -13 |
| 6 | Turner, Warren, Hwang & Conrad | 68 | 67 | 1 |
| 7 | Doeren, Mayhew & Co. | 55 | 51 | 4 |
| 8 | Cindrich, Mahalak & Co. | 54 | 51 | 3 |
| 9 | Financial Standards Group | 46 | 46 | 0 |
| 10 | Richards & Associates | 38 | 38 | 0 |
| 11 | Petersen & Associates | 37 | 45 | -8 |
| 12 | BKD, LLP | 33 | 31 | 2 |
| 13 | Hutto & Carver, P.A. | 33 | 31 | 2 |
| 14 | Wipfli LLP | 33 | 29 | 4 |
| 15 | Lillie & Company | 31 | 31 | 0 |
| 16 | Crowe Horwath | 30 | 29 | 1 |
| 17 | GBQ Partners LLC | 30 | 29 | 1 |
| 18 | Reinsel, Kuntz, Leshner LLP | 28 | 29 | -1 |
| 19 | Wojeski & Co. CPAs, P.C. | 24 | 26 | -2 |
| 20 | J. Tenbrink & Associates | 21 | 20 | 1 |
| 21 | Robert Anderson & Co. | 21 | 27 | -6 |
| 22 | Hiram H. Hollifield | 20 | 19 | 1 |
| 23 | Firley, Moran, Freer, & Eassa | 19 | 16 | 3 |
| 24 | Padden, Guerrini & Associates | 19 | 19 | 0 |
| 25 | Holben Hay Lake Balzer LLC | 18 | 11 | 7 |
| 26 | Wolf & Company, P.C | 18 | 16 | 2 |
| 27 | Cantey, Tiller, Pierce and Green, LLP | 17 | NA | NA |
| 28 | Curchin Group | 16 | NA | NA |
| 29 | Schmidt & Associates | 16 | 15 | 1 |
| 30 | Selden Fox, Ltd. | 16 | 16 | 0 |
| 31 | Stephen Lang & Associates | 16 | 12 | 4 |
| 32 | Rowles & Company, LLP | 15 | 15 | 0 |
| 33 | Plante & Moran, PLLC | 14 | 18 | -4 |
| 34 | Deleon & Stang | 13 | 13 | 0 |
| 35 | Carroll & Associates | 13 | NA | NA |
| 36 | Ewart & Associates | 13 | 13 | 0 |
| 37 | CUPacific Audit Services | 12 | 15 | -3 |
| 38 | Whittlesey & Hadley, P.C. | 12 | 11 | 1 |
| 39 | Bonadio & Co, LLP | 11 | NA | NA |
| 40 | Brown Edwards & Company | 11 | NA | NA |
| 41 | Griffin & Company, LLC | 11 | NA | NA |
| | League Services | 57 | 62 | -5 |
| | Other | 737 | 816 | -79 |
| | Auditors with < 11 CU Clients* | 208 | 203 | 5 |
| | Totals for All CUs Over \$40M | 2,551 | 2,564 | |

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

SOURCE: CALLAHAN & ASSOCIATES 

DATA PROCESSING EXPERIENCE OF CREDIT UNION AUDIT FIRMS

FOR ALL CREDIT UNIONS OVER \$40M IN ASSETS | FINANCIAL DATA AS OF DECEMBER 31, 2014;
AUDIT DATE BETWEEN JULY 1, 2014 AND JUNE 30, 2015

| AUDITOR | TOTAL CUS OVER \$40M SERVED | DATA PROCESSORS |
|--------------------------------|-----------------------------|--|
| CliftonLarsonAllen, LLP | 246 | Symitar - Episys (64), D+H - Ultradata (37), Fiserv - XP2 (25), Fiserv - DNA (14), Fiserv - Portico (14), Fiserv - Spectrum (14), Fiserv - DataSafe (9), FIS - Miser (6), Fiserv - CUnify (6), CU*Answers - CU*Base (4), Fiserv - Galaxy (5), Enhanced Software Products, Inc. (4), Fiserv - Reliance (4), FLEX (4), Member Driven Technologies - Episys (4), Others* (32) |
| Orth, Chakler, Murnane & Co. | 146 | Symitar - Episys (52), Fiserv - Spectrum (15), D+H - Ultradata (13), Fiserv - DataSafe (12), Fiserv - XP2 (12), Fiserv - DNA (10), Fiserv - Portico (8), Others* (24) |
| Nearman, Maynard, Vallez, CPAs | 122 | Symitar - Episys (34), Fiserv - XP2 (18), Fiserv - Portico (12), Fiserv - Spectrum (10), D+H - Ultradata (9), Fiserv - DataSafe (9), Fiserv - DNA (8), FLEX (5), Others* (13) |
| Moss Adams | 79 | Symitar - Episys (20), Fiserv - DNA (14), Fiserv - DataSafe (11), Fiserv - Spectrum (8), Fiserv - XP2 (8), D+H - Ultradata (5), Others* (13) |
| McGladrey LLP | 74 | Symitar - Episys (22), D+H - Ultradata (8), Fiserv - Portico (7), Fiserv - DataSafe (6), Fiserv - Spectrum (6), Fiserv - XP2 (6), CU*Answers - CU*Base (4), Others* (15) |
| Turner, Warren, Hwang & Conrad | 68 | Symitar - Episys (22), Fiserv - XP2 (11), D+H - Ultradata (8), Fiserv - Spectrum (5), Fiserv - Portico (4), Others* (18) |
| Doeren, Mayhew & Co. | 55 | Symitar - Episys (9), CU*Answers - CU*Base (8), Member Driven Technologies - Episys (8), D+H - Ultradata (6), Fiserv - DataSafe (4), Fiserv - Galaxy (4), Others* (16) |
| Cindrich, Mahalak & Co. | 54 | CU*Answers - CU*Base (11), Fiserv - Galaxy (8), D+H - Ultradata (7), Member Driven Technologies - Episys (5), Symitar - Episys (5), Others* (18) |
| Financial Standards Group | 46 | CU*Answers - CU*Base (15), Fiserv - Portico (7), Fiserv - Galaxy (5), Others* (19) |
| Richards & Associates | 38 | Symitar - Episys (12), Fiserv - CUSA (6), Fiserv - Portico (5), Others* (15) |
| Petersen & Associates | 37 | Fiserv - Spectrum (8), Symitar - Episys (5), Fiserv - Reliance (4), Fiserv - XP2 (4), Others* (15) |
| BKD, LLP | 33 | Symitar - Episys (9), Fiserv - DNA (6), Fiserv - DataSafe (5), Others* (13) |
| Hutto & Carver, PA. | 33 | Symitar - Episys (11), Fiserv - Portico (5), Fiserv - Spectrum (4), Others* (13) |
| Wipfli LLP | 33 | Symitar - Episys (6), Fiserv - CUSA (4), Others* (23) |
| Lillie & Company | 31 | Symitar - Episys (8), Others* (23) |
| Crowe Horwath | 30 | Symitar - Episys (18), Fiserv - Spectrum (4), Others* (8) |
| GBQ Partners LLC | 30 | CU*Answers - CU*Base (4), Others* (26) |
| Reinsel, Kuntz, Leshner LLP | 28 | Fiserv - Advantage (5), Symitar - Episys (5), Fiserv - DataSafe (4), Others* (14) |
| Wojeski & Co. CPAs, P.C. | 24 | FLEX (7), Others* (17) |
| J. Tenbrink & Associates | 21 | Fiserv - CUnify (5), Fiserv - Reliance (4), Others* (12) |

*Core processor providers with less than or equal to three credit union clients.

SOURCE: CALLAHAN & ASSOCIATES 

experience ideas



BKD National Financial Services Group

90+
YEARS

What's your destination? Wherever you're headed, chances are we've been there. **BKD brings more than 90 years of experience to the table** and offers credit unions an array of services, including:

- Audit and assurance
- Internal audit
- Loan review
- Regulatory compliance consulting
- IT risk management
- Strategic planning

You'll work with partners and managers who can provide the personal attention your institution needs. Experience how **our commitment to ideas can help you light the path to success.**



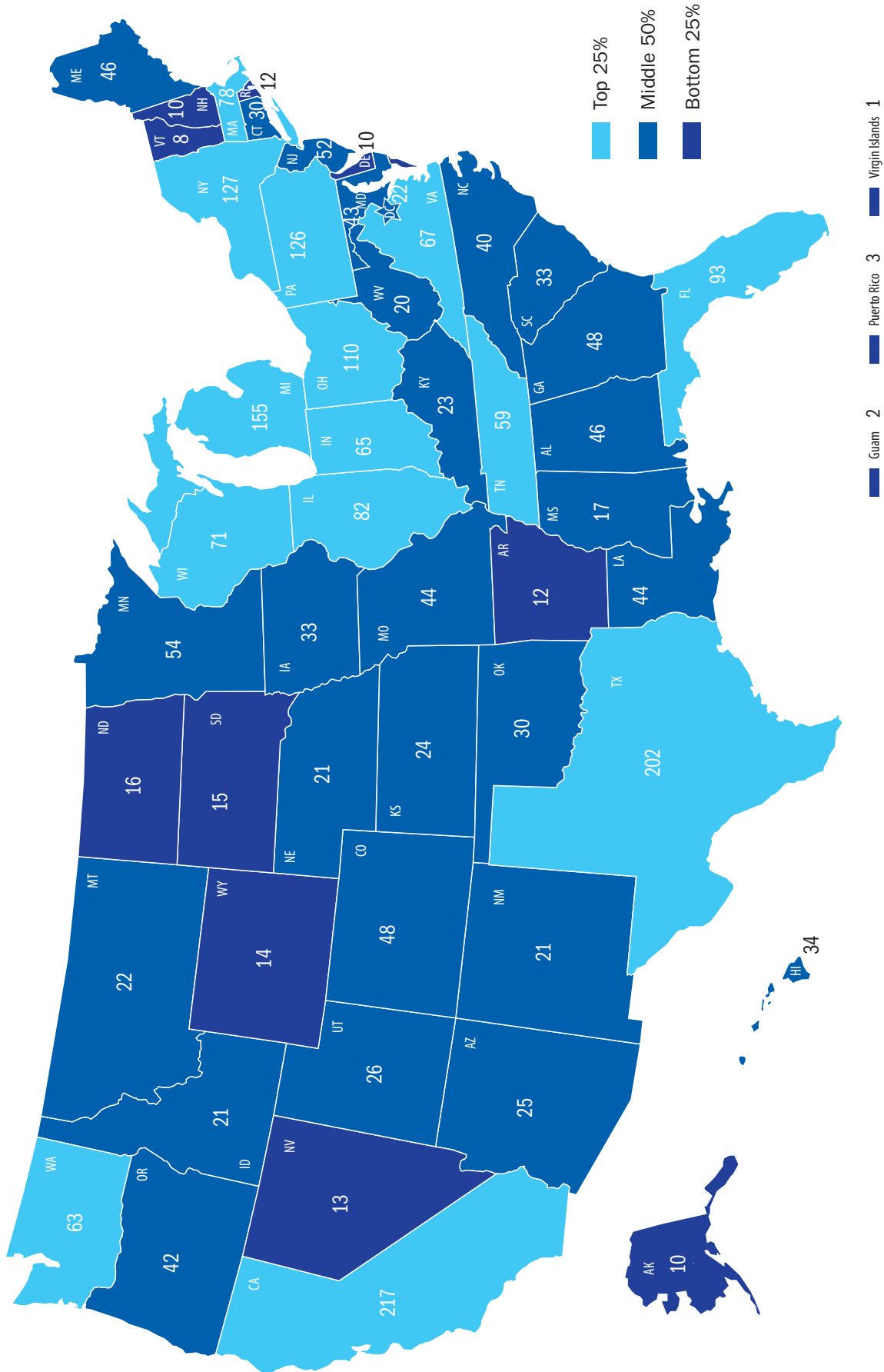
Scan the QR code or visit **bkd.com** to sign up for **BKD Thoughtware®**, your source for articles and webinars tailored to the financial services industry.



Don Hutson // National Industry Partner
314.231.5544 // **bkd.com**

experience **BKD** LLP
CPAs & Advisors

STATE DISTRIBUTION OF CREDIT UNIONS OVER \$40M | DATA AS OF DECEMBER 31, 2014



SOURCE: CALLAHAN & ASSOCIATES

GBQ Credit Union Services

FINANCIAL REGULATORY ASSISTANCE AND FRAUD AUDITS
AUDITS FINANCIAL AND OPERATIONAL
COMPLIANCE CONSULTING
REVIEWS AND SUPERVISORY
CONSULTING AUDITS
401K AUDITS AND TAX SERVICES
MERCER ASSISTANCE
INTERNAL AUDIT OUTSOURCING
STRATEGIC PLANNING AND TRAINING
INTERNAL REVIEW CONTROL

TEMPORARY MANAGEMENT SERVICES

Cincinnati
Columbus
Indianapolis
New York
Philadelphia

www.gbq.com
www.gbqueue.com

MARKET SHARE RANKING OF AUDIT FIRMS BY STATE

SERVING CREDIT UNIONS OVER \$40M IN ASSETS FOR STATES WITH AT LEAST 10 CREDIT UNIONS REPORTING AUDITORS | FINANCIAL DATA AS OF DECEMBER 31, 2014; AUDIT DATE BETWEEN JULY 1, 2014 AND JUNE 30, 2015

| STATE | # CUS OVER \$40M | CUS > \$40M W/ KNOWN AUDITOR | CPA #1 | # OF CLIENTS OVER \$40M | CPA #2 | # OF CLIENTS OVER \$40M | CPA #3 | # OF CLIENTS OVER \$40M |
|-------|------------------|------------------------------|---------------------------------------|-------------------------|--|-------------------------|----------------------------------|-------------------------|
| AL | 46 | 22 | Hutto & Carver, PA. | 11 | Pearce, Beville, Leesburg, Moore, P.C. | 4 | Orth, Chakler, Murnane & Co. | 2 |
| AZ | 25 | 25 | CliftonLarsonAllen, LLP | 8 | Orth, Chakler, Murnane & Co. | 7 | Nearman, Maynard, Valle, CPAs | 4 |
| CA | 217 | 198 | Turner, Warren, Hwang & Conrad | 63 | Richards & Associates | 33 | McGladrey LLP | 28 |
| CO | 48 | 30 | Holben Hay Lake Balzer LLC | 16 | CliftonLarsonAllen, LLP | 4 | Orth, Chakler, Murnane & Co. | 4 |
| CT | 30 | 25 | Whittlesey & Hadley, P.C. | 10 | Orth, Chakler, Murnane & Co. | 7 | Nearman, Maynard, Valle, CPAs | 5 |
| DC | 22 | 22 | CliftonLarsonAllen, LLP | 10 | Rowles & Company, LLP | 4 | Deleon & Stang | 3 |
| FL | 93 | 89 | Orth, Chakler, Murnane & Co. | 22 | Nearman, Maynard, Valle, CPAs | 21 | Hutto & Carver, PA. | 18 |
| GA | 48 | 35 | Nearman, Maynard, Valle, CPAs | 22 | Mauldin & Jenkins | 3 | CliftonLarsonAllen, LLP | 1 |
| HI | 34 | 18 | CUPacific Audit Services | 12 | Kwock & Company CPAs | 3 | Richards & Associates | 2 |
| IA | 33 | 29 | Petersen & Associates | 11 | Gardiner Thomsen | 10 | McGladrey LLP | 3 |
| IL | 82 | 57 | Selden Fox, Ltd. | 15 | CliftonLarsonAllen, LLP | 12 | McGladrey LLP | 6 |
| IN | 65 | 31 | BKD, LLP | 19 | CliftonLarsonAllen, LLP | 7 | Plante & Moran, PLLC | 1 |
| KS | 24 | 18 | J. Tenbrink & Associates | 15 | Orth, Chakler, Murnane & Co. | 1 | CliftonLarsonAllen, LLP | 1 |
| KY | 23 | 20 | Financial Standards Group | 7 | Schmidt & Associates | 3 | BKD, LLP | 2 |
| LA | 44 | 30 | Griffin & Company, LLC | 11 | Postlethwaite & Netterville | 8 | Carr, Riggs & Ingram, LLC | 4 |
| MA | 78 | 58 | Wolf & Company, PC | 15 | Robert Anderson & Co. | 15 | CliftonLarsonAllen, LLP | 12 |
| MD | 43 | 39 | CliftonLarsonAllen, LLP | 17 | Rowles & Company, LLP | 10 | Orth, Chakler, Murnane & Co. | 7 |
| MI | 155 | 133 | Cindrich, Mahalak & Co. | 47 | Doeren, Mayhew & Co. | 34 | Financial Standards Group | 28 |
| MN | 54 | 45 | CliftonLarsonAllen, LLP | 37 | McGladrey LLP | 6 | Orth, Chakler, Murnane & Co. | 1 |
| MO | 44 | 27 | Stephen Lang & Associates | 14 | J. Tenbrink & Associates | 6 | McGladrey LLP | 2 |
| MS | 17 | 13 | Financial Standards Group | 7 | Orth, Chakler, Murnane & Co. | 2 | Hutto & Carver, PA. | 2 |
| MT | 21 | 13 | Douglas Wilson & Company, PC. | 4 | Wipfl LLP | 3 | Moss Adams | 2 |
| NC | 40 | 27 | Orth, Chakler, Murnane & Co. | 9 | Nearman, Maynard, Valle, CPAs | 8 | CliftonLarsonAllen, LLP | 4 |
| NE | 22 | 20 | Petersen & Associates | 17 | Moss Adams | 1 | BKD, LLP | 1 |
| NJ | 52 | 35 | Curchin Group | 16 | CliftonLarsonAllen, LLP | 8 | Reinsel, Kuntz, Leshner LLP | 5 |
| NM | 21 | 14 | Nearman, Maynard, Valle, CPAs | 5 | Moss Adams | 3 | Bolinger, Segars, Gilbert & Moss | 3 |
| NV | 13 | 12 | Orth, Chakler, Murnane & Co. | 3 | CliftonLarsonAllen, LLP | 3 | Turner, Warren, Hwang & Conrad | 2 |
| NY | 127 | 86 | Wojeski & Co. CPAs, PC. | 22 | Firley, Moran, Freer, & Eassa | 18 | Bonadio & Co, LLP | 11 |
| OH | 110 | 94 | GBQ Partners LLC | 28 | Lillie & Company | 28 | Schmidt & Associates | 11 |
| OK | 30 | 18 | Orth, Chakler, Murnane & Co. | 4 | HoganTaylor LLP | 4 | CliftonLarsonAllen, LLP | 4 |
| OR | 42 | 25 | Moss Adams | 11 | Jones & Roth | 6 | Orth, Chakler, Murnane & Co. | 2 |
| PA | 126 | 76 | Reinsel, Kuntz, Leshner LLP | 22 | Padden, Guertini & Associates | 18 | CliftonLarsonAllen, LLP | 11 |
| SC | 33 | 33 | Cantey, Tiller, Pierce and Green, LLP | 16 | Orth, Chakler, Murnane & Co. | 13 | Nearman, Maynard, Valle, CPAs | 4 |
| TN | 59 | 43 | Hiram H. Hollifield | 20 | Reynolds Bone & Griesbeck | 10 | Nearman, Maynard, Valle, CPAs | 6 |
| TX | 202 | 111 | CliftonLarsonAllen, LLP | 24 | League Services | 21 | Orth, Chakler, Murnane & Co. | 17 |
| UT | 26 | 16 | League Services | 5 | Deloitte & Touche | 3 | Moss Adams | 3 |
| VA | 67 | 52 | Orth, Chakler, Murnane & Co. | 12 | CliftonLarsonAllen, LLP | 12 | Brown Edwards & Company | 11 |
| WA | 63 | 39 | Moss Adams | 27 | CliftonLarsonAllen, LLP | 4 | Orth, Chakler, Murnane & Co. | 3 |
| WI | 71 | 54 | Wipfl LLP | 21 | CliftonLarsonAllen, LLP | 18 | Hawkins Ash CPAs | 10 |
| WV | 20 | 13 | League Services | 8 | Lillie & Company | 3 | GBQ Partners LLC | 1 |

SOURCE: CALLAHAN & ASSOCIATES

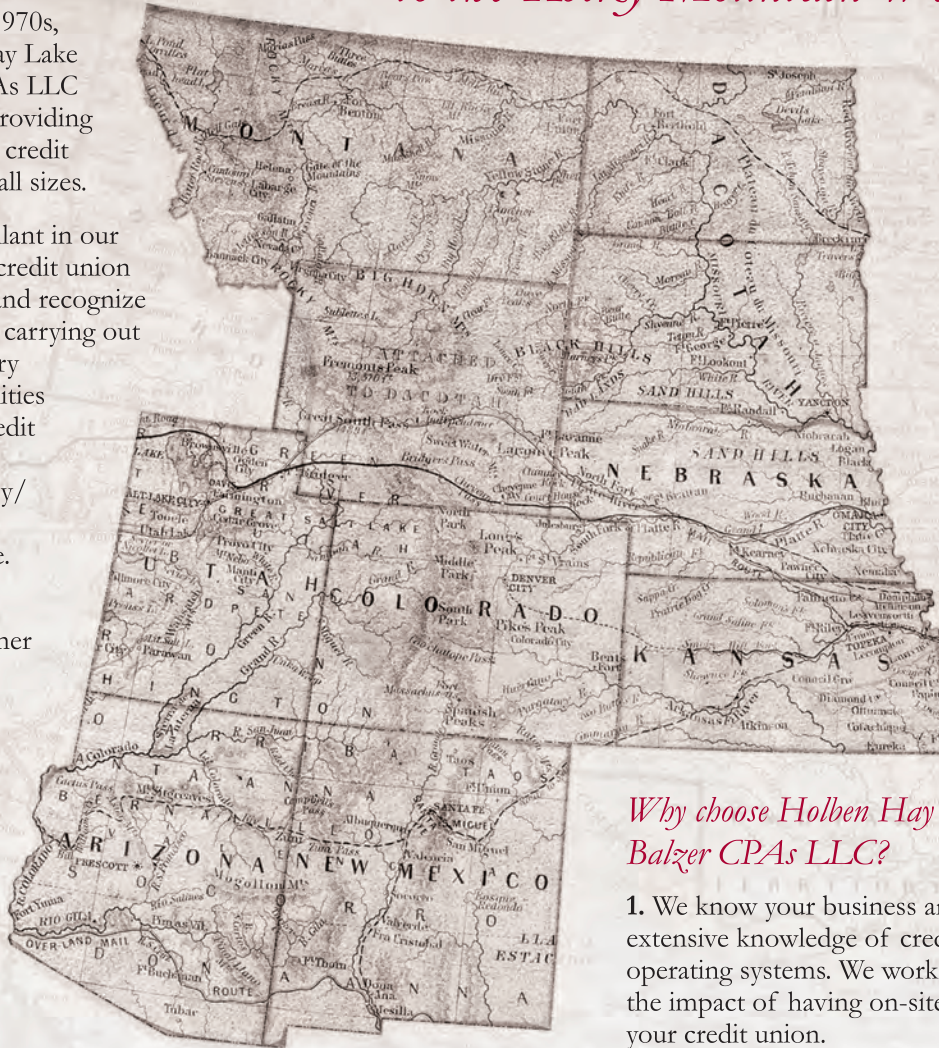


THE PREMIER AUDIT SERVICE PROVIDER *to the Rocky Mountain West*

Since the 1970s, Holben Hay Lake Balzer CPAs LLC has been providing services to credit unions of all sizes.

We are vigilant in our service to credit union members and recognize our role in carrying out the fiduciary responsibilities of each credit union's Supervisory/Audit Committee.

We are an active partner with our clients – attending meetings and providing training.



Why choose Holben Hay Lake Balzer CPAs LLC?

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

HOLBEN · HAY · LAKE · BALZER

Certified Public Accountants LLC

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

AUDIT • TAX • ADVISORY

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

ALABAMA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 127 | 124 | 120 | 118 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 45 | 47 | 47 | 46 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|---------------------------------------|------------------------|--------------|----------------------|--------------|
| Moss Adams | \$3,744,190,658 | 19.7% | 1 | 0.8% |
| Hutto & Carver, P.A. | \$3,230,114,426 | 17.0% | 11 | 9.3% |
| Pearce, Bevell, Leesburg, Moore, P.C. | \$2,733,670,799 | 14.4% | 4 | 3.4% |
| Orth, Chakler, Murnane & Co. | \$1,536,273,146 | 8.1% | 2 | 1.7% |
| Mauldin & Jenkins | \$1,325,616,049 | 7.0% | 1 | 0.8% |
| League Services | \$388,627,995 | 2.0% | 9 | 7.6% |
| G David Edwards, CPA | \$377,182,775 | 2.0% | 4 | 3.4% |
| Nearman, Maynard, Vallez, CPAs | \$129,357,375 | 0.7% | 2 | 1.7% |
| Griffin & Company, LLC | \$16,592,028 | 0.1% | 3 | 2.5% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-----------------|------------------|---------------------------------------|
| Redstone | \$3,744,190,658 | Joseph Newberry | Wayne Sisco | Moss Adams |
| APCO Employees | \$2,496,951,037 | Merrill Mann | Blane Mink | Pearce, Bevell, Leesburg, Moore, P.C. |
| America's First | \$1,325,616,049 | Bill Connor | Teresa Owens | Mauldin & Jenkins |
| Army Aviation Center | \$1,131,778,013 | Bobby Michael | Bill Williams | Orth, Chakler, Murnane & Co. |
| MAX | \$1,092,065,088 | Greg McClellan | Tim Marquardt | Hutto & Carver, P.A. |
| Listerhill | \$657,909,667 | Brad Green | Clay Morgan | Other |
| Alabama | \$654,346,121 | Steve Swofford | Eleanor Brown | Other |
| Alabama One | \$602,808,442 | Doug Key | Whitney Oswalt | Hutto & Carver, P.A. |
| Avadian | \$601,328,736 | Linda Cencula | Laurie Shook | Other |
| Family Security | \$529,280,503 | Shane Nobbly | | Other |
| Legacy Community | \$404,495,133 | Joe McGee | Paula Miller | Orth, Chakler, Murnane & Co. |
| Family Savings | \$326,781,024 | Monte Hill | Debbie Huff | G David Edwards, CPA |
| Five Star | \$317,649,991 | Robert Steensma | Tyler Beck | Hutto & Carver, P.A. |
| TVA Community | \$298,787,426 | Kimball Burkett | Rhonda Steen | Other |
| Guardian | \$298,627,757 | Heath Harrell | Becky Lee | Hutto & Carver, P.A. |
| AOD | \$266,743,774 | Angela Kemp | Terry Kenner | Other |
| Alabama Teachers | \$248,541,305 | Ron Summerall | Jeff Napper | Other |
| WinSouth | \$233,704,693 | David Eubanks | Kelly Whisenant | Other |
| Alabama State Employees | \$225,925,619 | Ned McHenry | Brooke Covington | Hutto & Carver, P.A. |
| Coosa Pines | \$223,978,181 | Jeremy Malone | Cheryl Holmes | Hutto & Carver, P.A. |

ALASKA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 12 | 12 | 12 | 12 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 9 | 9 | 10 | 10 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Crowe Horwath | \$5,725,000,620 | 69.6% | 1 | 8.3% |
| KPMG | \$1,593,075,664 | 19.4% | 4 | 33.3% |
| Moss Adams | \$664,362,875 | 8.1% | 3 | 25.0% |
| CliftonLarsonAllen, LLP | \$130,939,544 | 1.6% | 1 | 8.3% |
| League Services | \$2,514,511 | 0.0% | 1 | 8.3% |

| LARGEST 20* CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---------------------------|-----------------|--------------------|----------------|-------------------------|
| Alaska USA | \$5,725,000,620 | William Eckhardt | Norm West | Crowe Horwath |
| Credit Union 1 | \$923,562,354 | Thomas Newins | Tom Mason | KPMG |
| Denali Alaskan | \$571,063,502 | Robert Teachworth | Eric Bingham | KPMG |
| Matanuska Valley | \$426,936,017 | Al Strawn | Chad Bostick | Moss Adams |
| Spirit of Alaska | \$141,187,691 | Michael Lombardino | Steve Carlson | Moss Adams |
| True North | \$130,939,544 | Lauren MacVay | Jeff Vogt | CliftonLarsonAllen, LLP |
| MAC | \$96,239,167 | Raelynn Radway | | Moss Adams |
| Northern Skies | \$84,345,647 | Kyler Howlett | Jeremy Payne | KPMG |
| Tongass | \$67,322,434 | Susan Fisher | Mark Stahl | Other |
| ALPS | \$45,239,488 | John O'Brien | | Other |
| Alaska Dist Engineers | \$14,104,161 | Julie Ebben | William Keller | KPMG |
| City Of Fairbanks | \$2,514,511 | Carolyn Furrow | | League Services |

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

ARIZONA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 51 | 46 | 45 | 44 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 25 | 25 | 25 | 25 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|----------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$3,950,245,579 | 27.8% | 14 | 31.8% |
| Doeren, Mayhew & Co. | \$3,575,168,138 | 25.1% | 1 | 2.3% |
| Orth, Chakler, Murnane & Co. | \$2,994,691,973 | 21.1% | 9 | 20.5% |
| Turner, Warren, Hwang & Conrad | \$2,050,933,273 | 14.4% | 2 | 4.5% |
| Nearman, Maynard, Vallez, CPAs | \$1,036,929,839 | 7.3% | 4 | 9.1% |
| Moss Adams | \$367,560,013 | 2.6% | 2 | 4.5% |
| McGladrey LLP | \$134,303,733 | 0.9% | 1 | 2.3% |
| Bolinger, Segars, Gilbert & Moss | \$28,063,010 | 0.2% | 1 | 2.3% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-----------------------|--------------------|--------------------------------|
| Desert Schools | \$3,575,168,138 | Susan Frank | Mark Wiete | Doeren, Mayhew & Co. |
| Arizona State | \$1,656,657,134 | David Doss | Kim Reedy | CliftonLarsonAllen, LLP |
| Vantage West | \$1,416,185,982 | Robert Ramirez | Scott Odom | Orth, Chakler, Murnane & Co. |
| Arizona | \$1,284,688,093 | Ron Westad | Randy Baldwin | Turner, Warren, Hwang & Conrad |
| TruWest | \$893,629,857 | Daniel Desmond | Alan Althouse | CliftonLarsonAllen, LLP |
| Hughes | \$766,245,180 | Robert Swick | Keith Damek | Turner, Warren, Hwang & Conrad |
| Credit Union West | \$552,153,255 | Bob MacGregor | Clay Bittinger | Orth, Chakler, Murnane & Co. |
| Pima | \$438,574,271 | Nathanael Tarwasokono | Eric Renaud | Nearman, Maynard, Vallez, CPAs |
| Arizona Central | \$433,484,789 | Todd Pearson | Greg Harden | Orth, Chakler, Murnane & Co. |
| First | \$410,037,024 | Jay Curtis | Doug Aildredge | CliftonLarsonAllen, LLP |
| Tucson | \$357,896,610 | Susan Stansberry | Marsha Jacquay | CliftonLarsonAllen, LLP |
| SunWest | \$282,945,873 | Walter Synowiecki | Lori Smith | Nearman, Maynard, Vallez, CPAs |
| AEA | \$238,460,187 | Brian Mendivil | | Orth, Chakler, Murnane & Co. |
| Aero | \$207,031,141 | Preston Sanders | Brian Kleppinger | CliftonLarsonAllen, LLP |
| Deer Valley | \$204,726,268 | Rob Scott | Frances Burazin | Nearman, Maynard, Vallez, CPAs |
| American Southwest | \$189,761,539 | Brian J. Barkdull | Lauren Padgett | Moss Adams |
| Altier | \$177,798,474 | Harry Mateer | David Skilton | Moss Adams |
| Canyon State | \$137,395,017 | Jane Dobbs | Cristian Hernandez | Orth, Chakler, Murnane & Co. |
| Landings | \$136,477,140 | Margaret Hunnicutt | Steve Gessel | CliftonLarsonAllen, LLP |
| Pyramid | \$134,567,945 | Raymond Lancaster | Garry Woods | CliftonLarsonAllen, LLP |

ARKANSAS

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 62 | 62 | 61 | 60 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 11 | 12 | 12 | 12 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$1,140,825,138 | 42.6% | 2 | 3.3% |
| Nearman, Maynard, Vallez, CPAs | \$467,767,613 | 17.5% | 3 | 5.0% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---------------------------|-----------------|----------------------|-----------------|--------------------------------|
| Arkansas | \$1,029,107,268 | Rodney Showmar | Denise Palmer | CliftonLarsonAllen, LLP |
| Telco | \$319,730,738 | Sarah Mosley | Elaine Hunthorp | Nearman, Maynard, Vallez, CPAs |
| Mil-Way | \$112,400,894 | Allen Brown | | Other |
| Arkansas Best | \$111,717,870 | Norma Mearns | Ron Lee | CliftonLarsonAllen, LLP |
| Northeast Arkansas | \$100,486,354 | Steve Purtee | | Nearman, Maynard, Vallez, CPAs |
| Fairfield | \$82,134,787 | Alan McFalls | | Other |
| Timberline | \$77,519,325 | Matthew Jacobs | Ed Gilbert | Other |
| Arkansas Superior | \$69,376,361 | Dwayne Ashcraft | | Other |
| Diamond Lakes | \$66,987,615 | Tammy Passafiume | | Other |
| Pine Bluff Cotton Belt | \$65,143,921 | Greg James | | Other |
| UARK | \$47,550,521 | Gina Williams | | Nearman, Maynard, Vallez, CPAs |
| Arkansas Employees | \$40,146,314 | Donna Cates | Susan Cory | Other |
| Alcoa Community | \$39,628,830 | Stephen Brown | | Other |
| River Valley Community | \$39,058,839 | Tammy Passafiume | | Other |
| Pine | \$37,623,568 | Debbie Gatlin | | Other |
| Truservice Community | \$35,595,402 | Linda Jeffery | | Other |
| Subiac | \$28,420,368 | Victoria Schluterman | | Other |
| Union Pacific Of Arkansas | \$27,153,283 | Linda Stanton | | Other |

| | | | |
|-----------------|--------------|---------------|-------|
| Dillard's | \$26,762,018 | Tammy Brooks | Other |
| Hurricane Creek | \$26,520,626 | Donald Cypert | Other |

CALIFORNIA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 431 | 418 | 381 | 365 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 229 | 235 | 221 | 217 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Moss Adams | \$36,702,634,867 | 24.4% | 21 | 5.8% |
| Turner, Warren, Hwang & Conrad | \$32,410,306,974 | 21.5% | 71 | 19.5% |
| McGladrey LLP | \$25,238,659,084 | 16.8% | 30 | 8.2% |
| Crowe Horwath | \$18,321,610,972 | 12.2% | 9 | 2.5% |
| Orth, Chakler, Murnane & Co. | \$13,455,183,072 | 8.9% | 11 | 3.0% |
| CliftonLarsonAllen, LLP | \$10,173,210,707 | 6.8% | 14 | 3.8% |
| Richards & Associates | \$7,343,096,622 | 4.9% | 67 | 18.4% |
| Nearman, Maynard, Vallez, CPAs | \$1,877,559,550 | 1.2% | 3 | 0.8% |
| Carroll & Associates | \$1,399,972,394 | 0.9% | 22 | 6.0% |
| Grant Thornton | \$757,302,366 | 0.5% | 1 | 0.3% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|------------------|------------------|-----------------|--------------------------------|
| SchoolsFirst | \$10,685,617,156 | Bill Cheney | Francisco Nebot | Moss Adams |
| The Golden 1 | \$8,800,995,877 | Donna Bland | Tamara Ferrin | Moss Adams |
| First Tech | \$7,342,465,830 | Gregory Mitchell | Hank Sigmon | Orth, Chakler, Murnane & Co. |
| Star One | \$7,200,519,635 | Rick Heldebrant | Brian Ross | Turner, Warren, Hwang & Conrad |
| San Diego County | \$6,730,516,805 | Teresa Halleck | Ashlee Micale | McGladrey LLP |
| Patelco | \$4,195,903,378 | Erin Mendez | Susan Gruber | Moss Adams |
| Logix | \$3,950,093,226 | David Styler | Ana Fonseca | McGladrey LLP |
| Kinecta | \$3,599,797,760 | Keith Sulzemeier | Greg Talbott | Crowe Horwath |
| Wescom | \$2,792,742,230 | Darren Williams | Irving Yu | Crowe Horwath |
| Mission | \$2,608,082,435 | Debra Schwartz | Ron Araujo | Moss Adams |
| Chevron | \$2,499,140,066 | Jim Mooney | Janet Lee | Crowe Horwath |
| Redwood | \$2,471,335,612 | Brett Martinez | Wade Painter | CliftonLarsonAllen, LLP |
| Travis | \$2,302,178,774 | Barry Nelson | Ivan Jones | Turner, Warren, Hwang & Conrad |
| Educational Employees | \$2,285,438,103 | Elizabeth Dooley | Beverly Ryan | Moss Adams |
| SAFE | \$2,145,354,650 | Henry Wirz | Chris Harris | Crowe Horwath |
| Provident | \$2,032,003,563 | Wayne Bunker | Jennifer Lee | Turner, Warren, Hwang & Conrad |
| Western | \$2,028,263,096 | John Bommarito | Dane Morrison | Crowe Horwath |
| California Coast | \$1,850,281,127 | Marla Shepard | Todd Lane | CliftonLarsonAllen, LLP |
| Technology | \$1,828,556,311 | Barbara Kamm | Todd Harris | Crowe Horwath |
| Premier America | \$1,718,315,643 | John Merlo | Brad Cunningham | Crowe Horwath |

COLORADO

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 101 | 97 | 92 | 86 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 45 | 45 | 48 | 48 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Orth, Chakler, Murnane & Co. | \$9,551,376,266 | 50.3% | 4 | 4.7% |
| Holben Hay Lake Balzer LLC | \$3,751,422,110 | 19.8% | 17 | 19.8% |
| McGladrey LLP | \$1,451,444,300 | 7.6% | 1 | 1.2% |
| CliftonLarsonAllen, LLP | \$1,376,539,435 | 7.2% | 4 | 4.7% |
| Petersen & Associates | \$531,348,843 | 2.8% | 14 | 16.3% |
| BKD, LLP | \$92,138,037 | 0.5% | 1 | 1.2% |
| Rosemary Beckwith & Associates | \$78,419,848 | 0.4% | 1 | 1.2% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-----------------|-----------------|------------------------------|
| Ent | \$4,071,121,114 | Randy Bernstein | Mary Jane Coon | Orth, Chakler, Murnane & Co. |
| Bellco | \$2,738,746,371 | Douglas Ferraro | Dan Kampen | Orth, Chakler, Murnane & Co. |
| Elevations | \$1,459,289,806 | Gerry Agnes | Michael Calcote | Orth, Chakler, Murnane & Co. |
| Public Service Employees | \$1,451,444,300 | David Maus | Colleen Knoll | McGladrey LLP |
| Westerra | \$1,282,218,975 | John McCloy | Betsy Guerrero | Orth, Chakler, Murnane & Co. |
| Credit Union of Colorado | \$1,210,593,826 | Terry Leis | Jim Smart | Holben Hay Lake Balzer LLC |
| Credit Union of Denver | \$607,121,440 | Keith Cowling | Scott Collins | Other |
| Premier Members | \$484,195,430 | Carlos Pacheco | Carrie Langgard | Holben Hay Lake Balzer LLC |

| | | | | |
|--------------------------------|---------------|-----------------|------------------|----------------------------|
| Air Academy | \$481,422,762 | Glenn Strebe | Brad Barnes | CliftonLarsonAllen, LLP |
| Boulder Valley | \$328,670,475 | Rick Allen | Claire Lindley | CliftonLarsonAllen, LLP |
| Soooper | \$296,991,494 | Dan Kester | Carrie Langgard | CliftonLarsonAllen, LLP |
| Partner Colorado | \$281,080,127 | Sundie Seefried | Sundie Seefried | Holben Hay Lake Balzer LLC |
| Denver Community | \$269,454,704 | Carla Hedrick | Shane Silvernale | CliftonLarsonAllen, LLP |
| Red Rocks | \$237,972,246 | Patrick Ahern | Russ Dalke | Other |
| Community Financial | \$216,649,671 | Greg Hill | Wendi Stodden | Holben Hay Lake Balzer LLC |
| Coors | \$197,094,948 | Tracie Wilcox | Amy Phillips | Holben Hay Lake Balzer LLC |
| Rocky Mountain Law Enforcement | \$176,683,113 | Christine Wiley | Melinda Mayotte | Holben Hay Lake Balzer LLC |
| Fitzsimons | \$170,935,681 | Sandy Neves | David Erickson | Holben Hay Lake Balzer LLC |
| Minnequa Works | \$166,529,601 | Jim Barber | Jim Barber | Holben Hay Lake Balzer LLC |
| Aventa | \$158,147,477 | Gregory Mills | Sarah Henderson | Holben Hay Lake Balzer LLC |

CONNECTICUT

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 134 | 128 | 119 | 114 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 28 | 28 | 29 | 30 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Orth, Chakler, Murnane & Co. | \$3,109,112,781 | 33.4% | 7 | 6.1% |
| Whittlesey & Hadley, P.C. | \$2,713,755,217 | 29.1% | 18 | 15.8% |
| Nearman, Maynard, Vallez, CPAs | \$1,255,205,470 | 13.5% | 6 | 5.3% |
| CliftonLarsonAllen, LLP | \$693,396,683 | 7.4% | 1 | 0.9% |
| Robert Anderson & Co. | \$87,504,963 | 0.9% | 5 | 4.4% |
| League Services | \$69,602,288 | 0.7% | 1 | 0.9% |
| UHY LLP | \$55,665,071 | 0.6% | 1 | 0.9% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------------|-----------------|---------------------|--------------------|--------------------------------|
| Connecticut State Employees | \$1,688,434,715 | Daniel Daigle | | Whittlesey & Hadley, P.C. |
| American Eagle | \$1,355,546,817 | William Dokas | John Conant | Orth, Chakler, Murnane & Co. |
| Charter Oak | \$847,197,376 | Brian Orenstein | Bradley Sullivan | Orth, Chakler, Murnane & Co. |
| Sikorsky Financial | \$693,396,683 | Vincent Ciambriello | | CliftonLarsonAllen, LLP |
| Connex | \$429,883,411 | Frank Mancini | Frank Mancini | Nearman, Maynard, Vallez, CPAs |
| Nutmeg State Financial | \$369,972,511 | John Holt | James Harper | Nearman, Maynard, Vallez, CPAs |
| Mutual Security | \$249,491,746 | Larry Holderman | Karen Levasseur | Orth, Chakler, Murnane & Co. |
| Dutch Point | \$232,767,066 | Francis Proto | Charlyn Reese | Orth, Chakler, Murnane & Co. |
| Waterbury Connecticut Teachers | \$230,125,428 | George MacDonald | Jack Bracken | Whittlesey & Hadley, P.C. |
| Scient | \$224,414,272 | Bruce Fafard | Robert Nealon | Orth, Chakler, Murnane & Co. |
| 360 | \$208,036,713 | Robert Aresti | Jeffrey Canniff | Nearman, Maynard, Vallez, CPAs |
| CorePlus | \$190,059,889 | Nicholas Fortson | | Other |
| General Electric Employees | \$178,122,342 | Christopher Moran | Allen Albelson | Nearman, Maynard, Vallez, CPAs |
| Seasons | \$148,420,951 | Keith Wiemert | Kyle Dahn | Orth, Chakler, Murnane & Co. |
| Achieve Financial | \$113,245,305 | Andrew Klimkoski | Matthew Yussman | Whittlesey & Hadley, P.C. |
| Hartford | \$91,354,637 | Edward Danek | Janet Bahre | Whittlesey & Hadley, P.C. |
| First Bristol | \$84,951,232 | Mark Cornacchio | Christopher Taylor | Whittlesey & Hadley, P.C. |
| United Business & Industry | \$84,113,380 | Stuart Phillips | Janet Bahre | Whittlesey & Hadley, P.C. |
| Wepawaug-Flagg | \$80,786,369 | Michael Hinchey | Michael Hinchey | Other |
| First New England | \$79,980,730 | Michael Palladino | Michael Palladino | Whittlesey & Hadley, P.C. |

DELAWARE

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 26 | 26 | 24 | 23 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 9 | 10 | 10 | 10 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$762,808,698 | 38.2% | 4 | 17.4% |
| McGladrey LLP | \$412,463,614 | 20.7% | 1 | 4.3% |
| Rowles & Company, LLP | \$261,696,689 | 13.1% | 4 | 17.4% |
| Padden, Guerrini & Associates | \$242,084,632 | 12.1% | 1 | 4.3% |
| Reinsel, Kuntz, Leshner LLP | \$42,922,221 | 2.2% | 1 | 4.3% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|---------------|------------------|----------------|-------------------------|
| Dover | \$412,463,614 | David Clendaniel | Belinda Burke | McGladrey LLP |
| Del-One | \$327,143,139 | Dion Williams | Gary Loraditch | CliftonLarsonAllen, LLP |
| Sussex County | \$252,563,542 | Pamela Fleurette | | CliftonLarsonAllen, LLP |

| | | | | |
|------------------------------------|---------------|------------------------|-------------------|-------------------------------|
| Dexsta | \$242,084,632 | Jerry King | Mary Brien-Duch | Padden, Guerrini & Associates |
| Louviers | \$221,587,396 | James Everhart | Bill Searles | Rowles & Company, LLP |
| Delaware State Police | \$120,549,888 | Stephen Cimo | | CliftonLarsonAllen, LLP |
| Community Powered | \$120,172,474 | Anthony Hinds | Anthony Hinds | Other |
| Chestnut Run | \$66,709,533 | Sharon Schaeffer-Pauly | | Other |
| American Spirit | \$62,552,129 | Maurice Dawkins | Jennifer Harwig | CliftonLarsonAllen, LLP |
| New Castle County School Employees | \$42,922,221 | Terri Keene | Colin MacArthur | Reinsel, Kuntz, Leshar LLP |
| New Castle County Delaware Empl. | \$20,674,502 | Meredith Jeffries | | Other |
| Delaware Alliance | \$20,103,932 | Dawn Sutcliffe | | Other |
| Wilmington Postal | \$16,262,573 | Susan Winward | | Other |
| UDEL | \$15,788,582 | Kathy Faries | Sylvia Brooks | Rowles & Company, LLP |
| Wilmington Police & Fire | \$14,347,707 | Evelyn Vega | Douglas Rifenburg | Rowles & Company, LLP |
| Provident | \$9,973,004 | Francine Wilson | Francine Wilson | Rowles & Company, LLP |
| First State Refinery | \$6,829,138 | Dora Conlen | | Other |
| Delaware River & Bay Auth Empl. | \$6,754,305 | Joseph Larotonda | | Other |
| Newport Site Employees | \$6,041,941 | Vanessa McCall | | Other |
| Milford Memorial | \$3,179,667 | Pamela Slater | | Other |

DISTRICT OF COLUMBIA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 50 | 48 | 47 | 46 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 20 | 20 | 22 | 22 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Grant Thornton | \$4,013,461,001 | 50.1% | 1 | 2.2% |
| CliftonLarsonAllen, LLP | \$1,146,421,388 | 14.3% | 16 | 34.8% |
| Orth, Chakler, Murnane & Co. | \$980,239,173 | 12.2% | 2 | 4.3% |
| Deleon & Stang | \$890,960,892 | 11.1% | 7 | 15.2% |
| Rowles & Company, LLP | \$520,846,398 | 6.5% | 5 | 10.9% |
| Nearman, Maynard, Vallez, CPAs | \$441,272,424 | 5.5% | 2 | 4.3% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|-------------------------------|-----------------|-----------------------|-----------------|--------------------------------|
| Bank-Fund Staff | \$4,013,461,001 | Eli Vazquez | Chip Harwood | Grant Thornton |
| Congressional | \$812,515,825 | Charles Mallon | Tony Caccese | Orth, Chakler, Murnane & Co. |
| IDB-IIC | \$487,622,062 | Bruce Cameron | Jaime Posada | Deleon & Stang |
| Department Of Commerce | \$340,745,581 | Evan Clark | Patrick Collins | Nearman, Maynard, Vallez, CPAs |
| Library Of Congress | \$219,066,085 | Marsha King | Karen Moses | CliftonLarsonAllen, LLP |
| PAHO-WHO | \$201,058,976 | Miguel Boluda | Shaun Ghaffouri | Rowles & Company, LLP |
| Transportation | \$192,654,634 | Jeffrey Arvai | Kathy Dalfrey | CliftonLarsonAllen, LLP |
| O.A.S. Staff | \$174,799,426 | Carlos Calderon | Ada Clark | Deleon & Stang |
| Treasury Department | \$167,723,348 | Alfred Scipio | Christine Cho | Orth, Chakler, Murnane & Co. |
| Democracy | \$152,830,983 | Kathleen Geary | Jennifer Womack | CliftonLarsonAllen, LLP |
| Department Of The Interior | \$148,146,098 | Mike Merryman | Bill Kennedy | Deleon & Stang |
| The Partnership | \$144,230,473 | Theresa Mann | Jean Mackenzie | Rowles & Company, LLP |
| Geico | \$120,126,117 | Linda Coffie | Sherrie Cox | CliftonLarsonAllen, LLP |
| DVA | \$103,374,011 | Don Johnson | Terry Pender | Rowles & Company, LLP |
| Transit Employees | \$100,526,843 | Rita Smith | | Nearman, Maynard, Vallez, CPAs |
| FRB | \$69,501,863 | Pauline Dunbar-Berens | | CliftonLarsonAllen, LLP |
| Department of Labor | \$68,094,962 | Joan Moran | | CliftonLarsonAllen, LLP |
| EP | \$65,354,492 | Kirsten Williams | | CliftonLarsonAllen, LLP |
| Census | \$61,385,606 | Pamela Hout | | Rowles & Company, LLP |
| District Government Employees | \$51,917,266 | Carla Decker | Richard Morris | CliftonLarsonAllen, LLP |

FLORIDA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 174 | 166 | 158 | 156 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 95 | 96 | 93 | 93 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Hutto & Carver, P.A. | \$15,219,275,624 | 30.6% | 19 | 12.2% |
| Nearman, Maynard, Vallez, CPAs | \$13,181,604,381 | 26.5% | 32 | 20.5% |
| Orth, Chakler, Murnane & Co. | \$6,637,857,245 | 13.3% | 25 | 16.0% |
| Doeren, Mayhew & Co. | \$4,274,345,243 | 8.6% | 5 | 3.2% |
| CliftonLarsonAllen, LLP | \$2,828,445,858 | 5.7% | 6 | 3.8% |
| Ewart & Associates | \$1,664,183,223 | 3.3% | 27 | 17.3% |

| | | | | |
|----------------------|-----------------|------|---|------|
| Moss Adams | \$1,652,583,135 | 3.3% | 1 | 0.6% |
| Crowe Horwath | \$1,271,102,837 | 2.6% | 2 | 1.3% |
| McGladrey LLP | \$546,930,694 | 1.1% | 1 | 0.6% |
| G David Edwards, CPA | \$228,104,752 | 0.5% | 5 | 3.2% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---|-----------------|------------------|------------------------|--------------------------------|
| Suncoast | \$5,990,779,562 | Tom Dorety | Julie Renderos | Hutto & Carver, P.A. |
| VyStar | \$5,266,240,908 | Terry West | John Turpish | Nearman, Maynard, Vallez, CPAs |
| Space Coast | \$3,259,612,316 | Doug Samuels | Tom Baldwin | Hutto & Carver, P.A. |
| MidFlorida | \$2,082,659,813 | Kevin Jones | Steve Moseley | Nearman, Maynard, Vallez, CPAs |
| Grow Financial | \$2,035,146,627 | Robert Fisher | Gail Wean | Hutto & Carver, P.A. |
| Fairwinds | \$1,776,045,361 | Larry Tobin | Kathy Chonody | Doeren, Mayhew & Co. |
| GTE Financial | \$1,652,583,135 | Joseph Brancucci | Brad Baker | Moss Adams |
| Eglin | \$1,611,605,920 | Phipps McGee | Annie Corbett | Other |
| CFE | \$1,508,123,360 | Joe Melbourne | Jim Rychlicki | Nearman, Maynard, Vallez, CPAs |
| Pen Air | \$1,268,616,119 | Stewart Ramsey | W. Carroll Scarborough | CliftonLarsonAllen, LLP |
| Campus USA | \$1,256,665,283 | Jerry Benton | Jennifer Hunt | Orth, Chakler, Murnane & Co. |
| Community First Credit Union of Florida | \$1,252,484,624 | John Hirabayashi | Sam Inman | CliftonLarsonAllen, LLP |
| Tyndall | \$1,157,083,072 | James Warren | Steven Ravin | Doeren, Mayhew & Co. |
| Achieva | \$1,078,175,722 | Gary Regoli | Dennis Holthaus | Orth, Chakler, Murnane & Co. |
| South Florida Educational | \$889,509,112 | Mike Dibenedetto | | Orth, Chakler, Murnane & Co. |
| IBM Southeast Employees | \$853,477,448 | Michael Miller | Lynn Wilderman | Orth, Chakler, Murnane & Co. |
| Publix Employees | \$784,883,957 | Joseph David | Karen Boccaleri | Crowe Horwath |
| First Florida | \$705,729,050 | Brent Lister | Brad Long | Doeren, Mayhew & Co. |
| Launch | \$656,098,732 | Joe Mirachi | Kevin LeBeau | Hutto & Carver, P.A. |
| Florida | \$654,949,422 | Mark Starr | Wendy Koford | Hutto & Carver, P.A. |

GEORGIA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 153 | 146 | 138 | 132 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 51 | 49 | 49 | 48 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--|------------------------|--------------|----------------------|--------------|
| Nearman, Maynard, Vallez, CPAs | \$6,870,959,938 | 35.0% | 28 | 21.2% |
| CliftonLarsonAllen, LLP | \$6,492,582,728 | 33.1% | 2 | 1.5% |
| Mauldin & Jenkins | \$2,334,478,968 | 11.9% | 3 | 2.3% |
| Porter Keadle Moore | \$997,727,801 | 5.1% | 1 | 0.8% |
| Orth, Chakler, Murnane & Co. | \$278,321,881 | 1.4% | 2 | 1.5% |
| League Services | \$184,385,804 | 0.9% | 6 | 4.5% |
| CU Resources, Inc. | \$122,142,081 | 0.6% | 1 | 0.8% |
| Cantey, Tiller, Pierce and Green, LLP | \$60,134,028 | 0.3% | 1 | 0.8% |
| HLM Accounting & Consulting Services, Inc. | \$53,674,594 | 0.3% | 1 | 0.8% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|------------------------------|-----------------|-------------------|-------------------|--------------------------------|
| Delta Community | \$4,663,901,218 | Hank Halter | Jay Gratwick | CliftonLarsonAllen, LLP |
| Atlanta Postal | \$2,038,646,395 | Don DeCinque | Gary Kyle | Mauldin & Jenkins |
| Robins | \$1,952,982,145 | John Rhea | Scott Kletckce | Nearman, Maynard, Vallez, CPAs |
| Georgia's Own | \$1,828,681,510 | David Preter | | CliftonLarsonAllen, LLP |
| Associated | \$1,338,282,125 | C. Lin Hodges | Tim Bridges | Nearman, Maynard, Vallez, CPAs |
| Georgia United | \$997,727,801 | Debbie Smith | Todd Gustafson | Porter Keadle Moore |
| LGE Community | \$989,115,983 | Chris Leggett | Candice Bracewell | Nearman, Maynard, Vallez, CPAs |
| The Southern | \$321,939,686 | Ray Hull | Jim Phillips | Other |
| Kinetic | \$288,011,327 | Janet Davis | Karen Lomax | Nearman, Maynard, Vallez, CPAs |
| CDC | \$267,584,779 | Elizabeth Mercier | Walter Hobby | Nearman, Maynard, Vallez, CPAs |
| Peach State | \$261,459,220 | Marshall Boutwell | Michael Santoro | Other |
| Credit Union Of Georgia | \$229,433,963 | J. Brant Malone | | Mauldin & Jenkins |
| MidSouth Community | \$214,941,733 | Claude Garrett | Wade Williamson | Nearman, Maynard, Vallez, CPAs |
| DOCO | \$205,457,801 | Barry Heape | Ellen Collins | Other |
| Southeastern | \$200,717,999 | Michael Gudely | | Orth, Chakler, Murnane & Co. |
| AFLAC | \$191,127,918 | Roy McLeod | | Nearman, Maynard, Vallez, CPAs |
| Powerco | \$171,051,431 | Leta Stepp | Leta Stepp | Nearman, Maynard, Vallez, CPAs |
| The Coca-Cola Company Family | \$165,504,568 | Rob Hatefi | Diane Edelstein | Nearman, Maynard, Vallez, CPAs |
| Coosa Valley | \$165,346,251 | Andy Harris | Dawn Harris | Nearman, Maynard, Vallez, CPAs |
| MembersFirst | \$140,416,406 | Terry Hardy | | Other |

HAWAII

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 85 | 81 | 76 | 70 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 34 | 35 | 35 | 34 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| CUPacific Audit Services | \$1,509,146,857 | 15.3% | 35 | 50.0% |
| Richards & Associates | \$967,311,739 | 9.8% | 2 | 2.9% |
| Kwock & Company CPAs | \$926,818,152 | 9.4% | 4 | 5.7% |
| KPMG | \$47,645,850 | 0.5% | 1 | 1.4% |
| Financial Standards Group | \$16,890,126 | 0.2% | 2 | 2.9% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|----------------------------|-----------------|-------------------|------------------|--------------------------|
| HawaiiUSA | \$1,423,450,427 | Karl Yoneshige | Gregory Chang | Other |
| Hawaii State | \$1,351,904,590 | Andrew Rosen | Edmund Pang | Other |
| Aloha Pacific | \$745,431,537 | Vince Otsuka | Rand Yamasaki | Kwock & Company CPAs |
| University Of Hawaii | \$555,671,853 | Jeanine Morse | Sharon Sakamoto | Richards & Associates |
| Hawaiian Tel | \$540,565,066 | Norman Okimoto | Wendy Cheung | Other |
| Hickam | \$536,988,065 | Gerard Auyong | Delton Ho | Other |
| HFS | \$466,145,919 | Nathan Abe | Jason Hayashi | Other |
| Hawaii Community | \$411,639,886 | Tricia Buskirk | Dean Uemura | Richards & Associates |
| Kauai Community | \$380,492,330 | Melvin Chiba | Tess Shimabukuro | Other |
| Pearl Harbor | \$337,090,237 | Neal Takase | | Other |
| CU Hawaii | \$248,553,238 | Kurt Alicuben | Lynn Nuniez | Other |
| Maui County | \$248,036,779 | Gary Fukuroku | Cathy Nakamura | Other |
| Honolulu | \$239,192,121 | Mark Munemitsu | Mark Munemitsu | Other |
| Hawaii Central | \$194,530,973 | Drake Tanabe | Bruce Rosen | CUPacific Audit Services |
| Hawaii Law Enforcement | \$153,783,865 | Rene Matsuura | Ron Aoki | CUPacific Audit Services |
| Valley Isle Community | \$109,566,153 | Trevor Tokishi | Greg Pick | Other |
| Kauai Government Employees | \$106,525,698 | Corinne King | Conrad Rualizo | CUPacific Audit Services |
| Maui | \$92,119,229 | Clayton Fuchigami | | Kwock & Company CPAs |
| Garden Island | \$88,440,446 | Keith Uyeno | | CUPacific Audit Services |
| Windward Community | \$85,395,606 | Fred Perry | Candi Yamamoto | Other |

IDAHO

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 59 | 55 | 45 | 41 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 22 | 22 | 22 | 21 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Moss Adams | \$687,942,538 | 11.4% | 1 | 2.4% |
| Eide Bailly | \$412,122,112 | 6.8% | 1 | 2.4% |
| Sanders & Associates | \$227,409,320 | 3.8% | 1 | 2.4% |
| League Services | \$124,660,419 | 2.1% | 3 | 7.3% |
| Richards & Associates | \$76,161,040 | 1.3% | 1 | 2.4% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-------------------------|-----------------|-----------------------|
| Idaho Central | \$1,853,241,094 | Kent Oram | Brian Berrett | Other |
| Potlatch No 1 | \$687,942,538 | Chris Loseth | Brad Bailey | Moss Adams |
| Westmark | \$590,476,160 | Rich Leonardson | Robert Anderson | Other |
| CapEd | \$412,122,112 | Todd Erickson | Richard Arnold | Eide Bailly |
| Pioneer | \$352,637,278 | Curt Perry | Mikell Hite | Other |
| East Idaho | \$253,057,410 | Brad Bauges | Chris Cardwell | Other |
| TruGrocer | \$233,454,295 | Phyllis Thomason Adkins | | Other |
| ICON | \$227,409,320 | Connie Miller | Paul Gephart | Sanders & Associates |
| Beehive | \$195,265,938 | Shane Berger | Tim Kershaw | Other |
| Idaho State University | \$151,187,524 | Robert Taylor | Cory Omanson | Other |
| Connections | \$139,758,346 | Brian Osberg | | Other |
| Advantage Plus | \$106,879,891 | Brent Neibaur | Kurt Payne | Other |
| Les Bois | \$83,471,894 | Kenneth Clifford | Paul Bowman | Other |
| Cottonwood Community | \$77,991,887 | Gregory Sonnen | | Other |
| Latah | \$76,161,040 | Lowell Stevens | | Richards & Associates |
| Clarity | \$61,212,233 | Wendy Edwards | Nick Fugal | Other |
| Scenic Falls | \$59,988,677 | Wayne Morgan | Brigham Bush | League Services |
| Kamiah Community | \$58,546,626 | Scott Garrett | Anthony Popp | Other |

| | | | |
|-------------|--------------|------------------|-----------------|
| Rails West | \$56,048,053 | Richard Ely | League Services |
| Lewis Clark | \$51,624,292 | Valerie Guenther | Other |

ILLINOIS

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 386 | 367 | 334 | 308 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 79 | 80 | 81 | 82 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$11,912,853,566 | 31.2% | 16 | 5.2% |
| Plante & Moran, PLLC | \$8,131,821,537 | 21.3% | 1 | 0.3% |
| McGladrey LLP | \$4,786,657,731 | 12.6% | 6 | 1.9% |
| Selden Fox, Ltd. | \$2,265,278,255 | 5.9% | 26 | 8.4% |
| Wipfli LLP | \$1,373,528,370 | 3.6% | 5 | 1.6% |
| Crowe Horwath | \$1,239,455,833 | 3.2% | 3 | 1.0% |
| BKD, LLP | \$1,172,684,948 | 3.1% | 2 | 0.6% |
| Doeren, Mayhew & Co. | \$802,904,174 | 2.1% | 2 | 0.6% |
| Scheffel Boyle | \$585,921,567 | 1.5% | 1 | 0.3% |
| Desmond & Ahern, Ltd., CPA | \$578,078,180 | 1.5% | 24 | 7.8% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---------------------------------|-----------------|------------------|------------------|--------------------------------|
| Alliant | \$8,131,821,537 | David Mooney | Harry Zhu | Plante & Moran, PLLC |
| CEFCU | \$5,007,422,521 | Mark Spenny | Chuck Walker | CliftonLarsonAllen, LLP |
| State Farm | \$3,894,964,372 | Tom DeWitt | Steve Gorrie | CliftonLarsonAllen, LLP |
| BCU | \$2,107,750,564 | Mike Valentine | C.J. Presto | McGladrey LLP |
| Scott | \$1,058,173,651 | Frank Padak | Chris Browner | BKD, LLP |
| IH Mississippi Valley | \$900,811,836 | Dennis Hall | Brian Laufenberg | CliftonLarsonAllen, LLP |
| Motorola Employees | \$858,175,753 | Michael Murphy | Larry Rosin | Crowe Horwath |
| Credit Union 1 | \$746,663,489 | Paul Simons | Mike Radliff | McGladrey LLP |
| Deere Employees | \$727,891,052 | Kurt Lewin | Mike Taghon | McGladrey LLP |
| Abbott Laboratories Employees | \$674,329,015 | Joseph Trosclair | Jon Berndt | CliftonLarsonAllen, LLP |
| Great Lakes | \$639,760,945 | Vikki Kaiser | Kamil Sakici | McGladrey LLP |
| Consumers | \$627,968,782 | Sean Rathjen | John Pawlowski | Wipfli LLP |
| 1st MidAmerica | \$585,921,567 | Alan Meyer | Bob Blacklock | Scheffel Boyle |
| Corporate America Family | \$576,896,473 | Peter Paulson | | Nearman, Maynard, Vallez, CPAs |
| DHCU Community | \$487,729,957 | Matt McCombs | Jay England | McGladrey LLP |
| Selfreliance Ukrainian American | \$429,955,159 | Bohdan Watral | Bohdan Watral | Doeren, Mayhew & Co. |
| Chicago Patrolmen's | \$372,949,015 | Scott Arney | Bryan Milligan | Doeren, Mayhew & Co. |
| GCS | \$309,008,530 | Mark Holshouser | Tammy Wofford | CliftonLarsonAllen, LLP |
| First Northern | \$307,932,168 | Edward Berg | Jim Grevenites | Selden Fox, Ltd. |
| Abri | \$306,089,752 | Brian Cedergren | Brian Mann | Wipfli LLP |

INDIANA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 188 | 184 | 175 | 169 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 62 | 63 | 63 | 65 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| BKD, LLP | \$14,638,713,836 | 65.8% | 20 | 11.8% |
| CliftonLarsonAllen, LLP | \$1,754,581,455 | 7.9% | 8 | 4.7% |
| Plante & Moran, PLLC | \$465,636,581 | 2.1% | 1 | 0.6% |
| Selden Fox, Ltd. | \$331,326,895 | 1.5% | 2 | 1.2% |
| Crowe Horwath | \$308,946,839 | 1.4% | 1 | 0.6% |
| Shull and Company | \$161,441,145 | 0.7% | 1 | 0.6% |
| Cindrich, Mahalak & Co. | \$88,114,673 | 0.4% | 2 | 1.2% |
| DMLO, CPAs | \$19,893,212 | 0.1% | 1 | 0.6% |
| Financial Standards Group | \$15,625,654 | 0.1% | 2 | 1.2% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-----------------|------------------|----------|
| Teachers | \$2,650,461,445 | Paul Marsh | Todd Brown | BKD, LLP |
| Indiana Members | \$1,437,044,034 | Ron Collier | Todd Habig | BKD, LLP |
| Centra | \$1,229,884,585 | Doug Harris | Brett Vanderkolk | BKD, LLP |
| Elements Financial | \$1,060,383,590 | Lisa Schlehuber | Joe Hasto | BKD, LLP |
| Evansville Teachers | \$1,053,385,428 | Bill Schirmer | Aleta Hutson | BKD, LLP |
| Beacon | \$1,050,676,256 | Kevin Willour | Dustin Cuttriss | BKD, LLP |

| | | | | |
|--------------------|-----------------|------------------|-----------------|-------------------------|
| Forum | \$1,018,060,833 | Doug True | Jeff Welch | BKD, LLP |
| Purdue | \$848,339,101 | Robert Falk | Brian Musser | BKD, LLP |
| Indiana University | \$780,556,855 | Bryan Price | Chris Hawk | BKD, LLP |
| 3Rivers | \$747,510,156 | Don Cates | Tim Sheppard | BKD, LLP |
| Interra | \$720,036,886 | Amy Sink | Rex Hochstedler | BKD, LLP |
| Financial Center | \$502,638,511 | Kevin Ryan | Mike Nelson | BKD, LLP |
| Midwest America | \$497,028,552 | Greg Mohr | Mike Day | CliftonLarsonAllen, LLP |
| Heritage | \$467,822,312 | Ruth Jenkins | Matthew Daniels | CliftonLarsonAllen, LLP |
| Notre Dame | \$465,636,581 | Thomas Gryp | Michael Goad | Plante & Moran, PLLC |
| Crane | \$421,672,867 | Kevin Sparks | Tim Lukowski | Other |
| Hoosier Hills | \$412,638,926 | George McNichols | | BKD, LLP |
| ProFed | \$367,939,891 | Greg Troutner | Travis Penrod | BKD, LLP |
| CommunityWide | \$356,480,233 | Loren Roth | John Parhm | Other |
| Tech | \$321,678,889 | Michael Hussey | Michael Casey | Selden Fox, Ltd. |

IOWA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 134 | 126 | 116 | 108 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 30 | 31 | 35 | 33 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| McGladrey LLP | \$6,498,945,470 | 49.3% | 3 | 2.8% |
| Petersen & Associates | \$2,402,036,436 | 18.2% | 18 | 16.7% |
| Gardiner Thomsen | \$1,397,875,624 | 10.6% | 25 | 23.1% |
| CliftonLarsonAllen, LLP | \$1,007,788,382 | 7.6% | 3 | 2.8% |
| Wipfli LLP | \$727,832,157 | 5.5% | 2 | 1.9% |
| Anderson, Larkin & Co. P.C. | \$105,905,806 | 0.8% | 1 | 0.9% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|------------------------------|-----------------|------------------|------------------|-----------------------------|
| Veridian | \$2,640,747,467 | Monte Berg | | McGladrey LLP |
| University Of Iowa Community | \$2,595,752,679 | Jeff Disterhoft | Todd Fanning | McGladrey LLP |
| Dupaco Community | \$1,262,445,324 | Joe Hearn | Danielle Gratton | McGladrey LLP |
| Collins Community | \$825,621,181 | Richard Benhart | Laurie Butler | CliftonLarsonAllen, LLP |
| DuTrac Community | \$620,315,533 | Andrew Hawkinson | Subi Banerjee | Wipfli LLP |
| Community 1st | \$519,360,737 | Jeff Rose | Jim Holle | Petersen & Associates |
| Community Choice | \$436,112,363 | Roger Reiser | Troy Gould | Gardiner Thomsen |
| R.I.A. | \$355,351,252 | Larry Coverstone | Chuck Sohlberg | Other |
| Greater Iowa | \$347,425,003 | Scott Zahnle | David Carlson | Petersen & Associates |
| Ascentra | \$341,944,458 | Dale Owen | Linda Andry | Petersen & Associates |
| Linn Area | \$338,709,758 | Jim Hagerman | Bev Long | Petersen & Associates |
| Citizens Community | \$182,565,359 | Sean Hanley | Sean Hanley | Gardiner Thomsen |
| Financial Plus | \$161,620,480 | Dave Cale | Dan Davis | Petersen & Associates |
| Members1st Community | \$145,364,264 | Janet Borer | | CliftonLarsonAllen, LLP |
| The Family | \$139,523,637 | Sandra Sheffey | | Petersen & Associates |
| Premier | \$125,102,692 | Steve Flamm | | Petersen & Associates |
| First | \$107,516,624 | Tom Chalstrom | Justin Salow | Wipfli LLP |
| 1st Gateway | \$105,905,806 | Pat Drennen | | Anderson, Larkin & Co. P.C. |
| Alliant | \$96,243,645 | Mike Moroney | Lynn Vogt | Other |
| Cedar Falls Community | \$93,291,466 | Helen Pearce | Don Williams | Petersen & Associates |

KANSAS

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 101 | 100 | 96 | 92 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 26 | 25 | 25 | 24 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| J. Tenbrink & Associates | \$3,147,842,301 | 55.5% | 47 | 51.1% |
| Orth, Chakler, Murnane & Co. | \$950,214,392 | 16.8% | 1 | 1.1% |
| CliftonLarsonAllen, LLP | \$596,652,173 | 10.5% | 1 | 1.1% |
| Nearman, Maynard, Vallez, CPAs | \$243,404,207 | 4.3% | 1 | 1.1% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|---------------|----------------|---------------|------------------------------|
| Meritrust | \$950,214,392 | James Nastars | | Orth, Chakler, Murnane & Co. |
| Credit Union Of America | \$596,652,173 | Bob Thurman | Paul Meissner | CliftonLarsonAllen, LLP |
| Golden Plains | \$520,458,214 | Erich Schaefer | Ted Underwood | J. Tenbrink & Associates |

| | | | | |
|----------------------------|---------------|--------------------|--------------------|--------------------------------|
| Mainstreet | \$361,324,287 | John Beverlin | David Collins | J. Tenbrink & Associates |
| Envista | \$265,170,567 | Glen Scott | | J. Tenbrink & Associates |
| Quest | \$261,037,399 | Vickie Hurt | | J. Tenbrink & Associates |
| Heartland | \$243,404,207 | Garth Strand | Dan Springer | Nearman, Maynard, Vallez, CPAs |
| Mid American | \$239,146,950 | Jim Holt | Rod Calhoun | J. Tenbrink & Associates |
| Cessna Employees | \$239,109,077 | Larry Damm | Greg Peter | J. Tenbrink & Associates |
| Educational | \$191,022,750 | Greg Winkler | | J. Tenbrink & Associates |
| Frontier Community | \$114,151,911 | Bill Hauber | Shelly Arnold | J. Tenbrink & Associates |
| Farmway | \$89,985,037 | Richard Montgomery | Richard Montgomery | Other |
| Wichita | \$89,328,697 | Jane Hammil | | Other |
| White Eagle | \$88,361,960 | Rick Blue | | J. Tenbrink & Associates |
| Kansas Teachers Community | \$81,753,001 | Mark Kolarik | | J. Tenbrink & Associates |
| Kansas State University | \$69,680,309 | LaRae Kraemer | | J. Tenbrink & Associates |
| TECU | \$69,475,473 | Chuck Bullock | Elesa Parsons | Other |
| Emporia State | \$69,245,585 | Angie Miller | | Other |
| Credit Union of Dodge City | \$68,968,282 | Tom Armstrong | Shane Harris | J. Tenbrink & Associates |
| B&V | \$65,770,334 | Sandra Bartholomew | | J. Tenbrink & Associates |

KENTUCKY

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 84 | 84 | 80 | 73 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 22 | 22 | 23 | 23 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| BKD, LLP | \$1,736,013,829 | 23.3% | 2 | 2.7% |
| Financial Standards Group | \$1,151,429,568 | 15.5% | 41 | 56.2% |
| Doeren, Mayhew & Co. | \$1,151,420,978 | 15.5% | 2 | 2.7% |
| DMLO, CPAs | \$1,022,079,634 | 13.7% | 2 | 2.7% |
| Crowe Horwath | \$871,853,768 | 11.7% | 2 | 2.7% |
| GBQ Partners LLC | \$342,346,965 | 4.6% | 1 | 1.4% |
| Nearman, Maynard, Vallez, CPAs | \$333,771,370 | 4.5% | 1 | 1.4% |
| Schmidt & Associates | \$288,673,992 | 3.9% | 8 | 11.0% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-----------------|-----------------------|--------------------------------|
| Fort Knox | \$1,183,834,635 | Ray Springsteen | Ramona Buchanan | BKD, LLP |
| Commonwealth | \$979,204,360 | Karen Harbin | Louise Bryant-Ritchie | Doeren, Mayhew & Co. |
| L & N | \$894,565,890 | Gary Lord | Chris Brown | DMLO, CPAs |
| Park Community | \$689,333,429 | Jim Spradlin | Melissa McGill | Crowe Horwath |
| University Of Kentucky | \$552,179,194 | David Kennedy | Aaron Lainhart | BKD, LLP |
| Members Heritage | \$342,346,965 | Pat Ferry | Michael Calton | GBQ Partners LLC |
| Kentucky Telco | \$333,771,370 | Richard Reese | Donna Workman | Nearman, Maynard, Vallez, CPAs |
| Signet | \$215,863,729 | Alan Butler | | Financial Standards Group |
| Members Choice | \$197,873,188 | Leslie Vincent | | Other |
| C-Plant | \$189,403,101 | Paul Adams | | Financial Standards Group |
| Ashland | \$182,520,339 | Larry Lucas | Traci Rothenstine | Crowe Horwath |
| ClassAct | \$172,216,618 | Lynn Huether | Jennifer Henning | Doeren, Mayhew & Co. |
| Service One | \$127,513,744 | Garth Griesse | Stephen Carrico | DMLO, CPAs |
| Jefferson County | \$118,464,433 | Carl Hicks | Lindsay Cottner | Other |
| Autotruck Financial | \$106,050,876 | Huston Reinle | Jon Jones | Schmidt & Associates |
| The Health & Education | \$73,637,968 | Pam Henson | | Financial Standards Group |
| Kentucky Employees | \$68,214,567 | John Graham | Diane Luttrell | Schmidt & Associates |
| Greater Kentucky | \$59,012,836 | Michael Fromma | Erlene Carr | Financial Standards Group |
| Owensboro | \$54,321,664 | Stephen Sharp | Doris Berry | Financial Standards Group |
| Beacon Community | \$53,436,814 | Penny Haseker | Marina Banta | Schmidt & Associates |

LOUISIANA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 219 | 214 | 206 | 199 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 44 | 44 | 44 | 44 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Postlethwaite & Netterville | \$2,880,966,825 | 29.0% | 9 | 4.5% |
| Griffin & Company, LLC | \$1,133,133,366 | 11.4% | 21 | 10.6% |
| Carr, Riggs & Ingram, LLC | \$855,695,217 | 8.6% | 4 | 2.0% |

| | | | | |
|-------------------------------------|---------------|------|----|-------|
| James N. Jordan, CPA, LLC | \$551,527,658 | 5.5% | 20 | 10.1% |
| Orth, Chakler, Murnane & Co. | \$480,420,075 | 4.8% | 2 | 1.0% |
| Nearman, Maynard, Vallez, CPAs | \$257,010,184 | 2.6% | 1 | 0.5% |
| Financial Standards Group | \$195,067,399 | 2.0% | 4 | 2.0% |
| Robinson, Gardner, Langston & Bryan | \$117,481,437 | 1.2% | 1 | 0.5% |
| League Services | \$18,048,295 | 0.2% | 1 | 0.5% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---------------------------|-----------------|-----------------|--------------------|-------------------------------------|
| Barksdale | \$1,186,087,422 | Rod Taylor | John Weaver | Other |
| Neighbors | \$707,732,324 | Kathi Gill | Jody Caraccioli | Postlethwaite & Netterville |
| Campus | \$528,980,413 | Dawn Harris | Patrick Ramagos | Postlethwaite & Netterville |
| La Capitol | \$457,062,418 | Michael Hooper | | Postlethwaite & Netterville |
| Jefferson Financial | \$421,254,209 | Mark Rosa | Casey Grimes | Carr, Riggs & Ingram, LLC |
| ASI | \$307,955,734 | Mignon Tourne | Hema Banangada | Postlethwaite & Netterville |
| EFCU Financial | \$307,397,774 | Tyler Grodi | Rick Myers | Postlethwaite & Netterville |
| CSE | \$281,185,586 | Clark Yelverton | Joyce Davis | Postlethwaite & Netterville |
| Baton Rouge Telco | \$258,057,763 | Darryl Long | David Karisny | James N. Jordan, CPA, LLC |
| Essential | \$257,010,184 | Rick Williams | Robert Chieffetz | Nearman, Maynard, Vallez, CPAs |
| Carter | \$244,236,559 | Joe Arnold | Joe Arnold | Orth, Chakler, Murnane & Co. |
| Pelican State | \$236,183,516 | Jeffrey Conrad | Annette Thames | Orth, Chakler, Murnane & Co. |
| RiverLand | \$192,511,250 | Carol Irby | Lori Lassere-Bourg | Carr, Riggs & Ingram, LLC |
| Louisiana | \$183,759,300 | Rhonda Hotard | Jacquelyn Fluence | Postlethwaite & Netterville |
| Ouachita Valley | \$182,442,722 | Katie Pilcher | | Financial Standards Group |
| Lafayette Schools | \$181,060,457 | Connie Roy | Amy Simon | Griffin & Company, LLC |
| Bossier | \$156,624,759 | Jim Perkins | Diane Ward | Other |
| The New Orleans Firemen's | \$156,181,270 | Judy DeLuca | Lisa Hudson | Griffin & Company, LLC |
| Xplore | \$133,892,708 | Michelle Duhe | Mary Boudreaux | Carr, Riggs & Ingram, LLC |
| Centric | \$117,481,437 | Chris Craighead | Rodney Parker | Robinson, Gardner, Langston & Bryan |

MAINE

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 64 | 63 | 61 | 60 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 44 | 45 | 46 | 47 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| MacPage | \$593,770,256 | 9.2% | 3 | 5.0% |
| League Services | \$138,322,654 | 2.1% | 1 | 1.7% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|---------------|------------------|-------------------|--------------------------|
| Maine State | \$354,258,284 | Normand Dubreuil | Duncan MacKellar | Other |
| Maine Savings | \$303,145,008 | John Reed | David Sayers | Other |
| Atlantic Regional | \$288,000,229 | Roger Sirois | Fred Johnson | Other |
| Town & Country | \$282,210,905 | David Libby | Robert Leger | Other |
| Infinity | \$270,525,654 | Liz Hayes | Mike O'Brien | Other |
| University | \$255,485,845 | Matthew Walsh | Renee Ouellette | MacPage |
| Evergreen | \$227,745,317 | Tucker Cole | Kate Archambault | MacPage |
| Five County | \$217,412,608 | Richard Dupuis | Ken Stockford | Other |
| York County | \$209,632,638 | Jim Nelson | | Other |
| The County | \$196,501,011 | Ken Hensler | Jan Beaulieu | Other |
| Cumberland County | \$186,153,152 | Scott Harriman | | Albin, Randall, & Bennet |
| Rainbow | \$182,146,262 | Phil Moreau | Roger Caux | Other |
| Norstate | \$175,300,853 | Susan Whitehead | Andrew Blanchette | Other |
| cPort | \$160,460,726 | Gene Ardito | Harold Caswell | Other |
| Peopleschoice | \$154,040,632 | Luke Labbe | Luke Labbe | Other |
| Ocean Communities | \$150,853,042 | Judy Morin | Paul Peterson | Other |
| Oxford | \$143,791,618 | Matthew Kaubris | Kevin Joler | Other |
| Midcoast | \$138,322,654 | Joe Gervais | | League Services |
| OTIS | \$134,985,328 | Roland Poirier | Darice Dubreuil | Other |
| Acadia | \$132,726,983 | David Desjardins | Erica Albert | Other |

MARYLAND

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 111 | 106 | 98 | 94 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 48 | 48 | 43 | 43 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$9,436,896,564 | 46.3% | 24 | 25.5% |
| Orth, Chakler, Murnane & Co. | \$3,771,132,990 | 18.5% | 7 | 7.4% |
| Nearman, Maynard, Vallez, CPAs | \$2,642,432,049 | 13.0% | 1 | 1.1% |
| Rowles & Company, LLP | \$2,626,290,534 | 12.9% | 29 | 30.9% |
| Deleon & Stang | \$465,757,796 | 2.3% | 8 | 8.5% |
| Fike, Conner and Associates | \$95,591,775 | 0.5% | 1 | 1.1% |
| League Services | \$8,423,231 | 0.0% | 1 | 1.1% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---|-----------------|--------------------|----------------------|--------------------------------|
| SECU of Maryland | \$2,801,596,482 | Rodney Staatz | Steven Arbaugh | CliftonLarsonAllen, LLP |
| Tower | \$2,642,432,049 | Martin Breland | Allen Bach | Nearman, Maynard, Vallez, CPAs |
| NASA | \$1,487,121,339 | Douglas Allman | Rhonda Bazey | CliftonLarsonAllen, LLP |
| Municipal Employees Credit Union Of Baltimore | \$1,214,980,049 | John Hamilton | Adrian Johnson | CliftonLarsonAllen, LLP |
| Andrews | \$1,096,436,025 | Jim Hayes | Todd Olszowy | CliftonLarsonAllen, LLP |
| APG | \$1,019,883,072 | Don Lewis | Carol McBrien | Orth, Chakler, Murnane & Co. |
| First Financial of Maryland | \$947,397,074 | Eric Church | Eric Church | Orth, Chakler, Murnane & Co. |
| Educational Systems | \$743,679,084 | Chris Conway | Girado Smith | Orth, Chakler, Murnane & Co. |
| Point Breeze | \$723,937,352 | Bernard McLaughlin | Tonia Niedzialkowski | Rowles & Company, LLP |
| National Institutes of Health | \$543,711,289 | Rick Wieczorek | Dan Dutterer | Orth, Chakler, Murnane & Co. |
| Cedar Point | \$416,866,836 | Barbara Horn | Charlie Roach | CliftonLarsonAllen, LLP |
| APL | \$397,653,184 | Jim Deegan | Amanda Johnson | CliftonLarsonAllen, LLP |
| Lafayette | \$396,481,001 | John Farmakides | Arnold Rosenthal | Other |
| Johns Hopkins | \$367,353,588 | Michael Mesta | Steve Hudson | Rowles & Company, LLP |
| SecurityPlus | \$366,326,833 | Brett Noll | Jeffrey Berger | Other |
| Fedchoice | \$340,613,970 | David Bunch | David Bunch | CliftonLarsonAllen, LLP |
| First Peoples Community | \$338,540,571 | Stacey Bingaman | Randy Olsen | Deleon & Stang |
| Baltimore County Employees | \$337,260,139 | David Hagar | Regina English | Rowles & Company, LLP |
| Signal Financial | \$323,007,430 | Francois Verleysen | Anil Sood | CliftonLarsonAllen, LLP |
| Mid-Atlantic | \$272,658,267 | Andrew Russell | Scott Dinkel | Orth, Chakler, Murnane & Co. |

MASSACHUSETTS

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 217 | 209 | 191 | 187 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 83 | 82 | 79 | 78 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$11,156,293,948 | 35.0% | 12 | 6.4% |
| Wolf & Company, P.C. | \$8,305,591,099 | 26.1% | 15 | 8.0% |
| Robert Anderson & Co. | \$2,435,970,314 | 7.6% | 49 | 26.2% |
| G.T. Reilly & Company | \$1,765,991,536 | 5.5% | 5 | 2.7% |
| Mercadante & Mercadante | \$1,651,530,451 | 5.2% | 5 | 2.7% |
| Nearman, Maynard, Vallez, CPAs | \$1,509,989,673 | 4.7% | 2 | 1.1% |
| Moss Adams | \$804,919,192 | 2.5% | 1 | 0.5% |
| McGladrey LLP | \$621,058,926 | 2.0% | 1 | 0.5% |
| League Services | \$94,379,679 | 0.3% | 1 | 0.5% |
| Whittlesey & Hadley, P.C. | \$54,329,452 | 0.2% | 1 | 0.5% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|------------------|-------------------|--------------------------------|
| Digital | \$5,967,940,533 | Jim Regan | Laurie LaChapelle | CliftonLarsonAllen, LLP |
| Metro | \$1,364,748,144 | Robert Cashman | Eileen Danahey | Wolf & Company, P.C. |
| Rockland | \$1,347,713,573 | Tom White | Mark Skalla | CliftonLarsonAllen, LLP |
| Workers' | \$1,151,014,648 | Doug Petersen | Tim Smith | Wolf & Company, P.C. |
| Jeanne D'Arc | \$1,089,848,553 | Mark Cochran | Susan Hannigan | CliftonLarsonAllen, LLP |
| Hanscom | \$1,083,952,673 | David Sprague | Kimberly Houle | Nearman, Maynard, Vallez, CPAs |
| Greylock | \$1,074,826,925 | Marilyn Sperling | Michael Stoddard | Wolf & Company, P.C. |
| St. Anne's Of Fall River | \$838,890,257 | Ross Upton | Bob Camara | Wolf & Company, P.C. |
| RTN | \$804,919,192 | Richard Wright | Andrew Spinneit | Moss Adams |
| St. Mary's | \$684,570,668 | James Garvey | Larissa Thurston | G.T. Reilly & Company |
| Liberty Bay | \$647,250,435 | Ed Lopes | Joel Keller | Wolf & Company, P.C. |

| | | | | |
|------------------------------|---------------|-------------------|------------------|-------------------------|
| Webster First | \$642,150,759 | Michael Lussier | Kimberly Tonkin | Mercadante & Mercadante |
| Leominster | \$621,058,926 | John O'Brien | Gary Abrams | McGladrey LLP |
| First Citizens' | \$617,806,832 | Peter Muise | George Custodio | Wolf & Company, P.C |
| Align | \$561,444,601 | Kenneth Del Rossi | Thomas Hammond | Mercadante & Mercadante |
| Merrimack Valley | \$516,197,355 | Peter Matthews | Donald Croteau | CliftonLarsonAllen, LLP |
| Freedom | \$514,489,537 | Barry Crosby | Jay Scungio | Wolf & Company, P.C |
| IC | \$512,317,966 | Tony Emerson | Frank Dauphinais | CliftonLarsonAllen, LLP |
| Harvard University Employees | \$476,226,218 | Eugene Foley | Craig Leonard | Wolf & Company, P.C |
| Sharon | \$471,810,919 | James Carlson | John Macomber | Other |

MICHIGAN

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 622 | 312 | 293 | 274 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 162 | 166 | 162 | 155 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Doeren, Mayhew & Co. | \$13,397,945,769 | 27.5% | 39 | 14.2% |
| Crowe Horwath | \$9,011,197,888 | 18.5% | 6 | 2.2% |
| Cindrich, Mahalak & Co. | \$8,283,345,927 | 17.0% | 63 | 23.0% |
| Plante & Moran, PLLC | \$8,230,015,240 | 16.9% | 12 | 4.4% |
| Financial Standards Group | \$3,460,143,513 | 7.1% | 84 | 30.7% |
| Orth, Chakler, Murnane & Co. | \$1,342,125,974 | 2.8% | 3 | 1.1% |
| Andrews, Hooper, Pavlik, PLC | \$240,883,122 | 0.5% | 1 | 0.4% |
| Schmidt & Associates | \$130,407,518 | 0.3% | 3 | 1.1% |
| BKD, LLP | \$116,330,723 | 0.2% | 1 | 0.4% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---------------------------------|-----------------|---------------------|-------------------|------------------------------|
| DFCU Financial | \$3,743,633,591 | Mark Shobe | Marv Elenbaas | Crowe Horwath |
| Lake Michigan | \$3,540,517,747 | Sandy Jelinski | | Doeren, Mayhew & Co. |
| Michigan State University | \$2,775,045,814 | April Clobes | Sara Dolan | Crowe Horwath |
| United | \$1,834,761,168 | Gary Easterling | Timothy Gray | Plante & Moran, PLLC |
| Genisys | \$1,661,460,995 | Jacqueline Buchanan | Jerry Strausbaugh | Plante & Moran, PLLC |
| Lake Trust | \$1,589,835,404 | David Snodgrass | Brian McVeigh | Crowe Horwath |
| Michigan Schools and Government | \$1,538,322,940 | Pete Gates | Steve Brewer | Plante & Moran, PLLC |
| Dow Chemical Employees | \$1,423,000,825 | Dennis Hanson | Barbara Junga | Doeren, Mayhew & Co. |
| Advia | \$1,086,987,704 | Cheryl DeBoer | Jeff Fielder | Orth, Chakler, Murnane & Co. |
| Credit Union One | \$850,965,054 | Gary Moody | Scott Sommers | Doeren, Mayhew & Co. |
| Michigan Educational | \$700,720,340 | Robert Sandercock | Mark Pugliese | Cindrich, Mahalak & Co. |
| Michigan First | \$699,553,175 | Michael Poulous | Eric Schornhorst | Doeren, Mayhew & Co. |
| Wildfire | \$675,074,090 | Tim Benecke | Robert Trumble | Other |
| Dort | \$610,372,763 | Vicki Hawkins | Jeremy Zager | Plante & Moran, PLLC |
| Community Financial | \$604,957,147 | William Lawton | Meg Pankow | Crowe Horwath |
| Honor | \$599,161,285 | Scott McFarland | Mary Unruh | Plante & Moran, PLLC |
| Consumers | \$585,360,502 | Kit Snyder | Scott Sylvester | Doeren, Mayhew & Co. |
| LAFCU | \$573,814,711 | Robin Frucci | Tamela McPherson | Doeren, Mayhew & Co. |
| University Of Michigan | \$571,276,072 | Tiffany Ford | Tom Kuslikis | Cindrich, Mahalak & Co. |
| Community Choice | \$532,290,508 | Robert Bava | Kelli Wisner | Doeren, Mayhew & Co. |

MINNESOTA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 152 | 141 | 133 | 129 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 58 | 58 | 58 | 54 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$15,387,723,256 | 81.1% | 47 | 36.4% |
| McGladrey LLP | \$792,482,330 | 4.2% | 6 | 4.7% |
| Orth, Chakler, Murnane & Co. | \$259,743,783 | 1.4% | 1 | 0.8% |
| Wipfli LLP | \$64,262,451 | 0.3% | 1 | 0.8% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|---------------|----------------|-------------------------|
| Wings Financial | \$4,056,408,342 | Frank Weidner | Timothy Keegan | CliftonLarsonAllen, LLP |
| Affinity Plus | \$1,703,825,912 | Dave Larson | Brian Volkman | CliftonLarsonAllen, LLP |
| US | \$981,433,187 | William Raker | Leon Eichten | CliftonLarsonAllen, LLP |
| TruStone Financial | \$963,266,510 | Tim Bosjacki | Dan Zaczowski | Other |
| Hiway | \$957,395,269 | David Boden | Aaron Kastner | CliftonLarsonAllen, LLP |

| | | | | |
|-----------------------|---------------|------------------|-------------------|------------------------------|
| Central Minnesota | \$856,467,318 | Richard Odenthal | Chuck Friederichs | CliftonLarsonAllen, LLP |
| Spire | \$777,745,579 | Dan Stoltz | Jon Seeman | CliftonLarsonAllen, LLP |
| Mayo Employees | \$697,367,782 | Mary Hansen | Ken Blazing | CliftonLarsonAllen, LLP |
| Ideal | \$587,559,444 | Brian Sherrick | Dennis Bauer | CliftonLarsonAllen, LLP |
| City & County | \$424,942,713 | Patrick Pierce | Steve Galarneau | CliftonLarsonAllen, LLP |
| Members Cooperative | \$419,313,873 | Tammy Heikkinen | Ralph Hamann | CliftonLarsonAllen, LLP |
| TopLine | \$357,982,726 | Tom Smith | Tom Smith | CliftonLarsonAllen, LLP |
| Mill City | \$300,775,243 | Kent Greff | Shirley Thompson | CliftonLarsonAllen, LLP |
| Southpoint | \$293,030,608 | Richard Nesvold | Patti Gohl | CliftonLarsonAllen, LLP |
| Richfield-Bloomington | \$260,699,520 | Pat brekken | Lew Bequette | CliftonLarsonAllen, LLP |
| Mid Minnesota | \$259,743,783 | Charles Albrecht | Doug Wolf | Orth, Chakler, Murnane & Co. |
| MINNCO | \$217,755,888 | Steve Oien | | CliftonLarsonAllen, LLP |
| Lake State | \$190,166,008 | Timothy Smith | Rick Borchardt | McGladrey LLP |
| SharePoint | \$182,829,558 | Phil Kopischke | John Nilles | CliftonLarsonAllen, LLP |
| Trustar | \$182,571,758 | Dale Johnson | David Cronin | McGladrey LLP |

MISSISSIPPI

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 92 | 88 | 85 | 85 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 17 | 17 | 17 | 17 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Orth, Chakler, Murnane & Co. | \$2,401,901,553 | 49.7% | 2 | 2.4% |
| Financial Standards Group | \$982,723,176 | 20.3% | 57 | 67.1% |
| Hutto & Carver, P.A. | \$278,334,500 | 5.8% | 2 | 2.4% |
| Nearman, Maynard, Vallez, CPAs | \$199,480,002 | 4.1% | 1 | 1.2% |
| Carr, Riggs & Ingram, LLC | \$178,452,834 | 3.7% | 1 | 1.2% |
| Hiram H. Hollifield | \$17,216,557 | 0.4% | 1 | 1.2% |
| Griffin & Company, LLC | \$1,227,593 | 0.0% | 1 | 1.2% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|------------------------------|-----------------|------------------|---------------------|--------------------------------|
| Keesler | \$2,218,206,353 | John Goff | Hilary Eisbrenner | Orth, Chakler, Murnane & Co. |
| Navigator | \$289,055,508 | Robert Fertitta | Robert Fertitta | Other |
| Central Sunbelt | \$199,480,002 | Chris Hammond | Eric Campen | Nearman, Maynard, Vallez, CPAs |
| Singing River | \$193,438,111 | James Smith, Jr. | James Smith, Jr. | Hutto & Carver, P.A. |
| Mutual | \$183,695,200 | Charles Mullins | Helen Flowers | Orth, Chakler, Murnane & Co. |
| Hope | \$178,452,834 | Bill Bynum | Richard Campbell | Carr, Riggs & Ingram, LLC |
| Mississippi Telco | \$174,282,917 | Kevin Long | D.M. Cox | Other |
| Magnolia | \$127,827,939 | Steve Pollman | Charlotte Hutchison | Other |
| Mississippi | \$101,726,330 | Marilyn Hobson | | Financial Standards Group |
| Statewide | \$101,698,623 | Casey Bacon | Pam Cotten | Financial Standards Group |
| Members Exchange | \$87,979,023 | Mitzi Tate | | Financial Standards Group |
| Gulf Coast Community | \$84,896,389 | Lisa Graham | Tammy Barrett | Hutto & Carver, P.A. |
| Triangle | \$73,209,068 | John Gibbons | | Financial Standards Group |
| Jackson Area | \$63,926,802 | Gary Fairley | Leigh Bridges | Other |
| Mississippi Postal Employees | \$60,771,092 | Katie Nelson | | Financial Standards Group |
| Ferguson | \$57,144,306 | Leslie Pitts | George Kirby | Financial Standards Group |
| 1st Mississippi | \$55,426,788 | Frank Besecke | Rebecca Cooper | Financial Standards Group |
| Meridian Mutual | \$32,830,234 | Dennis Florreich | | Financial Standards Group |
| MUNA | \$29,886,495 | Biffle Pittman | Karen Boyette | Financial Standards Group |
| Brightview | \$28,740,561 | Faye Pitts | | Other |

MISSOURI

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 138 | 134 | 130 | 127 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 40 | 43 | 44 | 44 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Orth, Chakler, Murnane & Co. | \$2,401,901,553 | 49.7% | 2 | 1.6% |
| Financial Standards Group | \$982,723,176 | 20.3% | 57 | 44.9% |
| Hutto & Carver, P.A. | \$278,334,500 | 5.8% | 2 | 1.6% |
| Nearman, Maynard, Vallez, CPAs | \$199,480,002 | 4.1% | 1 | 0.8% |
| Carr, Riggs & Ingram, LLC | \$178,452,834 | 3.7% | 1 | 0.8% |
| Hiram H. Hollifield | \$17,216,557 | 0.4% | 1 | 0.8% |
| Griffin & Company, LLC | \$1,227,593 | 0.0% | 1 | 0.8% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|------------------|--------------------|------------------------------|
| CommunityAmerica | \$1,984,150,035 | Lisa Ginter | Dick Baumgartner | McGladrey LLP |
| First Community | \$1,984,055,026 | Glenn Barks | Steve Morgenthaler | Brown, Smith, Wallace |
| Anheuser-Busch Employees | \$1,448,392,932 | Bob McKay | Ron Kampwerth | BKD, LLP |
| Vantage | \$735,696,309 | Eric Acree | Douglas Ruckman | Stephen Lang & Associates |
| Mazuma | \$493,157,552 | Brandon Michaels | Marie Shrake | Orth, Chakler, Murnane & Co. |
| Neighbors | \$308,083,898 | John Servos | Janice Bennett | Stephen Lang & Associates |
| Missouri | \$282,802,385 | Harold James | Rob Perkins | McGladrey LLP |
| Great Plains | \$278,624,268 | Kenneth Martin | Kelley Melton | Other |
| St. Louis Community | \$233,429,952 | Patrick Adams | Kirk Mills | Other |
| Alliance | \$222,989,318 | Tim Stephens | Ken Bellamy | CliftonLarsonAllen, LLP |
| Mid Missouri | \$213,944,814 | Johnny O'Hare | Kimberley Riffe | Stephen Lang & Associates |
| Arsenal | \$204,806,842 | Linda Allen | Patti Randick | Stephen Lang & Associates |
| 1st Financial | \$199,778,988 | Carol Minges | Dave Franke | Stephen Lang & Associates |
| West Community | \$160,873,803 | Gary Hinrichs | Jason Peach | Other |
| MECE | \$147,431,139 | Randy Marks | Gary Bruemmer | Stephen Lang & Associates |
| BluCurrent | \$146,080,431 | Craig Tabor | Gary Kirk | Other |
| Electro Savings | \$145,634,544 | Stan Moeckli | Eric Hardman | Stephen Lang & Associates |
| Assemblies Of God | \$145,479,262 | Paul Ebisch | Jeremy Hayes | Other |
| United | \$143,109,726 | Brent Sadler | Missy Ahrens | Stephen Lang & Associates |
| Telcomm | \$128,940,847 | Don Ackerman | | Other |

MONTANA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 57 | 57 | 56 | 55 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 23 | 23 | 22 | 21 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------------|------------------------|--------------|----------------------|--------------|
| Moss Adams | \$1,671,112,306 | 37.4% | 2 | 3.6% |
| Wipfli LLP | \$480,615,871 | 10.8% | 4 | 7.3% |
| Douglas Wilson & Company, P.C. | \$394,378,568 | 8.8% | 5 | 9.1% |
| Anderson ZurMuehlen | \$159,208,357 | 3.6% | 2 | 3.6% |
| Brenner, Averett & Co | \$92,658,211 | 2.1% | 1 | 1.8% |
| Junkermier Clark Campanella Stevens | \$56,589,933 | 1.3% | 1 | 1.8% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|-----------------------------|-----------------|---------------------|------------------|--------------------------------|
| Whitefish | \$1,272,285,323 | Jim Kenyon | Michael Blubaugh | Moss Adams |
| Missoula | \$398,826,983 | Gary Clark | Kathy Guderian | Moss Adams |
| Altana | \$224,189,215 | Rhonda Diefenderfer | Patsy Guenther | Other |
| Valley | \$206,131,903 | Mike Silvers | Ed Gillig | Other |
| Montana | \$203,859,705 | Wally Berry | Kathy Gebhardt | Other |
| Park Side Financial | \$190,996,436 | Jeremy Presta | Scott Roberts | Wipfli LLP |
| 1st Liberty | \$163,227,060 | Steve Grooms | Dave Reeves | Other |
| Rocky Mountain | \$162,574,230 | Edward Stofko | Matthew Stolle | Wipfli LLP |
| Helena Community | \$156,356,942 | Greg Strizich | Brent Martin | Other |
| Billings | \$123,984,378 | Tom Boos | Nancy Harris | Douglas Wilson & Company, P.C. |
| Bear Paw | \$104,624,233 | Al Vukasin | | Douglas Wilson & Company, P.C. |
| Lincoln County | \$104,079,300 | Chari Lucas | Chari Lucas | Wipfli LLP |
| Southwest Montana Community | \$101,070,652 | Tom Dedman | Teri Krakowka | Anderson ZurMuehlen |
| Richland | \$92,658,211 | Kevin Mayer | | Brenner, Averett & Co |
| Embark | \$91,511,500 | Debra Evans | Sandy Daul | Douglas Wilson & Company, P.C. |
| Sky | \$88,030,550 | Anna DeYoung | Linda Ansotegui | Other |
| Edtech | \$69,406,166 | Tom Kiely | Linda Flynn | Other |
| McCone County | \$66,095,227 | Deanna Brost | | Other |
| Russell Country | \$61,649,227 | Bernie Neibauer | | Douglas Wilson & Company, P.C. |
| Fergus | \$58,137,705 | Bob Bjelland | | Anderson ZurMuehlen |

NEBRASKA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 72 | 70 | 69 | 65 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 21 | 21 | 21 | 22 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Petersen & Associates | \$2,358,990,740 | 60.2% | 50 | 76.9% |
| Moss Adams | \$759,389,417 | 19.4% | 1 | 1.5% |
| BKD, LLP | \$543,829,456 | 13.9% | 1 | 1.5% |
| Wipfli LLP | \$47,637,883 | 1.2% | 1 | 1.5% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--|---------------|-------------------|------------------|-----------------------|
| SAC | \$759,389,417 | Gail DeBoer | Steven Ames | Moss Adams |
| Centris | \$543,829,456 | Steve Swanstrom | Joseph Stejskal | BKD, LLP |
| Metro Health Services | \$248,040,375 | Michael McDermott | Lisa Ferrer | Petersen & Associates |
| Nebraska Energy | \$244,271,472 | Stan Fraser | | Petersen & Associates |
| Liberty First | \$174,668,698 | Frank Wilber | David Tagart | Petersen & Associates |
| Siouxland | \$158,349,795 | Joel Steenhoven | Michael Horner | Petersen & Associates |
| Four Points | \$118,869,409 | Donnie Price | | Petersen & Associates |
| Mutual 1st | \$108,699,011 | Mark Uden | Scott Stevens | Petersen & Associates |
| MembersOwn | \$102,025,266 | Kenneth Miller | Denise Ackerman | Petersen & Associates |
| First Nebraska Educators And Employee Groups | \$97,265,983 | Rich Kounkel | Michael Morgan | Petersen & Associates |
| University of Nebraska | \$88,704,951 | Keith Kauffield | | Petersen & Associates |
| Western Heritage | \$82,179,430 | Kurt Schmidt | Sherrye Belford | Petersen & Associates |
| Peoples Choice | \$76,459,157 | Dale Springer | Dick Kohel | Other |
| Omaha | \$69,692,000 | Steve Johnson | Cathy Day | Petersen & Associates |
| Omaha Police | \$60,450,128 | Mary Johnson | Darrin Engleman | Other |
| The Archer Cooperative | \$58,569,725 | Dan Poppe | | Petersen & Associates |
| Columbus United | \$54,525,028 | Brian Christensen | Micki Walker | Petersen & Associates |
| Omaha Firefighters | \$53,153,854 | Sandra McLean | | Petersen & Associates |
| Kellogg Midwest | \$47,670,440 | Barbara Wisowaty | Barbara Wisowaty | Petersen & Associates |
| Creighton | \$47,637,883 | Thomas Kjar | Vorace Packer | Wipfli LLP |

NEVADA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 23 | 21 | 18 | 18 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 15 | 14 | 13 | 13 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Orth, Chakler, Murnane & Co. | \$1,227,304,902 | 31.7% | 3 | 16.7% |
| CliftonLarsonAllen, LLP | \$1,007,951,922 | 26.0% | 3 | 16.7% |
| Carroll & Associates | \$632,232,282 | 16.3% | 3 | 16.7% |
| Turner, Warren, Hwang & Conrad | \$623,397,718 | 16.1% | 2 | 11.1% |
| Richards & Associates | \$130,157,257 | 3.4% | 1 | 5.6% |
| McGladrey LLP | \$43,812,312 | 1.1% | 1 | 5.6% |
| Financial Standards Group | \$29,549,105 | 0.8% | 1 | 5.6% |

| LARGEST 20* CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---------------------------|---------------|------------------|-----------------|--------------------------------|
| One Nevada | \$729,793,369 | Brad Beal | Steve O'Donnell | CliftonLarsonAllen, LLP |
| Silver State Schools | \$643,147,991 | Andy Hunter | Dave Fischer | Orth, Chakler, Murnane & Co. |
| Clark County | \$543,560,475 | Wayne Tew | Roy Holmstrom | Turner, Warren, Hwang & Conrad |
| Greater Nevada | \$515,657,805 | Wally Murray | Joyce Whitney | Orth, Chakler, Murnane & Co. |
| Boulder Dam | \$507,079,520 | Eric Estes | le-Chen Cheng | Carroll & Associates |
| Financial Horizons | \$155,831,877 | Barbara Reuter | Jean Peterson | Other |
| Elko | \$139,095,901 | Kelly Buckner | Craig Stevens | CliftonLarsonAllen, LLP |
| WestStar | \$139,062,652 | Rick Schmidt | Doreen McKee | CliftonLarsonAllen, LLP |
| Great Basin | \$130,157,257 | Dennis Flannigan | Tony Lopez | Richards & Associates |
| Sierra Pacific | \$106,033,526 | Jim Hunting | | Carroll & Associates |
| Plus | \$79,837,243 | Carol Schumacher | Roy Holmstrom | Turner, Warren, Hwang & Conrad |
| Frontier Financial | \$68,499,106 | Bruce Rodela | Brenda Mercer | Orth, Chakler, Murnane & Co. |
| Churchill County | \$43,812,312 | Terri Black | | McGladrey LLP |
| Reno City Employees | \$29,549,105 | Marven Jeppson | Milton Harris | Financial Standards Group |
| Pahrnagat Valley | \$19,119,236 | Robin Simmers | | Carroll & Associates |
| Stage Employees | \$12,960,850 | Margaret Lindsey | | Other |
| E. W. No. 401 | \$8,172,029 | Valerie Jensen | Ron Kennedy | Other |

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

Las Vegas Up Employees \$4,701,243 Roy Galyean Other

NEW HAMPSHIRE

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 24 | 21 | 20 | 19 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 11 | 11 | 10 | 10 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Wolf & Company, P.C | \$2,539,043,113 | 39.8% | 1 | 5.3% |
| CliftonLarsonAllen, LLP | \$1,022,353,221 | 16.0% | 1 | 5.3% |
| A. M. Peisch & Company, LLP | \$408,569,544 | 6.4% | 1 | 5.3% |
| Robert Anderson & Co. | \$387,836,650 | 6.1% | 5 | 26.3% |
| MacPage | \$333,620,974 | 5.2% | 1 | 5.3% |

| LARGEST 20* CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|----------------------------------|-----------------|------------------|-----------------|-----------------------------|
| Service | \$2,539,043,113 | Gordon Simmons | Andrew McGeorge | Wolf & Company, P.C |
| Northeast | \$1,022,353,221 | Timothy Collia | Steve Giguere | CliftonLarsonAllen, LLP |
| St. Mary's Bank | \$814,656,185 | Ronald Covey | Bob DesMeules | Other |
| Triangle | \$523,215,262 | Maurice Simard | Scott MacKnight | Other |
| Bellwether Community | \$408,569,544 | Michael L'Ecuyer | Paul Roy | A. M. Peisch & Company, LLP |
| Granite State | \$333,620,974 | Denise Caristi | Robert Flurey | MacPage |
| New Hampshire | \$233,809,606 | John Young | Timothy King | Other |
| Holy Rosary | \$206,863,530 | Brian Hughes | Brian Therrien | Robert Anderson & Co. |
| Members First Credit Union Of NH | \$152,897,096 | Bruce Leighton | Karl Betz | Robert Anderson & Co. |
| Guardian Angels | \$41,643,683 | Jerry Dumoulin | | Other |
| New Hampshire Postal | \$38,334,939 | William Milner | | Other |
| Cheshire County | \$15,839,064 | Lynda Faulkner | | Other |
| Precision | \$15,451,282 | Jeffrey Belisle | | Robert Anderson & Co. |
| NH Community | \$8,677,505 | James Neilsen | | Robert Anderson & Co. |
| Timken Aerospace | \$7,122,686 | Brian Embury | | Other |
| St. Joseph Hospital Employees' | \$6,626,082 | Lucy Descoteau | | Other |
| NGM Employees | \$4,884,437 | Sharin Hurlbutt | | Other |
| Cheshire Health | \$3,947,237 | Pamela Bailey | | Robert Anderson & Co. |
| Freudenberg-Nok Employees | \$2,265,648 | Jane Sharp | | Other |

NEW JERSEY

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 207 | 202 | 197 | 188 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 51 | 51 | 52 | 52 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Curchin Group | \$4,489,214,391 | 31.8% | 22 | 11.7% |
| CliftonLarsonAllen, LLP | \$3,058,396,695 | 21.7% | 8 | 4.3% |
| Crowe Horwath | \$2,271,348,608 | 16.1% | 1 | 0.5% |
| Reinsel, Kuntz, Leshler LLP | \$1,241,174,978 | 8.8% | 5 | 2.7% |
| Nearman, Maynard, Vallez, CPAs | \$306,592,650 | 2.2% | 4 | 2.1% |
| Firley, Moran, Freer, & Eassa | \$165,927,352 | 1.2% | 1 | 0.5% |
| Robert Anderson & Co. | \$112,356,808 | 0.8% | 1 | 0.5% |
| League Services | \$49,383,665 | 0.3% | 1 | 0.5% |
| Wojeski & Co. CPAs, P.C. | \$29,179,362 | 0.2% | 2 | 1.1% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|----------------------------|-----------------|--------------------|--------------------|-----------------------------|
| Affinity | \$2,271,348,608 | John Fenton | | Crowe Horwath |
| Merck Employees | \$1,882,344,537 | Ray Del Nero | Gordon Powell | Curchin Group |
| Polish & Slavic | \$1,611,301,245 | Bogdan Chmielewski | Ira Brief | CliftonLarsonAllen, LLP |
| Proponent | \$530,965,870 | Debi Van Dorn | James Leary | CliftonLarsonAllen, LLP |
| Financial Resources | \$391,012,889 | Lena Matthews | Beth Elbaum | Reinsel, Kuntz, Leshler LLP |
| McGraw-Hill | \$348,436,882 | Shawn Gilfedder | | CliftonLarsonAllen, LLP |
| South Jersey | \$328,233,452 | Ben Griffith | Mary Jane Griffith | Curchin Group |
| United Teletech Financial | \$317,428,319 | Leo Ardine | Francis James | Curchin Group |
| Credit Union of New Jersey | \$317,390,221 | Andrew Jaeger | Robert Vuocolo | Reinsel, Kuntz, Leshler LLP |
| Picatinny | \$299,386,259 | Bill Darling | Keith McCarthy | Reinsel, Kuntz, Leshler LLP |
| Garden Savings | \$298,205,958 | Louis Vetere | Lynn Dockrill | Curchin Group |
| The Atlantic | \$253,854,058 | Michael Fanelli | | Curchin Group |
| North Jersey | \$220,880,763 | Lourdes Cortez | Ann Goldinak | Curchin Group |

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

| | | | | |
|------------------|---------------|--------------------|-------------------|--------------------------------|
| ABCO | \$211,354,478 | Milton Hershberger | Nelson Graf | Other |
| First Atlantic | \$210,499,615 | John Culp | Dennis Flanagan | Curchin Group |
| First Financial | \$179,985,333 | Issa Stephan | Terri Warn | Curchin Group |
| Aspire | \$172,999,123 | Thomas O'Shea | Robyn Oresto | Nearman, Maynard, Vallez, CPAs |
| Xcel | \$165,927,352 | Linda McFadden | Arlene Bernard | Firley, Moran, Freer, & Eassa |
| Greater Alliance | \$163,557,541 | Patrick McGrath | Darrell Blackburn | Other |
| First Jersey | \$152,897,448 | Christopher Davis | Ken Kleinmanns | CliftonLarsonAllen, LLP |

NEW MEXICO

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 50 | 50 | 48 | 46 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 19 | 20 | 20 | 21 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|----------------------------------|------------------------|--------------|----------------------|--------------|
| Moss Adams | \$2,421,837,376 | 27.3% | 3 | 6.5% |
| Nearman, Maynard, Vallez, CPAs | \$2,255,009,659 | 25.4% | 5 | 10.9% |
| Orth, Chakler, Murnane & Co. | \$1,529,309,840 | 17.2% | 1 | 2.2% |
| CliftonLarsonAllen, LLP | \$675,275,339 | 7.6% | 1 | 2.2% |
| Holben Hay Lake Balzer LLC | \$516,153,989 | 5.8% | 1 | 2.2% |
| Bolinger, Segars, Gilbert & Moss | \$417,646,516 | 4.7% | 5 | 10.9% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-------------------|-------------------|----------------------------------|
| Sandia Laboratory | \$2,102,912,784 | Robert Chavez | Chester Wright | Moss Adams |
| Nusenda | \$1,529,309,840 | Terry Laudick | David Jansen | Orth, Chakler, Murnane & Co. |
| U.S. Eagle | \$827,545,484 | Marsha Majors | Mike Moore | Nearman, Maynard, Vallez, CPAs |
| Kirtland | \$675,275,339 | David Seely | Sharlene Howell | CliftonLarsonAllen, LLP |
| Sandia Area | \$516,153,989 | Scott Connely | | Holben Hay Lake Balzer LLC |
| Del Norte | \$481,413,535 | Chuck Valenti | John Molenda | Nearman, Maynard, Vallez, CPAs |
| First Financial | \$427,405,979 | Ron Moorehead | | Nearman, Maynard, Vallez, CPAs |
| State Employees | \$393,149,075 | Harold Dixon | Debbie Ferrell | Nearman, Maynard, Vallez, CPAs |
| Otero | \$276,781,098 | Juanita Whiteside | Norma Garrett | Moss Adams |
| White Sands | \$265,379,989 | William Jacobs | Art Trujillo | Bolinger, Segars, Gilbert & Moss |
| Rio Grande | \$250,317,543 | Chris Fitzgerald | Janice Grieve | Other |
| Guadalupe | \$133,435,429 | Winona Nava | Brenda Dominguez | Other |
| Zia | \$130,917,286 | David Woodruff | Margot Liberty | Other |
| Animas | \$125,495,586 | Gary Sterton | Tom Lowery | Nearman, Maynard, Vallez, CPAs |
| Artesia | \$93,262,192 | Ronald Johnston | Ronald D Johnston | Other |
| Cannon | \$61,459,287 | Kim Wilson | | Other |
| Eddy | \$58,471,377 | Brenda Dugas | | Bolinger, Segars, Gilbert & Moss |
| Estacado | \$56,973,351 | Jeff Bruce | Tammy Powell | Bolinger, Segars, Gilbert & Moss |
| Southwest | \$55,027,302 | Randy Lunsford | | Other |
| High Plains | \$42,143,494 | Marty Tressell | Ginger Garrett | Moss Adams |

NEW YORK

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 438 | 422 | 394 | 383 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 120 | 123 | 124 | 127 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$20,061,157,633 | 29.9% | 9 | 2.3% |
| Bonadio & Co, LLP | \$7,758,148,998 | 11.6% | 16 | 4.2% |
| Firley, Moran, Freer, & Eassa | \$6,556,089,918 | 9.8% | 19 | 5.0% |
| Moss Adams | \$5,831,677,307 | 8.7% | 1 | 0.3% |
| Grant Thornton | \$4,190,313,681 | 6.3% | 1 | 0.3% |
| Wojeski & Co. CPAs, P.C. | \$2,847,561,113 | 4.3% | 45 | 11.7% |
| Crowe Horwath | \$2,807,590,623 | 4.2% | 3 | 0.8% |
| Orth, Chakler, Murnane & Co. | \$1,328,017,178 | 2.0% | 2 | 0.5% |
| Nearman, Maynard, Vallez, CPAs | \$1,290,323,683 | 1.9% | 4 | 1.0% |
| Sciarabba Walker & Co, LLP | \$894,878,189 | 1.3% | 11 | 2.9% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|----------------|--------------|-------------------------|
| Bethpage | \$5,831,677,307 | Wayne Grosse | Brian Clarke | Moss Adams |
| Teachers | \$5,023,914,001 | Robert G Allen | C. J. Meyers | CliftonLarsonAllen, LLP |
| ESL | \$5,015,805,173 | David Fiedler | Tom Rogers | Bonadio & Co, LLP |
| United Nations | \$4,190,313,681 | Bill Predmore | Donald Roe | Grant Thornton |

| | | | | |
|------------------------|-----------------|--------------------|------------------|--------------------------------|
| Hudson Valley | \$4,044,417,020 | Mary Madden | | CliftonLarsonAllen, LLP |
| Visions | \$3,393,007,124 | Tyrone Muse | Ken Burt | CliftonLarsonAllen, LLP |
| State Employees | \$2,840,036,991 | Michael Castellana | Dave Gosstola | CliftonLarsonAllen, LLP |
| Nassau Educators | \$2,226,547,916 | Edward Paternostro | Michael Shonborn | CliftonLarsonAllen, LLP |
| Municipal | \$2,096,409,712 | Kam Wong | Linda Lambert | Other |
| Melrose | \$2,088,929,745 | Alan Kaufman | Robin Myers | Other |
| Empower | \$1,291,549,201 | John Wakefield | Rich Nave | Firley, Moran, Freer, & Eassa |
| AmeriCU | \$1,264,351,301 | Mark Pfisterer | Barth Eke | Firley, Moran, Freer, & Eassa |
| CAP COM | \$1,142,643,352 | Paula Stopera | David Jurczynski | Crowe Horwath |
| Corning | \$1,092,655,937 | Gary Grinnell | Marybeth Drake | Bonadio & Co, LLP |
| Self Reliance New York | \$1,087,889,561 | Bohdan Kurczak | Bohdan Sawycky | CliftonLarsonAllen, LLP |
| Island | \$977,709,673 | Bret Sears | Bret Sears | Nearman, Maynard, Vallez, CPAs |
| USAlliance | \$939,235,226 | Kris Vanbeek | James White | Orth, Chakler, Murnane & Co. |
| Suffolk | \$923,809,576 | William O'Brien | Sarah McCandless | Other |
| CFCU Community | \$909,050,024 | Lisa Whitaker | Paul Kirk | CliftonLarsonAllen, LLP |
| Quorum | \$870,522,924 | Bruno Sementilli | Anne Colucci | Crowe Horwath |

NORTH CAROLINA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 96 | 94 | 85 | 82 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 39 | 42 | 38 | 40 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$32,820,497,804 | 76.4% | 4 | 4.9% |
| Orth, Chakler, Murnane & Co. | \$5,625,547,365 | 13.1% | 11 | 13.4% |
| Nearman, Maynard, Vallez, CPAs | \$958,248,995 | 2.2% | 8 | 9.8% |
| KPMG | \$674,100,073 | 1.6% | 1 | 1.2% |
| League Services | \$444,150,611 | 1.0% | 13 | 15.9% |
| Butler & Burke | \$287,905,464 | 0.7% | 2 | 2.4% |
| Thomas & Gibbs CPAs, PLLC | \$36,378,574 | 0.1% | 1 | 1.2% |
| Lillie & Company | \$35,649,858 | 0.1% | 1 | 1.2% |
| Ewart & Associates | \$31,446,279 | 0.1% | 1 | 1.2% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|------------------|--------------------|--------------------|--------------------------------|
| State Employees' | \$29,477,543,683 | Jim Blaine | Mike Lord | CliftonLarsonAllen, LLP |
| Coastal | \$2,421,679,563 | Chuck Purvis | Tami Langton | Orth, Chakler, Murnane & Co. |
| Truliant | \$1,770,509,094 | Marcus Schaefer | David D'Annunzio | CliftonLarsonAllen, LLP |
| Local Government | \$1,458,058,853 | Maurice Smith | Garland Avent | CliftonLarsonAllen, LLP |
| Allegacy | \$1,085,027,029 | Cathy Pace | Cosby Davis | Orth, Chakler, Murnane & Co. |
| Marine | \$719,042,607 | Craig Chamberlin | Terry Shepard | Orth, Chakler, Murnane & Co. |
| Self-Help | \$674,100,073 | Martin Eakes | Randy Chambers | KPMG |
| Self-Help | \$593,828,652 | Martin Eakes | | Other |
| Fort Bragg | \$392,751,378 | David Elliott | Betty Crain | Orth, Chakler, Murnane & Co. |
| Carolinas Telco | \$379,314,026 | Jimmy Womack | Chris Dickman | Other |
| Charlotte Metro | \$325,387,860 | Robert Bruns | Karen Pellow | Orth, Chakler, Murnane & Co. |
| Piedmont Advantage | \$301,207,682 | Judy Tharp | John Jameson | Nearman, Maynard, Vallez, CPAs |
| Members | \$254,719,818 | Jack Braswell, Jr. | | Butler & Burke |
| Champion | \$186,598,767 | Jake Robinson | Brittainy Crawford | Orth, Chakler, Murnane & Co. |
| First Flight | \$167,689,456 | Al Fallon | Doug Troskey | Orth, Chakler, Murnane & Co. |
| Mountain | \$166,993,553 | Patty Idol | | Other |
| Premier | \$158,521,196 | Lori Thompson | Kim Walters | Nearman, Maynard, Vallez, CPAs |
| Summit | \$158,197,849 | Sam Whitehurst | Debbie McCain | Nearman, Maynard, Vallez, CPAs |
| Latino Community | \$151,199,397 | Luis Pastor | Juan Canal | Orth, Chakler, Murnane & Co. |
| Telco Community | \$125,906,264 | Rita Gentry | Robert Gordon | Orth, Chakler, Murnane & Co. |

NORTH DAKOTA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 45 | 42 | 39 | 38 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 12 | 14 | 15 | 16 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Eide Bailly | \$839,701,994 | 25.2% | 3 | 7.9% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|---------------|----------------------|--------------------|-------------|
| First Community | \$515,308,337 | Stephen Schmitz | David Rogers | Other |
| Capital | \$383,287,135 | Deb Gallagher | Vance Reinbold | Eide Bailly |
| Town and Country | \$367,299,161 | Darrell Olson | Jay Lansdsiedel | Eide Bailly |
| Western Cooperative | \$350,578,672 | Melanie Stillwell | | Other |
| Dakota West | \$264,691,108 | Denton Zubke | | Other |
| Citizens Community | \$164,523,863 | Darwin Brokke | Ben Dyrland | Other |
| North Star Community | \$163,269,662 | Cynthia Hegland | Wendy Arne | Other |
| Community | \$162,054,067 | Marvel Ebenhahn | | Other |
| Prairie | \$116,338,520 | Steve Tonneson | | Other |
| Northern Tier | \$113,163,972 | Darrell Roos | | Other |
| Hometown | \$90,155,538 | Harold Hagen | Steve Anderson | Other |
| Railway | \$89,115,698 | Paul Brucker | Yvonne Dolan | Eide Bailly |
| Dakota Plains | \$63,300,163 | Michael Reinsour | | Other |
| Vue Community | \$54,154,004 | Patty Mathisen | | Other |
| Affinity First | \$50,934,965 | Janice Katin | Donald Windmueller | Other |
| United Savings | \$43,130,701 | Nicholaus J. Woodard | | Other |
| Fargo Public Schools | \$31,639,161 | Debra Mathern | | Other |
| University | \$28,182,158 | Marney Kresel | | Other |
| G.E.M. | \$25,135,280 | Cassia Dahl | | Other |
| Freedom Community | \$24,952,688 | Mary Hagen | | Other |

OHIO

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 384 | 374 | 338 | 325 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 108 | 112 | 112 | 110 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| GBQ Partners LLC | \$6,145,706,536 | 24.3% | 43 | 13.2% |
| Lillie & Company | \$4,651,235,163 | 18.4% | 50 | 15.4% |
| BKD, LLP | \$2,989,777,254 | 11.8% | 1 | 0.3% |
| Cindrich, Mahalak & Co. | \$2,590,715,719 | 10.2% | 7 | 2.2% |
| McGladrey LLP | \$1,616,981,954 | 6.4% | 6 | 1.8% |
| Schmidt & Associates | \$1,311,512,887 | 5.2% | 48 | 14.8% |
| Nearman, Maynard, Vallez, CPAs | \$836,907,797 | 3.3% | 1 | 0.3% |
| Smith Barta and Company | \$597,943,342 | 2.4% | 11 | 3.4% |
| Doeren, Mayhew & Co. | \$463,503,099 | 1.8% | 4 | 1.2% |
| CliftonLarsonAllen, LLP | \$347,857,270 | 1.4% | 1 | 0.3% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|------------------|-------------------|--------------------------------|
| Wright-Patt | \$2,989,777,254 | Doug Fecher | Matthew Davidson | BKD, LLP |
| General Electric | \$2,062,881,151 | Tim Ballinger | Joan Moore | Cindrich, Mahalak & Co. |
| KEMBA Financial | \$901,540,272 | Jerry Guy | Phil Hunt | McGladrey LLP |
| Seven Seventeen | \$836,907,797 | Gary Soukenik | Jerry McGee | Nearman, Maynard, Vallez, CPAs |
| Kemba | \$672,024,126 | Stephen Behler | Daniel Sutton | GBQ Partners LLC |
| Directions | \$594,528,511 | Barry Shaner | Fritz Comes | GBQ Partners LLC |
| Telhio | \$534,888,105 | Leslie Bumgarner | Sheila Ponder | Lillie & Company |
| Superior | \$491,985,421 | Phil Buell | Sue Wagner | GBQ Partners LLC |
| Sun | \$471,318,450 | Gary Moritz | Brian Hughes | GBQ Partners LLC |
| BMI | \$408,386,057 | William Allender | Ray Porter | Lillie & Company |
| Universal 1 | \$379,036,533 | Loren A. Rush | Ann Parrish | McGladrey LLP |
| Dover-Phila | \$376,089,442 | Jack Dooling | Jason Garner | Smith Barta and Company |
| Homeland | \$355,315,064 | Shayne Poe | Heather Robertson | GBQ Partners LLC |
| Century | \$347,857,270 | Sharon Churchill | Sharon Churchill | CliftonLarsonAllen, LLP |
| Cinfed | \$337,316,070 | Jay Sigler | Shannon King | Lillie & Company |
| Sharefax | \$325,442,157 | Art Kremer | Carrie Cox | Other |
| River Valley | \$310,441,690 | John Bowen | James Roberson | GBQ Partners LLC |

| | | | | |
|-----------------|---------------|---------------|----------------|------------------|
| Ohio University | \$300,209,897 | Phil Meyer | Roberta Kreitz | Crowe Horwath |
| Day Air | \$292,663,109 | William Burke | Deanna Dahling | GBQ Partners LLC |
| IH | \$266,060,142 | James Kitchen | Robb White | GBQ Partners LLC |

OKLAHOMA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 74 | 71 | 67 | 65 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 28 | 31 | 30 | 30 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| BKD, LLP | \$4,277,400,582 | 33.6% | 2 | 3.1% |
| Orth, Chakler, Murnane & Co. | \$3,432,812,312 | 27.0% | 4 | 6.2% |
| HoganTaylor LLP | \$1,772,171,056 | 13.9% | 5 | 7.7% |
| CliftonLarsonAllen, LLP | \$948,509,926 | 7.5% | 4 | 6.2% |
| Finley & Cook | \$248,754,829 | 2.0% | 1 | 1.5% |
| McGladrey LLP | \$190,536,393 | 1.5% | 2 | 3.1% |
| League Services | \$136,961,855 | 1.1% | 6 | 9.2% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-------------------------|--------------------|------------------------------|
| Tinker | \$3,264,521,611 | Michael Kloiber | Billie Houston | BKD, LLP |
| TTCU | \$1,517,445,645 | Tim Lyons | Shelby Beil | Orth, Chakler, Murnane & Co. |
| Weokie | \$1,012,878,971 | Ernest Brent Taylor | Doug Schwarz | BKD, LLP |
| Communication | \$988,640,705 | William Counts | Connie Cofer | HoganTaylor LLP |
| Truity | \$692,541,417 | Kelly Diven | Dennis Halpin | Orth, Chakler, Murnane & Co. |
| Tulsa | \$668,951,354 | Greg Gallant | Susan Williams | Orth, Chakler, Murnane & Co. |
| FAA | \$553,873,896 | Steve Rasmussen | Natalia Valenzuela | Orth, Chakler, Murnane & Co. |
| Oklahoma Central | \$493,391,501 | Gina Wilson | Brad Scheidt | CliftonLarsonAllen, LLP |
| Oklahoma Employees | \$468,740,529 | Mark Kelly | Lisa Coen | HoganTaylor LLP |
| Fort Sill | \$256,087,346 | Denise Floyd | Patricia Perez | CliftonLarsonAllen, LLP |
| Energy One | \$254,589,300 | Curt Coffman | | Other |
| Allegiance | \$248,754,829 | Lynette Leonard | Sabrina Waner | Finley & Cook |
| Red Crown | \$153,742,869 | Marsha Schmidt | Jeremy Thornton | HoganTaylor LLP |
| Halliburton Employees | \$150,492,131 | Chris Bower | Shirley Clark | CliftonLarsonAllen, LLP |
| US Employees OC | \$144,885,720 | Russell Neuwenschwander | Mark Kaulaity | Other |
| ME/CU | \$141,208,248 | Agnes Berkenbile | Jeneil Torres | Other |
| Western Sun | \$135,013,620 | Robert Taylor | Robert Taylor | HoganTaylor LLP |
| Oklahoma Educators | \$113,875,217 | Floyd Atha | Sharon Smith | Other |
| Oklahoma | \$110,768,829 | Tim DeLise | | Other |
| University & Community | \$105,382,955 | Phil Dysinger | Russell Huneycutt | Other |

OREGON

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 80 | 74 | 66 | 64 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 44 | 43 | 42 | 42 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Moss Adams | \$5,884,737,596 | 34.5% | 11 | 17.2% |
| McGladrey LLP | \$3,559,804,327 | 20.9% | 1 | 1.6% |
| Jones & Roth | \$2,779,204,918 | 16.3% | 8 | 12.5% |
| Orth, Chakler, Murnane & Co. | \$1,393,081,967 | 8.2% | 2 | 3.1% |
| CliftonLarsonAllen, LLP | \$263,308,844 | 1.5% | 2 | 3.1% |
| Eide Bailly | \$128,335,279 | 0.8% | 1 | 1.6% |
| Perkins & Company | \$110,738,361 | 0.7% | 1 | 1.6% |
| Stephanie S. Willis | \$63,220,850 | 0.4% | 1 | 1.6% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|----------------|--------------------------|------------------------------|
| OnPoint Community | \$3,559,804,327 | Rob Stuart | Jim Hunt | McGladrey LLP |
| Oregon Community | \$1,274,389,020 | Mandy Jones | Ron Neumann | Jones & Roth |
| Selco Community | \$1,205,992,506 | Bob Newcomb | Tiffany Washington | Moss Adams |
| Advantis | \$1,165,974,434 | Bob Corwin | Laurie Wilson | Moss Adams |
| Rogue | \$943,103,872 | Gene Pelham | Mary Sutton | Moss Adams |
| Unitus Community | \$928,348,116 | Patricia Smith | Greg Spear | Moss Adams |
| Northwest Community | \$914,307,767 | John Iglesias | Pat Force | Jones & Roth |
| Oregon State | \$894,612,727 | Richard Hein | Bonnie Humphrey-Anderson | Orth, Chakler, Murnane & Co. |
| Oregon First Community | \$821,284,689 | David Elmer | Renee Nelson | Other |

| | | | | |
|------------------------------|---------------|------------------------|------------------|------------------------------|
| Rivermark Community | \$614,949,257 | Scott Burgess | Doug Christensen | Moss Adams |
| MaPS | \$498,469,240 | Mark Zook | Kevin Cole | Orth, Chakler, Murnane & Co. |
| Oregonians | \$296,143,315 | Chuck Garner | | Other |
| Clackamas Community | \$263,313,714 | Mary Greco | | Moss Adams |
| Central Willamette Community | \$229,695,606 | Stacie Wyss-Schoenborn | Jeff Christman | Moss Adams |
| NW Priority | \$228,065,891 | Mark Turnham | Julianne Garren | Other |
| Mid Oregon | \$191,736,789 | Bill Anderson | Curtis Fitzwater | Jones & Roth |
| Consolidated | \$181,668,222 | Larry Ellifritz | Jenifer Phillips | Other |
| St. Helens Community | \$179,491,424 | Brooke Van Vleet | Randy Goshow | Moss Adams |
| Wauna | \$170,833,145 | Robert Blumberg | David Merrell | CliftonLarsonAllen, LLP |
| Cascade Community | \$169,535,844 | Robert Dempsey | Jason Monroe | Jones & Roth |

PENNSYLVANIA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 539 | 520 | 487 | 456 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 124 | 126 | 128 | 126 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Reinsel, Kuntz, Leshner LLP | \$9,028,034,602 | 22.7% | 24 | 5.3% |
| CliftonLarsonAllen, LLP | \$8,028,892,130 | 20.2% | 11 | 2.4% |
| Orth, Chakler, Murnane & Co. | \$5,804,717,555 | 14.6% | 4 | 0.9% |
| Grant Thornton | \$4,201,039,477 | 10.6% | 1 | 0.2% |
| Padden, Guerrini & Associates | \$2,748,221,990 | 6.9% | 24 | 5.3% |
| Carver and Associates | \$861,846,217 | 2.2% | 26 | 5.7% |
| League Services | \$647,583,428 | 1.6% | 16 | 3.5% |
| Nearman, Maynard, Vallez, CPAs | \$215,787,281 | 0.5% | 1 | 0.2% |
| Long, Mulhearn and Criste PC | \$106,463,545 | 0.3% | 1 | 0.2% |
| Buseck, Barger, and Bleil | \$70,246,865 | 0.2% | 1 | 0.2% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|------------------------------|-----------------|----------------------|-------------------|-------------------------------|
| Police And Fire | \$4,319,735,799 | John LaRosa | Jeffrey Salamone | CliftonLarsonAllen, LLP |
| Pennsylvania State Employees | \$4,201,039,477 | Gregory A Smith | Scott Rhoads | Grant Thornton |
| Members 1st | \$2,767,339,111 | Bob Marquette | Steve Murray | Orth, Chakler, Murnane & Co. |
| Citadel | \$2,143,879,678 | Jeff March | Maria Steffy | Reinsel, Kuntz, Leshner LLP |
| TruMark Financial | \$1,587,409,444 | Richard Stipa | Vince Market | Orth, Chakler, Murnane & Co. |
| American Heritage | \$1,486,553,514 | Bruce Foulke | Brian Schmitt | Reinsel, Kuntz, Leshner LLP |
| Utilities Employees | \$1,101,379,550 | Patricia Zyma | Bret Krevolin | Reinsel, Kuntz, Leshner LLP |
| Clearview | \$950,026,885 | Mark Brennan | | Orth, Chakler, Murnane & Co. |
| Philadelphia | \$929,501,767 | Jim McAneney | Dennis Caniz | Other |
| Franklin Mint | \$872,591,526 | John D Unangst | Michael Magnavita | CliftonLarsonAllen, LLP |
| Freedom | \$662,085,543 | John King | Raymond Kilargis | Reinsel, Kuntz, Leshner LLP |
| First Commonwealth | \$578,246,709 | Jo Ann Broderick | Alan Musselman | CliftonLarsonAllen, LLP |
| Sb1 | \$566,066,468 | Robert Werner | Joe Connors | Reinsel, Kuntz, Leshner LLP |
| APCI | \$513,909,820 | Richard Fehr | Gina Fili | Reinsel, Kuntz, Leshner LLP |
| Patriot | \$499,942,115 | Peggy Bosma-LaMascus | Lisa Johnston | Orth, Chakler, Murnane & Co. |
| Merck Sharp & Dohme | \$494,075,492 | David Whitehead | Dana DeFillippis | CliftonLarsonAllen, LLP |
| Sun East | \$485,747,208 | Michael Kaczenski | Renee Chico | CliftonLarsonAllen, LLP |
| People First | \$451,727,533 | Jeff Albert | Cathie Jones | Reinsel, Kuntz, Leshner LLP |
| Diamond | \$450,432,908 | John M Faust | Barbara Mitchell | Reinsel, Kuntz, Leshner LLP |
| Belco Community | \$419,170,477 | Amey Sgrignoli | Paul Perini III | Padden, Guerrini & Associates |

RHODE ISLAND

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 24 | 23 | 21 | 21 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 14 | 14 | 13 | 12 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Wolf & Company, P.C | \$3,187,537,402 | 61.7% | 2 | 9.5% |
| Whittlesey & Hadley, P.C. | \$227,611,407 | 4.4% | 1 | 4.8% |
| Robert Anderson & Co. | \$93,809,425 | 1.8% | 2 | 9.5% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|--------------|-----------------|---------------------|
| Pawtucket | \$1,675,474,504 | Karl Kozak | George Charette | Wolf & Company, P.C |
| Navigant | \$1,512,062,898 | Gary Furtado | Daniel O'Brien | Wolf & Company, P.C |
| Greenwood | \$411,216,087 | Jim Irving | Joseph Lajoie | Other |

| | | | | |
|------------------------------------|---------------|-------------------|------------------|---------------------------|
| People's | \$388,687,490 | Ellen Ford | John Knierim | Other |
| Rhode Island | \$246,997,180 | David Suvall | Dana Taglianetti | Other |
| Coventry | \$232,063,436 | David Root | Ronald J. Fabas | Other |
| Westerly Community | \$227,611,407 | Stephen White | Robert Falso | Whittlesey & Hadley, P.C. |
| Dexter | \$109,320,330 | Stephen Angell | Paul Brousseau | Other |
| Wave | \$107,813,304 | Paul Archambault | Richard Walker | Other |
| Cranston Municipal Employees | \$55,359,319 | Dennis J. Crawley | | Other |
| Blackstone River | \$48,589,188 | James Wood | Linda Kahnke | Robert Anderson & Co. |
| Postal Government Employees | \$45,220,237 | Kenneth Poyton | | Robert Anderson & Co. |
| Alliance Blackstone Valley | \$35,893,929 | Robert DeSilva | Diane Moretti | Other |
| Community & Teachers | \$22,609,561 | Kenneth Saunders | | Other |
| Kent County Memorial Hospital Emp. | \$13,007,200 | Eugene Leco | | Other |
| Woodlawn | \$12,714,726 | Ronald Thibaudeau | | Other |
| Cumberland Municipal Employees | \$7,627,283 | Holly Ayick | | Other |
| Postal Employees Regional | \$6,172,666 | Charlene LaPlante | | Other |
| Pawtucket Municipal Employees | \$3,710,841 | Joyce Lupien | | Other |
| Coventry Teachers | \$2,852,498 | Kenneth Wilkins | | Other |

SOUTH CAROLINA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 76 | 75 | 71 | 70 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 29 | 30 | 30 | 33 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|---------------------------------------|------------------------|--------------|----------------------|--------------|
| Orth, Chakler, Murnane & Co. | \$7,409,900,287 | 64.7% | 13 | 18.6% |
| Nearman, Maynard, Vallez, CPAs | \$2,233,677,965 | 19.5% | 4 | 5.7% |
| Cantey, Tiller, Pierce and Green, LLP | \$1,631,112,947 | 14.2% | 38 | 54.3% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-------------------|---------------------|---------------------------------------|
| Founders | \$1,700,187,805 | Bruce Brumfield | Tony Gilreath | Orth, Chakler, Murnane & Co. |
| South Carolina | \$1,326,934,063 | Scott Woods | Joe Grech | Orth, Chakler, Murnane & Co. |
| Sharonview | \$1,112,477,566 | William Partin | Steve Smith | Orth, Chakler, Murnane & Co. |
| SAFE | \$902,788,948 | Beverly Gagne | Debbie Jordan | Orth, Chakler, Murnane & Co. |
| AllSouth | \$694,440,533 | Bill Koehler | Lisa Privette | Nearman, Maynard, Vallez, CPAs |
| SRP | \$691,867,062 | Ed Templeton | Woody Shuler | Orth, Chakler, Murnane & Co. |
| Palmetto Citizens | \$645,323,499 | Nicholas Wodogaza | Michael Beam | Nearman, Maynard, Vallez, CPAs |
| SC State | \$621,088,096 | Rick Hammond | Buck Holland | Nearman, Maynard, Vallez, CPAs |
| Heritage Trust | \$496,301,734 | James McDaniel | | Orth, Chakler, Murnane & Co. |
| Family Trust | \$356,313,246 | Lee Gardner | Sharon Archie | Orth, Chakler, Murnane & Co. |
| SC Telco | \$272,825,837 | Steve Harkins | Toni Davisson | Nearman, Maynard, Vallez, CPAs |
| CPM | \$264,694,082 | James Gergen | Rhonda L. Elvington | Orth, Chakler, Murnane & Co. |
| Carolina Trust | \$190,990,357 | Jerry Miller | Tim Vogel | Orth, Chakler, Murnane & Co. |
| Greenville | \$181,031,594 | Paul Hughes | Doris Culp | Cantey, Tiller, Pierce and Green, LLP |
| MTC | \$147,872,877 | Bill Love | Kimberly Witt | Orth, Chakler, Murnane & Co. |
| Arrowpointe | \$143,911,741 | Tim Lyda | Monica Wallace | Cantey, Tiller, Pierce and Green, LLP |
| SPC | \$133,688,497 | Bill Varn | | Cantey, Tiller, Pierce and Green, LLP |
| Mid Carolina | \$106,430,796 | Scott Conley | Scott Conley | Cantey, Tiller, Pierce and Green, LLP |
| Carolina Foothills | \$93,962,913 | Scott Weaver | Wally Pew | Orth, Chakler, Murnane & Co. |
| Georgetown Kraft | \$87,996,327 | David Graham | Kevin Owens | Cantey, Tiller, Pierce and Green, LLP |

SOUTH DAKOTA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 50 | 46 | 42 | 42 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 10 | 14 | 15 | 15 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$1,242,548,041 | 44.4% | 2 | 4.8% |
| McGladrey LLP | \$269,945,397 | 9.6% | 1 | 2.4% |
| Eide Bailly | \$139,500,790 | 5.0% | 2 | 4.8% |
| Petersen & Associates | \$135,256,511 | 4.8% | 1 | 2.4% |
| Gardiner Thomsen | \$19,054,556 | 0.7% | 1 | 2.4% |
| Harrington & Associates, LTD | \$13,505,882 | 0.5% | 1 | 2.4% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|---------------|----------------|-------------------------|
| Black Hills | \$1,017,998,457 | Roger Heacock | Jarrold Reiser | CliftonLarsonAllen, LLP |

| | | | | |
|-------------------|---------------|--------------------|------------------|-------------------------|
| Dakotaland | \$269,945,397 | Dan Cumbee | Ryan Goehner | McGladrey LLP |
| Sioux Falls | \$224,549,584 | Fran Sommerfeld | Brenda Deboer | CliftonLarsonAllen, LLP |
| Service First | \$135,256,511 | Travis Kasten | Jay Kruse | Petersen & Associates |
| Aberdeen | \$115,129,279 | Robert Goscicki | | Other |
| Highmark | \$106,999,677 | John Carlson | Cindy Griffin | Other |
| Sioux Empire | \$90,122,650 | Jeff Jorgensen | Patrick Gross | Eide Bailly |
| Northern Hills | \$78,982,958 | Floyd Rummell | | Other |
| Voyage | \$77,638,880 | Darla Erb | | Other |
| Sentinel | \$61,824,050 | Nancy Ellwein | | Other |
| Med5 | \$52,421,127 | Pamela Brown-Graff | | Other |
| Services Center | \$52,321,415 | Dave Wright | | Other |
| Dakota Plains | \$49,378,140 | Peter Butterfield | Tonya Jensen | Eide Bailly |
| Healthcare Plus | \$44,568,502 | Guy Trenhaile | | Other |
| Rapid City Telco | \$44,223,751 | Cheryl Hubbeling | Chris Noordsy | Other |
| Norstar | \$34,818,808 | Jane Duerre | | Other |
| East River | \$29,244,264 | Mechelle Johnson | Mechelle Johnson | Other |
| M-O | \$25,935,602 | Gail Broer | | Other |
| Good Samaritan | \$23,330,760 | Michael Gardner | | Other |
| Rushmore Electric | \$20,849,832 | Pam Ferber | | Other |

TENNESSEE

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 181 | 174 | 160 | 151 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 50 | 51 | 57 | 59 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Nearman, Maynard, Vallez, CPAs | \$4,661,392,973 | 24.3% | 7 | 4.6% |
| Moss Adams | \$3,065,310,442 | 16.0% | 1 | 0.7% |
| Reynolds Bone & Griesbeck | \$2,427,047,797 | 12.7% | 11 | 7.3% |
| Hiram H. Hollifield | \$2,345,277,690 | 12.2% | 87 | 57.6% |
| Orth, Chakler, Murnane & Co. | \$1,721,159,792 | 9.0% | 1 | 0.7% |
| G David Edwards, CPA | \$475,049,560 | 2.5% | 8 | 5.3% |
| Craig Peters & Associates | \$112,447,965 | 0.6% | 1 | 0.7% |
| Mauldin & Jenkins | \$64,270,077 | 0.3% | 1 | 0.7% |
| Alexander Thompson Arnold | \$23,284,608 | 0.1% | 1 | 0.7% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|------------------------------------|-----------------|--------------------|-------------------|--------------------------------|
| Eastman | \$3,065,310,442 | Olan Jones | David Atkinson | Moss Adams |
| Ascend | \$1,721,159,792 | Caren Gabriel | Sandra Gregory | Orth, Chakler, Murnane & Co. |
| ORNL | \$1,604,163,843 | Colin Anderson | Colin Anderson | Nearman, Maynard, Vallez, CPAs |
| Knoxville TVA Employees | \$1,397,764,083 | Glenn Siler | Shannon York | Nearman, Maynard, Vallez, CPAs |
| Tennessee Valley | \$1,060,384,911 | Blake Strickland | Brant Caldwell | Other |
| Y-12 | \$749,747,525 | Mark Ziegler | John Stegner | Nearman, Maynard, Vallez, CPAs |
| Orion | \$545,883,660 | Daniel Weickenand | Jason Lee | Reynolds Bone & Griesbeck |
| First South Financial | \$481,717,173 | Craig Esrael | George Lumm | Reynolds Bone & Griesbeck |
| Fort Campbell | \$470,860,211 | Tom Kane | Matt Rhead | Nearman, Maynard, Vallez, CPAs |
| Southeast Financial | \$433,942,228 | John Jacoway | Christina Adkison | Other |
| Enrichment | \$401,595,608 | Wayne hope | | Other |
| FEDEX Employees Credit Association | \$395,463,097 | Tara Burton | Ron Walker | Reynolds Bone & Griesbeck |
| Consumer | \$356,162,972 | Sam Miller | | Other |
| Comtrust | \$352,296,231 | Johnny Phillips | Ken Hall | Other |
| The Tennessee | \$275,118,966 | Mike Martin | Milton Smith | Other |
| Cornerstone Financial | \$270,860,028 | Hank Flury | Joe Spivey | G David Edwards, CPA |
| Memphis City Employees | \$245,026,634 | Ken Swann | | Reynolds Bone & Griesbeck |
| Leaders | \$232,551,331 | Todd Swims | Seth Rudd | Reynolds Bone & Griesbeck |
| UT | \$225,172,472 | Debbie Jones | | Other |
| Old Hickory | \$220,137,705 | Bonnette A. Dawson | Amy Harris | Nearman, Maynard, Vallez, CPAs |

TEXAS

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 548 | 533 | 506 | 490 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 196 | 198 | 202 | 202 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|---|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$19,760,861,999 | 23.2% | 24 | 4.9% |
| Doeren, Mayhew & Co. | \$8,003,870,217 | 9.4% | 8 | 1.6% |
| Orth, Chakler, Murnane & Co. | \$7,652,403,466 | 9.0% | 17 | 3.5% |
| BKD, LLP | \$6,976,730,253 | 8.2% | 3 | 0.6% |
| Nearman, Maynard, Vallez, CPAs | \$6,612,729,979 | 7.8% | 13 | 2.7% |
| McGladrey LLP | \$6,534,557,766 | 7.7% | 11 | 2.2% |
| Padgett, Stratemann & Co., LLP | \$4,167,902,818 | 4.9% | 3 | 0.6% |
| League Services | \$2,385,710,500 | 2.8% | 46 | 9.4% |
| Hutto & Carver, P.A. | \$1,301,780,411 | 1.5% | 2 | 0.4% |
| Connor, McMillon, Mitchell & Shennum PLLC | \$1,135,299,055 | 1.3% | 3 | 0.6% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|--------------------|------------------|--------------------------------|
| Security Service | \$8,306,658,956 | James Laffoon | Steve Schott | CliftonLarsonAllen, LLP |
| Randolph-Brooks | \$6,283,652,557 | Chris O'Connor | Drew Schmid | BKD, LLP |
| American Airlines | \$5,629,251,273 | Angie Owens | Sean Gaven | McGladrey LLP |
| San Antonio | \$2,761,041,506 | Steve Hennigan | Eric Malagamba | Padgett, Stratemann & Co., LLP |
| TDECU | \$2,430,226,806 | Stephanie Sherrodd | Rhonda Kleinecke | Doeren, Mayhew & Co. |
| Navy Army Community | \$2,247,270,292 | Sarah O'Brien | | CliftonLarsonAllen, LLP |
| GECU | \$2,115,069,970 | Crystal Long | | Other |
| JSC | \$1,833,265,451 | Michael Brown | Debra Reeder | Doeren, Mayhew & Co. |
| University | \$1,774,875,082 | Tony C. Budet | Yung Tran | Orth, Chakler, Murnane & Co. |
| EECU | \$1,674,403,084 | Lonnie Nicholson | Robert Sanger | Doeren, Mayhew & Co. |
| Texans | \$1,415,315,755 | Kevin Durrance | | Nearman, Maynard, Vallez, CPAs |
| Austin Telco | \$1,307,343,059 | James Poplin | Robert Hernandez | CliftonLarsonAllen, LLP |
| Advancial | \$1,168,000,407 | Gary Jester | Andy Tomalin | Nearman, Maynard, Vallez, CPAs |
| Credit Union of Texas | \$1,133,230,287 | John Lederer | Karen Miracle | Orth, Chakler, Murnane & Co. |
| A+ | \$1,128,845,121 | Kerry Parker | Dennis Loftis | CliftonLarsonAllen, LLP |
| First Community | \$1,071,469,235 | Ron Downing | Keith Domingue | Orth, Chakler, Murnane & Co. |
| Firstmark | \$905,169,938 | Leon Ewing | Andy Apple | Padgett, Stratemann & Co., LLP |
| Texas Trust | \$880,556,025 | James Minge | David Pickney | Other |
| FirstLight | \$856,065,823 | Karl Murphy | | CliftonLarsonAllen, LLP |
| InTouch | \$826,085,000 | Kent Lugrand | Bob McDonald | Nearman, Maynard, Vallez, CPAs |

UTAH

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 93 | 86 | 75 | 72 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 30 | 28 | 26 | 26 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Deloitte & Touche | \$8,159,298,634 | 45.7% | 4 | 5.6% |
| Moss Adams | \$5,589,428,651 | 31.3% | 3 | 4.2% |
| Tanner & Co. | \$682,832,947 | 3.8% | 1 | 1.4% |
| League Services | \$590,586,143 | 3.3% | 7 | 9.7% |
| Ferrin & Company, LLC | \$481,264,763 | 2.7% | 3 | 4.2% |
| Eide Bailly | \$261,026,138 | 1.5% | 1 | 1.4% |
| CliftonLarsonAllen, LLP | \$257,105,695 | 1.4% | 1 | 1.4% |
| Wipfli LLP | \$33,294,207 | 0.2% | 1 | 1.4% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|------------------|------------------|-----------------------|
| America First | \$6,387,666,084 | John Lund | Rex Rollo | Deloitte & Touche |
| Mountain America | \$4,185,567,131 | Sterling Nielsen | Chad Curtis | Moss Adams |
| Goldenwest | \$1,054,343,442 | Kerry Whalen | Darren Godfrey | Deloitte & Touche |
| Utah Community | \$942,462,744 | Jeff Sermon | Ratna Lingam | Moss Adams |
| University First | \$700,018,698 | Jack Buttars | James Prince | Deloitte & Touche |
| Cyprus | \$682,832,947 | Todd Adamson | Eric Figgins | Tanner & Co. |
| Utah Power | \$535,160,771 | Dennis Hymas | Darryn Hodgson | Other |
| Deseret First | \$461,398,776 | Shane London | Derrick Petersen | Moss Adams |
| Granite | \$345,945,351 | Lynn Kuehne | Paul Metcalf | Ferrin & Company, LLC |
| Wasatch Peaks | \$261,026,138 | Blake Burrell | Jeff Shaw | Eide Bailly |

| | | | | |
|---|---------------|---------------------|-----------------|-------------------------|
| Utah First | \$257,105,695 | Darin Moody | David Hill | CliftonLarsonAllen, LLP |
| Jordan | \$231,672,040 | James Hofeling | | League Services |
| American United Family Of Credit Unions | \$171,050,835 | Phillip Patten | Jack Creager | Other |
| Alpine | \$161,712,894 | Paul Atkinson | | Other |
| Horizon Utah | \$120,054,965 | Randy Gailey | Page Bennett | League Services |
| Transwest | \$116,723,547 | Marc Mikkelson | | Other |
| Eastern Utah Community | \$104,670,165 | Michael S. Milovich | Bruce Yost | Ferrin & Company, LLC |
| Box Elder County | \$99,937,647 | Scott Webre | Marilyn Yoshida | League Services |
| Weber State | \$98,324,363 | Vickie Van der Have | Brock Mortensen | Other |
| Members First | \$97,147,569 | Brad Barber | Darryn Hodgson | Other |

VERMONT

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 27 | 27 | 24 | 23 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 8 | 8 | 8 | 8 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$1,468,630,098 | 41.6% | 2 | 8.7% |
| A. M. Peisch & Company, LLP | \$1,117,136,472 | 31.6% | 8 | 34.8% |
| Orth, Chakler, Murnane & Co. | \$654,687,030 | 18.5% | 1 | 4.3% |
| Robert Anderson & Co. | \$88,470,361 | 2.5% | 3 | 13.0% |
| Wojeski & Co. CPAs, P.C. | \$88,001,519 | 2.5% | 1 | 4.3% |
| McGladrey LLP | \$37,685,807 | 1.1% | 1 | 4.3% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|-------------------------------------|-----------------|------------------|------------------|------------------------------|
| New England | \$1,053,455,915 | John Dwyer | Sue Leonard | CliftonLarsonAllen, LLP |
| Vermont State Employees | \$654,687,030 | Steven Post | Terence Field | Orth, Chakler, Murnane & Co. |
| NorthCountry | \$454,735,113 | Bob Morgan | Lisa Huyer | A. M. Peisch & Company, LLP |
| Vermont | \$415,174,183 | Bernard Isabelle | Jean Giard | CliftonLarsonAllen, LLP |
| Heritage Family | \$373,407,581 | Ronald Hance | Ed Eno | A. M. Peisch & Company, LLP |
| One | \$132,333,212 | Jerry Cross | Brett Smith | A. M. Peisch & Company, LLP |
| Members Advantage Community | \$88,001,519 | Sean Gammon | | Wojeski & Co. CPAs, P.C. |
| River Valley | \$84,893,193 | Jeffrey Morse | | A. M. Peisch & Company, LLP |
| Opportunities | \$37,685,807 | Cheryl Fatnassi | Timothy Kranz | McGladrey LLP |
| Credit Union of Vermont | \$36,594,519 | Brian Fogg | | Robert Anderson & Co. |
| Granite Hills | \$35,909,644 | Susan Poczubut | Allan Taylor | A. M. Peisch & Company, LLP |
| White River | \$33,275,183 | Wanda Dunham | | Other |
| Green Mountain | \$29,100,779 | Ginny Fleischman | | Robert Anderson & Co. |
| Vermont VA | \$22,775,063 | Sandi White | | Robert Anderson & Co. |
| Northern Lights | \$18,336,064 | Rita St. Arnauld | Rita St. Arnauld | A. M. Peisch & Company, LLP |
| Members 1st | \$14,078,565 | Evelyn Sirois | | Other |
| Covered Bridge | \$13,815,318 | Joyce Hasbrouck | | Other |
| Central Vermont Medical Center Inc. | \$11,956,613 | Susana Williams | | A. M. Peisch & Company, LLP |
| Windsor County South | \$7,893,008 | Rose Thow | | Other |
| Orlex Government Employees | \$5,565,052 | Judy Jenne | | A. M. Peisch & Company, LLP |

VIRGINIA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 192 | 186 | 165 | 155 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 71 | 71 | 68 | 67 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Pricewaterhouse Coopers | \$63,632,027,594 | 58.5% | 1 | 0.6% |
| Grant Thornton | \$17,796,419,105 | 16.4% | 1 | 0.6% |
| Orth, Chakler, Murnane & Co. | \$9,820,377,831 | 9.0% | 12 | 7.7% |
| CliftonLarsonAllen, LLP | \$9,272,750,399 | 8.5% | 16 | 10.3% |
| Nearman, Maynard, Vallez, CPAs | \$3,646,369,876 | 3.4% | 10 | 6.5% |
| Brown Edwards & Company | \$1,338,773,564 | 1.2% | 16 | 10.3% |
| Robert L. Mann, CPA | \$344,461,750 | 0.3% | 1 | 0.6% |
| Deleon & Stang | \$242,837,177 | 0.2% | 6 | 3.9% |
| League Services | \$71,556,572 | 0.1% | 2 | 1.3% |
| Cherry Bekaert LLP | \$62,171,934 | 0.1% | 1 | 0.6% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|------------------|---------------|--------------|-------------------------|
| Navy | \$63,632,027,594 | Cutler Dawson | Lauren Lloyd | Pricewaterhouse Coopers |

| | | | | |
|----------------------------|------------------|-----------------|--------------------|--------------------------------|
| Pentagon | \$17,796,419,105 | James Schenck | Denise McGlone | Grant Thornton |
| Virginia | \$2,681,181,830 | Jane Watkins | Bob Warren | CliftonLarsonAllen, LLP |
| Northwest | \$2,664,575,895 | Chris McDonald | Greg Gibson | Orth, Chakler, Murnane & Co. |
| Chartway | \$2,047,499,322 | Ronald Burniske | Paul Annunziata | CliftonLarsonAllen, LLP |
| Apple | \$2,015,055,116 | Larry Kelly | Christopher Cooper | Orth, Chakler, Murnane & Co. |
| Langley | \$1,931,705,887 | Tom Ryan | Gregory Manweiler | CliftonLarsonAllen, LLP |
| State Department | \$1,605,584,367 | Jan Roche | Randall McClintock | Orth, Chakler, Murnane & Co. |
| BayPort | \$1,347,600,330 | George Dudley | Stanley Leicester | Nearman, Maynard, Vallez, CPAs |
| Dupont Community | \$950,318,709 | Gerald Hershey | Steve Pittman | CliftonLarsonAllen, LLP |
| University of VA Community | \$697,730,010 | Alison DeFuncq | Pamela Turner | Orth, Chakler, Murnane & Co. |
| Member One | \$680,581,064 | Frank Carter | Alan Wade | Nearman, Maynard, Vallez, CPAs |
| Justice | \$627,629,266 | Peter Sainato | James Bangert | Orth, Chakler, Murnane & Co. |
| 1st Advantage | \$614,185,757 | Paul Muse | Connie Forbes | Nearman, Maynard, Vallez, CPAs |
| United States Senate | \$582,023,755 | Susan Enis | Dennis Will | Orth, Chakler, Murnane & Co. |
| ABNB | \$488,864,806 | Carl Ratcliff | Tony Duncan | CliftonLarsonAllen, LLP |
| NRL | \$443,621,414 | Margaret Pera | Linda Powell | Orth, Chakler, Murnane & Co. |
| Freedom First | \$356,760,342 | Paul Phillips | Keith Rickoff | Nearman, Maynard, Vallez, CPAs |
| Call | \$344,461,750 | Roger Ball | George Kite | Robert L. Mann, CPA |
| Belvoir | \$318,505,214 | Patricia Kimmel | Mike Ligon | CliftonLarsonAllen, LLP |

WASHINGTON

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 112 | 109 | 106 | 101 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 66 | 65 | 64 | 63 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|--------------------------------|------------------------|--------------|----------------------|--------------|
| Moss Adams | \$28,152,598,662 | 71.6% | 30 | 29.7% |
| CliftonLarsonAllen, LLP | \$3,510,046,638 | 8.9% | 5 | 5.0% |
| Orth, Chakler, Murnane & Co. | \$2,865,077,573 | 7.3% | 3 | 3.0% |
| Turner, Warren, Hwang & Conrad | \$616,992,908 | 1.6% | 1 | 1.0% |
| Richards & Associates | \$261,430,938 | 0.7% | 1 | 1.0% |
| McGladrey LLP | \$120,491,315 | 0.3% | 3 | 3.0% |
| Shannon & Associates, LLP | \$49,261,890 | 0.1% | 1 | 1.0% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|---|------------------|---------------------|-------------------|--------------------------------|
| BECU | \$13,086,438,918 | Benson Porter | Kathy Elser | Moss Adams |
| WSECU | \$2,217,436,664 | Kevin Foster-Keddie | | Orth, Chakler, Murnane & Co. |
| Spokane Teachers | \$2,018,708,573 | Thomas Johnson | Bill Before | Moss Adams |
| Numerica | \$1,421,898,635 | Carla Altepeter | Cindy Leaver | Moss Adams |
| Gesa | \$1,412,134,983 | Don Miller | Jim Sheehy | CliftonLarsonAllen, LLP |
| Hapo Community | \$1,238,531,651 | David Schulz | John Schnellbach | Moss Adams |
| Sound | \$1,154,288,644 | Richard Brandsma | Troy Garry | Moss Adams |
| Harborstone | \$1,102,929,900 | Phil Jones | Laurie Leno | Moss Adams |
| Whatcom Educational | \$1,080,870,815 | Wayne Langei | Robert Langei | CliftonLarsonAllen, LLP |
| Columbia | \$1,022,924,338 | Steve Kenny | Ron Dobyms | Moss Adams |
| School Employees Credit Union Of Washington | \$1,021,242,120 | Scott Adkins | Brad Boydston | Moss Adams |
| Kitsap | \$987,892,489 | Elliot Gregg | Scott Henderson | Moss Adams |
| TwinStar | \$924,770,776 | Jeff Kennedy | Kim Peterson | CliftonLarsonAllen, LLP |
| Fibre | \$782,528,254 | Larry Hoff | Ryan Sullivan | Moss Adams |
| iQ | \$747,745,343 | Roger Michaelis | DeWayne Ledbetter | Moss Adams |
| Red Canoe | \$638,074,251 | David Spaulding | Rich Wilson | Moss Adams |
| Horizon | \$620,763,082 | Jeff Adams | Debbie Parelius | Other |
| Seattle Metropolitan | \$616,992,908 | Richard Romero | | Turner, Warren, Hwang & Conrad |
| Solarity | \$552,028,853 | Mina Worthington | Matt Russell | Orth, Chakler, Murnane & Co. |
| America's | \$452,852,027 | Kenneth Leonard | Debra Hodous | Other |

WEST VIRGINIA

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 106 | 102 | 95 | 90 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 16 | 17 | 18 | 20 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| League Services | \$803,793,198 | 24.1% | 13 | 14.4% |
| Lillie & Company | \$605,768,058 | 18.2% | 3 | 3.3% |
| GBQ Partners LLC | \$304,254,453 | 9.1% | 1 | 1.1% |

| | | | | |
|----------------------|--------------|------|---|------|
| Schmidt & Associates | \$75,264,126 | 2.3% | 2 | 2.2% |
|----------------------|--------------|------|---|------|

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------------|---------------|---------------------|-------------------|----------------------|
| First Choice America Community | \$407,994,850 | Scott Winwood | John C. Peterman | Other |
| Bayer Heritage | \$371,549,708 | Bob Burrow | Ron Rush | Lillie & Company |
| Fairmont | \$304,254,453 | Stanley Rittenhouse | Debra Droppedman | GBQ Partners LLC |
| Pioneer West Virginia | \$191,839,813 | Dana Rawlings | Dan McGowan | Lillie & Company |
| Star USA | \$169,459,292 | Daniel Smithson | Daniel Smithson | Other |
| West Virginia | \$152,314,417 | Nick Arvon | Vicki Pauley | League Services |
| West Virginia Central | \$131,436,846 | Michael Tucker | | League Services |
| Peoples | \$88,291,757 | Tom Brewer | | League Services |
| Members Choice WV | \$84,326,214 | Doris Cunningham | Doris Cunningham | Other |
| Universal | \$76,718,561 | Chuck Robateau | Chuck Robateau | League Services |
| The United | \$73,479,866 | Edgar Cosner | Michael Sengewalt | League Services |
| One Community | \$69,851,542 | Randall W. Brooks | Vivian Carez | Schmidt & Associates |
| CAMC | \$61,063,417 | Ashley Meek | Doug Robinson | Other |
| The State | \$59,581,765 | Brent Gray | Chris Mallory | Other |
| First Priority | \$55,552,542 | Krista Christian | Lee Graham | League Services |
| 167th TFR | \$45,878,380 | Lynn Haynes | | Other |
| Long Reach | \$44,527,143 | Steven Reed | | League Services |
| Strip Steel Community | \$43,707,669 | Sandra Yocum | | League Services |
| Morgantown A E S | \$42,378,537 | David Rice | David Rice | Lillie & Company |
| WV National Guard | \$40,689,397 | Kelly Hill | | Other |

WISCONSIN

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 222 | 201 | 174 | 163 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 73 | 76 | 74 | 71 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| CliftonLarsonAllen, LLP | \$9,285,621,232 | 33.4% | 20 | 12.3% |
| Wipfli LLP | \$6,669,687,397 | 24.0% | 26 | 16.0% |
| Hawkins Ash CPAs | \$2,817,602,790 | 10.1% | 11 | 6.7% |
| Crowe Horwath | \$1,858,668,400 | 6.7% | 1 | 0.6% |
| Moss Adams | \$1,543,001,886 | 5.5% | 1 | 0.6% |
| McGladrey LLP | \$227,499,655 | 0.8% | 2 | 1.2% |
| BKD, LLP | \$20,049,235 | 0.1% | 1 | 0.6% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|-----------------|-------------------|-------------------|-------------------------|
| Landmark | \$2,635,874,364 | Jay Magulski | Dave Powers | Other |
| Summit | \$2,076,034,803 | Kim Sponem | Keith Peterson | CliftonLarsonAllen, LLP |
| Community First | \$2,075,215,892 | Catherine Tierney | Mary Sullivan | CliftonLarsonAllen, LLP |
| University Of Wisconsin | \$1,858,668,400 | Paul Kundert | Brad McClain | Crowe Horwath |
| Royal | \$1,543,001,886 | Rudy Pereira | Jon Hehli | Moss Adams |
| Educators | \$1,480,633,577 | Eugene Szymczak | Michelle Gabor | Wipfli LLP |
| Covantage | \$1,134,941,692 | Brian Prunty | Douglas Anderson | CliftonLarsonAllen, LLP |
| Capital | \$1,098,344,187 | Alan Zierler | Alan Zierler | Hawkins Ash CPAs |
| Altra | \$1,036,324,592 | Jack Peplinski | Mary Isaacs | CliftonLarsonAllen, LLP |
| Fox Communities | \$1,013,365,584 | Greg Hilbert | Bruce Kotarek | Wipfli LLP |
| Connexus | \$996,305,993 | David Christenson | Daryl Gessler | CliftonLarsonAllen, LLP |
| Westconsin | \$929,074,181 | Lora Benrud | Jerilyn Kinderman | Wipfli LLP |
| Verve, A | \$593,366,807 | Kevin Ralofsky | Dave Mann | Hawkins Ash CPAs |
| Marine | \$534,897,603 | Shawn Hanson | Adam Keer | CliftonLarsonAllen, LLP |
| Thrivent | \$479,750,618 | Todd Sipe | | Wipfli LLP |
| Westby Co-op | \$392,764,523 | Kevin Hauser | John Rudie | Wipfli LLP |
| Blackhawk Community | \$389,173,944 | Sherri Stumpf | Matt Wohlers | Wipfli LLP |
| Superior Choice | \$280,431,009 | Gary Elliott | Peter Koskinen | Hawkins Ash CPAs |
| Kohler | \$278,952,203 | Anthony Klockow | John Ehmann | Other |
| Co-op | \$274,784,615 | Eric Chrisinger | Sherry Iverson | CliftonLarsonAllen, LLP |

WYOMING

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 30 | 29 | 29 | 29 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 11 | 11 | 13 | 14 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Petersen & Associates | \$936,790,823 | 38.2% | 8 | 27.6% |
| CliftonLarsonAllen, LLP | \$537,548,735 | 21.9% | 1 | 3.4% |
| McGladrey LLP | \$102,905,120 | 4.2% | 1 | 3.4% |
| Holben Hay Lake Balzer LLC | \$88,594,922 | 3.6% | 1 | 3.4% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|---------------|------------------------|---------------|----------------------------|
| Warren | \$537,548,735 | Stephanie Teubner | Kim Alexander | CliftonLarsonAllen, LLP |
| Meridian Trust | \$304,199,671 | Kim Withers | Joani Hafner | Petersen & Associates |
| UniWyo | \$259,718,139 | Larry Knopp | David Hansen | Petersen & Associates |
| WYHY | \$195,386,176 | William Willingham III | Cyndi Patras | Petersen & Associates |
| Trona Valley Community | \$164,083,159 | Marsha Tynsky | Scott Sager | Other |
| Western Vista | \$133,463,263 | John Balsler | | Other |
| Atlantic City | \$112,664,540 | Brian Rohrbacher | Karen Nipper | Other |
| Reliant | \$111,268,071 | Steve Higginson | Brandon Smith | Other |
| Sunlight | \$102,905,120 | Cindy Bennett | | McGladrey LLP |
| Campco | \$88,594,922 | Kurt Thelen | Marie Coleman | Holben Hay Lake Balzer LLC |
| First Education | \$50,280,382 | James Yates | | Petersen & Associates |
| Unified People's | \$43,841,562 | Camille Shillenn | | Petersen & Associates |
| A.C.P.E. | \$43,258,174 | Marcia Dent | Marcia Dent | Other |
| Laramie Plains Community | \$41,388,469 | Tyler Valentine | | Other |
| Sheridan Community | \$38,109,815 | Todd Hilling | | Other |
| River-rail Community | \$35,073,932 | Vickie Nelson | | Petersen & Associates |
| Wyo Central | \$29,490,897 | Janeice Lynch | | Other |
| First Cheyenne | \$27,653,953 | Bill Helms | | Petersen & Associates |
| Greater Wyoming | \$24,026,926 | Elizabeth Stetz | | Other |
| Sweetwater | \$21,481,532 | Stephany Storm | | Other |

US TERRITORIES

| | 2011 | 2012 | 2013 | 2014 |
|--|------|------|------|------|
| NUMBER OF CREDIT UNIONS | 19 | 19 | 19 | 19 |
| NUMBER OF CREDIT UNIONS OVER \$40M IN ASSETS | 6 | 6 | 6 | 6 |

| TOP CPA FIRMS BY MARKET SHARE | TOTAL CU CLIENT ASSETS | MARKET SHARE | NUMBER OF CU CLIENTS | MARKET SHARE |
|-------------------------------|------------------------|--------------|----------------------|--------------|
| Ewart & Associates | \$96,087,592 | 7.9% | 5 | 26.3% |

| LARGEST 20 CREDIT UNIONS | ASSETS | CEO | CFO | AUDITOR |
|--------------------------|---------------|--------------------------|----------------|--------------------|
| Coast360 | \$333,945,572 | Gener Deliquina | | Other |
| Caribe | \$293,227,480 | Jorge Vadell | Demarys Crespo | Other |
| VAPR | \$198,552,287 | Angel Lorenzo | Liliana Mora | Other |
| Puerto Rico | \$128,214,326 | Orlando Ramos | Sonya Dvila | Other |
| Community First Guam | \$107,606,568 | Gerard Cruz | Scott Moylan | Other |
| St. Thomas | \$51,939,913 | Yvonne George | | Ewart & Associates |
| Christiansted | \$22,145,573 | Sandra Andrew | | Ewart & Associates |
| Universal Coop | \$21,744,411 | Bienvenido Guzman | Elba Gonzalez | Other |
| Borinquen Community | \$17,895,142 | Sylvia Ramirez | | Other |
| Frederiksted | \$11,384,470 | Patrice Canton | | Ewart & Associates |
| Borinquen Sur | \$9,839,198 | Mario Nieves | Alnery Pujals | Other |
| Mid-Island | \$8,629,322 | Barbara Jackson-McIntosh | | Ewart & Associates |
| Philcore | \$5,149,175 | Enrique Rivera | | Other |
| Glamour Community | \$3,199,606 | Elba Rodriguez | | Other |
| Banco De Santander | \$2,387,199 | Ernesto Santiago | | Other |
| Vitelco Employees | \$1,988,314 | Shadin Thomas | | Ewart & Associates |
| V. Suarez Employees | \$409,320 | Luis Rivera | | Other |
| Golmar | \$360,033 | Mirnalys Figueroa | | Other |
| Claret | \$261,528 | Silvia Morales | | Other |



AICPA

TRACEY SMITH | PROGRAM
DEVELOPMENT MANAGER-
MEETINGS & CONFERENCES
TSMITH@AICPA.ORG

220 Leigh Farm Road
Durham, NC 27707
p: (888) 777-7077 | f: (919) 419-4733
www.aicpa.org

The American Institute of Certified Public Accountants (AICPA) is the world's largest member organization representing the accounting profession, with more than 394,000 members in 128 countries. AICPA members represent many areas of practice, including business and industry, public practice, government, education and consulting. It offers specialty credentials for CPAs who concentrate on personal financial planning; fraud and forensics; business valuation; and information technology. For more, please visit www.aicpa.org.

A. M. PEISCH & COMPANY

RICHARD LYON | PARTNER
RLYON@AMPEISCH.COM

1020 Memorial Drive
Saint Johnsbury, VT 05819
p: (802) 748-5654 | f: (802) 748-8368
www.ampeisch.com

ALBIN, RANDALL & BENNETT, CPA'S

HOLLY FERGUSON | PRINCIPAL
KADAMS@ARBBCPA.COM

130 Middle Street 3rd Floor
Portland, ME 04112
p: (207) 772-1981 | f: (207) 772-1982
www.arbccpa.com

ALEXANDER THOMPSON ARNOLD, PLLC

JACK MATTHIS | PARTNER
JMATTHIS@ATACPA.NET

2070 Rhino Crossing
Milan, TN 38358
p: (731) 686-8371 | f: (731) 686-8378
www.atacpa.net

ANASTASI, MOORE & MARTIN, PLLC

PATRICIA WESTMORELAND
PWESTMORELAND@AM-CPAS.COM

104 S. Division
Spokane, WA 99202
p: (509) 323-0272 | f: (509) 323-0277
www.am-cpas.com

ANDERSON & COMPANY, PC

TIMOTHY ANDERSON | CPA
INFO@ANDERCO.COM

528 Sumner Avenue
Humboldt, IA 50548
p: (515) 332-3466 | f: (515) 332-1026
www.anderco.com

ANDERSON ZURMUEHLEN

SHIRLEE WALKER

1821 South Avenue West, 5th Floor
Missoula, MT 59806
p: (406) 721-7800
www.azworld.com

ANDERSON, LARKIN & CO. P.C.

215 West Fourth St
Ottumwa, IA 52501

p: (641) 684-5489
www.andersonlarkin.net

ANDREWS HOOPER PAVLIK PLC

TRACI MOON | PARTNER
TRACI.MOON@AHPPPLC.COM

5300 Gratiot Road
Saginaw, MI 48638
p: (989) 497-5300 | f: (989) 497-5353
www.ahppplc.com

ARNOLD, BEHRENS, NESBIT & GRAY, PC

ROBERT GRAY | CPA
RGRAY@ABNGPC.COM

901 Hampshire Street
Quincy, IL 62301
p: (217) 224-7500 | f: (217) 222-7900
www.abngpc.com

ASKELAND & ZIRBEL

JERRY ASKELAND | CPA

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

BARFIELD, MURPHY, SHANK & SMITH

CYNTHIA HUDSON | CPA
CHUDSON@BMSS.COM

1121 Riverchase Office Road
Birmingham, AL 35244
p: (205) 982-5500
www.bmss.com

BARRACLOUGH & ASSOCIATES, PC

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

BDO SEIDMAN, LLP

JEREMY COPELAND
JCOPELAND@BDO.COM

6671 Las Vegas Boulevard South, Suite 200
Las Vegas, NV 89119
p: (702) 726-3256 | f: (702) 784-0161
www.bdo.com

BERGAN AND PAULSEN

TKUNZ@BERGANPAULSEN.COM

100 East Park Ave. Suite 300
Waterloo, IA 50703
p: (319) 234-6885
www.berganpaulsen.com

BIGGS & CO.

SAM OKSTAD | PARTNER
INFO@BIGGSCO.COM

3250 Ocean Park Boulevard, Suite 250
Santa Monica, CA 90405
p: (310) 450-0875 | f: (310) 450-9157
www.biggsco.com



BKD, LLP

CHAD M. GARBER | CPA
CGARBER@BKD.COM

201 North Illinois Street, Suite 700
Indianapolis, IN 46204
p: (317) 383-5443 | f: (317) 383-4200
www.bkd.com

Credit Unions across the country depend on BKD as their CPA and advisory firm of choice. BKD National Financial Services Group offers the experience and commitment needed to help enhance your Credit Union's performance. BKD National Financial Services Group, a division of one of the largest CPA and advisory firms in the nation, offers audit, internal audit, regulatory compliance, loan review, strategic planning, technology, risk management and other services to more than 1,100 financial institutions nationwide. We invite you to experience BKD and our commitment to unmatched client service.

BOLINGER, SEGARS, GILBERT & MOSS

RANDY ROBBINS | PARTNER
RANDYR@BSGM.COM

8215 Nashville Ave.
Lubbock, TX 79423
p: (806) 747-3806 | f: (806) 747-3815
www.bsgm.com

BONADIO & CO., LLP

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

BRADY MARTZ

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

BRENNER, AVERETT & CO. P.C.

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

BRENT WOOKEY, CPA

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

BROWN, EDWARDS & COMPANY, L.L.P.

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

BROWN, SMITH, WALLACE LLC

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

BUSECK, BARGER, AND BLEIL

JOHN J. BLEIL | PRINICPAL
JBLEIL@BBBCPAS.COM
1640 West 8th Street Frontier Building
Erie, PA 16505
p: (814) 454-6341 | f: (814) 455-9060
www.bbbcpas.com

BUTLER & BURKE LLP

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

C&E CONSULTANTS

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

CANTEY, TILLER, PIERCE AND GREEN, LLPS, CPAS

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

CARR, RIGGS & INGRAM, LLC

DOUG MIMS | PARTNER
DMIMS@CRICPA.COM
1117 Boll Weevil Circle
Enterprise, AL 36330
p: (334) 348-1326 | f: (334) 348-1460
www.cricpa.com

CARROLL & ASSOCIATES, LLP

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

CARVER AND ASSOCIATES

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

CBS CPAS

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

CHERRY BEKAERT LLP

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

CHILD, VAN WAGONER & ASSOCIATES

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

CINDRICH, MAHALAK & CO.

DANIEL MAHALAK | PARTNER
DMAHALAK@CM-CO.COM
31215 Jefferson Avenue
St. Clair Shores, MI 48082
p: (586) 296-1155 | f: (586) 296-5325
www.cm-co.com

**CLIFTONLARSONALLEN, LLP**

GREG SCHWARTZ | PRINCIPAL
GREG.SCHWARTZ@CLACONNECT.COM
220 South Sixth Street, Suite 300
Minneapolis, MN 55402
p: (612) 376-4684 | f: (612) 376-4850
www.CLACONNECT.com

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

CONNOR, MCMILLON, MITCHELL & SHENUM, PLLC

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

CPA ASSOCIATES PC

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

CREDIT UNION CONSULTING SERVICES

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



CROWE HORWATH

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

Crowe Horwath LLP is one of the largest public accounting and consulting firms in the U.S. Crowe serves more than 1,100 financial services organizations of all sizes, and has extensive expertise serving credit unions and CUSOs providing financial statement audits and internal audits, as well as consulting on mergers, loan reviews, compliance, and information technology matters. Crowe serves clients worldwide as an independent member of Crowe Horwath International.

CUPACIFIC AUDIT SOLUTIONS

DENISE YUH | PRINCIPAL PARTNER
 DYUH@CUPACIFIC.COM
 1654 S King Street
 Honolulu, HI 96826
 p: (888) 432-8772 | f: (866) 764-9324
 www.cupacific.com

CUREOURCES, INC.

BOB REHM
 BREHM@CUREOURCES.COOP
 4455 LBJ Freeway, Suite 1100
 Farmers Branch, TX 75244
 p: (800) 442-5762
 www.curesources.coop

CUMMINGS, RISTAU & ASSOCIATES

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

CYNTHIA A. COLEMAN

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

DAREN B. TANNER P.C.

DAREN TANNER | CPA
 DAREN@DBT-PC.COM
 1945 NW AmberGlen Parkway, Suite 290
 Beaverton, OR 97006
 p: (503) 352-3255 | f: (503) 352-3257
 www.dbt-pc.com

DECOSIMO, CERTIFIED PUBLIC ACCOUNTANTS.

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

DELEON & STANG

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

DELOITTE & TOUCHE

1633 Broadway
 New York, NY 10019
 p: (212) 436-2000 | f: (212) 489-1687
 www.deloitte.com

DENMAN & COMPANY

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

DESMOND & AHERN, LTD., CPA

HUGH J. AHERN | CPA
 HUGH@DESMONDCPA.COM
 10827 South Western Avenue
 Chicago, IL 60643
 p: (773) 779-4720 | f: (773) 779-8310
 www.desmondcpa.com

DICKSON & COMPANY

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

DIXON, DAVIS, BAGENT & COMPANY

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

DMLO CPAS

MICHAEL COOK | SENIOR MANAGER
 MCOOK@DMLO.COM
 9300 Shelbyville Road
 Louisville, Kentucky 40222
 p: (502) 326-2328 | f: (502) 326-2428
 www.DMLO.com



DOEREN MAYHEW

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

For nearly 40 years, our Financial Institutions Group has dedicated itself to the industry serving hundreds of credit unions across the nation with effective external and internal auditing, information technology assurance, regulatory compliance, lending portfolio reviews, mergers and collaborations, and other advisory services. Drawing on our experience, we apply our expertise to assist in assessing opportunities, managing risk and delivering value to credit union stakeholders.

DOUGLAS WILSON & COMPANY, PC

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

DOYLE & KEENAN

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

EIDE BAILLY

DARRELL LINGLE | PARTNER
 DLINGLE@EIDEBAILLY.COM
 p: (701) 255-8434
 www.eidebailly.com

ELLIOTT DAVIS DECOSIMO

MARSHALL M. HARVEY | SHAREHOLDER
 MARSHALL.HARVEY@ELLIOTTDAVIS.COM
 Suite 800 Tallan Building, Two Union Square
 Chattanooga, TN 37402
 p: (423) 266-3992 | f: (423) 756-0510
 www.elliottdavis.com

ESTES BRIDGEWATER & OGDEN CPAS

901 S 2nd St
 Springfield, IL 62704
 p: (217) 528-8473
 www.ebocpa.com

EWART & ASSOCIATES, LLC

EDWIN W. EWART JR. | CPA
 ED@EWARTCPA.COM
 7480 Fairway Drive, Suite 207
 Miami Lakes, FL 33014
 p: (305) 557-4683 | f: (305) 557-4683
 www.ewartcpa.com

FERRIN & COMPANY, LLC

BART FERRIN | CPA
 1905 W 4700 South
 Salt Lake City, UT 84118
 p: (801) 840-2220
 www.ferrincpa.com

FIKE, CONNER AND ASSOCIATES

HAROLD FIKE
 FIKECONNER@ATLANTICBB.NET
 113 National Highway
 LaVale, MD 21502
 p: (301) 777-9383
 www.fikeconner.com

FIMAC SOLUTIONS

BOB DAVIDSON | VP MARKETING & SALES
 RDAVIDSON@FIMACSOLUTIONS.COM
 5299 DTC Blvd, Suite 950
 Greenwood Village, CO 80111
 p: (887) 322-1880 | f: (303) 320-7597
 www.fimacsolutions.com

FINANCIAL STANDARDS GROUP

TOM CVINAR | CEO
 TCVINAR@FINANCIALSTANDARDSGROUP.COM
 3615 Newburg Road
 Louisville, KY 40218
 p: (800) 522-5820 | f: (502) 473-7114
 www.financialstandardsgroup.com

FINLEY & COOK

TIM BARNES | PARTNER
 TBARNES@FINLEY-COOK.COM
 601 N. Broadway
 Shawnee, OK 74801
 p: (405) 395-5000 | f: (495) 395-3000
 www.finley-cook.com

**FIRLEY, MORAN, FREER,
& EASSA, CPA, P.C.**

DANIEL GILHENEY | PRINCIPAL
 DGILHENEY@FMFECPA.COM
 5010 Campuswood Drive, Suite 4
 East Syracuse, NY 13057
 p: (315) 472-7045 | f: (315) 472-7053
 www.fmfecpa.com

FISHER, HERBST, AND KEMBLE

BRUCE HOWARD | DIRECTOR,
 BUSINESS DEVELOPMENT
 BHOWARD@FHKCPA.COM
 9501 Console Dr. Ste. 200
 San Antonio, TX 78229
 p: (210) 614-2284 | f: (210) 614-2285
 www.fhkcpa.com

FONTANELLA & BABITTS

ALFRED FONTANELLA | CPA, PARTNER
 CONTACTUS@FASBHOME.COM
 534 Union Blvd
 Totowa, NJ 07512
 p: (973) 595-5300
 www.fasbhome.com

G DAVID EDWARDS, CPA

G. DAVID EDWARDS | CPA
 GDECPA@AOL.COM
 p: (615) 884-6751 | f: (615) 884-6754

G.T. REILLY & COMPANY

ANTHONY SMERIGLIO | CPA
 APS@GTREILLY.COM
 424 Adams Street
 Milton, MA 02186
 p: (617) 696-8900 | f: (617) 698-1803
 www.gtreilly.com

GARDINER THOMSEN CPA'S

DENNIS GARDINER | MANAGING PARTNER
 DENNISG@GARDINERCPA.COM
 10555 New York Avenue, Suite 200
 Des Moines, IA 50322
 p: (515) 270-1446 | f: (515) 270-1811
 www.gardinercpa.com

GAYLE SCHUTTE, CPA

GAYLE SCHUTTE | CPA
 408 Chaffee Rd
 Chaffee, NY 14030
 p: (585) 496-5710

**GBQ PARTNERS LLC**

GARY CONDIT | DIRECTOR, ASSURANCE
 & BUSINESS ADVISORY SERVICES
 GCONDIT@GBQ.COM
 230 West St, Suite 700
 Columbus, OH 43215
 p: (614) 947-5272 | f: (614) 947-5472
 www.gbq.com

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

GRANT THORNTON LLP

JAMES C. NORFLEET | PARTNER
 JAMES.NORFLEET@US-GT.COM
 60 Broad Street, 24th Floor
 New York, NY 10004
 p: (212) 422-1000 | f: (212) 422-0144
 www.grantthornton.com

GREEN & FILLINGIM, P. C.

1001 Scurry St
 Big Spring, TX 79720
 p: (432) 264-0008

GRIFFIN & COMPANY, LLC

STEPHEN GRIFFIN | MANAGING PARTNER
 SGRIFFIN@GRIFFINANDCO.COM
 850 North Causeway Blvd, Suite 200
 Mandeville, LA 70448
 p: (985) 727-9924 | f: (985) 727-9975
 www.griffinandco.com

GUZMAN & GRAY

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

HARRINGTON & ASSOCIATES, LTD

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

**HART & GERSBACH
(CINCINNATI, OHIO)**

THOMAS J. HART | PARTNER
 3377 Compton Rd # 110
 Cincinnati, OH 45251
 p: (513) 245-1010

HAWKINS ASH CPAS

STEVE HANDRICK | PARTNER
 SHANDRICK@HAWKINSASHCPAS.COM
 2360 Duck Creek Parkway
 Green Bay, WI 54303-3300
 p: (920) 337-4541 | f: (920) 964-3854
 www.HawkinsAshCPAs.com

HENRY & HORNE, LLP

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

HIRAM H. HOLLIFIELD

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

**H LAVACEK, MORRIS, MCINTYRE,
YATES & DANIELSON PC**

WAYNE HLAVACEK | CPA
1200 E Woodhurst Dr Ste S100
Springfield, MO 65804
p: (417) 882-2650
www.hmm-cpa.com

**HLM ACCOUNTING &
CONSULTING SERVICES, INC.**

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

HOGANTAYLOR LLP

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

HOLBEN · HAY · LAKE · BALZER

Certified Public Accountants LLC

HOLBEN HAY LAKE BALZER

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

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

HOMER, WILSON & CO., CPAS

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

HUTTO & CARVER, P.A.

ASHLEY HESTER
OFFICEMANAGER@HUTTOCARVERCPA.COM
200 East Government Street, Suite 110
Pensacola, FL 32502
p: (800) 316-3057 | f: (850) 469-8071
www.huttocarvercpa.com

IMELDA T. ZIMARA, CPA, P.C.

IMELDA ZIMARA | CPA
C604 Pacific Towers, 177b Mall St
Tamuning, GU 96913

J. TENBRINK & ASSOCIATES

JERRY TENBRINK | OWNER
JTENBRINK@JTACUCPA.COM
11272 South Ridgeview Road
Olathe, KS 66061
p: (913) 894-6214 | f: (913) 894-6238
www.jtacucpa.com

JAMES N. JORDAN, CPA, LLC

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

**JANSEN, VALK, THOMPSON,
& REAHM P. C.**

NANCY THOMPSON
JVTR@JVTR.COM
7171 Stadium Drive
Kalamazoo, MI 49009
p: (269) 381-7600 | f: (269) 318-7620
www.jvtr.com

**JONES AND ROTH CPAS &
BUSINESS CONSULTANTS**

MARK REYNOLDS | CPA
MREYNOLDS@JRCPCA.COM
432 West 11th Avenue
Eugene, OR 97401
p: (541) 687-2320 | f: (541) 485-0960
www.jrcpa.com

**JUNKERMIER CLARK
CAMPANELLA STEVENS**

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

KABANI & COMPANY, INC.

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

KETEL THORSTENSON LLP

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

KING, REINSCH, PROSSOR & CO

HOWARD REINSCH | MANAGING PARTNER
KRPINFO@KRPCPA.COM
522 Fourth Street, Suite 200
Sioux City, IA 51101
p: (712) 258-5550 | f: (712) 277-6705
www.krccpa.com

KLIN KIMLIN

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

KPMG

ELAINE HART
EHART@KPMG.COM
1801 K Street NW
Washington, DC 20036
p: (202) 533-3000 | f: (202) 533-8500
www.us.kpmg.com

KRAFTCPAS PLLC

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

KWOCK & COMPANY CPAS

1585 Kapiolani Boulevard #1625
Honolulu, HI 96814
p: (808) 942-9898

**LAUTERBACH BORSCHOW
& COMPANY**

STEVE LAUTERBACH |
MANAGING SHAREHOLDER
4130 Rio Bravo St b100
El Paso, TX 79902
p: (915) 544-6950 | f: (915) 544-1303
www.lb-cpa.com

LEE ANN INGRAM, CPA

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



Adding insight...Not just numbers.

LILLIE & COMPANY

STEVE LILLIE

STEVELILLIE@LILLIECPA.COM

801 West Cherry Street, Suite 100
Sunbury, OH 43074

p: (866) 965-2294

www.lilliecpa.com

Lillie & Company was founded in 2003 to serve credit unions exclusively. While expert auditing and fraud investigation services are at the heart of what we provide, to become a valued and trusted partner, we take a more holistic view of your credit union. Whether it is through education and training assistance, due diligence and merger support, or management consulting, our clients consider us a critical resource for their credit unions.

LILY BARTKOSKE, CPA

LILY BARTKOSKE | DIRECTOR OF AUDIT

LILY@LILYCPA.COM

PO 263

Oswego, IL 60543

p: (630) 302-7022 | f: (630) 554-2085

www.lilycpa.com

LINDBURG, VOGEL, PIERCE, FARIS, CHTD

MIKE EVANS | SHAREHOLDER

2301 N Halstead St
Hutchinson, KS 67502

p: (620) 669-0461

www.lvpf-cpa.com

LONG, MULHEARN AND CRISTE PC

500 E. High St
Edensburg, PA 15931

p: (814) 472-5345

MACKIE REID

BRIAN REINHARDT | PARTNER

BRIANREINHARDT@MACKIEREID.COM

4001 Indian School Rd. NE, Suite 110
Albuquerque, NM 87110

p: (505) 268-4335 | f: (505) 268-8177

www.mackiereid.com

MACPAGE LLC

MARK AYERS

One Market Square
Augusta, ME 04338

p: (207) 831-8728

www.macpage.com

MARC, JAMES AND ASSOCIATES, PC

GREGORY VIERGUTZ

GREG@MARCJAMESCPA.COM

1745 Shea Center Drive, Suite 400
Highlands Ranch, CO 80129-1540

p: (720) 344-4938 | f: (206) 888-2716

www.marjamescpa.com

MARTIN MITCHELL ACCOUNTING

MARTIN MITCHELL

18161 Morris Ave
Homewood, IL 60430

p: (708) 957-1183

MAULDIN & JENKINS

KRIS TRAINOR | PARTNER

KTRAINOR@MJCPA.COM

200 Galleria Parkway, Suite 1700
Atlanta, GA 30339

p: (800) 277-0080 | f: (770) 980-4489

www.mjcpa.com



MCGLADREY LLP

TASHA R. KOSTICK | PARTNER

TASHA.KOSTICK@MCGLADREY.COM

55 Hawthorne Street, Suite 500
San Francisco, CA 94105

p: (415) 848-5351 | f: (415) 848-5353

www.mcgladrey.com

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.

MCGUIRE, YUHAS, HUFFMAN & BUCKLEY, P. C.

CWILSON@MYHBCPA.COM

334 West Eldorado Street
Decatur, IL 62522

p: (217) 428-2127 | f: (217) 428-5915

www.myhbcpa.com

MENGEL, METZGER, BARR & CO. LLP

RAYMOND JACOBI JR. | CPA

RJACOBI@MMB-CO.COM

100 Chestnut St. Suite 1200
Rochester, NY 14604

p: (585) 423-1860 | f: (585) 672-1942

www.mengelmetzgerbarr.com

MERCADANTE & MERCADANTE, P. C.

DIANE M. PERALTA | PARTNER

DIANEP@MERCADANTE.COM

29 Mechanic Street
Fitchburg, MA 01420

p: (978) 342-0647 | f: (978) 348-1135

www.mercadante.com

MEREDITH HOBAN DUNN, CPA, P.C.

MEREDITH HOBAN DUNN | CPA

1179 High St
Westwood, MA 02090

p: (781) 769-7555

MOSS ADAMS^{LLP}

Certified Public Accountants | Business Consultants

Acumen. Agility. Answers.

MOSS ADAMS LLP

WENDY O'CONNOR |
MARKETING MANAGER

WENDY.OCONNOR@MOSSADAMS.COM

10960 Wilshire Boulevard, Suite 1100
Los Angeles, CA 90024

p: (310) 481-1205 | f: (310) 477-0590

www.mossadams.com/cu

Moss Adams is one of the 15 largest accounting and consulting firms in the United States with a staff of over 2,000 that includes approximately 258 partners. We offer audit, tax, and consulting services to over 300 credit unions and other financial institutions across the nation through specialized industry and service teams. For more information, please visit <http://www.mossadams.com/cu>.

NADEAU WADOVICK LLP

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

NAGEL CPAS, LLC

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

NANCY L. SIKORA CPA PC

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

**NEARMAN, MAYNARD, VALLEZ, CPAS**

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

Nearman, Maynard, Vallez CPAs has been providing quality, efficient, professional services to the credit union industry since 1979. Our firm has a national client base made up of 100% of credit unions and CU-SOs (Credit Union Service Organizations). Our firm partners with more than 165 credit unions in over 25 states. Our primary objective is to assist credit unions in accomplishing their goals through our commitment, experience, and service. This objective is achieved through the quality of our audit, our rapport with our clients, and the overall value of our audits. Accomplishing these objectives is what sets our firm apart from other CPA firms. Our commitment to one industry allows for an efficient audit with highly trained auditors that know your business. It's a combination of these attributes that result in our ability to provide exceptional service at a reasonable price.

ORTH, CHAKLER, MURNANE & CO. CPA'S

DOUGLAS J. ORTH | CPA, CFE,
 MANAGING PARTNER
 DORTH@OCMCPA.COM
 12060 SW 129 Court, Suite 201
 Miami, FL 33186
 p: (888) 676-3447 | f: (305) 232-8388
 www.ocmcpa.com

PADDEN, GUERRINI & ASSOCIATES

KAIN GUERRINI | PARTNER
 KGUERRINI@PGACPAS.COM
 3425 Simpson Ferry Road
 Camp Hill, PA 17011
 p: (717) 763-1644 | f: (717) 763-1646
 www.pgacpas.com

PADGETT STRATEMANN & CO

KATHLEEN FIELDS, CPA | PARTNER
 KATHLEEN.FIELDS@PADGETT-CPA.COM
 100 NE Loop 410, Suite 1100
 San Antonio, TX 78216
 p: (210) 828-6281 | f: (210) 826-8606
 www.padgett-cpa.com

PARKS & CO. PLC

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

PBMARES, LLP

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

PEARCE, BEVILL, LEESBURG, MOORE, P.C.

GLENN BRIDGES
 WGBRIDGES@PEARCEBEVILL.COM
 110 Office Park Drive, Suite 100
 Birmingham, AL 35233
 p: (205) 323-5440 | f: (205) 328-8523
 www.pearcebevill.com

PERKINS & CO

1211 SW Fifth Ave, Suite 1000
 Portland, OR 97204
 p: (503) 221-0336 | f: (503) 294-4378
 www.perkinsaccounting.com

PETERSEN & ASSOCIATES

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

PKF PACIFIC HAWAII, LLP

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

PLANTE MORAN, PLLC

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

POLLARD & COMPANY, PC

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

POLOS & ASSOCIATES

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

PORCH & ASSOCIATES

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

PORTER KEADLE MOORE

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

POSTLETHWAITE & NETTERVILLE

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

POSTON, DENNEY & KILLPACK, PLLC

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

PRICEWATERHOUSE COOPERS

LORI SCOTT
 LORI.SCOTT@US.PWC.COM
 1300 SW Fifth Avenue, Suite 3100
 Portland, OR 97201
 p: (971) 544-4000
 www.pwc.com

PUGH CPAS

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

RALPH NEAL

RALPH C. NEAL | CPA
3208 N. O'Connor
Irving, TX 75062
p: (972) 259-5757

REHMANN

ANNETTE EUSTICE | PRINCIPAL-IN-CHARGE
ANNETTE.EUSTICE@REHMANN.COM
902 S. Huron
Cheboygan, MI 49721
p: (231) 627-3380
www.rehmann.com

REKHA MUKADAM

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

REYNOLDS BONE & GRIESBECK PLC

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

RICHARDS & ASSOCIATES

MICHAEL RICHARDS | CEO
MRICHARDS@RICHARDSCPAS2.COM
21520 Yorba Linda Boulevard, Suite #G-516
Yorba Linda, CA 92887
p: (877) 572-0473 | f: (714) 694-0038
www.richardscpas.com

REINSEL KUNTZ LESHER

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

ROBERT ANDERSON & COMPANY

ROBERT ANDERSON | PRESIDENT
RANDERSON@CREDITUNIONAUDIT.COM
138 Dodge Street
Beverly, MA 01915
p: (978) 232-9300 | f: (978) 232-9625
www.creditunionaudit.com

**ROBINSON, GARDNER,
LANGSTON & BRYAN**

2120 Forsythe Avenue P.O. Box 4550
Monroe, LA 71211
p: (318) 323-4481 | f: (318) 323-2188
www.monroecpas.com

ROWLES & COMPANY, LLP

JAMES HIGBEE | PARTNER
JHIGBEE@ROWLES.COM
8100 Sandpiper Circle, Suite 308
Baltimore, MD 21236
p: (443) 725-5395 | f: (443) 725-5074
www.rowles.com

SANDERS & ASSOCIATES

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

SANDERS, HOLLOWAY & RYAN

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

SANTI & ASSOCIATES

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

SCHEFFEL BOYLE

STEVEN C. PEMBROOK | CPA
322 State Street
Alton, IL 62002
p: (618) 465-4288 | f: (618) 462-3818
www.scheffelcp.com

SCHENCK SC

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

SCHMIDT & ASSOCIATES, INC.

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

SCIARABBA WALKER & CO, LLP

ANDY LUNDEEN | SUPERVISOR, AUDITING
AEL@SCIARABBAWALKER.COM
200 East Buffalo Street, Suite 402
Ithaca, NY 14850
p: (607) 272-5550 | f: (607) 273-6357
www.sciarabbawalker.com

SELDEN FOX, LTD.

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

SHANNON & ASSOCIATES

ROGER A. JONES | CPA
RJONES@SHANNON-CPAS.COM
1851 Central Place S, #225
Kent, WA 98030
p: (253) 852-8500 | f: (253) 852-0512
www.shannon-cpas.com

SHULL AND COMPANY

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

**SIMMONS, CARROL,
AND WHISLER**

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

SMITH BARTA AND COMPANY

DOREEN SMITH | PARTNER
DOREEN@SMITHBARTA.COM
4650 Hills and Dales Rd
Canton, OH 44708
p: (330) 477-1075 | f: (330) 477-6020
www.smithbarta.com

SOLER & TOPCHYI, CPA

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

**SPILLAR, MITCHAM,
EATON & BICKNELL**

TIM BICKNELL
750 North FWY
Fort Worth, TX 76102
p: (817) 877-5050 | f: (817) 877-5037
www.smeb.com

**SPRATT FINANCIAL
FORENSICS, INC.**

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

STEPHANIE M. BAUER, CPA, INC.

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

STEPHANIE S. WILLIS

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

STEPHEN LANG & ASSOCIATES, LLC

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

SUMMER CARROLL WHISLER CPAS

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

TANNER & CO.

36 S. State St., Suite 600
Salt Lake City, UT 84111
p: (801) 532-7444
www.tannerco.com

THE CURCHIN GROUP, LLC

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

THOMAS & GIBBS, CPAS, PLLC

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

THOMPSON, GREENSPON, AND CO.

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

TINUCCI JONES & CO., P. C.

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

TOM ENGELMANN, CPA

TOM ENGELMANN | CPA
11 East River Drive
Davenport, IA 52803
p: (563) 323-3568 | f: (563) 326-6204
www.engelmanncpa.com

**TURNER, WARREN, HWANG & CONRAD**

KIAN MOSHIRZADEH | PARTNER
KIANM@TWHC.COM
100 North First Street, Suite 202
Burbank, CA 91502
p: (818) 954-9700 | f: (818) 955-8416
www.twhc.com

CPAs and consultants specializing in services to credit unions and CUSOs. In addition to opinion, internal, and pension audits TWHC also provides compliance audits and tax planning and compliance services for credit unions and CUSOs.

UHY LLP

PATRICK HUGHES | PARTNER
PHUGHES@UHY-US.COM
66 South Pearl Street, Suite 401
Albany, NY 12207
p: (518) 694-5924 | f: (518) 449-5832
www.uhy-us.com

VRAKAS BLUM

TIMOTHY C. ITZIN | SHAREHOLDER
FIRM@V-B.COM
445 South Moorland Road, Suite 400
Brookfield, WI 53005-4254
p: (262) 797-0400 | f: (262) 797-7895
www.v-b.com

WALSH & CO

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

WEAVER LLP

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

WHITMER & COMPANY

JANET NEUMANN | MANAGING PARTNER
NEUMANN@WHITMERCPC.COM
105 East Fourth Street, Suite 1100
Cincinnati, OH 45202
p: (513) 381-8010 | f: (513) 381-2601
www.whitmercpc.com

WHITTLESEY & HADLEY, P.C.

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

WILLIAMS, YOUNG & ASSOCIATES

2901 Bletline
Madison, WI 53708

WIPFLI LLP

JOANN COTTER | PARTNER
JCOTTER@WIPFLI.COM
469 Security Blvd
Green Bay, WI 54305
P.O. Box 12237, Green Bay, WI 54307-2237
p: (920) 662-2804 | f: (920) 662-2999
www.wipfli.com

WOJESKI & CO. CPAS, P.C.

MATTHEW LINDEMANN | PARTNER
MLINDEMANN@WOJESKICO.COM
75 Troy Road
East Greenbush, NY 12061
p: (518) 477-1102 | f: (518) 477-1302
www.wojeskico.com

WOLF & COMPANY, P.C.

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

YOUNG, OAKES, BROWN & CO

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

2015 Supplier Market Share Guide: Credit Union Auditors

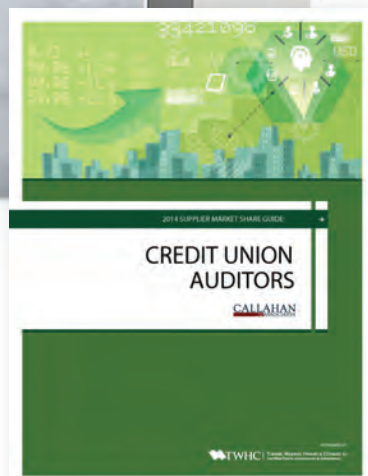
Also available online!

As a Callahan client it's easier than ever to share the useful information included in this guide with your Supervisory Committee or Board of Directors. Simply visit the CreditUnions.com archives section and click on Market Share Guides.

All content is viewable online and can be conveniently downloaded as a PDF.



Visit CreditUnions.com Archives and click Market Share Guide





compliance operational
internal audit sc guide certified
credit unions
auditing pension bank secrecy act
nacha co-source

consulting risk assessment outsourcing

Over thirty-five years ago our firm began with just a handful of clients and a new concept...limiting the practice to serving only credit unions. We believed in the “people helping people” philosophy that the credit union industry was founded on.

You might think as auditors our only goal is to ensure the financial statements we certify are materially correct. However, since 1979, our mission has been to provide quality, efficient, and professional services to the credit union industry. We offer our clients more than just audit services, we also serve as a resource and provide accounting expertise, operational knowledge, and compliance services.

To put our experience to work for your credit union, visit www.nearman.com or email us at info@nearman.com.



**Nearman
Maynard • Vallez**
Certified Public Accountants

Are Your Auditors Really Credit Union Auditors?



Decoys have a specific purpose: to look real and provide a false sense of security.

Firms with banking practices will often lure credit unions into thinking there is no difference between auditing credit unions and banks, saying that they will assign *"Financial Institution"* specialists. This is code for, *"We don't have any credit union people, but we have a lot of bank people that don't have much to do and when they are not busy with banks, they can come learn about credit unions."*

TWHC is a credit union specialist firm – no decoys here. We do not serve credit unions as a sideline; we do not send idle bank auditors to audit credit unions during down time. We do not consider credit unions to be busy work, or a sideline.

Since 1987, TWHC has had one focus, and that is credit unions. This is why today we are the *number one credit union specialist firm* in the Western U.S. We have achieved this by providing real value to our credit union clients.