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- Analysis grounded in data that links strategy to a desired performance;
- Thought leadership rooted in cooperative history and translated to address contemporary challenges;
- Forums that connect credit unions with strategic partners.



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ISSN 1935-9225 | ISBN 1-934330-50-7

PUBLISHED BY

CALLAHAN
ASSOCIATES

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Callahan & Associates is a credit union research and consulting firm located in Washington, DC. In its mission to ensure Americans have unrestricted access to a vibrant cooperative financial system, Callahan offers credit unions financial performance benchmarking software, a suite of financial publications, strategic planning, and investment management. For more than 25 years, Callahan has delivered clear, actionable analysis of credit union quarterly performance data through a combination of publications and proprietary analytics software. Callahan's most accessible portal, CreditUnions.com, also offers credit unions and suppliers access to research, webinars, and expert commentary. Visit Callahan.com to learn more about how Callahan fulfills its mission through its credit union focused products and services.

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



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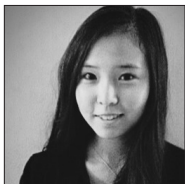
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ACKNOWLEDGEMENTS

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

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

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

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

When the analysts and writers are done, Callahan's lead designer Kristine Chatterjie steps in to make the Callahan Credit Union Directory an accessible toolkit for all levels of credit union participants. As the sole designer for this year's directory production, Creative Director Kristine Chatterjie subtly introduces new visual elements to compliment the content. This edition will be her third directory, and her second time as lead designer for this publication.


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

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

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



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BY ALIX PATTERSON

STRONG ROOTS FOR CHANGING TIMES

The origins of three credit unions founded over the past century demonstrate the enduring principles of cooperatives.

The forecast for the credit union industry isn't surprising. Technology is up-ending every process from member onboarding to payments processing to lending. What might surprise you, however, is this revolution isn't because of biometric authentication, Apple Pay, and crowdfunded lending. It's because of changes that occurred 20 years ago when personal computers became popular, Microsoft Money introduced home finance software, and Stanford Federal Credit Union launched the first online banking website. Back then, we wrote, "The next level of competition appears to be driven by technology. Convenience is being redefined." The quote appeared in the 1995 Callahan Credit Union Directory.

As we worked on this year's Credit Union Directory, our 30th, we looked back on three decades of history for guidance. It wasn't hard to find support for this year's theme: Times change. Values don't.



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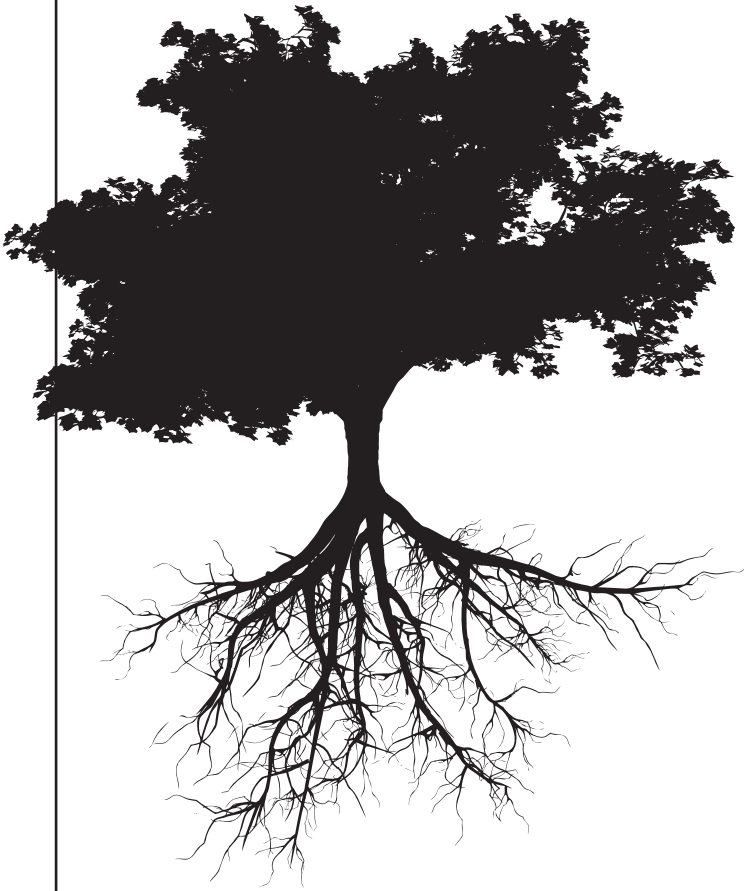
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“Like an oak tree that has stood the test of time, our values are the roots that keep the credit union industry grounded as it flourishes.”

In fact much of the wisdom in the 1985 edition of the Credit Union Directory, Callahan’s first, still applies today. Credit unions were created to promote thrift and extend credit for their member owners. When an institution is loyal to these motivations, it succeeds. Technologies change, buzzwords change, leaders change, but credit union values don’t. Like an oak tree that has stood the test of time, those values are the roots that keep the credit union industry grounded as it flourishes.

IT’S ALWAYS BEEN ABOUT THE MEMBER

“The goal is to serve the consumer rather than view him as a profit source.” This quote from the 1995 Credit Union Directory underscores the credit union difference: service over profit.

How Jeanne D’Arc Credit Union (\$1.06B, Lowell, MA) came to be exemplifies that difference. The story begins in 1911 in Lowell, MA, 25 miles northwest of Boston. The city was an industrial hub for textile manufacturing in the 19th century and because of the ready supply of jobs, it also became a destination for immigrants looking for stable work and a slice of the American Dream. One such immigrant community of French-Canadian textile workers created Jeanne D’Arc Credit Union, which officially opened its doors in February 1912. The goal of the small cooperative was to encourage frugality and economic self-sufficiency.

Volunteers staffed the credit union, which had limited hours and operated out of the library of a neighborhood church. At the end of the first year, the credit union had \$6,063 in assets (about \$145,000 today). Within 20 years of its founding, Jeanne D’Arc Credit Union was tested when manufacturing work left Lowell and headed south. Harper’s Magazine described the city as a “depressed industrial desert” in 1931. But the city and the credit union survived. Today, Jeanne D’Arc has 65,000 members and more than a billion in assets. And although the credit union is successful by today’s standards — loan growth is 15% year-to-date — its founding values remain unchanged.

“History has a way of repeating itself,” says Jeanne D’Arc’s current CEO Mark S. Cochran. “We were founded by immigrant members of the Franco-American population to provide for their community’s benefit. And while Jeanne D’Arc Credit Union continues to serve descendants of those founding members, we’ve evolved and welcome Lowell’s newest immigrants as members.”

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Retired CEO,
Workers' Credit Union



A BRIGHT SPOT IN A PROBLEM-PLAGUED BANKING WORLD

The 1985 directory referenced a Money magazine article describing credit unions as a “bright spot in the problem-plagued banking world.” The directory also cited an October 1985 American Banker survey that found credit unions were the most effective in pleasing their customers.

In fact BECU (\$12.6B, Seattle, WA) was founded in 1935 to do something the banking industry couldn't (or wouldn't) do. The credit union, which began as Fellowship Credit Union, formed to help Boeing employees buy the tools needed to do their jobs. At the height of the Great Depression, those workers could barely afford to feed their families, much less purchase tools. And without them, Boeing employees couldn't earn a living.

Eighteen Boeing employees came to the rescue with a cooperative solution. Pooling funds, those employees raised enough capital to lend money to their colleagues so that they could purchase tools. Each of the founders contributed 50 cents for a grand total of \$9 in assets (about \$156 today).

Small dollars, sure, but they met an urgent need. Eventually, Fellowship Credit Union became BECU (Boeing Employees Credit Union), one of the largest financial cooperatives in the country today. From those humble beginnings, BECU has grown to more than 869,000 members with \$12.5 billion in assets.

DELIVER VALUE AND DEMONSTRATE BENEFITS

Cooperative principles of participation and patronage have always set credit unions apart from other financial service providers. This not-for-profit, member-owned model prompted us to say in the 2005 Credit Union Directory, “Credit unions must nurture this structure,

declare its advantages, and deliver value that demonstrates the benefits. Every time a member realizes a dream through a credit union transaction, the power of ownership is confirmed.”

That same year the only community credit union in east Wilmington, DE, closed its doors. With no other option for low-cost, member-oriented financial services, the Delaware Community Reinvestment Action Council decided to create a replacement cooperative financial institution.

“Many of the residents here have modest incomes,” DCRAC executive director Rashmi Rangan told creditunions.com in 2012. “They would face an emergency often times around the holidays, and then they would go to a payday lender or a title lender. This was a cycle that was keeping them from emerging and building their own wealth.”

To fill the void, community members and local financial institutions helped establish Stepping Stones Federal Credit Union (\$1.4M, Wilmington, DE) in 2011. The credit union was the only charter NCUA awarded in 2011 and the first in Delaware in 30 years. Nearby Delaware State Police Federal Credit Union (\$121.7, Georgetown, DE) helped Stepping Stones with the charter application and also donated a teller station, a vault, and teller drawers. Other area financial institutions (including banks) contributed capital and equipment. CU*Answers, a CUSO owned by more than 100 credit unions, gave Stepping Stones two years of data processing services for free through its Start A Credit Union Program.

Bringing financial services to a community in need could never have happened without the credit union movement and the timeless values of cooperation and support that have always united the industry. In that sense, Stepping Stones' origins are not unlike those of BECU or Jeanne D'Arc, even though they were founded 100 years apart.

*Times change.
Values don't.*

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THE NEXT 100 MILLION MEMBERS

Credit unions enter 2015 stronger than ever, and their sustainable success is built on years of making decisions that are right for members and the institution.

Credit unions hit a historic milestone in 2014: They reached the 100-million-members mark. The Great Recession shined a spotlight on the benefits of the cooperative difference, and since then, the industry's momentum has been accelerating. The industry's assets topped \$1 trillion this year, credit unions surpassed savings and loan associations to become the second largest depository system in the United States, and national market share in key products have hit new highs.

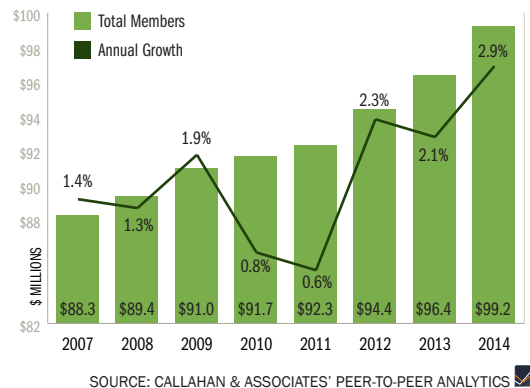
But it's not just about growth. For more than 100 years, credit unions have demonstrated how a cooperative, member-owned institution can meet the needs of its owners. The success credit unions have achieved comes from their focus on members, and that focus is what will lay the foundation for the next 100 years and the next 100 million members.

LENDING TAKES THE LEAD

The U.S. economy is gaining traction across the board. Unemployment is lower than 6%, new car sales are at 2007 levels, the manufacturing and service sectors are producing more than they were before the recession, and housing prices have stabilized in most of the country. These results are pushing the Federal Reserve to shift course. It is winding down its quantitative easing program and preparing the market for a rise in the federal funds rate after an unprecedented six years of near zero interest rates.

The changing economic environment is evident in credit union performance. Midyear 2014 numbers suggest members have a renewed confidence. After years of share growth leading the way, lending is now driving

Total Membership Plus Annual Member Growth
DATA AS OF JUNE 30, 2014



results. Asset quality has returned to historical norms. Revenue is growing again. Capital is at an all-time high of more than \$126 billion.

Consumer lending remains the core of credit union activity, and 2014 is on a record pace. Credit unions granted more than \$106 billion in consumer loans in the first six months of the year; that's a 15% increase versus the same period a year ago and an 89% jump from midyear 2012. Auto loans are leading consumer lending at credit unions, but credit cards, student loans, and signature loans are also playing a role. Credit union credit card programs hit new highs at midyear — more than 16 million active cards reported \$43.4 billion in balances.

The \$166.4 billion in total loan originations is spurring growth across the loan portfolio. Every category of loans



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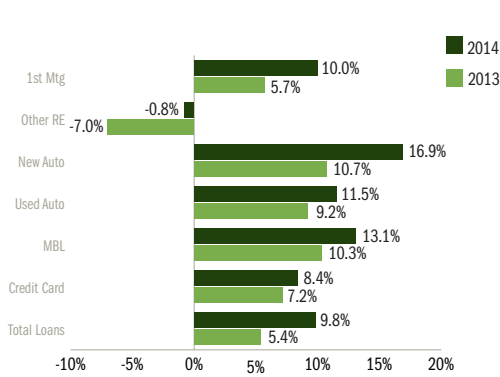
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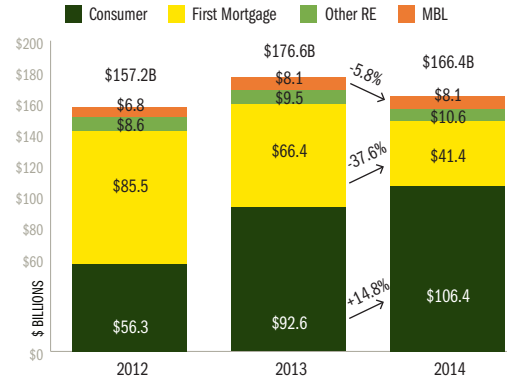
Annual Growth By Loan Category

DATA AS OF JUNE 30, 2014 | FOR ALL U.S. CREDIT UNIONS



YTD Loan Originations by Category

DATA AS OF JUNE 30, 2014 | FOR ALL U.S. CREDIT UNIONS



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

outstanding is growing at a faster rate in 2014 than in 2013. Four categories — including new auto and member business — have posted double-digit loan balance growth over the past 12 months. In total, the \$682 billion credit union loan portfolio has grown 9.8% over the past year.

AUTO LENDING RAMPS-UP

The credit union auto loan portfolio grew by \$25.5 billion — or 13.4% — over the past year to reach \$214.9 billion as of June 2014. This is the highest 12-month auto loan growth rate since March 2003. Credit unions have also increased their national share of auto loan originations to 15.7% in the first half of 2014, up from 14.5% for the same period the year prior, according to Experian Automotive.

Credit unions are not only staying competitive in their rates but also providing value via car buying programs that allow members to avoid negotiating with dealers and complementary gap insurance.

New auto loans were the fastest growing segment of the loan portfolio as of June 2014. At \$78.3 billion, they were up 16.9% over midyear 2013. Used auto loans are also posting strong growth. They reached \$136.6 billion; that's up 11.5% over the previous June.

Indirect lending has been an important factor in auto loan growth for many credit unions. As of June 30, indirect auto loan balances had increased \$18.0 billion annually. By comparison, direct auto loan balances increased \$7.4 billion over the same period. Indirect auto loans accounted for 47.9% of total auto loan balances as of June, up from 44.8% a year prior.

MORTGAGE MARKET SHARE HIT RECORD HIGH

Rising interest rates in May 2013 signaled a change in the mortgage environment. The Mortgage Bankers Association is projecting a 43% drop in first mortgage originations in 2014. As a percentage of all mortgage activity, refinances will drop from 63% to 44%.

Although credit union first mortgage originations have fallen 38% in the first half of 2014, the industry captured 8.4% of the \$493 billion in total mortgage originations in the United States through June. A record 9.0% share in the second quarter buoys this highest share ever recorded at midyear. Credit unions are the second largest mortgage lender in the United States today, coming in only behind Wells Fargo.

Credit unions' flexibility and adaptability in meeting member needs is helping them gain market share. Credit unions are demonstrating that even in today's mortgage environment, underwriting qualified mortgages isn't the only way to make quality loans. Credit unions are originating more adjustable rate and hybrid mortgages in 2014. Such options comprised 38% of first mortgage originations compared to 16% in 2009. These loans offer lower rates for members and mitigate interest rate risk for credit unions.

First-time homebuyer products are also benefiting both members and credit unions. NASA Federal Credit Union (\$1.3B, Bowie, MD) launched its Family Mortgage earlier this year as a way to help younger buyers obtain home ownership. Parents co-sign for the loan without having to live in the home and can remove themselves as co-signers after five years when their child has established



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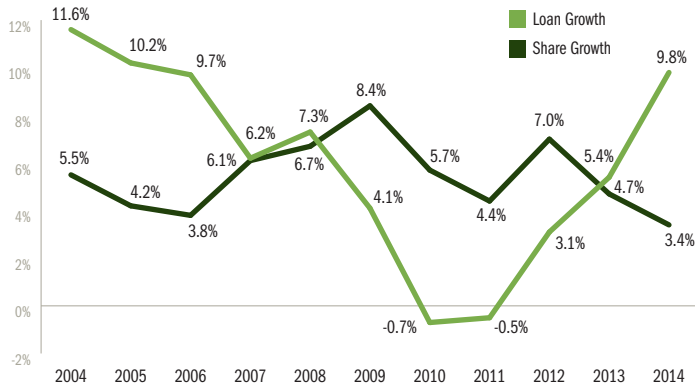
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Loan Growth vs. Share Growth | DATA AS OF JUNE 30, 2014



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

“CREDIT UNIONS THRIVE BECAUSE THEY TAKE ON THEIR MEMBERS’ CHALLENGES. THEY FIND SOLUTIONS BY COLLABORATING TOGETHER IN WAYS THAT UNDERSCORE THE COOPERATIVE ADVANTAGE.”

a track record of their own. Creative product designs such as this separate credit unions from the competition while attracting the next generation of members.

SHARE GROWTH SLOWS

Slowing share growth at credit unions is a sign that members are spending again and directing more funds to alternatives such as the stock market. Balances in the \$952.6 billion share portfolio rose 3.4% over the 12 months ending in June, marking the slowest growth rate in more than a decade.

Regular savings and checking account balances are setting the pace in share growth. Regular share balances are up 7% over the past year while share draft balances are 6% higher than at midyear 2013. These core accounts comprise more than 47% of the share portfolio and form a solid source of funding for credit union loans.

As credit unions prepare for likely interest rate increases in 2015, their core deposit base is a key component of asset-liability management. These “sticky” balances tend not to leave the credit union when rates rise. In fact, credit unions held the same proportion of core deposits in 2003 as the Fed prepared to move rates up 400 basis points between 2004 and 2006. That funding base allowed credit unions to post average annual loan growth of 11% between 2003 and 2006. This is a good indication that credit unions are well positioned to continue their lending momentum in the coming years.

As share growth slows, credit unions are borrowing to fund higher loan demand. Borrowings have risen

31% over the past year to \$34.8 billion as of June. Outstanding borrowings are at their highest level since 2009, although they still account for just 3.2% of the balance sheet.

INVESTMENT PORTFOLIO TAPPED TO FUND LOANS

With loan growth exceeding share growth, credit unions are tapping their investment portfolio for liquidity. Total investments declined 3.8% over the past year to \$387.1 million as of June. Both cash and invested balances fell over the past 12 months as the portfolio posted the first year-over-year decline since 2006.

Although balances have fallen, the average yield on investments has been steadily increasing over the past year. Since June 2013, the yield on the portfolio has risen from 1.07% to 1.22%. This stems from a combination of factors, including lower cash balances and new purchases of higher yielding securities.

Federal agency securities account for 50% of the investment portfolio. Federal agency debt instruments and federal agency mortgage-backed securities are the primary investment options for credit unions.

The average maturity of the portfolio has extended in recent years. Investments maturing in less than one year comprise 41% of the portfolio. This was 56% prior to the recession, the bulk of which has shifted to the three- to five-year maturity range. With stronger loan demand and a likely rise in interest rates on the horizon, credit unions will be managing their portfolio carefully to ensure adequate liquidity while managing interest rate risk.

Risk Management
Mortgages Credit Unions
CFPB Free Checking
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 Contracts **Growth** **NCUA**
BSA Buying Banks
Mergers Advertising
Training
 Exams **Compliance**
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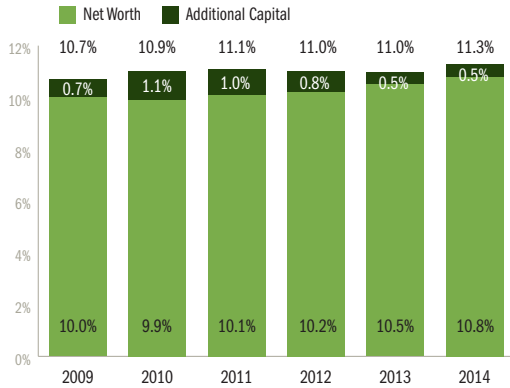


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Capital Levels | DATA AS OF JUNE 30, 2014



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

CAPITAL RISES HIGHER THAN 11%

Higher loan balances and interest rates pushed up both loan and investment income, and total revenue rose 1.1% year-over-year through the first half of 2014. This marks the first increase in revenue since 2009.

Loan income is up 2.9% while investment income is up 9.0% over the past year. This helped lift the net interest margin by five basis points to 2.82%. This is the third year in a row historically low interest rates have held the margin below 3%.

The 3.5% increase in total interest income helped offset a 4.7% decline in non-interest income. Both fee and other operating income fell, 3.7% and 5.6% respectively. Gains on the sale of mortgages to the secondary market have boosted other operating income in recent years, but with sales to the secondary market down 61% versus one year ago, the decline in other income is not unexpected.

Operating expenses rose 4.3% over the past year, growing at essentially the same rate as assets. Credit unions are closely managing expenses given the low interest margin. Salaries and benefits, which account for 50% of total operating expenses, are up 3.8% versus June 2013.

Net income is flat year-over-year, but the 81-basis-point

return on assets through midyear still resulted in higher capital levels. Total capital is up 30 basis points over the past 12 months to 11.3% while the net worth ratio posted a similar increase to reach 10.8%.

ONE MEMBER AT A TIME

Credit unions enter 2015 stronger than ever. From a financial standpoint, assets and capital are at their highest levels ever. From a market impact perspective, market share in key products is on the rise. From a member perspective, loan and share balances are growing along with the average member relationship.

As the scale and impact of credit unions grows, it is easy to get caught up in the numbers. But what drives credit union success is the focus on one member at a time. The ability to listen and respond to member needs is what separates the cooperative model from others.

At a time when regulatory guidance has never been greater, credit unions are demonstrating that it's the mission and the values that form the foundation of their system that are the true determinants of success. No single number or ratio can gauge an organization's health. Sustainable success is built on years of making decisions that are right for members and the institution.

The National Credit Union Administration and Consumer Financial Protection Bureau are proposing new regulations that, while often well intended, could hinder the ability of credit unions to successfully differentiate themselves in the future. NCUA's risk-based capital proposal is an example of a rule that lacks logic as well as compelling evidence that the industry, with its strong track record, needs it.

Credit unions thrive because they take on their members' challenges. They find solutions by collaborating together in ways that underscore the cooperative advantage. As uneven economic outcomes for Americans, burdensome regulations, and disruptive competitors pursuing new business models impact the marketplace, it is the resilient, long-term, member-driven approach that will enable credit unions to reach the next 100-million-member milestone. 🌱

THE CONSOLIDATED CREDIT UNION FINANCIAL STATEMENT

IN THOUSANDS OF \$ FOR ALL U.S. CREDIT UNIONS AS OF JUNE 30, 2014

	JUN-13	JUN-14	% CHG	6 MOS. ENDED JUN-13	6 MOS. ENDED JUN-14	% CHG
ASSETS:						
Cash & Equivalents	99,684,569	92,584,755	-7.12%	15,646,823	16,081,327	2.78%
Govt & Agencies	211,677,976	207,953,460	-1.76%	(6,653)	(8,192)	23.14%
Corporate Credit Union	3,890,764	3,434,258	-11.73%	2,083,377	2,271,330	9.02%
Banks and S&Ls	48,621,701	45,601,668	-6.21%	3,702,684	3,564,339	-3.74%
Mutual Funds	2,251,318	2,130,204	-5.38%	3,565,906	3,365,185	-5.63%
All Other Inv & Ins	36,250,128	35,432,886	-2.25%	24,992,138	25,273,988	1.13%
Total Investments, Cash & Cash Eq.	402,376,457	387,137,231	-3.79%			
Real Estate Loans	329,713,407	354,794,432	7.61%	8,163,461	8,471,332	3.77%
Auto Loans	189,462,341	214,925,331	13.44%	157,518	166,274	5.56%
All Other Loans	102,095,570	112,279,787	9.98%	1,151,787	1,209,525	5.01%
Total Loans	621,271,319	681,999,549	9.77%	2,982,845	3,171,416	6.32%
(Loan Loss Allow)	(7,797,140)	(7,132,097)	-8.53%	571,658	604,359	5.72%
Reposessed Property	1,350,706	1,169,346	-13.43%	1,481,915	1,210,796	2.44%
Land & Buildings	18,116,865	18,812,805	3.84%	62,906	26,234	-58.30%
Other Fixed Assets	3,547,559	3,754,172	5.82%	78,608	72,533	-7.73%
All Other Assets	30,648,978	31,309,911	2.16%	503,225	555,571	10.40%
Total Assets	1,069,514,743	1,117,106,243	4.45%	16,107,039	16,804,178	4.33%
Liabilities & Capital:						
Dividends Payable	200,257	193,157	-3.54%	1,342,617	1,364,129	1.60%
Notes Payable	24,726,131	31,154,632	26.00%	17,449,655	18,168,308	4.12%
Reverse Repurchase Agreements	1,709,748	3,434,435	100.87%	224,374	258,622	15.26%
Other Liabilities	12,147,085	11,030,007	-9.20%	7,766,857	7,364,303	-5.18%
Total Liabilities	38,783,221	45,812,231	18.12%			
Regular Shares & Deposits	312,170,233	334,055,471	7.01%	368,551	365,677	-0.78%
Money Market Shares	211,503,034	220,128,552	4.08%	2,771,298	2,530,263	-8.70%
Share Drafts	121,214,462	128,856,690	6.30%	4,627,007	4,468,663	-3.43%
IRA & Keogh	79,913,344	78,504,188	-1.76%	181,679	23,225	-87.22%
Share Certificates	196,706,628	191,056,519	-2.87%	4,445,329	4,445,137	0.00%
Total Shares	921,507,701	952,601,419	3.37%			
Regular Reserve	19,851,424	20,106,615	1.29%	6,818	6,560	-3.78%
FASB 115 Valuation Reserve	(2,825,634)	(1,313,782)	-53.50%	4,189	4,029	-3.82%
Undivided Earnings & Other Reserves	90,957,782	98,375,193	8.15%	2,492	2,400	-3.69%
Equity Acquired in Merger	1,240,250	1,524,568	22.92%	137	131	-4.38%
Total Reserves & Undivided Earnings	109,223,822	118,692,594	8.67%	96,352,995	99,163,846	2.92%
Total Liabilities & Capital	1,069,514,743	1,117,106,243	4.45%	251,583	257,498	2.35%
				9,564	9,606	0.44%
				12,745	13,052	2.41%
Total Number of Credit Unions				6,818	6,560	-3.78%
# of FCU's				4,189	4,029	-3.82%
# of SCU's - Federally Insured				2,492	2,400	-3.69%
# of SCU's - Cooperatively Insured				137	131	-4.38%
Members				96,352,995	99,163,846	2.92%
Employees				251,583	257,498	2.35%
Average Share Balance				9,564	9,606	0.44%
Average Loan Balance				12,745	13,052	2.41%

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

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	10-Yr CAGR
Assets:											
Cash & Equivalents	50,048,772	46,832,040	53,021,001	53,895,119	49,354,434	68,952,777	75,914,572	96,693,026	102,677,780	88,974,390	5.92%
Cash at Corporate Credit Unions	26,416,375	23,920,598	30,277,818	29,521,409	25,867,004	41,754,394	41,693,216	31,895,252	25,655,840	19,100,819	-3.19%
Govt & Agencies	97,778,272	85,695,204	71,236,307	70,455,762	85,024,462	115,592,056	144,376,187	183,263,445	200,487,823	204,517,471	8.23%
Corporate Credit Union**	31,996,428	31,928,485	34,097,026	39,271,697	32,318,226	33,844,868	17,427,592	6,253,631	3,997,640	3,664,204	-19.48%
Banks and S&Ls	25,499,657	21,069,963	16,090,963	16,773,341	18,139,807	37,486,619	42,848,765	44,600,407	48,089,975	45,807,321	6.03%
All Other Inv & Ins	13,445,571	12,555,237	16,102,845	18,856,548	22,513,672	26,151,291	36,847,726	25,741,055	31,030,421	35,141,667	10.08%
Total Investments, Cash & Cash Eq.	213,768,700	198,280,547	190,548,142	199,252,466	217,350,601	282,027,611	317,414,841	356,551,565	386,283,640	378,105,053	5.87%
Real Estate Loans	196,777,529	224,060,927	250,337,351	277,871,832	309,706,835	314,429,599	314,407,860	317,642,009	325,012,942	343,679,567	5.73%
Auto Loans	158,907,735	174,154,873	179,685,341	179,409,022	178,199,611	175,407,954	166,166,796	166,701,550	180,294,933	200,563,705	2.66%
All Other Loans	67,934,119	70,599,067	75,521,721	81,321,956	86,845,680	90,616,684	91,867,533	94,629,423	99,963,054	108,816,993	4.82%
Total Loans	423,619,383	468,814,941	505,544,413	538,602,811	574,752,126	580,454,237	572,445,189	578,972,981	605,270,929	653,060,265	4.42%
(Loan Loss Allow)	(3,092,260)	(3,368,924)	(3,368,603)	(3,926,469)	(6,266,040)	(8,892,005)	(9,552,391)	(8,959,904)	(8,232,849)	(7,386,291)	9.10%
Land & Buildings & Fixed Assets	13,236,898	14,508,019	15,943,015	17,614,279	19,250,382	19,979,137	20,422,185	20,846,107	21,404,434	22,112,280	5.27%
All Other Assets (inc. F.closures & Reposs)	14,276,339	14,839,914	17,541,549	18,556,643	18,535,766	23,255,214	25,880,267	26,775,988	30,142,514	29,422,558	7.50%
Total Assets	661,809,060	694,149,283	726,208,517	770,099,730	823,622,835	896,824,195	926,610,092	974,186,737	1,034,868,668	1,075,313,865	4.97%
Liabilities & Capital:											
Total Liabilities	20,536,219	26,389,886	27,819,707	35,593,619	45,592,795	45,542,415	36,924,172	36,267,582	37,455,968	40,595,211	7.05%
Regular Shares, Deposits & Share Drafts	286,627,472	284,133,395	265,576,233	253,589,891	266,131,809	299,445,427	325,896,401	361,961,391	403,513,171	433,793,958	4.23%
Share Certificates	130,112,061	156,506,190	193,893,481	221,340,456	229,767,476	229,021,727	216,294,999	206,667,709	200,360,115	193,895,523	4.07%
All Other Shares (MMA, IRA)	152,313,495	150,131,016	155,833,356	171,792,455	195,865,376	234,874,433	255,112,027	269,876,480	285,706,174	294,344,287	6.81%
Total Shares	569,053,028	590,778,535	615,303,070	646,722,802	691,764,661	763,341,587	797,303,427	838,505,580	889,579,460	922,033,767	4.94%
Total Reserves & Undivided Earnings	72,219,813	76,966,416	83,082,040	87,686,445	86,265,379	87,940,193	92,383,240	99,413,575	107,833,240	112,684,887	4.55%
Total Liabilities & Capital	661,809,060	694,149,283	726,208,517	770,099,730	823,622,835	896,824,195	926,610,092	974,186,737	1,034,868,668	1,075,313,865	4.97%
Income:											
Net Loan Interest Income	24,996,123	27,290,135	31,513,483	35,090,974	36,743,588	36,246,560	34,937,058	33,150,824	32,084,795	31,522,127	2.35%
Investment, Trading & Other Op. Inc.	7,571,700	9,027,171	10,594,437	12,481,059	11,645,534	10,853,730	10,639,623	10,548,334	11,520,795	11,156,807	3.95%
Fee Income	5,096,658	5,557,270	6,015,391	6,493,332	6,907,865	7,130,385	7,145,827	7,033,973	7,474,767	7,584,715	4.06%
Total Income	37,664,481	41,847,575	48,123,312	54,065,365	55,297,104	54,230,680	52,722,507	50,733,132	51,080,357	50,263,649	2.93%
Expenses:											
Employee Compensation and Benefits	10,298,742	10,961,027	11,783,792	12,687,690	13,493,513	13,875,216	14,193,147	14,680,575	15,704,930	16,508,134	4.83%
Office Occupancy & Operations	5,732,439	6,052,307	6,459,504	6,925,299	7,320,901	7,490,055	7,570,624	7,719,205	8,105,401	8,409,285	3.91%
All Other Expenses	4,581,162	4,943,484	5,330,091	5,706,712	7,739,011	6,088,851	6,293,300	6,639,384	7,405,094	7,771,446	5.43%
Operating Expense Subtotal	20,612,343	21,956,699	23,573,386	25,319,702	28,553,425	27,454,122	28,057,071	29,039,164	31,215,425	32,688,865	4.72%
Prov./Loan Loss	2,238,379	2,665,537	2,216,935	3,218,914	7,066,992	9,602,530	7,119,129	4,704,597	3,583,523	2,761,769	2.12%
Non-Operating Gain (Loss)	179,636	182,374	102,139	134,940	(445,361)	(951,407)	25,785	122,167	396,200	323,500	6.06%
Income before Dividends	14,993,395	17,069,965	22,435,130	25,661,691	19,231,326	16,222,621	17,572,093	17,111,538	16,677,609	15,136,515	0.10%
Cost of Funds**	9,083,658	10,450,926	16,644,012	20,846,491	19,383,156	14,979,243	11,013,477	8,777,430	7,299,377	6,242,655	-3.68%
Net Income Prior to Stabilization	5,909,737	5,783,215	5,791,118	4,815,200	(151,830)***	(296,784)****	1,978,101	1,891,721	779,777	8,893,860	4.17%
NCUSIF Stabilization Expense											
Net Income	9,208	8,880	8,536	8,268	7,968	7,710	4,580,515	6,442,387	8,598,455	8,223,721	
Total Number of Credit Unions	5,572	5,392	5,190	5,038	4,852	4,712	4,589	4,447	4,272	4,105	
# of FCUs - Federally Insured	3,442	3,303	3,172	3,063	2,952	2,839	2,750	2,647	2,547	2,449	
# of SCUs - Cooperatively Insured	194	185	174	167	164	159	152	146	141	133	
Members	85,206,238	86,469,021	87,395,078	88,500,886	89,897,193	91,175,370	91,778,378	93,054,800	95,076,586	97,462,474	
Employees	215,003	221,542	228,405	236,716	241,682	239,212	238,889	239,735	247,674	254,109	
Loan Originations (000s)	239,775,931	258,634,038	251,394,673	255,591,299	253,836,502	271,047,330	250,298,416	264,244,588	330,627,691	350,987,807	
Net Charge-offs/Ave. Loans	0.53%	0.54%	0.45%	0.10%	0.85%	1.22%	0.74%	0.92%	0.74%	0.57%	
Return on Assets	0.92%	0.85%	0.82%	0.64%	-0.02%	1.18%	0.50%	0.69%	0.86%	0.78%	
Capital/Assets	11.4%	11.8%	12.0%	11.9%	11.3%	10.9%	11.0%	11.2%	11.2%	11.2%	

BALANCE SHEET | AS OF DECEMBER 31

INCOME STATEMENT | THRU DECEMBER 31

KEY RATIOS

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

THE NATION'S 200 LARGEST CREDIT UNIONS BY ASSETS

DATA AS OF JUNE 30, 2014

Rk					Rk				
'14	'13	Credit Union	St	Total Assets	'14	'13	Credit Union	St	Total Assets
1	1	NAVY	VA	\$60,494,082,714	51	55	MEMBERS 1ST	PA	\$2,685,023,142
2	2	STATE EMPLOYEES	NC	\$28,645,354,689	52	53	MICHIGAN STATE UNIVERSITY	MI	\$2,653,389,313
3	3	PENTAGON	VA	\$18,312,866,093	53	52	VIRGINIA	VA	\$2,618,055,645
4	4	BECU	WA	\$12,518,983,724	54	50	NORTHWEST	VA	\$2,563,296,207
5	5	SCHOOLSFIRST	CA	\$10,425,207,073	55	56	MISSION	CA	\$2,553,133,702
6	7	THE GOLDEN 1	CA	\$8,507,544,036	56	62	LANDMARK	WI	\$2,550,867,636
7	6	ALLIANT	IL	\$8,148,059,098	57	21	TEACHERS	IN	\$2,519,391,698
8	8	SECURITY SERVICE	TX	\$8,086,101,582	58	60	BELCO	CO	\$2,486,475,431
9	12	FIRST TECH	CA	\$6,845,842,954	59	54	VERIDIAN	IA	\$2,478,661,426
10	9	STAR ONE	CA	\$6,737,691,641	60	57	APCO EMPLOYEES	AL	\$2,469,920,842
11	10	SAN DIEGO COUNTY	CA	\$6,535,054,808	61	63	CHEVRON	CA	\$2,468,992,515
12	11	AMERICA FIRST	UT	\$6,251,767,365	62	59	SERVICE	NH	\$2,441,983,022
13	15	RANDOLPH-BROOKS	TX	\$5,993,295,632	63	65	REDWOOD	CA	\$2,388,463,392
14	14	SUNCOAST	FL	\$5,833,184,593	64	73	UNIVERSITY OF IOWA COMMUNITY	IA	\$2,346,595,107
15	16	BETHPAGE	NY	\$5,685,240,422	65	61	AFFINITY	NJ	\$2,314,971,722
16	18	DIGITAL	MA	\$5,661,861,168	66	70	TDECU	TX	\$2,283,327,171
17	13	AMERICAN AIRLINES	TX	\$5,660,839,142	67	64	COASTAL	NC	\$2,282,838,825
18	17	ALASKA USA	AK	\$5,576,864,650	68	67	TRAVIS	CA	\$2,241,598,362
19	20	VYSTAR	FL	\$5,226,543,780	69	68	EDUCATIONAL EMPLOYEES	CA	\$2,214,377,750
20	19	CEFCU	IL	\$5,001,092,765	70	69	NASSAU EDUCATORS	NY	\$2,189,708,078
21	21	TEACHERS	NY	\$4,967,853,362	71	66	KEESLER	MS	\$2,163,660,999
22	22	ESL	NY	\$4,823,514,686	72	87	NAVY ARMY COMMUNITY	TX	\$2,131,324,043
23	23	DELTA COMMUNITY	GA	\$4,643,343,328	73	91	WSECU	WA	\$2,116,080,993
24	24	POLICE AND FIRE	PA	\$4,297,088,690	74	75	SAFE	CA	\$2,101,556,073
25	25	PENNSYLVANIA STATE EMPLOYEES	PA	\$4,226,855,778	75	72	GECU	TX	\$2,075,029,750
26	26	PATELCO	CA	\$4,114,579,937	76	74	SANDIA LABORATORY	NM	\$2,072,343,334
27	29	UNITED NATIONS	NY	\$4,088,350,271	77	82	MIDFLORIDA	FL	\$2,065,417,655
28	27	WINGS FINANCIAL	MN	\$4,037,637,131	78	78	SUMMIT	WI	\$2,049,853,057
29	31	ENT	CO	\$4,008,149,088	79	71	ATLANTA POSTAL	GA	\$2,042,236,521
30	30	HUDSON VALLEY	NY	\$3,973,833,081	80	77	MUNICIPAL	NY	\$2,035,964,122
31	28	STATE FARM	IL	\$3,919,760,273	81	92	COMMUNITY FIRST	WI	\$2,025,731,175
32	34	MOUNTAIN AMERICA	UT	\$3,904,527,985	82	84	MELROSE	NY	\$2,024,254,667
33	33	BANK-FUND STAFF	DC	\$3,878,276,445	83	81	CITADEL	PA	\$2,011,590,757
34	39	DESERT SCHOOLS	AZ	\$3,857,607,797	84	76	FIRST COMMUNITY	MO	\$1,992,662,888
35	32	LOGIX	CA	\$3,834,404,210	85	80	GROW FINANCIAL	FL	\$1,987,824,806
36	36	DFCU FINANCIAL	MI	\$3,724,569,335	86	93	BCU	IL	\$1,985,465,981
37	35	REDSTONE	AL	\$3,682,833,537	87	90	PROVIDENT	CA	\$1,980,821,459
38	37	ONPOINT COMMUNITY	OR	\$3,524,154,177	88	83	WESTERN	CA	\$1,973,855,240
39	38	KINECTA	CA	\$3,373,601,089	89	88	COMMUNITYAMERICA	MO	\$1,968,345,867
40	43	LAKE MICHIGAN	MI	\$3,349,304,454	90	96	GENERAL ELECTRIC	OH	\$1,941,321,171
41	41	VISIONS	NY	\$3,308,685,215	91	94	ROBINS	GA	\$1,929,747,090
42	42	TINKER	OK	\$3,217,835,770	92	89	APPLE	VA	\$1,924,370,408
43	40	SPACE COAST	FL	\$3,212,742,370	93	85	MERCK EMPLOYEES	NJ	\$1,908,347,313
44	45	EASTMAN	TN	\$2,958,313,104	94	98	SPOKANE TEACHERS	WA	\$1,903,876,631
45	48	WRIGHT-PATT	OH	\$2,849,223,922	95	99	UNIVERSITY OF WISCONSIN	WI	\$1,896,366,992
46	47	STATE EMPLOYEES	NY	\$2,819,689,486	96	79	CHARTWAY	VA	\$1,889,576,499
47	46	SECU OF MARYLAND	MD	\$2,795,588,084	97	100	LANGLEY	VA	\$1,859,829,189
48	51	WESCOM	CA	\$2,767,361,030	98	95	GEORGIA'S OWN	GA	\$1,845,268,855
49	44	SAN ANTONIO	TX	\$2,754,433,374	99	97	CALIFORNIA COAST	CA	\$1,838,357,355
50	49	TOWER	MD	\$2,704,755,994	100	101	JSC	TX	\$1,810,297,721

CONTINUED ON PAGE 12

THE NATION'S 200 LARGEST CREDIT UNIONS BY ASSETS

DATA AS OF JUNE 30, 2014

Rk		Credit Union	St	Total Assets	Rk		Credit Union	St	Total Assets
'14	'13				'14	'13			
101	102	TECHNOLOGY	CA	\$1,770,733,669	151	166	KNOXVILLE TVA EMPLOYEES	TN	\$1,320,299,002
102	103	FAIRWINDS	FL	\$1,763,499,281	152	162	METRO	MA	\$1,318,043,291
103	108	UNIVERSITY	TX	\$1,759,151,735	153	167	ROCKLAND	MA	\$1,317,520,974
104	105	TRULIANT	NC	\$1,754,607,154	154	152	F & A	CA	\$1,308,050,562
105	112	UNITED	MI	\$1,735,654,990	155	158	NUVISION	CA	\$1,305,999,531
106	106	AFFINITY PLUS	MN	\$1,714,756,765	156	159	CALTECH EMPLOYEES	CA	\$1,300,237,482
107	104	CONNECTICUT STATE EMPLOYEES	CT	\$1,703,218,653	157	151	AUSTIN TELCO	TX	\$1,289,894,985
108	111	GTE FINANCIAL	FL	\$1,682,370,119	158	155	AMERICU	NY	\$1,280,009,315
109	109	ASCEND	TN	\$1,682,304,020	159	164	EMPOWER	NY	\$1,277,822,551
110	107	FOUNDERS	SC	\$1,667,188,827	160	147	ARIZONA	AZ	\$1,276,226,873
111	133	IDAHO CENTRAL	ID	\$1,665,350,265	161	154	KERN SCHOOLS	CA	\$1,275,092,990
112	116	STANFORD	CA	\$1,660,034,470	162	156	COMMUNITY FIRST CU OF FL	FL	\$1,271,972,709
113	124	ARIZONA STATE	AZ	\$1,636,846,431	163	157	WESTERRA	CO	\$1,270,490,715
114	110	LAKE TRUST	MI	\$1,625,736,488	164	161	PEN AIR	FL	\$1,260,705,862
115	113	EECU	TX	\$1,616,716,136	165	160	WHITEFISH	MT	\$1,251,692,188
116	114	GENISYS	MI	\$1,607,839,239	166	178	DUPACO COMMUNITY	IA	\$1,238,204,306
117	122	PAWTUCKET	RI	\$1,605,368,724	167	169	PARTNERS	CA	\$1,237,910,299
118	120	PREMIER AMERICA	CA	\$1,574,047,288	168	171	OREGON COMMUNITY	OR	\$1,233,216,530
119	115	POLISH & SLAVIC	NJ	\$1,573,854,585	169	168	CENTRA	IN	\$1,221,859,996
120	118	STATE DEPARTMENT	VA	\$1,572,755,939	170	170	HAPO COMMUNITY	WA	\$1,220,443,352
121	117	EGLIN	FL	\$1,571,465,872	171	165	MUNICIPAL EMPLOYEES	MD	\$1,220,294,193
122	119	ORNL	TN	\$1,562,486,198	172	180	CALIFORNIA	CA	\$1,218,619,799
123	146	MICHIGAN SCHOOLS AND GOVT	MI	\$1,527,277,974	173	173	CAMPUS USA	FL	\$1,199,518,763
124	121	EDUCATORS	WI	\$1,522,531,047	174	181	SELCO COMMUNITY	OR	\$1,182,752,909
125	129	TRUMARK FINANCIAL	PA	\$1,505,410,376	175	172	BARKSDALE	LA	\$1,175,192,368
126	127	CFE	FL	\$1,501,592,931	176	191	ADVANCIAL	TX	\$1,162,569,163
127	126	SCHOOLS FINANCIAL	CA	\$1,489,571,307	177	187	FORT KNOX	KY	\$1,159,567,022
128	132	NEW MEXICO EDUCATORS	NM	\$1,489,221,098	178	183	ORANGE COUNTY'S	CA	\$1,153,736,052
129	139	TTCU	OK	\$1,472,796,795	179	176	TYNDALL	FL	\$1,147,282,717
130	138	ROYAL	WI	\$1,468,809,418	180	194	ADVANTIS	OR	\$1,146,157,095
131	123	DOW CHEMICAL EMPLOYEES	MI	\$1,453,327,912	181	185	CREDIT UNION OF COLORADO	CO	\$1,145,010,676
132	131	NAVIGANT	RI	\$1,450,448,483	182	179	LBS FINANCIAL	CA	\$1,140,560,395
133	130	ANHEUSER-BUSCH EMPLOYEES	MO	\$1,446,905,266	183	177	NORTH ISLAND	CA	\$1,135,909,015
134	137	AMERICAN HERITAGE	PA	\$1,443,446,980	184	174	ARMY AVIATION CENTER	AL	\$1,135,895,406
135	125	TEXANS	TX	\$1,437,921,114	185	190	COVANTAGE	WI	\$1,113,334,617
136	128	INDIANA MEMBERS	IN	\$1,430,285,375	186	197	FIRST ENTERTAINMENT	CA	\$1,113,300,331
137	142	LOCAL GOVERNMENT	NC	\$1,418,582,662	187	189	CREDIT UNION OF TEXAS	TX	\$1,112,700,392
138	134	AMERICAN EAGLE	CT	\$1,396,217,942	188	188	UTILITIES EMPLOYEES	PA	\$1,107,315,298
139	135	HAWAIIUSA	HI	\$1,395,467,742	189	186	SOUND	WA	\$1,105,725,758
140	143	ELEVATIONS	CO	\$1,389,335,505	190	199	CAP COM	NY	\$1,100,377,898
141	148	PUBLIC SERVICE EMPLOYEES	CO	\$1,375,582,083	191	204	A+	TX	\$1,100,336,832
142	153	NUMERICA	WA	\$1,353,259,233	192	192	ELI LILLY	IN	\$1,098,118,227
143	141	BAYPORT	VA	\$1,351,605,562	193	175	GREYLOCK	MA	\$1,096,535,040
144	136	ASSOCIATED	GA	\$1,344,957,448	194	196	ALLEGACY	NC	\$1,088,549,225
145	149	GESA	WA	\$1,344,712,340	195	184	PACIFIC SERVICE	CA	\$1,083,371,358
146	144	HAWAII STATE	HI	\$1,341,925,249	196	213	WORKERS'	MA	\$1,082,859,630
147	140	SOUTH CAROLINA	SC	\$1,332,979,361	197	203	CORNING	NY	\$1,079,802,658
148	145	AMERICA'S FIRST	AL	\$1,330,030,741	198	202	SHARONVIEW	SC	\$1,078,137,899
149	150	NASA	MD	\$1,325,901,009	199	201	HANSCOM	MA	\$1,071,883,955
150	163	VANTAGE WEST	AZ	\$1,325,174,708	200	200	HARBORSTONE	WA	\$1,068,606,973

AVERAGE FOR CREDIT UNION INDUSTRY

\$170,290,586

CREDIT UNION MEMBERSHIP REACHES NEARLY 100 MILLION

Credit unions posted strong membership growth of 2.9% over the past year, reaching 99.2 million members. In the year ending June 30, the credit union industry welcomed nearly 3 million new members into the fold.

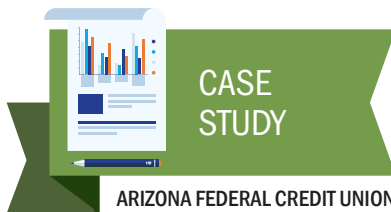
The average share balance increased 0.4% to reach \$9,606 in June 2014, while total shares grew 3.4%. Core deposits grew at the fastest rate in the share portfolio, a reflection of members' rising preferences for liquidity in their investments and savings accounts. Regular shares reported growth of 7.0% from June 2013, posting the largest percentage and dollar amount growth. Share drafts and money market shares rose by 6.3% and 4.1%, respectively, over the same period. Share draft penetration, a critical metric that helps credit unions gauge the level of members' interaction with the credit union, increased 1.3 percentage points to 53.4% in June 2014.

Product penetration metrics, which help credit unions measure how many members are using each product, have been on the rise at credit unions. Over the past year,

auto loan penetration increased 29 basis points to 17.0%. Credit card penetration also increased 24 basis points annually to 16.2% as of June 2014.

The industry showed an upward trend in the overall average member relationship as well, which represents the total dollar amount of loan balances (excluding member business loans) and deposits per member. The growth rate of the average member relationship increased slightly from last year's rate of 2.7%, growing 2.8% annually to top \$16,044 as of June 2014. This illustrates that new members are bringing multiple accounts to the credit unions and that existing members are increasing their share of wallet. The number of loan and share accounts per member also rose slightly to 2.40, even while the number of members grew.

Credit unions brought in an average of 133 net new members per branch and strengthened their financial position, with capital per member up 1.8% to \$1,269 at June 2014.



THE YEAR OF LIVING DANGEROUSLY

ARIZONA FEDERAL CREDIT UNION | PHOENIX, AZ | ASSETS: \$1.2B | MEMBERS: 129,783

Arizona Federal Credit Union (\$1.2B, Phoenix, AZ) knew its decision to charge a \$3 monthly membership fee beginning in 2013 would be controversial. Some critics quickly condemned this charge as contrary to cooperative values and predicted the institution would pay dearly for the breach of trust.

But that's not what happened. Although approximately 30,000 members dropped from the membership ranks, the credit union was left with a smaller but more actively participating membership which had been the goal all along.

"Our goal was not to take money from someone who didn't find value in being a member," Kelley says. "We wanted the membership to use more of our products and services, and we were going to be whatever size institution we ended up being based on finding members who were more actively engaged."

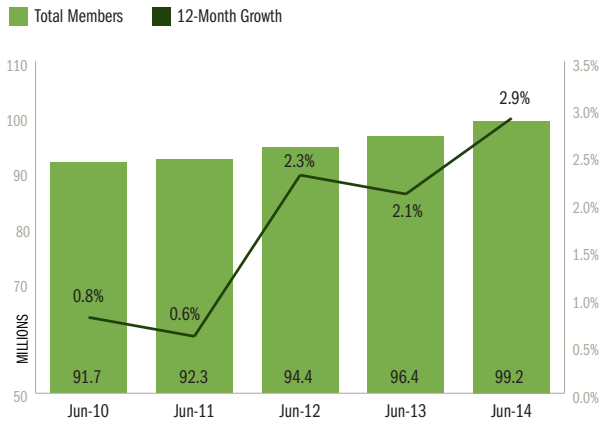
To encourage active use, the cooperative tied year-end bonus dividends to debit and credit card transactions as well as loans, scaling the payments to how much each member used the institution during the preceding year. In 2013, the credit union's earnings were substantial enough to reward members with a \$5 million payout, its largest since 2006. The payout exceeded what the credit union collected in dues for the year by approximately \$1 million, essentially returning the fees and then some to members.

In an industry that differentiates itself from banks by minimizing fees, imposing a membership fee could have been disastrous, but Arizona Federal's experience demonstrates just the opposite — that with a clear strategy and careful planning, credit unions can successfully navigate the treacherous waters of charging for membership.

MEMBERS

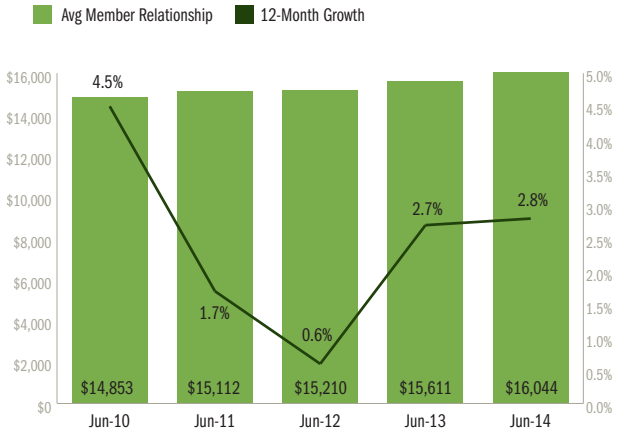
Total Credit Union Members & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



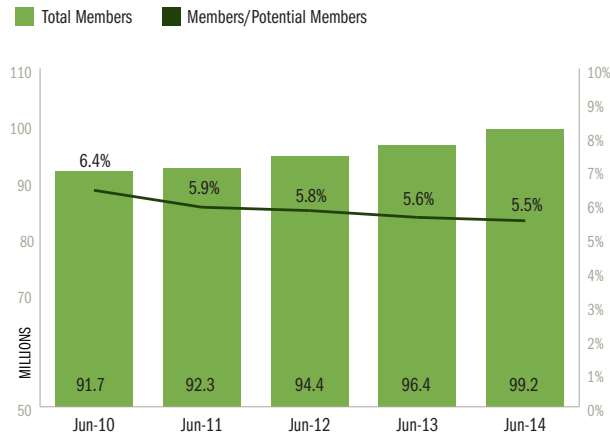
Average Member Relationship & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



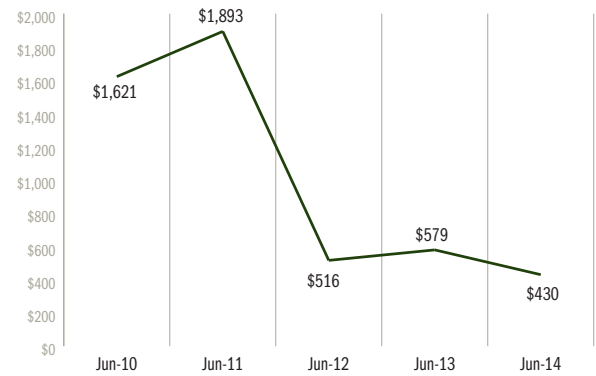
Total Membership & Members/Potential Members

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



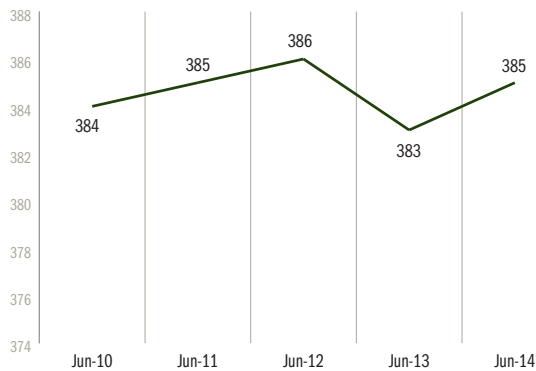
Annualized Educational & Promotional Expense Per Net New Member

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



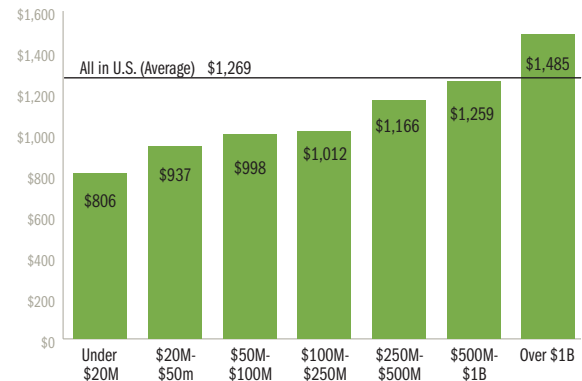
Members Per Employee

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Capital Per Member

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



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

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THE NATION'S 200 LARGEST CREDIT UNIONS BY MEMBERSHIP

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	# of Members	Avg Share Balance	Assets	Rk	Credit Union	St	# of Members	Avg Share Balance	Assets
1	NAVY	VA	5,106,925	\$8,345	\$60,494,082,714	51	DFCU FINANCIAL	MI	214,727	\$15,151	\$3,724,569,335
2	STATE EMPLOYEES	NC	1,914,577	\$13,683	\$28,645,354,689	52	WSECU	WA	210,565	\$8,359	\$2,116,080,993
3	PENTAGON	VA	1,286,428	\$10,840	\$18,312,866,093	53	WINGS FINANCIAL	MN	204,373	\$16,858	\$4,037,637,131
4	SECURITY SERVICE	TX	990,172	\$6,762	\$8,086,101,582	54	FOUNDERS	SC	201,357	\$6,761	\$1,667,188,827
5	BECU	WA	869,718	\$12,723	\$12,518,983,724	55	LANGLEY	VA	197,072	\$7,698	\$1,859,829,189
6	THE GOLDEN 1	CA	675,245	\$10,900	\$8,507,544,036	56	MIDFLORIDA	FL	196,943	\$8,549	\$2,065,417,655
7	AMERICA FIRST	UT	659,395	\$8,386	\$6,251,767,365	57	REDWOOD	CA	194,925	\$10,804	\$2,388,463,392
8	SCHOOLSFIRST	CA	602,406	\$14,383	\$10,425,207,073	58	UNIVERSITY OF WISCONSIN	WI	193,336	\$8,725	\$1,896,366,992
9	SUNCOAST	FL	588,818	\$8,589	\$5,833,184,593	59	WESCOM	CA	192,533	\$11,303	\$2,767,361,030
10	ALASKA USA	AK	505,013	\$10,069	\$5,576,864,650	60	TDECU	TX	191,514	\$10,039	\$2,283,327,171
11	RANDOLPH-BROOKS	TX	479,897	\$10,254	\$5,993,295,632	61	COASTAL	NC	191,170	\$9,964	\$2,282,838,825
12	MOUNTAIN AMERICA	UT	474,076	\$7,384	\$3,904,527,985	62	BCU	IL	188,995	\$9,396	\$1,985,465,981
13	VYSTAR	FL	461,295	\$9,047	\$5,226,543,780	63	KEESLER	MS	187,698	\$9,932	\$2,163,660,999
14	DIGITAL	MA	446,822	\$10,164	\$5,661,861,168	64	TRULIANT	NC	186,983	\$8,326	\$1,754,607,154
15	PENNSYLVANIA STATE EMPL.	PA	420,211	\$8,981	\$4,226,855,778	65	SERVICE	NH	186,970	\$10,286	\$2,441,983,022
16	FIRST TECH	CA	373,629	\$13,642	\$6,845,842,954	66	MICHIGAN STATE UNIVERSITY	MI	185,209	\$12,489	\$2,653,389,313
17	REDSTONE	AL	372,197	\$8,560	\$3,682,833,537	67	VERIDIAN	IA	183,296	\$11,874	\$2,478,661,426
18	MUNICIPAL	NY	357,743	\$5,207	\$2,035,964,122	68	COMMUNITYAMERICA	MO	182,513	\$8,533	\$1,968,345,867
19	ESL	NY	326,858	\$8,280	\$4,823,514,686	69	CHARTWAY	VA	182,398	\$9,392	\$1,889,576,499
20	GECU	TX	314,653	\$5,915	\$2,075,029,750	70	AFFINITY PLUS	MN	181,043	\$8,613	\$1,714,756,765
21	STATE EMPLOYEES	NY	308,912	\$8,357	\$2,819,689,486	71	UNIVERSITY	TX	180,277	\$8,747	\$1,759,151,735
22	DESERT SCHOOLS	AZ	308,321	\$9,527	\$3,857,607,797	72	ECCU	TX	178,488	\$7,819	\$1,616,716,136
23	CEFCU	IL	302,662	\$14,419	\$5,001,092,765	73	METRO	MA	177,657	\$5,674	\$1,318,043,291
24	DELTA COMMUNITY	GA	301,913	\$13,590	\$4,643,343,328	74	SAFE	CA	176,755	\$10,569	\$2,101,556,073
25	TINKER	OK	297,607	\$9,668	\$3,217,835,770	75	GEORGIA'S OWN	GA	176,503	\$9,225	\$1,845,268,855
26	SPACE COAST	FL	292,954	\$9,391	\$3,212,742,370	76	GROW FINANCIAL	FL	173,692	\$10,087	\$1,987,824,806
27	HUDSON VALLEY	NY	286,761	\$11,545	\$3,973,833,081	77	MISSION	CA	170,795	\$12,886	\$2,553,133,702
28	ALLIANT	IL	285,012	\$23,843	\$8,148,059,098	78	FAIRWINDS	FL	170,391	\$8,903	\$1,763,499,281
29	WRIGHT-PATT	OH	282,219	\$8,622	\$2,849,223,922	79	WESTERN	CA	168,218	\$10,218	\$1,973,855,240
30	PATELCO	CA	279,536	\$12,786	\$4,114,579,937	80	NORTHWEST	VA	167,636	\$13,523	\$2,563,296,207
31	ONPOINT COMMUNITY	OR	269,549	\$11,491	\$3,524,154,177	81	IDAHO CENTRAL	ID	167,298	\$8,873	\$1,665,350,265
32	MEMBERS 1ST	PA	269,355	\$8,742	\$2,685,023,142	82	NASSAU EDUCATORS	NY	164,984	\$11,903	\$2,189,708,078
33	SAN DIEGO COUNTY	CA	268,806	\$19,541	\$6,535,054,808	83	VISIONS	NY	164,637	\$17,438	\$3,308,685,215
34	KINECTA	CA	265,096	\$10,292	\$3,373,601,089	84	ROCKLAND	MA	164,599	\$6,312	\$1,317,520,974
35	TEACHERS	IN	261,813	\$7,843	\$2,519,391,698	85	ORNL	TN	164,410	\$7,737	\$1,562,486,198
36	SAN ANTONIO	TX	250,089	\$7,992	\$2,754,433,374	86	APPLE	VA	164,335	\$9,636	\$1,924,370,408
37	LOCAL GOVERNMENT	NC	245,050	\$5,249	\$1,418,582,662	87	LAKE TRUST	MI	163,457	\$8,841	\$1,625,736,488
38	BETHPAGE	NY	241,936	\$20,812	\$5,685,240,422	88	ASSOCIATED	GA	163,061	\$7,194	\$1,344,957,448
39	TEACHERS	NY	239,993	\$18,613	\$4,967,853,362	89	TRAVIS	CA	162,714	\$11,759	\$2,241,598,362
40	AMERICAN AIRLINES	TX	239,659	\$20,950	\$5,660,839,142	90	KERN SCHOOLS	CA	158,165	\$7,161	\$1,275,092,990
41	ENT	CO	237,841	\$13,322	\$4,008,149,088	91	ROBINS	GA	156,806	\$10,386	\$1,929,747,090
42	LANDMARK	WI	237,258	\$9,604	\$2,550,867,636	92	PUBLIC SERVICE EMPLOYEES	CO	155,491	\$7,818	\$1,375,582,083
43	VIRGINIA	VA	236,909	\$8,942	\$2,618,055,645	93	ROYAL	WI	154,812	\$7,889	\$1,468,809,418
44	FIRST COMMUNITY	MO	235,800	\$7,643	\$1,992,662,888	94	CITADEL	PA	151,534	\$10,724	\$2,011,590,757
45	BELLCO	CO	234,691	\$9,001	\$2,486,475,431	95	SOUTH CAROLINA	SC	150,335	\$7,165	\$1,332,979,361
46	SECU OF MARYLAND	MD	230,806	\$10,818	\$2,795,588,084	96	EASTMAN	TN	148,733	\$17,237	\$2,958,313,104
47	LAKE MICHIGAN	MI	230,177	\$11,262	\$3,349,304,454	97	ASCEND	TN	146,205	\$9,441	\$1,682,304,020
48	EDUCATIONAL EMPLOYEES	CA	227,277	\$8,520	\$2,214,377,750	98	GENISYS	MI	145,532	\$9,249	\$1,607,839,239
49	POLICE AND FIRE	PA	222,513	\$16,120	\$4,297,088,690	99	CREDIT UNION OF TEXAS	TX	144,818	\$6,896	\$1,112,700,392
50	GTE FINANCIAL	FL	220,325	\$7,001	\$1,682,370,119	100	NEW MEXICO EDUCATORS	NM	144,546	\$9,021	\$1,489,221,098

THE NATION'S 200 LARGEST CREDIT UNIONS BY MEMBERSHIP

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	# of Members	Avg Share Balance	Assets	Rk	Credit Union	St	# of Members	Avg Share Balance	Assets
101	KNOXVILLE TVA EMPLOYEES	TN	143,449	\$7,198	\$1,320,299,002	151	MUNICIPAL EMPLOYEES	MD	111,193	\$9,273	\$1,220,294,193
102	GENERAL ELECTRIC	OH	139,410	\$11,576	\$1,941,321,171	152	COMMUNITY FIRST	WI	110,352	\$15,700	\$2,025,731,175
103	SUMMIT	WI	139,176	\$12,534	\$2,049,853,057	153	ADVIA	MI	109,623	\$8,073	\$1,025,279,834
104	CFE	FL	138,448	\$9,192	\$1,501,592,931	154	CONNEXUS	WI	108,686	\$4,279	\$628,034,490
105	AFFINITY	NJ	136,267	\$14,466	\$2,314,971,722	155	PARTNERS	CA	108,503	\$9,897	\$1,237,910,299
106	LOGIX	CA	134,612	\$23,422	\$3,834,404,210	156	COMMUNITY FIRST	FL	108,290	\$10,220	\$1,271,972,709
107	EMPOWER	NY	133,975	\$8,556	\$1,277,822,551	157	SAFE	SC	108,268	\$7,331	\$888,529,646
108	ARIZONA STATE	AZ	133,539	\$10,269	\$1,636,846,431	158	TENNESSEE VALLEY	TN	108,187	\$8,316	\$1,029,264,638
109	TOWER	MD	132,994	\$17,000	\$2,704,755,994	159	BAYPORT	VA	108,102	\$10,570	\$1,351,605,562
110	GEORGIA UNITED	GA	132,168	\$6,521	\$986,913,932	160	ATLANTA POSTAL	GA	107,606	\$16,608	\$2,042,236,521
111	STATE FARM	IL	131,999	\$26,161	\$3,919,760,273	161	UNITED NATIONS	NY	107,057	\$34,329	\$4,088,350,271
112	NAVY ARMY COMMUNITY	TX	131,990	\$14,491	\$2,131,324,043	162	APG	MD	107,027	\$8,560	\$1,017,371,928
113	AMERICAN HERITAGE	PA	129,851	\$8,443	\$1,443,446,980	163	FIRST COMMUNITY	TX	106,254	\$8,769	\$1,031,786,238
114	ARIZONA	AZ	129,783	\$8,402	\$1,276,226,873	164	ALLSOUTH	SC	105,724	\$5,583	\$689,435,667
115	CENTRA	IN	129,242	\$8,029	\$1,221,859,996	165	LGE COMMUNITY	GA	105,544	\$7,675	\$992,323,425
116	VANTAGE WEST	AZ	129,199	\$8,826	\$1,325,174,708	166	NUMERICA	WA	105,355	\$10,386	\$1,353,259,233
117	SPOKANE TEACHERS	WA	127,678	\$12,155	\$1,903,876,631	167	AMERICU	NY	105,103	\$10,973	\$1,280,009,315
118	UNITED	MI	127,490	\$9,832	\$1,735,654,990	168	TWINSTAR	WA	104,924	\$7,520	\$890,459,309
119	AMERICA'S FIRST	AL	127,487	\$9,303	\$1,330,030,741	169	AMERICAN EAGLE	CT	104,849	\$11,810	\$1,396,217,942
120	PUBLIX EMPLOYEES	FL	126,634	\$5,205	\$760,036,769	170	MAX	AL	104,800	\$8,541	\$1,055,281,114
121	CALIFORNIA COAST	CA	126,563	\$12,741	\$1,838,357,355	171	ELEVATIONS	CO	104,397	\$11,730	\$1,389,335,505
122	EDUCATORS	WI	125,622	\$10,671	\$1,522,531,047	172	PROVIDENT	CA	104,251	\$16,614	\$1,980,821,459
123	JSC	TX	125,572	\$12,926	\$1,810,297,721	173	ALLEGACY	NC	103,895	\$8,799	\$1,088,549,225
124	HAWAIIUSA	HI	124,304	\$9,870	\$1,395,467,742	174	VANTAGE	MO	103,447	\$6,390	\$740,333,841
125	SCOTT	IL	121,043	\$7,007	\$963,658,367	175	NORTHEAST	NH	103,304	\$7,968	\$988,417,462
126	UTAH COMMUNITY	UT	120,761	\$6,764	\$928,217,430	176	MARINE	NC	101,875	\$6,451	\$730,038,036
127	GESA	WA	119,660	\$9,757	\$1,344,712,340	177	SRP	SC	101,749	\$6,054	\$684,468,593
128	HAPO COMMUNITY	WA	118,973	\$9,282	\$1,220,443,352	178	CREDIT UNION OF COLORADO	CO	100,942	\$9,888	\$1,145,010,676
129	LBS FINANCIAL	CA	118,673	\$8,313	\$1,140,560,395	179	SOUND	WA	100,592	\$9,479	\$1,105,725,758
130	ARROWHEAD	CA	117,955	\$5,969	\$826,393,244	180	CHEVRON	CA	100,409	\$21,921	\$2,468,992,515
131	ACHIEVA	FL	117,423	\$7,769	\$1,041,304,702	181	TRUMARK FINANCIAL	PA	99,416	\$12,712	\$1,505,410,376
132	SCHOOLS FINANCIAL	CA	116,320	\$11,390	\$1,489,571,307	182	TYNDALL	FL	99,284	\$10,014	\$1,147,282,717
133	UNIVERSITY OF IOWA COMM	IA	116,048	\$14,630	\$2,346,595,107	183	MICHIGAN FIRST	MI	97,261	\$5,457	\$704,661,990
134	A+	TX	115,310	\$8,617	\$1,100,336,832	184	GOLDENWEST	UT	96,880	\$9,225	\$1,036,997,269
135	FIRSTLIGHT	TX	115,147	\$6,490	\$837,443,653	185	NASA	MD	96,722	\$11,632	\$1,325,901,009
136	IH MISSISSIPPI VALLEY	IL	114,888	\$6,664	\$883,708,156	186	ARKANSAS	AR	94,758	\$7,426	\$985,265,459
137	ANHEUSER-BUSCH EMPL	MO	114,643	\$11,109	\$1,446,905,266	187	MICHIGAN SCHOOLS AND GOVT	MI	94,208	\$13,609	\$1,527,277,974
138	ANDREWS	MD	114,561	\$7,189	\$1,060,861,546	188	PEN AIR	FL	94,182	\$11,784	\$1,260,705,862
139	OREGON COMMUNITY	OR	114,065	\$9,759	\$1,233,216,530	189	DADE COUNTY	FL	93,989	\$5,533	\$608,968,012
140	EGLIN	FL	113,386	\$12,230	\$1,571,465,872	190	FIRSTMARK	TX	93,232	\$7,805	\$856,680,571
141	TTCU	OK	113,339	\$10,066	\$1,472,796,795	191	STAR ONE	CA	92,135	\$50,872	\$6,737,691,641
142	INDIANA MEMBERS	IN	113,173	\$11,055	\$1,430,285,375	192	CREDIT UNION 1	IL	91,642	\$7,554	\$756,435,266
143	CREDIT UNION ONE	MI	113,022	\$6,607	\$839,286,186	193	NEW ENGLAND	VT	90,745	\$9,801	\$1,034,197,979
144	FORUM	IN	112,752	\$6,634	\$962,086,089	194	NORTHWEST COMMUNITY	OR	90,162	\$8,751	\$878,107,447
145	BARKSDALE	LA	112,647	\$9,367	\$1,175,192,368	195	KITSAP	WA	89,835	\$9,714	\$969,431,222
146	SELCO COMMUNITY	OR	112,217	\$9,398	\$1,182,752,909	196	CORNING	NY	89,247	\$10,903	\$1,079,802,658
147	TEXANS	TX	112,216	\$12,143	\$1,437,921,114	197	ST. MARY'S BANK	NH	89,156	\$7,685	\$798,317,536
148	PHILADELPHIA	PA	111,917	\$7,233	\$919,013,889	198	ORANGE COUNTY'S	CA	88,710	\$11,316	\$1,153,736,052
149	CAP COM	NY	111,686	\$8,378	\$1,100,377,898	199	EDUCATIONAL SYSTEMS	MD	87,765	\$7,583	\$762,324,288
150	ARMY AVIATION CENTER	AL	111,663	\$8,882	\$1,135,895,406	200	ADVANCIAL	TX	87,714	\$11,166	\$1,162,569,163

AVERAGE FOR THE CREDIT UNION INDUSTRY

15,116

\$9,606

\$170,290,586

LEADERS IN 12-MONTH MEMBER GROWTH

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	# of Members	Total Assets
1	DEXTER	RI	55.96%	10,507	\$116,716,544
2	MATTEL	CA	55.14%	4,783	\$29,885,702
3	FLORENCE DUPONT EMPLOYEES	SC	47.55%	3,556	\$34,932,420
4	LIBERTY SAVINGS	NJ	46.23%	20,078	\$79,658,293
5	GULF	TX	43.92%	42,295	\$229,542,508
6	ATOMIC	OH	42.47%	37,587	\$218,835,863
7	LA LOMA	CA	36.31%	13,110	\$66,454,658
8	COMMUNICATING ARTS	MI	32.24%	10,557	\$31,442,061
9	CANNON	NM	31.98%	11,138	\$62,238,839
10	GFA	MA	30.75%	28,843	\$417,070,519
11	RIVER WORKS	MA	29.49%	6,868	\$100,721,253
12	PEGASUS COMMUNITY	TX	29.08%	13,697	\$228,002,586
13	ASSOCIATED HEALTHCARE	MN	27.90%	14,865	\$100,190,714
14	MONTAUK	NY	27.61%	3,656	\$164,411,875
15	MICHIGAN SCHOOLS AND GOVERNMENT	MI	26.20%	94,208	\$1,527,277,974
16	FIRST CITIZENS'	MA	25.74%	82,977	\$604,758,869
17	TEXAS TRUST	TX	25.54%	71,267	\$854,295,703
18	FIRST GENERAL	MI	25.42%	10,538	\$67,823,431
19	QUORUM	NY	24.71%	69,633	\$838,591,643
20	B.C.S. COMMUNITY	CO	24.28%	3,430	\$24,088,445
21	SELCO COMMUNITY	OR	23.81%	112,217	\$1,182,752,909
22	FINANCIAL PARTNERS	CA	23.53%	62,942	\$882,696,039
23	CONNECTIONS	ID	22.64%	21,611	\$133,940,154
24	NORTHWEST	VA	22.59%	167,636	\$2,563,296,207
25	EMPLOYEE RESOURCES	TN	22.18%	11,145	\$55,104,787
26	GARDEN SAVINGS	NJ	22.08%	27,131	\$301,932,010
27	WASHINGTON GAS LIGHT	VA	22.04%	8,191	\$91,984,622
28	TEXOMA COMMUNITY	TX	21.97%	13,918	\$113,866,661
29	ISLAND	NY	21.02%	31,916	\$984,040,026
30	OKLAHOMA	OK	19.74%	11,566	\$109,062,935
31	SHEBOYGAN AREA	WI	19.39%	6,631	\$40,755,282
32	DUPACO COMMUNITY	IA	19.27%	83,167	\$1,238,204,306
33	IDAHO CENTRAL	ID	19.25%	167,298	\$1,665,350,265
34	DEL-ONE	DE	18.87%	45,148	\$330,693,950
35	WESTERN SUN	OK	18.70%	27,292	\$134,439,274
36	EVANSVILLE TEACHERS	IN	17.97%	79,545	\$1,017,028,058
37	CALIFORNIA	CA	17.95%	85,586	\$1,218,619,799
38	A.B.D.	MI	17.80%	13,731	\$61,797,506
39	NASCOGA	TX	17.47%	6,206	\$84,097,166
40	MID AMERICAN	KS	17.10%	34,480	\$229,572,040
41	MEMBERS HERITAGE	KY	16.92%	45,074	\$349,819,894
42	LOWER VALLEY	WA	16.87%	9,637	\$67,772,279
43	HONEA	HI	16.78%	1,002	\$25,225,589
44	COMMUNITY FIRST	MI	16.58%	6,700	\$26,883,625
45	PARK SIDE FINANCIAL	MT	16.56%	14,625	\$124,517,665
46	NAVY	VA	16.55%	5,106,925	\$60,494,082,714
47	MIL-WAY	AR	16.45%	12,245	\$111,590,623
48	BLUE EAGLE	VA	16.18%	12,093	\$127,792,881
49	BAKERSFIELD CITY EMPLOYEES	CA	15.83%	2,576	\$31,106,922
50	MIDSOUTH COMMUNITY	GA	15.58%	35,214	\$201,594,236
AVERAGE FOR THE CREDIT UNION INDUSTRY			2.92%	15,116	\$170,290,586



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LEADERS IN 5-YEAR MEMBERSHIP GROWTH

DATA AS OF JUNE 30, 2014 | 5-YEAR CAGR JUNE 2009-JUNE 2014 | CREDIT UNIONS OVER \$20M IN ASSETS EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	5-Year CAGR	Total Members	Rk	Credit Union	St	5-Year CAGR	Total Members
1	DARDEN EMPLOYEES	FL	42.84%	8,633	51	HARVARD UNIVERSITY EMPLOYEES	MA	9.54%	42,269
2	MAGNIFY	FL	26.66%	7,279	52	DELTA COMMUNITY	GA	9.48%	301,913
3	EMPLOYEE RESOURCES	TN	19.45%	11,145	53	WARREN	WY	9.45%	49,619
4	FLORENCE DUPONT EMPLOYEES	SC	17.96%	3,556	54	UNITED METHODIST FINANCIAL	OH	9.45%	4,803
5	SAN FRANCISCO FIRE	CA	16.65%	51,881	55	HUGHES	AZ	9.44%	81,715
6	IDAHO CENTRAL	ID	16.06%	167,298	56	UPSTATE	SC	9.41%	8,465
7	GENERAL ELECTRIC	OH	15.81%	139,410	57	TELCO COMMUNITY	NC	9.33%	21,443
8	FIRST GENERAL	MI	15.64%	10,538	58	CALCOE	WA	9.30%	2,797
9	MONROE COUNTY TEACHERS	FL	15.50%	1,850	59	INTERSTATE UNLIMITED	GA	9.28%	13,234
10	SUNTIDE	TX	15.18%	8,279	60	LAKE CHEM COMMUNITY	KY	9.28%	9,318
11	SUPERIOR	PA	14.13%	6,527	61	SHELL	TX	9.25%	66,545
12	FIRST CASTLE	LA	13.52%	6,228	62	HAPO COMMUNITY	WA	9.23%	118,973
13	UNIVERSITY OF IOWA COMMUNITY	IA	13.27%	116,048	63	LAKE MICHIGAN	MI	9.21%	230,177
14	NAVY ARMY COMMUNITY	TX	13.17%	131,990	64	WRIGHT-PATT	OH	9.12%	282,219
15	ADVANTAGE	NY	13.14%	24,120	65	NAVY	VA	9.05%	5,106,925
16	COMMUNITY FIRST	MI	13.00%	6,700	66	SPOKANE TEACHERS	WA	9.04%	127,678
17	ROSWELL COMMUNITY	NM	12.94%	2,444	67	TDECU	TX	9.02%	191,514
18	LOWER VALLEY	WA	12.69%	9,637	68	MED5	SD	9.00%	4,821
19	ROGUE	OR	12.58%	80,823	69	UNIVERSITY OF KENTUCKY	KY	8.97%	57,050
20	ST. JOSEPHS PARISH BUFFALO	NY	12.54%	4,579	70	CAP COM	NY	8.89%	111,686
21	CENTRAL FLORIDA POSTAL	FL	12.46%	11,680	71	EVANSVILLE TEACHERS	IN	8.86%	79,545
22	ATOMIC	OH	12.16%	37,587	72	MIL-WAY	AR	8.84%	12,245
23	TOWPATH	OH	12.03%	21,195	73	QUORUM	NY	8.77%	69,633
24	SCOTT	IL	11.99%	121,043	74	DUPACO COMMUNITY	IA	8.73%	83,167
25	TRIANGLE	MS	11.88%	15,915	75	ILLINOIS COMMUNITY	IL	8.69%	13,786
26	STATE EMPLOYEES	NY	11.84%	308,912	76	MICHIGAN SCHOOLS AND GOVT	MI	8.68%	94,208
27	FIRST CITIZENS'	MA	11.80%	82,977	77	UNIWYO	WY	8.68%	20,114
28	RIVERDALE	AL	11.40%	9,687	78	BETHPAGE	NY	8.63%	241,936
29	MEMBERS 1ST	PA	11.20%	269,355	79	CAPITAL EDUCATORS	ID	8.63%	50,714
30	DAWSON CO-OP	MN	11.03%	5,476	80	NORTHCOUNTRY	VT	8.58%	32,498
31	NORTHWEST	VA	10.93%	167,636	81	ADVANCIAL	TX	8.54%	87,714
32	WESTEX COMMUNITY	TX	10.92%	8,905	82	SERVICE	NH	8.51%	186,970
33	CONSUMERS	MI	10.76%	57,806	83	WAYNE COUNTY COMMUNITY	OH	8.46%	6,621
34	MEMBERSOWN	NE	10.52%	8,418	84	SINGING RIVER	MS	8.45%	24,703
35	SAC	NE	10.43%	82,637	85	POTLATCH NO 1	ID	8.45%	68,398
36	GREENVILLE HERITAGE	SC	10.29%	12,473	86	COMPASS	NY	8.40%	5,303
37	RANDOLPH-BROOKS	TX	10.26%	479,897	87	MERIDIAN	IA	8.33%	3,017
38	EMPOWER	NY	10.14%	133,975	88	SYRACUSE COOPERATIVE	NY	8.26%	4,196
39	CSE	OH	10.11%	38,558	89	DAKOTA PLAINS	ND	8.23%	4,005
40	ELI LILLY	IN	10.11%	66,949	90	EECU	TX	8.21%	178,488
41	SCHLUMBERGER EMPLOYEES	TX	10.03%	29,651	91	HERITAGE FAMILY	VT	8.21%	39,166
42	FIRST JERSEY	NJ	9.98%	12,307	92	GOLDEN PLAINS	KS	8.09%	62,203
43	HTM AREA	OH	9.87%	2,701	93	EMERY	OH	8.06%	20,184
44	GUADALUPE	NM	9.82%	14,908	94	SCHOOLSFIRST	CA	7.97%	602,406
45	MID AMERICAN	KS	9.78%	34,480	95	GFA	MA	7.89%	28,843
46	EVERENCE	PA	9.71%	17,267	96	COMMUNITY FIRST	CA	7.86%	16,503
47	OSWEGO COUNTY	NY	9.67%	9,316	97	FOCUS	WI	7.86%	7,522
48	ELECTRIC SERVICE	TN	9.67%	4,995	98	COMMODORE PERRY	OH	7.84%	5,574
49	HEIGHTS AUTO WORKERS	IL	9.64%	6,748	99	LIBERTY SAVINGS	NJ	7.77%	20,078
50	CANNON	NM	9.59%	11,138	100	PLATINUM	GA	7.76%	7,220
AVERAGE FOR THE CREDIT UNION INDUSTRY								2.71%	15,116

LEADERS IN 12-MONTH GROWTH OF AVERAGE MEMBER RELATIONSHIP

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS | MEMBER GROWTH GREATER THAN OR EQUAL TO ZERO | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	Growth in Avg. Member Rel.*	Avg. Member Relationship*	Avg. Loan*/Member	Avg Share Balance	Total Assets
1	WCLA	WA	21.44%	\$30,969	\$3,757	\$27,212	\$37,582,091
2	RIVERWAYS	MO	20.30%	\$12,585	\$5,213	\$7,372	\$36,144,699
3	PIONEER MUTUAL	TX	16.68%	\$18,004	\$6,874	\$11,131	\$96,304,943
4	PIEDMONT ADVANTAGE	NC	16.58%	\$10,215	\$4,748	\$5,466	\$282,845,697
5	WSECU	WA	16.06%	\$15,322	\$6,963	\$8,359	\$2,116,080,993
6	DOCHES	TX	15.66%	\$7,882	\$2,565	\$5,317	\$42,298,651
7	LION'S SHARE	NC	15.64%	\$6,090	\$2,795	\$3,295	\$39,165,023
8	ANGELINA FEDERAL EMPLOYEES	TX	15.52%	\$15,846	\$7,472	\$8,374	\$22,524,758
9	PIPEFITTERS-STEAMFITTERS	MN	15.41%	\$13,877	\$4,789	\$9,089	\$35,524,053
10	GUARDIAN	AL	15.30%	\$10,275	\$4,508	\$5,767	\$272,599,542
11	UNCLE	CA	15.10%	\$17,884	\$6,920	\$10,964	\$289,003,242
12	SOUTH TEXAS	TX	14.81%	\$8,453	\$2,967	\$5,486	\$45,169,915
13	PLATINUM	GA	14.79%	\$11,923	\$4,289	\$7,634	\$61,402,761
14	HAWAII CENTRAL	HI	14.23%	\$19,843	\$8,170	\$11,673	\$190,802,124
15	TEXAS ASSOCIATIONS OF PROFESSIONALS	TX	14.20%	\$18,532	\$9,318	\$9,213	\$28,132,078
16	FOOTHILLS	CO	14.10%	\$16,109	\$7,307	\$8,802	\$68,143,071
17	VA DESERT PACIFIC	CA	13.95%	\$17,970	\$7,343	\$10,627	\$59,699,617
18	SCHLUMBERGER EMPLOYEES	TX	13.91%	\$26,970	\$5,289	\$21,681	\$725,233,113
19	CAMPUS	KS	13.83%	\$8,763	\$3,357	\$5,406	\$31,860,087
20	NEWARK BOARD OF EDUCATION EMPLOYEES	NJ	13.53%	\$8,395	\$3,409	\$4,985	\$37,383,473
21	CITIZENS	TX	13.52%	\$18,419	\$3,741	\$14,678	\$119,431,615
22	GENERATIONS COMMUNITY	TX	13.45%	\$15,410	\$6,000	\$9,410	\$514,441,671
23	1ST GATEWAY	IA	13.42%	\$18,335	\$8,897	\$9,438	\$99,470,015
24	FIRST TECH	CA	13.28%	\$25,072	\$11,430	\$13,642	\$6,845,842,954
25	PRIMESOURCE	WA	13.27%	\$15,947	\$7,794	\$8,154	\$58,424,994
26	ARKANSAS	AR	13.26%	\$16,169	\$8,202	\$7,967	\$985,265,459
27	LATINO COMMUNITY	NC	13.14%	\$4,394	\$2,080	\$2,314	\$150,512,421
28	NEIGHBORS	LA	12.82%	\$16,343	\$7,718	\$8,626	\$704,031,724
29	UARK	AR	12.60%	\$7,880	\$3,598	\$4,282	\$47,620,883
30	TAMPA BAY	FL	12.49%	\$13,686	\$6,386	\$7,300	\$228,681,042
31	DEERE EMPLOYEES	IL	12.49%	\$38,809	\$18,949	\$19,861	\$672,536,104
32	PARTNER COLORADO	CO	12.23%	\$14,446	\$7,103	\$7,343	\$280,071,648
33	TOLEDO METRO	OH	12.07%	\$10,866	\$4,597	\$6,269	\$39,222,138
34	BP	TX	12.04%	\$24,383	\$8,175	\$16,208	\$131,498,255
35	ASSEMBLIES OF GOD	MO	11.94%	\$12,252	\$5,172	\$7,080	\$140,155,274
36	COOPERATIVE TEACHERS	TX	11.75%	\$18,107	\$8,695	\$9,412	\$71,654,858
36	MID CITIES	CA	11.68%	\$8,193	\$4,022	\$4,172	\$23,154,246
38	VITAL	SC	11.67%	\$8,337	\$3,294	\$5,043	\$39,521,630
39	PUEBLO GOVERNMENT AGENCIES	CO	11.58%	\$9,514	\$3,129	\$6,385	\$27,201,063
40	1ST RESOURCE	AL	11.37%	\$19,000	\$9,350	\$9,650	\$28,968,604
41	EDCO COMMUNITY	IA	11.35%	\$15,454	\$5,205	\$10,250	\$44,875,209
42	COMMUNITY 1ST	IA	11.15%	\$16,314	\$7,318	\$8,996	\$505,424,467
43	TEXAS TELCOM	TX	11.13%	\$16,637	\$6,559	\$10,079	\$41,002,009
44	600 ATLANTIC	MA	11.12%	\$20,238	\$6,845	\$13,393	\$24,679,473
44	OKLAHOMA EDUCATORS	OK	11.06%	\$14,771	\$6,098	\$8,673	\$114,980,366
46	EAST RIVER	SD	11.05%	\$14,787	\$5,930	\$8,857	\$30,307,616
47	FREEDOM	UT	10.90%	\$12,753	\$5,552	\$7,200	\$26,480,517
48	DIAMOND LAKES	AR	10.85%	\$9,476	\$4,162	\$5,314	\$66,340,141
49	PREMIER MEMBERS	CO	10.74%	\$19,094	\$8,896	\$10,198	\$473,640,934
50	TRENTON NJ POLICE	NJ	10.69%	\$15,891	\$4,761	\$11,130	\$24,910,382
AVERAGE FOR CREDIT UNION INDUSTRY			2.77%	\$16,044	\$6,437	\$9,606	\$170,290,586

* EXCLUDING MEMBER BUSINESS LOANS

FIRST MORTGAGE, AUTO, AND MEMBER BUSINESS LOANS POST DOUBLE-DIGIT GROWTH

Portfolio lending is growing again among credit unions, with loan growth outpacing share growth two years in a row. Credit unions originated a smaller amount of loans in the first six months of 2014, declining from record highs set in 2013. Loan originations totaled \$166.4 billion through June 30, down 5.8% over the first six months of 2013. First mortgage originations declined 37.6%, while consumer loan originations were up 14.8%.

Despite the decline in originations outstanding loan balances rose 9.8%. This is the fastest growth in the loan portfolio since the 7.3% growth reported in June 2008. The increase in balances can largely be attributed to a smaller portion of first mortgages being sold to the secondary market. Through June, credit unions sold \$13.2 billion, or 32% of first mortgage originations to the secondary market, down 19.8% from 2013 when credit unions sold 51.8% of their first mortgage originations.

All segments of the loan portfolio except other real estate loans posted positive annual growth year-over-year.

The overall auto loan portfolio increased 13.4% to \$214.9 billion. New auto loans, which historically consistently reported year-over-year declines, built on success from 2013 and was the fastest growing segment of the loan portfolio for the second year in a row, up 16.9% from 10.7% a year ago. Used auto loans also posted strong growth, up 11.5%, as members are once again replacing their aging cars after the recession.

Outstanding first mortgages increased 10.0%, while other real estate loans are down 0.8%. The increase in first mortgages compensated for the other real estate loan decline, and the real estate portfolio is up 7.6% over June 2013. Credit card loans increased 8.4% as consumer spending has picked back up.

Delinquency continues to improve at credit unions as members regain their financial footing. The overall delinquency rate declined 19 basis points from June 2013 to 0.85% at June 30. This is significantly lower than the delinquency rate of 2.24% at FDIC-insured institutions.



A NOTEWORTHY MISSION FOR MUSICIANS AND ARTISTS

NOTEWORTHY FEDERAL CREDIT UNION | CLEVELAND, OH | ASSETS: \$2.1M | MEMBERS: 444

With its niche membership of artists and musicians in the Cleveland area, Noteworthy Federal Credit Union (\$2.1M, Cleveland, OH) epitomizes why cooperatives were formed in the first place — to lend money to a special group for specific reasons.

Henry Peyreburne, Noteworthy Federal's president and a bassist for the Cleveland Orchestra, discusses how his credit union thrives by tailoring loans to the local artist community.

ON MEETING MEMBER NEEDS:

The shape of our portfolio varies in response to market conditions. Instrument loans always have and will be an important part of it. In recent years, we have been expanding our membership and services to the larger arts community. To best serve them, we also offer Creative Arts Project (CAP) loans that artists in other disciplines can use for working capital or

equipment purchases. It is our attempt to provide an analogous product to the instrument loans. We also offer low-rate VISA credit cards, auto loans, second mortgages, bill consolidation loans, and personal loans.

ON MISSION:

Our mission is to serve the arts and entertainment community, and although we provide many types of loans, one of our specialties is providing loans for musical instruments. I think the key thing is we take seriously our identity as a not-for-profit. That means we are mission-driven, not profit-driven. We are a service organization, not a business. Of course, we still need to be profitable. We pay attention to our finances and fundamentals, but only as a means to allow us to keep serving the members of the arts community. In short, it's not about the product — it's the mission.



*On the
Road Again!*

We Just Can't Wait to Get on the Road Again...

...THE LIFE WE LOVE IS MAKING LOANS WITH OUR FRIENDS!

2015 Schedule

*Dates and locations subject to change.
Please contact LSCI prior to
making travel arrangements.*

Meet Our Team

REX JOHNSON
KARIN BROWN-PURTELL
ED SWANSON
JACK KELLY
BOB SCHROEDER

University of Lending - Crystal Lake, IL

March 2-6
May 11-15
August 10-14

Rex Johnson's Seminar-at-Sea

January 25 - February 1 - Royal Caribbean Cruise
Roatán, Honduras | Belize City, Belize | Cozumel, Mexico

Management Institute for CEOs and Managers

February 3-5 - Orlando, FL
September 15-17 - Phoenix, AZ

Collections Institute

April 7-9 - Chicago, IL
Fall 2015 - Location TBD

Indirect Institute

May 4-6 - San Antonio, TX
Fall 2015 - Location TBD

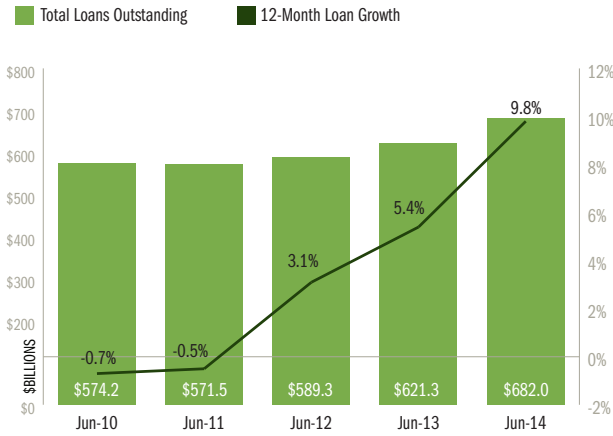


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LENDING

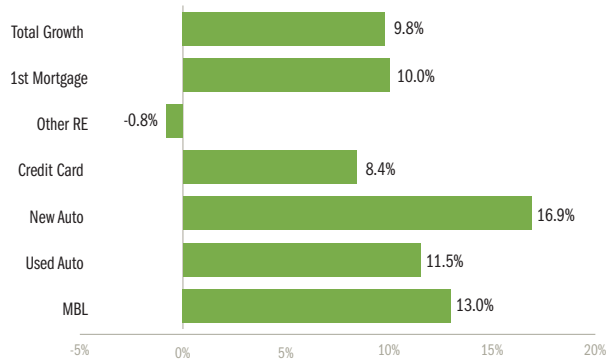
Total Loans Outstanding & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



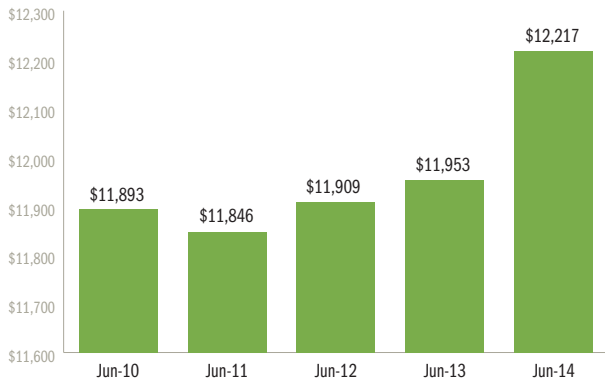
12-Month Loan Growth By Category

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



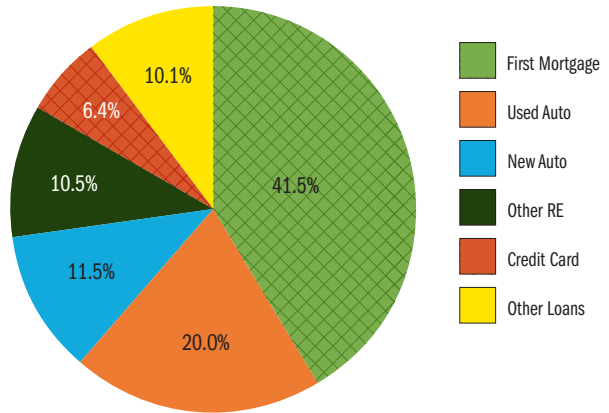
Average Loan Balance

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



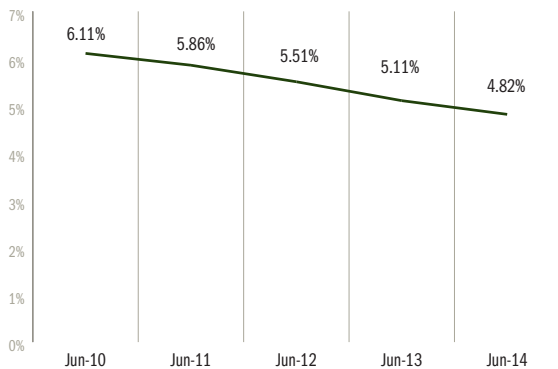
Loan Portfolio Composition

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



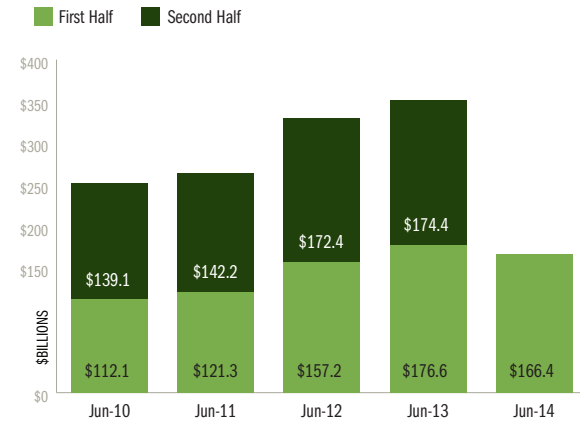
Average Loan Yield

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Total Loan Originations

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



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

LEADERS IN 12-MONTH LOAN GROWTH

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	Total Loans	Rk	Credit Union	St	12-Month Growth	Total Loans
1	PEGASUS COMMUNITY	TX	163.47%	\$160,504,604	51	GREATER WEST HAVEN	CT	32.04%	\$5,652,512
2	WEST TEXAS EDUCATORS	TX	77.50%	\$24,936,867	52	PIEDMONT ADVANTAGE	NC	31.69%	\$212,494,351
3	SOUTH TEXAS	TX	76.67%	\$22,397,544	53	FIRST	AZ	31.41%	\$250,112,451
4	FLORENCE DUPONT EMPLOYEES	SC	63.34%	\$32,056,388	54	SEA WEST COAST GUARD	CA	31.27%	\$105,100,072
5	FERGUSON	MS	57.87%	\$18,765,342	55	PEOPLES	FL	30.97%	\$21,367,350
6	TECHNICOLOR	CA	57.18%	\$30,343,829	56	PREMIER AMERICA	CA	30.80%	\$1,019,895,312
7	PIONEER	ID	55.94%	\$236,988,598	57	FREEDOM	NC	30.76%	\$37,791,963
8	OKLAHOMA EDUCATORS	OK	54.70%	\$64,641,401	58	CHEROKEE COUNTY	TX	29.98%	\$20,140,670
9	GUARDIAN	AL	54.00%	\$179,850,856	59	UARK	AR	29.88%	\$35,709,139
10	CITIZENS	TX	52.40%	\$27,344,255	60	MID CITIES	CA	29.84%	\$18,007,163
11	MICHIGAN SCHOOLS AND GOVT	MI	52.22%	\$1,150,140,358	61	ALTA VISTA	CA	29.45%	\$56,965,163
12	ORION	TN	50.28%	\$289,128,226	62	AMERICA'S	WA	29.04%	\$289,072,200
13	POST COMMUNITY	MI	49.65%	\$45,854,017	63	PARTNER COLORADO	CO	29.03%	\$224,936,461
14	RIVERWAYS	MO	49.53%	\$23,858,402	64	ARKANSAS	AR	28.98%	\$780,580,209
15	EDCO COMMUNITY	IA	48.40%	\$19,419,963	65	NATIONAL INSTITUTES OF HEALTH	MD	28.69%	\$258,814,609
16	ALLIANT	IL	48.17%	\$4,850,557,513	66	APCO EMPLOYEES	AL	28.58%	\$630,944,672
17	TCC	TX	45.95%	\$34,680,980	67	TRAILHEAD	OR	28.39%	\$58,992,276
18	CAROLINA	NC	45.80%	\$27,156,003	68	SOUTHPOINTE	MO	28.23%	\$16,560,843
19	NEWARK BOARD OF EDUCATION EMPL.	NJ	43.69%	\$19,127,116	69	IQ	WA	28.23%	\$355,228,446
20	COMMUNITY FIRST	MI	43.63%	\$23,380,678	70	ALLIED	TX	28.17%	\$35,525,770
21	UNCLE	CA	43.33%	\$166,785,951	71	HEALTHCARE EMPLOYEES	NJ	28.14%	\$56,188,223
22	EQT	PA	42.48%	\$946,584	72	FIVE STAR	AL	28.08%	\$175,108,234
23	DILLARD'S	AR	42.43%	\$17,258,848	73	NASA	MD	28.08%	\$1,000,844,004
24	CREDIT UNION ONE OF OKLAHOMA	OK	40.95%	\$17,753,229	74	PEOPLES CHOICE	WI	27.97%	\$16,532,085
25	WSECU	WA	40.60%	\$1,588,475,913	75	EMPLOYEE RESOURCES	TN	27.90%	\$43,857,037
26	CAPITAL EDUCATORS	ID	40.15%	\$273,598,273	76	URW COMMUNITY	VA	27.87%	\$87,201,243
27	SANTA FE	TX	40.06%	\$47,244,956	77	BAKER	NJ	27.84%	\$22,481,803
28	RIVER WORKS	MA	39.97%	\$77,126,900	78	MIDSOUTH COMMUNITY	GA	27.72%	\$139,919,953
29	LANAI	HI	39.78%	\$1,067,516	79	ARIZONA CENTRAL	AZ	27.39%	\$284,780,204
30	HAWAII LAW ENFORCEMENT	HI	39.63%	\$64,143,195	80	ARKANSAS EMPLOYEES	AR	27.38%	\$30,066,145
31	NARC	MD	39.56%	\$1,660,429	81	SCHOOL EMPL. CU OF WASHINGTON	WA	27.38%	\$447,953,689
32	VA DESERT PACIFIC	CA	38.03%	\$36,601,830	82	MONTANA HEALTH	MT	27.29%	\$13,232,959
33	VENTURA COUNTY	CA	37.65%	\$375,671,978	83	RAVENSWOOD	WV	26.90%	\$17,978,047
34	COMMUNITY 1ST	WA	37.20%	\$62,128,144	84	ASSEMBLIES OF GOD	MO	26.89%	\$108,272,727
35	CHEROKEE STRIP	OK	36.67%	\$31,085,790	85	DENVER FIRE DEPARTMENT	CO	26.85%	\$33,446,839
36	PUBLIC SERVICE PLAZA	NJ	36.63%	\$1,667,943	86	CAMPBELL EMPLOYEES	NJ	26.65%	\$38,285,698
37	LANGLEY	VA	35.13%	\$1,125,058,345	87	COMMUNITY ALLIANCE	MI	26.55%	\$79,282,767
38	UNIVERSITY	TX	35.03%	\$1,300,287,305	88	PEOPLE'S TRUST	TX	26.51%	\$279,658,896
39	FIRST TECH	CA	34.83%	\$4,489,080,530	89	PUGET SOUND COOPERATIVE	WA	26.41%	\$65,379,503
40	MISSION CITY	CA	34.63%	\$32,556,386	90	WCLA	WA	26.32%	\$32,424,056
41	DIAMOND LAKES	AR	34.57%	\$46,319,493	91	COASTAL	NC	26.09%	\$1,784,483,998
42	POST OFFICE CU OF MARYLAND	MD	34.50%	\$3,347,032	92	NEIGHBORS	LA	25.99%	\$577,475,085
43	AERO	AZ	33.67%	\$98,297,260	93	KERR COUNTY	TX	25.92%	\$36,043,805
44	BLUE CROSS TEXAS	TX	33.45%	\$12,895,374	94	SUSSEX COUNTY	DE	25.81%	\$109,557,911
45	TRANSIT EMPLOYEES	DC	33.09%	\$61,774,310	95	ALDEN	MA	25.64%	\$101,166,883
46	HOLLEY	TN	33.02%	\$20,355,059	96	SOUTHWEST FINANCIAL	TX	25.58%	\$35,383,010
47	CLEVELAND-BRADLEY COUNTY TCHRS	TN	32.85%	\$18,579,742	97	AFFINITY	IA	25.56%	\$59,213,691
48	TAMPA BAY	FL	32.69%	\$178,959,976	98	UNIVERSITY OF IOWA COMMUNITY	IA	25.50%	\$2,104,456,121
49	TRENTON NJ POLICE	NJ	32.57%	\$9,179,898	99	ADVANCIAL	TX	25.48%	\$945,244,425
50	PUBLIC SERVICE EMPLOYEES	CO	32.25%	\$818,006,597	100	CALIFORNIA	CA	25.47%	\$788,082,188

AVERAGE FOR CREDIT UNION INDUSTRY

9.77% \$103,963,346

LEADERS IN 5-YEAR LOAN GROWTH

DATA AS OF JUNE 30, 2014 | 5-YEAR CAGR JUNE 2009-JUNE 2014 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	5-Year CAGR	Total Loans	Rk	Credit Union	St	5-Year CAGR	Total Loans
1	PEGASUS COMMUNITY	TX	45.02%	\$160,504,604	51	SCOTT	IL	15.90%	\$848,627,687
2	DARDEN EMPLOYEES	FL	34.39%	\$29,476,874	52	LATINO COMMUNITY	NC	15.82%	\$114,413,952
3	FLORENCE DUPONT EMPLOYEES	SC	28.73%	\$32,056,388	53	LCRA	TX	15.60%	\$18,037,301
4	EMPLOYEE RESOURCES	TN	28.29%	\$43,857,037	54	HUGHES	AZ	15.54%	\$594,564,137
5	KAUAI GOVERNMENT EMPLOYEES	HI	27.90%	\$77,189,531	55	GULF COAST	TX	15.50%	\$133,693,637
6	MONROE COUNTY TEACHERS	FL	25.51%	\$17,188,164	56	NIZARI PROGRESSIVE	TX	15.34%	\$68,863,139
7	NEWARK BOARD OF EDUCATION EMPL	NJ	25.44%	\$19,127,116	57	NORTHEAST COMMUNITY	TN	15.33%	\$85,584,077
8	MAUI TEACHERS	HI	24.46%	\$5,407,321	58	MED5	SD	15.33%	\$46,062,144
9	MAROON FINANCIAL	IL	23.98%	\$20,857,312	59	CALIFORNIA LITHUANIAN	CA	15.20%	\$67,671,087
10	CUSA	LA	23.78%	\$19,416,126	60	SAN FRANCISCO	CA	15.16%	\$421,478,524
11	FIRST GENERAL	MI	23.49%	\$48,791,860	61	NEIGHBORS	LA	15.10%	\$577,475,085
12	PEOPLE'S	LA	23.35%	\$8,596,076	62	DAWSON CO-OP	MN	15.08%	\$92,162,873
13	UNIVERSITY OF IOWA COMMUNITY	IA	22.62%	\$2,104,456,121	63	WRIGHT-PATT	OH	15.05%	\$1,994,792,101
14	COMMUNITY FIRST	MI	22.30%	\$23,380,678	64	DAKOTA WEST	ND	15.04%	\$148,805,538
15	1ST RESOURCE	AL	22.27%	\$25,227,123	65	COMMUNITY 1ST	IA	15.02%	\$431,413,374
16	ST. JOSEPHS PARISH BUFFALO	NY	21.91%	\$32,983,692	66	US EMPLOYEES OC	OK	14.93%	\$109,092,152
17	NAVY ARMY COMMUNITY	TX	21.81%	\$1,748,456,549	67	ISLAND	NY	14.80%	\$357,079,052
18	SUNTIDE	TX	21.64%	\$71,894,720	68	PLATINUM	GA	14.79%	\$35,617,173
19	TOLEDO METRO	OH	21.60%	\$25,945,447	69	MCGRAW-HILL	NJ	14.78%	\$204,058,304
20	WCLA	WA	21.49%	\$32,424,056	70	SUPERIOR	PA	14.76%	\$37,428,141
21	GREENVILLE HERITAGE	SC	21.38%	\$61,340,531	71	KNOXVILLE TVA EMPLOYEES	TN	14.75%	\$1,164,577,521
22	TTCU	OK	21.04%	\$1,132,206,404	72	WEST MICHIGAN	MI	14.73%	\$59,651,620
23	GENERAL ELECTRIC	OH	20.96%	\$1,801,494,804	73	DEERE EMPLOYEES	IL	14.73%	\$574,280,640
24	CAPITAL EDUCATORS	ID	20.53%	\$273,598,273	74	PIONEER MUTUAL	TX	14.64%	\$55,987,375
25	NEW HAVEN COUNTY	CT	20.15%	\$10,010,554	75	NEW HAMPSHIRE	NH	14.54%	\$133,985,001
26	HTM AREA	OH	19.88%	\$11,767,518	76	COMMUNICATION	OK	14.50%	\$512,498,733
27	SIOUX VALLEY COMMUNITY	IA	19.79%	\$12,445,455	77	SAC	NE	14.35%	\$650,835,562
28	TEXELL	TX	19.73%	\$186,896,140	78	EECU	TX	14.34%	\$1,240,927,896
29	FIRST CASTLE	LA	19.18%	\$51,960,265	79	BLUE CROSS TEXAS	TX	14.33%	\$12,895,374
30	IDAHO CENTRAL	ID	18.84%	\$1,483,430,626	80	FORT WORTH COMMUNITY	TX	14.28%	\$680,052,897
31	TRANSIT EMPLOYEES	DC	18.74%	\$61,774,310	81	ADVANTAGE	NY	14.26%	\$162,369,742
32	KEARNEY	NE	18.56%	\$32,535,048	82	METROPOLITAN DISTRICT EMPLOYEES	CT	14.09%	\$12,140,315
33	HOUSTON HIGHWAY	TX	18.42%	\$35,015,648	83	UNIVERSITY OF KENTUCKY	KY	14.08%	\$441,142,413
34	FRIENDS AND FAMILY	OH	18.35%	\$53,436,203	84	NORTHERN SKIES	AK	14.07%	\$65,538,630
35	TEXAS TECH	TX	18.21%	\$83,158,527	85	MTC	SC	14.06%	\$99,747,601
36	DAKOTA PLAINS	ND	18.13%	\$52,462,996	86	AUGUSTA METRO	GA	13.95%	\$64,537,041
37	WEST TEXAS EDUCATORS	TX	18.10%	\$24,936,867	87	UNIWYO	WY	13.93%	\$150,819,493
38	HAWAII CENTRAL	HI	18.00%	\$135,101,260	88	NORTHEAST ARKANSAS	AR	13.87%	\$87,964,667
39	PENN EAST	PA	17.93%	\$81,014,763	89	GEORGIA'S OWN	GA	13.84%	\$1,416,911,898
40	TRI-CITIES COMMUNITY	WA	17.83%	\$21,685,159	90	SOUTHERN	TX	13.83%	\$60,583,835
41	FIRST CONNECTICUT	CT	17.79%	\$36,620,232	91	COMMUNITY ALLIANCE	MI	13.82%	\$79,282,767
42	GESA	WA	17.34%	\$1,087,743,460	92	ROSWELL COMMUNITY	NM	13.79%	\$16,575,922
43	UNITED METHODIST FINANCIAL	OH	17.25%	\$27,960,618	93	PREMIER	IA	13.71%	\$94,074,239
44	CASE	MI	17.13%	\$186,503,756	94	SHELL	TX	13.56%	\$483,424,383
45	COMMUNITY 1ST	MT	16.85%	\$15,944,185	95	WARREN	WY	13.48%	\$436,741,337
46	SOUTHLAND	TX	16.70%	\$24,749,027	96	LOWER VALLEY	WA	13.45%	\$50,155,416
47	CHIEF FINANCIAL	MI	16.69%	\$113,799,373	97	VAN CORTLANDT COOPERATIVE	NY	13.45%	\$27,364,927
48	SCIENT	CT	16.49%	\$184,736,499	98	FRB	DC	13.41%	\$22,953,335
49	CAROLINA	NC	15.94%	\$27,156,003	99	KEMBA FINANCIAL	OH	13.37%	\$634,445,627
50	MOBILOIL	TX	15.94%	\$404,272,193	100	PLANITES	IL	13.33%	\$9,117,786

AVERAGE FOR CREDIT UNION INDUSTRY

3.36% \$103,963,346

LEADERS IN AVERAGE LOAN BALANCE

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING MEMBER BUSINESS LENDING

Rk	Credit Union	St	Avg Loan Balance*	Total Loans	Rk	Credit Union	St	Avg Loan Balance*	Total Loans
1	CALIFORNIA LITHUANIAN	CA	\$165,898	\$67,671,087	51	ATHOL	MA	\$32,652	\$62,626,999
2	INDUSTRIAL	MA	\$124,600	\$98,735,587	52	ALLIANCE	MO	\$31,917	\$186,826,677
3	UKRAINIAN SELFRELIANCE	PA	\$100,511	\$132,181,098	53	BROOKLINE MUNICIPAL	MA	\$31,886	\$14,827,114
4	SUMA YONKERS	NY	\$79,747	\$185,004,656	54	COVENTRY	RI	\$31,883	\$138,858,809
5	LONG BEACH FIREMENS	CA	\$77,001	\$105,856,856	55	MERIWEST	CA	\$31,813	\$676,851,847
6	IDB-IIC	DC	\$74,237	\$311,848,224	56	WESTERLY COMMUNITY	RI	\$31,350	\$185,089,777
7	UNILEVER	NJ	\$73,671	\$24,974,401	57	PITTSFORD	NY	\$31,236	\$262,916,150
8	CHEVRON	CA	\$72,470	\$1,859,368,205	58	SAN JOAQUIN POWER EMPL.	CA	\$31,180	\$81,442,345
9	SELF RELIANCE NEW YORK	NY	\$70,444	\$659,339,094	59	MANVILLE AREA	NJ	\$31,158	\$18,788,167
10	NORTHEASTERN ENGINEERS	NY	\$69,869	\$43,950,604	60	MILLBURY	MA	\$30,966	\$225,544,972
11	STAR ONE	CA	\$69,418	\$2,914,162,727	61	BANK-FUND STAFF	DC	\$30,901	\$2,127,467,452
12	POLISH NATIONAL	MA	\$69,264	\$271,393,006	62	SILVER STATE SCHOOLS	NV	\$30,810	\$398,723,821
13	CONSUMERS	NY	\$66,217	\$40,598,286	63	SEAPORT	MA	\$30,706	\$32,180,315
14	WHITEFISH	MT	\$62,742	\$601,087,032	64	NAVEO	MA	\$30,702	\$51,902,026
15	LIBERTY BAY	MA	\$58,937	\$272,829,879	65	SONOMA	CA	\$30,666	\$14,680,302
16	CHABOT	CA	\$55,010	\$21,508,814	66	WEBSTER FIRST	MA	\$30,374	\$444,860,337
17	SELF RELIANCE (NJ)	NJ	\$53,408	\$46,382,163	67	WINDSOR LOCKS	CT	\$29,973	\$36,937,312
18	TECHNOLOGY	CA	\$53,092	\$964,015,551	68	THRIVENT	WI	\$29,718	\$309,584,539
19	SM	KS	\$51,309	\$42,073,373	69	SOUTH METRO	MN	\$29,595	\$49,787,951
20	LUSO	MA	\$51,249	\$132,221,516	70	DOY	OH	\$29,588	\$20,948,164
21	SOMERSET	MA	\$50,729	\$77,942,776	71	FIRST PRIORITY	MA	\$29,435	\$60,118,236
22	FALL RIVER MUNICIPAL EMPL.	MA	\$47,924	\$114,302,660	72	NATIONAL INSTITUTES OF HEALTH	MD	\$29,168	\$258,814,609
23	PAWTUCKET	RI	\$46,440	\$1,407,679,556	73	ISLAND	NY	\$29,166	\$357,079,052
24	LATVIAN CLEVELAND	OH	\$46,311	\$19,553,300	74	APPLETREE	WI	\$29,098	\$93,665,246
25	FINANCIAL RESOURCES	NJ	\$46,146	\$263,836,425	75	EMPOWER	WI	\$28,876	\$75,321,271
26	LONG BEACH CITY EMPLOYEES	CA	\$45,239	\$78,555,774	76	HORIZON COMMUNITY	WI	\$28,784	\$26,694,725
27	ST. ANNE'S OF FALL RIVER	MA	\$44,294	\$614,600,462	77	NAVIGANT	RI	\$28,721	\$1,094,214,113
28	NORTHWEST COMMUNITY	IL	\$44,217	\$29,271,579	78	SCHOFIELD	HI	\$28,477	\$12,501,541
29	NORTHWESTERN MUTUAL	WI	\$41,832	\$67,726,281	79	MERRIMACK VALLEY	MA	\$28,448	\$262,761,519
30	STANFORD	CA	\$40,114	\$940,572,224	80	PROPONENT	NJ	\$28,153	\$360,338,015
31	COUNTRY HERITAGE	MI	\$40,064	\$23,469,931	81	HOUSATONIC TEACHERS	CT	\$27,874	\$7,386,687
32	TEXAS ASSNS OF PROFESSIONALS	TX	\$39,721	\$26,760,571	82	AMERICAN FIRST	CA	\$27,393	\$258,295,695
33	POLAM	CA	\$39,269	\$32,398,129	83	CROW WING POWER	MN	\$27,368	\$45,704,866
34	BROTHERHOOD	MA	\$39,023	\$38,671,886	84	ST. MARY'S	MA	\$27,318	\$527,824,831
35	POLAM	CA	\$38,941	\$24,417,785	85	AURORA	WI	\$27,195	\$41,581,657
36	FREEDOM	MA	\$37,477	\$275,721,620	86	SANTA BARBARA TEACHERS	CA	\$27,123	\$59,363,558
37	KEYPOINT	CA	\$37,417	\$718,980,596	87	PAHO-WHO	DC	\$27,058	\$97,114,139
38	MELROSE	NY	\$37,136	\$1,863,734,005	88	COUNTRYSIDE	NY	\$26,983	\$104,036,860
39	BEACON	IN	\$36,644	\$681,247,437	89	VISION ONE	CA	\$26,646	\$52,135,219
40	ALLIANT	IL	\$35,989	\$4,850,557,513	90	MCDOWELL CORNERSTONE	NC	\$26,646	\$13,269,778
41	BETHPAGE	NY	\$35,974	\$3,021,573,337	91	ST. FRANCIS X	MI	\$26,630	\$80,750,858
42	SHARON	MA	\$35,580	\$260,439,996	92	CALTECH EMPLOYEES	CA	\$26,629	\$302,270,574
43	VAN CORTLANDT COOPERATIVE	NY	\$35,493	\$27,364,927	93	MASS BAY	MA	\$26,576	\$139,685,774
44	PEOPLE'S	RI	\$35,446	\$307,825,653	94	EMPORIA STATE	KS	\$26,510	\$50,030,220
45	DOW GREAT WESTERN	CA	\$35,240	\$21,390,919	95	MEMBERS PLUS	MA	\$26,448	\$151,936,612
46	MAUI COUNTY	HI	\$34,762	\$127,574,201	96	IC	MA	\$26,436	\$474,045,184
47	UKRAINIAN NATIONAL	NY	\$33,708	\$80,505,829	97	ANTIOCH COMMUNITY	CA	\$26,283	\$10,553,579
48	SOMERVILLE MUNICIPAL	MA	\$33,050	\$17,185,881	98	UNITED TELETECH FINANCIAL	NJ	\$26,193	\$222,301,395
49	POWER FINANCIAL	FL	\$32,968	\$300,714,614	99	PARADISE VALLEY	CA	\$26,124	\$47,453,354
50	HOBOKEN SCHOOL EMPLOYEES	NJ	\$32,936	\$23,966,039	100	SOUTHBRIDGE	MA	\$26,089	\$112,066,186

AVERAGE FOR CREDIT UNION INDUSTRY **\$12,217** **\$103,963,346**

* AVERAGE LOAN BALANCE EXCLUDES MEMBER BUSINESS LOAN BALANCES

LEADERS IN OUTSTANDING PRIVATE STUDENT LOANS

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	Outstanding Non-Fed Gtd Student Loans	Avg Balance of Student Loans	Student Loans/ Total Loans	Total Assets
1	DIGITAL	MA	\$117,839,293	\$35,472	2.55%	\$5,661,861,168
2	UNIVERSITY OF WISCONSIN	WI	\$94,772,552	\$6,483	8.11%	\$1,896,366,992
3	AFFINITY	NJ	\$79,127,706	\$14,930	4.46%	\$2,314,971,722
4	MASSACHUSETTS INSTITUTE OF TECH	MA	\$75,262,892	\$57,365	25.34%	\$410,502,538
5	BECU	WA	\$68,658,480	\$25,335	0.89%	\$12,518,983,724
6	ELI LILLY	IN	\$66,360,867	\$6,291	9.10%	\$1,098,118,227
7	HARVARD UNIVERSITY EMPLOYEES	MA	\$64,644,555	\$32,002	19.00%	\$462,133,476
8	COASTAL	NC	\$63,444,479	\$77,183	3.56%	\$2,282,838,825
9	EASTMAN	TN	\$58,049,585	\$15,634	2.62%	\$2,958,313,104
10	WRIGHT-PATT	OH	\$56,080,281	\$20,724	2.81%	\$2,849,223,922
11	QUORUM	NY	\$54,813,145	\$61,244	7.92%	\$838,591,643
12	MOUNTAIN AMERICA	UT	\$50,704,732	\$9,005	1.56%	\$3,904,527,985
13	MEMBERS 1ST	PA	\$48,321,241	\$18,831	2.46%	\$2,685,023,142
14	CAP COM	NY	\$43,451,478	\$14,704	4.72%	\$1,100,377,898
15	STAR ONE	CA	\$42,426,096	\$52,249	1.46%	\$6,737,691,641
16	CEFCU	IL	\$40,039,140	\$8,422	1.14%	\$5,001,092,765
17	AFFINITY PLUS	MN	\$37,491,112	\$18,560	2.50%	\$1,714,756,765
18	UNIVERSITY OF MICHIGAN	MI	\$37,310,676	\$38,987	11.68%	\$566,036,053
19	EDUCATORS	WI	\$32,009,849	\$10,891	2.85%	\$1,522,531,047
20	WORKERS'	MA	\$31,025,859	\$2,719	3.99%	\$1,082,859,630
21	BLACK HILLS	SD	\$29,943,588	\$2,755	5.39%	\$993,501,773
22	PENTAGON	VA	\$29,474,185	\$10,629	0.18%	\$18,312,866,093
23	LAKE TRUST	MI	\$28,503,908	\$21,272	2.45%	\$1,625,736,488
24	FIRST FINANCIAL	NJ	\$27,915,850	\$2,583	21.53%	\$186,899,672
25	UNIVERSITY FIRST	UT	\$26,482,859	\$2,209	5.19%	\$686,571,921
26	BELLCO	CO	\$26,152,298	\$1,620	1.30%	\$2,486,475,431
27	NASA	MD	\$26,151,190	\$27,269	2.61%	\$1,325,901,009
28	NORTHWEST	VA	\$25,873,672	\$26,030	2.14%	\$2,563,296,207
29	COMMUNITY FIRST	WI	\$24,489,300	\$13,331	1.57%	\$2,025,731,175
30	ASPIRE	NJ	\$24,055,276	\$2,366	17.63%	\$177,925,236
31	ALTAONE	CA	\$23,833,682	\$2,216	4.96%	\$583,277,903
32	ALLIANT	IL	\$22,610,844	\$10,329	0.47%	\$8,148,059,098
33	VERIDIAN	IA	\$22,010,859	\$1,511	1.23%	\$2,478,661,426
34	NOTRE DAME	IN	\$20,013,138	\$8,946	5.29%	\$472,792,222
35	FIRST TECH	CA	\$19,513,436	\$24,392	0.43%	\$6,845,842,954
36	BCU	IL	\$19,044,026	\$27,600	1.09%	\$1,985,465,981
37	JEANNE D'ARC	MA	\$18,828,510	\$37,961	2.78%	\$1,062,726,694
38	UMASSFIVE COLLEGE	MA	\$18,785,886	\$23,840	6.75%	\$386,266,131
39	VISIONS	NY	\$18,725,735	\$21,953	0.99%	\$3,308,685,215
40	DIRECTIONS	OH	\$18,467,099	\$1,969	4.49%	\$611,743,890
41	PIONEER	WI	\$18,350,875	\$2,597	3.59%	\$603,192,607
42	HUDSON VALLEY	NY	\$17,722,661	\$6,494	0.86%	\$3,973,833,081
43	NASSAU EDUCATORS	NY	\$16,124,229	\$26,176	1.05%	\$2,189,708,078
44	FLORIDA CENTRAL	FL	\$15,917,424	\$3,017	6.51%	\$395,018,718
45	XCEL	NJ	\$15,087,119	\$1,997	10.88%	\$155,392,390
46	STATE EMPLOYEES	NY	\$14,173,747	\$8,377	0.92%	\$2,819,689,486
47	UNIVERSITY OF VA COMMUNITY	VA	\$13,544,317	\$107,495	4.73%	\$672,683,464
48	AMERICAN HERITAGE	PA	\$13,535,935	\$21,216	1.67%	\$1,443,446,980
49	ANHEUSER-BUSCH EMPLOYEES	MO	\$12,856,861	\$24,630	1.13%	\$1,446,905,266
50	CREDIT UNION OF NEW JERSEY	NJ	\$12,565,473	\$1,900	4.47%	\$324,798,057
AVERAGE FOR CREDIT UNION INDUSTRY			\$440,773	\$6,452	0.42%	\$170,290,586



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STUDENTS THE CREDIT THEY DESERVE

WINNING

LEADERS IN LOAN-TO-SHARE RATIO

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Loans/ Shares	Net Worth/ Assets	Rk	Credit Union	St	Loans/ Shares	Net Worth/ Assets
1	PROGRESSIVE	NY	215.47%	39.58%	51	FREEDOM FIRST	VA	103.15%	9.91%
2	IC	MA	134.60%	8.73%	52	CORNERSTONE COMMUNITY FINANCIAL	MI	102.99%	11.38%
3	SAN ANTONIO	TX	124.60%	12.02%	53	GOLDEN PLAINS	KS	102.70%	10.10%
4	SHARONVIEW	SC	120.47%	11.62%	54	WORKERS'	MA	102.66%	12.41%
5	MELROSE	NY	120.34%	19.22%	55	INOVA	IN	102.54%	7.81%
6	PENTAGON	VA	116.36%	9.46%	56	MARINE	WI	102.47%	10.07%
7	UNIVERSITY OF IOWA COMMUNITY	IA	115.98%	8.56%	57	FIRST COMMUNITY CU OF БЕЛОIT	WI	102.24%	13.61%
8	PAWTUCKET	RI	115.73%	9.39%	58	SPOKANE TEACHERS	WA	102.24%	11.17%
9	CRESCENT	MA	115.64%	12.33%	59	FIRST CONNECTICUT	CT	102.14%	6.91%
10	ROCKLAND	MA	115.55%	11.08%	60	TDECU	TX	101.98%	8.89%
11	UNITED	MI	114.99%	10.40%	61	SOUTHEAST	SC	101.98%	16.04%
12	FIRST	IA	113.97%	8.90%	62	DENALI ALASKAN	AK	101.98%	8.74%
13	SECURITY SERVICE	TX	113.55%	8.16%	63	FORUM	IN	101.95%	12.03%
14	UNIVERSITY	ME	112.66%	8.98%	64	DIGITAL	MA	101.76%	8.93%
15	SAC	NE	111.93%	8.27%	65	WESTMARK	ID	101.70%	8.99%
16	ALLIANCE	MO	111.69%	7.91%	66	YORK COUNTY	ME	101.52%	10.30%
17	GENERAL ELECTRIC	OH	111.63%	11.21%	67	O BEE	WA	101.48%	8.34%
18	FIRST CITIZENS'	MA	110.76%	10.53%	68	NUMERICA	WA	101.43%	11.05%
19	NEPHI WESTERN EMPLOYEES	UT	110.28%	28.35%	69	CENTRAL FLORIDA POSTAL	FL	101.43%	7.91%
20	CONNEXUS	WI	110.28%	8.08%	70	TEACHERS	IN	101.36%	8.40%
21	FLORENCE DUPONT EMPLOYEES	SC	110.07%	14.91%	71	LIBERTY FIRST	NE	101.27%	11.10%
22	COMMUNITY CREDIT UNION OF LYNN	MA	109.89%	12.74%	72	NORSTATE	ME	101.23%	12.22%
23	KNOXVILLE TVA EMPLOYEES	TN	109.80%	9.02%	73	DATCU	TX	101.20%	14.37%
24	SELECT	TX	109.25%	13.75%	74	CENTRIS	NE	101.14%	9.18%
25	WCLA	WA	109.02%	10.23%	75	VANTAGE WEST	AZ	101.10%	12.50%
26	FIREFIGHTERS	WI	108.77%	14.06%	76	FIRST COMMUNITY	ND	101.06%	11.78%
27	COMMUNITY FINANCIAL	MI	108.11%	13.36%	77	PARTNERS	CA	100.95%	11.43%
28	XCEED FINANCIAL	CA	108.10%	8.84%	78	NAPUS	VA	100.93%	12.33%
29	LOMTO	NY	108.05%	16.05%	79	HOMETOWN	ND	100.86%	11.85%
30	TEXAS ASSNS OF PROFESSIONALS	TX	107.81%	7.68%	80	FINANCIAL ONE	MN	100.81%	8.54%
31	MONTAUK	NY	107.45%	12.40%	81	TCC	TX	100.77%	6.20%
32	CONSUMERS	NY	107.28%	14.66%	82	IDEAL	MN	100.58%	9.47%
33	CONSUMERS	MI	106.67%	9.84%	83	FIRST COMMERCE	FL	100.33%	12.69%
34	AURORA	WI	106.63%	9.88%	84	SANDIA AREA	NM	100.22%	10.56%
35	MID AMERICAN	KS	105.49%	9.09%	85	HOOSIER HILLS	IN	100.18%	9.79%
36	COASTHILLS	CA	105.26%	9.05%	86	MERITRUST	KS	100.17%	9.92%
37	METRO	MA	104.99%	9.86%	87	HEALTHCARE PLUS	SD	100.07%	7.56%
38	CITADEL	PA	104.97%	10.18%	88	SCOTT	IL	100.05%	10.25%
39	FOX COMMUNITIES	WI	104.94%	10.67%	89	CO-OP	WI	100.03%	12.15%
40	KINECTA	CA	104.17%	8.40%	90	IDAHO CENTRAL	ID	99.94%	9.11%
41	BATON ROUGE FIRE DEPARTMENT	LA	104.16%	17.61%	91	CHIEF FINANCIAL	MI	99.93%	12.12%
42	NORTHEAST	NH	103.69%	10.45%	92	NORTHERN	NY	99.92%	6.69%
43	BREWERY	WI	103.68%	17.94%	93	DIAMOND	PA	99.76%	11.16%
44	CITIZENS COMMUNITY	ND	103.62%	11.63%	94	CHRISTIAN COMMUNITY	CA	99.75%	11.64%
45	MED5	SD	103.61%	7.10%	95	KEMBA	OH	99.74%	13.85%
46	BRIDGE	OH	103.43%	14.14%	96	PIONEER	WI	99.67%	9.82%
47	VISION ONE	CA	103.42%	13.74%	97	SOUTHERN	TX	99.36%	24.94%
48	ARKANSAS	AR	103.40%	9.39%	98	TOWN AND COUNTRY	ND	99.30%	11.94%
49	DIRECT	MA	103.38%	15.57%	99	UNIVERSITY OF KENTUCKY	KY	99.27%	11.25%
50	TOWN & COUNTRY	ME	103.19%	8.22%	100	GO	TX	99.23%	6.94%

AVERAGE FOR CREDIT UNION INDUSTRY

71.59% 10.77%

CREDIT UNIONS POST THE HIGHEST GROWTH IN THEIR AUTO LOAN PORTFOLIO SINCE 2003

As car sales ramped up amid an improving economy and low loan rates, credit unions were at the forefront of the action. According to the Federal Reserve Bank of New York, U.S. auto loan balances have increased for the thirteenth consecutive quarter. Following this national trend, the credit union auto loan portfolio grew by \$25.5 billion – or 13.4% – over the past year to reach a total of \$214.9 billion as of June 2014. This marks the highest 12-month auto loan growth rate since March 2003.

According to Experian Automotive, credit unions have increased their national share of auto loan originations to 15.7% in the first half of 2014, up from 14.5% for the same period the year prior.

New auto loans were the fastest growing segment of the loan portfolio as of June 2014, up 16.9% over the past year to top \$78.3 billion. Used auto loans also posted strong growth to reach \$136.6 billion, up 11.5% over the

previous June, yet this marks the seventh consecutive quarter in which annual new auto growth has exceeded that of used autos.

Indirect automotive lending has been another key driver of success for many credit unions. Currently, almost 2,000 credit unions participate in indirect lending of some type. As of June, indirect auto loans topped \$102.9 billion, accounting for 47.9% of total auto loan balances, up from 44.8% a year prior. As of June 2014, indirect auto loan balances were up 21.3% (\$18.0 billion) from a year prior versus an increase in direct loans of just 7.1% (\$7.4 billion).

A growing number of members are turning to credit unions for their auto loans. As of June, 17.0% of members have an auto loan with their credit union, up 71 basis points from a year prior. The percentage of auto loans to total loans has also increased by over 1 percentage point from a year ago to 31.5% in June.



EDUCATE MEMBERS ON THE LOAN RATE THEY DESERVE

ASSOCIATED CREDIT UNION | NORCROSS, GA | ASSETS: \$1.3B | MEMBERS: 163,061

Associated Credit Union (\$1.3B, Norcross, GA) works with approximately 100 dealers through its indirect lending program but generates as much business through direct lending thanks to its unusual consumer education outreach.

“We constantly tell members to get pre-approved because you need to know the rate you deserve before you shop,” says Greg Connor, executive vice president at Associated Credit Union.

The credit union uses a mix of paid spokespersons and its own lending staff to discuss car buying on a popular weekly radio show. The cooperative also sponsors a live car-buying seminar that is broadcasted at least once a year. To ensure reaching a broad audience, Associated Credit Union appears on a wide spectrum of local radio stations, including rock,

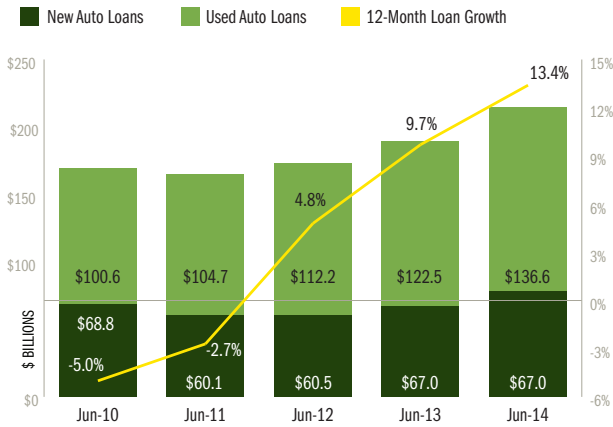
country, and Christian.

But it’s the focus on education that has cemented the credit union’s reputation as a lender helping consumers save money. On its website, the credit union shows members the benefits of refinancing higher rate loans using a clear comparison of rates, payments, and savings. Associated combines its education strategy with a monthly mailer sent to members who took out loans elsewhere so that they too can see how much they would save by refinancing with the credit union. For members who need an extra nudge, Associated offers a 90-day, no payments promotion on both refinanced and new auto loans. Even members with damaged credit save money through a rewards program that reduces the loan rate 100 basis points after they make a year’s worth of payments on time.

AUTO LENDING

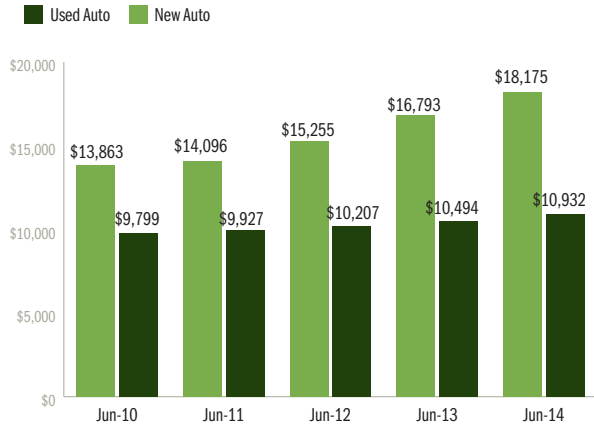
Total Auto Loans Outstanding & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



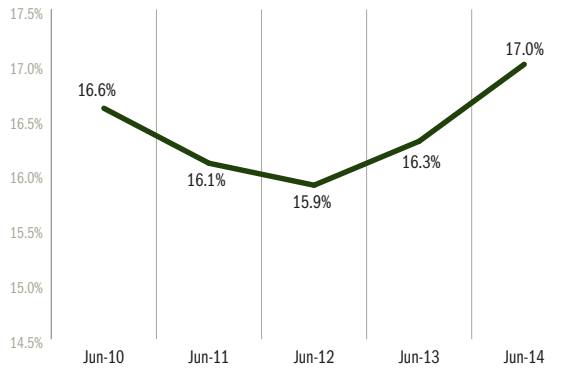
Average Auto Loan Balance: New vs. Used

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



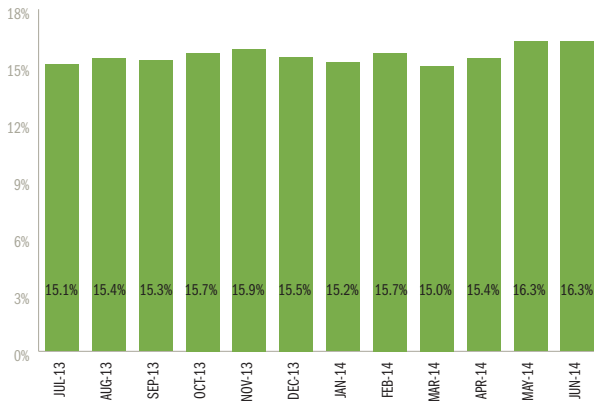
Auto Loan Penetration

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Auto Lending Market Share

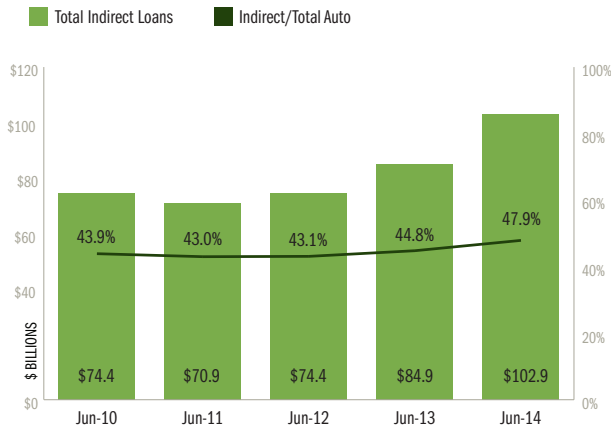
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



SOURCE: AUTOCOUNT DATA FROM EXPERIAN AUTOMOTIVE; CALLAHAN & ASSOCIATES

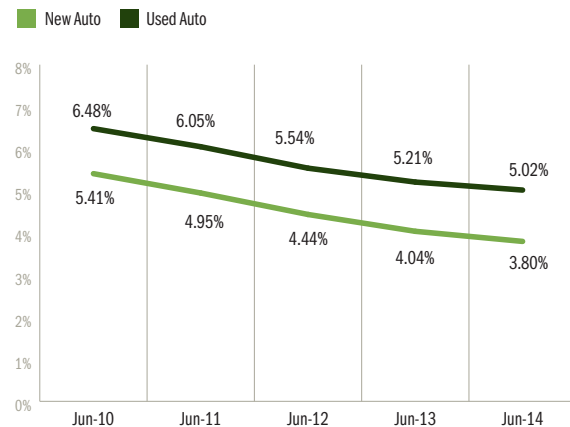
Indirect Loans To Total Auto Loans

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Auto Loan Rates: New vs. Used

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014





Your Ideas, Your Agenda

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“ This was one of the **most effective professional development events** that I have ever attended. The roundtable was supremely organized so that the entire meeting was **participant-centric**. The setting and format optimized focus and discussion on the most relevant issues important to our industry and discipline. The **sharing and collaboration was incredible** – you walked away with a greater gauge of what is moving and shaping Credit Unions around the country and – most importantly – **established meaningful network connections** of diverse expertise that you can draw upon. ”

Joy Wilson, VP, Talent Management, ORNL Federal Credit Union

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WE HELP CREDIT UNIONS THRIVE.

LEADERS IN 12-MONTH AUTO LOAN GROWTH

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS & TOTAL AUTO LOANS OVER \$3M | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	Auto Loans Outstanding (6/14)	Auto Loans Outstanding (6/13)	Total Assets
1	PENNSYLVANIA CENTRAL	PA	548.34%	\$27,616,166	\$4,259,496	\$72,059,751
2	SANTA CRUZ COMMUNITY	CA	279.37%	\$10,627,479	\$2,801,359	\$108,059,447
3	DIABLO VALLEY	CA	239.83%	\$4,768,456	\$1,403,183	\$30,710,800
4	ADVANTAGE	OH	193.27%	\$5,630,053	\$1,919,768	\$41,978,836
5	PIONEER	ID	163.59%	\$118,957,522	\$45,130,194	\$329,026,596
6	DEXTER	RI	162.14%	\$31,631,962	\$12,067,031	\$116,716,544
7	PEGASUS COMMUNITY	TX	156.41%	\$122,968,677	\$47,957,341	\$228,002,586
8	CHRISTIANSTED	VI	139.38%	\$3,228,007	\$1,348,513	\$21,904,163
9	SAN DIEGO COUNTY	CA	136.19%	\$742,733,494	\$314,467,008	\$6,535,054,808
10	TAMPA BAY	FL	135.56%	\$55,537,271	\$23,576,556	\$228,681,042
11	EDCO COMMUNITY	IA	130.03%	\$11,091,258	\$4,821,683	\$44,875,209
12	MICHIGAN SCHOOLS AND GOVERNMENT	MI	126.81%	\$495,908,904	\$218,643,478	\$1,527,277,974
13	CFE	FL	114.53%	\$212,872,963	\$99,225,817	\$1,501,592,931
14	TRAILHEAD	OR	113.47%	\$14,033,380	\$6,573,891	\$94,390,648
15	SOUTH TEXAS	TX	102.65%	\$16,538,780	\$8,161,223	\$45,169,915
16	VIRIVA COMMUNITY	PA	100.77%	\$3,932,144	\$1,958,528	\$67,587,189
17	PEOPLE'S	RI	100.62%	\$23,062,334	\$11,495,737	\$394,274,211
18	WEST TEXAS EDUCATORS	TX	98.19%	\$21,235,345	\$10,714,379	\$52,723,013
19	ORION	TN	95.69%	\$177,207,764	\$90,557,618	\$544,067,636
20	OKLAHOMA EDUCATORS	OK	94.94%	\$45,537,517	\$23,359,877	\$114,980,366
21	FERGUSON	MS	93.33%	\$9,296,198	\$4,808,537	\$58,179,649
22	HOTEL AND TRAVEL INDUSTRY	HI	93.08%	\$3,697,610	\$1,915,115	\$32,633,205
23	MID CITIES	CA	92.68%	\$9,439,377	\$4,899,006	\$23,154,246
24	DILLARD'S	AR	90.63%	\$11,594,556	\$6,082,184	\$27,384,315
25	MCGRAW-HILL	NJ	88.24%	\$46,789,369	\$24,855,945	\$302,799,922
26	CAMPUS	LA	85.79%	\$90,045,428	\$48,465,530	\$522,550,601
27	MEMBERFOCUS COMMUNITY	MI	84.23%	\$8,231,836	\$4,468,171	\$96,004,272
28	ALLIANT	IL	81.62%	\$578,348,158	\$318,441,530	\$8,148,059,098
29	HANESBRANDS	NC	80.89%	\$8,648,978	\$4,781,328	\$53,163,935
30	VISTERRA	CA	79.73%	\$113,419,304	\$63,105,161	\$336,920,851
31	NEWARK BOARD OF EDUCATION EMPLOYEES	NJ	78.76%	\$4,164,612	\$2,329,675	\$37,383,473
32	ELI LILLY	IN	78.04%	\$150,497,725	\$84,529,764	\$1,098,118,227
33	FLORENCE DUPONT EMPLOYEES	SC	76.69%	\$23,606,870	\$13,360,947	\$34,932,420
34	AMERICAN AIRLINES	TX	75.62%	\$641,010,647	\$364,997,833	\$5,660,839,142
35	APEX FINANCIAL	MO	75.32%	\$8,342,694	\$4,758,588	\$37,509,085
36	CLARION	PA	74.38%	\$14,161,357	\$8,120,931	\$64,940,501
37	ILLINOIS VALLEY	IL	74.28%	\$4,834,243	\$2,773,879	\$23,826,780
38	AMERICHoice	PA	73.95%	\$20,216,512	\$11,621,756	\$163,229,976
39	FAMILY FIRST	NY	73.61%	\$19,321,533	\$11,129,537	\$143,006,011
40	PARKER COMMUNITY	WI	73.50%	\$12,164,360	\$7,011,259	\$93,898,074
41	GREATER NEW ORLEANS	LA	73.11%	\$35,710,502	\$20,629,107	\$114,071,996
42	COASTAL	NC	71.65%	\$592,455,080	\$345,150,393	\$2,282,838,825
43	TCC	TX	71.39%	\$28,424,601	\$16,585,180	\$37,396,271
44	THRIVENT	WI	71.18%	\$15,135,961	\$8,842,102	\$483,610,255
45	CHATTANOOGA FIRST	TN	70.26%	\$5,042,163	\$2,961,472	\$23,352,916
46	ALLIANCE BLACKSTONE VALLEY	RI	70.12%	\$8,713,944	\$5,122,244	\$39,276,920
47	FIRST	AZ	70.08%	\$146,265,750	\$86,000,653	\$411,950,913
48	GEMC	GA	69.78%	\$21,346,602	\$12,573,045	\$98,326,866
49	THE LOCAL	MI	69.69%	\$5,692,256	\$3,354,428	\$98,995,902
50	NYMEO	MD	69.54%	\$46,868,972	\$27,644,190	\$250,932,784
AVERAGE FOR CREDIT UNION INDUSTRY			13.44%	\$32,763,008	\$28,719,988	\$170,290,586

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The IWS "Band of Believers" have been part of the credit union movement for over 23 years. At IWS, we partner with credit unions like yours to provide customized service and sales training, while delivering vehicle protection programs that meet the individual needs of your members. Contact us for more information on how our VSA, MBI, GAP and Credit Life/Disability coverage can increase your credit union's non-interest income.



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LEADERS IN AUTO LOAN PENETRATION

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	% of Members w/ Auto Loans	Auto Loans/ Total Loans	Total Auto Loans	12-Mo Auto Loan Growth	Indirect Loans Outstanding
1	CITIZENS COMMUNITY	IA	97.75%	89.97%	\$120,086,188	-0.32%	\$105,458,533
2	MCGRAW-HILL	NJ	88.96%	22.93%	\$46,789,369	88.24%	\$1,336,271
3	LAFAYETTE	MD	85.98%	6.61%	\$20,752,289	14.93%	\$4,525,066
4	EAGLE COMMUNITY	CA	77.00%	37.04%	\$40,179,033	19.69%	\$15,768,909
5	MESQUITE	TX	73.59%	65.73%	\$10,322,008	-0.66%	\$0
6	FIRST FLORIDA	FL	71.95%	40.86%	\$84,082,493	5.26%	\$5,312,734
7	ATLANTA POSTAL	GA	65.69%	51.91%	\$477,582,006	5.59%	\$0
8	HANIN	CA	64.24%	82.78%	\$13,969,154	18.42%	\$0
9	COMMUNITYWIDE	IN	57.75%	78.57%	\$219,843,122	13.26%	\$224,296,892
10	GENERAL ELECTRIC	OH	55.25%	65.39%	\$1,177,984,563	13.44%	\$1,273,036,529
11	GEORGIA'S OWN	GA	53.51%	51.25%	\$726,132,711	4.51%	\$2,829,019
12	MERITRUST	KS	51.62%	67.49%	\$552,063,085	6.43%	\$458,949,786
13	FLORENCE DUPONT EMPLOYEES	SC	51.18%	73.64%	\$23,606,870	76.69%	\$0
14	USAGENCIES	OR	51.01%	30.31%	\$11,680,384	8.37%	\$0
15	US	MN	49.55%	31.67%	\$208,562,006	26.53%	\$63,317,429
16	COMMONWEALTH ONE	VA	48.86%	27.37%	\$59,654,019	5.22%	\$1,373,159
17	PORTALLIANCE	VA	48.85%	85.40%	\$58,602,334	0.13%	\$53,001,782
18	PACIFIC CASCADE	OR	48.51%	59.41%	\$34,020,332	6.60%	\$28,828,187
19	COLUMBUS METRO	OH	48.37%	82.59%	\$154,601,510	12.78%	\$140,760,138
20	HERITAGE COMMUNITY	CA	48.12%	42.00%	\$41,186,284	36.35%	\$22,254,107
21	COASTHILLS	CA	48.02%	30.72%	\$204,758,309	-1.94%	\$129,621,948
22	CONSUMERS COOPERATIVE	NE	47.84%	76.16%	\$11,561,725	10.82%	\$0
23	MEMBERFOCUS COMMUNITY	MI	47.76%	30.11%	\$8,231,836	84.23%	\$0
24	IC	MA	47.56%	29.03%	\$137,608,693	27.33%	\$159,751,731
25	OREGON COMMUNITY	OR	45.65%	62.84%	\$669,208,622	7.78%	\$497,743,006
26	MEMBERS COOPERATIVE	MN	45.29%	53.85%	\$167,307,512	17.26%	\$143,721,874
27	ASSOCIATED CREDIT UNION OF TEXAS	TX	44.87%	35.99%	\$73,748,695	3.23%	\$3,795,650
28	ASSOCIATED	GA	43.74%	55.81%	\$375,384,697	21.95%	\$108,304,671
29	RIVER REGION	MO	43.29%	72.15%	\$62,552,979	11.80%	\$40,415,923
30	CAPROCK	TX	43.09%	69.64%	\$13,787,101	0.41%	\$0
31	SHERIDAN COMMUNITY	WY	42.68%	79.92%	\$24,017,882	7.53%	\$1,168,667
32	PEGASUS COMMUNITY	TX	42.45%	76.61%	\$122,968,677	156.41%	\$118,472,613
33	MED5	SD	42.38%	54.87%	\$25,272,612	8.06%	\$9,473,873
34	SUPERIOR SAVINGS	OH	42.03%	85.57%	\$12,132,597	-2.35%	\$8,874,621
35	ELEMENT	WV	41.97%	79.52%	\$18,954,394	2.05%	\$3,558,586
36	SCOTT	IL	41.63%	71.07%	\$603,109,935	19.35%	\$545,769,453
37	FINANCIAL ONE	MN	41.33%	40.52%	\$24,967,764	-0.86%	\$24,441,612
38	COMPASS FINANCIAL	FL	41.28%	83.32%	\$13,996,624	18.09%	\$0
39	HTM AREA	OH	40.95%	82.20%	\$9,672,470	16.56%	\$2,746,557
40	UNITED BUSINESS & INDUSTRY	CT	40.75%	61.63%	\$34,558,933	9.12%	\$23,743,336
41	HORIZON	MO	40.61%	85.38%	\$10,192,673	15.38%	\$0
42	NORTHPARK COMMUNITY	IN	40.50%	85.33%	\$46,764,041	4.95%	\$41,671,604
43	SUNTIDE	TX	40.49%	72.99%	\$52,472,410	7.69%	\$0
44	GOLDEN PLAINS	KS	40.43%	83.63%	\$333,385,538	14.15%	\$257,272,379
45	MONTEREY	CA	40.16%	77.59%	\$93,084,408	6.27%	\$34,431,157
46	MICHIGAN ONE COMMUNITY	MI	40.15%	66.97%	\$49,440,267	8.70%	\$26,815,332
47	OKLAHOMA EMPLOYEES	OK	39.76%	68.55%	\$218,837,380	-0.20%	\$94,429,049
48	HAPO COMMUNITY	WA	39.54%	57.65%	\$600,842,912	-5.80%	\$615,878,407
49	GRAND JUNCTION	CO	39.51%	33.50%	\$10,295,822	-10.80%	\$0
50	FIRST CASTLE	LA	39.48%	72.46%	\$37,652,482	11.15%	\$25,700,750
AVERAGE FOR CREDIT UNION INDUSTRY			16.95%	31.51%	\$32,763,008	13.44%	\$15,684,559

LEADERS IN AUTO LOAN CONCENTRATION

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Auto Loans / Total Loans	Auto Loans Outstanding	Total Loans	Total Assets
1	SHELTER INSURANCE	MO	91.60%	\$5,207,562	\$5,684,899	\$29,589,696
2	HIGH PLAINS	NM	90.98%	\$30,343,097	\$33,351,602	\$43,138,000
3	CAL-COM	TX	90.66%	\$87,297,169	\$96,285,843	\$128,881,291
4	OMAHA PUBLIC POWER DISTRICT EMPLOYEES	NE	90.35%	\$8,575,367	\$9,490,861	\$31,140,114
5	CITIZENS COMMUNITY	IA	89.97%	\$120,086,188	\$133,480,534	\$182,700,138
6	FIRST FAMILY	OK	88.69%	\$40,777,956	\$45,975,553	\$55,419,221
7	CHAVES COUNTY SCHOOL EMPLOYEES	NM	88.62%	\$6,760,958	\$7,628,791	\$22,958,285
8	CREDIT UNION ONE OF OKLAHOMA	OK	88.07%	\$15,635,268	\$17,753,229	\$40,404,968
9	BADLANDS	MT	87.83%	\$4,799,716	\$5,465,052	\$23,885,377
10	EQUISHARE	KS	87.69%	\$20,630,514	\$23,527,153	\$29,083,654
11	NORTHEAST PANHANDLE TEACHERS	TX	87.12%	\$9,044,111	\$10,381,329	\$23,579,053
12	FRATERNAL ORDER OF POLICE	OK	86.92%	\$17,810,936	\$20,491,603	\$35,278,632
13	FIRST AMERICAN	AZ	86.65%	\$54,509,034	\$62,904,718	\$102,862,586
14	FIRST CONNECTICUT	CT	86.38%	\$31,631,034	\$36,620,232	\$39,700,941
15	ST. JOSEPH'S	TX	85.61%	\$14,083,248	\$16,450,468	\$42,827,143
16	SUPERIOR SAVINGS	OH	85.57%	\$12,132,597	\$14,178,114	\$21,656,644
17	PORTALLIANCE	VA	85.40%	\$58,602,334	\$68,624,180	\$90,979,382
18	HEREFORD TEXAS	TX	85.38%	\$24,365,508	\$28,538,025	\$43,722,689
19	HORIZON	MO	85.38%	\$10,192,673	\$11,938,418	\$21,011,151
20	NORTHPARK COMMUNITY	IN	85.33%	\$46,764,041	\$54,802,636	\$61,746,021
21	COUNTY & MUNICIPAL EMPLOYEES	TX	85.28%	\$25,180,925	\$29,526,192	\$41,887,412
22	DOWELL	OK	85.26%	\$16,753,579	\$19,649,074	\$33,650,722
23	WEST TEXAS EDUCATORS	TX	85.16%	\$21,235,345	\$24,936,867	\$52,723,013
24	UNITED ARKANSAS	AR	85.09%	\$11,170,545	\$13,127,379	\$26,001,124
25	SAINT FRANCIS EMPLOYEES	OK	85.05%	\$12,177,304	\$14,317,478	\$34,318,972
26	LOCO	NM	85.03%	\$14,465,846	\$17,013,595	\$40,805,239
27	BUSINESS AND INDUSTRIAL	IN	84.95%	\$12,638,819	\$14,878,452	\$34,983,793
28	IAM COMMUNITY	AL	84.79%	\$14,689,833	\$17,324,574	\$33,247,174
29	CITY	TX	84.37%	\$5,831,508	\$6,911,550	\$27,763,509
30	CITIZENS	TX	84.24%	\$23,035,837	\$27,344,255	\$119,431,615
31	PEOPLES	FL	83.98%	\$17,943,271	\$21,367,350	\$81,776,021
32	BAPTIST HEALTH	AR	83.86%	\$14,157,940	\$16,882,342	\$25,888,932
33	HALLIBURTON EMPLOYEES	OK	83.69%	\$76,865,655	\$91,845,659	\$146,039,489
34	GOLDEN PLAINS	KS	83.63%	\$333,385,538	\$398,627,691	\$448,495,057
35	LA ELECTRICAL WORKERS	CA	83.61%	\$2,208,150	\$2,641,090	\$46,208,232
36	KINGS	CA	83.55%	\$38,130,780	\$45,640,309	\$85,256,858
37	COMPASS FINANCIAL	FL	83.32%	\$13,996,624	\$16,798,878	\$22,934,899
38	HAWAII NATIONAL GUARD	HI	83.31%	\$5,095,509	\$6,116,065	\$20,075,608
39	PINELLAS	FL	82.90%	\$59,555,646	\$71,842,814	\$102,864,539
40	HANIN	CA	82.78%	\$13,969,154	\$16,875,906	\$24,275,893
41	COLUMBUS METRO	OH	82.59%	\$154,601,510	\$187,193,983	\$236,386,987
42	FREEDOM 1ST	KS	82.52%	\$5,764,017	\$6,985,151	\$31,757,305
43	KEMBA DELTA	TN	82.41%	\$10,547,596	\$12,798,664	\$23,152,266
44	HEARTLAND	IL	82.41%	\$138,976,033	\$168,640,784	\$240,220,869
45	CREDIT UNION OF DODGE CITY	KS	82.37%	\$45,205,881	\$54,881,258	\$69,420,665
46	LATITUDE 32	SC	82.34%	\$26,049,497	\$31,635,644	\$50,624,663
47	HTM AREA	OH	82.20%	\$9,672,470	\$11,767,518	\$20,164,819
48	FIRST GENERAL	MI	82.10%	\$40,058,683	\$48,791,860	\$67,823,431
49	TCC	TX	81.96%	\$28,424,601	\$34,680,980	\$37,396,271
50	CATHOLIC & COMMUNITY	IL	81.75%	\$46,535,545	\$56,922,399	\$114,115,961
AVERAGE FOR CREDIT UNION INDUSTRY			31.51%	\$32,763,008	\$103,963,346	\$170,290,586

LEADERS IN INDIRECT LOANS OUTSTANDING

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Indirect Loans Outstanding*	Auto Loans Outstanding	Auto Loan Penetration	12-Month Auto Loan Growth	Auto Loans/ Total Loans
1	SECURITY SERVICE	TX	\$5,562,444,613	\$5,915,018,033	34.30%	8.69%	77.77%
2	ALASKA USA	AK	\$2,493,785,404	\$2,750,435,713	29.25%	16.43%	71.41%
3	THE GOLDEN 1	CA	\$1,287,067,309	\$1,777,613,983	16.86%	32.52%	42.78%
4	AMERICA FIRST	UT	\$1,253,656,497	\$2,081,141,695	25.90%	15.03%	49.44%
5	BECU	WA	\$1,038,803,446	\$1,457,056,645	11.56%	26.72%	18.83%
6	TEACHERS	IN	\$1,035,684,190	\$1,115,780,292	29.11%	22.07%	53.61%
7	TINKER	OK	\$996,758,610	\$1,373,877,454	26.81%	14.61%	73.13%
8	SAN ANTONIO	TX	\$947,505,825	\$984,506,274	21.34%	-4.52%	37.83%
9	WRIGHT-PATT	OH	\$873,481,839	\$1,145,216,792	29.41%	30.33%	57.41%
10	MOUNTAIN AMERICA	UT	\$778,734,999	\$1,437,334,257	20.10%	20.92%	44.28%
11	TDECU	TX	\$736,872,658	\$858,380,309	22.36%	22.04%	42.69%
12	LANDMARK	WI	\$727,413,217	\$893,883,429	30.20%	28.40%	41.22%
13	VANTAGE WEST	AZ	\$668,873,082	\$797,517,261	36.52%	14.64%	69.15%
14	FIRST TECH	CA	\$661,177,261	\$945,357,250	14.24%	20.10%	21.06%
15	NAVY ARMY COMMUNITY	TX	\$647,596,910	\$833,181,694	34.42%	2.06%	47.65%
16	ROCKLAND	MA	\$643,950,165	\$687,954,680	35.61%	7.82%	57.31%
17	EECU	TX	\$640,516,500	\$787,016,151	24.93%	13.49%	63.42%
18	CITADEL	PA	\$623,846,566	\$674,071,738	31.93%	9.51%	39.25%
19	GECU	TX	\$618,786,427	\$861,400,611	16.78%	15.71%	54.78%
20	CEFCU	IL	\$604,209,937	\$873,400,655	21.64%	13.41%	24.79%
21	GESA	WA	\$600,376,760	\$673,502,009	32.90%	4.55%	61.92%
22	ESL	NY	\$598,640,852	\$647,164,393	14.24%	10.27%	27.38%
23	IDAHO CENTRAL	ID	\$594,954,567	\$740,568,041	27.72%	22.22%	49.92%
24	BELLCO	CO	\$578,266,265	\$791,908,496	25.80%	7.67%	39.50%
25	SPACE COAST	FL	\$564,766,986	\$925,010,349	18.76%	25.74%	40.67%
26	PENNSYLVANIA STATE EMPL	PA	\$561,717,722	\$1,228,525,095	24.39%	7.71%	41.29%
27	COASTAL	NC	\$555,676,743	\$592,455,080	18.76%	71.65%	33.20%
28	SCOTT	IL	\$545,769,453	\$603,109,935	41.63%	19.35%	71.07%
29	GROW FINANCIAL	FL	\$526,921,124	\$776,441,344	30.87%	47.79%	50.73%
30	LANGLEY	VA	\$500,315,540	\$594,700,269	20.20%	42.57%	52.86%
31	OREGON COMMUNITY	OR	\$497,743,006	\$669,208,622	45.65%	7.78%	62.84%
32	MEMBERS 1ST	PA	\$486,167,777	\$564,750,935	18.80%	21.37%	28.80%
33	ENT	CO	\$470,179,788	\$644,076,818	17.71%	10.13%	27.16%
34	TEACHERS	NY	\$468,126,230	\$552,524,892	11.46%	47.67%	26.08%
35	NORTHEAST	NH	\$467,691,683	\$532,204,812	35.90%	28.41%	62.36%
36	VERIDIAN	IA	\$462,874,121	\$602,403,754	26.54%	35.36%	33.62%
37	MERITRUST	KS	\$458,949,786	\$552,063,085	51.62%	6.43%	67.49%
38	SAC	NE	\$451,768,107	\$477,997,983	36.40%	12.85%	73.44%
39	TRAVIS	CA	\$444,883,836	\$613,728,592	23.58%	24.04%	51.97%
40	SAN DIEGO COUNTY	CA	\$427,391,841	\$742,733,494	19.66%	136.19%	19.01%
41	FORT WORTH COMMUNITY	TX	\$417,560,260	\$533,401,812	37.73%	15.95%	78.44%
42	MICHIGAN SCHOOLS AND GOVT	MI	\$414,217,266	\$495,908,904	32.11%	126.81%	43.12%
43	CREDIT UNION ONE	MI	\$410,875,248	\$432,856,244	27.38%	11.51%	62.63%
44	HUDSON VALLEY	NY	\$404,232,449	\$599,993,344	14.13%	14.30%	28.95%
45	SAFE	CA	\$403,203,434	\$512,040,444	17.19%	38.77%	43.00%
46	ARKANSAS	AR	\$395,873,592	\$458,980,777	25.58%	60.11%	58.80%
47	ONPOINT COMMUNITY	OR	\$394,951,962	\$638,914,806	18.59%	8.83%	31.00%
48	DATCU	TX	\$394,816,679	\$440,508,819	33.11%	6.45%	69.83%
49	KNOXVILLE TVA EMPLOYEES	TN	\$394,504,494	\$574,238,076	29.29%	17.90%	49.31%
50	MIDFLORIDA	FL	\$393,247,226	\$575,505,063	19.35%	14.35%	40.50%
AVERAGE FOR CREDIT UNION INDUSTRY			\$15,684,559	\$32,763,008	16.95%	13.44%	31.51%

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

CREDIT UNIONS SET RECORDS IN REAL ESTATE LENDING

Real estate loans outstanding increased 7.6% over the past year to reach \$354.8 billion as of June 2014. This is the largest amount of real estate loans in the credit union industry's history.

The \$41.4 billion in mortgage originations generated through June 2014 is a significant decline from the \$66.4 billion in the first half of 2013, an annual reduction of 37.6%. In spite of this decline, outstanding first mortgages grew 10.0% annually to reach to \$283.3 billion, almost double the 5.7% growth experienced a year ago. This growth understates total mortgage activity because credit unions have sold 32.0% of their first mortgage originations to the secondary market. Other real estate loan balances decreased 0.8% over the past year to \$71.5 billion, but the decline was 6.2 percentage points lower than the one reported in the previous year.

Credit unions' market share in mortgage originations has been rising as other lenders pull back from this market. In fact, credit unions accounted for 8.4% of total mortgage

originations in the U.S. through June 2014, according to the Mortgage Bankers Association. This is a major improvement from the 6.8% seen one year prior and nearly double the 4.4% market share seen back in June 2010.

Credit unions have also originated more adjustable rate and hybrid mortgages so far in 2014, at 38% of first mortgage originations compared to as little as 16% back in 2009. The lower rates offered by these loans are a big incentive for many members, including those who may not plan on being in their homes for the full loan term. Credit unions also benefited from this trend, as these products helped mitigate interest rate risk due to periodic rate adjustments.

Credit unions continue to assist homeowners in need. As of June, real estate troubled debt restructurings outstanding reached \$8.4 billion. Total TDRs outstanding stood at \$10.1 billion as of June 2014, down from \$10.5 billion in the previous year, as members' financial situations have improved with the rising economy.



A NEW START FOR A HOUSING MARKET

ONE NEVADA CREDIT UNION | LAS VEGAS, NV | ASSETS: \$722.2M | MEMBERS: 75,430

With so many state residents unable to afford homes, the amount of real estate loans at One Nevada Credit Union (\$722.2M, Las Vegas, NV) plummeted nearly 50% between 2008 and 2013. Clearly, for the cooperative to put members back in homes, it needed a product directed at the people hit hardest by the recession.

That product was the credit union's New Start Mortgage program introduced in February 2014. "It's a bridge loan," Kim Westover, vice president of mortgage lending says. "It helps people who've been in some traumatic situations. It's exactly what it says, it gives them a new start."

The program targets individuals with a past bankruptcy, foreclosure, short sale, or loan modification, who need a fresh start. The mortgage combines a 30-year amortization with a five-year

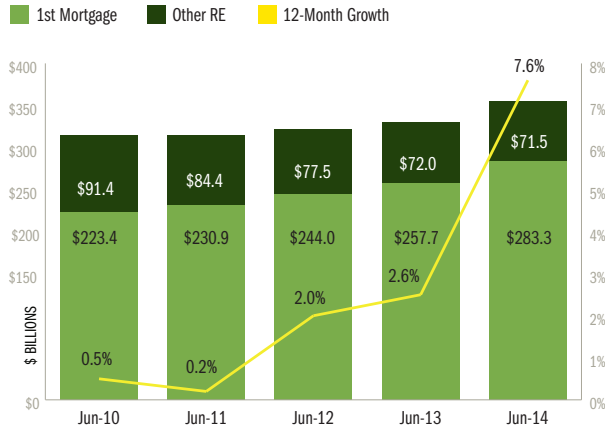
balloon at 6%. Private lenders with similar programs offer rates ranging from 8% to 13%.

Several parameters limit the cooperative's risk, including a maximum loan-to-value ratio of 70% and a maximum loan amount of \$200,000. To date, the largest loans have been in the mid-\$100,000 range. Borrowers must have debt to income at 43% or less, a credit score of 580 or higher, and a 30% down payment, which can include gifts of equity. Attending a three-hour class about the financial requirements for home ownership is mandatory.

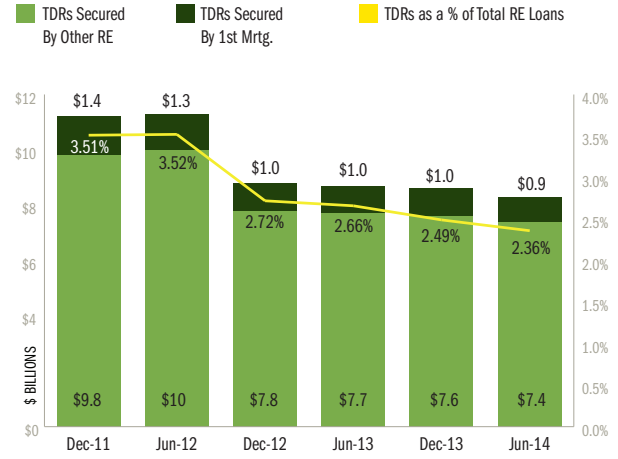
One Nevada expects to add three or four New Start Mortgages a month to its balance sheet, which already includes six of the loans. The credit union has allotted \$5 million for New Start Mortgages and expects the funds to last a few years, after which it will re-evaluate the program.

REAL ESTATE LENDING

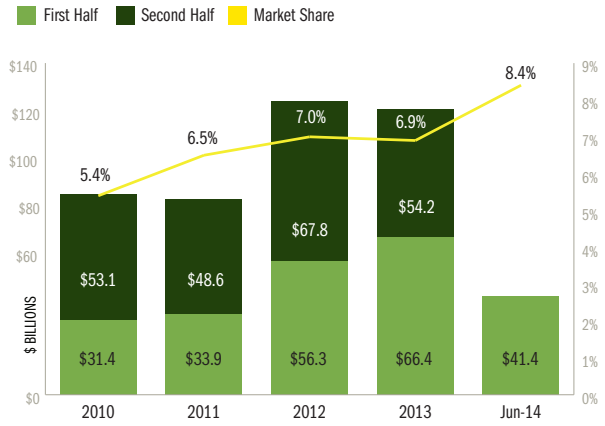
Total Real Estate Loans Outstanding & 12-Month Growth
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Total Outstanding Troubled Debt Restructures Secured By RE Loans FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014

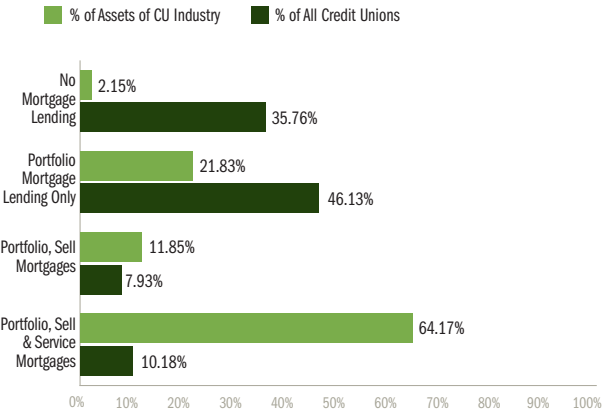


1st Mortgage Originations: Volume and Market Share
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014

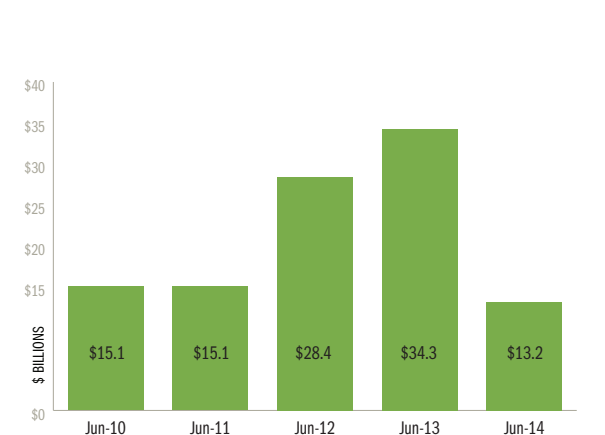


SOURCE: CALLAHAN & ASSOCIATES' PEER-TO-PEER ANALYTICS & THE MORTGAGE BANKERS ASSOCIATION

Credit Union Mortgage Lending Activity
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014

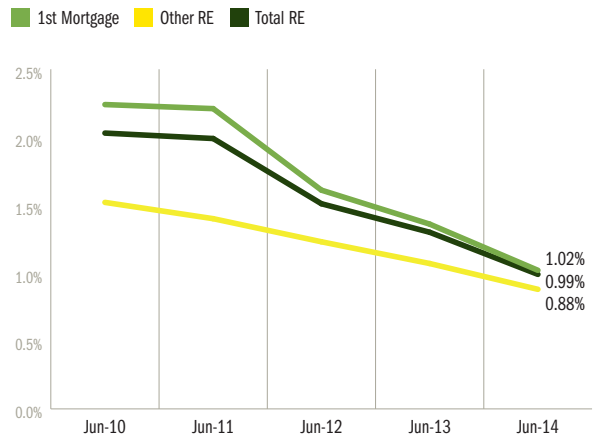


YTD Credit Union Mortgage Sales In The Secondary Market
FOR ALL U.S. CREDIT UNIONS | 6 MOS. ENDING JUNE 30, 2013



Real Estate Delinquency

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



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

LEADERS IN 12-MONTH GROWTH OF 1ST MORTGAGE LOANS OUTSTANDING | HAVE AT LEAST \$1 IN FIRST MORTGAGES OUTSTANDING 5 YEARS AGO AND \$5 MILLION OUTSTANDING THIS YEAR | DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-mo. Growth in First Mtgs Outstanding	First Mtgs Outstanding	First Mtg/ Total Loans	First Mtg Delinquency	Past 12-Months of 1st Mtg Originations*	Total Assets
1	CROSS VALLEY	PA	328.21%	\$7,663,317	8.89%	3.74%	\$3,158,639	\$161,291,750
2	COMMUNITY CHOICE	IA	207.71%	\$49,311,468	13.64%	0.33%	\$44,473,401	\$442,415,755
3	FIRST CENTRAL	TX	192.99%	\$9,561,032	25.03%	0.24%	\$4,788,865	\$60,918,439
4	COMMUNITY RESOURCE	NY	188.53%	\$18,134,575	30.32%	2.77%	\$9,062,618	\$75,476,980
5	STATE EMPLOYEES	NY	164.65%	\$628,377,855	40.83%	0.15%	\$311,349,804	\$2,819,689,486
6	TOWN & COUNTRY	ME	156.44%	\$92,871,115	40.68%	0.52%	\$33,636,519	\$262,357,527
7	UNIVERSITY OF KENTUCKY	KY	155.62%	\$106,692,612	24.19%	0.70%	\$43,983,661	\$517,255,356
8	TRI COUNTY AREA	PA	133.14%	\$26,350,068	36.06%	1.96%	\$4,059,466	\$110,764,479
9	EMORY ALLIANCE	GA	126.58%	\$11,748,862	20.08%	0.00%	\$10,794,476	\$136,543,495
10	BAY RIDGE	NY	113.66%	\$46,525,508	31.13%	1.40%	\$15,137,947	\$182,877,835
11	PREMIER	IA	112.02%	\$20,042,283	21.30%	0.00%	\$14,780,485	\$117,576,550
12	CHOCOLATE BAYOU COMMUNITY	TX	105.68%	\$7,771,556	15.77%	0.00%	\$2,015,392	\$105,508,899
13	EDUCATIONFIRST	TX	103.53%	\$41,439,038	24.87%	1.33%	\$8,121,377	\$326,725,946
14	ALTA VISTA	CA	103.35%	\$24,055,193	42.23%	0.00%	\$15,569,586	\$132,427,801
15	TECHNICOLOR	CA	102.01%	\$21,468,781	70.75%	1.27%	\$12,989,898	\$41,605,411
16	SCHOOL EMPL. CU OF WASHINGTON	WA	99.96%	\$84,577,774	18.88%	0.00%	\$57,545,305	\$978,533,226
17	KINETIC	GA	92.95%	\$17,941,527	8.88%	0.00%	\$23,904,185	\$276,109,187
18	CORE	GA	92.75%	\$21,837,705	44.27%	1.02%	\$6,147,150	\$59,213,173
19	GO	TX	90.00%	\$20,019,668	18.24%	0.00%	\$11,305,278	\$123,479,677
20	CLARION	PA	88.27%	\$20,906,803	49.51%	0.71%	\$2,571,380	\$64,940,501
21	CARTER	LA	85.03%	\$69,225,207	37.28%	1.17%	\$12,418,103	\$240,393,539
22	HAWAII LAW ENFORCEMENT	HI	82.61%	\$6,353,166	9.90%	0.00%	\$5,851,500	\$156,120,326
23	UNIVERSITY	TX	79.27%	\$617,017,479	47.45%	0.31%	\$560,466,830	\$1,759,151,735
24	POST COMMUNITY	MI	77.88%	\$25,841,832	56.36%	0.96%	\$14,513,652	\$88,714,052
25	SAINT LAWRENCE	NY	77.11%	\$31,986,473	47.44%	0.99%	\$9,398,325	\$108,925,016
26	COMMUNITIES OF ABILENE	TX	75.21%	\$18,923,024	25.77%	0.22%	\$2,061,862	\$123,174,828
27	GENERAL MILLS	MN	74.42%	\$85,082,974	49.03%	0.00%	\$37,917,901	\$296,222,535
28	FREMONT FIRST CENTRAL	NE	74.33%	\$5,489,251	35.40%	0.00%	\$2,362,403	\$38,094,519
29	UNCLE	CA	74.23%	\$97,121,628	58.23%	0.00%	\$51,618,656	\$289,003,242
30	HORIZONS NORTH	CO	72.31%	\$7,705,962	17.90%	0.00%	\$8,230,095	\$72,821,067
31	PENN STATE	PA	71.21%	\$13,599,324	23.64%	1.27%	\$10,627,798	\$157,276,319
32	PACIFIC COMMUNITY	CA	70.60%	\$17,790,552	26.29%	0.00%	\$48,634,579	\$184,245,537
33	TEXAS	TX	69.62%	\$7,808,173	25.46%	0.00%	\$3,960,790	\$66,726,732
34	UNIVERSITY OF VA COMMUNITY	VA	67.70%	\$83,296,512	29.12%	0.02%	\$61,478,739	\$672,683,464
35	MONTANA	MT	65.83%	\$22,677,574	22.38%	0.00%	\$5,317,893	\$200,610,248
36	FIRST UNITED	MI	65.76%	\$5,209,067	24.30%	0.00%	\$2,534,651	\$28,861,200
37	CALIFORNIA ADVENTIST	CA	63.48%	\$7,555,633	56.72%	0.00%	\$4,475,000	\$44,211,173
38	CLEVELAND-BRADLEY CNTY TCHRS	TN	63.06%	\$10,188,260	54.84%	0.00%	\$5,848,662	\$44,041,105
39	EECU	TX	62.54%	\$219,111,208	17.66%	0.26%	\$67,969,296	\$1,616,716,136
40	LATAH	ID	62.43%	\$12,379,862	38.90%	0.00%	\$5,755,866	\$72,130,979
41	SEA WEST COAST GUARD	CA	62.20%	\$69,472,613	66.10%	0.00%	\$32,395,694	\$331,883,828
42	FEDCHOICE	MD	62.09%	\$29,710,216	19.01%	0.34%	\$20,275,072	\$343,161,417
43	EDUCATION 1ST	UT	60.81%	\$6,594,421	29.58%	0.00%	\$3,253,278	\$27,234,188
44	SOUTHPOINTE	MO	59.98%	\$5,299,582	32.00%	2.37%	\$2,793,436	\$25,586,453
45	CREDIT UNION OF NEW JERSEY	NJ	59.80%	\$120,442,678	42.80%	1.09%	\$33,349,441	\$324,798,057
46	LOUISVILLE MEDICAL CENTER	KY	59.19%	\$6,309,900	47.33%	1.38%	\$3,346,230	\$21,727,851
47	VENTURA COUNTY	CA	58.99%	\$137,575,820	36.62%	0.54%	\$85,813,224	\$675,616,570
48	KATAHDIN	ME	58.57%	\$25,109,446	50.85%	1.12%	\$12,040,729	\$67,476,645
49	VA DESERT PACIFIC	CA	57.30%	\$14,089,093	38.49%	0.00%	\$5,660,699	\$59,699,617
50	ROCKDALE	TX	56.47%	\$7,891,942	35.10%	0.00%	\$1,524,862	\$72,042,002
AVERAGE FOR CREDIT UNION INDUSTRY			9.95%	\$43,188,062	41.54%	1.02%	\$14,587,532	\$170,290,586

* ORIGINATIONS IN THE SECOND HALF OF 2013 AND THE FIRST HALF OF 2014

LEADERS IN REAL ESTATE LOAN CONCENTRATION

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	RE Lns*/ Total Lns	Average RE Loan Balance	Rk	Credit Union	St	RE Lns*/ Total Lns	Average RE Loan Balance
1	CALIFORNIA LITHUANIAN	CA	99.45%	\$477,286	51	CHEVRON	CA	89.42%	\$194,446
2	SELF RELIANCE NEW YORK	NY	98.92%	\$367,858	52	TECHNOLOGY	CA	89.31%	\$138,996
3	UKRAINIAN SELFRELIANCE	PA	98.59%	\$121,911	53	NORTH SHORE	MN	89.29%	\$86,847
4	INDUSTRIAL	MA	98.41%	\$261,906	54	SM	KS	89.19%	\$86,668
5	EVANGELICAL CHRISTIAN	CA	97.97%	\$1,351,663	55	FREEDOM	MA	89.16%	\$98,054
6	UKRAINIAN NATIONAL	NY	96.95%	\$270,064	56	PEOPLE'S	RI	89.12%	\$114,832
7	SELF RELIANCE (NJ)	NJ	96.63%	\$175,068	57	NORTHWEST COMMUNITY	IL	88.97%	\$125,203
8	POLAM	CA	96.47%	\$240,430	58	PREMIER AMERICA	CA	88.92%	\$282,857
9	NORTHEASTERN ENGINEERS	NY	96.47%	\$160,607	59	T&I	MI	88.90%	\$63,048
10	LATVIAN CLEVELAND	OH	96.17%	\$108,070	60	UKRAINIAN FUTURE	MI	88.59%	\$86,514
11	LONG BEACH FIREMENS	CA	96.01%	\$256,653	61	WESTERLY COMMUNITY	RI	88.48%	\$85,387
12	CLEVELAND SELFRELIANCE	OH	95.93%	\$67,484	62	HORIZON COMMUNITY	WI	88.34%	\$87,014
13	UNILEVER	NJ	95.81%	\$141,587	63	SELF-HELP	NC	88.28%	\$95,124
14	SELFRELIANCE UKRAINIAN AMERICAN	IL	95.53%	\$167,456	64	WESTPORT	MA	88.25%	\$79,340
15	FIRST PRIORITY	MA	95.40%	\$122,554	65	NAVEO	MA	87.99%	\$132,750
16	SUMA YONKERS	NY	94.87%	\$234,634	66	SHARON	MA	87.97%	\$76,678
17	TEXAS ASSNS OF PROFESSIONALS	TX	94.73%	\$120,144	67	DIRECT	MA	87.74%	\$77,574
18	IDB-IIC	DC	94.60%	\$315,865	68	SOUTHWEST MICHIGAN	MI	87.67%	\$68,740
19	FALL RIVER MUNICIPAL EMPLOYEES	MA	94.14%	\$106,229	69	BEACON	IN	87.51%	\$138,971
20	WHITEFISH	MT	94.03%	\$133,898	70	WEBSTER FIRST	MA	87.30%	\$107,553
21	SOMERSET	MA	93.73%	\$100,349	71	SANTA BARBARA TEACHERS	CA	87.23%	\$155,036
22	LUSO	MA	93.58%	\$109,304	72	HOBOKEN SCHOOL EMPLOYEES	NJ	87.21%	\$184,967
23	PITTSFORD	NY	93.44%	\$70,917	73	COUNTRYSIDE	NY	87.19%	\$50,007
24	TAUPA LITHUANIAN	MA	93.00%	\$133,295	74	EMPOWER	WI	87.10%	\$60,913
25	SILVERADO	CA	92.95%	\$170,047	75	LAFAYETTE	MD	87.00%	\$186,936
26	BROTHERHOOD	MA	92.94%	\$76,149	76	MCDOWELL CORNERSTONE	NC	86.61%	\$49,323
27	WORKMEN'S CIRCLE	GA	92.84%	\$111,873	77	CHARTER OAK	CT	86.55%	\$95,543
28	AURORA	WI	92.49%	\$91,784	78	HAYWARD COMMUNITY	WI	86.33%	\$68,981
29	CHRISTIAN COMMUNITY	CA	92.40%	\$324,413	79	MAUI COUNTY	HI	86.15%	\$152,641
30	COUNTRY HERITAGE	MI	92.31%	\$83,005	80	SOMERVILLE MUNICIPAL	MA	86.11%	\$124,362
31	POLAM	CA	92.29%	\$203,009	81	LIBERTY BAY	MA	86.09%	\$113,358
32	MEMBERS PLUS	MA	92.15%	\$109,216	82	AMERICA'S CHRISTIAN	CA	86.07%	\$217,762
33	CONSUMERS	NY	92.09%	\$281,114	83	HOPE	MS	86.00%	\$99,260
34	BOULDER DAM	NV	92.01%	\$135,748	84	CONNECTICUT STATE EMPLOYEES	CT	85.95%	\$81,888
35	PAC	MI	91.88%	\$59,738	85	INFINITY	ME	85.85%	\$60,238
36	POWER FINANCIAL	FL	91.67%	\$94,304	86	ST. FRANCIS X	MI	85.79%	\$70,476
37	DOY	OH	91.62%	\$70,301	87	ST. ANNE'S OF FALL RIVER	MA	85.74%	\$102,545
38	NAVIGANT	RI	91.60%	\$105,582	88	BROOKLINE MUNICIPAL	MA	85.74%	\$109,596
39	CHABOT	CA	91.38%	\$181,981	89	ST. ANTHONY OF PADUA	MA	85.58%	\$70,235
40	POLISH & SLAVIC	NJ	91.36%	\$159,919	90	SEAPORT	MA	85.54%	\$96,929
41	MIRAMAR	CA	90.96%	\$141,325	91	GOLDMARK	MA	85.40%	\$63,645
42	STAR ONE	CA	90.83%	\$243,405	92	JEANNE D'ARC	MA	85.35%	\$121,588
43	MERCK EMPLOYEES	NJ	90.66%	\$93,261	93	HOUSATONIC TEACHERS	CT	85.19%	\$68,397
44	UKRAINIAN SELFRELIANCE MICHIGAN	MI	90.52%	\$104,216	94	NOTRE DAME COMMUNITY	MA	85.16%	\$103,245
45	BANK-FUND STAFF	DC	90.46%	\$249,622	95	LONG BEACH CITY EMPLOYEES	CA	85.12%	\$193,263
46	THRIVENT	WI	90.46%	\$57,302	96	OPPORTUNITIES	VT	84.92%	\$77,293
47	CONSTELLATION	VA	90.36%	\$111,461	97	BETHPAGE	NY	84.91%	\$141,958
48	NORTHWESTERN MUTUAL	WI	90.06%	\$64,819	98	SPERRY ASSOCIATES	NY	84.72%	\$93,718
49	WINDSOR LOCKS	CT	89.87%	\$68,448	99	GUADALUPE PARISH	CO	84.63%	\$69,975
50	FINANCIAL RESOURCES	NJ	89.74%	\$110,841	100	FAIRFAX COUNTY	VA	84.63%	\$96,961

AVERAGE FOR CREDIT UNION INDUSTRY

52.02% \$81,941

* RE LOANS INCLUDE ALL 1ST AND OTHER RE LOANS



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LEADERS IN 1ST MORTGAGE ORIGINATIONS YEAR-TO-DATE

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	\$ 1st Mtg Originations YTD	1st Mtg Orig./ Total Loan Orig.	RE Loans* / Total Loans	RE Loans* Outstanding	Total Assets
1	NAVY	VA	\$3,136,219,259	19.62%	48.44%	\$20,395,870,462	\$60,494,082,714
2	PENTAGON	VA	\$1,941,279,115	41.95%	71.55%	\$11,610,507,820	\$18,312,866,093
3	STATE EMPLOYEES	NC	\$1,392,774,657	45.12%	84.56%	\$13,347,395,716	\$28,645,354,689
4	KINECTA	CA	\$1,028,211,253	67.91%	68.41%	\$1,944,207,152	\$3,373,601,089
5	FIRST TECH	CA	\$624,002,240	54.22%	71.10%	\$3,191,713,178	\$6,845,842,954
6	LAKE MICHIGAN	MI	\$541,030,903	52.99%	78.87%	\$1,587,530,022	\$3,349,304,454
7	BEUC	WA	\$513,384,159	21.07%	63.98%	\$4,949,693,499	\$12,518,983,724
8	ALASKA USA	AK	\$459,142,133	27.96%	16.76%	\$645,453,079	\$5,576,864,650
9	WRIGHT-PATT	OH	\$414,141,934	43.85%	29.28%	\$584,135,625	\$2,849,223,922
10	SAN DIEGO COUNTY	CA	\$394,848,600	29.03%	77.13%	\$3,014,340,125	\$6,535,054,808
11	BETHPAGE	NY	\$373,691,752	58.03%	84.91%	\$2,565,610,806	\$5,685,240,422
12	PATELCO	CA	\$329,496,140	43.76%	67.90%	\$1,760,029,668	\$4,114,579,937
13	LOGIX	CA	\$326,493,779	47.12%	75.65%	\$2,059,254,636	\$3,834,404,210
14	MOUNTAIN AMERICA	UT	\$271,325,873	21.75%	44.59%	\$1,447,369,779	\$3,904,527,985
15	AMERICA FIRST	UT	\$258,811,286	10.97%	25.22%	\$1,061,471,652	\$6,251,767,365
16	UNIVERSITY	TX	\$257,772,066	44.51%	50.42%	\$655,623,945	\$1,759,151,735
17	IDAHO CENTRAL	ID	\$256,320,562	40.70%	39.88%	\$591,626,602	\$1,665,350,265
18	SCHOOLSFIRST	CA	\$256,189,385	27.21%	60.08%	\$2,798,532,841	\$10,425,207,073
19	RANDOLPH-BROOKS	TX	\$248,514,233	20.15%	51.99%	\$2,069,082,074	\$5,993,295,632
20	ELEVATIONS	CO	\$247,529,116	77.85%	74.85%	\$585,875,533	\$1,389,335,505
21	ONPOINT COMMUNITY	OR	\$239,499,598	36.91%	61.50%	\$1,267,701,002	\$3,524,154,177
22	DIGITAL	MA	\$224,321,494	23.60%	56.88%	\$2,628,557,500	\$5,661,861,168
23	BCU	IL	\$218,767,980	32.36%	59.12%	\$1,030,438,407	\$1,985,465,981
24	ENT	CO	\$218,180,890	38.44%	67.17%	\$1,593,001,771	\$4,008,149,088
25	SUMMIT	WI	\$216,893,410	43.48%	67.11%	\$974,897,868	\$2,049,853,057
26	COMMUNITY FIRST	WI	\$213,240,348	53.92%	76.56%	\$1,196,623,477	\$2,025,731,175
27	SECURITY SERVICE	TX	\$208,730,720	8.60%	12.86%	\$977,748,922	\$8,086,101,582
28	COASTAL	NC	\$204,563,178	32.04%	56.12%	\$1,001,376,142	\$2,282,838,825
29	LANDMARK	WI	\$195,449,384	37.24%	54.43%	\$1,180,259,387	\$2,550,867,636
30	ALLIANT	IL	\$188,853,807	30.12%	80.55%	\$3,907,165,133	\$8,148,059,098
31	CHEVRON	CA	\$185,236,605	70.27%	89.42%	\$1,662,711,330	\$2,468,992,515
32	CEFCU	IL	\$185,202,732	27.96%	66.94%	\$2,358,009,374	\$5,001,092,765
33	THE GOLDEN 1	CA	\$183,984,344	15.89%	46.76%	\$1,942,618,085	\$8,507,544,036
34	KEYPOINT	CA	\$183,762,320	68.66%	76.97%	\$553,386,376	\$938,433,940
35	UNIVERSITY OF WISCONSIN	WI	\$181,428,305	33.19%	40.50%	\$473,224,458	\$1,896,366,992
36	ROYAL	WI	\$179,912,219	50.06%	64.99%	\$790,097,722	\$1,468,809,418
37	PREMIER AMERICA	CA	\$178,577,269	72.53%	88.92%	\$906,840,167	\$1,574,047,288
38	GOLDENWEST	UT	\$174,277,000	67.53%	55.72%	\$334,348,422	\$1,036,997,269
39	COMMUNITYAMERICA	MO	\$171,248,708	54.17%	64.67%	\$797,265,966	\$1,968,345,867
40	DESERT SCHOOLS	AZ	\$169,617,710	47.84%	62.09%	\$781,288,227	\$3,857,607,797
41	EVANGELICAL CHRISTIAN	CA	\$169,162,310	91.23%	97.97%	\$717,733,155	\$1,038,168,649
42	WSECU	WA	\$167,928,245	28.32%	33.13%	\$526,306,555	\$2,116,080,993
43	UNIVERSITY OF IOWA COMMUNITY	IA	\$166,761,129	23.56%	70.88%	\$1,491,725,151	\$2,346,595,107
44	STAR ONE	CA	\$161,738,779	45.15%	90.83%	\$2,647,034,136	\$6,737,691,641
45	DELTA COMMUNITY	GA	\$156,570,441	18.71%	56.99%	\$1,652,066,935	\$4,643,343,328
46	CITADEL	PA	\$152,839,504	31.99%	52.88%	\$908,146,918	\$2,011,590,757
47	STATE EMPLOYEES	NY	\$149,094,751	47.74%	54.42%	\$837,382,681	\$2,819,689,486
48	PROVIDENT	CA	\$148,466,800	70.85%	79.11%	\$841,471,194	\$1,980,821,459
49	EASTMAN	TN	\$146,737,798	40.23%	68.40%	\$1,517,095,662	\$2,958,313,104
50	MISSION	CA	\$145,316,650	34.00%	53.72%	\$750,426,807	\$2,553,133,702
AVERAGE FOR CREDIT UNION INDUSTRY			\$6,309,080	24.87%	52.02%	\$54,084,517	\$170,290,586

* RE LOANS INCLUDE ALL 1ST AND OTHER RE LOANS

LEADERS IN MORTGAGE SERVICING PORTFOLIOS

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	Amt RE Lns Sold But Serviced By CU	RE Loans* Outstanding	1st Mtg Loans/ Total Loans	1st Mtg Sold YTD	Total Assets
1	NAVY	VA	\$19,738,519,161	\$20,395,870,462	43.33%	\$1,269,048,843	\$60,494,082,714
2	LAKE MICHIGAN	MI	\$4,547,296,861	\$1,587,530,022	73.42%	\$418,103,773	\$3,349,304,454
3	ALASKA USA	AK	\$4,438,264,669	\$645,453,079	15.27%	\$389,547,077	\$5,576,864,650
4	PENTAGON	VA	\$4,378,712,619	\$11,610,507,820	60.24%	\$105,078,127	\$18,312,866,093
5	BEUCU	WA	\$3,585,325,055	\$4,949,693,499	38.90%	\$177,497,222	\$12,518,983,724
6	BETHPAGE	NY	\$3,228,251,570	\$2,565,610,806	65.34%	\$132,440,440	\$5,685,240,422
7	KINECTA	CA	\$3,158,448,086	\$1,944,207,152	59.34%	\$630,374,935	\$3,373,601,089
8	WRIGHT-PATT	OH	\$2,797,376,037	\$584,135,625	22.45%	\$172,533,261	\$2,849,223,922
9	FIRST TECH	CA	\$2,652,632,321	\$3,191,713,178	56.90%	\$144,601,792	\$6,845,842,954
10	AMERICA FIRST	UT	\$2,223,815,209	\$1,061,471,652	19.14%	\$134,497,960	\$6,251,767,365
11	SCHOOLSFIRST	CA	\$1,693,395,128	\$2,798,532,841	44.06%	\$57,207,259	\$10,425,207,073
12	BCU	IL	\$1,664,824,485	\$1,030,438,407	46.16%	\$109,590,709	\$1,985,465,981
13	DESERT SCHOOLS	AZ	\$1,594,068,264	\$781,288,227	33.76%	\$182,429,026	\$3,857,607,797
14	AFFINITY PLUS	MN	\$1,573,322,554	\$736,404,312	29.50%	\$82,129,643	\$1,714,756,765
15	ROYAL	WI	\$1,544,278,912	\$790,097,722	48.78%	\$71,178,918	\$1,468,809,418
16	LANDMARK	WI	\$1,530,492,013	\$1,180,259,387	40.41%	\$96,992,785	\$2,550,867,636
17	ELEVATIONS	CO	\$1,457,597,211	\$585,875,533	54.65%	\$148,828,785	\$1,389,335,505
18	NORTHWEST	VA	\$1,457,453,836	\$542,343,011	30.88%	\$59,429,725	\$2,563,296,207
19	SUMMIT	WI	\$1,392,050,718	\$974,897,868	55.66%	\$68,159,983	\$2,049,853,057
20	GTE FINANCIAL	FL	\$1,374,466,562	\$662,596,240	25.31%	\$134,806,214	\$1,682,370,119
21	COMMUNITYAMERICA	MO	\$1,313,281,124	\$797,265,966	46.09%	\$160,687,199	\$1,968,345,867
22	TEACHERS	NY	\$1,307,144,530	\$1,381,294,234	52.01%	\$28,086,529	\$4,967,853,362
23	EVANGELICAL CHRISTIAN	CA	\$1,294,282,211	\$717,733,155	93.50%	\$122,193,093	\$1,038,168,649
24	WSECU	WA	\$1,289,213,554	\$526,306,555	24.35%	\$48,007,949	\$2,116,080,993
25	HUDSON VALLEY	NY	\$1,246,953,081	\$1,011,379,871	33.13%	\$56,430,879	\$3,973,833,081
26	WESCOM	CA	\$1,239,482,146	\$991,231,170	50.92%	\$41,310,793	\$2,767,361,030
27	NEW ENGLAND	VT	\$1,232,028,324	\$528,868,676	69.14%	\$68,871,642	\$1,034,197,979
28	STATE EMPLOYEES	NY	\$1,216,304,870	\$837,382,681	40.83%	\$64,203,878	\$2,819,689,486
29	MOUNTAIN AMERICA	UT	\$1,195,460,121	\$1,447,369,779	37.53%	\$100,644,766	\$3,904,527,985
30	PROVIDENT	CA	\$1,177,916,288	\$841,471,194	68.60%	\$46,356,850	\$1,980,821,459
31	TOWER	MD	\$1,121,254,933	\$764,271,568	40.83%	\$34,558,894	\$2,704,755,994
32	ONPOINT COMMUNITY	OR	\$1,110,336,530	\$1,267,701,002	42.92%	\$76,228,531	\$3,524,154,177
33	UNIVERSITY OF WISCONSIN	WI	\$1,089,486,349	\$473,224,458	24.96%	\$119,850,000	\$1,896,366,992
34	PATELCO	CA	\$1,087,135,225	\$1,760,029,668	59.14%	\$52,628,009	\$4,114,579,937
35	DIGITAL	MA	\$1,042,221,516	\$2,628,557,500	44.23%	\$73,969,000	\$5,661,861,168
36	ESL	NY	\$1,031,004,842	\$1,449,001,161	16.36%	\$42,987,136	\$4,823,514,686
37	SPACE COAST	FL	\$942,738,313	\$1,110,580,921	35.86%	\$41,140,415	\$3,212,742,370
38	LOGIX	CA	\$927,278,443	\$2,059,254,636	63.53%	\$68,575,395	\$3,834,404,210
39	COASTAL	NC	\$917,030,897	\$1,001,376,142	47.67%	\$95,443,393	\$2,282,838,825
40	IDAHO CENTRAL	ID	\$821,902,298	\$591,626,602	34.08%	\$159,675,855	\$1,665,350,265
41	AMERICAN HERITAGE	PA	\$805,560,035	\$561,634,935	47.04%	\$69,167,137	\$1,443,446,980
42	SECU OF MARYLAND	MD	\$795,208,349	\$1,371,875,181	53.07%	\$45,910,519	\$2,795,588,084
43	MERIWEST	CA	\$795,145,585	\$523,027,787	50.84%	\$87,408,250	\$1,044,810,047
44	ALTRA	WI	\$795,044,940	\$447,664,181	46.13%	\$61,379,606	\$1,014,293,551
45	MISSION	CA	\$778,790,350	\$750,426,807	45.46%	\$34,705,000	\$2,553,133,702
46	WESTCONSIN	WI	\$757,526,554	\$425,365,855	51.09%	\$56,194,719	\$906,431,459
47	CAP COM	NY	\$740,029,087	\$580,409,326	56.05%	\$48,223,959	\$1,100,377,898
48	SUPERIOR	OH	\$696,731,842	\$213,259,614	65.32%	\$35,710,146	\$467,800,357
49	ENT	CO	\$691,959,489	\$1,593,001,771	59.68%	\$18,689,660	\$4,008,149,088
50	SAN DIEGO COUNTY	CA	\$685,975,649	\$3,014,340,125	69.50%	\$35,499,317	\$6,535,054,808
AVERAGE FOR CREDIT UNION INDUSTRY			\$24,187,028	\$54,084,517	41.54%	\$2,018,274	\$170,290,586

* RE LOANS INCLUDE ALL 1ST AND OTHER RE LOANS

LEADERS IN OUTSTANDING TROUBLED DEBT RESTRUCTURES

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	1st Mtg. TDRs & Other RE TDRs	1st Mtg TDRs*	Other RE TDRs**	TDRs/Total RE Loans	Total Assets
1	STATE EMPLOYEES	NC	\$595,936,090	\$577,497,227	\$18,438,863	4.46%	\$28,645,354,689
2	NAVY	VA	\$492,777,275	\$396,874,397	\$95,902,878	2.42%	\$60,494,082,714
3	KINECTA	CA	\$205,551,774	\$199,329,035	\$6,222,739	10.57%	\$3,373,601,089
4	AMERICA FIRST	UT	\$165,308,825	\$155,774,386	\$9,534,439	15.57%	\$6,251,767,365
5	SCHOOLSFIRST	CA	\$160,541,056	\$143,727,500	\$16,813,556	5.74%	\$10,425,207,073
6	VYSTAR	FL	\$136,511,497	\$125,315,135	\$11,196,362	6.70%	\$5,226,543,780
7	SPACE COAST	FL	\$123,939,709	\$116,316,920	\$7,622,789	11.16%	\$3,212,742,370
8	THE GOLDEN 1	CA	\$108,896,664	\$103,020,503	\$5,876,161	5.61%	\$8,507,544,036
9	SAN DIEGO COUNTY	CA	\$101,471,896	\$93,574,052	\$7,897,844	3.37%	\$6,535,054,808
10	FIRST TECH	CA	\$98,965,478	\$95,588,439	\$3,377,039	3.10%	\$6,845,842,954
11	GTE FINANCIAL	FL	\$97,847,368	\$84,261,977	\$13,585,391	14.77%	\$1,682,370,119
12	DIGITAL	MA	\$81,415,168	\$72,401,276	\$9,013,892	3.10%	\$5,661,861,168
13	NORTH ISLAND	CA	\$76,990,983	\$67,858,658	\$9,132,325	13.39%	\$1,135,909,015
14	EVANGELICAL CHRISTIAN	CA	\$75,877,602	\$64,210,877	\$11,666,725	10.57%	\$1,038,168,649
15	WESCOM	CA	\$73,497,217	\$70,349,230	\$3,147,987	7.41%	\$2,767,361,030
16	BETHPAGE	NY	\$69,187,292	\$50,295,000	\$18,892,292	2.70%	\$5,685,240,422
17	SAFE	CA	\$68,093,927	\$62,681,532	\$5,412,395	11.82%	\$2,101,556,073
18	PREMIER AMERICA	CA	\$66,486,409	\$64,542,709	\$1,943,700	7.33%	\$1,574,047,288
19	FAIRWINDS	FL	\$63,932,813	\$60,266,504	\$3,666,309	10.91%	\$1,763,499,281
20	LOGIX	CA	\$62,758,335	\$59,666,874	\$3,091,461	3.05%	\$3,834,404,210
21	DESERT SCHOOLS	AZ	\$57,404,540	\$50,356,919	\$7,047,621	7.35%	\$3,857,607,797
22	APPLE	VA	\$55,795,856	\$52,391,499	\$3,404,357	8.09%	\$1,924,370,408
23	ONE NEVADA	NV	\$54,848,278	\$53,420,296	\$1,427,982	29.94%	\$722,177,017
24	PENTAGON	VA	\$54,231,389	\$31,209,027	\$23,022,362	0.47%	\$18,312,866,093
25	ARIZONA STATE	AZ	\$53,792,262	\$53,577,322	\$214,940	9.19%	\$1,636,846,431
26	PATELCO	CA	\$50,770,690	\$48,771,730	\$1,998,960	2.88%	\$4,114,579,937
27	ALLIANT	IL	\$50,423,522	\$48,103,684	\$2,319,838	1.29%	\$8,148,059,098
28	REDWOOD	CA	\$49,104,034	\$44,648,121	\$4,455,913	4.33%	\$2,388,463,392
29	AFFINITY	NJ	\$48,573,615	\$45,260,533	\$3,313,082	3.68%	\$2,314,971,722
30	SUNCOAST	FL	\$47,822,816	\$47,238,743	\$584,073	2.30%	\$5,833,184,593
31	MOUNTAIN AMERICA	UT	\$46,580,493	\$45,347,476	\$1,233,017	3.22%	\$3,904,527,985
32	SILVER STATE SCHOOLS	NV	\$44,216,984	\$44,187,696	\$29,288	13.33%	\$660,065,482
33	GREYLOCK	MA	\$41,199,301	\$39,886,289	\$1,313,012	6.53%	\$1,096,535,040
34	CALIFORNIA COAST	CA	\$40,792,042	\$37,639,324	\$3,152,718	6.33%	\$1,838,357,355
35	WHITEFISH	MT	\$38,007,073	\$37,665,401	\$341,672	6.72%	\$1,251,692,188
36	PARTNERS	CA	\$37,566,192	\$31,527,753	\$6,038,439	6.94%	\$1,237,910,299
37	ORANGE COUNTY'S	CA	\$36,672,936	\$35,004,481	\$1,668,455	7.75%	\$1,153,736,052
38	LOCAL GOVERNMENT	NC	\$36,323,207	\$36,166,683	\$156,524	8.18%	\$1,418,582,662
39	CALIFORNIA	CA	\$35,405,054	\$28,658,379	\$6,746,675	5.86%	\$1,218,619,799
40	SELF-HELP	NC	\$34,921,325	\$34,921,325	\$0	10.38%	\$672,640,357
41	SAN DIEGO METROPOLITAN	CA	\$34,672,340	\$33,919,737	\$752,603	32.13%	\$250,783,496
42	FORUM	IN	\$34,489,907	\$29,460,901	\$5,029,006	8.33%	\$962,086,089
43	ANHEUSER-BUSCH EMPLOYEES	MO	\$34,272,612	\$32,201,713	\$2,070,899	8.12%	\$1,446,905,266
44	MIDFLORIDA	FL	\$34,264,056	\$29,557,513	\$4,706,543	4.66%	\$2,065,417,655
45	ONPOINT COMMUNITY	OR	\$34,040,926	\$19,105,550	\$14,935,376	2.69%	\$3,524,154,177
46	CAMPUS USA	FL	\$33,540,236	\$33,018,037	\$522,199	10.68%	\$1,199,518,763
47	MERIWEST	CA	\$32,465,675	\$28,627,013	\$3,838,662	6.21%	\$1,044,810,047
48	DELTA COMMUNITY	GA	\$31,963,470	\$29,854,467	\$2,109,003	1.93%	\$4,643,343,328
49	TEACHERS	IN	\$31,373,009	\$31,175,688	\$197,321	3.41%	\$2,519,391,698
50	POPA	CA	\$29,154,380	\$27,483,660	\$1,670,720	37.72%	\$186,522,337
AVERAGE FOR CREDIT UNION INDUSTRY			\$1,273,725	\$1,132,698	\$141,027	2.36%	\$170,290,586

*TDRS SECURED BY FIRST MORTGAGES

**TDRS SECURED BY OTHER RE OR LINES OF CREDIT

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CREDIT UNIONS REACH NEW HIGHS FOR THE CREDIT CARD PORTFOLIO

Growing demand coupled with attractive yields made credit cards an increasingly important component of credit unions' loan portfolios this year. As of June 2014, 56.9% of credit unions offered this plastic payment option to members, up from 55.5% from the previous June.

Usage of this payment product is also gaining momentum as the economy recovers, with the percentage of credit cards to total loans rising more than a percentage point over the past decade to reach 6.4%.

The average credit card balance for the industry now stands at \$2,702 as of midyear, slightly higher than in June 2013. Total credit card balances also reached \$43.4 billion — a 8.4% rise over June 2013 levels and the highest annual growth for this metric since the recession began.

According to the Federal Reserve, credit unions have even increased their market share of outstanding credit card loans to 5.2% in the second quarter of 2014, up 25

basis points from the same period last year.

Credit card asset quality has notably improved for credit unions over the past five years. The credit card delinquency at credit unions has decreased since June 2009 to hit the record low of 0.82% as of June 2014, down 1 basis point from a year ago and down 1.2 percentage points from five years ago. Credit unions' credit card delinquency of 0.82% is only a third of banks' credit card delinquency as of June 2014. This difference in delinquencies between credit unions and banks is even more compelling in that the latter report delinquency at 90 days compared with 60 days at the former.

The number of active credit cards was also up 8.0% annually this quarter, reaching a new high of 16.0 million. Despite strong annual membership growth of 2.9%, growth in the number of active credit cards still outpaced this activity, causing card penetration to hit an all-time high of 16.2% in June 2014.



IT'S TIME TO RE-LAUNCH YOUR CREDIT CARD PROGRAM. NOW WHAT?

FINANCIAL PARTNERS CREDIT UNION | DOWNEY, CA | ASSETS: \$882.7M | MEMBERS: 62,942

After being out of the market for years, Financial Partners Credit Union (\$882.7M, Downey, CA) decided it was time to re-launch a credit card program. Lori Reeves, vice president of operations and eServices, explains why.

ON MOTIVATION:

Right after we sold our portfolio we saw a big decrease in credit card balances on the sold portfolio. Our members noticed a difference in the service they were receiving from the new provider too. Even though someone else owned our portfolio, we still owned the reputation and that became a big driver for us.

ON PROCESS:

We merged with a credit union that had its own small portfolio in 2008, so we started by servicing that and then fully launched our new portfolio in June of 2009. We were selective about our portfolio and began by introducing

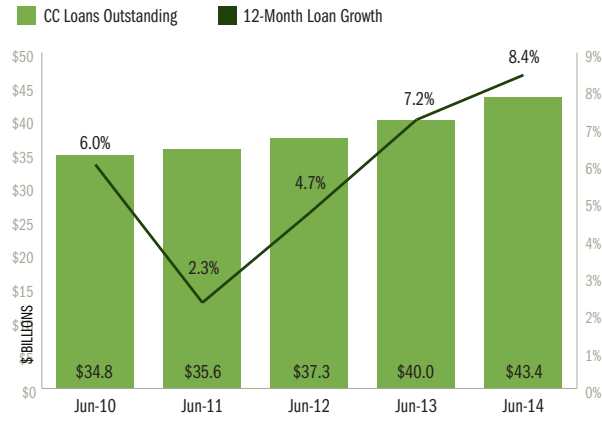
a competitive rate offering that targeted A and A+ paper. We have since broadened our offering and now have a rewards card. We also just started offering business cards and have a standard platinum and rewards option on that side as well.

ON SUCCESS:

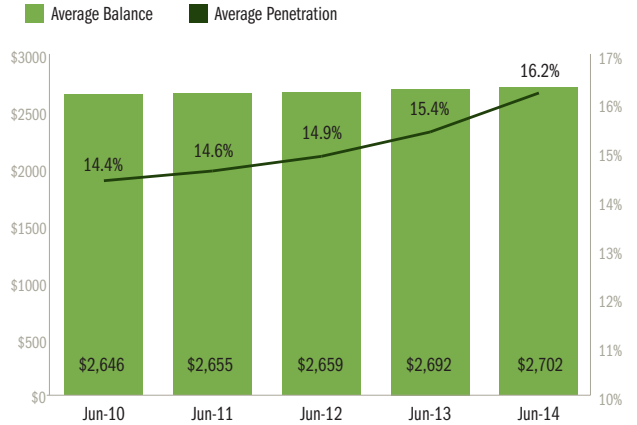
The best advice I can give is to be clear about what you want your value proposition to be so you develop the right product line for your members. You need to keep your cost structure as low as possible. Generally, credit unions are good at the loan part of the card but might not fully embrace the other facets of cards: fraud strategies, spend and usage analytics, acceptance rates, etc. The credit card is extremely important from a relationship aspect and is a natural cross-sell for nearly all of a credit union's other products.

CREDIT CARD LENDING

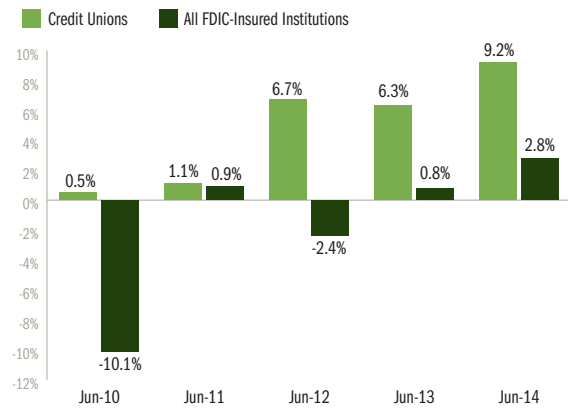
Total Credit Card Loans Outstanding & 12-Month Growth
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



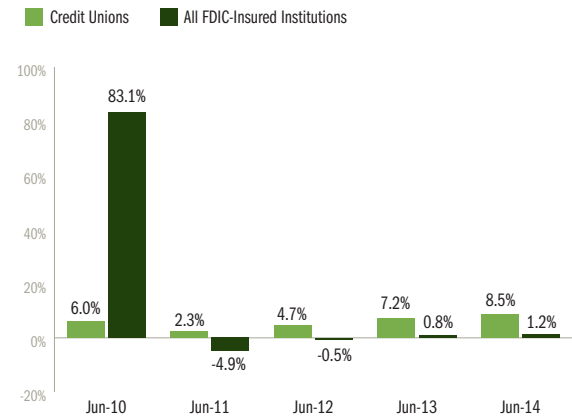
Average Credit Card Balance & Member Penetration
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



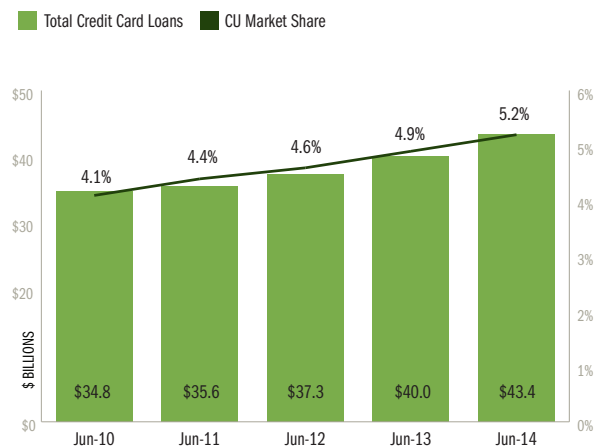
12-Month Growth Of Credit Card Lines
FOR ALL U.S. CREDIT UNIONS, BANKS, AND S&LS | DATA AS OF JUNE 30, 2014



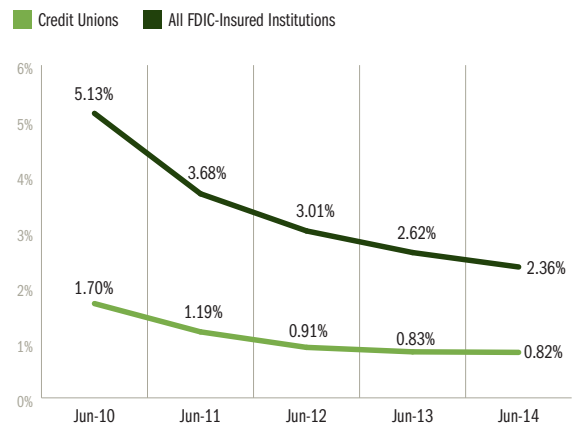
12-Month Growth Credit Card Loans Outstanding
FOR ALL U.S. CREDIT UNIONS, BANKS, AND S&LS | DATA AS OF JUNE 30, 2014



Total Credit Card Loans Outstanding & Market Share
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Credit Card Delinquency Rate
FOR ALL U.S. CREDIT UNIONS, BANKS AND S&LS | DATA AS OF JUNE 30, 2014



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

LEADERS IN 12-MONTH CREDIT CARD LOAN GROWTH

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS & TOTAL CC LOAN BALANCES OVER \$3M A YEAR AGO | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	CC Loans/ Total Loans	CC Loans Outstanding (6/14)	CC Loans Outstanding (6/14)	Total Assets
1	CREDIT UNION OF TEXAS	TX	144.78%	1.18%	\$10,388,185	\$4,243,803	\$1,112,700,392
2	CREDIT UNION OF NEW JERSEY	NJ	108.88%	2.80%	\$7,871,686	\$3,768,453	\$324,798,057
3	TEACHERS	IN	105.86%	0.96%	\$19,911,828	\$9,672,350	\$2,519,391,698
4	OREGON COMMUNITY	OR	105.29%	3.17%	\$33,707,304	\$16,419,140	\$1,233,216,530
5	QUORUM	NY	95.32%	8.85%	\$61,265,930	\$31,366,807	\$838,591,643
6	CASE	MI	95.08%	4.28%	\$7,982,152	\$4,091,770	\$249,034,891
7	SELF-HELP	NC	88.95%	1.68%	\$6,833,482	\$3,616,529	\$672,640,357
8	EVANSVILLE TEACHERS	IN	81.10%	1.38%	\$9,761,850	\$5,390,248	\$1,017,028,058
9	PREFERRED	MI	79.82%	13.19%	\$10,575,764	\$5,881,268	\$155,722,995
10	LOCAL GOVERNMENT	NC	77.87%	5.34%	\$50,576,805	\$28,434,848	\$1,418,582,662
11	TEXELL	TX	73.68%	4.06%	\$7,587,890	\$4,368,961	\$230,130,662
12	GOLDENWEST	UT	67.83%	3.99%	\$23,947,323	\$14,268,667	\$1,036,997,269
13	PUBLIC SERVICE EMPLOYEES	CO	67.34%	1.23%	\$10,054,032	\$6,007,973	\$1,375,582,083
14	RED CANOE	WA	66.73%	3.00%	\$13,906,698	\$8,340,605	\$635,555,665
15	FIVE STAR	AL	64.96%	4.25%	\$7,445,997	\$4,513,850	\$275,407,413
16	CHARLOTTE METRO	NC	63.01%	7.23%	\$16,563,005	\$10,160,774	\$307,370,407
17	RIVER VALLEY	OH	61.26%	4.41%	\$9,300,878	\$5,767,720	\$313,068,824
18	COLUMBIA	WA	56.54%	1.03%	\$7,254,838	\$4,634,574	\$985,503,276
19	NASA	MD	50.67%	14.01%	\$140,221,118	\$93,065,198	\$1,325,901,009
20	GUARDIAN	AL	50.53%	3.22%	\$5,794,613	\$3,849,600	\$272,599,542
21	WEOKIE	OK	48.61%	1.82%	\$8,131,093	\$5,471,524	\$965,538,753
22	STATE EMPLOYEES	NC	47.11%	2.49%	\$392,806,010	\$267,014,932	\$28,645,354,689
23	NOVATION	MN	46.71%	6.53%	\$5,233,652	\$3,567,351	\$105,476,468
24	CFE	FL	42.38%	9.95%	\$67,340,861	\$47,295,571	\$1,501,592,931
25	COASTHILLS	CA	42.23%	7.40%	\$49,343,255	\$34,692,149	\$747,171,999
26	CITIZENSFIRST	WI	40.54%	3.14%	\$14,996,311	\$10,670,495	\$581,594,528
27	SECURITY	MI	36.64%	8.05%	\$14,158,796	\$10,362,115	\$393,045,632
28	USC	CA	35.01%	3.22%	\$8,192,970	\$6,068,378	\$391,784,616
29	ALLEGACY	NC	34.55%	2.87%	\$23,222,144	\$17,259,135	\$1,088,549,225
30	CAHP	CA	34.12%	13.35%	\$10,718,994	\$7,992,074	\$131,261,596
31	BETHPAGE	NY	33.59%	1.77%	\$53,603,434	\$40,123,889	\$5,685,240,422
32	COMMUNITY	WI	33.18%	9.23%	\$8,093,549	\$6,077,306	\$118,069,174
33	PIONEER WEST VIRGINIA	WV	32.47%	7.41%	\$10,243,925	\$7,733,113	\$179,411,085
34	EAST IDAHO	ID	32.29%	9.06%	\$11,642,771	\$8,801,061	\$255,812,733
35	BLUE EAGLE	VA	32.23%	6.15%	\$4,748,614	\$3,591,295	\$127,792,881
36	TROPICAL FINANCIAL	FL	32.11%	1.18%	\$4,957,060	\$3,752,200	\$555,283,653
37	ALLIANCE	CA	32.06%	4.29%	\$8,799,474	\$6,663,475	\$355,508,857
38	FIRST SERVICE	TX	30.30%	5.24%	\$16,989,263	\$13,038,813	\$507,234,831
39	ST. PAUL	MN	29.94%	9.50%	\$9,711,249	\$7,473,589	\$129,434,804
40	QUEST	KS	29.84%	6.63%	\$5,308,618	\$4,088,546	\$276,007,245
41	ORNL	TN	29.75%	3.49%	\$43,356,299	\$33,414,424	\$1,562,486,198
42	TEG	NY	29.40%	3.85%	\$5,288,524	\$4,086,971	\$213,164,500
43	SAFE 1	CA	28.80%	2.05%	\$5,047,812	\$3,919,150	\$366,836,967
44	ALPENA ALCONA AREA	MI	28.07%	7.95%	\$9,663,137	\$7,545,201	\$287,606,901
45	PIEDMONT ADVANTAGE	NC	28.04%	13.34%	\$28,337,210	\$22,132,178	\$282,845,697
46	WASATCH PEAKS	UT	27.42%	4.34%	\$8,230,669	\$6,459,430	\$262,515,329
47	UNIVERSITY OF MICHIGAN	MI	27.40%	8.67%	\$27,704,738	\$21,746,203	\$566,036,053
48	ARIZONA STATE	AZ	27.34%	3.62%	\$36,292,207	\$28,501,317	\$1,636,846,431
49	CARDINAL COMMUNITY	OH	27.28%	5.01%	\$6,118,868	\$4,807,434	\$177,259,798
50	AUSTIN TELCO	TX	27.09%	1.45%	\$6,946,771	\$5,466,168	\$1,289,894,985
AVERAGE FOR CREDIT UNION INDUSTRY			8.39%	6.36%	\$6,610,378	\$6,087,850	\$170,290,586



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LEADERS IN AVERAGE CREDIT CARD LOAN BALANCE

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS & TOTAL CC LOAN BALANCES OVER \$1M

Rk	Credit Union	St	Avg. CC Loan Balance	CC Loans Outstanding	# of CC Loans	Growth in CC Loans Outstanding	Total Assets
1	MEADVILLE AREA	PA	\$6,311	\$10,507,202	1,665	12.26%	\$61,452,896
2	BOEING HELICOPTERS	PA	\$6,261	\$5,221,640	834	-2.60%	\$127,108,042
3	NASA	MD	\$5,963	\$140,221,118	23,517	50.67%	\$1,325,901,009
4	SHARONVIEW	SC	\$5,803	\$90,724,501	15,635	11.89%	\$1,078,137,899
5	NAVY	VA	\$5,741	\$8,552,798,039	1,489,655	17.52%	\$60,494,082,714
6	SCHOOL EMPL CU OF WASHINGTON	WA	\$5,291	\$96,073,961	18,158	9.78%	\$978,533,226
7	APG	MD	\$5,206	\$119,145,372	22,885	17.27%	\$1,017,371,928
8	NORTHROP GRUMMAN	CA	\$5,196	\$37,779,198	7,271	23.95%	\$957,721,201
9	NW PREFERRED	OR	\$5,055	\$9,438,071	1,867	9.09%	\$117,948,967
10	BATON ROUGE TELCO	LA	\$5,004	\$20,325,510	4,062	7.52%	\$240,528,721
11	HOBOKEN SCHOOL EMPLOYEES	NJ	\$4,893	\$1,223,353	250	-5.22%	\$46,533,426
12	M.P.D. COMMUNITY	TN	\$4,860	\$2,541,701	523	2.18%	\$24,645,530
13	PENNSYLVANIA STATE EMPLOYEES	PA	\$4,805	\$561,078,753	116,776	9.19%	\$4,226,855,778
14	UNIVERSITY OF VA COMMUNITY	VA	\$4,789	\$52,285,110	10,918	-0.31%	\$672,683,464
15	AEROSPACE	CA	\$4,724	\$5,895,177	1,248	26.26%	\$361,333,046
16	TRUE NORTH	AK	\$4,723	\$7,604,367	1,610	4.46%	\$128,343,120
17	FIRST FINANCIAL	NJ	\$4,665	\$17,735,793	3,802	-8.06%	\$186,899,672
18	INTOUCH	TX	\$4,621	\$27,185,551	5,883	15.57%	\$838,783,287
19	CONGRESSIONAL	DC	\$4,604	\$62,033,906	13,473	-2.31%	\$785,844,925
20	CHICAGO MUNICIPAL EMPLOYEES	IL	\$4,588	\$3,560,174	776	-11.21%	\$38,502,480
21	NORTH FRANKLIN	NY	\$4,568	\$3,321,066	727	18.51%	\$45,863,265
22	UNIVERSITY	FL	\$4,506	\$11,413,914	2,533	0.61%	\$191,335,480
23	VIRGINIA	VA	\$4,485	\$284,812,004	63,508	12.52%	\$2,618,055,645
24	SAN FRANCISCO FIRE	CA	\$4,477	\$52,953,284	11,829	16.48%	\$964,098,221
25	CITY OF BOSTON	MA	\$4,474	\$2,894,971	647	N/A	\$318,825,233
26	FRESNO POLICE DEPARTMENT	CA	\$4,458	\$3,339,346	749	-7.63%	\$47,194,873
27	ENDURA FINANCIAL	MN	\$4,454	\$13,403,458	3,009	0.34%	\$348,718,632
28	FIRST	AZ	\$4,444	\$4,755,429	1,070	493.35%	\$411,950,913
29	BOURNS EMPLOYEES	CA	\$4,437	\$2,435,668	549	-0.81%	\$36,545,207
30	MWD	CA	\$4,384	\$2,748,807	627	2.63%	\$43,953,172
31	U.S. POSTAL SERVICE	MD	\$4,374	\$20,405,658	4,665	0.11%	\$201,981,939
32	ACME CONTINENTAL	IL	\$4,371	\$10,438,496	2,388	1.73%	\$44,835,341
33	CHARLOTTE METRO	NC	\$4,345	\$16,563,005	3,812	63.01%	\$307,370,407
34	HAPO COMMUNITY	WA	\$4,321	\$87,778,954	20,315	20.76%	\$1,220,443,352
35	AIR LINE PILOTS ASSOCIATION	IL	\$4,302	\$5,118,928	1,190	-11.00%	\$175,478,879
36	PRINTING INDUSTRIES	CA	\$4,257	\$3,120,706	733	-12.06%	\$23,994,520
37	POCATELLO RAILROAD	ID	\$4,218	\$5,462,895	1,295	-5.17%	\$56,204,146
38	AFFINITY	NJ	\$4,214	\$131,980,560	31,321	-5.56%	\$2,314,971,722
39	SECURITYPLUS	MD	\$4,210	\$28,369,365	6,739	-3.04%	\$359,262,894
40	SUNCOAST	FL	\$4,190	\$557,839,584	133,132	-2.00%	\$5,833,184,593
41	CHICAGO PATROLMEN'S	IL	\$4,188	\$21,650,134	5,170	7.83%	\$379,795,674
42	WORCESTER FIRE DEPT.	MA	\$4,187	\$1,306,463	312	-0.78%	\$39,864,283
43	SECURITY SERVICE	TX	\$4,163	\$231,885,066	55,697	2.97%	\$8,086,101,582
44	TALLAHASSEE-LEON	FL	\$4,150	\$4,311,951	1,039	3.84%	\$42,719,913
45	COLUMBIA GREENE	NY	\$4,123	\$1,983,030	481	-0.32%	\$28,052,435
46	MISSION	CA	\$4,120	\$151,237,869	36,711	5.23%	\$2,553,133,702
47	NYMEO	MD	\$4,117	\$16,952,714	4,118	7.82%	\$250,932,784
48	STAMFORD	CT	\$4,105	\$5,336,792	1,300	0.42%	\$56,046,157
49	HAWAII LAW ENFORCEMENT	HI	\$4,101	\$7,033,005	1,715	-0.57%	\$156,120,326
50	FARMERS INSURANCE GROUP	CA	\$4,072	\$58,992,715	14,488	10.15%	\$643,947,762
AVERAGE FOR CREDIT UNION INDUSTRY			\$2,702	\$6,610,378	2,446	8.39%	\$170,290,586

LEADERS IN CREDIT CARD CONCENTRATION

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS & TOTAL CC BALANCES OVER \$1M

Rk	Credit Union	St	CC Loans/ Total Loans	CC Loans Outstanding	Total Loans	12-Month CC Loan Growth	Avg CC Balance	% of Members w/CC Loans	Total Assets
1	AIR LINE PILOTS ASSOCIATION	IL	90.93%	\$5,118,928	\$5,629,707	-11.00%	\$4,302	24.68%	\$175,478,879
2	ACME CONTINENTAL	IL	50.13%	\$10,438,496	\$20,824,235	1.73%	\$4,371	35.34%	\$44,835,341
3	LOYOLA UNIVERSITY EMPLOYEES	IL	42.84%	\$2,186,615	\$5,103,734	-2.84%	\$2,862	15.11%	\$47,528,805
4	MEMBERS ALLIANCE	GA	33.84%	\$1,173,592	\$3,468,206	1.29%	\$1,693	15.55%	\$26,044,759
5	ENTRUST	VA	31.86%	\$10,376,752	\$32,568,571	-3.25%	\$2,333	44.53%	\$73,761,784
6	PEPCO	DC	28.79%	\$2,810,052	\$9,761,408	6.48%	\$2,996	36.05%	\$33,273,028
7	JOPLIN METRO	MO	28.76%	\$4,240,506	\$14,742,136	0.95%	\$3,080	27.91%	\$25,511,011
8	ANDOVER	MA	25.80%	\$1,854,167	\$7,187,129	1.76%	\$2,129	30.45%	\$25,511,011
9	BELL WEST COMMUNITY	IL	24.09%	\$2,077,554	\$8,623,580	0.66%	\$1,702	33.20%	\$24,940,462
10	CONSUMER HEALTHCARE	PA	24.09%	\$1,198,181	\$4,974,348	-6.06%	\$1,852	36.62%	\$23,892,924
11	ARIZONA	AZ	24.04%	\$125,676,373	\$522,868,536	-5.10%	\$3,356	28.85%	\$1,276,226,873
12	WHITE HOUSE	VA	24.03%	\$5,369,207	\$22,342,386	-5.48%	\$3,093	27.44%	\$57,861,016
13	CREDIT UNION OF OHIO	OH	23.98%	\$12,669,763	\$52,834,820	3.80%	\$3,063	23.16%	\$133,790,672
14	SMW 104	CA	23.85%	\$5,726,744	\$24,010,615	-0.92%	\$2,332	29.35%	\$83,606,643
15	UNITED POLICE	FL	23.65%	\$2,866,430	\$12,121,767	-9.71%	\$2,986	21.27%	\$45,160,619
16	MONTGOMERY COUNTY	OH	23.61%	\$2,182,087	\$9,242,787	-2.18%	\$1,619	19.99%	\$28,217,458
17	CHESTNUT RUN	DE	23.41%	\$5,224,595	\$22,313,574	-0.70%	\$3,384	16.99%	\$68,999,203
18	ROGUE RIVER COMMUNITY	MI	23.31%	\$3,862,454	\$16,570,669	2.28%	\$3,832	15.63%	\$36,969,506
19	SOUTH DIVISION	IL	23.31%	\$4,751,160	\$20,384,699	-12.10%	\$3,153	19.76%	\$50,523,180
20	MEADVILLE AREA	PA	23.24%	\$10,507,202	\$45,215,689	12.26%	\$6,311	14.72%	\$61,452,896
21	ILWU - FSC	CA	23.22%	\$1,525,528	\$6,571,219	-3.86%	\$1,573	33.58%	\$23,249,031
22	HAMPTON ROADS EDUCATORS	VA	22.88%	\$3,065,243	\$13,397,597	5.75%	\$3,515	11.80%	\$33,068,139
23	NEW JERSEY LAW AND PUBLIC SAFETY	NJ	22.25%	\$5,737,275	\$25,784,727	2.25%	\$3,970	14.45%	\$45,671,963
24	SHERWIN-WILLIAMS EMPLOYEES	IL	22.24%	\$1,358,639	\$6,110,199	-8.68%	\$1,790	12.37%	\$31,413,674
25	BAY CITIES	CA	22.19%	\$4,945,461	\$22,281,872	-4.20%	\$3,116	13.42%	\$67,032,426
26	AMERICAN 1	MI	21.73%	\$37,221,457	\$171,321,549	8.28%	\$2,155	33.42%	\$270,706,406
27	ITT EMPLOYEES' FORT WAYNE DIVISION	IN	21.61%	\$1,914,189	\$8,859,566	-3.01%	\$1,427	40.32%	\$33,845,875
28	SCHOOL EMPL. CU OF WASHINGTON	WA	21.45%	\$96,073,961	\$447,953,689	9.78%	\$5,291	22.82%	\$978,533,226
29	AUGUSTA VAH	GA	21.39%	\$6,203,093	\$29,001,660	5.00%	\$2,443	28.65%	\$62,009,894
30	PA HEALTHCARE	PA	21.33%	\$1,164,350	\$5,459,762	-7.51%	\$1,789	21.69%	\$26,984,815
31	DARDEN EMPLOYEES	FL	21.26%	\$6,266,200	\$29,476,874	10.85%	\$2,848	25.48%	\$36,467,079
32	NORTHERN PIEDMONT	VA	20.43%	\$1,665,346	\$8,152,982	-6.83%	\$1,759	24.04%	\$20,190,562
33	NAVY	VA	20.31%	\$8,552,798,039	\$42,107,521,782	17.52%	\$5,741	29.17%	\$60,494,082,714
34	HONOLULU FIRE DEPARTMENT	HI	20.28%	\$3,089,270	\$15,232,513	-7.81%	\$2,062	28.76%	\$65,376,841
35	U.S. POSTAL SERVICE	MD	20.19%	\$20,405,658	\$101,064,059	0.11%	\$4,374	21.22%	\$201,981,939
36	VIRGINIA EDUCATORS	VA	20.16%	\$4,302,431	\$21,343,678	6.38%	\$1,787	30.59%	\$60,023,553
37	FLORIDA BAPTIST	FL	20.14%	\$1,180,333	\$5,861,605	-11.64%	\$806	66.15%	\$23,632,812
38	NORFOLK MUNICIPAL EMPLOYEES	VA	20.10%	\$1,665,123	\$8,284,405	-4.79%	\$3,802	15.26%	\$26,657,184
39	DUPAGE	IL	19.92%	\$38,857,483	\$195,087,444	5.32%	\$2,476	46.69%	\$298,949,292
40	CONNECTS	VA	19.87%	\$5,202,641	\$26,177,973	-1.40%	\$2,674	18.23%	\$75,330,035
41	FINANCIAL	FL	19.64%	\$2,834,211	\$14,428,827	-6.09%	\$1,903	17.36%	\$54,767,167
42	UNIVERSITY	FL	19.37%	\$11,413,914	\$58,911,093	0.61%	\$4,506	11.40%	\$191,335,480
43	KUE	KY	19.36%	\$2,230,124	\$11,520,257	-2.26%	\$1,247	51.11%	\$40,162,172
44	A C M G	NY	19.07%	\$6,066,935	\$31,817,203	-2.45%	\$2,760	29.52%	\$55,253,539
45	HEINZ - DEL MONTE	PA	19.06%	\$1,237,053	\$6,491,285	-2.11%	\$2,864	14.66%	\$27,981,068
46	MARRIOTT EMPLOYEES	MD	18.98%	\$15,086,456	\$79,487,939	-5.28%	\$1,666	23.12%	\$184,726,190
47	TALLAHASSEE-LEON	FL	18.95%	\$4,311,951	\$22,750,108	3.84%	\$4,150	19.11%	\$42,719,913
48	GHA	CT	18.95%	\$1,123,082	\$5,925,792	3.15%	\$2,773	15.84%	\$21,626,834
49	PENNSYLVANIA STATE EMPLOYEES	PA	18.86%	\$561,078,753	\$2,975,693,058	9.19%	\$4,805	27.79%	\$4,226,855,778
50	MAUMEE VALLEY	OH	18.73%	\$2,273,762	\$12,140,921	-7.67%	\$2,515	26.32%	\$20,568,805
AVERAGE FOR CREDIT UNION INDUSTRY			6.36%	\$6,610,378	\$103,963,346	8.39%	\$2,702	16.18%	\$170,290,586

LEADERS IN CREDIT CARD PENETRATION

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	% of Members w/CC Loans	CC Loans/ Total Loans	Avg CC Balance	12-Month CC Loan Growth	Total CC Loans Outstanding	Total Assets
1	VALLEY ONE COMMUNITY	OH	123.14%	5.67%	\$101	0.60%	\$493,184	\$31,504,846
2	FLORIDA BAPTIST	FL	66.15%	20.14%	\$806	-11.64%	\$1,180,333	\$23,632,812
3	HOUSTON POLICE	TX	60.91%	9.39%	\$1,588	12.25%	\$23,615,386	\$549,410,061
4	GOOD SAMARITAN	SD	58.46%	3.71%	\$64	3.20%	\$352,842	\$25,150,002
5	FIRST FINANCIAL	CA	55.40%	13.52%	\$2,497	5.16%	\$44,431,778	\$432,686,247
6	NAPUS	VA	54.84%	15.05%	\$2,654	-0.50%	\$36,400,954	\$279,899,108
7	TAUPA LITHUANIAN	MA	54.36%	4.75%	\$945	-1.81%	\$701,347	\$21,873,050
8	HOUSTON TEXAS FIRE FIGHTERS	TX	54.09%	12.30%	\$1,836	0.27%	\$15,809,288	\$237,738,862
9	O.A.S. STAFF	DC	51.82%	4.52%	\$1,414	3.91%	\$4,256,819	\$163,621,060
10	KUE	KY	51.11%	19.36%	\$1,247	-2.26%	\$2,230,124	\$40,162,172
11	SAN DIEGO FIREFIGHTERS	CA	50.50%	6.51%	\$1,514	-1.87%	\$2,744,319	\$86,407,678
12	SCHOOL EMPLOYEES LORAIN COUNTY	OH	50.01%	17.19%	\$1,728	-0.71%	\$10,035,701	\$143,745,266
13	PURDUE	IN	48.88%	12.21%	\$2,142	9.16%	\$67,472,451	\$824,782,531
14	MOTOROLA EMPLOYEES	IL	48.00%	7.64%	\$1,917	5.92%	\$35,325,545	\$877,809,266
15	DIGITAL	MA	47.11%	8.14%	\$1,786	12.33%	\$376,057,466	\$5,661,861,168
16	DUPAGE	IL	46.69%	19.92%	\$2,476	5.32%	\$38,857,483	\$298,949,292
17	SOUNDVIEW FINANCIAL	CT	46.45%	10.73%	\$926	0.12%	\$1,817,389	\$32,364,113
18	BANK-FUND STAFF	DC	46.31%	4.16%	\$2,284	5.12%	\$88,558,222	\$3,878,276,445
19	POINT WEST	OR	46.28%	12.80%	\$1,847	-2.56%	\$7,944,300	\$95,730,137
20	TAYLOR MODEL BASIN	MD	46.26%	18.05%	\$1,174	-5.35%	\$1,001,848	\$26,370,853
21	FIREFIGHTERS FIRST	CA	46.21%	3.86%	\$2,104	6.47%	\$29,753,613	\$917,017,442
22	STANDARD REGISTER	OH	44.90%	17.61%	\$2,026	0.10%	\$4,369,587	\$42,621,051
23	GATES CHILI	NY	44.65%	13.48%	\$1,298	7.17%	\$1,311,161	\$21,483,883
24	ENTRUST	VA	44.53%	31.86%	\$2,333	-3.25%	\$10,376,752	\$73,761,784
25	EARTHMOVER	IL	44.39%	13.28%	\$1,495	9.74%	\$17,245,913	\$227,684,561
26	SCHLUMBERGER EMPLOYEES	TX	44.38%	9.93%	\$1,185	1.48%	\$15,592,687	\$725,233,113
27	MOHAVE COMMUNITY	AZ	43.66%	3.40%	\$282	31.48%	\$645,955	\$26,192,845
28	MASSACHUSETTS INST. OF TECHNOLOGY	MA	43.43%	6.34%	\$1,399	0.12%	\$18,823,348	\$410,502,538
29	UTICA GAS & ELECTRIC EMP	NY	43.05%	5.96%	\$1,575	1.06%	\$1,746,149	\$56,509,782
30	ALABAMA RURAL ELECTRIC	AL	43.01%	7.99%	\$663	4.15%	\$1,048,107	\$31,319,258
31	360	CT	42.87%	8.24%	\$1,627	5.68%	\$11,557,716	\$214,715,349
32	DIABLO VALLEY	CA	42.77%	7.17%	\$1,361	-11.16%	\$1,607,698	\$30,710,800
33	CONSTELLATION	VA	42.77%	1.66%	\$610	3.51%	\$2,119,488	\$180,456,590
34	PEOPLESCHOICE	ME	42.56%	6.33%	\$933	3.37%	\$6,049,398	\$156,713,114
35	UNIVERSITY OF WISCONSIN	WI	41.26%	10.55%	\$1,545	10.85%	\$123,255,248	\$1,896,366,992
36	SAGINAW MEDICAL	MI	41.23%	18.02%	\$1,547	1.39%	\$7,476,322	\$118,116,390
37	BURBANK CITY	CA	41.05%	7.68%	\$2,107	-0.20%	\$13,347,385	\$260,944,640
38	MOORE WEST	CA	41.02%	23.59%	\$1,397	-10.32%	\$911,934	\$20,312,668
39	HARVEST	OH	41.01%	17.01%	\$1,852	-0.17%	\$2,009,486	\$25,823,190
40	PENTAGON	VA	40.83%	9.90%	\$3,059	3.05%	\$1,606,730,299	\$18,312,866,093
41	CHRISTIAN COMMUNITY	CA	40.60%	5.21%	\$2,162	-8.41%	\$25,658,018	\$572,008,032
42	BCU	IL	40.50%	10.56%	\$2,405	5.70%	\$184,092,813	\$1,985,465,981
43	METHUEN MUNICIPAL EMPLOYEES	MA	40.35%	16.56%	\$1,632	-3.45%	\$1,677,247	\$20,852,131
44	ITT EMPLOYEES' FORT WAYNE DIVISION	IN	40.32%	21.61%	\$1,427	-3.01%	\$1,914,189	\$33,845,875
45	SRI	CA	40.29%	8.61%	\$1,969	-1.91%	\$3,095,493	\$77,116,061
46	UNIVERSITY OF ILLINOIS EMPLOYEES	IL	39.63%	13.54%	\$1,913	2.80%	\$33,015,164	\$287,849,689
47	FIRST SOURCE	NY	38.85%	5.04%	\$1,050	4.46%	\$14,798,119	\$397,319,168
48	UNITED METHODIST CONNECTIONAL	GA	38.61%	15.58%	\$1,533	17.24%	\$2,839,266	\$27,108,986
49	PARTNERS	CA	38.30%	9.95%	\$2,597	3.24%	\$107,912,589	\$1,237,910,299
50	GROSSMONT SCHOOLS	CA	38.21%	5.82%	\$1,444	-4.67%	\$2,447,664	\$90,890,678
AVERAGE FOR CREDIT UNION INDUSTRY			16.18%	6.36%	\$2,702	8.39%	\$6,610,378	\$170,290,586



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MEMBER BUSINESS LOANS POST SECOND FASTEST GROWTH AMONG ALL LOAN CATEGORIES

Member business lending is becoming an increasingly important part of a credit union's suite of products. Outstanding member business loan balances reached \$43.6 billion, a 13.0% increase from June 2013. These loans make up 6.4% of the overall loan portfolio, which is unchanged from last June. The average member business loan balance was \$212,040 in June, an increase of 4.8% from June 2013.

Despite the overall decline in total loan originations, the level of member business loan originations through June 2014 was not impacted as members' demand for business loans remains strong at credit unions. Through the end of the second quarter, credit unions nationwide originated over \$8.1 billion in member business loans, unchanged from the originations reported during the first half of 2013.

A growing number of credit unions are entering the business lending marketplace, especially as the low-income designation provides additional capacity for credit unions

to make business loans. Low-income designated credit unions can bypass the 12.25% member business lending cap set by the NCUA. A total of 2,172 credit unions reported outstanding member business loan balances in June 2014, representing 33.1% of all credit unions. This is up from 31.2% in June 2013.

With yields remaining low and a high degree of supervision required of traditional business lending, a growing number of credit unions are looking into business loan participations. Business participation loans, which are loans made up of multiple lenders for a single borrower, made up 46.0% of the loan participation portfolio in June. The largest portion of business loans were real estate-backed, making up 83.5% of the business loan portfolio.

The delinquency rate for member business loans stands at 1.16% as of June 30, down 83 basis points from June 2013. Annualized net charge-offs dropped from 34 basis points to 16 basis points over the past year, signaling a true improvement in asset quality.



MEET ENTREPRENEURS WHERE THEY ARE

COMMENTARY BY CALLAHAN & ASSOCIATES

Only one in five credit unions offer business lending, with an even smaller percentage focused on entrepreneurs and startups. That oversight could potentially mean missing out on lending to the next big employer who might just become your next select employee group.

For credit unions willing to make the loans, four often overlooked areas offer opportunities to connect with budding businesses. For one, social media sites directed at startups are a great way to make your credit union known to entrepreneurs while getting to know their needs better.

If you're looking to establish a pipeline for new loans, try business incubators. Business incubators have become a reliable destination for cooperatives looking to facilitate business creation, enhance local employment prospects, and establish a pipeline for new loans. Hope Credit Union (\$186.7M, Jackson, MS), recently

partnered with the University of Arkansas at Pine Bluff to build a branch within the school's off-campus business incubator facility.

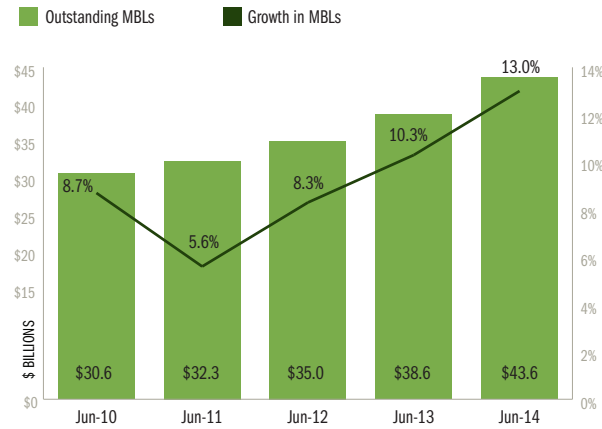
In some cases, community colleges and local trade schools may be more accessible to credit unions than larger universities which may have established ties with other financial institutions. According to the Center on Budget and Policy Priorities, "Nascent entrepreneurs ... tend to create their businesses where they are; where they are familiar with local market conditions and have ties to local sources of finance."

Lastly, don't forget your own credit union peers who may collectively own credit union service organizations specializing in member business loans. Although those loans are typically directed at large-scale commercial activity, the potential exists for those organizations to finance fledgling businesses, too.

MEMBER BUSINESS LENDING

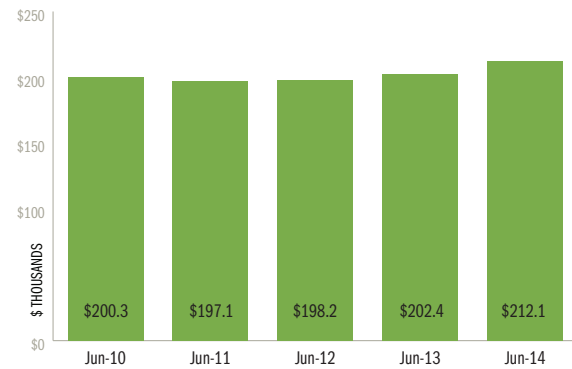
Total Member Business Loans Outstanding & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



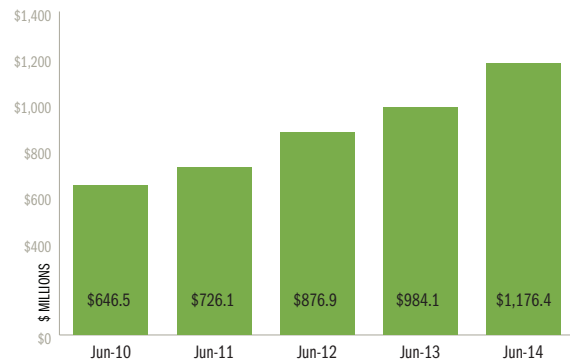
Average Member Business Loan Balance

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



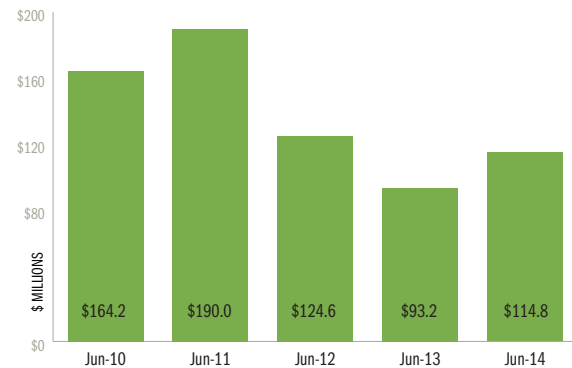
Total Small Business Administration Loans Outstanding

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



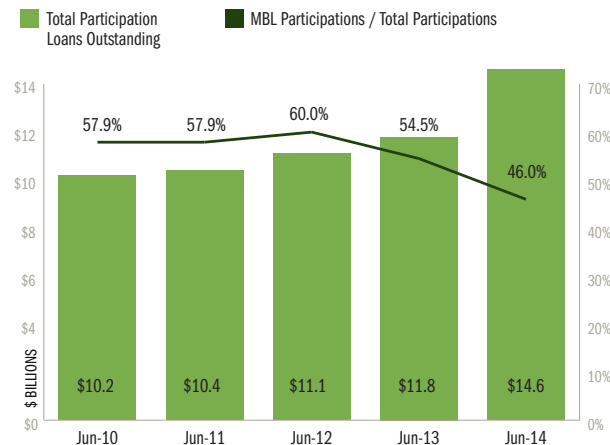
Unsecured Member Business Loans Outstanding

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



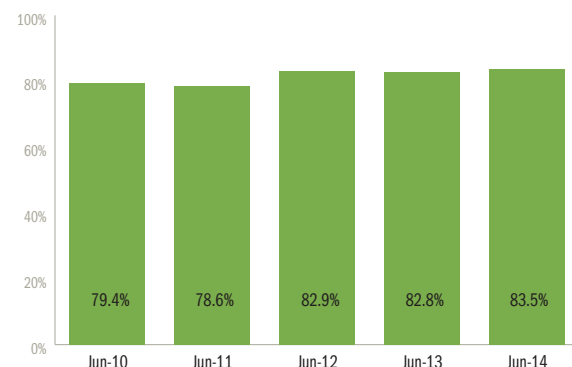
Participation Loans Outstanding

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Real Estate Secured Business Loans/Total Business Loans

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



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

LEADERS IN 12-MONTH MEMBER BUSINESS LOAN GROWTH

| DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M
IN ASSETS WITH \$2M OUTSTANDING @ JUNE 2014 AND \$1M OUTSTANDING @ JUNE 2013 | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	Total MBL Outstanding (06/14)	Total MBL Outstanding (06/13)	MBL/ Total Loans	Total Assets
1	SALAL	WA	723.90%	\$12,017,195	\$1,458,568	4.56%	\$362,428,622
2	WSECU	WA	684.45%	\$122,256,317	\$15,584,986	7.70%	\$2,116,080,993
3	PATELCO	CA	682.79%	\$87,093,254	\$11,126,001	3.36%	\$4,114,579,937
4	PRAIRIE	ND	445.73%	\$7,068,915	\$1,295,307	9.13%	\$107,995,710
5	GREATER IOWA	IA	423.85%	\$11,129,705	\$2,124,616	5.02%	\$346,588,897
6	CU OF SOUTHERN CALIFORNIA	CA	351.32%	\$36,621,393	\$8,114,268	11.28%	\$781,785,613
7	LOS ANGELES POLICE	CA	280.67%	\$10,724,006	\$2,817,116	2.21%	\$793,831,280
8	CPORT	ME	264.44%	\$6,316,661	\$1,733,233	5.82%	\$155,360,144
9	FREEDOM FIRST	VA	219.49%	\$26,243,667	\$8,214,163	9.51%	\$340,379,565
10	SOUTH METRO	MN	206.15%	\$3,117,302	\$1,018,237	6.26%	\$91,053,753
11	AMERICAN SOUTHWEST	AZ	185.66%	\$5,859,454	\$2,051,190	5.53%	\$186,255,436
12	DEL-ONE	DE	181.66%	\$2,899,552	\$1,029,435	1.17%	\$330,693,950
13	VIBE	MI	178.33%	\$9,185,276	\$3,300,190	3.69%	\$423,063,390
14	SELF-HELP	NC	169.08%	\$46,568,755	\$17,306,767	15.64%	\$550,792,712
15	BARKSDALE	LA	163.58%	\$6,841,119	\$2,595,486	1.16%	\$1,175,192,368
16	ALTA VISTA	CA	162.93%	\$2,780,461	\$1,057,494	4.88%	\$132,427,801
17	HANSCOM	MA	153.06%	\$7,940,788	\$3,137,969	1.08%	\$1,071,883,955
18	ELEVATIONS	CO	151.22%	\$31,914,835	\$12,703,781	4.08%	\$1,389,335,505
19	LANCO	PA	149.69%	\$5,099,569	\$2,042,386	12.73%	\$73,118,454
20	ENVISTA	KS	148.68%	\$7,226,313	\$2,905,827	4.03%	\$259,862,576
21	CREDIT UNION OF COLORADO	CO	148.24%	\$2,585,697	\$1,041,613	0.43%	\$1,145,010,676
22	HORIZON UTAH	UT	145.34%	\$2,612,225	\$1,064,724	4.29%	\$118,149,985
23	WATER AND POWER COMMUNITY	CA	144.05%	\$5,049,501	\$2,069,043	2.49%	\$517,804,811
24	NAHEOLA	AL	137.44%	\$3,003,628	\$1,265,021	7.38%	\$80,766,526
25	BELLWETHER COMMUNITY	NH	136.26%	\$11,026,075	\$4,666,972	4.02%	\$390,703,318
26	RIVER WORKS	MA	136.25%	\$23,902,105	\$10,117,202	30.99%	\$100,721,253
27	COLORADO	CO	130.20%	\$4,142,625	\$1,799,557	4.39%	\$122,097,095
28	JETSTREAM	FL	129.26%	\$7,681,650	\$3,350,565	7.03%	\$163,243,199
29	GRAFTON SUBURBAN	MA	126.95%	\$3,639,447	\$1,603,599	5.30%	\$119,047,446
30	MUNICIPAL EMPL. CU OF BALTIMORE	MD	122.03%	\$30,290,431	\$13,642,462	4.23%	\$1,220,294,193
31	BOULDER VALLEY	CO	120.75%	\$3,140,046	\$1,422,443	2.29%	\$323,885,749
32	QUALSTAR	WA	116.72%	\$2,316,344	\$1,068,807	1.15%	\$356,185,571
33	ALLIANT	IL	113.31%	\$225,615,382	\$105,769,205	4.65%	\$8,148,059,098
34	SPIRE	MN	112.19%	\$32,597,342	\$15,362,394	7.87%	\$619,229,412
35	GRAND JUNCTION	CO	110.15%	\$2,375,034	\$1,130,172	7.73%	\$55,450,805
36	AAC	MI	109.56%	\$2,965,498	\$1,415,082	5.07%	\$91,240,836
37	MEMBERS FIRST	MI	107.40%	\$9,194,225	\$4,433,087	4.92%	\$337,615,289
38	M-C	PA	104.31%	\$6,760,811	\$3,309,029	8.68%	\$128,222,120
39	SHARE ADVANTAGE	MN	104.23%	\$3,063,765	\$1,500,155	12.33%	\$35,618,783
40	TRUE NORTH	AK	101.94%	\$11,769,710	\$5,828,413	12.26%	\$128,343,120
41	ALDEN	MA	101.41%	\$5,401,670	\$2,681,976	5.34%	\$127,056,369
42	ABCO	NJ	101.28%	\$23,223,676	\$11,538,211	16.86%	\$219,642,369
43	LAKE STATE	MN	99.63%	\$9,756,366	\$4,887,288	7.86%	\$186,854,485
44	TRAVIS	CA	99.48%	\$52,080,578	\$26,107,855	4.41%	\$2,241,598,362
45	TAUNTON	MA	99.39%	\$8,155,470	\$4,090,201	7.47%	\$131,672,589
46	DOVER	DE	98.55%	\$14,632,677	\$7,369,946	8.17%	\$407,333,961
47	ABNB	VA	96.96%	\$30,312,753	\$15,389,972	9.17%	\$432,752,652
48	UNITED	MI	96.79%	\$229,847,044	\$116,800,121	15.94%	\$1,735,654,990
49	PENN STATE	PA	95.47%	\$10,508,687	\$5,376,218	18.27%	\$157,276,319
50	WESTERN	CA	95.36%	\$7,790,443	\$3,987,802	0.65%	\$1,973,855,240
AVERAGE FOR CREDIT UNION INDUSTRY			12.95%	\$6,653,066	\$5,865,746	6.40%	\$170,290,586

LEADERS IN MEMBER BUSINESS LOANS OUTSTANDING

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	Total MBL Outstanding	12-Month MBL Growth	MBL/ Total Loans	Total Assets
1	MELROSE	NY	\$1,669,142,708	7.25%	89.56%	\$2,024,254,667
2	EVANGELICAL CHRISTIAN	CA	\$735,802,786	-12.10%	100.43%	\$1,038,168,649
3	BETHPAGE	NY	\$648,140,345	37.49%	21.45%	\$5,685,240,422
4	PROGRESSIVE	NY	\$617,886,516	16.74%	97.87%	\$683,935,575
5	DIGITAL	MA	\$586,979,782	7.81%	12.70%	\$5,661,861,168
6	ROYAL	WI	\$527,714,877	12.54%	43.41%	\$1,468,809,418
7	CENTRAL MINNESOTA	MN	\$494,544,115	9.17%	73.55%	\$848,209,499
8	STATE EMPLOYEES	NC	\$468,734,780	0.56%	2.97%	\$28,645,354,689
9	LOGIX	CA	\$400,477,224	24.64%	14.71%	\$3,834,404,210
10	MOUNTAIN AMERICA	UT	\$398,006,474	20.89%	12.26%	\$3,904,527,985
11	UNIVERSITY OF IOWA COMMUNITY	IA	\$395,559,328	42.59%	18.80%	\$2,346,595,107
12	BEACON	IN	\$372,336,958	1.61%	54.66%	\$1,049,856,657
13	CEFCU	IL	\$369,097,722	3.91%	10.48%	\$5,001,092,765
14	SAN DIEGO COUNTY	CA	\$352,835,544	-2.52%	9.03%	\$6,535,054,808
15	ALASKA USA	AK	\$341,208,738	8.16%	8.86%	\$5,576,864,650
16	MEMBERS 1ST	PA	\$325,915,003	22.94%	16.62%	\$2,685,023,142
17	VISIONS	NY	\$318,295,500	-0.68%	16.79%	\$3,308,685,215
18	CHRISTIAN COMMUNITY	CA	\$317,557,785	-0.46%	64.42%	\$572,008,032
19	KINECTA	CA	\$314,182,859	13.86%	11.05%	\$3,373,601,089
20	FIRST COMMUNITY	ND	\$291,867,291	11.39%	70.51%	\$507,410,823
21	RANDOLPH-BROOKS	TX	\$290,873,190	11.28%	7.31%	\$5,993,295,632
22	SELF RELIANCE NEW YORK	NY	\$290,847,385	3.57%	44.11%	\$1,058,003,142
23	LANDMARK	WI	\$290,242,878	33.77%	13.39%	\$2,550,867,636
24	BECU	WA	\$287,319,085	35.53%	3.71%	\$12,518,983,724
25	SECURITY SERVICE	TX	\$281,433,270	61.34%	3.70%	\$8,086,101,582
26	BELLCO	CO	\$267,763,961	20.14%	13.35%	\$2,486,475,431
27	COMMUNITY FIRST	WI	\$266,859,713	20.87%	17.07%	\$2,025,731,175
28	COASTAL	NC	\$253,395,261	18.83%	14.20%	\$2,282,838,825
29	MIDFLORIDA	FL	\$246,694,862	21.26%	17.36%	\$2,065,417,655
30	LOMTO	NY	\$239,869,132	6.85%	98.72%	\$271,420,332
31	AMERICA FIRST	UT	\$239,196,978	-0.40%	5.68%	\$6,251,767,365
32	TOWN AND COUNTRY	ND	\$237,320,949	23.41%	74.41%	\$366,250,431
33	FARMERS INSURANCE GROUP	CA	\$236,647,219	2.43%	43.05%	\$643,947,762
34	DUPACO COMMUNITY	IA	\$234,430,569	11.09%	34.32%	\$1,238,204,306
35	POLISH & SLAVIC	NJ	\$231,879,006	14.93%	26.78%	\$1,573,854,585
36	UNITED	MI	\$229,847,044	96.79%	15.94%	\$1,735,654,990
37	REDWOOD	CA	\$227,186,827	31.85%	13.25%	\$2,388,463,392
38	ALLIANT	IL	\$225,615,382	113.31%	4.65%	\$8,148,059,098
39	NUMERICA	WA	\$219,217,764	-1.82%	19.40%	\$1,353,259,233
40	FIRST TECH	CA	\$218,361,081	85.15%	4.86%	\$6,845,842,954
41	EASTMAN	TN	\$217,041,767	13.99%	9.79%	\$2,958,313,104
42	WESTCONSN	WI	\$215,101,953	25.97%	30.36%	\$906,431,459
43	STATE EMPLOYEES	NY	\$213,910,820	8.83%	13.90%	\$2,819,689,486
44	COVANTAGE	WI	\$213,652,355	13.61%	25.76%	\$1,113,334,617
45	NAVY	VA	\$212,233,462	18.83%	0.50%	\$60,494,082,714
46	NEW MEXICO EDUCATORS	NM	\$207,640,016	29.01%	21.30%	\$1,489,221,098
47	TEACHERS	IN	\$204,397,149	16.76%	9.82%	\$2,519,391,698
48	SPOKANE TEACHERS	WA	\$200,493,513	6.86%	12.59%	\$1,903,876,631
49	HUDSON VALLEY	NY	\$197,543,850	10.02%	9.53%	\$3,973,833,081
50	PROVIDENT	CA	\$194,631,310	22.89%	18.30%	\$1,980,821,459
AVERAGE FOR CREDIT UNION INDUSTRY			\$6,653,066	12.95%	6.40%	\$170,290,586

LEADERS IN SMALL BUSINESS ADMINISTRATION LOANS OUTSTANDING

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	SBA Loans Outstanding	MBLs Outstanding	SBA Loans/ Total MBL Loans	Avg. SBA Loan Balance	Total Assets
1	MOUNTAIN AMERICA	UT	\$141,028,009	\$398,006,474	35.43%	\$101,532	\$3,904,527,985
2	REDWOOD	CA	\$121,196,067	\$227,186,827	53.35%	\$655,114	\$2,388,463,392
3	CALIFORNIA	CA	\$51,951,372	\$122,625,382	42.37%	\$399,626	\$1,218,619,799
4	MEMBERS CHOICE	TX	\$36,684,678	\$11,652,926	314.81%	\$416,871	\$487,470,150
5	REDSTONE	AL	\$29,363,979	\$91,452,600	32.11%	\$180,147	\$3,682,833,537
6	ACHIEVA	FL	\$27,136,284	\$52,688,983	51.50%	\$646,102	\$1,041,304,702
7	INSIGHT	FL	\$21,811,882	\$31,995,404	68.17%	\$484,708	\$491,225,660
8	CHARTWAY	VA	\$21,740,181	\$40,946,808	53.09%	\$153,100	\$1,889,576,499
9	SAFE	CA	\$21,715,218	\$61,490,380	35.31%	\$96,085	\$2,101,556,073
10	SECURITY SERVICE	TX	\$19,550,356	\$281,433,270	6.95%	\$106,833	\$8,086,101,582
11	ALTRA	WI	\$19,497,037	\$106,799,791	18.26%	\$243,713	\$1,014,293,551
12	TRULIANT	NC	\$16,554,974	\$123,350,315	13.42%	\$258,671	\$1,754,607,154
13	AFFINITY	NJ	\$15,712,789	\$161,308,989	9.74%	\$7,856,395	\$2,314,971,722
14	VISION ONE	CA	\$15,680,256	\$26,741,377	58.64%	\$153,728	\$58,693,431
15	WHATCOM EDUCATIONAL	WA	\$15,619,545	\$176,302,508	8.86%	\$1,115,682	\$1,025,715,550
16	UNIVERSITY	TX	\$14,503,883	\$65,462,750	22.16%	\$241,731	\$1,759,151,735
17	RANDOLPH-BROOKS	TX	\$14,414,606	\$290,873,190	4.96%	\$42,025	\$5,993,295,632
18	THRIVENT	WI	\$13,736,668	\$76,117,540	18.05%	\$686,833	\$483,610,255
19	BLACK HILLS	SD	\$11,536,380	\$64,199,443	17.97%	\$140,688	\$993,501,773
20	CORNING	NY	\$11,003,819	\$118,645,022	9.27%	\$117,062	\$1,079,802,658
21	UNIVERSITY FIRST	UT	\$9,958,598	\$58,532,027	17.01%	\$91,363	\$686,571,921
22	FIRST U.S. COMMUNITY	CA	\$9,921,368	\$9,087,607	109.17%	\$145,902	\$263,805,183
23	SUMMIT	WI	\$9,746,615	\$188,375,454	5.17%	\$59,070	\$2,049,853,057
24	NASSAU EDUCATORS	NY	\$9,355,876	\$110,882,428	8.44%	\$935,588	\$2,189,708,078
25	UTAH COMMUNITY	UT	\$8,995,847	\$86,162,717	10.44%	\$1,799,169	\$928,217,430
26	COASTHILLS	CA	\$8,616,543	\$39,200,592	21.98%	\$210,160	\$747,171,999
27	TECHNOLOGY	CA	\$7,952,499	\$160,037,219	4.97%	\$361,477	\$1,770,733,669
28	COMMUNITY 1ST	IA	\$7,615,125	\$58,579,562	13.00%	\$475,945	\$505,424,467
29	AMERICA FIRST	UT	\$7,109,537	\$239,196,978	2.97%	\$22,787	\$6,251,767,365
30	LAKE MICHIGAN	MI	\$6,788,558	\$155,811,025	4.36%	\$678,856	\$3,349,304,454
31	COMMUNITY	WI	\$6,588,791	\$20,653,313	31.90%	\$732,088	\$118,069,174
32	NAVIGANT	RI	\$6,490,594	\$158,503,038	4.09%	\$190,900	\$1,450,448,483
33	CAPITAL	ND	\$5,585,574	\$65,721,701	8.50%	\$97,993	\$362,371,230
34	UNITED	MI	\$5,572,493	\$229,847,044	2.42%	\$222,900	\$1,735,654,990
35	CITIZENSFIRST	WI	\$5,571,161	\$56,209,325	9.91%	\$121,112	\$581,594,528
36	FOX COMMUNITIES	WI	\$5,530,485	\$133,265,471	4.15%	\$131,678	\$1,003,424,562
37	SCE	CA	\$5,415,576	\$45,900,760	11.80%	\$208,291	\$618,525,014
38	FORUM	IN	\$5,255,513	\$103,327,546	5.09%	\$276,606	\$962,086,089
39	LAKE TRUST	MI	\$5,160,398	\$119,922,177	4.30%	\$303,553	\$1,625,736,488
40	ROYAL	WI	\$5,090,482	\$527,714,877	0.96%	\$242,404	\$1,468,809,418
41	HARBORSTONE	WA	\$4,947,878	\$99,789,197	4.96%	\$224,904	\$1,068,606,973
42	NAVY	VA	\$4,920,458	\$212,233,462	2.32%	\$153,764	\$60,494,082,714
43	ALASKA USA	AK	\$4,826,102	\$341,208,738	1.41%	\$185,619	\$5,576,864,650
44	CITIZENS COMMUNITY	ND	\$4,824,703	\$78,168,144	6.17%	\$283,806	\$156,101,052
45	ORNL	TN	\$4,739,286	\$72,366,089	6.55%	\$947,857	\$1,562,486,198
46	RED RIVER EMPLOYEES	TX	\$4,643,118	\$58,060,352	8.00%	\$4,643,118	\$671,723,495
47	COMMUNITY FIRST	WI	\$4,612,374	\$266,859,713	1.73%	\$109,818	\$2,025,731,175
48	LAKE STATE	MN	\$4,472,581	\$9,756,366	45.84%	\$344,045	\$186,854,485
49	GREYLOCK	MA	\$4,428,441	\$59,680,678	7.42%	\$64,180	\$1,096,535,040
50	PUBLIC SERVICE EMPLOYEES	CO	\$4,299,991	\$18,865,013	22.79%	\$215,000	\$1,375,582,083
AVERAGE FOR CREDIT UNION INDUSTRY			\$179,323	\$6,653,066	2.70%	\$146,678	\$170,290,586

SOLID GROWTH IN CORE DEPOSITS LEAD TO AN INCREASE IN TOTAL SHARE BALANCES

Total share balances at credit unions reached \$952.6 billion at the end of June 2014, an increase of \$31.1 billion from June 2013. The annual share growth of 3.4% is 1.4 percentage points slower than the growth rate reported in June 2013. The annual growth in core deposits — regular shares, share drafts, and money market shares — has driven the increase in total share balances.

Regular share balances experienced the fastest growth among share categories, increasing 7.0% from June 2013. Regular share balances now total \$334.1 billion and remain the largest component of the share portfolio at 35.1%. This is up 2.5 percentage points from the previous June level.

Share drafts reached \$128.9 billion to post the second fastest growth, rising 6.3% from a year ago. The solid growth in share drafts signifies that consumers are turning to credit unions as their primary financial institutions. Credit unions are experiencing organic growth in share drafts from existing members as shown by the

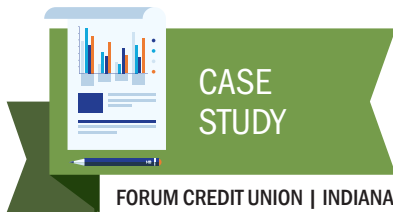
strong 5.5% growth in the number of share accounts, which is nearly double the 2.8% membership growth.

Money market shares, which comprise 23.1% of the portfolio, are up 4.1% from June 2013 to top \$220.1 billion as members continue to seek returns on their deposits while maintaining liquidity.

Credit unions saw balances held in share certificate accounts decline by 2.9% from a year ago as members are still hesitant to lock up their funds for a longer period of time. IRA & Keogh balances decreased 1.8% over the previous June to \$78.5 billion.

As membership increases and existing members deepen their relationship with the credit union, the average share balance increased to \$9,606 as of June 2014, up from \$9,564 a year ago.

Due to accelerating loan demand and credit unions' growing loan portfolio, loan growth outpaced share growth by over 6 percentage points as of June 2014. This has led to a 4.2 percentage point annual increase in a loan-to-share ratio, reaching 71.6% in June.



REWARD ACTIVE CHECKING RELATIONSHIPS

FORUM CREDIT UNION | INDIANAPOLIS, IN | ASSETS: \$962.1M | MEMBERS: 112,752

In the past, FORUM Credit Union (\$962.1M; Indianapolis, IN) offered members with larger balances different pricing on products and services. It was a “traditional” program, according to COO Andy Mattingly, that offered perks and free fringe benefits based on balances and depth of relationship.

But in 2010, FORUM changed its approach. Taking inspiration from the seven cooperative principles, the credit union developed a better way to serve members and deepen relationships. It consolidated its various checking accounts into the YOUR Checking account and offers the same features and benefits for all members with different rates depending on credit risk. Members now have a single choice: Do they want to participate in FORUM's rewards program?

“The checking account defines if you are truly an active member of the credit union because

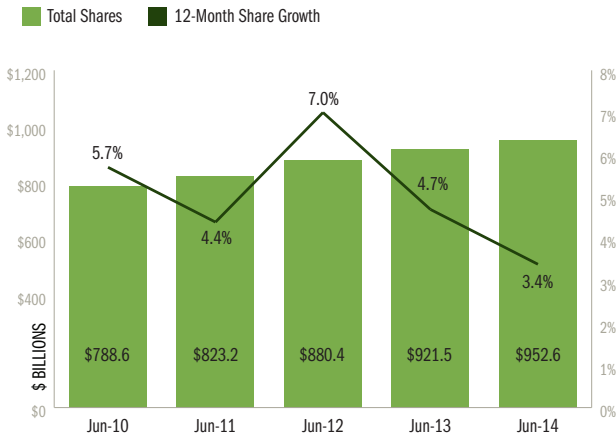
you are using us to do everything,” Mattingly says. “Based on what you do with us, we're going to give you rewards back.”

YOUR Checking gives members monthly credits they can redeem for rewards. Members earn credits based on loan and savings balances, account longevity, and monthly transactions — 10 or more transactions per month indicate an active member. Members may then select rewards in the form of dividend rate payouts, cash deposits, bankable credits that offset fees, or one lump dividend at the end of the year.

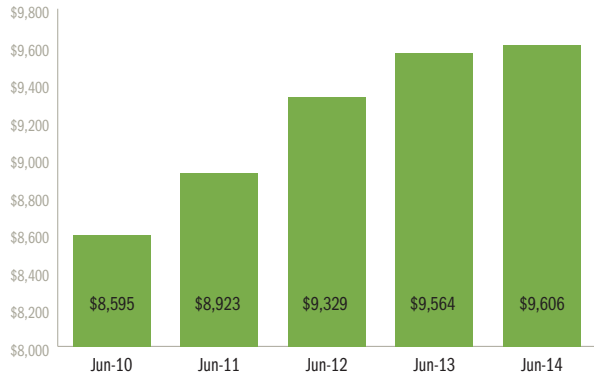
FORUM has also seen an increase in word-of-mouth referrals. Based on member survey data, new members cite their friends and family as reasons for joining the credit union. “If our current members like what we are doing, then they are going to tell other people,” Mattingly says. “And our survey data shows that they are.”

SHARES

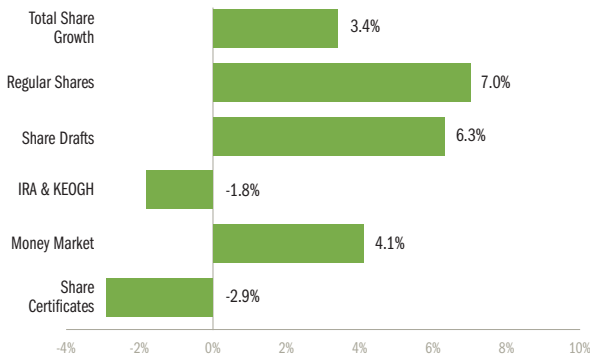
Total Shares & 12-Month Share Growth
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



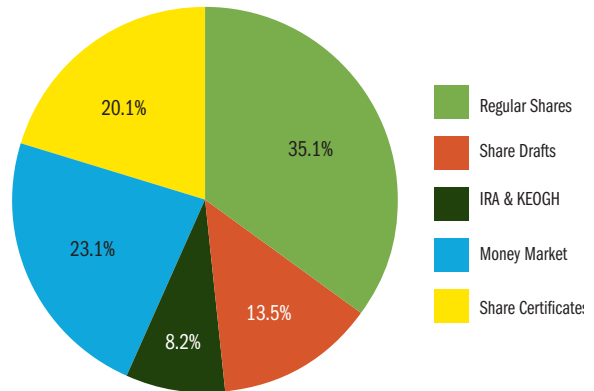
Average Share Balance
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



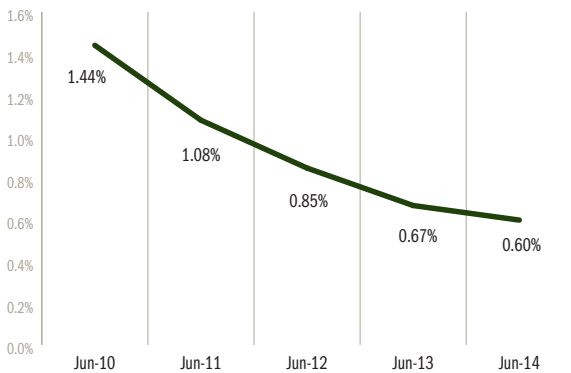
12-Month Share Growth Breakdown
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



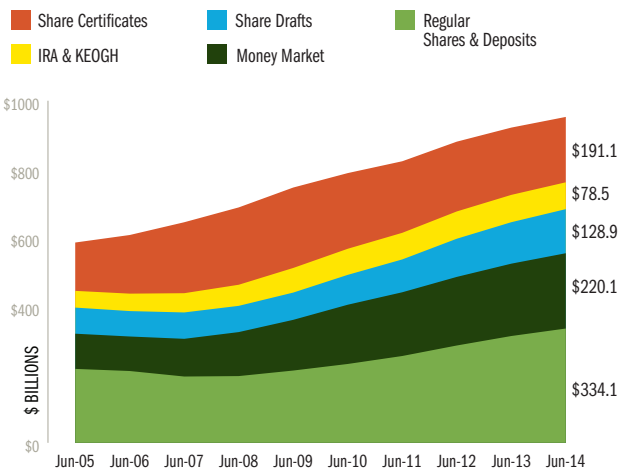
Share Portfolio Composition
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Cost of Funds
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



10-Year Share Portfolio Comparison
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



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

LEADERS IN 12-MONTH SHARE GROWTH

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	12-Month Growth	Total Shares	Rk	Credit Union	St	12-Month Growth	Total Shares
1	FLORENCE DUPONT EMPLOYEES	SC	38.84%	\$29,123,810	51	FIRST FAMILY	OK	13.63%	\$49,439,387
2	TCC	TX	36.97%	\$34,416,969	52	DAKOTA WEST	ND	13.60%	\$210,169,077
3	PIONEER MUTUAL	TX	36.87%	\$79,171,650	53	GUARDIAN	AL	13.58%	\$227,994,171
4	SCHLUMBERGER EMPLOYEES	TX	32.02%	\$642,868,426	54	HORIZON	WA	13.51%	\$524,980,289
5	SUNTIDE	TX	30.02%	\$78,119,500	55	PIONEER VALLEY	MA	13.49%	\$43,901,257
6	WCLA	WA	28.44%	\$29,742,461	56	HANIN	CA	13.46%	\$21,698,170
7	PLATINUM	GA	26.73%	\$55,115,270	57	TOWN AND COUNTRY	ND	13.37%	\$321,184,185
8	GENERATIONS COMMUNITY	TX	23.37%	\$457,049,450	58	ARKANSAS	AR	13.34%	\$754,889,999
9	MONTANA HEALTH	MT	22.25%	\$22,929,640	59	SANDIA AREA	NM	13.27%	\$442,110,988
10	LION'S SHARE	NC	22.03%	\$35,457,992	60	CAHP	CA	13.25%	\$119,417,276
11	IDAHO CENTRAL	ID	21.55%	\$1,484,392,647	61	DAKOTALAND	SD	13.23%	\$222,965,000
12	FOUR CORNERS	NM	21.00%	\$21,768,086	62	RIVER WORKS	MA	13.18%	\$83,180,530
13	DOCHES	TX	20.58%	\$36,913,009	63	OKLAHOMA	OK	13.11%	\$95,633,478
14	PIPEFITTERS-STEAMFITTERS	MN	19.89%	\$29,437,790	64	CAMPUS	KS	13.01%	\$28,262,765
15	FINANCIAL SECURITY	NM	19.88%	\$32,556,241	65	PROVIDENT	CA	12.92%	\$1,732,043,311
16	LANDMARK	IL	19.59%	\$68,402,604	66	COMMUNITY CHOICE	IA	12.90%	\$399,735,351
17	ANGELINA FEDERAL EMPLOYEES	TX	19.22%	\$19,335,553	67	HALLIBURTON EMPLOYEES	OK	12.89%	\$131,671,343
18	ST. MICHAELS FALL RIVER	MA	18.65%	\$34,162,092	68	FIRST IMPERIAL	CA	12.86%	\$68,615,680
19	CONSUMERS COOPERATIVE	NE	18.43%	\$19,574,268	69	HOOSICK	NY	12.80%	\$18,778,907
20	PIEDMONT ADVANTAGE	NC	18.32%	\$244,509,101	70	GLENDIVE BN	MT	12.77%	\$28,129,347
21	CENTRAL MINNESOTA	MN	18.24%	\$689,638,193	71	NAVY ARMY COMMUNITY	TX	12.75%	\$1,912,602,733
22	EMPLOYEE RESOURCES	TN	17.11%	\$48,900,264	72	MICHIGAN SCHOOLS AND GOVT	MI	12.69%	\$1,282,166,569
23	PRIMESOURCE	WA	17.03%	\$49,818,254	73	ACTORS	NY	12.59%	\$180,515,389
24	COMMUNITY FIRST	MI	16.08%	\$23,571,660	74	FOOTHILLS	CO	12.54%	\$61,128,531
25	KEARNEY	NE	15.89%	\$34,069,034	75	UNITED COMMUNITY	PA	12.50%	\$38,744,818
26	ST. JOSEPHS PARISH BUFFALO	NY	15.86%	\$35,315,836	76	FIRST COMMUNITY CU OF БЕЛОIT	WI	12.43%	\$85,036,095
27	DEERE EMPLOYEES	IL	15.79%	\$601,783,020	77	TRAVIS COUNTY	TX	12.42%	\$26,823,835
28	GULF COAST	TX	15.74%	\$140,566,933	78	NEIGHBORS	LA	12.39%	\$629,899,562
29	COMPASS FINANCIAL	FL	15.74%	\$18,885,874	79	UPSTATE	SC	12.34%	\$36,693,537
30	FLORIDA	FL	15.60%	\$525,296,024	80	SHEBOYGAN AREA	WI	12.31%	\$36,073,049
31	EAST RIVER	SD	15.59%	\$27,625,691	81	CENTRAL WISCONSIN	WI	12.24%	\$30,233,687
32	DOWN EAST	ME	15.51%	\$103,665,853	82	LANDMARK	WI	12.22%	\$2,278,508,068
33	ASCENTRA	IA	15.27%	\$274,862,871	83	MID AMERICAN	KS	12.13%	\$193,403,326
34	RIVER REGION	MO	15.16%	\$89,508,688	84	LAKES COMMUNITY	MI	12.10%	\$78,345,982
35	FRANKENMUTH	MI	15.08%	\$272,611,077	85	HOPE	MS	12.06%	\$136,815,171
36	LATINO COMMUNITY	NC	15.05%	\$126,584,236	86	TEXAS TELCOM	TX	12.06%	\$35,789,986
37	CONSUMERS	MI	14.97%	\$431,507,376	87	VUE COMMUNITY	ND	12.03%	\$43,694,474
38	NORTHERN SKIES	AK	14.96%	\$70,447,230	88	EVER \$ GREEN	NY	11.88%	\$25,820,701
39	TDECU	TX	14.82%	\$1,971,763,002	89	PLUS4	TX	11.86%	\$93,704,443
40	FLORIDA STATE UNIVERSITY	FL	14.61%	\$137,044,514	90	HARBOR AREA POSTAL EMPLOYEES	CA	11.85%	\$18,047,094
41	UNITED	IL	14.29%	\$155,760,337	91	COMMUNITY FIRST GUAM	GU	11.83%	\$90,263,803
42	I.L.W.U.	CA	14.16%	\$133,971,249	92	ABNB	VA	11.83%	\$375,786,811
43	KERR COUNTY	TX	14.13%	\$46,238,326	93	BP	TX	11.82%	\$121,463,765
44	DAYTON FIREFIGHTERS	OH	14.10%	\$43,129,141	94	ALDEN	MA	11.81%	\$106,164,485
45	UNIVERSITY OF IOWA COMMUNITY	IA	14.07%	\$1,814,503,686	95	TTCU	OK	11.80%	\$1,147,426,410
46	YANTIS	TX	13.92%	\$21,186,922	96	ANDOVER	MA	11.79%	\$22,394,928
47	JEMEZ VALLEY	NM	13.81%	\$17,368,818	97	TEXASGULF	TX	11.75%	\$70,222,311
48	HORIZON	MO	13.69%	\$17,952,601	98	MARRIOTT EMPLOYEES	MD	11.75%	\$162,124,723
49	LARAMIE PLAINS COMMUNITY	WY	13.67%	\$37,019,726	99	XPLORE	LA	11.73%	\$120,433,946
50	SOUTHWEST AIRLINES	TX	13.67%	\$289,200,318	100	FREEDOM	UT	11.72%	\$23,587,978

AVERAGE FOR CREDIT UNION INDUSTRY 3.37% \$145,213,631

LEADERS IN 5-YEAR SHARE GROWTH

DATA AS OF JUNE 30, 2014 | 5-YEAR CAGR JUNE 2009-JUNE 2014 | CREDIT UNIONS OVER \$20M IN ASSETS | EXCLUDING SIGNIFICANT MERGERS

Rk	Credit Union	St	5-YR CAGR	Total Shares	Rk	Credit Union	St	5-YR CAGR	Total Shares
1	DARDEN EMPLOYEES	FL	28.38%	\$32,766,700	51	VERMONT	VT	13.76%	\$364,486,370
2	EMPLOYEE RESOURCES	TN	24.45%	\$48,900,264	52	WEST VIRGINIA CENTRAL	WV	13.76%	\$118,232,231
3	MONROE COUNTY TEACHERS	FL	23.99%	\$20,086,296	53	GP LOUISIANA	LA	13.64%	\$30,249,315
4	UNIVERSITY OF IOWA COMMUNITY	IA	22.49%	\$1,814,503,686	54	SOUTHWEST AIRLINES	TX	13.63%	\$289,200,318
5	SUNTIDE	TX	22.47%	\$78,119,500	55	GULF COAST EDUCATORS	TX	13.60%	\$426,504,089
6	UNITED METHODIST FINANCIAL	OH	20.94%	\$86,489,721	56	HALLIBURTON EMPLOYEES	OK	13.58%	\$131,671,343
7	ST. JOSEPHS PARISH BUFFALO	NY	20.49%	\$35,315,836	57	LINCOLN PUBLIC SCHOOL EMPL	NE	13.54%	\$35,582,479
8	NAVY ARMY COMMUNITY	TX	20.45%	\$1,912,602,733	58	DUPACO COMMUNITY	IA	13.53%	\$1,062,286,208
9	SCHLUMBERGER EMPLOYEES	TX	20.17%	\$642,868,426	59	MEMBERSFIRST	GA	13.37%	\$105,490,763
10	MAROON FINANCIAL	IL	19.85%	\$37,304,185	60	KERR COUNTY	TX	13.36%	\$46,238,326
11	DAKOTA WEST	ND	19.79%	\$210,169,077	61	ALABAMA	AL	13.32%	\$556,227,134
12	PIONEER MUTUAL	TX	19.73%	\$79,171,650	62	NORTH COUNTRY	VT	13.31%	\$400,926,604
13	EDDY	NM	19.51%	\$53,583,287	63	HOMETOWN	ND	13.25%	\$75,441,722
14	WCLA	WA	18.73%	\$29,742,461	64	ENCENTUS	OK	13.18%	\$26,052,545
15	DAWSON CO-OP	MN	18.28%	\$114,368,946	65	LOMTO	NY	13.16%	\$224,863,228
16	IDAHO CENTRAL	ID	17.63%	\$1,484,392,647	66	LAKE MICHIGAN	MI	13.15%	\$2,628,354,645
17	GREENVILLE HERITAGE	SC	17.56%	\$66,606,726	67	MISSISSIPPI	MS	13.09%	\$88,899,649
18	COMMUNITY FIRST	MI	17.19%	\$23,571,660	68	GREAT ERIE	NY	13.03%	\$67,502,848
19	PLATINUM	GA	17.05%	\$55,115,270	69	SERVICE	NH	13.02%	\$1,923,118,446
20	LATINO COMMUNITY	NC	16.49%	\$126,584,236	70	HOCKLEY COUNTY SCHOOL EMPL.	TX	12.97%	\$27,026,369
21	COUNTY & MUNICIPAL EMPLOYEES	TX	16.41%	\$41,066,735	71	KEARNEY	NE	12.89%	\$34,069,034
22	COMMUNITY 1ST	MT	16.38%	\$23,870,718	72	TRIANGLE	MS	12.88%	\$67,021,551
23	ROSWELL COMMUNITY	NM	16.35%	\$23,457,097	73	SUPERIOR	PA	12.87%	\$44,736,297
24	GENERAL ELECTRIC	OH	16.10%	\$1,613,848,029	74	TTCU	OK	12.82%	\$1,147,426,410
25	RICHLAND	MT	16.06%	\$75,665,209	75	NIZARI PROGRESSIVE	TX	12.80%	\$88,289,627
26	WESTEX COMMUNITY	TX	15.92%	\$56,103,133	76	CONSUMERS	MI	12.76%	\$431,507,376
27	DAKOTA PLAINS	ND	15.69%	\$55,433,528	77	TDECU	TX	12.75%	\$1,971,763,002
28	LOCO	NM	15.46%	\$36,222,685	78	FIRST GENERAL	MI	12.74%	\$56,007,837
29	GULF COAST	TX	15.36%	\$140,566,933	79	MED5	SD	12.67%	\$44,457,562
30	MEMBERS "FIRST" COMMUNITY	IL	15.05%	\$39,211,575	80	HAPO COMMUNITY	WA	12.64%	\$1,104,361,484
31	HTM AREA	OH	14.67%	\$17,427,129	81	TOWPATH	OH	12.63%	\$101,977,933
32	SAC	NE	14.61%	\$581,459,442	82	ELKO	NV	12.59%	\$126,312,648
33	TRIBORO POSTAL	NY	14.60%	\$111,060,546	83	WHATCOM EDUCATIONAL	WA	12.58%	\$835,113,664
34	ROGUE	OR	14.59%	\$793,228,710	84	ARK VALLEY	KS	12.54%	\$31,264,329
35	1ST RESOURCE	AL	14.58%	\$26,034,955	85	NASCOGA	TX	12.51%	\$76,710,349
36	MELROSE	NY	14.53%	\$1,548,714,915	86	CUSA	LA	12.45%	\$24,668,064
37	ST. JOSEPHS HOSPITAL	FL	14.45%	\$31,535,693	87	FORT MCCLELLAN	AL	12.45%	\$173,925,887
38	NORTHERN SKIES	AK	14.29%	\$70,447,230	88	FIRST FAMILY	OK	12.40%	\$49,439,387
39	WESTERN COOPERATIVE	ND	14.29%	\$301,757,557	89	FIRST CASTLE	LA	12.30%	\$57,563,662
40	CROSSROADS COMMUNITY	NY	14.28%	\$53,717,270	90	LABOR MANAGEMENT	KY	12.29%	\$20,982,390
41	COMMUNITY 1ST	IA	14.26%	\$458,301,595	91	FORT DODGE FAMILY	IA	12.27%	\$20,643,618
42	TEXSTAR	TX	14.20%	\$20,220,268	92	SCOTT	IL	12.24%	\$848,186,606
43	IRON COUNTY COMMUNITY	WI	14.09%	\$18,722,080	93	CASCADE CENTRAL	OR	12.23%	\$46,188,615
44	HERITAGE FAMILY	VT	14.06%	\$331,456,673	94	CENTRAL MISSOURI COMMUNITY	MO	12.22%	\$95,172,885
45	JACK DANIEL EMPLOYEES'	TN	13.98%	\$23,470,096	95	ECCU	TX	12.21%	\$1,395,580,372
46	TEXELL	TX	13.98%	\$199,358,096	96	TEXAS TELCOM	TX	12.19%	\$35,789,986
47	PITTSBURGH CITY HALL EMPLOYEES	PA	13.91%	\$44,537,908	97	FIRST BASIN	TX	12.15%	\$183,027,082
48	ISLAND	NY	13.82%	\$812,949,085	98	FRICK TRI-COUNTY	PA	12.15%	\$66,063,874
49	OSWEGO COUNTY	NY	13.79%	\$52,734,966	99	COMMUNITY CHOICE	IA	12.12%	\$399,735,351
50	SOUTHWEST HERITAGE	TX	13.77%	\$98,792,091	100	WARREN	WY	12.11%	\$451,478,321

AVERAGE FOR CREDIT UNION INDUSTRY 5.73% \$145,213,631

LEADERS IN AVERAGE SHARE BALANCE

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Avg Share Balance	Rk	Credit Union	St	Avg Share Balance
1	PROGRESSIVE	NY	\$74,291	51	VISION ONE	CA	\$24,074
2	LOMTO	NY	\$73,222	52	CTECU	TX	\$23,939
3	LUFTHANSA EMPLOYEES	NY	\$70,148	53	FOUNDATION	MO	\$23,852
4	INDUSTRIAL	MA	\$67,384	54	ALLIANT	IL	\$23,843
5	EVANGELICAL CHRISTIAN	CA	\$67,072	55	LOGIX	CA	\$23,422
6	MERCK EMPLOYEES	NJ	\$64,598	56	CONNECTICUT STATE EMPLOYEES	CT	\$23,420
7	MELROSE	NY	\$63,347	57	DAKOTA WEST	ND	\$23,287
8	SELF RELIANCE NEW YORK	NY	\$58,942	58	LAFAYETTE	MD	\$23,284
9	CALIFORNIA LITHUANIAN	CA	\$56,819	59	UKRAINIAN SELFRELINANCE MICHIGAN	MI	\$23,220
10	STAR ONE	CA	\$50,872	60	SHELL WESTERN STATES	CA	\$23,108
11	LONG BEACH FIREMENS	CA	\$41,468	61	UNILEVER	NJ	\$23,093
12	BANK-FUND STAFF	DC	\$40,781	62	SELF RELIANCE (NJ)	NJ	\$22,941
13	MONTAUK	NY	\$39,125	63	TACOMA LONGSHOREMEN	WA	\$22,745
14	NCPD	NY	\$38,841	64	HONEA	HI	\$22,677
15	WORKMEN'S CIRCLE	GA	\$38,297	65	POLAM	CA	\$22,503
16	IDB-IIC	DC	\$37,645	66	KNOXVILLE TEACHERS	TN	\$22,248
17	CALTECH EMPLOYEES	CA	\$37,145	67	TECHNOLOGY	CA	\$22,136
18	UNITED NATIONS	NY	\$34,329	68	W-BEE	PA	\$22,049
19	SUMA YONKERS	NY	\$34,106	69	HOLY GHOST PARISH	IA	\$22,022
20	PAHO-WHO	DC	\$33,263	70	CHEVRON	CA	\$21,921
21	AIR LINE PILOTS ASSOCIATION	IL	\$32,942	71	SAN DIEGO FIREFIGHTERS	CA	\$21,844
22	LONG BEACH CITY EMPLOYEES	CA	\$32,678	72	DOW CHEMICAL EMPLOYEES	MI	\$21,765
23	APCO EMPLOYEES	AL	\$31,941	73	SCHLUMBERGER EMPLOYEES	TX	\$21,681
24	AEROSPACE	CA	\$30,363	74	SOUTH METRO	MN	\$21,674
25	EQT	PA	\$30,180	75	BAY RIDGE	NY	\$21,668
26	STANFORD	CA	\$28,698	76	VAH LYONS EMPLOYEES	NJ	\$21,664
27	CHABOT	CA	\$28,190	77	CORPS OF ENGINEERS	TX	\$21,535
28	MEAD COATED BOARD	AL	\$27,414	78	BOULDER DAM	NV	\$21,530
29	WCLA	WA	\$27,212	79	UTILITIES EMPLOYEES	PA	\$21,437
30	CALIFORNIA STATE & FEDERAL EMPL. #20	CA	\$27,157	80	MCCONE COUNTY	MT	\$21,225
31	PARSONS	CA	\$27,026	81	DAKOTA TELCO	ND	\$21,106
32	NORTHEASTERN ENGINEERS	NY	\$26,717	82	AMERICAN AIRLINES	TX	\$20,950
33	STATE FARM	IL	\$26,161	83	DAWSON CO-OP	MN	\$20,885
34	SAN MATEO CITY EMPLOYEES	CA	\$25,962	84	CONTRA COSTA	CA	\$20,823
35	TRIBORO POSTAL	NY	\$25,955	85	BETHPAGE	NY	\$20,812
36	FIREFIGHTERS FIRST	CA	\$25,763	86	NOVARTIS	NJ	\$20,735
37	F & A	CA	\$25,617	87	SAN DIEGO COUNTY	CA	\$20,657
38	COMMUNITY	ND	\$25,595	88	NEBRASKA ENERGY	NE	\$20,655
39	O.A.S. STAFF	DC	\$25,503	89	UKRAINIAN NATIONAL	NY	\$20,604
40	ISLAND	NY	\$25,472	90	SM	KS	\$20,552
41	SANDIA LABORATORY	NM	\$25,432	91	MOTOROLA EMPLOYEES	IL	\$20,489
42	BOSTON FIREFIGHTERS	MA	\$25,299	92	CENTRAL HUDSON EMPLOYEES	NY	\$20,434
43	GLENDALE AREA SCHOOLS	CA	\$25,287	93	LIBERTY BAY	MA	\$20,433
44	HOMETOWN	ND	\$25,257	94	DENVER FIRE DEPARTMENT	CO	\$20,321
45	LATVIAN CLEVELAND	OH	\$25,175	95	STATE DEPARTMENT	VA	\$20,265
46	APCI	PA	\$24,935	96	OCEANSIDE CHRISTOPHER	NY	\$20,251
47	UKRAINIAN SELFRELINANCE	PA	\$24,826	97	LIBRARY OF CONGRESS	DC	\$20,162
48	SAN FRANCISCO	CA	\$24,595	98	MIRAMAR	CA	\$20,128
49	CASCADE	WA	\$24,575	99	MENLO SURVEY	CA	\$20,111
50	LUSO	MA	\$24,110	100	B N A	VA	\$19,923

AVERAGE FOR CREDIT UNION INDUSTRY

\$9,606

LEADERS IN SHARE DRAFT PENETRATION

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	% of Members w/ Share Draft Account	# Share Draft Accts	Avg Share Balance	Total Assets
1	ALABAMA CENTRAL	AL	96.21%	17,153	\$6,644	\$130,909,004
2	AMERICA'S CHRISTIAN	CA	96.02%	44,492	\$5,209	\$281,018,835
3	CITY & COUNTY	MN	94.55%	35,219	\$9,895	\$418,417,000
4	POWER FINANCIAL	FL	93.99%	30,008	\$12,852	\$518,919,328
5	TROPICAL FINANCIAL	FL	92.32%	50,231	\$9,201	\$555,283,653
6	IBM SOUTHEAST EMPLOYEES	FL	91.29%	65,985	\$10,813	\$865,810,241
7	CONSUMERS	IL	90.68%	54,551	\$9,181	\$611,358,046
8	SERVICE	NH	90.63%	169,451	\$10,286	\$2,441,983,022
9	FIREFIGHTERS FIRST	CA	89.60%	27,420	\$25,763	\$917,017,442
10	METRO HEALTH SERVICES	NE	87.22%	27,723	\$6,611	\$241,930,535
11	STANFORD	CA	86.30%	42,604	\$28,698	\$1,660,034,470
12	WHATCOM EDUCATIONAL	WA	85.86%	62,456	\$11,480	\$1,025,715,550
13	ALTERNATIVES	NY	85.72%	8,276	\$8,061	\$88,612,175
14	PAHO-WHO	DC	85.58%	4,267	\$33,263	\$202,169,662
15	WINSTON-SALEM	NC	83.77%	8,976	\$5,073	\$62,816,855
16	ARIZONA	AZ	83.12%	107,879	\$8,404	\$1,276,226,873
17	SOLANO FIRST	CA	83.06%	8,154	\$11,287	\$123,063,464
18	MIDFLORIDA	FL	82.93%	163,326	\$8,549	\$2,065,417,655
19	ARROWHEAD	CA	82.82%	97,695	\$5,969	\$826,393,244
20	COMMUNITY SOUTH	FL	82.62%	6,961	\$10,335	\$98,880,925
21	IC	MA	82.47%	17,726	\$16,386	\$536,361,684
22	UNITED 1ST	GA	82.37%	16,107	\$5,428	\$122,691,229
23	NORTHWOODS COMMUNITY	WI	82.36%	6,522	\$8,818	\$78,380,462
24	EDWARDS	CA	82.30%	14,085	\$8,947	\$167,391,973
25	LAFAYETTE	MD	82.25%	11,990	\$23,284	\$379,497,991
26	OLYMPIA	WA	81.46%	2,716	\$8,403	\$31,301,791
27	BECU	WA	81.31%	707,199	\$12,723	\$12,518,983,724
28	WESTMARK	ID	80.89%	38,944	\$10,240	\$574,547,615
29	COLUMBIA	WA	80.82%	65,703	\$10,514	\$985,503,276
30	TWIN RIVERS	NY	80.69%	2,486	\$7,703	\$27,157,943
31	POLICE AND FIRE	PA	80.08%	178,187	\$16,120	\$4,297,088,690
32	VERIDIAN	IA	79.86%	146,381	\$11,954	\$2,478,661,426
33	ONPOINT COMMUNITY	OR	79.59%	214,526	\$11,491	\$3,524,154,177
34	UNIVERSITY	TX	79.37%	143,085	\$8,747	\$1,759,151,735
35	TECHNOLOGY	CA	79.19%	56,236	\$22,136	\$1,770,733,669
36	ANHEUSER-BUSCH EMPLOYEES	MO	79.02%	90,591	\$11,109	\$1,446,905,266
37	MCCOY	FL	78.76%	43,920	\$7,783	\$480,861,665
38	SAN DIEGO FIREFIGHTERS	CA	78.64%	2,823	\$21,844	\$86,407,678
39	PEOPLE'S COMMUNITY	WA	78.51%	10,016	\$11,950	\$173,165,058
40	O.A.S. STAFF	DC	78.20%	4,544	\$25,503	\$163,621,060
41	USE	CA	77.74%	33,784	\$16,012	\$775,609,226
42	UNIVERSITY OF WISCONSIN	WI	77.74%	150,291	\$8,725	\$1,896,366,992
43	CLARK COUNTY	NV	77.61%	26,102	\$13,960	\$531,213,571
44	SAN DIEGO COUNTY	CA	77.00%	206,977	\$20,657	\$6,535,054,808
45	JM ASSOCIATES	FL	76.87%	5,947	\$11,467	\$102,429,786
46	NORTH ISLAND	CA	76.86%	58,875	\$13,151	\$1,135,909,015
47	UNITED NATIONS	NY	76.84%	82,258	\$34,329	\$4,088,350,271
48	ELEVATIONS	CO	76.62%	79,989	\$11,730	\$1,389,335,505
49	SPOKANE FIREFIGHTERS	WA	76.54%	1,550	\$17,400	\$42,576,826
50	ACHIEVE FINANCIAL	CT	76.48%	11,386	\$7,132	\$116,077,129
AVERAGE FOR CREDIT UNION INDUSTRY			53.37%	8,068	\$9,606	\$170,290,586

LEADERS IN DIVIDEND PAYOUT RATIO

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Dividends/ Income	Dividends	Total Income	Total Assets
1	BUCKS COUNTY EMPLOYEES	PA	66.02%	\$420,969	\$277,937	\$32,045,555
2	MERCK EMPLOYEES	NJ	55.10%	\$17,827,893	\$9,822,707	\$1,908,347,313
3	LUFTHANSA EMPLOYEES	NY	53.88%	\$807,802	\$435,234	\$100,427,749
4	SAN JOAQUIN POWER EMPLOYEES	CA	52.59%	\$1,963,625	\$1,032,708	\$125,417,911
5	TRIBORO POSTAL	NY	51.07%	\$1,520,284	\$776,372	\$128,690,673
6	STATE FARM	IL	49.37%	\$27,648,792	\$13,651,139	\$3,919,760,273
7	BUTLER CO. TEACHERS	PA	48.89%	\$288,083	\$140,833	\$26,394,294
8	SELF RELIANCE NEW YORK	NY	47.44%	\$17,479,160	\$8,291,773	\$1,058,003,142
9	MEAD COATED BOARD	AL	47.16%	\$697,699	\$329,056	\$51,410,181
10	HOWARD COUNTY SCHOOL EMPLOYEES	IN	45.03%	\$327,498	\$147,479	\$33,068,513
11	CONNECTICUT STATE EMPLOYEES	CT	43.03%	\$11,645,197	\$5,010,666	\$1,703,218,653
12	DAKOTA TELCO	ND	42.63%	\$135,899	\$57,932	\$21,797,878
13	COLUMBIA POST OFFICE	SC	41.89%	\$542,428	\$227,209	\$32,440,143
14	AIR LINE PILOTS ASSOCIATION	IL	41.40%	\$1,441,354	\$596,715	\$175,478,879
15	AFLAC	GA	41.25%	\$2,401,744	\$990,748	\$184,705,404
16	PUBLIC SERVICE PLAZA	NJ	39.91%	\$162,766	\$64,953	\$21,136,198
17	PITTSBURGH CITY HALL EMPLOYEES	PA	39.28%	\$901,097	\$353,927	\$48,701,528
18	SM	KS	39.09%	\$644,632	\$252,009	\$61,007,240
19	VAH LYONS EMPLOYEES	NJ	38.80%	\$702,237	\$272,473	\$42,028,539
20	EQT	PA	37.97%	\$313,387	\$119,002	\$44,388,078
21	MECE	MO	36.81%	\$2,540,502	\$935,048	\$151,470,416
22	PENTAGON	VA	34.99%	\$327,260,660	\$114,523,507	\$18,312,866,093
23	HIGHWAY DISTRICT 21	TX	34.73%	\$471,160	\$163,626	\$40,937,794
24	BEAUREGARD SCHOOL EMPLOYEES	LA	34.22%	\$303,403	\$103,831	\$20,697,302
25	DEFENSE CONTRACTS SOUTH	TX	33.63%	\$403,657	\$135,755	\$42,667,405
26	YONKERS TEACHERS	NY	33.05%	\$674,323	\$222,853	\$54,649,799
27	RAILROAD	AL	32.90%	\$974,609	\$320,624	\$104,701,345
28	MONTAUK	NY	32.75%	\$4,136,509	\$1,354,702	\$164,411,875
29	INDIANAPOLIS POST OFFICE	IN	32.69%	\$742,590	\$242,781	\$55,385,871
30	HOLY GHOST PARISH	IA	31.80%	\$195,170	\$62,065	\$28,363,747
31	SUMA YONKERS	NY	31.79%	\$4,669,703	\$1,484,391	\$291,228,017
32	MOBILE GOVERNMENT EMPLOYEES	AL	31.65%	\$289,005	\$91,479	\$22,561,550
33	ECCO	FL	30.84%	\$361,496	\$111,480	\$22,232,236
34	UTILITIES EMPLOYEES	PA	30.77%	\$15,543,242	\$4,781,885	\$1,107,315,298
35	CALTECH EMPLOYEES	CA	30.69%	\$15,740,578	\$4,831,154	\$1,300,237,482
36	PRR SOUTH FORK	PA	30.58%	\$335,209	\$102,503	\$42,733,214
37	LANAI	HI	30.36%	\$332,545	\$100,948	\$26,508,127
38	APCO EMPLOYEES	AL	30.12%	\$30,420,129	\$9,161,472	\$2,469,920,842
39	GLENDALE AREA SCHOOLS	CA	30.10%	\$4,164,760	\$1,253,602	\$337,750,944
40	HELCO	HI	29.88%	\$661,772	\$197,706	\$38,248,957
41	UMATILLA COUNTY	OR	29.58%	\$454,700	\$134,500	\$44,844,125
42	CALIFORNIA LITHUANIAN	CA	29.13%	\$1,591,194	\$463,442	\$97,787,420
43	AMERICAN AIRLINES	TX	29.10%	\$78,907,184	\$22,964,713	\$5,660,839,142
44	UKRAINIAN SELFRELIANCE	PA	29.06%	\$3,863,400	\$1,122,581	\$262,981,041
45	APCI	PA	28.99%	\$6,138,873	\$1,779,843	\$501,628,381
46	MCBRYDE	HI	28.69%	\$1,097,384	\$314,882	\$84,129,500
47	STATE EMPLOYEES	NC	28.46%	\$460,358,767	\$131,017,750	\$28,645,354,689
48	BAY RIDGE	NY	28.07%	\$4,163,776	\$1,168,939	\$182,877,835
49	ED-MED	NY	27.86%	\$346,029	\$96,401	\$22,412,164
50	LA ELECTRICAL WORKERS	CA	27.63%	\$489,080	\$135,150	\$46,208,232
AVERAGE FOR CREDIT UNION INDUSTRY			8.88%	\$3,852,742	\$342,275	\$170,290,586

INVESTMENT GROWTH COOLS AS PORTFOLIO LENDING HEATS UP

As of midyear 2014, credit unions continued to remain liquid in an effort to fully meet surging consumer loan demand.

Total investments (including cash & cash equivalents) declined from the \$402.4 billion seen one year prior to just \$387.1 billion this quarter, a 3.8% reduction driven largely by the 9.8% increase seen in total loans over the same period. This development follows the usual seasonal pattern of higher balances in the first quarter followed by a drop in the second and third quarter.

Despite this drop in activity, the average yield on investments has been steadily increasing over the past year, reversing a six-year stretch of consecutive annual declines. Since June 2013, the overall yield has risen 1.25%, but is still significantly below levels seen in 2007 (4.67%). The increase in yield stemmed from a combination of factors including lower cash balances and new purchases of higher yielding securities. In order to receive a higher yield, credit unions have extended their

investment maturities over the past twelve months. At the end of June 2014, 59.3% of the investment portfolio is in holdings with maturities of more than one year, up from 57.2% from June 2013.

Federal agency securities account for over 50% of the investment portfolio, with both federal agency debt instruments and federal agency mortgage-backed securities remaining the primary investment options when making investment decisions. This component is down \$7.8 billion over the past 12 months. Investments at banks and savings and loans comprise the second largest component of the investment portfolio at \$45.6 billion. Corporate credit union investments continue to decline, falling 11.8% from June 2013. Cash has declined at both corporate credit unions and other financial institutions as of midyear as well, falling 7.1% in the period.

Looking forward, investment portfolios will likely remain short in an effort to both fund new loans and purchase new securities when rates eventually rise.



INVESTMENT EXPERTISE AT THE EXECUTIVE LEVEL

FIRST TECH FEDERAL CREDIT UNION | MOUNTAIN VIEW, CA | ASSETS: \$6.8B | MEMBERS: 373,629

Many credit unions outsource the management of their investment portfolio to external advisors with the necessary expertise to soundly manage investments and handle the growing complexity of regulations and rising rates. In contrast, First Tech Federal Credit Union (\$6.8B, Mountain View, CA) hired a chief investment officer to manage First Tech's \$2.1 billion in securities and work with regulators.

Before the position was created, investment responsibilities often fell to the credit union's chief financial officer, a common scenario at many institutions. The size of First Tech's assets, however, required handing off the responsibility to another individual who could function as a full member of the executive team. The chief investment officer works closely with the CFO but also collaborates with other team members to help manage the balance sheet, set pricing, and discuss product features.

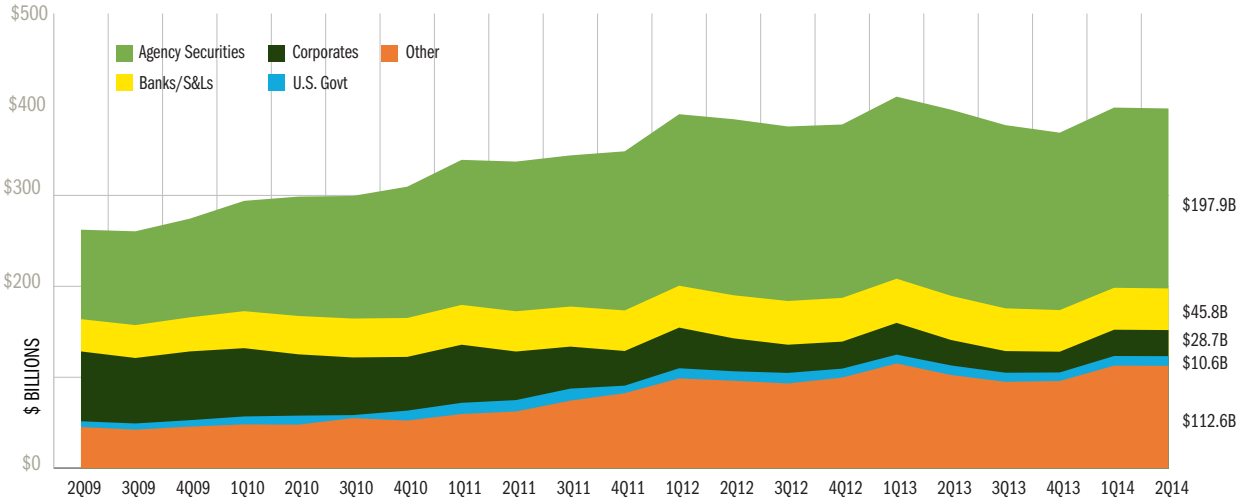
"The CFO and I work closely together," says Marito Domingo, the chief investment officer. "Although I help manage ALCO (asset-liability committee), the CFO really drives that. It's worked wonderfully. We have two heads rather than one, so when we agree on something, it's a much stronger conviction."

The rest of the investment officer's responsibilities involve overseeing five areas: the investment securities portfolio, alternative investments, net interest income, liquidity needs, and the secondary market function of the mortgage team. Although those responsibilities aren't new to credit unions, centralizing them all under the aegis of one executive is.

"These jobs are not new to the credit union space, but having it specialized is not typical," Domingo says. "Given the size of the investment portfolio here at First Tech, there was an opportunity to enhance income."

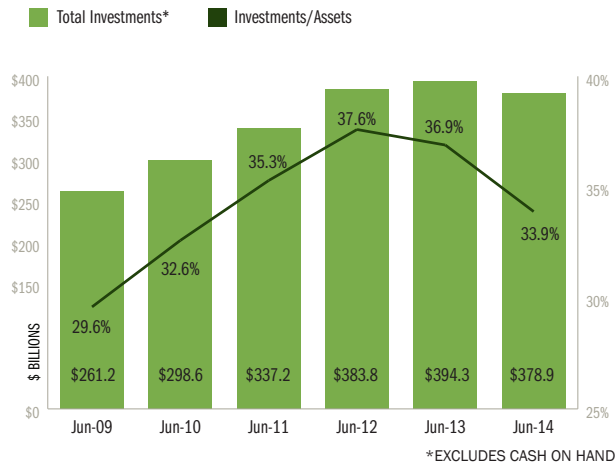
INVESTMENTS & BORROWINGS

5-Year Investment Portfolio Composition | FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



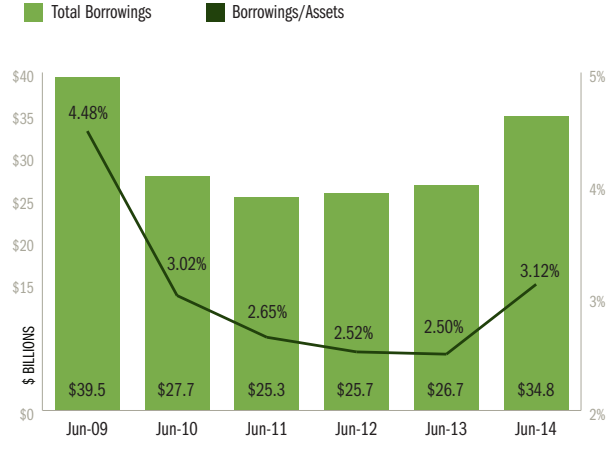
Total Investments & Investments/Assets

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



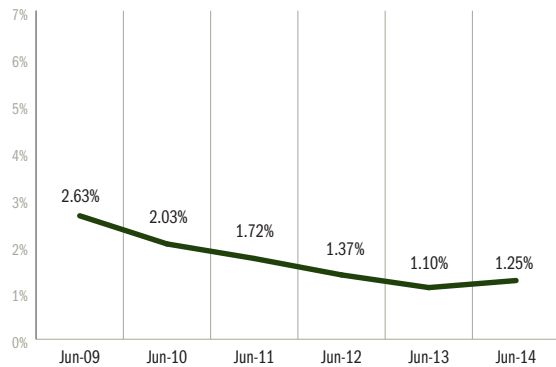
Total Outstanding Borrowings & Borrowings/Assets

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Average Investment Yield*

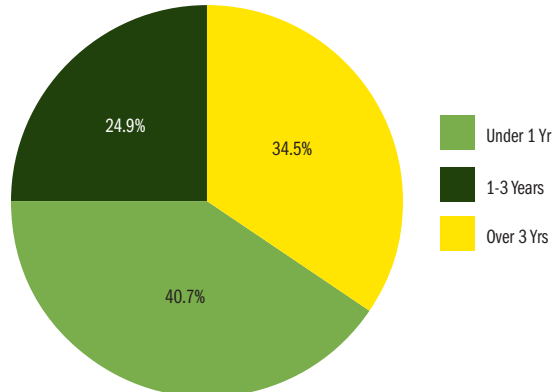
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



*EXCLUDES NON-OPERATING GAINS/LOSSES ON INVESTMENTS

Investment Maturities

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



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

LEADERS IN INVESTMENTS-TO-ASSETS

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$50M IN ASSETS

Rk	Credit Union	St	Investments/ Assets	Total Investments	Avg. Investment Yield*	Total Assets
1	AIR LINE PILOTS ASSOCIATION	IL	95.88%	\$168,254,666	1.33%	\$175,478,879
2	YONKERS TEACHERS	NY	91.92%	\$50,235,276	1.84%	\$54,649,799
3	LUFTHANSA EMPLOYEES	NY	90.91%	\$91,299,790	1.32%	\$100,427,749
4	LINCOLN PARK COMMUNITY	MI	88.83%	\$45,861,538	2.05%	\$51,629,350
5	SHELL WESTERN STATES	CA	88.13%	\$85,070,829	3.01%	\$96,533,405
6	TRIBORO POSTAL	NY	88.09%	\$113,358,541	1.64%	\$128,690,673
7	MCBRYDE	HI	87.17%	\$73,334,138	2.19%	\$84,129,500
8	MERCK EMPLOYEES	NJ	86.74%	\$1,655,310,328	1.56%	\$1,908,347,313
9	B-M S	NJ	86.47%	\$88,824,037	1.35%	\$102,726,674
10	GLENDALE AREA SCHOOLS	CA	85.97%	\$290,370,561	1.83%	\$337,750,944
11	RAILROAD	AL	84.48%	\$88,455,732	1.07%	\$104,701,345
12	FIRESTONE	OH	83.01%	\$173,955,681	0.77%	\$209,550,221
13	CTECU	TX	82.11%	\$43,240,216	1.41%	\$52,659,149
14	INDIANAPOLIS POST OFFICE COMMUNITY	IN ND	81.92% 81.54%	\$45,371,877 \$134,776,645	2.04% 1.18%	\$55,385,871 \$165,297,636
16	CRANSTON MUNICIPAL EMPLOYEES	RI	81.31%	\$46,131,143	1.74%	\$56,733,897
17	MEAD COATED BOARD	AL	81.28%	\$41,785,659	1.72%	\$51,410,181
18	CONNECTICUT STATE EMPLOYEES	CT	81.27%	\$1,384,139,102	0.67%	\$1,703,218,653
19	AFLAC	GA	80.50%	\$148,682,863	0.44%	\$184,705,404
20	HMSA EMPLOYEES	HI	79.96%	\$54,952,392	0.87%	\$68,725,579
21	MOBILE EDUCATORS	AL	78.83%	\$60,229,245	1.30%	\$76,400,049
22	B&V	KS	78.65%	\$51,046,957	1.32%	\$64,907,731
23	FLINT AREA SCHOOL EMPLOYEES	MI	78.60%	\$295,093,098	1.35%	\$375,451,994
24	DETROIT METROPOLITAN	MI	78.39%	\$357,245,494	2.07%	\$455,739,896
25	A.A.E.C.	IL	78.25%	\$54,618,437	0.86%	\$69,797,549
26	NEW CENTURY	IL	78.24%	\$42,006,591	1.40%	\$53,687,282
27	LOUVIERS	DE	78.15%	\$181,423,003	1.09%	\$232,136,419
28	WAIALUA	HI	77.66%	\$40,434,769	1.10%	\$52,068,522
29	CBW SCHOOLS	PA	77.60%	\$83,813,263	1.39%	\$108,002,875
30	F & A	CA	77.57%	\$1,014,643,582	2.24%	\$1,308,050,562
31	AEROSPACE	CA	77.56%	\$280,234,174	2.02%	\$361,333,046
32	CALIFORNIA STATE & FEDERAL EMPLOYEES #20	CA	77.38%	\$95,319,869	0.74%	\$123,185,693
33	STATE FARM	IL	77.17%	\$3,025,039,296	0.66%	\$3,919,760,273
34	SCHLUMBERGER EMPLOYEES	TX	76.67%	\$556,046,619	1.01%	\$725,233,113
35	SEA AIR	CA	76.38%	\$110,875,749	1.55%	\$145,157,315
36	TACOMA LONGSHOREMEN	WA	76.27%	\$58,439,274	1.53%	\$76,624,984
37	GARDEN ISLAND	HI	75.69%	\$67,247,639	1.61%	\$88,845,535
38	FIRST FINANCIAL OF MARYLAND	MD	75.22%	\$746,266,270	1.01%	\$992,104,153
39	METRO MEDICAL	TX	75.16%	\$50,158,624	0.99%	\$66,739,907
40	PARSONS	CA	74.92%	\$167,275,564	1.47%	\$223,284,980
41	CALTECH EMPLOYEES	CA	74.87%	\$973,522,390	1.87%	\$1,300,237,482
42	UTILITIES EMPLOYEES	PA	74.61%	\$826,133,564	2.05%	\$1,107,315,298
43	HONOLULU FIRE DEPARTMENT	HI	74.16%	\$48,480,249	1.28%	\$65,376,841
44	RAILROAD & INDUSTRIAL	FL	74.13%	\$206,904,535	2.26%	\$279,097,834
45	INGERSOLL-RAND	PA	74.10%	\$45,407,514	1.24%	\$61,281,872
46	TRI-POINTE COMMUNITY	MI	74.02%	\$156,518,459	1.25%	\$211,446,415
47	UNITED	IL	73.93%	\$130,160,407	0.74%	\$176,048,711
48	CENSUS	DC	73.89%	\$45,939,017	0.79%	\$62,170,888
49	COUNTY EDUCATORS	NJ	73.83%	\$73,847,930	0.88%	\$100,022,621
50	ATLANTIC CITY ELECTRIC CO EMP	NJ	73.60%	\$38,557,612	1.53%	\$52,389,059
AVERAGE FOR CREDIT UNION INDUSTRY			33.91%	\$57,753,794	1.25%	\$170,290,586

*EXCLUDES NON-OPERATING GAINS/LOSSES ON INVESTMENTS

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

LEADERS IN AVERAGE INVESTMENT YIELD

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$50M IN ASSETS

Rk	Credit Union	St	Avg Investment Yield*	% of Inv. > 1Yr	Investments/Assets	Total Investments	Total Assets
1	KINECTA	CA	6.03%	24.42%	3.33%	\$112,504,324	\$3,373,601,089
2	CREDIT UNION WEST	AZ	3.61%	89.94%	12.23%	\$66,073,667	\$540,188,261
3	YORK COUNTY	ME	3.32%	49.79%	9.86%	\$20,132,946	\$204,273,744
4	LEOMINSTER	MA	3.27%	98.47%	30.59%	\$195,550,717	\$639,356,654
5	NEW DIMENSIONS	ME	3.27%	10.66%	5.91%	\$4,006,624	\$67,750,554
6	HERCULES	UT	3.07%	63.31%	69.58%	\$41,075,349	\$59,033,586
7	UTICA GAS & ELECTRIC EMP	NY	3.01%	75.18%	44.60%	\$25,205,647	\$56,509,782
8	SHELL WESTERN STATES	CA	3.01%	85.65%	88.13%	\$85,070,829	\$96,533,405
9	SD MEDICAL	CA	2.96%	75.12%	58.09%	\$43,583,057	\$75,025,637
10	WILDFIRE	MI	2.95%	85.98%	49.09%	\$336,272,302	\$685,001,427
11	XCEL	NJ	2.91%	20.86%	1.92%	\$2,985,883	\$155,392,390
12	CENTRAL JERSEY	NJ	2.90%	35.11%	38.11%	\$27,958,724	\$73,371,800
13	INFINITY	ME	2.88%	61.95%	33.95%	\$90,637,478	\$267,003,498
14	WICHITA	KS	2.87%	54.60%	9.46%	\$7,902,625	\$83,529,660
15	DUPACO COMMUNITY	IA	2.83%	89.14%	39.43%	\$488,190,421	\$1,238,204,306
16	TRUSTONE FINANCIAL	MN	2.81%	88.47%	32.72%	\$312,436,038	\$954,947,411
17	FIRST COMMERCE	FL	2.79%	34.19%	8.16%	\$33,208,372	\$406,965,965
18	CLEARVIEW	PA	2.77%	65.79%	41.64%	\$365,731,772	\$878,398,575
19	CO-OP	WI	2.75%	42.19%	9.12%	\$24,169,313	\$265,098,994
20	TRUWEST	AZ	2.73%	58.41%	15.62%	\$133,360,217	\$853,518,945
21	TACONNET	ME	2.72%	56.16%	20.12%	\$10,994,840	\$54,656,999
22	WESCOM	CA	2.70%	66.57%	46.50%	\$1,286,786,605	\$2,767,361,030
23	SUN	OH	2.69%	83.55%	34.20%	\$156,088,914	\$456,388,268
24	ESL	NY	2.68%	62.61%	47.11%	\$2,272,336,578	\$4,823,514,686
25	ARCADIA	WI	2.67%	43.80%	17.89%	\$11,823,213	\$66,087,057
26	TTCU	OK	2.67%	80.45%	19.44%	\$286,334,462	\$1,472,796,795
27	DEPARTMENT OF COMMERCE	DC	2.66%	19.16%	51.90%	\$175,602,629	\$338,366,874
28	ISLAND	NY	2.64%	91.15%	59.86%	\$589,023,051	\$984,040,026
29	AIR FORCE	TX	2.64%	17.28%	23.51%	\$86,586,821	\$368,267,976
30	OUR COMMUNITY	WA	2.63%	11.74%	53.10%	\$152,172,302	\$286,555,633
31	MEMORIAL	TX	2.62%	86.34%	36.10%	\$26,421,438	\$73,183,128
32	PARDA	MI	2.61%	86.83%	54.15%	\$96,056,348	\$177,385,721
33	AMERICA'S	WA	2.60%	18.75%	20.40%	\$87,681,151	\$429,805,516
34	CESSNA EMPLOYEES	KS	2.60%	96.49%	61.41%	\$145,638,352	\$237,142,638
35	3RIVERS	IN	2.57%	84.22%	27.13%	\$205,136,316	\$756,137,119
36	THE ATLANTIC	NJ	2.57%	93.06%	51.58%	\$133,783,032	\$259,391,972
37	PACIFIC TRANSPORTATION	CA	2.55%	75.85%	38.38%	\$26,777,080	\$69,766,944
38	VA DESERT PACIFIC	CA	2.54%	87.93%	35.96%	\$21,468,376	\$59,699,617
39	RED RIVER	OK	2.53%	95.36%	33.52%	\$27,197,797	\$81,131,993
40	AMERICAN UNITED FAMILY OF CUS	UT	2.52%	56.16%	8.63%	\$13,971,592	\$161,958,109
41	FIRST NE EDUC AND EMPL. GROUPS	NE	2.50%	78.26%	32.54%	\$32,723,354	\$100,552,790
42	NORTHERN STAR	VA	2.50%	47.81%	31.35%	\$26,083,161	\$83,198,811
43	IC	MA	2.48%	67.42%	8.83%	\$47,351,396	\$536,361,684
44	ARIZONA CENTRAL	AZ	2.47%	98.79%	21.44%	\$88,514,540	\$412,880,246
45	WORKERS'	MA	2.46%	73.12%	25.12%	\$271,964,535	\$1,082,859,630
46	DEXTER	RI	2.45%	78.50%	15.74%	\$18,365,440	\$116,716,544
47	COMMUNITY POWERED	DE	2.45%	91.87%	64.80%	\$77,135,466	\$119,029,398
48	CO-OP SERVICES	MI	2.45%	86.91%	45.00%	\$230,630,426	\$512,518,654
49	LAFAYETTE	MD	2.44%	43.84%	12.51%	\$47,483,080	\$379,497,991
50	NCPD	NY	2.43%	94.38%	72.79%	\$489,562,230	\$672,568,615
AVERAGE FOR CREDIT UNION INDUSTRY			1.25%	59.34%	33.91%	\$57,753,794	\$170,290,586

*INCLUDES NON-OPERATING GAINS/LOSSES

LEADERS IN BORROWINGS-TO-ASSETS

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS & BORROWINGS OVER \$5M

Rk	Credit Union	St	Borrowings-to-Assets	Total Borrowings	Loans-to-Shares	Total Assets
1	IC	MA	24.65%	\$132,233,015	134.60%	\$536,361,684
2	ESL	NY	22.96%	\$1,107,602,156	80.43%	\$4,823,514,686
3	HOLYOKE	MA	22.90%	\$32,800,000	89.12%	\$143,259,998
4	INFINITY	ME	22.87%	\$61,070,487	92.68%	\$267,003,498
5	HOPE	MS	22.70%	\$41,327,581	89.17%	\$182,053,880
6	ATHOL	MA	20.69%	\$19,000,000	97.96%	\$91,825,031
7	FAIRFAX COUNTY	VA	19.35%	\$57,090,784	69.71%	\$295,084,296
8	SEAPORT	MA	19.06%	\$11,250,000	82.80%	\$59,039,425
9	PEGASUS COMMUNITY	TX	18.64%	\$42,500,000	98.52%	\$228,002,586
10	STAR ONE	CA	18.45%	\$1,242,934,000	62.17%	\$6,737,691,641
11	LEOMINSTER	MA	18.18%	\$116,250,000	89.20%	\$639,356,654
12	UNIVERSITY	ME	18.11%	\$44,745,663	112.66%	\$247,142,684
13	FALL RIVER MUNICIPAL EMPLOYEES	MA	17.41%	\$35,747,199	78.28%	\$205,317,715
14	WORKERS'	MA	17.18%	\$186,000,000	102.66%	\$1,082,859,630
15	NAVY	VA	16.83%	\$10,179,178,006	98.80%	\$60,494,082,714
16	SHARONVIEW	SC	16.70%	\$180,000,000	120.47%	\$1,078,137,899
17	CRESCENT	MA	16.43%	\$70,123,324	115.64%	\$426,790,188
18	UNITED	MI	16.12%	\$279,778,846	114.99%	\$1,735,654,990
19	TAUPA LITHUANIAN	MA	15.84%	\$3,464,000	89.27%	\$21,873,050
20	PROGRESSIVE	NY	15.80%	\$108,088,777	215.47%	\$683,935,575
21	EVANGELICAL CHRISTIAN	CA	15.71%	\$163,054,811	93.81%	\$1,038,168,649
22	BELLWETHER COMMUNITY	NH	15.36%	\$60,000,000	97.27%	\$390,703,318
23	MARINE	WI	14.61%	\$70,579,081	102.47%	\$483,073,539
24	KEMBA FINANCIAL	OH	14.43%	\$130,029,596	96.53%	\$901,070,175
25	SOUTHBRIDGE	MA	14.27%	\$24,358,340	89.65%	\$170,692,027
26	FIRST TECH	CA	14.11%	\$966,280,696	88.08%	\$6,845,842,954
27	PAWTUCKET	RI	14.10%	\$226,406,505	115.73%	\$1,605,368,724
28	ALIGN	MA	14.01%	\$77,500,000	71.83%	\$553,044,196
29	WEOKIE	OK	13.87%	\$133,945,689	61.83%	\$965,538,753
30	COMMUNITY CREDIT UNION OF LYNN	MA	13.54%	\$18,028,904	109.89%	\$133,189,174
31	ALLIANCE	MO	13.43%	\$29,120,000	111.69%	\$216,768,824
32	FOX COMMUNITIES	WI	13.43%	\$134,745,766	104.94%	\$1,003,424,562
33	DESERT SCHOOLS	AZ	13.39%	\$516,462,134	42.84%	\$3,857,607,797
34	UNIVERSITY OF IOWA COMMUNITY	IA	13.23%	\$310,500,000	115.98%	\$2,346,595,107
35	AMERICAN HERITAGE	PA	13.19%	\$190,383,831	74.10%	\$1,443,446,980
36	ARKANSAS	AR	13.15%	\$129,609,544	103.40%	\$985,265,459
37	PENTAGON	VA	13.14%	\$2,407,218,596	116.36%	\$18,312,866,093
38	FIRST	IA	13.06%	\$14,000,000	113.97%	\$107,187,773
39	GFA	MA	12.95%	\$54,000,000	63.09%	\$417,070,519
40	MUTUAL SAVINGS	AL	12.86%	\$17,597,171	88.53%	\$136,847,141
41	LIBERTY BAY	MA	12.69%	\$85,000,000	56.26%	\$669,816,030
42	EMPOWER	WI	12.61%	\$13,503,296	98.46%	\$107,101,229
43	SELF-HELP	NC	12.35%	\$68,000,000	65.21%	\$550,792,712
44	GUARDIAN	WI	12.02%	\$29,607,317	86.84%	\$246,293,593
45	PALMETTO CITIZENS	SC	11.94%	\$75,301,426	78.81%	\$630,528,128
46	IDB-IIC	DC	11.82%	\$56,886,485	84.31%	\$481,296,292
47	SAN ANTONIO	TX	11.77%	\$324,148,683	124.60%	\$2,754,433,374
48	HOOSIER HILLS	IN	11.57%	\$46,546,375	100.18%	\$402,246,887
49	PIONEER	ID	11.40%	\$37,500,000	91.22%	\$329,026,596
50	COMMUNITY FIRST GUAM	GU	10.89%	\$12,150,000	74.85%	\$111,544,521
AVERAGE FOR CREDIT UNION INDUSTRY			3.12%	\$5,309,079	71.59%	\$170,290,586

ACCELERATING LOAN DEMAND DRIVES MARGIN EXPANSION AND REVENUE GROWTH AT CREDIT UNIONS

Driven by growth in loan and investment income, total revenue rose 1.1% year-over-year in the second quarter, marking the first time since the second quarter of 2009 in which that has occurred. As of the first half of 2014, total revenue for the industry topped \$25.3 billion.

A 3.5% annual increase in total interest income has also helped offset the 4.7% decline in total non-interest income experienced in the first six months of the year.

As loan demand picked up, loan income grew by 2.8% annually, reaching a total of \$16.1 billion. Due to this growth, the net interest margin expanded by 5 basis points, marking the second consecutive quarter that this metric has increased year-over-year. Thanks to higher interest rates, investment income also climbed to \$2.3 billion through June 2014, at an annual growth rate of 9.0%.

Meanwhile, total non-interest income was down compared to this period a year prior, with fee and other operating income falling 3.7% and 5.6% respectively. Viewed as a percentage of average assets, fee income

dropped to 0.65% and other operating income dropped to 0.61%.

The decline in other operating income was partly influenced by reduced mortgage sales to the secondary market as refinancing activity slowed. During the first six months of 2014, credit unions sold just \$13.2 billion in first mortgages to the secondary market, down 61.4% from a year ago.

That being said, credit unions have been successfully managing their operating expenses, maintaining a steady ratio of 3.07% over the past three years. The industry's return on assets was 0.81% through the second quarter of 2014, four basis points below second quarter 2013 figures but also three basis points higher than the ROA reported in the first quarter of 2014.

The net worth ratio climbed 27 basis points over the prior June to reach 10.8% at June 2014, marking the highest level since 2008. Credit unions posted a solid growth of 7.5% in total capital, topping \$126.1 billion in June.



WHY THE RISK-BASED FORMULA FAILS AS A MEASURE OF FINANCIAL SOUNDNESS

COMMENTARY BY CALLAHAN & ASSOCIATES

Risk for an individual credit union is more nuanced than the National Credit Union Administration would have you believe. As part of its proposed risk-based capital rule, the NCUA thinks a one-size-fits-all formula will serve all credit unions equally well. That doesn't square with reality.

Credit unions analyze risk every day when they price loans or chose investments, balancing yield with duration. Using a single formula to evaluate these decisions distorts fundamental business practices based on the experiences and judgments of individual credit union leaders.

Risk is also not a bad thing, because with risk often comes opportunity. The driver in that decision should be the opportunity to help members or improve the credit union's capabilities, not what a rule requires in capital.

Above all, the NCUA forgets why credit unions

were started in the first place — because the existing financial frameworks and ways of doing business didn't meet the needs of members or their communities. For more than a century, credit unions have used a reserving process that requires them to set aside a certain percentage of income as a cushion for difficult times. This approach has worked because reserving today is a holistic judgment that balances opportunity and member need with the uncertainties inherent in any circumstance. It works because it's tailored to each institution and circumstance.

Playing defense only and building up higher reserves using a single model serves no one well and in the end does not win any games. Reserving is best done by the boards and managers who are directly accountable for this judgment no single formula can do that.

EARNINGS & CAPITAL

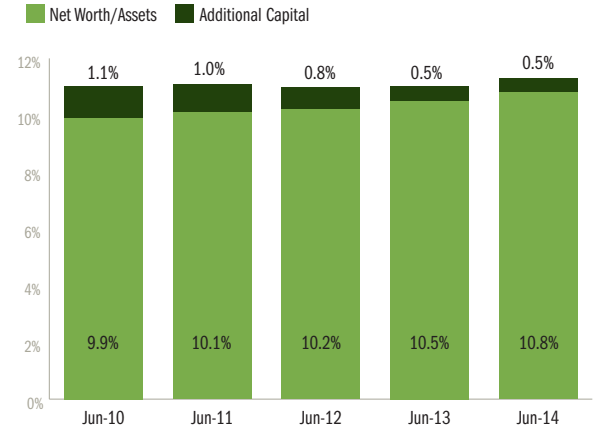
Credit Union Financial Model

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014
ALL DATA SHOWN AS A % OF AVERAGE ASSETS

	2004	2014	DIFFERENCE
Net Interest Margin	3.31	2.82	-0.49
-Prov. For Loan Loss	0.33	0.25	-0.08
-Operating Expenses	3.17	3.07	-0.10
+Non Interest Income	1.07	1.26	0.19
-Stabilization Expense	-	-	0.00
Return on Assets	0.90	0.81	-0.09

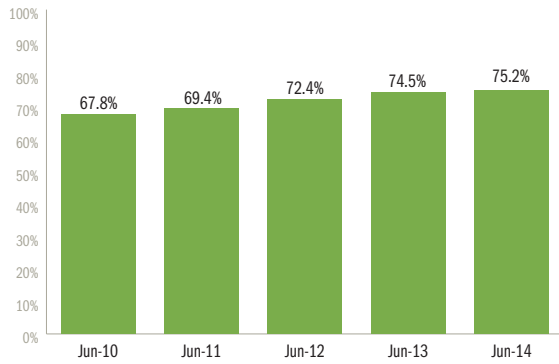
Capital

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Efficiency Ratio*

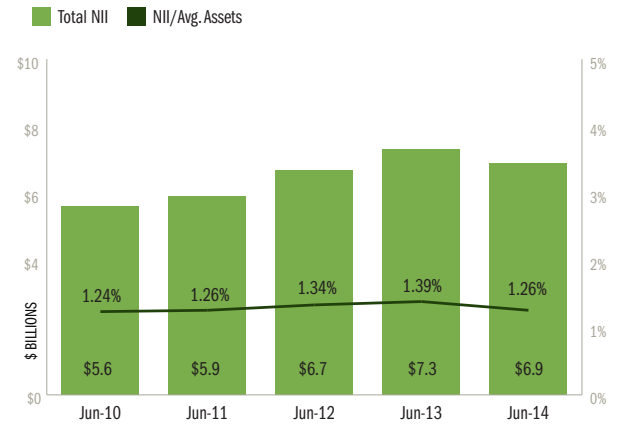
FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



* EXCLUDING PROVISION FOR LOAN LOSSES

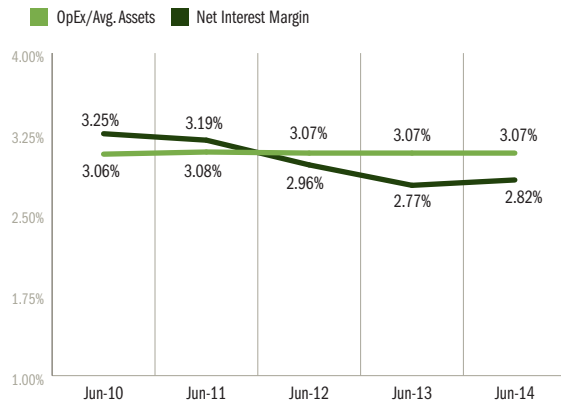
Non-Interest Income & NII As A % of Average Assets

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



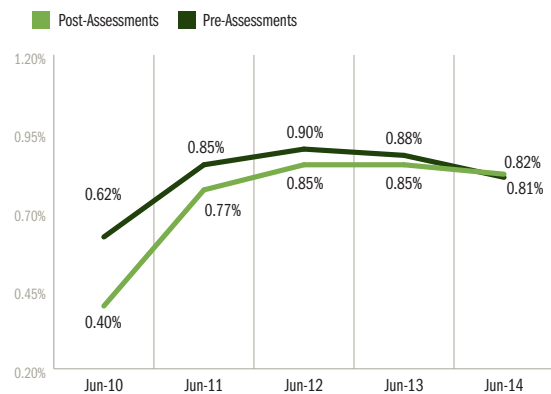
Operating Expenses/Average Assets vs. Net Interest Margin

FOR ALL U.S. CREDIT UNIONS | ANNUALIZED DATA AS OF JUNE 30, 2014



Return On Assets

FOR ALL U.S. CREDIT UNIONS | ANNUALIZED DATA AS OF JUNE 30, 2014



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

LEADERS IN OPERATING RETURN ON ASSETS (ROA)

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Operating ROA*	Total Assets	Rk	Credit Union	St	Operating ROA*	Total Assets
1	SOUTHWEST FINANCIAL	TX	4.29%	\$46,883,752	51	BRIGHTSTAR	FL	2.21%	\$444,631,962
2	RAFE	CA	4.19%	\$22,477,419	52	CAROLINA	NC	2.21%	\$39,089,431
3	SOUTHERN	TX	4.00%	\$83,170,350	53	SC TELCO	SC	2.20%	\$265,476,574
4	LIBERTY SAVINGS	NJ	3.95%	\$79,658,293	54	VELOCITY	TX	2.19%	\$685,729,786
5	COMMUNITYWIDE	IN	3.80%	\$341,187,451	55	FRANKENMUTH	MI	2.19%	\$319,333,759
6	STEEL VALLEY	OH	3.38%	\$37,128,407	56	MEMBERS "FIRST" COMMUNITY	IL	2.18%	\$45,448,085
7	FLORENCE DUPONT EMPLOYEES	SC	3.35%	\$34,932,420	57	GENISYS	MI	2.17%	\$1,607,839,239
8	RIVERDALE	AL	3.18%	\$64,993,972	58	PREMIER MEMBERS	CO	2.17%	\$473,640,934
9	CAPROCK SANTA FE	TX	3.09%	\$41,539,163	59	THE UNITED	WV	2.17%	\$73,966,976
10	CONSUMERS COOPERATIVE	NE	2.99%	\$23,339,539	60	CPM	SC	2.17%	\$266,955,327
11	SOUTHWEST LOUISIANA	LA	2.98%	\$79,965,047	61	GULF COAST	TX	2.16%	\$157,852,232
12	PROGRESSIVE	NY	2.83%	\$683,935,575	62	UNIVERSITY OF IOWA COMMUNITY	IA	2.16%	\$2,346,595,107
13	SOUTHLAND	TX	2.83%	\$32,062,118	63	ROBINS	GA	2.16%	\$1,929,747,090
14	GREENVILLE HERITAGE	SC	2.82%	\$77,773,672	64	CAPITAL AREA	ME	2.15%	\$27,087,845
15	COUNTY SCHOOLS	CA	2.80%	\$53,116,973	65	NAVIGATOR	MS	2.14%	\$290,400,991
16	COMPASS FINANCIAL	FL	2.75%	\$22,934,899	66	PELICAN STATE	LA	2.13%	\$232,031,209
17	HTM AREA	OH	2.75%	\$20,164,819	67	DOCO	GA	2.12%	\$209,186,587
18	ELGA	MI	2.74%	\$376,591,856	68	DAWSON CO-OP	MN	2.12%	\$130,920,437
19	CHINO	NM	2.70%	\$27,748,408	69	ELEMENT	WV	2.12%	\$28,147,731
20	P S T C EMPLOYEES	PA	2.67%	\$34,513,901	70	BAPTIST HEALTH SOUTH FLORIDA	FL	2.11%	\$49,353,466
21	HARTFORD MUNICIPAL EMPLOYEES	CT	2.63%	\$42,973,313	71	RIO GRANDE	NM	2.10%	\$243,507,435
22	UNIVERSITY OF KENTUCKY	KY	2.61%	\$517,255,356	72	DARDEN EMPLOYEES	FL	2.10%	\$36,467,079
23	FLOWERS EMPL CREDIT LEAGUE	GA	2.60%	\$24,739,476	73	HOMETOWN	ND	2.09%	\$85,733,226
24	TEXELL	TX	2.59%	\$230,130,662	74	ARIZONA	AZ	2.09%	\$1,276,226,873
25	LOCO	NM	2.58%	\$40,805,239	75	FIRST FAMILY	OK	2.08%	\$55,419,221
26	SUNTIDE	TX	2.57%	\$88,972,589	76	MAC	AK	2.08%	\$93,598,410
27	PALMETTO HEALTH	SC	2.55%	\$60,271,137	77	ASTERA	MI	2.07%	\$151,036,520
28	NEPHI WESTERN EMPLOYEES	UT	2.52%	\$29,721,355	78	AMERICAN 1	MI	2.07%	\$270,706,406
29	COMPLEX COMMUNITY	TX	2.51%	\$420,215,217	79	HUNTINGTONIZED	WV	2.06%	\$24,220,189
30	SOUTHERN MISSISSIPPI	MS	2.49%	\$27,519,361	80	CITIZENS COMMUNITY	IA	2.05%	\$182,700,138
31	WORKMEN'S CIRCLE	GA	2.47%	\$57,554,046	81	EDUCATION	TX	2.05%	\$218,897,259
32	GULF COAST COMMUNITY	MS	2.45%	\$82,082,269	82	FIRST AMERICAN	AZ	2.04%	\$102,862,586
33	MEMBERS CHOICE OF CENTRAL TX	TX	2.44%	\$164,771,751	83	MICHIGAN FIRST	MI	2.04%	\$704,661,990
34	VALLEY	TX	2.42%	\$55,800,118	84	SARATOGA'S COMMUNITY	NY	2.04%	\$40,093,980
35	INTERSTATE UNLIMITED	GA	2.41%	\$78,191,522	85	MOUNTAIN AMERICA	UT	2.04%	\$3,904,527,985
36	EQUISHARE	KS	2.41%	\$29,083,654	86	ST. JOSEPHS PARISH BUFFALO	NY	2.03%	\$38,722,528
37	TCC	TX	2.37%	\$37,396,271	87	AMERICAN UNITED FAMILY OF CUS	UT	2.03%	\$161,958,109
38	ILLINOIS COMMUNITY	IL	2.31%	\$79,766,259	88	FINANCIAL ONE	MN	2.02%	\$68,248,007
39	NAVY ARMY COMMUNITY	TX	2.29%	\$2,131,324,043	89	RESOURCE ONE	TX	2.02%	\$393,455,267
40	NAVY	VA	2.29%	\$60,494,082,714	90	TEXASGULF	TX	2.02%	\$81,323,025
41	LUFKIN	TX	2.28%	\$31,715,763	91	TRANSIT EMPLOYEES	DC	2.01%	\$97,870,706
42	CLARK COUNTY	NV	2.28%	\$531,213,571	92	LINN-CO	OR	2.00%	\$81,597,238
43	COMPASS	NY	2.27%	\$36,518,515	93	ARROWHEAD	CA	2.00%	\$826,393,244
44	MEMBERS EXCHANGE	MS	2.26%	\$86,711,660	94	NEBO	UT	2.00%	\$69,539,409
45	WCLA	WA	2.24%	\$37,582,091	95	MID CITIES	CA	1.99%	\$23,154,246
46	FIRST SOUTH FINANCIAL	TN	2.24%	\$477,355,493	96	ORLANDO	FL	1.98%	\$193,986,264
47	EMPLOYEE RESOURCES	TN	2.23%	\$55,104,787	97	BREWERY	WI	1.98%	\$37,227,701
48	LOUISVILLE METRO POLICE OFFICERS	KY	2.23%	\$22,964,186	98	DYNAMIC	OH	1.98%	\$26,861,676
49	PEE DEE	SC	2.22%	\$25,623,780	99	PEOPLES	FL	1.97%	\$81,776,021
50	ACIPCO	AL	2.22%	\$141,429,541	100	DUPACO COMMUNITY	IA	1.97%	\$1,238,204,306
AVERAGE FOR CREDIT UNION INDUSTRY								1.02%	\$170,290,586

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

LEADERS IN OPERATING RETURN ON EQUITY (ROE)

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Operating ROE*	Capital/ Assets	Operating ROA**	Capital per Member	Total Assets
1	STEEL VALLEY	OH	38.12%	9.50%	3.38%	\$385	\$37,128,407
2	CHINO	NM	33.81%	7.90%	2.62%	\$343	\$27,748,408
3	TCC	TX	32.06%	6.73%	2.37%	\$302	\$37,396,271
4	SOUTHERN MISSISSIPPI	MS	29.21%	8.84%	2.49%	\$379	\$27,519,361
5	LIBERTY SAVINGS	NJ	28.98%	13.51%	3.95%	\$536	\$79,658,293
6	COUNTY SCHOOLS	CA	27.34%	10.48%	2.80%	\$722	\$53,116,973
7	COMMUNITY FIRST	MI	27.22%	6.39%	1.75%	\$256	\$26,883,625
8	RAFE	CA	26.66%	16.09%	4.19%	\$896	\$22,477,419
9	TEXANS	TX	26.15%	5.27%	1.26%	\$676	\$1,437,921,114
10	SOUTHLAND	TX	25.88%	11.00%	2.78%	\$812	\$32,062,118
11	RIVERDALE	AL	25.71%	12.68%	3.18%	\$851	\$64,993,972
12	SARATOGA'S COMMUNITY	NY	25.44%	7.95%	2.04%	\$621	\$40,093,980
13	ELGA	MI	24.34%	11.51%	2.74%	\$826	\$376,591,856
14	UNIVERSITY OF IOWA COMMUNITY	IA	23.96%	9.07%	2.16%	\$1,834	\$2,346,595,107
15	FIRST AMERICAN	AZ	23.81%	8.66%	2.02%	\$395	\$102,862,586
16	AEA	AZ	23.58%	6.18%	1.44%	\$374	\$241,351,399
17	COMPLEX COMMUNITY	TX	23.58%	10.60%	2.51%	\$1,100	\$420,215,217
18	EQUISHARE	KS	23.51%	10.64%	2.41%	\$761	\$29,083,654
19	ST. JOSEPHS PARISH BUFFALO	NY	23.05%	8.79%	2.03%	\$743	\$38,722,528
20	NAVY ARMY COMMUNITY	TX	22.89%	10.08%	2.29%	\$1,628	\$2,131,324,043
21	LOCO	NM	22.16%	11.61%	2.58%	\$1,054	\$40,805,239
22	SOUTHWEST LOUISIANA	LA	21.87%	13.63%	2.98%	\$698	\$79,965,047
23	ACIPCO	AL	21.79%	11.06%	2.22%	\$2,101	\$141,429,541
24	FINANCIAL ONE	MN	21.75%	9.35%	2.02%	\$854	\$68,248,007
25	DARDEN EMPLOYEES	FL	21.34%	10.13%	2.10%	\$428	\$36,467,079
26	TEXELL	TX	21.28%	12.53%	2.59%	\$887	\$230,130,662
27	UNIVERSITY OF KENTUCKY	KY	21.09%	12.55%	2.61%	\$1,138	\$517,255,356
28	HARTFORD MUNICIPAL EMPLOYEES	CT	21.08%	12.71%	2.63%	\$770	\$42,973,313
29	SUNTIDE	TX	21.01%	12.65%	2.57%	\$1,360	\$88,972,589
30	PALMETTO HEALTH	SC	20.85%	12.65%	2.55%	\$571	\$60,271,137
31	FIRST FAMILY	OK	20.83%	10.15%	2.08%	\$479	\$55,419,221
32	LOUISVILLE METRO POLICE OFFICERS	KY	20.80%	10.65%	2.15%	\$666	\$22,964,186
33	FLORENCE DUPONT EMPLOYEES	SC	20.75%	15.32%	3.35%	\$1,505	\$34,932,420
34	HTM AREA	OH	20.60%	13.98%	2.75%	\$1,044	\$20,164,819
35	COMMUNITYWIDE	IN	20.59%	18.65%	3.80%	\$1,541	\$341,187,451
36	ASTERA	MI	20.45%	10.05%	2.04%	\$632	\$151,036,520
37	VELOCITY	TX	20.37%	11.24%	2.19%	\$1,017	\$685,729,786
38	PRINTING INDUSTRIES	CA	20.32%	8.77%	1.77%	\$379	\$23,994,520
39	SOUTHWEST FINANCIAL	TX	20.22%	21.20%	4.29%	\$954	\$46,883,752
40	WESTEX COMMUNITY	TX	20.14%	9.15%	1.83%	\$645	\$62,710,372
41	PEOPLES	FL	19.90%	10.32%	1.97%	\$654	\$81,776,021
42	RESOURCE ONE	TX	19.81%	10.47%	2.02%	\$855	\$393,455,267
43	MOUNTAIN AMERICA	UT	19.80%	10.40%	2.04%	\$856	\$3,904,527,985
44	CREDIT UNION OF GEORGIA	GA	19.80%	9.10%	1.79%	\$636	\$229,209,724
45	PELICAN STATE	LA	19.61%	10.80%	2.13%	\$667	\$232,031,209
46	KAUAI GOVERNMENT EMPLOYEES	HI	19.45%	10.09%	1.95%	\$1,510	\$107,200,708
47	GULF COAST	TX	19.44%	11.18%	2.16%	\$1,690	\$157,852,232
48	GUARDIAN	VA	19.39%	8.69%	1.65%	\$545	\$41,409,101
49	WCLA	WA	19.25%	11.11%	2.24%	\$3,818	\$37,582,091
50	EMPLOYEE RESOURCES	TN	19.25%	11.36%	2.23%	\$562	\$55,104,787
AVERAGE FOR CREDIT UNION INDUSTRY			9.03%	11.28%	1.02%	\$1,271	\$170,290,586

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

LEADERS IN NET WORTH-TO-ASSETS

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Net Worth/ Assets	Total Assets	Rk	Credit Union	St	Net Worth/ Assets	Total Assets
1	PROGRESSIVE	NY	39.58%	\$683,935,575	51	OMAHA PUBLIC POWER DISTRICT EEMPL.	NE	21.78%	\$31,140,114
2	GUADALUPE PARISH	CO	32.74%	\$20,609,694	52	NEW HAMPSHIRE POSTAL	NH	21.68%	\$38,376,292
3	ZELCO	LA	32.06%	\$57,602,524	53	OLIVE VIEW EMPLOYEES	CA	21.68%	\$35,866,952
4	HOUSATONIC TEACHERS	CT	29.51%	\$20,345,764	54	NAHEOLA	AL	21.63%	\$80,766,526
5	TANGIPAHOA PARISH TEACHERS	LA	29.46%	\$31,317,456	55	RYDER SYSTEM	FL	21.53%	\$41,989,803
6	ST. THOMAS	VI	29.08%	\$51,024,737	56	VALLEY 1ST COMMUNITY	PA	21.49%	\$76,225,915
7	NEPHI WESTERN EMPLOYEES	UT	28.35%	\$29,721,355	57	BEST FINANCIAL	MI	21.31%	\$74,686,931
8	KENNAMETAL EMPLOYEES	PA	28.00%	\$24,540,827	58	AREA EDUCATIONAL	IL	21.30%	\$24,257,437
9	CBW SCHOOLS	PA	27.70%	\$108,002,875	59	MATSON EMPLOYEES	CA	21.20%	\$32,860,428
10	TRINITY VALLEY TEACHERS	TX	27.59%	\$25,820,730	60	BOX ELDER COUNTY	UT	21.11%	\$96,781,047
11	HOBOKEN SCHOOL EMPLOYEES	NJ	27.30%	\$46,533,426	61	LOCAL 804	NY	21.11%	\$23,727,546
12	UTICA DISTRICT TELEPHONE EMPLOYEES	NY	27.16%	\$35,414,264	62	FLORIDA RURAL ELECTRIC	FL	20.92%	\$20,646,370
13	1ST MISSISSIPPI	MS	26.99%	\$56,530,642	63	TRUGROCER	ID	20.88%	\$231,707,103
14	POST OFFICE CREDIT UNION OF MD	MD	26.80%	\$32,760,713	64	APPLETREE	WI	20.85%	\$121,026,289
15	BROTHERHOOD	MA	26.78%	\$109,972,804	65	GREENSBORO POSTAL	NC	20.79%	\$24,526,472
16	FLOWERS EMPLOYEES CREDIT LEAGUE	GA	26.31%	\$24,739,476	66	VONS EMPLOYEES	CA	20.77%	\$425,049,552
17	FIRST SOUTH FINANCIAL	TN	25.74%	\$477,355,493	67	SAFEWAY	WA	20.76%	\$54,130,807
18	SEA AIR	CA	25.72%	\$145,157,315	68	BUFFALO CONRAIL	NY	20.72%	\$39,039,652
19	KEYSTONE	TX	25.55%	\$39,440,540	69	SOUTH FLORIDA EDUCATIONAL	FL	20.66%	\$895,593,778
20	WHITING REFINERY	IN	25.41%	\$47,384,161	70	TELCOE	AR	20.65%	\$315,820,117
21	GALESBURG BURLINGTON	IL	25.09%	\$44,635,475	71	FOOD INDUSTRIES	OR	20.64%	\$23,842,595
22	NEWARK BOARD OF EDUCATION EEMPL.	NJ	24.96%	\$37,383,473	72	FARMWAY	KS	20.59%	\$89,803,241
23	SOUTHERN	TX	24.94%	\$83,170,350	73	LA ELECTRICAL WORKERS	CA	20.57%	\$46,208,232
24	CAPROCK SANTA FE	TX	24.74%	\$41,539,163	74	CHATTANOOGA FIRST	TN	20.55%	\$23,352,916
25	EDINBURG TEACHERS	TX	24.66%	\$81,171,894	75	CENTEX CITIZENS	TX	20.52%	\$59,413,227
26	MILL TOWN	WA	24.46%	\$45,262,647	76	GOOD SAMARITAN	SD	20.48%	\$25,150,002
27	BRIDGEPORT CITY EMPLOYEES	CT	24.36%	\$29,608,576	77	ELECTRICAL WORKERS NO 558	AL	20.42%	\$21,579,536
28	MANATEE COMMUNITY	FL	24.26%	\$27,183,944	78	CENTRAL HUDSON EMPLOYEES	NY	20.40%	\$47,346,871
29	IRVIN WORKS	PA	24.18%	\$22,727,140	79	INDIANAPOLIS POST OFFICE	IN	20.36%	\$55,385,871
30	SOUTH BEND FIREFIGHTERS	IN	24.14%	\$35,342,670	80	TIMBERLINE	AR	20.24%	\$79,542,791
31	ST. ANTHONY OF PADUA	MA	23.81%	\$25,119,339	81	SELFRELIANCE UKRAINIAN AMERICAN	IL	20.23%	\$428,017,248
32	FINANCIAL CENTER	CA	23.67%	\$377,988,526	82	SOCIAL SECURITY	AL	20.20%	\$29,200,479
33	GOLDEN KEY	TX	23.63%	\$61,610,928	83	RIVER REGION	LA	20.06%	\$33,329,134
34	MEDIA MEMBERS	PA	23.53%	\$42,779,565	84	LETOURNEAU	TX	20.05%	\$24,583,682
35	PINE	AR	23.38%	\$36,747,956	85	MID CITIES	CA	20.05%	\$23,154,246
36	JACKSON COUNTY TEACHERS	FL	23.03%	\$26,106,583	86	KIMCENTRAL	WI	20.02%	\$71,921,628
37	MCBRYDE	HI	22.96%	\$84,129,500	87	CRANSTON MUNICIPAL EMPLOYEES	RI	20.01%	\$56,733,897
38	HEARTLAND AREA	NE	22.71%	\$23,648,987	88	TRANSIT WORKERS	PA	19.99%	\$21,077,183
39	WEST MAUI COMMUNITY	HI	22.61%	\$35,094,516	89	KEMBA CHARLESTON	WV	19.98%	\$39,898,904
40	KEMBA DELTA	TN	22.59%	\$23,152,266	90	FIRST FINANCIAL OF MARYLAND	MD	19.97%	\$992,104,153
41	WIREMEN'S	OH	22.47%	\$25,489,016	91	DEPARTMENT OF PUBLIC SAFETY	OK	19.94%	\$27,787,336
42	DANVILLE CITY EMPLOYEES	VA	22.44%	\$24,324,556	92	STRIP STEEL COMMUNITY	WV	19.93%	\$44,069,981
43	TELCO	NC	22.32%	\$53,706,129	93	FAIRFIELD	AR	19.90%	\$84,174,854
44	HEALTH	AL	22.16%	\$20,655,335	94	TANDEM	MI	19.87%	\$21,794,258
45	CHEROKEE COUNTY	TX	22.16%	\$30,108,326	95	CITY EMPLOYEES	TN	19.78%	\$68,328,522
46	CAMC	WV	22.15%	\$61,405,464	96	MISSISSIPPI POSTAL EMPLOYEES	MS	19.74%	\$60,757,108
47	AFFINIA	OH	22.13%	\$32,734,458	97	KEMBA LOUISVILLE	KY	19.74%	\$46,765,611
48	KIMBERLY CLARK	TN	22.12%	\$104,688,390	98	OAK TRUST	IL	19.73%	\$44,899,974
49	MON VALLEY COMMUNITY	PA	21.82%	\$147,991,164	99	GREATER WOODLAWN	NY	19.72%	\$114,486,955
50	LONGSHOREMEN'S LOCAL 4	WA	21.78%	\$21,288,756	100	HEREFORD TEXAS	TX	19.70%	\$43,722,689

AVERAGE FOR CREDIT UNION INDUSTRY 10.77% \$170,290,586

LEADERS IN SERVICE REVENUE-TO-ASSETS

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Service Revenue / Assets	12- Mo. Growth of Service Revenue	Return on Assets	Total Assets
1	EMERY	OH	13.03%	-78.44%	-0.20%	\$162,102,874
2	COMMUNICATING ARTS	MI	8.30%	2.61%	-3.76%	\$31,442,061
3	PEOPLES	FL	5.68%	21.05%	1.71%	\$81,776,021
4	ST. LOUIS COMMUNITY	MO	5.27%	18.97%	0.72%	\$238,709,693
5	ENVISION	FL	5.16%	-4.18%	0.74%	\$283,355,463
6	GEOVISTA	GA	5.05%	3.99%	0.57%	\$108,869,219
7	CPM	SC	4.84%	-5.99%	1.44%	\$266,955,327
8	SOUTHWEST FINANCIAL	TX	4.63%	-0.47%	1.28%	\$46,883,752
9	FINANCIAL HEALTH	IN	4.63%	6.54%	-0.23%	\$27,827,390
10	UNITED 1ST	GA	4.48%	31.98%	1.05%	\$122,691,229
11	KANSAS CITY	MO	4.41%	6.55%	0.35%	\$28,639,298
12	ACTORS	NY	4.39%	9.70%	1.44%	\$198,299,708
13	MILLSTREAM AREA	OH	4.38%	2.43%	0.71%	\$32,764,557
14	PELICAN STATE	LA	4.33%	2.37%	1.06%	\$232,031,209
15	LA JOYA AREA	TX	4.31%	3.42%	0.67%	\$48,732,623
16	COMPASS FINANCIAL	FL	4.28%	2.03%	1.22%	\$22,934,899
17	PUBLIC SERVICE	MI	4.20%	3.32%	1.93%	\$143,072,902
18	HOPE	MS	4.11%	43.83%	0.13%	\$182,053,880
19	FIRST CENTRAL	TX	4.09%	32.54%	1.43%	\$60,918,439
20	PALMETTO HEALTH	SC	4.00%	-1.52%	2.23%	\$60,271,137
21	ONE NEVADA	NV	3.90%	-5.65%	0.92%	\$722,177,017
22	LIBERTY SAVINGS	NJ	3.89%	20.45%	1.74%	\$79,658,293
23	UPSTATE	SC	3.88%	8.48%	0.82%	\$40,231,092
24	ARIZONA	AZ	3.87%	-2.21%	1.96%	\$1,276,226,873
25	METHODIST HEALTHCARE	TN	3.84%	4.71%	1.09%	\$33,008,548
26	JEFFERSON PARISH EMPLOYEES	LA	3.83%	2.77%	0.59%	\$81,434,919
27	METRO HEALTH SERVICES	NE	3.80%	1.43%	1.28%	\$241,930,535
28	VALLEY	TX	3.80%	50.09%	1.85%	\$55,800,118
29	GULF COAST COMMUNITY	MS	3.78%	-0.03%	1.66%	\$82,082,269
30	CGR	GA	3.74%	6.10%	1.50%	\$74,650,608
31	AMERICAN 1	MI	3.73%	7.26%	1.43%	\$270,706,406
32	PLUS4	TX	3.69%	-6.87%	0.91%	\$102,931,628
33	FOUR CORNERS	NM	3.66%	-1.33%	-0.19%	\$25,978,867
34	HANIN	CA	3.66%	35.17%	0.60%	\$24,275,893
35	FIRST SOUTH FINANCIAL	TN	3.61%	1.06%	1.75%	\$477,355,493
36	MAZUMA	MO	3.60%	7.98%	1.19%	\$490,063,190
37	ADVANTAGE PLUS	ID	3.60%	-3.07%	0.53%	\$106,654,379
38	MUTUAL SAVINGS	AL	3.59%	-8.17%	0.55%	\$136,847,141
39	MEMBERS EXCHANGE	MS	3.59%	4.77%	1.42%	\$86,711,660
40	BAPTIST	TX	3.57%	-1.98%	-0.48%	\$30,809,876
41	FOUR SEASONS	AL	3.55%	-3.70%	-0.99%	\$47,092,518
42	CREDIT UNION OF ATLANTA	GA	3.55%	-8.39%	-0.18%	\$73,390,830
43	ASSOCIATED CREDIT UNION OF TEXAS	TX	3.54%	13.45%	1.27%	\$305,426,790
44	SARATOGA'S COMMUNITY	NY	3.54%	122.04%	0.83%	\$40,093,980
45	FIRST AMERICAN	AZ	3.53%	0.17%	1.01%	\$102,862,586
46	BREWERY	WI	3.51%	20.90%	1.64%	\$37,227,701
47	WESTSTAR	NV	3.50%	-10.86%	0.57%	\$137,285,254
48	CHARLOTTE METRO	NC	3.47%	3.28%	1.29%	\$307,370,407
49	KINETIC	GA	3.45%	-5.87%	0.55%	\$276,109,187
50	ALLSOUTH	SC	3.44%	12.28%	1.13%	\$689,435,667
AVERAGE FOR CREDIT UNION INDUSTRY			1.26%	-4.67%	0.81%	\$170,290,586

LEADERS IN EFFICIENCY | DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Efficiency Ratio*	Yield on Earning Assets	Oper Exp/ Avg Assets	Return On Assets	Total Assets
1	WORKMEN'S CIRCLE	GA	25.73%	3.81%	0.43%	2.72%	\$57,554,046
2	SOUTHERN	TX	29.83%	5.70%	0.85%	3.87%	\$83,170,350
3	NCPD	NY	30.74%	2.93%	0.38%	1.55%	\$672,568,615
4	MERCK EMPLOYEES	NJ	33.28%	1.85%	0.14%	0.60%	\$1,908,347,313
5	COMMUNITYWIDE	IN	33.32%	6.51%	0.95%	2.52%	\$341,187,451
6	CALIFORNIA LITHUANIAN	CA	34.69%	3.22%	0.40%	1.37%	\$97,787,420
7	APCO EMPLOYEES	AL	36.40%	2.31%	0.27%	0.80%	\$2,469,920,842
8	PROGRESSIVE	NY	36.64%	5.27%	0.82%	2.65%	\$683,935,575
9	LONG BEACH FIREMENS	CA	37.84%	2.89%	0.43%	1.42%	\$162,962,264
10	NEPHI WESTERN EMPLOYEES	UT	40.53%	4.21%	0.86%	2.04%	\$29,721,355
11	WV NATIONAL GUARD	WV	40.69%	3.09%	0.57%	1.61%	\$40,158,027
12	DAWSON CO-OP	MN	41.06%	3.82%	0.74%	1.87%	\$130,920,437
13	STAR ONE	CA	41.30%	2.28%	0.29%	0.89%	\$6,737,691,641
14	CAPROCK SANTA FE	TX	41.87%	5.00%	1.11%	2.58%	\$41,539,163
15	ACIPCO	AL	43.32%	4.34%	0.85%	2.22%	\$141,429,541
16	FLORENCE DUPONT EMPLOYEES	SC	43.41%	6.37%	1.29%	2.51%	\$34,932,420
17	EMPLOYEES	IA	43.85%	3.70%	0.76%	1.48%	\$82,597,278
18	POWER CO-OP EMPLOYEES	IA	44.12%	3.06%	0.61%	1.34%	\$30,479,340
19	CONSUMERS COOPERATIVE	NE	44.20%	5.10%	1.19%	2.54%	\$23,339,539
20	F & A	CA	45.35%	2.76%	0.55%	1.36%	\$1,308,050,562
21	HOMETOWN	ND	45.38%	4.39%	0.87%	2.13%	\$85,733,226
22	BOPTI	CA	45.61%	4.05%	0.74%	0.92%	\$62,088,353
23	MELROSE	NY	47.37%	3.94%	0.64%	1.45%	\$2,024,254,667
24	DOY	OH	47.55%	2.84%	0.53%	1.20%	\$45,121,942
25	HTM AREA	OH	47.93%	4.78%	1.27%	2.64%	\$20,164,819
26	MONTAUK	NY	47.98%	4.81%	0.83%	2.05%	\$164,411,875
27	UNIVERSITY OF IOWA COMMUNITY	IA	48.07%	4.35%	1.00%	1.58%	\$2,346,595,107
28	CHURCHILL COUNTY	NV	48.13%	2.14%	0.48%	1.07%	\$44,119,170
29	SELF RELIANCE NEW YORK	NY	48.14%	3.35%	0.42%	0.90%	\$1,058,003,142
30	NAVY ARMY COMMUNITY	TX	48.34%	4.74%	1.07%	1.43%	\$2,131,324,043
31	SAN MATEO CITY EMPLOYEES	CA	48.50%	2.01%	0.38%	0.79%	\$30,845,346
32	ROBINS	GA	48.69%	3.07%	1.02%	1.97%	\$1,929,747,090
33	MCBRYDE	HI	48.70%	2.61%	0.46%	0.95%	\$84,129,500
34	CALIFORNIA STATE & FEDERAL EMPLOYEES #20	CA	48.93%	1.39%	0.28%	0.59%	\$123,185,693
35	BUCKS COUNTY EMPLOYEES	PA	49.25%	2.70%	0.23%	0.47%	\$32,045,555
36	POLICE AND FIRE	PA	49.34%	3.08%	0.79%	1.42%	\$4,297,088,690
37	WCLA	WA	51.17%	4.45%	1.17%	2.07%	\$37,582,091
38	PRESTON	WV	51.45%	2.85%	0.59%	1.07%	\$24,015,396
39	COMMUNITY	ND	51.62%	1.81%	0.32%	0.61%	\$165,297,636
40	GENERAL ELECTRIC	OH	51.77%	3.23%	0.71%	0.23%	\$1,941,321,171
41	ALLIANT	IL	52.04%	2.42%	0.51%	0.79%	\$8,148,059,098
42	MON VALLEY COMMUNITY	PA	52.32%	2.43%	0.58%	0.97%	\$147,991,164
43	CLARK COUNTY	NV	52.48%	3.79%	1.26%	2.55%	\$531,213,571
44	UTAH POWER	UT	52.63%	2.78%	0.63%	0.98%	\$525,096,796
45	AFLAC	GA	52.68%	2.25%	0.44%	0.64%	\$184,705,404
46	FORT KNOX	KY	52.79%	3.67%	1.09%	1.52%	\$1,159,567,022
47	TACOMA LONGSHOREMEN	WA	52.86%	2.45%	0.56%	1.39%	\$76,624,984
48	GENISYS	MI	52.86%	3.73%	1.22%	1.73%	\$1,607,839,239
49	LOMTO	NY	52.99%	4.75%	0.91%	1.40%	\$271,420,332
50	COTTONWOOD COMMUNITY	ID	53.00%	4.68%	1.11%	1.86%	\$76,457,567
AVERAGE FOR CREDIT UNION INDUSTRY			75.20%	3.51%	1.54%	0.81%	\$170,290,586

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

PRODUCTIVITY REMAINS STRONG AS MEMBER GROWTH CONTINUES TO CLIMB

Employment is on the rise at credit unions with the industry adding over 5,900 new employees since June 2013, an annual increase of 2.4%. Total employment within the credit union industry topped 257,400, while productivity metrics held fairly steady. Employment at credit unions continues to grow, even as job growth nationally struggles to gain consistent momentum.

As growth in members (2.9%) outpaced growth in employees (2.4%), each employee was handling a few more members on average — 385 in the second quarter of 2014, up from 383 in June 2013. Accordingly, assets per employee increased 2.1% to \$4.34 billion, up from \$4.25 billion last year on solid asset growth.

With fewer loan originations than last year, loan originations per employee are 7.9% lower than June 2013, at \$646,351 originated for every employee. While originations fell and outstanding loan balances increased, non-interest income dragged down gains in interest income. This led revenue per \$1.00 of salary and benefits, a productivity metric used to gauge how much

income is being generated for every dollar going towards employee compensation, to fall for the sixth straight year, dropping from \$3.06 to \$2.98 at June 30.

The growth in members led to a slight increase in net interest income and service income per employee, up 5 basis points to \$173,811 at June 30. With low interest rates keeping interest income low and margins tight, expense management has become a focus for many credit unions. Operating expenses rose 4.3% at credit unions nationwide, driven primarily by a \$307.9 million increase in employee compensation and benefits. This annual growth of 4.3% for operating expenses, however, is 1 percentage point slower than the growth rate posted in June 2013. Other components of total expenses to see increases were professional services, up 5.0%, and office operations, up to nearly \$3.2 billion as of June 30. The industry's operating expense ratio held steady from June 2013 at 3.07%. Credit unions are managing their expenses well without sacrificing the value their members have come to expect.



HOW TO SLAY YOUR WORK PROCESS DRAGONS

WSECU | OLYMPIA, WA | ASSETS: \$2.1B | MEMBERS: 210,565

When devising new policies, smart leaders don't make decisions in a vacuum; instead, they solicit ideas from the people who will implement those policies every day.

At WSECU (\$2.1B, Olympia, WA), the issues that desperately needed employee input were often thorny problems that never seemed to get resolved. Denise Hagen, WSECU's vice president of people and culture services, calls those problems "organizational dragons." "They are the things that keep rearing their heads and nobody can ever slay them," she says.

To address these problems, WSECU created a program that attacks problems with teams of solution-oriented employees from all levels and different departments. The teams solicited ideas from the staff about all sorts of processes that needed improving, including corporate VISA card payments, mortgage loan closures, and employee onboarding. Then, they set up

a fishbone diagram to pick apart the current process and identify what Hagen calls "the pain points" or places where problems occur.

"It's not about tackling the entire issue," Hagen says. "That's why things bog down and never move forward."

The program, which began in 2006, seeks employee input about revising policies or processes that cross department lines. The team then pitches a game plan for improving the process to a team leader, often an executive, who asks questions, requests changes, and ultimately must approve the recommended action before it can be implemented.

In eight years, about 80% of recommended actions have succeeded in improving processes. One reason for the high success rate is that every team includes front-line employees, who may be especially motivated to solve a problem they live with every day.

PRODUCTIVITY

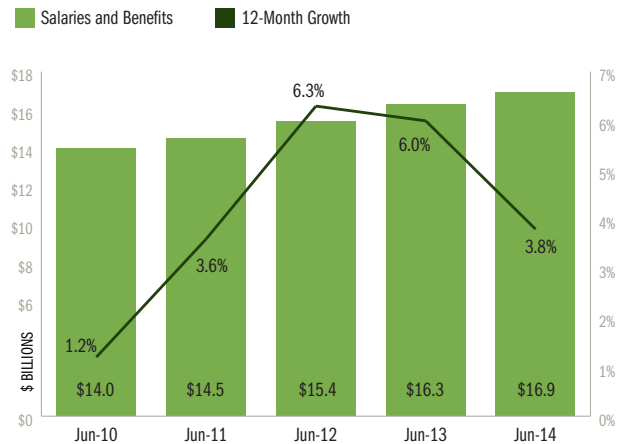
Total Employees & 12-Month Growth

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



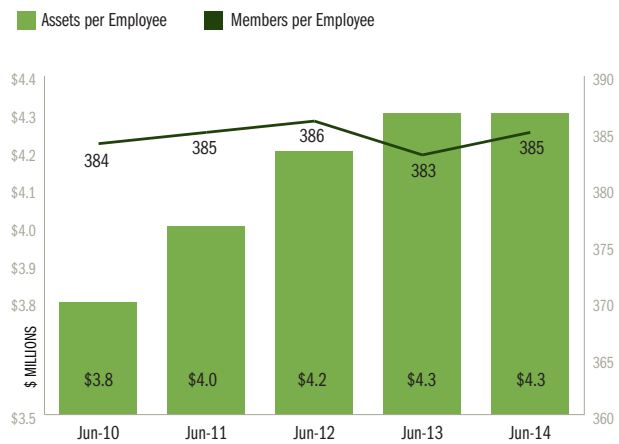
Total \$ Salaries And Benefits & 12-Month Growth

FOR ALL U.S. CREDIT UNION | DATA AS OF JUNE 30, 2014



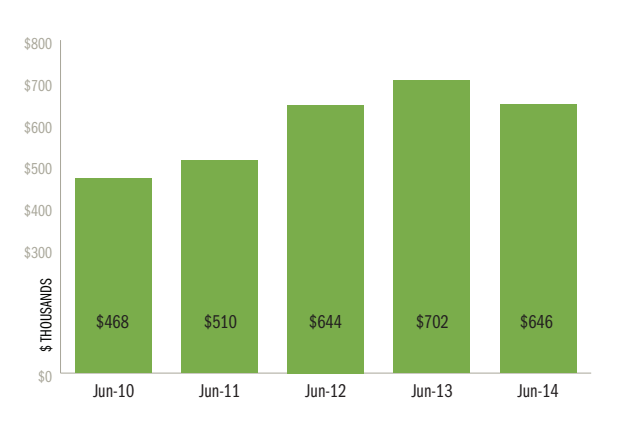
Assets And Members Per Employee

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



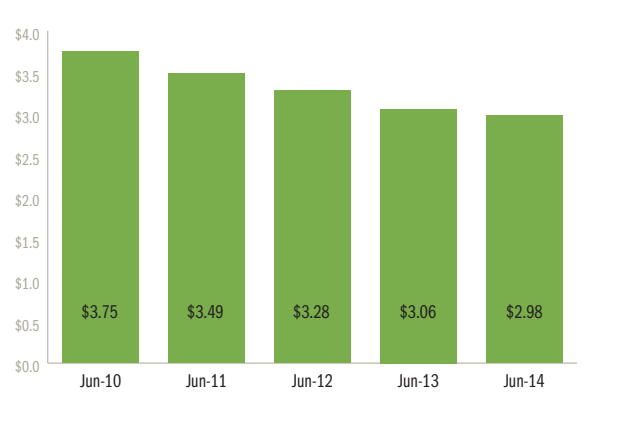
YTD Loan Originations Per FTE

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



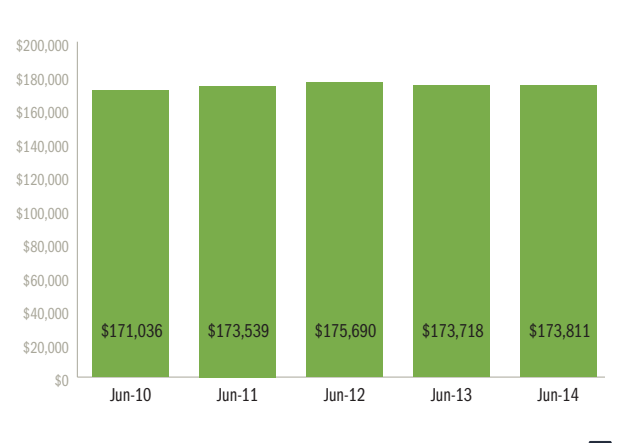
\$ Revenue Generated Per \$1 Salaries & Benefits

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



Annualized Net Interest Income & Service Income Per Employee

FOR ALL U.S. CREDIT UNIONS | DATA AS OF JUNE 30, 2014



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

LEADERS IN SALARY & BENEFITS PER FTE EMPLOYEE

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Average Salary & Benefits per FTE Employee*	Total FTE Employees	Revenue Per FTE Employee*	Total Assets
1	PROGRESSIVE	NY	\$240,869	30	\$1,240,430	\$683,935,575
2	VISION ONE	CA	\$163,169	9	\$416,115	\$58,693,431
3	MONTAUK	NY	\$162,204	8	\$1,034,127	\$164,411,875
4	MELROSE	NY	\$162,173	69	\$1,135,651	\$2,024,254,667
5	FRED MEYER EMPLOYEES	OR	\$161,687	10	\$152,777	\$39,830,676
6	INDUSTRIAL	MA	\$159,778	9	\$566,906	\$161,538,316
7	SAN JOAQUIN POWER EMPLOYEES	CA	\$145,013	6	\$654,542	\$125,417,911
8	QUORUM	NY	\$143,708	121	\$338,450	\$838,591,643
9	A.A.E.C.	IL	\$142,626	5	\$297,745	\$69,797,549
10	HOBOKEN SCHOOL EMPLOYEES	NJ	\$138,381	4	\$389,937	\$46,533,426
11	YONKERS TEACHERS	NY	\$137,003	4	\$337,162	\$54,649,799
12	VAH LYONS EMPLOYEES	NJ	\$135,240	3	\$468,158	\$42,028,539
13	EDINBURG TEACHERS	TX	\$130,916	11	\$281,715	\$81,171,894
14	STAR ONE	CA	\$124,997	168	\$935,581	\$6,737,691,641
15	APL	MD	\$124,815	48	\$233,195	\$398,414,183
16	THE LOCAL	TX	\$123,223	12	\$224,615	\$24,084,576
17	BOPTI	CA	\$121,871	4	\$654,133	\$62,088,353
18	ALLIANT	IL	\$121,486	358	\$597,923	\$8,148,059,098
19	MATSON EMPLOYEES	CA	\$121,025	3	\$285,888	\$32,860,428
20	UNITED NATIONS	NY	\$120,552	410	\$348,275	\$4,088,350,271
21	TOWN OF HEMPSTEAD EMPLOYEES	NY	\$120,377	20	\$207,661	\$116,311,915
22	ENCORE	IL	\$120,361	2	\$300,158	\$36,410,434
23	PACIFIC SERVICE	CA	\$119,050	105	\$269,471	\$1,083,371,358
24	SAN FRANCISCO	CA	\$118,950	112	\$256,812	\$910,633,208
25	ALLIED	CA	\$118,739	3	\$267,313	\$22,656,851
26	CHICAGO FIREFIGHTERS	IL	\$118,614	5	\$314,056	\$49,628,151
27	INDIANAPOLIS POST OFFICE	IN	\$118,437	6	\$270,033	\$55,385,871
28	O.A.S. STAFF	DC	\$117,378	21	\$282,516	\$163,621,060
29	BOULDER DAM	NV	\$117,138	44	\$358,539	\$499,074,821
30	PRINTING INDUSTRIES	CA	\$116,998	5	\$362,804	\$23,994,520
31	ACADEMIC	NY	\$116,992	5	\$355,233	\$42,149,438
32	LOCAL GOVERNMENT	NC	\$115,666	117	\$651,891	\$1,418,582,662
33	DEPARTMENT OF COMMERCE	DC	\$114,910	37	\$375,468	\$338,366,874
34	STANFORD	CA	\$114,657	146	\$383,552	\$1,660,034,470
35	IBEW 76	WA	\$113,755	3	\$280,892	\$31,776,888
36	LIBERTY BAY	MA	\$113,624	67	\$284,436	\$669,816,030
37	GENERAL ELECTRIC	OH	\$113,537	145	\$486,679	\$1,941,321,171
38	PORTLAND LOCAL NO 8	OR	\$113,379	8	\$271,895	\$33,482,382
39	LOS ANGELES POLICE	CA	\$112,842	151	\$220,822	\$793,831,280
40	AFLAC	GA	\$112,792	11	\$457,475	\$184,705,404
41	MICHIGAN EDUCATIONAL	MI	\$111,195	75	\$288,658	\$702,285,139
42	ENERGIZE	OK	\$109,400	3	\$236,514	\$26,502,013
43	SELF RELIANCE NEW YORK	NY	\$109,322	43	\$812,984	\$1,058,003,142
44	TECHNOLOGY	CA	\$109,103	219	\$253,989	\$1,770,733,669
45	LOGIX	CA	\$108,082	450	\$353,301	\$3,834,404,210
46	FRESNO POLICE DEPARTMENT	CA	\$108,007	8	\$232,635	\$47,194,873
47	NORTHWEST	VA	\$107,343	333	\$297,630	\$2,563,296,207
48	CALTECH EMPLOYEES	CA	\$106,902	66	\$476,987	\$1,300,237,482
49	PEPCO	DC	\$106,811	7	\$215,294	\$33,273,028
50	UNION YES	CA	\$106,699	11	\$220,633	\$48,820,409
AVERAGE FOR CREDIT UNION INDUSTRY			\$65,797	39	\$196,304	\$170,290,586

*ANNUALIZED

LEADERS IN ASSETS PER FTE EMPLOYEE

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Assets per FTE Employee	Total FTE Employees	Total Assets
1	MERCK EMPLOYEES	NJ	\$76,333,893	25	\$1,908,347,313
2	GARDEN STATE	NJ	\$52,865,288	1	\$26,432,644
3	STAR ONE	CA	\$40,105,307	168	\$6,737,691,641
4	NCPD	NY	\$38,432,492	18	\$672,568,615
5	STATE FARM	IL	\$29,471,882	133	\$3,919,760,273
6	MELROSE	NY	\$29,337,024	69	\$2,024,254,667
7	LUFTHANSA EMPLOYEES	NY	\$28,693,643	4	\$100,427,749
8	CONNECTICUT STATE EMPLOYEES	CT	\$25,232,869	68	\$1,703,218,653
9	SELF RELIANCE NEW YORK	NY	\$24,604,724	43	\$1,058,003,142
10	AIR LINE PILOTS ASSOCIATION	IL	\$23,397,184	8	\$175,478,879
11	PROGRESSIVE	NY	\$23,184,257	30	\$683,935,575
12	ALLIANT	IL	\$22,791,774	358	\$8,148,059,098
13	EQT	PA	\$22,194,039	2	\$44,388,078
14	APCO EMPLOYEES	AL	\$21,954,852	113	\$2,469,920,842
15	B&V	KS	\$21,635,910	3	\$64,907,731
16	SAN JOAQUIN POWER EMPLOYEES	CA	\$20,902,985	6	\$125,417,911
17	MONTAUK	NY	\$20,551,484	8	\$164,411,875
18	CALIFORNIA STATE & FEDERAL EMPLOYEES #20	CA	\$20,530,949	6	\$123,185,693
19	CALTECH EMPLOYEES	CA	\$19,700,568	66	\$1,300,237,482
20	SCHLUMBERGER EMPLOYEES	TX	\$19,085,082	38	\$725,233,113
21	INDUSTRIAL	MA	\$19,004,508	9	\$161,538,316
22	FIRESTONE	OH	\$18,221,758	12	\$209,550,221
23	ENCORE	IL	\$18,205,217	2	\$36,410,434
24	AFLAC	GA	\$17,590,991	11	\$184,705,404
25	F & A	CA	\$17,440,674	75	\$1,308,050,562
26	MEAD COATED BOARD	AL	\$17,136,727	3	\$51,410,181
27	MCBRYDE	HI	\$16,825,900	5	\$84,129,500
28	IDB-IIC	DC	\$16,043,210	30	\$481,296,292
29	BOPTI	CA	\$15,522,088	4	\$62,088,353
30	SAN MATEO CITY EMPLOYEES	CA	\$15,422,673	2	\$30,845,346
31	SM	KS	\$15,251,810	4	\$61,007,240
32	CALIFORNIA LITHUANIAN	CA	\$15,044,218	7	\$97,787,420
33	SHELL WESTERN STATES	CA	\$14,851,293	7	\$96,533,405
34	LONG BEACH FIREMENS	CA	\$14,814,751	11	\$162,962,264
35	DENVER FIRE DEPARTMENT	CO	\$14,787,945	9	\$133,091,504
36	DAKOTA TELCO	ND	\$14,531,919	2	\$21,797,878
37	COMMUNITY	ND	\$14,373,707	12	\$165,297,636
38	HOLY GHOST PARISH	IA	\$14,181,874	2	\$28,363,747
39	HI-LAND	UT	\$14,090,513	3	\$42,271,540
40	VAH LYONS EMPLOYEES	NJ	\$14,009,513	3	\$42,028,539
41	A.A.E.C.	IL	\$13,959,510	5	\$69,797,549
42	AEROSPACE	CA	\$13,897,425	26	\$361,333,046
43	UTILITIES EMPLOYEES	PA	\$13,670,559	81	\$1,107,315,298
44	YONKERS TEACHERS	NY	\$13,662,450	4	\$54,649,799
45	LONG BEACH CITY EMPLOYEES	CA	\$13,621,353	23	\$306,480,445
46	BANK-FUND STAFF	DC	\$13,607,988	285	\$3,878,276,445
47	PENTAGON	VA	\$13,510,045	1,356	\$18,312,866,093
48	GLENDALE AREA SCHOOLS	CA	\$13,510,038	25	\$337,750,944
49	PAHO-WHO	DC	\$13,477,977	15	\$202,169,662
50	GENERAL ELECTRIC	OH	\$13,434,749	145	\$1,941,321,171
AVERAGE FOR CREDIT UNION INDUSTRY			\$4,338,310	39	\$170,290,586

LEADERS IN MEMBERS PER FTE EMPLOYEE

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Members per FTE Employees	Total Members	Total FTE Employees	Total Assets
1	GARDEN STATE	NJ	7,676	3,838	1	\$26,432,644
2	GOOD SAMARITAN	SD	2,369	9,476	4	\$25,150,002
3	LOCAL GOVERNMENT	NC	2,103	245,050	117	\$1,418,582,662
4	UNION BUILDING TRADES	NJ	1,984	28,765	15	\$74,242,990
5	UNION YES	CA	1,915	20,107	11	\$48,820,409
6	AFLAC	GA	1,786	18,754	11	\$184,705,404
7	1199 SEIU	NY	1,676	28,495	17	\$60,715,854
8	B&V	KS	1,637	4,910	3	\$64,907,731
9	ELEKTRA	NY	1,584	6,337	4	\$34,556,080
10	CHILDREN'S MEDICAL CENTER	OH	1,540	7,701	5	\$32,569,395
11	MIDWEST CARPENTERS & MILLWRIGHTS	IN	1,453	19,613	14	\$93,598,029
12	DOWELL	OK	1,331	6,654	5	\$33,650,722
13	OMAHA PUBLIC POWER DISTRICT EMPLOYEES	NE	1,309	3,927	3	\$31,140,114
14	INTERNATIONAL UAW	MI	1,284	3,210	3	\$26,023,884
15	BOPTI	CA	1,243	4,972	4	\$62,088,353
16	WIREMEN'S	OH	1,238	4,334	4	\$25,489,016
17	EDINBURG TEACHERS	TX	1,191	13,096	11	\$81,171,894
18	ENERGIZE	OK	1,172	3,517	3	\$26,502,013
19	CEDARS-SINAI	CA	1,157	4,049	4	\$22,095,881
20	PRINTING INDUSTRIES	CA	1,111	5,553	5	\$23,994,520
21	MERCK EMPLOYEES	NJ	1,061	26,515	25	\$1,908,347,313
22	GREATER WOODLAWN	NY	1,059	15,889	15	\$114,486,955
23	FERKO MD	MD	1,046	4,185	4	\$32,237,115
24	KEMBA DELTA	TN	1,030	7,213	7	\$23,152,266
25	FIRESTONE	OH	1,030	11,844	12	\$209,550,221
26	NORTH SHORE LIJ HEALTH SYSTEM	NY	1,014	19,275	19	\$110,086,204
27	MIDWEST OPERATING ENGINEERS	IL	1,012	7,083	7	\$47,776,871
28	ENCORE	IL	999	1,997	2	\$36,410,434
29	CONNECTICUT STATE EMPLOYEES	CT	993	66,999	68	\$1,703,218,653
30	STATE FARM	IL	992	131,999	133	\$3,919,760,273
31	SAN JOAQUIN POWER EMPLOYEES	CA	992	5,951	6	\$125,417,911
32	DOY	OH	989	3,462	4	\$45,121,942
33	HEALTHCARE EMPLOYEES	NJ	986	19,220	20	\$100,502,211
34	ROCKLAND	MA	986	164,599	167	\$1,317,520,974
35	UNIVERSITY OF SOUTH ALABAMA	AL	981	8,830	9	\$35,133,739
36	FORT MCPHERSON	GA	981	5,395	6	\$21,630,318
37	CHICAGO FIREFIGHTERS	IL	972	4,862	5	\$49,628,151
38	GENERAL ELECTRIC	OH	965	139,410	145	\$1,941,321,171
39	HI-LAND	UT	960	2,881	3	\$42,271,540
40	ALLEGHENY LUDLUM BRACKENRIDGE	PA	953	3,813	4	\$22,061,094
41	U. OF P.	PA	953	4,765	5	\$22,922,080
42	PENTAGON	VA	949	1,286,428	1,356	\$18,312,866,093
43	GOETZ	MO	947	8,992	10	\$46,222,782
44	NEPHI WESTERN EMPLOYEES	UT	945	3,779	4	\$29,721,355
45	ALPHA	MA	934	5,135	6	\$29,030,957
46	PORT CHESTER TEACHERS	NY	931	2,792	3	\$33,097,828
47	SMW 104	CA	930	8,369	9	\$83,606,643
48	HOWARD COUNTY SCHOOL EMPLOYEES	IN	926	2,777	3	\$33,068,513
49	CBW SCHOOLS	PA	922	11,523	13	\$108,002,875
50	TONAWANDA COMMUNITY	NY	916	6,414	7	\$27,089,132
AVERAGE FOR CREDIT UNION INDUSTRY			385	15,116	39	\$170,290,586

LEADERS IN ANNUAL REVENUE PER FTE EMPLOYEE

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Annualized Revenue per FTE Employee	Total FTE Employees	Total Assets
1	GARDEN STATE	NJ	\$2,593,068	1	\$26,432,644
2	MERCK EMPLOYEES	NJ	\$1,426,231	25	\$1,908,347,313
3	PROGRESSIVE	NY	\$1,240,430	30	\$683,935,575
4	NCPD	NY	\$1,146,316	18	\$672,568,615
5	MELROSE	NY	\$1,135,651	69	\$2,024,254,667
6	MONTAUK	NY	\$1,034,127	8	\$164,411,875
7	STAR ONE	CA	\$935,581	168	\$6,737,691,641
8	SELF RELIANCE NEW YORK	NY	\$812,984	43	\$1,058,003,142
9	SAN JOAQUIN POWER EMPLOYEES	CA	\$654,542	6	\$125,417,911
10	BOPTI	CA	\$654,133	4	\$62,088,353
11	LOCAL GOVERNMENT	NC	\$651,891	117	\$1,418,582,662
12	ALLIANT	IL	\$597,923	358	\$8,148,059,098
13	INDUSTRIAL	MA	\$566,906	9	\$161,538,316
14	APCO EMPLOYEES	AL	\$540,802	113	\$2,469,920,842
15	SOUTHERN	TX	\$537,870	10	\$83,170,350
16	SCHLUMBERGER EMPLOYEES	TX	\$536,024	38	\$725,233,113
17	F & A	CA	\$534,207	75	\$1,308,050,562
18	EMERY	OH	\$495,719	55	\$162,102,874
19	SHELL WESTERN STATES	CA	\$490,424	7	\$96,533,405
20	CALIFORNIA LITHUANIAN	CA	\$489,598	7	\$97,787,420
21	GENERAL ELECTRIC	OH	\$486,679	145	\$1,941,321,171
22	LOMTO	NY	\$484,031	25	\$271,420,332
23	PENTAGON	VA	\$482,863	1,356	\$18,312,866,093
24	CALTECH EMPLOYEES	CA	\$476,987	66	\$1,300,237,482
25	HI-LAND	UT	\$472,701	3	\$42,271,540
26	VAH LYONS EMPLOYEES	NJ	\$468,158	3	\$42,028,539
27	MEAD COATED BOARD	AL	\$465,133	3	\$51,410,181
28	LUFTHANSA EMPLOYEES	NY	\$461,601	4	\$100,427,749
29	AFLAC	GA	\$457,475	11	\$184,705,404
30	WORKMEN'S CIRCLE	GA	\$449,900	5	\$57,554,046
31	UNIVERSITY OF IOWA COMMUNITY	IA	\$447,411	268	\$2,346,595,107
32	MCBRYDE	HI	\$438,954	5	\$84,129,500
33	LONG BEACH FIREMENS	CA	\$437,137	11	\$162,962,264
34	IDB-IIC	DC	\$422,828	30	\$481,296,292
35	B&V	KS	\$418,267	3	\$64,907,731
36	VISION ONE	CA	\$416,115	9	\$58,693,431
37	STATE FARM	IL	\$415,771	133	\$3,919,760,273
38	MECE	MO	\$406,480	13	\$151,470,416
39	CHEVRON	CA	\$402,677	209	\$2,468,992,515
40	BECU	WA	\$401,211	1,235	\$12,518,983,724
41	ACIPCO	AL	\$394,972	17	\$141,429,541
42	HOBOKEN SCHOOL EMPLOYEES	NJ	\$389,937	4	\$46,533,426
43	RIVERDALE	AL	\$388,469	13	\$64,993,972
44	BELLCO	CO	\$387,641	337	\$2,486,475,431
45	AIR LINE PILOTS ASSOCIATION	IL	\$384,361	8	\$175,478,879
46	UTILITIES EMPLOYEES	PA	\$383,784	81	\$1,107,315,298
47	STANFORD	CA	\$383,552	146	\$1,660,034,470
48	DEPARTMENT OF COMMERCE	DC	\$375,468	37	\$338,366,874
49	DEERE EMPLOYEES	IL	\$374,587	79	\$672,536,104
50	NAVY ARMY COMMUNITY	TX	\$371,905	333	\$2,131,324,043
AVERAGE FOR CREDIT UNION INDUSTRY			\$196,304	39	\$170,290,586

LEADERS IN YEAR-TO-DATE LOAN ORIGINATIONS PER EMPLOYEE

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Loans Originated YTD per Employee	Total FTE Employees	Total Loans	Rk	Credit Union	St	Loans Originated YTD per Employee	Total FTE Employees	Total Loans
1	MONTAUK	NY	\$7,234,041	8	\$153,698,902	51	ELI LILLY	IN	\$1,391,196	162	\$729,611,135
2	GARDEN STATE	NJ	\$6,563,600	1	\$13,954,659	52	COASTAL	NC	\$1,386,340	461	\$1,784,483,998
3	MELROSE	NY	\$6,294,162	69	\$1,863,734,005	53	PATELCO	CA	\$1,365,350	552	\$2,591,930,750
4	CONNEXUS	WI	\$5,451,583	139	\$565,914,478	54	ELECTRICAL WORKERS NO 558	AL	\$1,363,657	4	\$12,239,309
5	PROGRESSIVE	NY	\$4,113,738	30	\$631,334,579	55	FIRST COMMUNITY	ND	\$1,360,399	141	\$413,963,403
6	LOMTO	NY	\$4,029,266	25	\$242,968,550	56	UTAH POWER	UT	\$1,358,128	49	\$235,030,371
7	PENTAGON	VA	\$3,413,752	1,356	\$16,226,835,288	57	FIREFIGHTERS FIRST	CA	\$1,357,827	123	\$771,565,600
8	WCLA	WA	\$3,224,739	5	\$32,424,056	58	F & A	CA	\$1,353,213	75	\$270,179,699
9	DAWSON CO-OP	MN	\$3,076,525	19	\$92,162,873	59	FIRST TECH	CA	\$1,350,714	852	\$4,489,080,530
10	LOCAL GOVERNMENT	NC	\$3,015,927	117	\$946,670,664	60	SUMMIT	WI	\$1,335,490	374	\$1,452,662,558
11	UNIVERSITY OF IOWA COMMUNITY	IA	\$2,641,141	268	\$2,104,456,121	61	SCOTT	IL	\$1,324,315	210	\$848,627,687
12	SAN JOAQUIN POWER EMPLOYEES	CA	\$2,530,790	6	\$81,442,345	62	SCHOOL EMPL. CU OF WASHINGTON	WA	\$1,317,511	119	\$447,953,689
13	GENERAL ELECTRIC	OH	\$2,444,037	145	\$1,801,494,804	63	IDAHO CENTRAL	ID	\$1,301,198	484	\$1,483,430,626
14	SOUTHERN	TX	\$2,261,959	10	\$60,583,835	64	WYMAR	LA	\$1,297,852	12	\$48,438,766
15	STAR ONE	CA	\$2,132,528	168	\$2,914,162,727	65	SULLIVAN COUNTY FARM BUREAU	IN	\$1,289,882	9	\$15,470,123
16	SAN DIEGO COUNTY	CA	\$2,065,671	659	\$3,908,052,546	66	EECU	TX	\$1,273,910	304	\$1,240,927,896
17	BEUC	WA	\$1,973,705	1,235	\$7,736,400,078	67	UNIVERSITY OF WISCONSIN	WI	\$1,268,234	431	\$1,168,388,720
18	HOMETOWN	ND	\$1,956,713	17	\$76,088,608	68	LAKE MICHIGAN	MI	\$1,267,452	806	\$2,012,726,249
19	FLORENCE DUPONT EMPLOYEES	SC	\$1,877,764	7	\$32,056,388	69	ABBOTT LABORATORIES EMPLOYEES	IL	\$1,261,419	88	\$311,608,483
20	DEERE EMPLOYEES	IL	\$1,759,532	79	\$574,280,640	70	CHEVRON	CA	\$1,261,211	209	\$1,859,368,205
21	ALLIANT	IL	\$1,753,755	358	\$4,850,557,513	71	DOWELL	OK	\$1,260,451	5	\$19,649,074
22	ADVANCIAL	TX	\$1,738,327	179	\$945,244,425	72	OKLAHOMA	OK	\$1,258,485	22	\$77,653,674
23	BELLCO	CO	\$1,730,873	337	\$2,005,034,136	73	APPLETREE	WI	\$1,258,115	16	\$93,665,246
24	LAMOURE	ND	\$1,698,519	5	\$17,463,349	74	ONPOINT COMMUNITY	OR	\$1,257,651	516	\$2,061,164,272
25	STATE FARM	IL	\$1,698,266	133	\$856,593,133	75	BETHPAGE	NY	\$1,255,272	513	\$3,021,573,337
26	SELF RELIANCE NEW YORK	NY	\$1,664,206	43	\$659,339,094	76	CONSUMERS COOPERATIVE	NE	\$1,254,288	5	\$15,180,898
27	DAKOTA PLAINS	ND	\$1,650,224	18	\$52,462,996	77	CITADEL	PA	\$1,249,115	383	\$1,717,224,228
28	BCU	IL	\$1,630,750	415	\$1,742,867,252	78	COMMUNITYWIDE	IN	\$1,247,658	76	\$279,817,157
29	PORT WASHINGTON	NY	\$1,583,007	8	\$16,645,851	79	EVANSVILLE TEACHERS	IN	\$1,236,695	244	\$706,759,048
30	TCC	TX	\$1,579,830	13	\$34,680,980	80	MICHIGAN SCHOOLS AND GOVT	MI	\$1,233,878	257	\$1,150,140,358
31	ADVANTIS	OR	\$1,579,028	164	\$873,080,108	81	CHATTANOOGA AREA SCHOOLS	TN	\$1,229,792	13	\$51,425,186
32	SAN FRANCISCO FIRE	CA	\$1,576,412	130	\$625,688,189	82	GREENWOOD	RI	\$1,225,056	61	\$279,661,985
33	ELM RIVER	ND	\$1,571,108	6	\$17,861,775	83	HOWARD COUNTY SCHOOL EMPL.	IN	\$1,224,186	3	\$10,285,623
34	WRIGHT-PATT	OH	\$1,557,275	607	\$1,994,792,101	84	TEXAS ASSN OF PROFESSIONALS	TX	\$1,220,653	12	\$26,760,571
35	LONG BEACH FIREMENS	CA	\$1,555,439	11	\$105,856,856	85	DAKOTA WEST	ND	\$1,219,755	51	\$148,805,538
36	LOGIX	CA	\$1,541,599	450	\$2,722,244,438	86	DELTA COMMUNITY	GA	\$1,211,977	691	\$2,898,719,863
37	DES MOINES POLICE OFFICERS	IA	\$1,517,836	7	\$26,004,353	87	PENNSYLVANIA STATE EMPLOYEES	PA	\$1,211,748	612	\$2,975,693,058
38	KEYPOINT	CA	\$1,507,940	178	\$718,980,596	88	NASA	MD	\$1,209,941	253	\$1,000,844,004
39	SECURITY SERVICE	TX	\$1,490,891	1,628	\$7,605,774,582	89	PREMIER	IA	\$1,206,697	33	\$94,074,239
40	NEPHI WESTERN EMPLOYEES	UT	\$1,489,405	4	\$23,384,776	90	FERGUSON	MS	\$1,199,055	7	\$18,765,342
41	ROCKLAND	MA	\$1,488,827	167	\$1,200,488,413	91	BOPTI	CA	\$1,191,769	4	\$22,831,888
42	PEGASUS COMMUNITY	TX	\$1,473,692	48	\$160,504,604	92	MOTOROLA EMPLOYEES	IL	\$1,188,734	103	\$462,220,604
43	TOWN AND COUNTRY	ND	\$1,464,609	113	\$318,920,095	93	COLORADO	CO	\$1,187,207	41	\$94,409,188
44	KINECTA	CA	\$1,462,953	1,035	\$2,842,087,842	94	UNIVERSITY	TX	\$1,186,854	488	\$1,300,287,305
45	NAVY	VA	\$1,462,472	10,928	\$42,107,521,782	95	COMMUNITY CREDIT UNION OF LYNN	MA	\$1,183,580	28	\$104,730,616
46	WORKMENS CIRCLE	GA	\$1,456,110	5	\$42,416,655	96	COUNTRYSIDE	NY	\$1,174,709	16	\$104,036,860
47	MECE	MO	\$1,450,731	13	\$80,761,371	97	WESTERN ILLINOIS SCHOOL EMPL.	IL	\$1,173,049	2	\$9,249,282
48	CO-OP CU OF MONTEVIDEO	MN	\$1,439,342	36	\$101,097,558	98	WSECU	WA	\$1,168,588	508	\$1,588,475,913
49	ENERGIZE	OK	\$1,420,670	3	\$15,124,557	99	UTAH FIRST	UT	\$1,157,892	69	\$200,846,626
50	MCCONE COUNTY	MT	\$1,403,195	13	\$43,308,603	100	ST. PAUL	MN	\$1,157,614	25	\$102,236,927
AVERAGE FOR CREDIT UNION INDUSTRY									\$646,351	39	\$103,963,346

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

The debate around the value of physical branches versus virtual ones continues to dominate delivery channel conversations in board rooms across the industry. As of June 30, there are a total of 20,987 branches, down 4 basis points from 20,996 last year.

The credit union industry has increased the pace of investing on land, buildings, and other fixed assets compared to last year. The industry posted 4.2% annual growth in fixed assets as of June 2014 versus 2.4% in June 2013. With rising membership and the smaller number of branches, members per branch increased to 4,725 in the second quarter of 2014 from 4,589 last year. For credit unions unable or unwilling to service a widespread branch network, shared branching is an option emblematic of credit union cooperative principles. More than 1,200 credit unions participate in these networks, often built through state, regional, or national leagues, associations, and Credit Union Service Organizations (CUSOs).

To complement the physical channels, credit unions are expanding their online and mobile branches. Home banking is now ubiquitous at credit unions and the move is toward mobile delivery of transactional services. Nearly 2,700 credit unions offer mobile banking through mobile websites, Short Messaging Service (SMS), or dedicated smartphone applications. Today, 44.7% of total members use their credit union's online banking platform, up 2.1 percentage points from a year prior. 63.6% of credit unions \$500 million to \$1 billion in assets and 78.6% of credit unions with more than \$1 billion in assets offer remote deposit capabilities, giving members the convenience of depositing a check from anywhere in the world. The next major step that is already happening at credit unions of all sizes, is mobile remote deposit. This technology allows members to use their smartphone to make deposits while on the go without stopping at a branch or ATM. Innovative services like this are pushing convenience to new levels.



WHAT TO LOOK FOR IN A VIDEO TELLER

COASTAL FEDERAL CREDIT UNION | RALEIGH, NC | ASSETS: \$2.3B | MEMBERS: 191,170

In lieu of traditional teller lines, Coastal Federal Credit Union (\$2.3B, Raleigh, NC) has personal teller machines for members to use in all of its branches from 7 a.m. to 7 p.m., seven days a week. Here, Willard Ross, senior vice president and chief retail officer, discusses their strategy.

ON HIRING PROCESSES:

We've changed the hiring process quite a bit over time. In the early years, we would literally test candidates on video, but we found that wasn't as useful as we thought it might be. Instead of a screen test, we've honed behavioral questions to help us gauge whether someone is service-oriented. It's more important for us to know if the candidate is natural at building rapport and has that innate friendliness that our members expect from the credit union.

ON COMPETENCIES:

We're also looking for tellers with enough

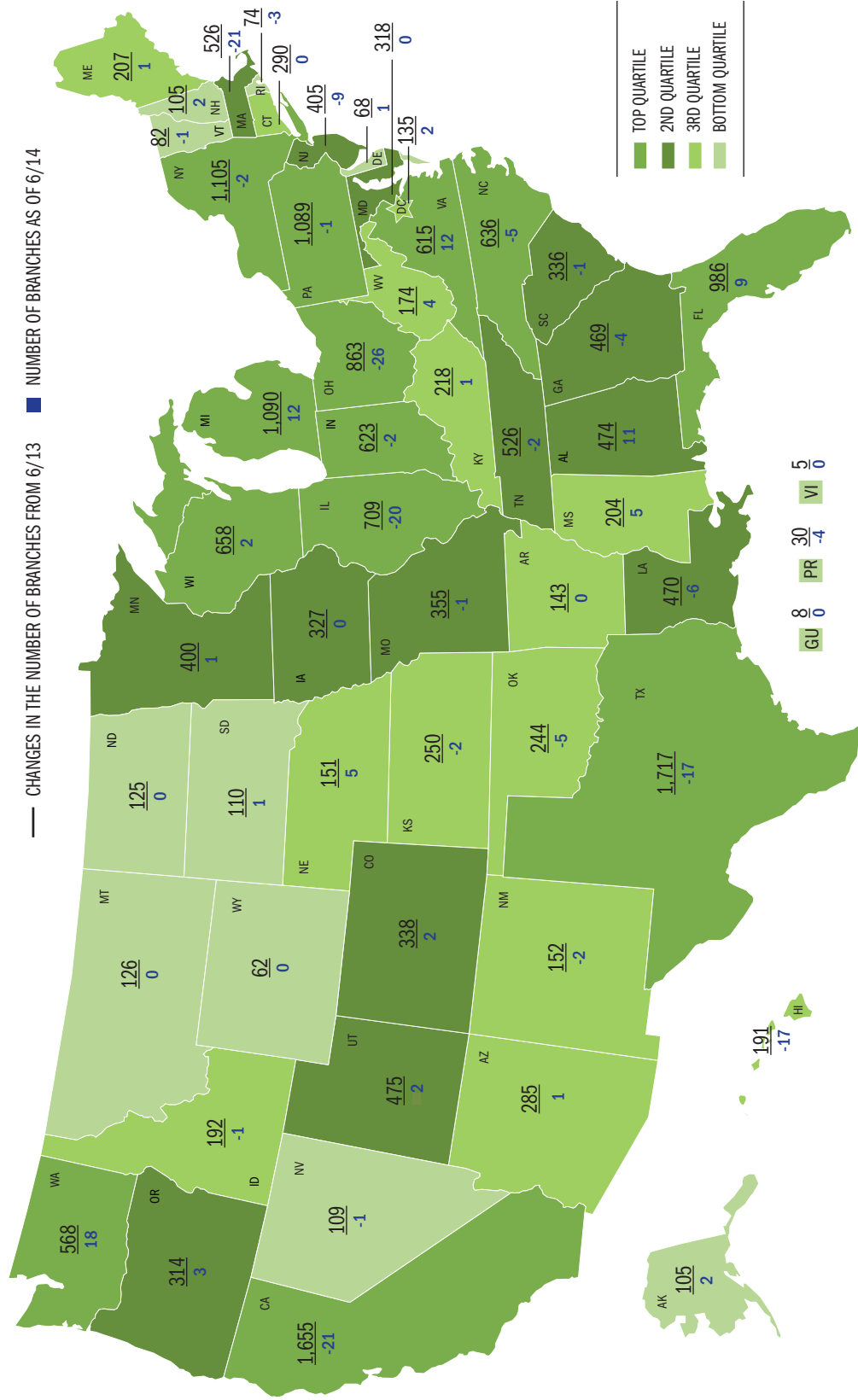
experience that they are comfortable in making decisions on their own. For example, they understand fraud risks and know what to look for and how to make a good decision on when to waive check holds. We train all of our employees on these topics, of course, but if someone comes in with experience, they are more likely to feel comfortable making decisions without having to ask a supervisor. This makes them more valuable to us and allows them to deliver service to the member faster.

ON SERVICE LEVELS:

The biggest challenge is the staffing. Managing the staffing to achieve that perfect balance and deliver the member service levels you want takes time and attention. Call center models are closer than traditional branch models, but even those need some tweaks so you have to tune in to your own members' patterns and adjust accordingly.

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

| DATA AS OF JUNE 30, 2014



LEADERS IN LARGEST BRANCH & ATM NETWORK

DATA AS OF JUNE 30, 2014

Rk	Credit Union	St	Branches & ATMs*	Total Branches	Total ATMs*	Members per Branch	Total Assets
1	STATE EMPLOYEES	NC	500	254	246	7,538	\$28,645,354,689
2	NAVY	VA	479	247	232	20,676	\$60,494,082,714
3	THE GOLDEN 1	CA	365	82	283	8,235	\$8,507,544,036
4	AMERICA FIRST	UT	219	107	112	6,163	\$6,251,767,365
5	MOUNTAIN AMERICA	UT	176	76	100	6,238	\$3,904,527,985
6	ALASKA USA	AK	136	68	68	7,427	\$5,576,864,650
7	TDECU	TX	132	39	93	4,911	\$2,283,327,171
8	MUNICIPAL	NY	120	20	100	17,887	\$2,035,964,122
9	CHARTWAY	VA	112	55	57	3,316	\$1,889,576,499
10	SECU OF MARYLAND	MD	112	20	92	11,540	\$2,795,588,084
11	SUNCOAST	FL	110	55	55	10,706	\$5,833,184,593
12	SPACE COAST	FL	108	56	52	5,231	\$3,212,742,370
13	MEMBERS 1ST	PA	104	52	52	5,180	\$2,685,023,142
14	DESERT SCHOOLS	AZ	96	48	48	6,423	\$3,857,607,797
15	MIDFLORIDA	FL	95	39	56	5,050	\$2,065,417,655
16	RANDOLPH-BROOKS	TX	95	48	47	9,998	\$5,993,295,632
17	TEACHERS	IN	95	51	44	5,134	\$2,519,391,698
18	STATE EMPLOYEES	NY	91	47	44	6,573	\$2,819,689,486
19	PUBLIC SERVICE EMPLOYEES	CO	90	29	61	5,362	\$1,375,582,083
20	BEUC	WA	86	43	43	20,226	\$12,518,983,724
21	ARROWHEAD	CA	85	11	74	10,723	\$826,393,244
22	SCHOOLSFIRST	CA	82	43	39	14,009	\$10,425,207,073
23	FIRST TECH	CA	81	41	40	9,113	\$6,845,842,954
24	PATELCO	CA	81	41	40	6,818	\$4,114,579,937
25	SERVICE	NH	81	40	41	4,674	\$2,441,983,022
26	TEXANS	TX	78	13	65	8,632	\$1,437,921,114
27	SECURITY SERVICE	TX	77	72	5	13,752	\$8,086,101,582
28	AMERICAN AIRLINES	TX	76	38	38	6,307	\$5,660,839,142
29	BCU	IL	76	39	37	4,846	\$1,985,465,981
30	FAIRWINDS	FL	76	38	38	4,484	\$1,763,499,281
31	LAKE MICHIGAN	MI	76	38	38	6,057	\$3,349,304,454
32	ROYAL	WI	76	51	25	3,036	\$1,468,809,418
33	VISIONS	NY	75	39	36	4,221	\$3,308,685,215
34	KINECTA	CA	70	36	34	7,364	\$3,373,601,089
35	SAN DIEGO COUNTY	CA	70	34	36	7,906	\$6,535,054,808
36	COMMUNITYAMERICA	MO	68	31	37	5,888	\$1,968,345,867
37	FIRST COMMUNITY	MO	64	32	32	7,369	\$1,992,662,888
38	ORNL	TN	64	32	32	5,138	\$1,562,486,198
39	BETHPAGE	NY	58	29	29	8,343	\$5,685,240,422
40	CENTRA	IN	58	23	35	5,619	\$1,221,859,996
41	OREGON FIRST COMMUNITY	OR	58	29	29	2,520	\$795,397,600
42	SUMMIT	WI	57	30	27	4,639	\$2,049,853,057
43	ANHEUSER-BUSCH EMPLOYEES	MO	56	29	27	3,953	\$1,446,905,266
44	ENT	CO	56	29	27	8,201	\$4,008,149,088
45	TINKER	OK	56	30	26	9,920	\$3,217,835,770
46	XCEED FINANCIAL	CA	56	14	42	4,615	\$898,434,799
47	ASSOCIATED	GA	55	28	27	5,824	\$1,344,957,448
48	LANDMARK	WI	55	32	23	7,414	\$2,550,867,636
49	WESTERN	CA	55	43	12	3,912	\$1,973,855,240
50	HERITAGE TRUST	SC	54	12	42	3,595	\$487,349,595
AVERAGE FOR CREDIT UNION INDUSTRY			6	3	3	4,725	\$170,290,586

*ATMS OWNED BY THE CREDIT UNION.

LEADERS IN HIGHEST MEMBERS-TO-BRANCH RATIO

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Members per Branch	Total Members	Total Branches	Members per Employee	Total Assets
1	DOW CHEMICAL EMPLOYEES	MI	56,834	56,834	1	427	\$1,453,327,912
2	GREENWOOD	RI	52,850	52,850	1	866	\$400,095,461
3	UTILITIES EMPLOYEES	PA	44,040	44,040	1	544	\$1,107,315,298
4	PENTAGON	VA	42,881	1,286,428	30	949	\$18,312,866,093
5	SCHOOL EMPL CREDIT UNION OF WASHINGTON	WA	39,791	79,581	2	672	\$978,533,226
6	MARRIOTT EMPLOYEES	MD	39,154	39,154	1	753	\$184,726,190
7	UNITED NATIONS	NY	35,686	107,057	3	261	\$4,088,350,271
8	1199 SEIU	NY	28,495	28,495	1	1,676	\$60,715,854
9	NORTHWEST	VA	27,939	167,636	6	504	\$2,563,296,207
10	PENNSYLVANIA STATE EMPLOYEES	PA	26,263	420,211	16	687	\$4,226,855,778
11	NAPUS	VA	25,012	25,012	1	510	\$279,899,108
12	MELROSE	NY	24,448	24,448	1	354	\$2,024,254,667
13	DIRECT	MA	24,374	24,374	1	548	\$418,081,581
14	DOMINION	VA	21,929	21,929	1	707	\$263,560,083
15	F & A	CA	21,715	43,430	2	579	\$1,308,050,562
16	BANK-FUND STAFF	DC	20,934	83,734	4	294	\$3,878,276,445
17	BOULDER DAM	NV	20,921	20,921	1	481	\$499,074,821
18	NAVY	VA	20,676	5,106,925	247	467	\$60,494,082,714
19	ALLIANT	IL	20,358	285,012	14	797	\$8,148,059,098
20	DIGITAL	MA	20,310	446,822	22	495	\$5,661,861,168
21	POLICE AND FIRE	PA	20,228	222,513	11	424	\$4,297,088,690
22	BEUCU	WA	20,226	869,718	43	705	\$12,518,983,724
23	LBS FINANCIAL	CA	19,779	118,673	6	526	\$1,140,560,395
24	COAST360	GU	19,756	59,267	3	507	\$322,535,197
25	MIDWEST CARPENTERS & MILLWRIGHTS	IN	19,613	19,613	1	1,453	\$93,598,029
26	HEALTHCARE EMPLOYEES	NJ	19,220	19,220	1	986	\$100,502,211
27	TRANSPORTATION	DC	19,008	19,008	1	362	\$192,966,717
28	AFLAC	GA	18,754	18,754	1	1,786	\$184,705,404
29	CREDIT UNION OF DENVER	CO	18,754	56,261	3	481	\$586,936,645
30	STAR ONE	CA	18,427	92,135	5	548	\$6,737,691,641
31	APCI	PA	18,113	18,113	1	407	\$501,628,381
32	MUNICIPAL	NY	17,887	357,743	20	532	\$2,035,964,122
33	E-CENTRAL	CA	16,752	16,752	1	356	\$161,268,559
34	GECU	TX	16,561	314,653	19	451	\$2,075,029,750
35	UNIVERSITY	CA	16,550	33,100	2	387	\$480,004,714
36	WEST VIRGINIA CENTRAL	WV	16,501	16,501	1	541	\$129,724,752
37	ROCKLAND	MA	16,460	164,599	10	986	\$1,317,520,974
38	ESL	NY	16,343	326,858	20	541	\$4,823,514,686
39	POINT BREEZE	MD	16,318	48,954	3	559	\$737,034,502
40	PUBLIX EMPLOYEES	FL	15,829	126,634	8	541	\$760,036,769
41	BUFFALO METROPOLITAN	NY	15,671	15,671	1	424	\$89,838,876
42	HIWAY	MN	15,523	62,092	4	352	\$941,651,268
43	REDSTONE	AL	15,508	372,197	24	464	\$3,682,833,537
44	AMERICA'S CHRISTIAN	CA	15,445	46,334	3	587	\$281,018,835
45	DUKE UNIVERSITY	NC	15,433	15,433	1	447	\$113,995,927
46	BURBANK CITY	CA	15,430	15,430	1	281	\$260,944,640
47	THRIVENT	WI	15,384	46,152	3	355	\$483,610,255
48	QUINCY	MA	15,275	30,549	2	459	\$453,251,452
49	CSE	LA	15,206	30,411	2	364	\$281,269,507
50	NCPD	NY	15,185	15,185	1	868	\$672,568,615
AVERAGE FOR CREDIT UNION INDUSTRY			4,725	15,116	3	385	\$170,290,586

LEADERS IN ONLINE BANKING ADOPTION

DATA AS OF JUNE 30, 2014 | CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Online Banking Penetration Rate	Members Using Online Banking	Total Members	Total Assets
1	UNIVERSITY	TX	99.62%	179,595	180,277	\$1,759,151,735
2	RESOURCE ONE	TX	99.45%	47,892	48,157	\$393,455,267
3	CONSUMERS	IL	99.35%	59,771	60,161	\$611,358,046
4	AUGUSTA COUNTY	VA	97.50%	2,579	2,645	\$21,827,334
5	ARAPAHOE	CO	96.86%	9,584	9,895	\$105,331,317
6	SOUTHWEST FINANCIAL	TX	96.83%	10,086	10,416	\$46,883,752
7	MARISOL	AZ	95.25%	6,700	7,034	\$33,190,102
8	TRANSTAR	TX	95.15%	4,746	4,988	\$38,920,249
9	SAN DIEGO FIREFIGHTERS	CA	93.70%	3,364	3,590	\$86,407,678
10	PREMIER ONE	CA	93.65%	23,519	25,115	\$338,133,640
11	ONE NEVADA	NV	93.64%	70,630	75,430	\$722,177,017
12	WESCOM	CA	93.42%	179,868	192,533	\$2,767,361,030
13	SNOCOPE	WA	92.94%	6,131	6,597	\$47,846,444
14	KENNEDY VA EMPLOYEES	TN	92.83%	2,200	2,370	\$20,798,637
15	PURDUE	IN	92.71%	59,738	64,436	\$824,782,531
16	K.U.M.C.	KS	92.19%	2,666	2,892	\$24,770,896
17	FINANCIAL	FL	91.58%	7,853	8,575	\$54,767,167
18	METRUM COMMUNITY	CO	91.18%	4,360	4,782	\$58,406,576
19	CAL STATE L.A.	CA	91.01%	4,169	4,581	\$41,560,337
20	MEMBERS "FIRST" COMMUNITY	IL	90.93%	5,040	5,543	\$45,448,085
21	UNO	LA	90.38%	4,435	4,907	\$24,438,321
22	DISCOVERY	PA	90.17%	9,361	10,381	\$131,622,956
23	OKLAHOMA EMPLOYEES	OK	90.13%	37,530	41,641	\$435,068,630
24	BADLANDS	MT	89.92%	1,936	2,153	\$23,885,377
25	CDC	GA	89.74%	15,925	17,746	\$262,701,809
26	BCM	TX	89.64%	5,322	5,937	\$36,471,110
27	CHAFFEY	CA	89.56%	10,422	11,637	\$109,227,043
28	MIAMI UNIVERSITY COMMUNITY	OH	88.81%	5,000	5,630	\$57,873,035
29	MEMBERS	CT	88.71%	3,670	4,137	\$28,496,445
30	SUNSET SCIENCE PARK	OR	88.21%	1,922	2,179	\$37,346,851
31	PEOPLE'S COMMUNITY	WA	88.20%	11,252	12,758	\$173,165,058
32	ROCKY MOUNTAIN LAW ENFORCEMENT	CO	87.82%	10,293	11,720	\$173,266,303
33	TLC	OR	87.67%	12,267	13,993	\$123,402,183
34	HAMILTON HORIZONS	NJ	87.65%	3,377	3,853	\$25,880,628
35	TRAILHEAD	OR	87.09%	5,779	6,636	\$94,390,648
36	MISSION	CA	87.02%	148,628	170,795	\$2,553,133,702
37	GP LOUISIANA	LA	86.71%	3,590	4,140	\$33,568,527
38	UFCW	PA	86.67%	17,269	19,925	\$110,097,338
39	MICHIGAN STATE UNIVERSITY	MI	86.66%	160,504	185,209	\$2,653,389,313
40	BAYOU CITY	TX	86.50%	2,807	3,245	\$23,222,859
41	UNIVERSITY OF WISCONSIN	WI	86.32%	166,879	193,336	\$1,896,366,992
42	VERIDIAN	IA	86.12%	157,847	183,296	\$2,478,661,426
43	ENERGY PLUS	IN	85.89%	3,476	4,047	\$29,522,293
44	CINCINNATI OHIO POLICE	OH	85.87%	8,997	10,478	\$106,496,546
45	SOUTHWEST HERITAGE	TX	85.55%	7,510	8,778	\$108,760,928
46	SOUTH TEXAS	TX	85.49%	6,454	7,549	\$45,169,915
47	U. S. EMPLOYEES	IL	85.29%	7,685	9,010	\$81,647,041
48	RIVERMARK COMMUNITY	OR	85.14%	56,923	66,858	\$590,254,663
49	GUTHRIE	PA	85.09%	6,133	7,208	\$65,091,695
50	EMPLOYEES	OK	84.86%	2,618	3,085	\$21,025,566
AVERAGE FOR CREDIT UNION INDUSTRY			44.66%	6,750	15,116	\$170,290,586

DELIVERY CHANNEL DEPLOYMENT & ONLINE TRANSACTION CAPABILITIES | DATA AS OF JUNE 30, 2014

Percent of Credit Unions Offering Service by Peer Group	Under \$10M	\$10M-\$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
ONLINE DELIVERY								
Remote Deposit Capture	0.71%	3.10%	9.28%	13.71%	30.25%	48.55%	63.45%	78.54%
Mobile Banking	3.94%	20.45%	43.24%	67.75%	80.94%	91.28%	94.54%	91.78%
eStatements	18.98%	58.99%	80.21%	90.99%	94.61%	95.93%	97.06%	94.52%
Bill Pay	10.58%	49.89%	81.03%	95.56%	97.38%	99.71%	100.00%	97.72%
ONLINE MEMBER INTERACTION								
New Member Application	6.98%	22.27%	33.71%	40.99%	56.22%	66.28%	74.37%	80.37%
New Share Account	2.75%	8.35%	19.30%	27.68%	45.30%	61.92%	71.43%	81.28%
New Loan Application	7.69%	33.08%	49.92%	70.50%	81.49%	90.41%	94.12%	95.89%
Electronic Signature	0.52%	3.53%	7.17%	11.23%	22.24%	31.40%	36.97%	44.29%
External Account Transfers	2.85%	7.39%	13.44%	23.11%	36.46%	47.09%	59.24%	73.97%
Account Aggregation	2.75%	7.39%	11.16%	12.40%	17.54%	23.84%	27.73%	30.14%
Mobile Payments	0.28%	2.25%	7.00%	13.84%	20.58%	24.42%	26.89%	32.88%

PEER GROUP PERFORMANCE COMPARISON

THE IMPORTANCE OF PEER COMPARISONS IN BENCHMARKING PERFORMANCE

CREDIT UNIONS ARE NOT ABLE TO MEASURE THEIR MARKET PERFORMANCE VIA DAILY CHANGES IN STOCK PRICE AS PUBLICLY HELD COMPANIES DO

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

The challenge in peer performance benchmarking lies in determining what to measure performance against. Industry averages provide one level of comparison. However, the average credit union asset size is more than \$140 million, which might not be an appropriate standard for many credit unions.

At a minimum, boards and managers want to use credit unions of a similar asset size as a baseline benchmark. They can make further comparisons based on membership composition, branch networks, market size, and location. Additionally, many credit unions view average

performance as just that, average, and prefer to set performance standards based on the highest performers in their peer group.

Comparisons such as the ones that appear on the following pages account for differences in operating resources and business models among credit unions of varying size. The performance numbers related to growth, product offerings, concentration, earnings, and capital vary across the 10 asset-based peer groups we use for the comparisons. These differences are important when setting performance standards and reviewing the product offerings at a credit union.

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

PEER GROUP CLASSIFICATION | DATA AS OF JUNE 30, 2014

Peer Group	No. of Credit Unions	Total Assets (000s)	Total Members	12-Mo. Loan Growth	12-Mo. Member Growth	Avg. Loan Balance	OpExp/Avg. Assets	ROA*	Delinquency
Under \$2M	692	\$619,670	232,806	-1.66%	-2.47%	\$4,385	4.24%	-0.75%	3.49%
\$2M - \$5M	656	\$2,288,967	515,878	1.33%	-1.65%	\$5,768	3.82%	-0.13%	2.12%
\$5M - \$10M	759	\$5,619,343	1,039,569	1.92%	-1.78%	\$6,678	3.72%	0.05%	1.85%
\$10M - \$20M	934	\$13,598,396	2,083,529	2.04%	-1.58%	\$7,694	3.61%	0.16%	1.33%
\$20M - \$50M	1,228	\$39,831,418	5,181,412	3.30%	-0.89%	\$8,681	3.54%	0.26%	1.24%
\$50M - \$100M	766	\$54,665,336	6,323,647	4.60%	0.50%	\$9,602	3.66%	0.46%	1.06%
\$100M - \$250M	724	\$112,930,277	12,181,847	6.65%	1.30%	\$11,335	3.67%	0.52%	0.94%
\$250M - \$500M	344	\$121,157,468	11,744,751	8.59%	1.52%	\$12,402	3.54%	0.66%	0.91%
\$500M - \$1B	238	\$167,168,358	14,836,683	10.67%	4.29%	\$13,309	3.33%	0.81%	0.76%
Over \$1B	219	\$599,227,010	45,023,724	12.44%	6.08%	\$14,629	2.68%	1.00%	0.80%
U.S. Totals/Averages	6,560	\$1,117,106,243	99,163,846	9.77%	2.92%	\$13,052	3.07%	0.81%	0.85%

*POST-ASSESSMENTS

PEER GROUP PERFORMANCE COMPARISON | DATA AS OF JUNE 30, 2014

PEER GROUP	1-10	1-4	5	6	7	8	9	10
	All in U.S.	Under \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
Number of CUs	6,560	3,041	1,228	766	724	344	238	219
Average Assets 000s	\$170,291	\$7,276	\$32,436	\$71,365	\$155,981	\$352,202	\$702,388	\$2,736,196

12-MONTH GROWTH	Capital	7.49%	0.00%	2.24%	4.33%	5.38%	6.50%	7.88%	10.13%
	Loans	9.77%	1.74%	3.30%	4.60%	6.65%	8.59%	10.67%	12.44%
	Shares	3.37%	-0.01%	1.18%	2.01%	2.56%	2.86%	4.13%	4.86%
	Members	2.92%	-1.77%	-0.89%	0.50%	1.30%	1.52%	4.29%	6.08%

CAPITAL RATIOS	Capital/Assets	11.28%	14.13%	12.20%	11.58%	10.96%	11.32%	11.22%	11.16%
	Solvency Ratio	114.93%	116.31%	113.89%	113.24%	112.63%	113.57%	114.02%	116.11%
	Coverage Ratio	122.36%	77.90%	82.96%	89.74%	99.35%	111.69%	122.16%	138.36%
	Delinquency	0.85%	1.61%	1.24%	1.06%	0.94%	0.91%	0.76%	0.80%

EARNINGS	Return on Ave. Assets Pre-Assessments	0.82%	0.08%	0.26%	0.46%	0.52%	0.66%	0.82%	1.00%
	Return on Ave. Assets Post-Assessments	0.81%	0.08%	0.26%	0.46%	0.52%	0.66%	0.81%	1.00%
	Service Revenue / Ave. Assets	1.26%	0.80%	1.04%	1.22%	1.37%	1.41%	1.35%	1.23%
	Net Interest Margin	2.82%	3.11%	2.97%	3.04%	3.01%	2.99%	2.92%	2.68%
	Operating Expenses/Ave. Assets*	3.07%	3.67%	3.54%	3.66%	3.66%	3.53%	3.33%	2.68%
	Yield on Average Earning Assets	3.51%	3.52%	3.43%	3.58%	3.61%	3.62%	3.55%	3.46%
	Cost of Funds	0.60%	0.35%	0.36%	0.40%	0.45%	0.47%	0.50%	0.72%

*Excludes stabilization expenses.

PRODUCTIVITY	YTD Total Income per Employee (000s)	\$98	\$51	\$69	\$73	\$77	\$85	\$92	\$123
	YTD Total Income per Member	\$255	\$119	\$164	\$197	\$218	\$245	\$260	\$296
	YTD Operating Exp. per Member	\$170	\$104	\$134	\$156	\$167	\$180	\$184	\$175
	Assets per Employee (000s)	\$4,338	\$2,435	\$3,213	\$3,210	\$3,255	\$3,568	\$3,970	\$5,537
	YTD Loan Originations per Empl. (000s)	\$646	\$287	\$346	\$361	\$409	\$459	\$575	\$918

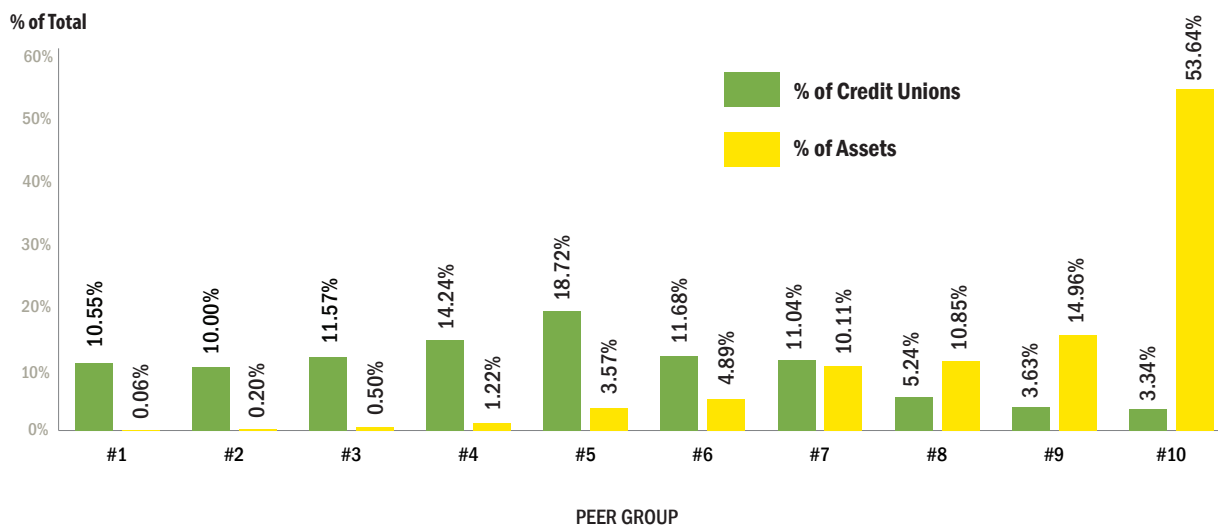
MEMBER SERVICE USAGE**	Auto Loan Penetration	16.95%	12.96%	13.83%	15.10%	16.32%	16.75%	18.58%	17.61%
	Share Draft Penetration	53.37%	30.73%	38.66%	45.15%	48.94%	53.53%	56.35%	58.99%
	Credit Card Penetration	16.18%	12.15%	10.68%	12.10%	12.21%	14.48%	15.46%	20.09%
	\$ Average Share Balance	\$9,606	\$4,913	\$6,733	\$7,597	\$8,157	\$8,980	\$9,707	\$11,145
	# of Share & Loan Accts/Member	2.40	1.80	2.08	2.23	2.27	2.36	2.43	2.55

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

LENDING PROFILE	Loans to Shares	71.59%	53.90%	56.23%	60.11%	66.49%	69.25%	73.14%	75.49%
	% of RE Loans to Total Loans	52.02%	21.49%	38.11%	43.34%	47.77%	50.69%	49.88%	55.82%
	\$ Average Loan Balance	\$13,052	\$7,026	\$8,681	\$9,602	\$11,335	\$12,402	\$13,309	\$14,629
	Total Loans per Employee (000s)	\$2,649	\$1,128	\$1,582	\$1,696	\$1,904	\$2,151	\$2,501	\$3,500

DISTRIBUTION OF ASSETS & INSTITUTIONS ACROSS ALL PEER GROUPS | DATA AS OF JUNE 30, 2014

Peer Group	Asset Size	# of CUs	% of Credit Unions	Assets	% of Assets
1	Under \$2 Million	692	10.55%	\$619,669,918	0.06%
2	\$2 - \$5 Million	656	10.00%	\$2,288,966,639	0.20%
3	\$5 - \$10 Million	759	11.57%	\$5,619,343,427	0.50%
4	\$10 - \$20 Million	934	14.24%	\$13,598,396,194	1.22%
5	\$20 - \$50 Million	1,228	18.72%	\$39,831,418,414	3.57%
6	\$50 - \$100 Million	766	11.68%	\$54,665,335,856	4.89%
7	\$100 - \$250 Million	724	11.04%	\$112,930,277,044	10.11%
8	\$250 - \$500 Million	344	5.24%	\$121,157,468,096	10.85%
9	\$500 Million - \$1 Billion	238	3.63%	\$167,168,357,568	14.96%
10	Over \$1 Billion	219	3.34%	\$599,227,010,224	53.64%
Total		6,560	100%	\$1,117,106,243,380	100%



THE CHANGING COMPOSITION OF CREDIT UNIONS: 5 YEARS AGO & TODAY | DATA AS OF JUNE 30, 2014

Peer Group	Asset Size	# of CUs 2009	# of CUs 2014	Difference	\$ Assets 2009 (000s)	\$ Assets 2014 (000s)	Change
1	Under \$2M	1,141	692	(449)	\$1,017,523	\$619,670	\$(397,853)
2	\$2M - \$5M	954	656	(298)	\$3,251,057	\$2,288,967	\$(962,090)
3	\$5M - \$10M	1,056	759	(297)	\$7,725,153	\$5,619,343	\$(2,105,810)
4	\$10M - \$20M	1,141	934	(207)	\$16,361,771	\$13,598,396	\$(2,763,375)
5	\$20M - \$50M	1,391	1,228	(163)	\$45,035,708	\$39,831,418	\$(5,204,290)
6	\$50M - \$100M	775	766	(9)	\$54,440,131	\$54,665,336	\$225,205
7	\$100M - \$250M	715	724	9	\$112,124,282	\$112,930,277	\$805,995
8	\$250M - \$500M	318	344	26	\$112,199,553	\$121,157,468	\$8,957,915
9	\$500M - \$1B	203	238	35	\$141,862,065	\$167,168,358	\$25,306,293
10	Over \$1B	154	219	65	\$388,335,309	\$599,227,010	\$210,891,701
Totals		7,848	6,560	(1,288)	\$882,352,553	\$1,117,106,243	\$234,753,690



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Ball State Federal Credit Union

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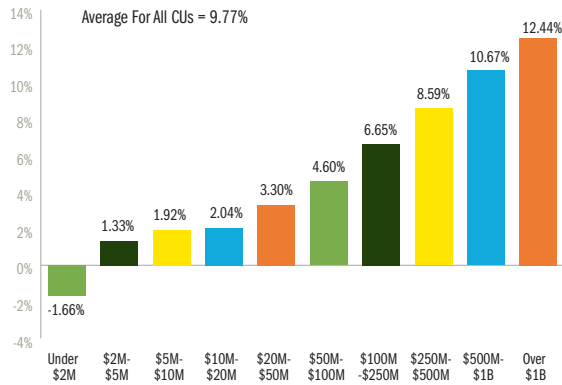
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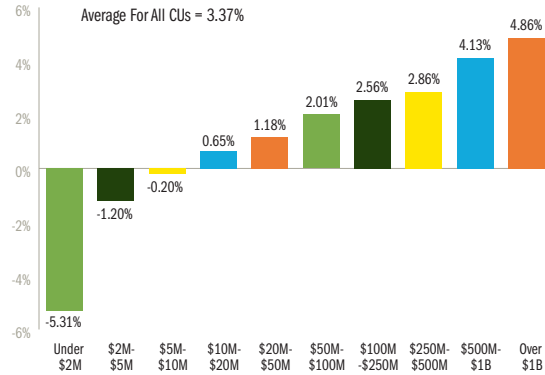
12-Month Loan Growth

DATA AS OF JUNE 30, 2014



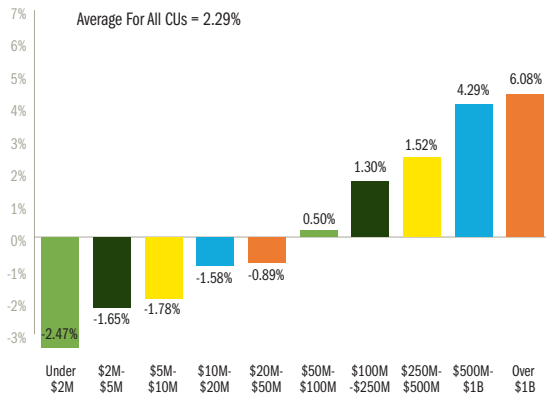
12-Month Share Growth

DATA AS OF JUNE 30, 2014



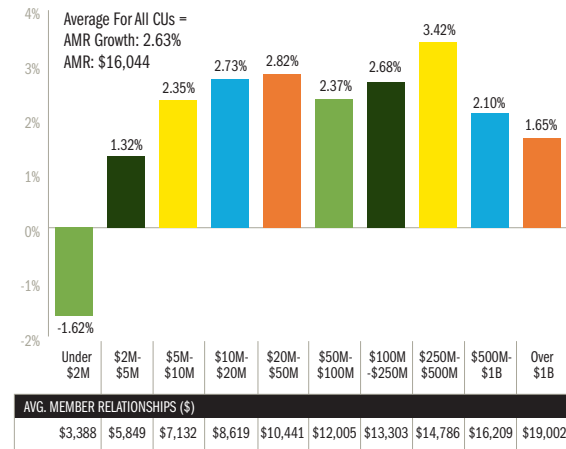
12-Month Member Growth

DATA AS OF JUNE 30, 2014



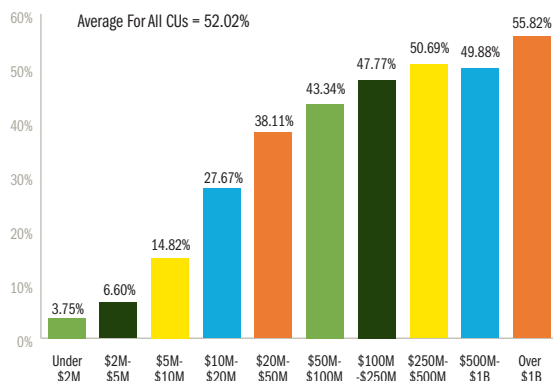
12-Month Growth In Average Member Relationship

DATA AS OF JUNE 30, 2014



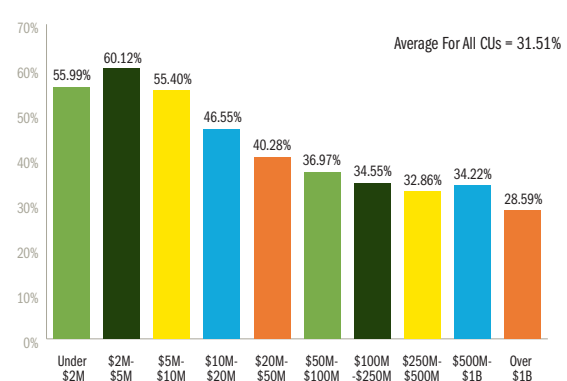
Real Estate Loans/Totals Loans

DATA AS OF JUNE 30, 2014



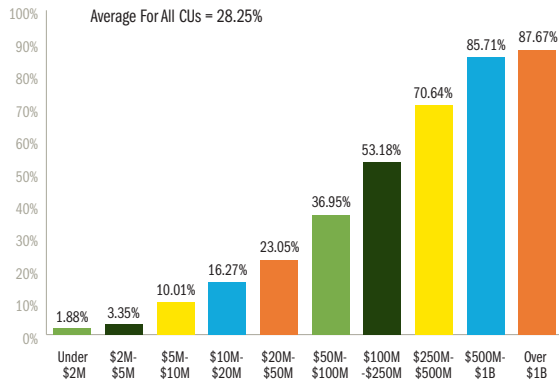
Auto Loans/Total Loans

DATA AS OF JUNE 30, 2014



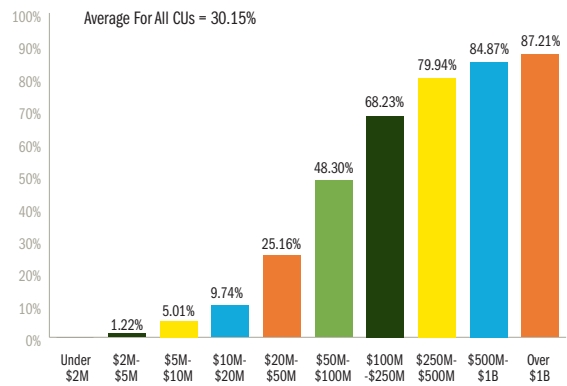
% Offering Insurance And Investment Products

DATA AS OF JUNE 30, 2014



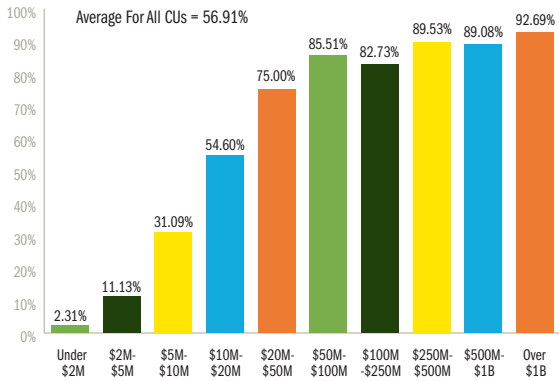
% Offering Indirect Lending

DATA AS OF JUNE 30, 2014



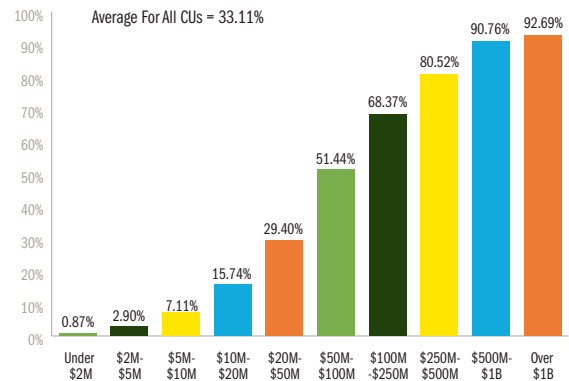
% Offering Credit Cards

DATA AS OF JUNE 30, 2014



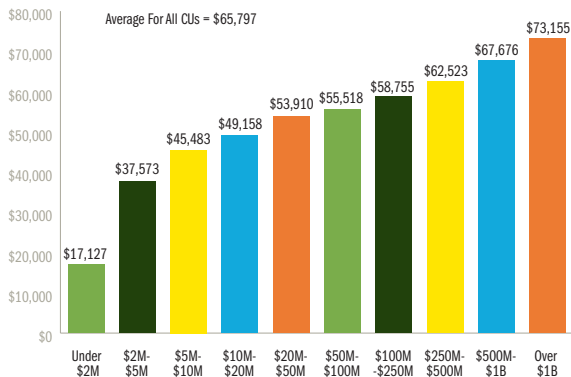
% Offering Member Business Lending

DATA AS OF JUNE 30, 2014



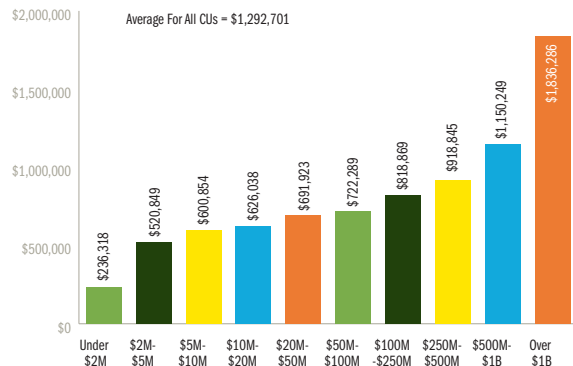
Salary & Benefits/Employee

DATA AS OF JUNE 30, 2014

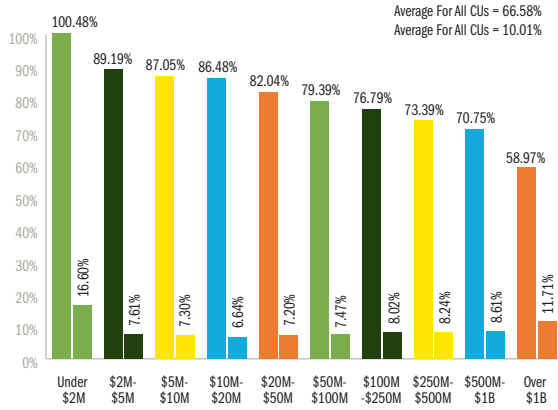


Annual Loan Originations (\$) Per Employee

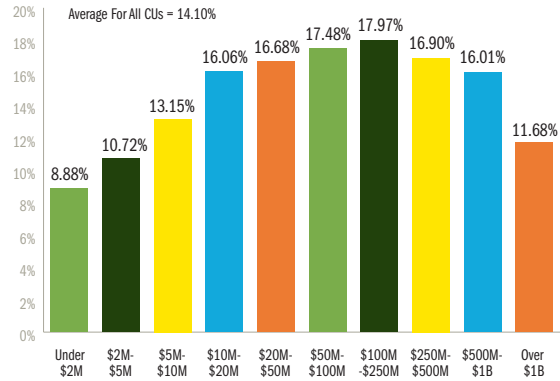
DATA AS OF JUNE 30, 2014



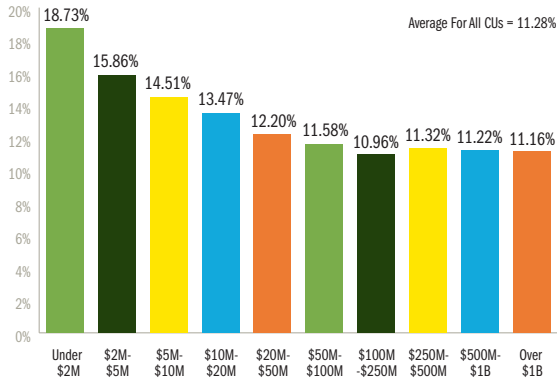
Operating Expense/Total Income vs. Dividends/Total Income | DATA AS OF JUNE 30, 2014



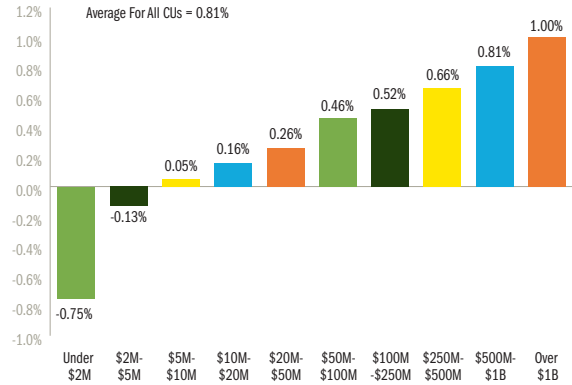
Fee Income/Total Income | DATA AS OF JUNE 30, 2014



Capital/Assets | DATA AS OF JUNE 30, 2014



Return On Assets* | DATA AS OF JUNE 30, 2014



* AFTER STABILIZATION EXPENSE

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CREDIT UNION ACRONYMS

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

FEWER CORPORATES + MORE SERVICES = NEVER-ENDING REINVENTION

The Corporate credit union system continues to adapt their business model to the ever changing needs of their members. The post-crisis corporate credit union regulatory framework, combined with a lower interest rate environment and compressed margins, is forcing the corporate credit union system to re-examine their business model and focus on new ways to help their member credit unions meet today's increasingly complex environment. Corporates have increasingly focused their model on transaction and fee-based services though they remain a key liquidity source for many credit unions.

More than 83% of natural person credit unions report membership in a Corporate credit union as of June 2014. Since capitalization requirements are in place at most Corporates, there are fewer credit unions with membership in more than one Corporate than there were prior to the Great Recession.

Investments in the Corporate credit union system have fallen to \$23.2 billion as of June 30th, 2014, which is \$52.5 billion below their peak of \$76.8 billion as of June 30th, 2009. The new proposed risk-based capital rules are not likely to help bolster investments in corporates either. As proposed, corporate credit union capital would carry a 200% risk-weighting and cash held at corporate credit unions would carry a 20% risk weighting. Though the final rules are not yet in place, it is anticipated that the cash at Corporate risk weighting will be lowered.

With higher loan demand, Corporate credit unions have

re-emerged as a source of funds for credit unions. Loans outstanding from Corporates reached \$814.7 billion as of June 2014, up 24.0% from one year ago. As investment activity has slowed, the growth in lending has provided a revenue boost to the Corporate system.

The net interest margin for the Corporate system through June 30th is 108 basis points. The annualized return on assets is 26 basis points. Corporate credit unions continue to grow their capital base with a core capital ratio of 7.6%, up 1.2 percentage points over the past year.

MERGER ACTIVITY LEADS TO FEWER, LARGER CORPORATES

Further consolidation of the system continued with the announcement of two mergers, lowering the total number of remaining corporates to 13. On June 30, 2014, the Kentucky Corporate officially merged with VolCorp. VolCorp is the surviving institution and will have over 400 members and manage over \$1.4 billion in assets. This was the second recent merger for VolCorp as they had merged with the West Virginia Corporate in 2012.

In July of 2014, Alloya and SunCorp announced that they would merge their operations. If approved, they would create the largest corporate by number of members, with over 1,600 member institutions. With approximately \$3.4 billion in assets it would be the 2nd largest in asset size

behind Corporate One in Columbus, Ohio.

Both mergers are expected to produce significant cost savings on payments and processing. In addition, the combined entities will offer additional cooperative financial services products to all member institutions.

LARGER CORPORATES ARE ABLE TO OFFER MORE SERVICES

Balance Sheet Management

While Corporate balance sheets are limited, they continue to deliver solutions to their members via CUSOs. CU Investment Solutions (ISI) is owned by eleven corporate credit unions and provides broker-dealer services, investment advisory and access to the securities market to purchase and sell securities. Primary Financial, a CUSO owned by all of the Corporates, has been managing the SimpliCD program since 1996. SimpliCD serves as an aggregator of CD issuers and rates from all across the country.

Many Corporates have instituted ALM and Investment Advisory practices to help their members manage their balance sheets more effectively. These services can range from a one-time ALM model evaluation to an extensive soup-to-nuts review of policy, investment advisory and balance sheet management. Mid-Atlantic Corporate launched these services this year through its CUSO, ATON Financial Management, while others such as Alloya and Catalyst have already been offering these services for some time.

Other investment services now being offered via the corporate network include student loan programs, business lending and loan participation programs.

ERM Solutions Push to the Forefront

Corporates are responding to member's request for assistance when assessing Enterprise Risk Management (ERM). Many credit unions have found developing their own ERM plan too expensive and cumbersome. Where should this responsibility fall within a credit union? If you don't have a Chief Risk Officer, should overall ERM responsibility fall under the CFO or does it fall under the CIO? With managers wearing multiple hats, most do not have time to accurately assess all the risks an organization can face. Many credit unions have found it more economical to outsource these types of enterprise-wide risk assessments and the corporate credit union system has responded. EasCorp, through its subsidiary Vertifi, and Mid-Atlantic, through its CUSO, Sollievo are just two examples of how the industry has effectively listened to what their members' need and implemented programs in response.

Security & Fraud Are Close Behind

Security and fraud are also weighing heavily on the minds of credit union executives today. With new security threats such as Distributed Denial of Service (DDoS) attacks and the recent, high-profile security breaches at Target and Home Depot, credit unions are looking for more robust IT security services. Corporates such as Corporate One have implemented services designed to protect their members from such attacks. In addition, they have implemented programs to ensure that their member credit unions are compliant with all rules and regulations.

WHAT DOES THE FUTURE HOLD?

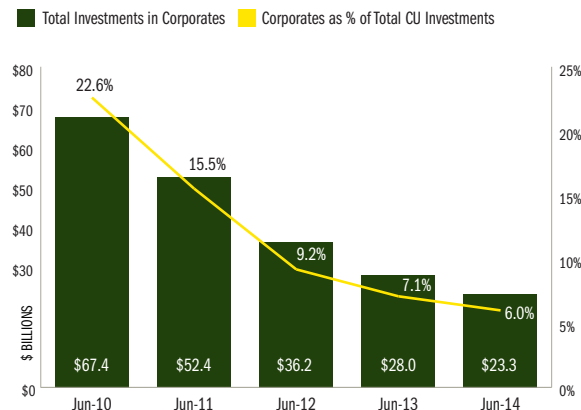
With the financial crisis now fully visible through the rear-view mirror, corporate credit unions can now turn their full attention to developing new and different products to meet the needs of their member credit unions. What role will they play in meeting member liquidity needs? As the new risk-based capital rules are implemented, what effect will they have on the corporate system?

As we have witnessed over the last several years, the system has already adapted to a number of changes. Whereas the corporate system was once seen primarily as a source of liquidity, it is now often seen as a provider of multiple services for its members. Given the current level of interest rates, will the system's performance be measured by their coverage ratio instead of their net interest margin? Will the corporates that focus primarily on transaction processing be forced to seek out a merger partner to offer additional services that their membership wants? Will the remaining Corporates, with their larger size, be able to remain nimble enough to continually seek out new business opportunities within the new regulatory framework?

The Corporates have been a long valued part of the cooperative network. Keeping the lines of communication open and truly listening to their member credit unions needs will help them remain competitive in the current and future financial landscape. ☺

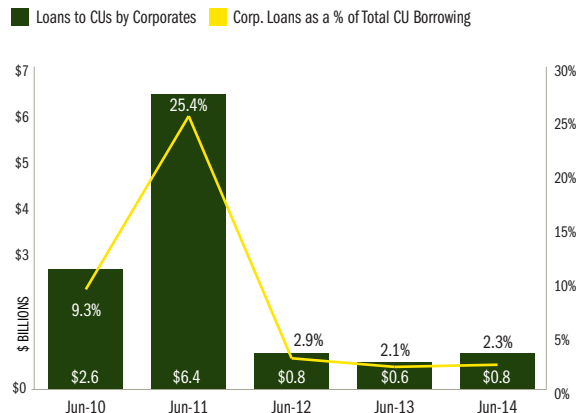
Total Investments By CUs In Corporates

For all U.S. Credit Unions | Data as of June 30, 2014 | Total Investments in Corporates



Total Borrowings By CUs From Corporates

For all U.S. Credit Unions | Data as of June 30, 2014 | Loans to CUs by Corporates



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

CORPORATE FINANCIAL PROFILE | DATA AS OF JUNE 30, 2014

RK	Credit Union	St	\$ Total Assets	\$ Total Capital	Capital Ratio	\$ Total Investments	\$ Total Shares	Shr Grth	\$ Total Loans	Loan Grth	12-Mo. ROA
1	CORPORATE ONE	OH	\$3,489,217,358	\$276,173,576	7.92%	\$3,404,740,625	\$3,167,194,867	-12.52%	\$31,593,463	34.27%	0.26%
2	MID-ATLANTIC CORPORATE	PA	\$2,565,288,761	\$184,480,880	7.19%	\$2,536,802,929	\$2,342,085,984	-22.12%	\$4,848,618	-23.88%	0.16%
3	ALLOVA CORPORATE	IL	\$2,443,347,946	\$220,694,718	9.03%	\$2,011,448,135	\$2,198,363,828	-14.40%	\$423,256,889	50.92%	0.34%
4	CATALYST CORPORATE	GA	\$2,332,926,899	\$190,359,539	8.16%	\$2,087,020,711	\$2,122,289,249	-14.66%	\$214,633,325	-13.41%	0.49%
5	CORPORATE AMERICA	AL	\$2,046,677,092	\$127,175,215	6.21%	\$2,008,631,390	\$1,759,856,063	-8.42%	\$24,303,417	7.92%	0.27%
6	CORPORATE CENTRAL	WI	\$1,362,944,240	\$203,395,328	14.92%	\$1,319,879,489	\$1,248,748,220	-22.38%	\$63,198,051	20.18%	0.31%
7	FIRST CAROLINA CORPORATE	NC	\$1,326,452,546	\$84,121,408	6.34%	\$1,313,909,281	\$1,211,327,938	-11.97%	\$4,644,151	69.39%	0.20%
8	VOLUNTEER CORPORATE	TN	\$1,061,462,245	\$70,675,937	6.66%	\$1,054,052,787	\$885,439,091	-17.09%	\$1,796,830	319.13%	0.12%
9	SUNCORP	CO	\$767,536,592	\$77,510,849	10.10%	\$750,578,484	\$713,911,689	-9.11%	\$11,273,963	73.34%	0.06%
10	EASCORP	MA	\$564,303,064	\$44,716,459	7.92%	\$549,188,436	\$498,746,687	10.18%	\$10,330,000	189.63%	0.37%
11	KANSAS CORPORATE	KS	\$464,592,333	\$34,785,826	7.49%	\$446,310,521	\$427,578,747	-16.19%	\$16,385,958	166.36%	0.18%
12	TRICORP	ME	\$306,056,482	\$20,233,398	6.61%	\$294,577,139	\$248,750,189	-32.45%	\$7,112,996	100.53%	0.13%
13	KENTUCKY CORPORATE	KY	\$276,042,133	\$7,770,345	2.81%	\$275,683,561	\$266,104,341	79.82%	\$27,840	-91.83%	-0.82%
14	MISSOURI CORPORATE	MO	\$189,602,272	\$21,591,316	11.39%	\$188,356,222	\$146,828,167	-9.24%	\$493,909	-16.44%	0.16%
15	LOUISIANA CORPORATE	LA	\$144,277,688	\$7,935,033	5.50%	\$142,801,333	\$111,061,531	-17.01%	\$816,549	N/A	0.11%
Averages for 15 Corporate Credit Unions:			\$1,289,381,843	\$104,774,655	8.13%	\$1,225,598,736	\$1,156,552,639	-14.19%	\$54,314,397	23.97%	0.26%
Totals for 15 Corporate Credit Unions:			\$19,340,727,651	\$1,571,619,827		\$18,383,981,043	\$17,348,289,591		\$814,715,959		

This analysis was powered by...

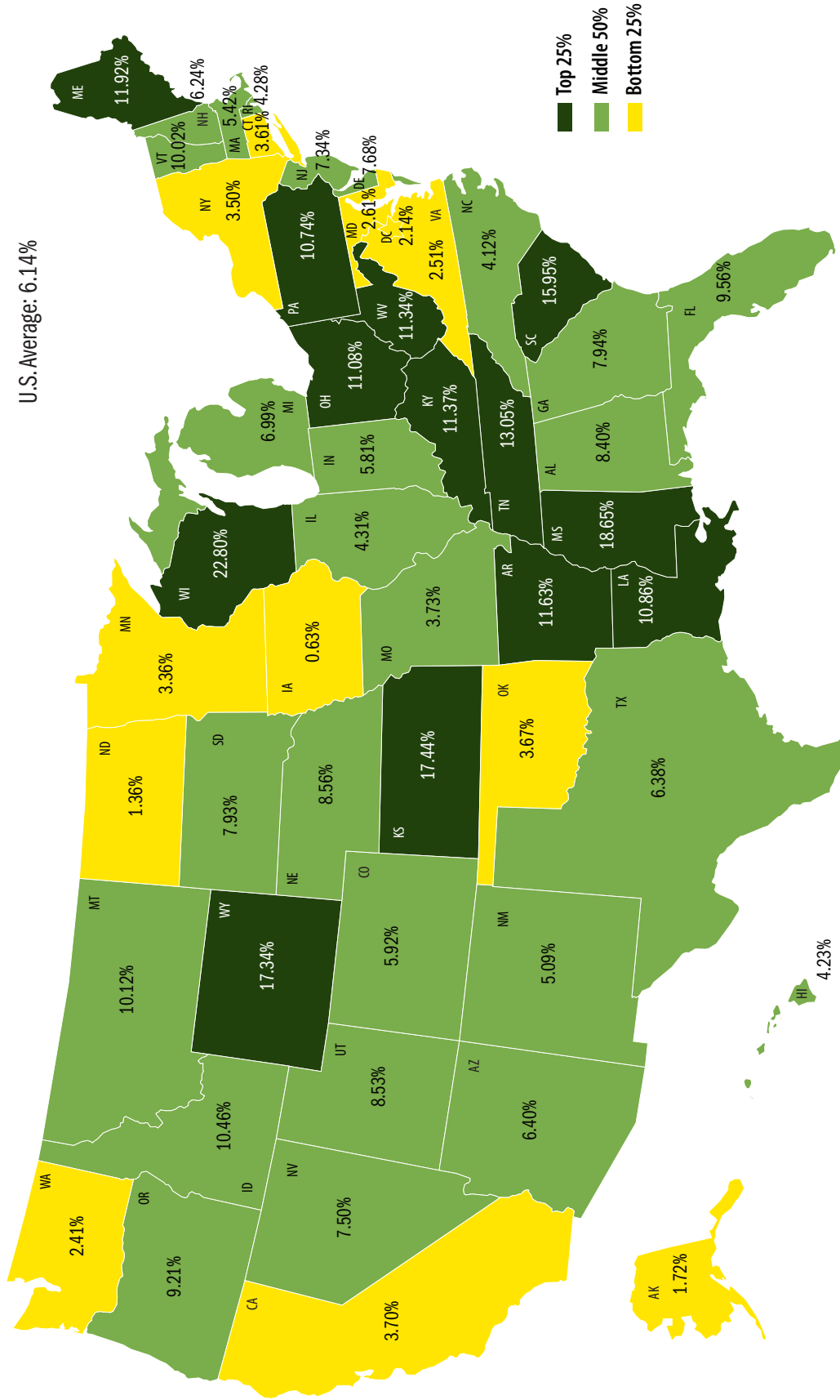


For more information on Corporate Peer-to-Peer contact Janet Lee at (202) 223-3920

CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE (INCLUDING CASH) | DATA AS OF JUNE 30, 2014

State	Concentration of Investments in Corporates	Total Corporate Investments	Growth of Corporate Investments	Total Investments & Cash	Growth of Total Investments & Cash
ALABAMA	8.40%	\$789,066,247	-51.13%	\$9,618,889,825	-0.55%
ALASKA	1.72%	\$26,453,176	-52.21%	\$1,633,408,165	-13.95%
ARIZONA	6.40%	\$350,216,686	1.09%	\$5,583,494,167	5.60%
ARKANSAS	11.63%	\$91,692,797	-53.63%	\$813,776,059	-15.34%
CALIFORNIA	3.70%	\$2,175,043,958	-12.09%	\$59,698,335,678	-4.37%
COLORADO	5.92%	\$362,394,638	9.95%	\$6,241,001,421	-4.91%
CONNECTICUT	3.61%	\$154,768,541	-15.60%	\$4,335,044,543	-3.75%
DELAWARE	7.68%	\$80,094,677	-24.07%	\$1,056,614,118	-4.25%
DISTRICT OF COLUMBIA	2.14%	\$74,463,566	-9.02%	\$3,512,175,930	2.62%
FLORIDA	9.56%	\$1,643,216,610	-0.95%	\$17,646,834,601	-3.79%
GEORGIA	7.94%	\$596,921,474	-9.83%	\$7,689,634,930	-3.76%
HAWAII	4.23%	\$235,637,974	1.14%	\$5,609,369,614	1.63%
IDAHO	10.46%	\$97,911,571	-33.77%	\$994,603,847	-17.16%
ILLINOIS	4.23%	\$614,476,218	-10.63%	\$14,718,991,499	-12.17%
INDIANA	5.81%	\$394,763,538	-28.45%	\$7,018,203,712	-6.30%
IOWA	0.63%	\$19,553,500	14.11%	\$3,199,500,001	-11.02%
KANSAS	17.44%	\$278,380,834	-16.56%	\$1,649,429,044	0.10%
KENTUCKY	11.37%	\$291,840,218	-9.10%	\$2,626,634,382	-2.62%
LOUISIANA	10.86%	\$343,340,417	-18.93%	\$3,294,118,256	-6.26%
MAINE	11.92%	\$198,620,586	-23.39%	\$1,733,904,688	-2.44%
MARYLAND	2.61%	\$209,417,944	-8.56%	\$8,143,145,938	-4.69%
MASSACHUSETTS	5.42%	\$471,795,213	-6.04%	\$8,855,254,158	-2.25%
MICHIGAN	6.99%	\$1,293,608,820	-8.61%	\$18,967,707,848	1.07%
MINNESOTA	3.36%	\$231,317,799	-19.87%	\$7,002,218,709	-0.67%
MISSISSIPPI	18.65%	\$404,261,594	10.80%	\$2,238,453,082	-0.11%
MISSOURI	3.73%	\$152,741,329	-27.38%	\$4,219,162,572	-6.03%
MONTANA	10.12%	\$182,866,097	-8.00%	\$1,842,852,175	5.98%
NEBRASKA	8.56%	\$91,432,859	-31.59%	\$1,103,501,642	-9.16%
NEVADA	7.50%	\$123,510,352	-9.65%	\$1,681,765,725	4.23%
NEW HAMPSHIRE	6.24%	\$81,717,692	-27.79%	\$1,352,650,117	-10.22%
NEW JERSEY	7.34%	\$459,497,381	8.54%	\$6,329,433,219	-4.26%
NEW MEXICO	5.09%	\$139,197,354	20.74%	\$2,806,350,161	-2.03%
NEW YORK	3.50%	\$891,073,259	-19.01%	\$25,920,473,710	-1.49%
NORTH CAROLINA	4.12%	\$639,809,223	-13.04%	\$15,871,855,628	-2.21%
NORTH DAKOTA	1.36%	\$11,175,379	84.49%	\$848,603,281	5.39%
OHIO	11.08%	\$901,120,666	-25.27%	\$8,368,867,181	-3.92%
OKLAHOMA	3.67%	\$164,789,119	-40.00%	\$4,570,307,595	-3.42%
OREGON	9.21%	\$461,867,253	-3.07%	\$5,136,750,868	-3.78%
PENNSYLVANIA	10.74%	\$1,661,440,605	-15.52%	\$15,742,867,142	-1.65%
RHODE ISLAND	4.28%	\$44,630,837	-39.45%	\$1,066,378,935	-11.25%
SOUTH CAROLINA	15.95%	\$513,969,155	-16.05%	\$3,431,499,240	-7.15%
SOUTH DAKOTA	7.93%	\$71,635,012	-27.10%	\$934,989,862	-1.22%
TENNESSEE	13.05%	\$756,792,585	-6.48%	\$6,007,771,218	-4.51%
TEXAS	6.38%	\$1,546,223,497	-4.15%	\$24,948,555,677	-5.18%
UTAH	8.53%	\$380,262,125	-37.81%	\$4,610,035,877	-5.04%
VERMONT	10.02%	\$94,058,033	-19.60%	\$962,260,998	2.07%
VIRGINIA	2.51%	\$648,656,142	-13.52%	\$26,203,914,558	0.56%
WASHINGTON	2.41%	\$260,056,349	-19.93%	\$11,041,433,684	-3.11%
WEST VIRGINIA	11.34%	\$151,253,683	-17.07%	\$1,374,365,137	-1.05%
WISCONSIN	22.80%	\$1,283,945,158	-23.76%	\$5,829,863,874	-3.72%
WYOMING	17.34%	\$112,522,699	-0.06%	\$670,279,888	-0.74%
TOTAL VALUE	6.14%	\$23,275,238,930	-16.75%	\$387,137,231,397	-3.79%

CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE | DATA AS OF JUNE 30, 2014



This analysis was powered by...

CORPORATE CREDIT UNION CONTACT LISTING

**ALLOYA CORPORATE
FEDERAL CREDIT UNION**

Todd Adams, Interim CEO
4450 Weaver Parkway, Suite 100
Warrenville, IL 60555-3252
Ph: (800) 342-4328 Toll Free: (800) 782-2431
F: (630) 276-2626
www.alloyacorp.org

**CATALYST CORPORATE
FEDERAL CREDIT UNION**

Kathy Garner, President
6801 Parkwood Boulevard
Plano, TX 75024-7198
Ph: (214) 703-7500 Toll Free: (800) 442-5763
F: (214) 703-7906
www.catalystcorp.org

**CORPORATE AMERICA
CREDIT UNION**

Pete Pritts, President/CEO
4365 Crescent Road
Irondale, AL 35210-1774
Ph: (205) 313-4300 Toll Free: (800) 292-6242
F: (205) 313-3260
www.corpam.org

**CORPORATE CENTRAL
CREDIT UNION**

Robert W. Fouch, President/CEO
6262 South Lowell Place
Muskego, WI 53150-3062
Ph: (414) 425-5555 Toll Free: (800) 242-4747
F: (414) 427-3700
www.corpcu.com

**CORPORATE ONE FEDERAL
CREDIT UNION**

Lee C. Butke, President/CEO
8700 Orion Place
Columbus, OH 43240-2078
Ph: (614) 825-9200 Toll Free: (866) 692-6771
F: (614) 825-9201
www.corporateone.coop

**EASTERN CORPORATE FEDERAL
CREDIT UNION (EASCORP)**

Jane C. Melchionda, President/CEO
35 Corporate Drive, Suite 300
Burlington, MA 01803-4223
Ph: (781) 933-9950 Toll Free: (800) 428-1144
F: (781) 505-9824
www.eascorp.org

**FIRST CAROLINA CORPORATE
CREDIT UNION**

David W. Brehmer, President/CEO
7900 Triad Center Drive, Suite 410
Greensboro, NC 27409-9088
Ph: (336) 299-6286 Toll Free: (800) 585-4317
F: (336) 299-7842
www.firstcarolina.org

**KANSAS CORPORATE
CREDIT UNION**

Larry Eisenhower, President/CEO
8615 West Frazier Lane
Wichita, KS 67212-3645
Ph: (316) 721-2600 Toll Free: (800) 721-2677
F: (316) 722-2025
www.kansascorporate.org

**VOLCORP'S KENTUCKY
OPERATIONS (MERGED WITH
VOLUNTEER CORPORATE)**

Rick Veach, President/CEO
3615 Newburg Road
Louisville, KY 40218-3399
Ph: (502) 459-6110 Toll Free: (800) 333-5285
F: (502) 459-8027
www.kycorp.org

**LOUISIANA CORPORATE
CREDIT UNION**

David Savoie, President/CEO
3500 North Causeway Boulevard, Suite 1510
Metairie, LA 70002-3526
Ph: (504) 838-8250 Toll Free: (800) 421-7030
F: (504) 838-8822
www.lacorp.com

**MID-ATLANTIC CORPORATE
FEDERAL CREDIT UNION**

Jay R. Murray, President/CEO
1201 Fulling Mill Road
Middletown, PA 17057-3111
Ph: (717) 985-3300 Toll Free: (800) 622-7494
F: (717) 985-3435
www.midatlanticcorp.org

**MISSOURI CORPORATE
CREDIT UNION**

Kathleen M. Gray, President/CEO
2055 Craigshire Drive
St. Louis, MO 63146-4009
Ph: (314) 542-1373 Toll Free: (800) 826-5228
F: (314) 542-1347
www.mocorpku.com

**SUNCORP CORPORATE
CREDIT UNION**

Thomas R. Graham, President/CEO
11148 Benton Street
Westminster, CO 80020-2787
Ph: (720) 540-4679 Toll Free: (877) 786-2677
F: (303) 428-6183
www.suncorp.coop

TRICORP FEDERAL CREDIT UNION

Stephen A. Roy, President/CEO
2 Ledgeview Drive
Westbrook, ME 04092-3939
Ph: (207) 761-0774 Toll Free: (800) 346-1936
F: (207) 761-0873
www.tricorp.org

**VOLUNTEER CORPORATE
CREDIT UNION**

Rick Veach, President/CEO
2460 Atrium Way
Nashville, TN 37214-5102
Ph: (615) 232-7900 Toll Free: (800) 470-3444
F: (615) 232-7999
www.volcorp.org

CUSOs HELP TO EXPAND COOPERATIVE IMPACT OF CREDIT UNIONS

BY ANDREW BOLTON

Credit unions service organizations (CUSOs) are playing an increasing role in credit unions' operations, allowing for collaboration with other credit unions and the ability to provide non-financial services to both members and non-members. This is visible in the data below which shows that credit unions are investing more heavily within CUSOs.

According to second quarter data, the CUSO market is growing at a robust pace. Credit union investments in CUSOs reached nearly \$1.9 billion, with another \$656 million loaned to CUSOs. The amount invested in CUSOs is up 6.7% annually. Almost 2,300 credit unions, or 34.6% of the industry, participated in at least one CUSO relationship as of June 30.

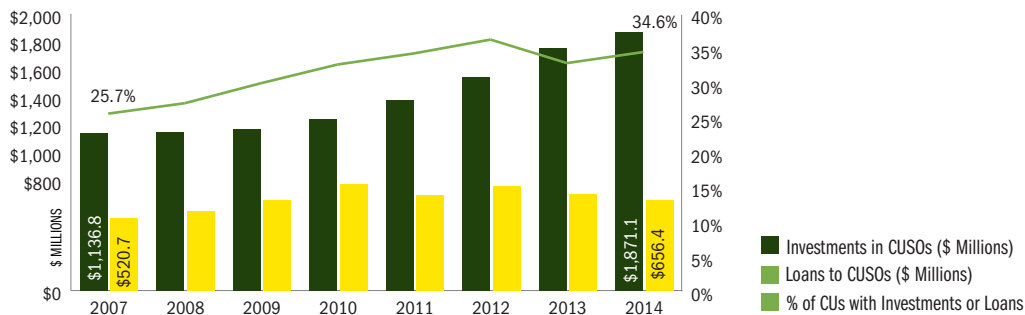
Two types of CUSOs exist in the market – wholly owned and multi-owned. Wholly owned CUSOs typically focus on financial services, offering products such as investment and insurance services to members. Multi-owned CUSOs focus on lending or technology services, areas where pooling resources and aggregative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

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

One of the best examples of how CUSOs can help members is the CO-OP Financial Services Shared Branching network. Credit unions participating in shared branching allow members to utilize the services of other credit unions in the network. If a member is out of range of their local credit union, they can make a deposit, use an ATM, or complete other transactions without any fees. A total of 1,239 credit unions participated in shared branching as of June, and 35.9% of members had access to this service.

CUSOs are expanding into different industries to help serve members, collaborate with other credit unions, and potentially generate income without charging members more. One example is Belvoir Credit Union (\$321M; Woodbridge, VA), which started a compliance-focused CUSO to help credit unions handle ever increasing regulatory requirements. APCO Employees Credit Union (\$2.5B; Birmingham, AL) has a wholly-owned CUSO which is offering social media services to other credit unions after mastering social media channels internally. An insurance business at a CUSO owned by Maps Credit Union (\$494M; Salem, OR) has helped generate additional revenues that have allowed the credit union to build branches in new markets to serve more members. This willingness to expand into different businesses through CUSOs shows the breadth of credit unions' impact on the overall economy. 🌐

Total \$ Invested in or Loaned to CUSOs For all U.S. Credit Unions | Data as of June 30, 2014



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

DATA AS OF JUNE 30, 2014

Rk	Name	St	Investments and Loans in CUSOs	\$ Investments in CUSOs	# of CUSO \$ Loans to CUSOs	# of CUSO Participations*	Total CU Assets
1	ALASKA USA	AK	\$81,290,551	\$78,623,706	\$2,666,845	12	\$5,576,864,650
2	STATE EMPLOYEES	NC	\$81,004,321	\$81,004,321	\$0	6	\$28,645,354,689
3	WRIGHT-PATT	OH	\$76,323,258	\$59,529,085	\$16,794,173	10	\$2,849,223,922
4	FIRST TECH	CA	\$76,125,710	\$23,099,349	\$53,026,361	8	\$6,845,842,954
5	NAVY	VA	\$70,820,106	\$70,820,106	\$0	7	\$60,494,082,714
6	TEXANS	TX	\$70,239,600	\$239,600	\$70,000,000	3	\$1,437,921,114
7	CREDIT UNION OF TEXAS	TX	\$55,472,156	\$50,436,028	\$5,036,128	4	\$1,112,700,392
8	KINECTA	CA	\$52,103,097	\$41,603,097	\$10,500,000	8	\$3,373,601,089
9	STATE EMPLOYEES	NY	\$44,076,682	\$20,076,682	\$24,000,000	3	\$2,819,689,486
10	WESCOM	CA	\$42,093,517	\$42,093,517	\$0	12	\$2,767,361,030
11	HOOSIER HILLS	IN	\$24,683,637	\$24,683,637	\$0	3	\$402,246,887
12	BELLCO	CO	\$24,511,789	\$8,622,289	\$15,889,500	13	\$2,486,475,431
13	WESTERN	CA	\$23,865,018	\$15,365,018	\$8,500,000	7	\$1,973,855,240
14	ESL	NY	\$23,627,727	\$23,627,727	\$0	2	\$4,823,514,686
15	PENTAGON	VA	\$23,575,513	\$23,575,513	\$0	5	\$18,312,866,093
16	MERIWEST	CA	\$23,337,185	\$23,337,185	\$0	3	\$1,044,810,047
17	DUPACO COMMUNITY	IA	\$22,632,886	\$22,632,886	\$0	5	\$1,238,204,306
18	ASCENTRA	IA	\$21,679,630	\$11,312,404	\$10,367,226	3	\$342,774,391
19	KERN SCHOOLS	CA	\$21,100,984	\$11,100,984	\$10,000,000	4	\$1,275,092,990
20	BETHPAGE	NY	\$21,049,058	\$20,036,058	\$1,013,000	10	\$5,685,240,422
21	VERIDIAN	IA	\$19,521,421	\$5,237,607	\$14,283,814	15	\$2,478,661,426
22	RANDOLPH-BROOKS	TX	\$19,276,443	\$10,843,055	\$8,433,388	12	\$5,993,295,632
23	ALLEGACY	NC	\$19,242,574	\$19,242,574	\$0	5	\$1,088,549,225
24	PUBLIC SERVICE EMPLOYEES	CO	\$18,386,335	\$8,386,335	\$10,000,000	12	\$1,375,582,083
25	SUNCOAST	FL	\$18,341,751	\$18,341,751	\$0	10	\$5,833,184,593
26	SILVER STATE SCHOOLS	NV	\$18,306,946	\$8,306,946	\$10,000,000	3	\$660,065,482
27	COMMUNITYAMERICA	MO	\$18,263,074	\$18,263,074	\$0	10	\$1,968,345,867
28	CAP COM	NY	\$17,572,063	\$17,572,063	\$0	3	\$1,100,377,898
29	OREGON COMMUNITY	OR	\$17,191,753	\$1,722,848	\$15,468,905	5	\$1,233,216,530
30	SECURITY SERVICE	TX	\$16,111,595	\$16,111,595	\$0	6	\$8,086,101,582
31	GREATER IOWA	IA	\$15,812,346	\$62,346	\$15,750,000	4	\$346,588,897
32	NORTHWEST	VA	\$15,491,992	\$14,182,992	\$1,309,000	5	\$2,563,296,207
33	TEACHERS	IN	\$15,200,137	\$15,200,137	\$0	10	\$2,519,391,698
34	TDECU	TX	\$14,831,106	\$12,931,106	\$1,900,000	5	\$2,283,327,171
35	AFFINITY	NJ	\$14,705,372	\$14,705,372	\$0	6	\$2,314,971,722
36	UNITED NATIONS	NY	\$14,120,560	\$14,120,560	\$0	2	\$4,088,350,271
37	EDUCATORS	WI	\$13,577,749	\$521,823	\$13,055,926	6	\$1,522,531,047
38	AMERICAN HERITAGE	PA	\$13,530,715	\$3,630,715	\$9,900,000	12	\$1,443,446,980
39	ORNL	TN	\$13,376,390	\$7,926,390	\$5,450,000	2	\$1,562,486,198
40	MAX	AL	\$12,869,839	\$1,108,647	\$11,761,192	3	\$1,055,281,114
41	MISSION	CA	\$11,979,416	\$11,979,416	\$0	4	\$2,553,133,702
42	MICHIGAN EDUCATIONAL	MI	\$11,905,134	\$753,292	\$11,151,842	3	\$702,285,139
43	ARIZONA	AZ	\$11,299,352	\$7,806,040	\$3,493,312	4	\$1,276,226,873
44	PROVIDENT	CA	\$11,061,470	\$11,061,470	\$0	5	\$1,980,821,459
45	GREATER NEVADA	NV	\$10,805,000	\$805,000	\$10,000,000	3	\$489,237,120
46	TOWER	MD	\$10,645,808	\$8,245,808	\$2,400,000	8	\$2,704,755,994
47	MOUNTAIN AMERICA	UT	\$10,606,503	\$10,606,503	\$0	9	\$3,904,527,985
48	VYSTAR	FL	\$10,253,712	\$10,253,712	\$0	3	\$5,226,543,780
49	WASHINGTON STATE EMPLOYEES	WA	\$10,125,318	\$10,050,142	\$75,176	4	\$2,116,080,993
50	ALOHA PACIFIC	HI	\$9,800,646	\$5,999,646	\$3,801,000	6	\$755,435,295

*INCLUDES MULTI AND WHOLLY-OWNED

TOP CREDIT UNIONS BY NUMBER OF CUSO PARTICIPATIONS

DATA AS OF JUNE 30, 2014

Rk	Name	St	# of CUSO Participations	Investments & Loans in CUSOs	\$ Investments in CUSOs	\$ Loans to CUSOs	Total CU Assets
1	AMERICA FIRST	UT	18	\$8,760,758	\$8,760,758	\$0	\$6,251,767,365
2	VERIDIAN	IA	15	\$19,521,421	\$5,237,607	\$14,283,814	\$2,478,661,426
	DFCU FINANCIAL	MI	15	\$7,279,231	\$5,941,899	\$1,337,332	\$3,724,569,335
4	LAKE TRUST	MI	14	\$8,952,389	\$8,952,389	\$0	\$1,625,736,488
5	BELLCO	CO	13	\$24,511,789	\$8,622,289	\$15,889,500	\$2,486,475,431
6	ALASKA USA	AK	12	\$81,290,551	\$78,623,706	\$2,666,845	\$5,576,864,650
	WESCOM	CA	12	\$42,093,517	\$42,093,517	\$0	\$2,767,361,030
	RANDOLPH-BROOKS	TX	12	\$19,276,443	\$10,843,055	\$8,433,388	\$5,993,295,632
	PUBLIC SERVICE EMPLOYEES	CO	12	\$18,386,335	\$8,386,335	\$10,000,000	\$1,375,582,083
	AMERICAN HERITAGE	PA	12	\$13,530,715	\$3,630,715	\$9,900,000	\$1,443,446,980
	ALLIANT	IL	12	\$8,112,000	\$112,000	\$8,000,000	\$8,148,059,098
	GTE FINANCIAL	FL	12	\$6,474,309	\$6,474,309	\$0	\$1,682,370,119
	COMMONWEALTH ONE	VA	12	\$1,972,858	\$972,858	\$1,000,000	\$321,081,141
	ROYAL	WI	12	\$377,438	\$377,438	\$0	\$1,468,809,418
15	COASTAL	NC	11	\$9,751,638	\$8,676,638	\$1,075,000	\$2,282,838,825
	MAZUMA	MO	11	\$8,134,632	\$8,134,632	\$0	\$490,063,190
	SACRAMENTO	CA	11	\$2,509,442	\$757,442	\$1,752,000	\$378,773,340
	CITIZENSFIRST	WI	11	\$1,672,253	\$1,552,253	\$120,000	\$581,594,528
	COMMUNITY FIRST CU OF FLORIDA	FL	11	\$1,671,617	\$1,671,617	\$0	\$1,271,972,709
20	WRIGHT-PATT	OH	10	\$76,323,258	\$59,529,085	\$16,794,173	\$2,849,223,922
	BETHPAGE	NY	10	\$21,049,058	\$20,036,058	\$1,013,000	\$5,685,240,422
	SUNCOAST	FL	10	\$18,341,751	\$18,341,751	\$0	\$5,833,184,593
	COMMUNITYAMERICA	MO	10	\$18,263,074	\$18,263,074	\$0	\$1,968,345,867
	TEACHERS	IN	10	\$15,200,137	\$15,200,137	\$0	\$2,519,391,698
	BCU	IL	10	\$5,829,623	\$5,729,623	\$100,000	\$1,985,465,981
	CREDIT UNION OF AMERICA	KS	10	\$5,680,034	\$5,680,034	\$0	\$576,256,447
	UNIVERSITY OF VA COMMUNITY	VA	10	\$5,177,362	\$5,177,362	\$0	\$672,683,464
	APPLE	VA	10	\$4,115,203	\$3,102,967	\$1,012,236	\$1,924,370,408
	NASA	MD	10	\$3,250,118	\$2,029,867	\$1,220,251	\$1,325,901,009
	DIGITAL	MA	10	\$2,690,379	\$2,690,379	\$0	\$5,661,861,168
	HAWAIIUSA	HI	10	\$1,128,741	\$1,128,741	\$0	\$1,395,467,742
	TRUSTONE FINANCIAL	MN	10	\$173,511	\$173,511	\$0	\$954,947,411
	ARIZONA CENTRAL	AZ	10	\$22,500	\$22,500	\$0	\$412,880,246
33	MOUNTAIN AMERICA	UT	9	\$10,606,503	\$10,606,503	\$0	\$3,904,527,985
	SCHOOLSFIRST	CA	9	\$7,365,905	\$7,365,905	\$0	\$10,425,207,073
	1ST ADVANTAGE	VA	9	\$6,421,736	\$1,643,686	\$4,778,050	\$605,476,567
	ALLIANCE CATHOLIC	MI	9	\$6,353,357	\$6,174,560	\$178,797	\$412,353,176
	AFFINITY PLUS	MN	9	\$5,065,275	\$5,065,275	\$0	\$1,714,756,765
	SANDIA LABORATORY	NM	9	\$4,739,899	\$4,739,899	\$0	\$2,072,343,334
	INOVA	IN	9	\$3,717,389	\$1,497,504	\$2,219,885	\$292,139,852
	FIRST SERVICE	TX	9	\$3,486,842	\$3,486,842	\$0	\$507,234,831
	GEORGIA'S OWN	GA	9	\$3,225,993	\$1,225,993	\$2,000,000	\$1,845,268,855
	PATELCO	CA	9	\$2,945,407	\$2,945,407	\$0	\$4,114,579,937
	3RIVERS	IN	9	\$2,814,963	\$814,963	\$2,000,000	\$756,137,119
	UNIVERSITY	TX	9	\$2,793,695	\$2793,695	\$0	\$1,759,151,735
	BELVOIR	VA	9	\$2,457,419	\$457,419	\$2,000,000	\$321,015,602
	CREDIT UNION OF DENVER	CO	9	\$2,393,886	\$2,393,886	\$0	\$586,936,645
	AIR ACADEMY	CO	9	\$1,918,273	\$1,918,273	\$0	\$473,914,503
	CENTRAL WILLAMETTE COMMUNITY	OR	9	\$1,634,121	\$646,997	\$987,124	\$228,969,225
	ADVANTIS	OR	9	\$1,612,082	\$1,362,082	\$250,000	\$1,146,157,095

*INCLUDES MULTI AND WHOLLY-OWNED

CUSO Name	Address	Manager	Phone	Website	Services Offered
Alaska Option Services Corporation	P.O. Box 196613, Anchorage, AK 99519	John Shiye	(888) 231-2948	alaskaoption.com	ATM Network, Item Processing
Alaska USA Trust Company	P.O. Box 196757, Anchorage, AK 99519	Glenn Cipriano	(888) 628-4567	alaskausastrust.com	Trust Services, Financial Services
Alliance Institutional Services, LLC	2763 West Park Dr., Paducah, KY 42001	Travis Clem	(270) 205-4732	allianceservices.us	Business Lending
ARCUSO Inc.	P.O. Box 460, Benton, AK 72018	Mike Anderson	(501) 492-2531	arcuso.com	Auto Services
Better Branches, LLC	425 Market St., Ste. 2200, San Francisco, CA 94109	Rick Poulton	(925) 261-1266	betterbranches.com	Technology Services
Business Lending Group, Inc.	2350 N Cassioma Dr., Ste. 100, Appleton, WI 54914	Linda Kennedy	(920) 882-8400	businesslendinggroup.com	Business Lending
Business Partners, LLC	9301 Corbin Ave. Ste. 1200, Northridge, CA 91324	Pamela Easley	(818) 836-6301	businesspartnersllc.com	Business Lending
Callahan Credit Union Financial Services, LLLP	1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036	Chip Filson	(202) 223-3920	trustcu.com	Institutional Investment Services
Capitol CUSO, LLC	1080 SW Wanamaker Rd., Ste. 300, Topeka, KS 66604	Becky Harwick	(785) 273-9333	capcuso.com	Data Processing, Shared Branching
CENTCUSO, Inc.	3851 E Colonial Dr., Orlando, FL 32707	Alvin Cowan	(407) 898-0800		ATM Network, Item Processing
Centennial Lending, LLC	4412 Kodiak Ct, Unit D, Longmont, CO 80504	Mark Bostock	(720) 494-2748	centennial-lending.com	Business Lending
CNBS, LLC	7200 West 132nd St., Ste. 240, Overland Park, KS 66213	John Galadim	(800) 222-0978	cnbsnet.com	Investment Services
Commercial Alliance	P.O. Box 4634, Troy, MI 48083-4634	Terrence McHugh	(248) 457-9365	commercialalliance.com	Business Lending
Community Business Lenders, LLC	1500 NW 118th St., Des Moines, IA 50325	Mark Kilian	(515) 221-6111	cblendert.com	Business Lending
Community Mortgage Funding, LLC	3201 West Temple Ave., Ste. 120, Pomona, CA 91768	Andrea Blais	(877)915-3030	cmfloan.com	Mortgage Processing
CO-OP Financial Services	9692 Haven Ave., Rancho Cucamonga, CA 91730	Stanley Hollen	(800) 782-9042	co-opfs.org	ATM Network, Credit Cards
Cooperative Business Services, LLC	8150 Corporate Park Dr., Ste. 300 Cincinnati, OH 45242	Keith Reed	(888) 697-9555	cbscuso.com	Business Lending
Cooperative Payroll Solutions, LLC	PO Box 26043, Winston-Salem, NC 27114-6043	Belinda Wilson	(336) 774-3490	cooperativepayroll.com	Management Services, Payroll Processing
Cooperative Services, Inc.	5028 Clark Howell Hwy., Ste. 200, College Park, GA 30349	Mike Mercer	(770) 476-9625	gcua.org	ATM Network, Item Processing
Credit Union 24, Inc.	2120 Killarney Way, Tallahassee, FL 32309	Mansel Guerry	(850) 701-2824	cu24.com	ATM Network, POS Network
Credit Union Auto Finance, LLC	1100 University Ave., Ste. 142, Rochester, NY 14607	Richard Stepany	(585) 241-6200	cuaf.com	Auto Services
Credit Union Auto Loan Network	971 Corporate Blvd., Linthicum, MD 21090	Ed Kiper	(443) 386-7473	cuahn.com	Auto Services
Credit Union Business Services, LLC	5070 Peachtree Industrial Blvd., Norcross, GA 30071	Gary R. Nalley	(770) 416-2166	cubsllc.com	Business Lending
Credit Union Data Processing	209 E Gordon Ave., Layton, UT 84041	Charlie Fulks	(801) 451-9101	cupd.com	Data Processing, Disaster Recovery
Credit Union Financial Network	16150 N Arrowhead Fountains Center Dr., Ste. 265, Peoria, AZ 85382	Michael Prior	(602) 466-9196	cufn.org	Investment & Insurance Services

CUSO Name	Address	Manager	Phone	Website	Services Offered
Credit Union Financial Services	131 Northpark Trail, Stockbridge, GA 30281	Mika Mills	(770) 506-7476	cufs.org	Mortgage Processing
Credit Union Lending Systems (CULS)	7321 S Lindergh Blvd., St. Louis, MO 63125	Angie Anderson	(314) 487-5580	culendingsystems.com	Auto Services
Credit Union Loan Source, LLC	P.O. Box 105388, Atlanta, GA 30348	Ralph Jones	(866) 612-2857	cuisllc.com	Auto Services
Credit Union Member Access	607 North Main St., Lancaster, SC 29720	Bruce Brumfield	(803) 289-5900	foundersfcu.com	Shared Branching
Credit Union Mortgage Association (CUMA)	10800 Main St., Fairfax, VA 22030	Scott Toler	(703) 425-1204	cumortgage.net	Mortgage Processing
Credit Union Service Alliance Group dba CUSAG	258 Ball Hill Rd., Langdon, NH 3602	John Revilla	(888) 403-4487	cusag.com	Management Services
Credit Union Service Network	355 Union Blvd. Ste. 301, Lakewood, CO 80228	Doug Burke	(720) 945-7250	cusn.com	Call Center, Shared Branching
Credit Union Student Choice Partners, LLC	1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036	Jon Jeffreys	(202) 223-2014	studentchoice.org	Student Lending
Credit Union Vendor Management	P.O. Box 3108, Tallahassee, FL 32315	Rock Carter	(866) 949-6220	cuvn.org	Vendor Management, Due Diligence
CU Alliance, LLC	9601 Jones Rd., Ste. 108, Houston, TX 77065	Adrian Dominguez	(832) 912-2122	cualliancecuso.com	Financial Counseling & Education
CU Anytime, LLC	3901 Singer Blvd. NE, Ste. D Albuquerque, NM 87109	Don Gray	(505) 346-2039	cuanyttime.org	ATM Network, Shared Branching
CU Business Group, LLC	9600 NE Cascades Pkwy., Ste. 250, Portland, OR 97220	Larry Middleman	(503) 232-2876	cubg.org	Business Services
CU Business Solutions	7501 Hwy. 290 East, Ste. 101, Austin, TX 78723	Lewis Aven	(512) 339-0911	cubusinessolutions.com	Business Services
CU Companies	500 Main St., Ste. 100, New Brighton, MN 55112	Tony Lillie	(651) 631-3111	cucompanies.com	Lending Services
CU Dealer Direct, LLC	6004 Capitol Blvd. SE, Tumwater, WA 98501	Rick Schmidtke	(253) 243-3006	cudealerdirect.com	Auto Services
CU Direct (CUDL)	2855 E Guasti Rd., Ste. 500, Ontario, CA 91761	Anthony Boutelle	(877) 744-2835	cuirect.com	Auto Services, Technology Services
CU Direct Connect	6377 South Revere Pkwy., Ste. 200, Centennial, CO 80111	Blair Korschun	(720) 974-1311	cuirectconnect.com	Auto Services
CU Financial Alliance, LLC	2757 44th St. SW, Ste. 105, Wyoming, MI 49519	Barry Edwards	(616) 485-8988	cufinancialalliance.com	Investment Services Program Support
CU Insurance Alliance	451 Division St. NE, Salem, OR 97301	John Harris	(503) 779-1816	cuisurancealliance.com	Insurance Services
CU Opportunities, LLC	P.O. Box 6617, Lees Summit, MO 64064	Glenna Osborn	(816) 246-0002		Other Services
CU Partner Solutions	144 East Pike St., Pontiac, MI 48342	Dennis Morianity	(586) 573-4110	cupartnersolutions.com	Other Services
CU Realty of VA MD DC, LLC	220 Spring St., Ste. 250, Herndon, VA 20170	Colleen Daly	(703) 709-8900	curealtyllc.com	Real Estate Brokerage
CU Realty Services	11638 E Four Peaks Rd., Scottsdale, AZ 85262	Mike Corn	(800) 203-9014	curealty.com	Real Estate Brokerage
CU Resource Group, LLC	4905 West 60th Ave., Arvada, CO 80003	John Dill	(720) 479-3344		Data Processing, HR Services
CU Settlement Services, LLC	899 South Oyster Bay Rd., Bethpage, NY 11714	Michele Dean	(610) 604-7400	cusettlement.com	Settlement Services

CUSO Name	Address	Manager	Phone	Website	Services Offered
CU Student Lending, LLC	104 W 27th St., 4th Floor, New York City, NY 10001	Vince Passione	(888) 549-9050	custudentloans.org	Student Lending
CU*Answers	6000 28th St. SE, Ste. 100, Grand Rapids, MI 49546	Randy Kames	(616) 285-5711	cuanswers.com	Data Processing, Marketing Services
CU*Northwest	1421 North Meadowood Ln., Ste. 130, Liberty Lake, WA 99019	Greg Smith	(866) 922-7646	cunorthwest.com	Data Processing, Technology Services
CU*South	23210 US Hwy. 98, B-1, Fairhope, AL 36532	Leo Vaulin	(616) 977-8100	cusouth.com	Data Processing, Technology Services
CUMAnet, LLC	73 Mountain View Blvd., Basking Ridge, NJ 07920	Daniel von Schaumburg	(908) 860-7143	cumanet.com	Item Processing, Mortgage Processing
CUSO Development Company	6090 E Fulton St., Ste. F, Ada, MI 49301	Thomas Davis	(616) 682-1414	cusodevelopment.com	Mortgage Processing
CUSO Financial Services, LP	10150 Meanley Dr., 1st Floor, San Diego, CA 92131	Valorie Seyfert	(858) 686-4724	cusonet.com	Investment & Insurance Services
CUSO Mortgage Corp.	101 Western Ave., P.O. Box 663, Hampden, ME 04444	John Reed	(207) 862-2876	cusomortgagecorp.com	Mortgage Processing
CUSO of Hawaii, Inc.	3465 Waialae Ave., Ste. 370, Honolulu, HI 96816	Vince Otsuka	(808) 539-0383	hawaiiusaftcu.com	Mortgage Processing
CUSO Partners Investments	800 Shades Creek Pkwy., Ste. 755, Birmingham, AL 35209	Charles White	(205) 949-3537	cusopartners.com	Investment Services
CUSource, LLC (aka - Member Driven Technologies)	P.O. Box 3329, Great Falls, MT 59403	Larry Nichols	(800) 823-2876	cusource.com	Data Processing
DigitalMailer Inc.	220 Spring St., Ste. 200, Herndon, VA 20170	Ron Daly	(703) 733-0339	digitalmailer.com	Digital Communication
eDOC Innovations, Inc.	1197 Exchange St., Ste. 1, Middlebury, VT 84049	Joseph Lao	(800) 425-7766	edologic.com	Technology Services
El Paso Credit Union Affordable Housing, LLC	6801 Viscount Blvd, El Paso, TX 79925	Larry Garcia	(915) 838-9608	epcuah.com	Housing Counseling, Financial Education
EPL, Inc.	22 Inverness Center Pkwy., Ste. 400, Birmingham, AL 35242	Wayne Benson	(800) 243-4375	eplinc.com	Data Processing, Technology Services
First Heritage Financial, LLC	2655 Neshaminy Interplex Dr., Ste. 106, Treose, PA 19053	Cos Manzo	(800) 808-2662	firstheritage.org	Investment & Insurance Services
Financial Institutions Lending Options, LLC	550 Bay View Rd., Ste. A, Mukwonago, WI 53149	Jeff Albrecht	(414) 647-1500	fliindirect.com	Indirect Lending
Financial Services Management Group, LLC	3901 S Fife St., Ste. 301, Tacoma, WA 98409	John Rudisill	(253) 589-8006	financialservicesmg.net	Investment & Insurance Services
Gateway Services Group	7600 East Orchard Rd., Ste. 320N, Greenwood Village, CO 80111	Scott Jentz	(303) 728-3440	gsgllc.com	Investment Services
Heartland Business Services, LLC	1044 Craigshire Dr., Ste. 405, St. Louis, MO 63146	Jack Pollihan	(314) 542-1364	hbucu.com	Business Lending
Impel Consulting Group	1201 Fulling Mill Rd., Middletown, PA 17057	Howard Stein	(855) 467-3524	impelcg.com	Consulting Services
Keystone Business Lending Solutions, LLC	6071 Wallace Rd. Ext., Wexford, PA 15090	Wayne Grimmik	(714) 934-3497	keystonebl.com	Business Lending
L9	570 U.S. 302, Berlin Barre, VT 05641	Dave Mayette	(802) 229-2005	l9.com	Marketing Services, Technology Services

CUSO Name	Address	Manager	Phone	Website	Services Offered
LSC	1807 W Diehl Rd., Naperville, IL 60563	Jim Byrnes	(800) 304-2273	lsc.net	Credit Cards, Item Processing
Member Access Pacific	16000 Christensen Rd., Ste. 200, Tukwila, WA 98188	Cyndie Martini	(866) 598-0698	mapacific.com	Credit Cards, Prepaid/Visa Products
Member Advantage Business Services, LLC dba Small Business America	27281 Las Ramblas, Ste. 200/267, Mission Viejo, CA 92691	Mike Hales	(616) 682-1414	sba.coop	Business Lending
Member Business Financial Services, LLC	2655 Neshaminy Interplex Dr., Ste. 106, Treviso, PA 19053	Mark Ritter	(866) 354-7151	mbfs.biz	Business Lending
Member Business Lending	P.O. Box 26188, Lansing, MI 48909	Robin Frucci	(517) 622-6600	lafcu.com	Business Lending
Member Business Lending, LLC	7167 S. Center Park Dr., Ste. 300, West Jordan, UT 84084	Kent Moon	(866) 462-5552	mbllc.com	Business Lending
Member Business Solutions, LLC	3692 Coolidge Court, Tallahassee, FL 32311-7890	Jim Gallagher	(888) 627-7881	mbsllc.org	Business Lending
Member Driven Technologies	7415 Chicago Rd., Warren, MI 48092	Larry Nichols	(877) 256-3303	mdtmi.com	Technology Services, Data Processing
Member First Mortgage, LLC	616 44th St. SE, Grand Rapids, MI 49548-7576	Kathy Carlson	(616) 538-1818	memberfirstmortgage.com	Mortgage Processing, Collection Services
Member Loyalty Group, LLC	1825 N Winnebago Ave., Ste. 301, Chicago, IL 60647	Michelle Bloedorn	(773) 252-4901	memberloyaltygroup.com	Marketing Services
Members Business Services	P.O. Box 5608, San Bernardino, CA 92375	Scott Burger	(909) 723-1222	membersbusiness.com	Business Lending, Business Services
MEMBERS Development Company, LLC	2203 Blindon Dr., Cedar Park, TX 78613	Jeff Kline	(800) 356-2644	membersdevelopment.com	Research & Development
Members Mortgage Services, LLC	P.O. Box 1185, Hutchinson, KS 67504	Todd Brunner	(620) 665-7713	membersmortgageservices.com	Mortgage Processing, Technology Services
Members Trust Company	14025 Riveredge Dr., Ste. 280, Tampa, FL 33637	Tom Walker	(888) 727-9191	memberstrust.com	Trust Services, Reverse Mortgages
Michigan Business Connection	3600 Greet Ct., Ste. 120, Ann Arbor, MI 48105	Bill Beardsley	(734) 662-0614	mbcloans.biz	Business Lending
Mid-Atlantic Financial Partners, LLC	12820 Wisteria Dr., Ste. 200, Germantown, MD 20874	Frank Amantia	(240) 454-8280	midatlanticfp.com	Mortgage Processing, Business Lending
Ministry Partners Investment Company, LLC	P.O. Box 1299, Brea, CA 92822	Bill Dodson	(714) 671-5720	ministrypartners.org - website not working	Business Lending, Direct Investments
Mortgage Center, LLC	29621 Northwestern Hwy., Southfield, MI 48034	Thomas Teeple	(888) 562-6865	mortgagecenter.com	Mortgage Services
MyCUMortgage	3560 Pentagon Blvd., Ste. 301, Beavercreek, OH 45431-1706	Timothy Mislansky	(937) 912-7669	mycumortgage.com	Mortgage Services
Neighborhood Mortgage Solutions	544 N Main St., Frankenmuth, MI 48734	Greg Wischmeyer	(989) 497-1651	gonms.org	Mortgage Lending Services
Northeast Member Business Services, LLC	P.O. Box 544, Keene, NH 03431	Scott Anderson	(603) 355-8880	nembs.com	Business Lending
Northwest CU Collaboration, LLC dba NW Compliance Group	8730 Tallon Ln. NE, Ste. 101, Lacey, WA 98516	Terri Salinas	(360) 949-7137	nwcompliance.org	Compliance Services
Octant Business Services, LLC	255 Great Rd., P.O. Box 1530, Littleton, MA 01460	Robert Cipriani	(508) 281-3003	octant.us	Business Lending

CUSO Name	Address	Manager	Phone	Website	Services Offered
Ongoing Operations, LLC	18450 Showalter Rd., Ste. 101, Hagerstown, MD 21742	Kirk Drake	(877) 552-7892	ongoingoperations.com	Disaster Recovery, Technology Services
Open Technology Solutions, LLC	8085 S. Chester St., Ste. 100, Centennial, CO 80112	Mike Atkins	(303) 708-7140	open-techs.com	Data Processing, Technology Services
Pacific Cascade Mortgage	95F Division Ave., Eugene, OR 97404	David Hancock	(541) 912-1347	pacificcascademortgage.com	Mortgage Lending Services
Palmetto Cooperative Services, LLC	7440 Broad River Rd., Irmo, SC 29063	Brad Miller	(800) 235-4290	palmettocoop.com	Item Processing
Passageways	8 N 3rd St., Lafayette, IN 47901	Paroon Chadha	(765) 535-1882	passageways.com	Compliance Services, Technology Services
Potomac Business Services	10605 Concord St., Ste. 503, Kingstown, MD 20895	Devin Blum	(240) 747-2461	pbsexpress.net	Business Lending, Business Services
Primary Financial Company, LLC	5131 Post Rd., Ste. 300, Dublin, OH 43017	Mark Solomon	(614) 825-9392	epfc.com	Institutional Investment Services
PSCU Financial Services, Inc.	560 Carillon Pkwy., St. Petersburg, FL 33716	Michael Kelly	(800) 443-7728	pscu.com	Credit Cards, Call Center, Electronic Services
S3 Shared Service Solutions, LLC	971 Corporate Blvd., Linthicum, MD 21090	Pat Pritchard	(443) 517-5017	s3cuso.com	Operational Services, Lending Services
Salus Group	37525 Mound Rd., Building G, Sterling Heights, MI 48310	Michael Brillati	(866) 991-9907	salusgroupbenefits.com	Management Services
Share One, Inc.	2650 Thousand Oaks Blvd., Ste. 1120, Memphis, TN 38118	Terri Van Frank	(901) 795-3512	shareone.com	Data Processing, Technology Services
Shared Resource Technology Group, Inc.	8366 Princeton-Glendale Rd., Ste. 4, West Chester, OH 45069	Mark Wintzinger	(513) 551-5050	sharedresource.org	Data Processing, ATM Network
Sharetel, Inc.	728 East Genesee St., Syracuse, NY 13210	Donald Large	(315) 476-9132	sharetelatm.org	ATM Network, Shared Branching
Spectrum Business Resources, LLC	4343 Commerce Court, Ste. 112, Lisle, IL 60532	Dan Bleil	(630) 799-1800	sbrllc.com	Business Lending, Business Services
Synergent Corp.	2 Ledgeview Dr., Westbrook, ME 4092	John Murphy	(207) 773-5671	synergentcorp.com	Data Processing
Texas Business Lenders Group	1617 West 7th St., Fort Worth, TX 76102	Robert Campbell	(866) 540-0255	txbusinesslenders.com	Business Lending
The Credit Union Complex	194 Donald Ln., Johnstown, PA 15904	Paula Speidner	(814) 535-2606		Building Management
The CU Link	P.O. Box 769, Dubuque, IA 52001	Jean Hoeger	(563) 557-2229	alliantcu.com	Shared Branching
The Cypress Group	100 Primera Blvd., Lake Mary, FL 32746	Kevin Dion	(407) 228-7677	cypressgroupplc.org	Business Lending
The Members Group	1500 NW 118th St., Des Moines, IA 50325	Shazia Manus	(800) 268-1884	themembersgroup.com	Credit Cards, Item Processing
Tri-Cue	P.O. Box 271939, Fort Collins, CO 80527-1939	Kent Richard	(970) 295-1500	tricue.com	Data Processing, Technology Services
TruHome Solutions	9777 Ridge Dr., Lenexa, KS 66219	Larry Hayes	(866) 981-1700	www.truhomesolutions.com	Mortgage Services
United Solutions Company	P.O. Box 5496, Tallahassee, FL 32314	Jim Giacoble	(850) 942-9186	unitedsolutions.coop	Data Processing, Management Services
Wiscub	1250 W Washington Ave., P.O. Box 158, Cleveland, WI 53015	John Laufenberg	(920) 693-8258	wiscubservicecenter.com	Item Processing
XTEND, Inc.	6000 28th St. SE, Ste. 1000, Grand Rapids, MI 49546	Scott Collins	(616) 285-5711	xtendcu.com	Shared Branching, Management Services

BY ANDREW BOLTON

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

Rankings of the industry's top 10 firms changed little from March and only one firm jumped ahead in the rankings.

Although the market share rankings of auditors have changed little over the past 12 months, there has been movement among the number of clientele. The following data looks at auditors serving credit union clients with at least \$40 million in assets.

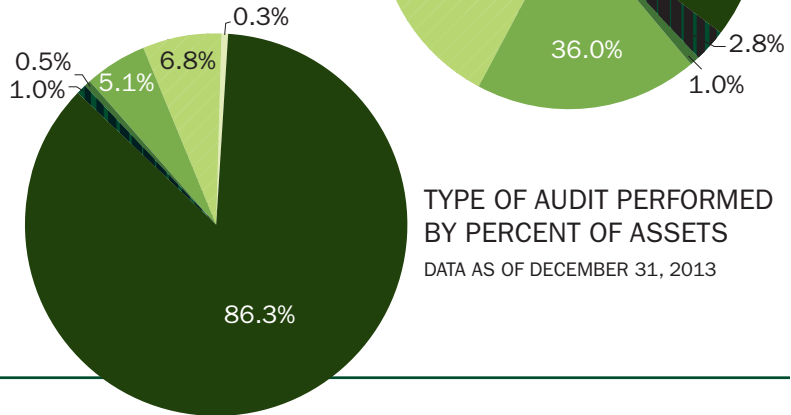
The overall leader, CliftonLarsonAllen, LLP, added 16 credit union clients during the final nine months of 2013 for a total of 246 credit unions over \$40 million. This widened their gap over Orth, Chakler, Murmane & Co. which lost seven clients to close the year with 141 credit unions over \$40 million. Nearman, Maynard, Vallez, CPAs rounds out the top three with 119, an increase of three credit unions. Traditional powerhouse McGladrey came in fourth with 87 clients, down significantly from their year-end 2013 total of 110.

Moss Adams grabbed the fifth spot, up from seventh earlier in the year, in terms of number of clients. However, they rank third overall for total assets audited, coming in with a significantly larger average asset size client. They added seven clients since March, the second largest increase of any firm during that time.

For the complete list of auditors serving at least nine credit union clients with more than \$40 million in assets, start with the National Market Share Ranking on page 119. On the following page, you can view a full list of audit firms serving credit unions. 🌐

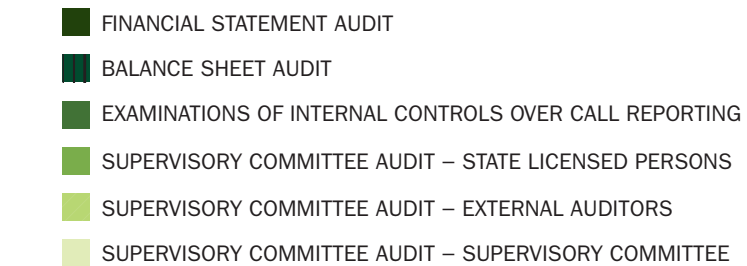
TYPE OF AUDIT PERFORMED BY PERCENT OF INSTITUTIONS

DATA AS OF DECEMBER 31, 2013



TYPE OF AUDIT PERFORMED BY PERCENT OF ASSETS

DATA AS OF DECEMBER 31, 2013



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

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

RK	CPA FIRM	TOTAL CUS OVER \$40M SERVED	# OF CUS \$40M-\$100M	# OF CUS OVER \$100M	TOTAL ASSETS OF CUS AS OF DEC. 31, 2013
1	CliftonLarsonAllen, LLP	246	50	196	\$171,921,860,407
2	Orth, Chakler, Murnane & Co.	141	19	122	\$92,983,571,360
3	Nearman, Maynard, Vallez, CPAs	119	31	88	\$50,904,358,082
4	McGladrey LLP	87	23	64	\$56,207,507,948
5	Moss Adams	71	6	65	\$75,726,566,930
6	Turner, Warren, Hwang & Conrad	67	14	53	\$35,951,853,444
7	Cindrich, Mahalak & Co.	62	28	34	\$11,248,420,904
8	Doeren, Mayhew & Co.	51	9	42	\$28,665,240,267
9	Financial Standards Group	46	39	7	\$3,935,871,704
10	Petersen & Associates	45	26	19	\$5,535,827,940
11	Richards & Associates	38	21	17	\$7,360,208,264
12	BKD, LLP	31	2	29	\$38,920,778,373
13	Hutto & Carver	31	11	20	\$18,301,012,259
14	Lillie & Company	31	15	16	\$4,413,265,566
15	Crowe Horwath	29	0	29	\$39,579,280,866
16	GBQ Partners LLC	29	10	19	\$5,339,376,535
17	Reinsel, Kuntz, Leshar LLP	29	9	20	\$9,863,793,018
18	Wipfli LLP	29	11	18	\$9,687,907,103
19	Anderson & Company, P.C.	27	11	16	\$3,370,041,875
20	Wojeski & Co. CPAs, P.C.	26	16	10	\$2,631,296,954
21	J. Tenbrink & Associates	20	12	8	\$2,771,190,672
22	Hiram H. Hollifield	19	15	4	\$1,464,168,807
23	Padden, Guerrini & Associates	19	6	13	\$2,748,218,509
24	Plante & Moran, PLLC	18	3	15	\$17,183,314,092
25	Firley, Moran, Freer, & Eassa	16	4	12	\$5,316,993,383
26	Selden Fox, Ltd.	16	6	10	\$2,624,441,101
27	Wolf & Co	16	0	16	\$12,697,188,996
28	CUPacific Audit Services	15	10	5	\$1,568,744,922
29	Rowles & Company, LLP	15	4	11	\$2,891,307,699
30	Schmidt & Associates	15	13	2	\$1,022,543,953
31	Deleon & Stang	13	5	8	\$2,438,609,244
32	Ewart & Associates	13	9	4	\$1,476,933,180
33	Stephen Lang & Associates	12	2	10	\$2,548,298,374
34	Hawkins Ash CPAs	11	5	6	\$1,835,298,838
35	Holben Hay Lake Balzer LLC	11	2	9	\$3,503,692,694
36	Whittlesey & Hadley, P.C.	11	7	4	\$2,751,271,615
37	Gardiner Thomsen	10	8	2	\$984,555,716
38	Postlethwaite & Netterville	10	2	8	\$2,926,628,500
39	Bolinger, Segars, Gilbert & Moss	9	5	4	\$1,153,414,388
40	Sciarabba Walker & Co, LLP	9	5	4	\$1,195,944,435
	League Services	62	48	14	\$5,490,041,384
	Other	816	491	325	\$41,253,965,260
	Auditors with < 9 CU Clients*	173	65	108	\$235,102,098,141
	Totals for All CUs Over \$40M	2,564	1,078	1,486	\$1,025,496,903,702

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

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

AUDIT FIRMS SERVING CREDIT UNIONS

A.M. PEISCH & COMPANY

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 RLYON@AMPEISCH.COM
 1020 Memorial Drive
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 www.ampeisch.com

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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

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 www.atacpa.net

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 www.am-cpas.com

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 INFO@ANDERCO.COM
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 Humboldt, IA 50548
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 www.anderco.com

ANDERSON ZURMUEHLEN

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 Missoula MT, 59806
 p: (406) 721-7800
 www.azworld.com

ANDERSON, LARKIN & CO. P.C.

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 Ottumwa, IA 52501
 p: (641) 984-5489
 www.andersonlarkin.net

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TRACI MOON | PARTNER
 TRACI.MOON@AHPPLC.COM
 5300 Gratiot Road
 Saginaw, MI 48638
 p: (248) 340-6050 | f: (248) 340-6104
 www.ahpplc.com

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 NESBIT & GRAY, PC**

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 www.abngpc.com

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

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 SHANK & SMITH**

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 www.bmss.com

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 Santa Fe, NM 87505
 p: 1(800) 983-1040

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CHARLES M. FOLEY | MANAGING PARTNER
 CFOLEY@BATTELLECPAS.COM
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www.ofi.state.la.us

MAINE

LLOYD P. LAFOUNTAIN III, SUPERINTENDENT OF THE BUREAU OF FINANCIAL INSTITUTIONS

Department of Professional & Financial

Regulation, Bureau of Financial Institutions, 36 State House Station, Augusta, ME 04333-0036
Ph: (207) 624-8570 | F: (207) 624-8590 Email: lloyd.p.lafountain.iii@maine.gov

www.maine.gov/pfr/financialinstitutions

MARYLAND

GORDON M. COOLEY, COMMISSIONER
KEISHA WHITEHALL WOLFE, ACTING DEPUTY COMMISSIONER

JOSEPH ROONEY, ASSISTANT COMMISSIONER ADMINISTRATION & CREDIT UNIONS

Department of Labor, Licensing and Regulation, Commissioner of Financial Regulation, 500 North Calvert Street, Suite 402, Baltimore, MD 21202-3651
Ph: (410) 230-6100 | F: (410) 333-0475 Email: finreg@dllr.state.md.us

www.dllr.state.md.us/finance

MASSACHUSETTS

DAVID J. COTNEY, COMMISSIONER OF BANKS

Massachusetts Division of Bank, 1000 Washington Street, 10th Floor, Boston, MA 02118-6400
Ph: (617) 956-1500 | F: (617) 956-1599 Email: david.cotney@state.ma.us

www.mass.gov/dob

MICHIGAN

ANNETTE E. FLOOD, DIRECTOR OF THE DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
JOHN KOLHOFF, DIRECTOR OF OFFICE OF CREDIT UNIONS

Office of Financial and Insurance Regulation, P.O. Box 30220, Lansing, MI 48909-7720
Ph: (517) 373-0220 | F: (517) 335-4978 Email: difs-info@michigan.gov

www.michigan.gov/ofir

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MICHAEL ROTHMAN, COMMISSIONER
EMILY JOHNSON PIPER, DEPUTY COMMISSIONER

Minnesota Department of Commerce, Financial Institutions Division, 85 7th Place East, Suite 500, St. Paul, MN 55101-2198
Ph: (651) 539-1500 | F: (651) 539-1547 Email: general.commerce@state.mn.us

www.commerce.state.mn.us

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SAM HUBBARD, CHIEF EXAMINER OF BANKING DIVISION

Department of Banking and Consumer Finance, P.O. Box 23729, Jackson, MS 39225-3729
Ph: (601) 359-1031 | F: (601) 359-3557
Email: jerry.wilson@dbcf.ms.gov, john.miller@dbcf.ms.gov

www.dbcf.state.ms.us

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1607, Jefferson City, MO 65102
Ph: (573) 751-3419 | F: (573) 751-6834 Email:
cu@cu.mo.gov

www.cu.mo.gov

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Financial Institutions Division, 2785
East Desert Inn Road, Suite 180,
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Email: fidmaster@fid.state.nv.us

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NEW HAMPSHIRE**GLENN A. PERLOW, BANK COMMISSIONER**

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Ph: (603) 271-3561 | F: (603) 271-1090 Email:
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www.nh.gov/banking

NEW JERSEY**KENNETH E. KOBYLOWSKI, COMMISSIONER**

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ESQ., COMMISSIONER**

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www.ocif.gobierno.pr/index_eng.html

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State of Wisconsin Department of Financial Institutions, Office of Credit Unions, Suite 500, P.O. Box 14137, Madison, WI 53708-0137
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Email: DFIsecretary@wisconsin.gov

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LEAGUES & ASSOCIATIONS

ALASKA CU LEAGUE

LAUREN MACVAY, PRESIDENT/CEO

PO Box 34157, Juneau, AK 99803-4157
Ph: (907) 523-4735 | F: (907) 278-0570
www.alaskacreditunions.org

ANNUAL MEETING: MAY 14-16, 2015
Juneau, Alaska

CALIFORNIA AND
NEVADA CU LEAGUE

DIANA DYKSTRA, PRESIDENT/CEO

P.O. Box 51476, Ontario, CA 91761-0076
Ph: (800) 472-1702 x6025 |
F: (909) 476-7824
www.ccul.org

ANNUAL MEETING: NOVEMBER 4-6, 2015
Palm Desert, CA - JW Marriott Desert Spring Resorts & Spa

THE CAROLINAS CU LEAGUE

JOHN RADEBAUGH, PRESIDENT/CEO

323 West Jones Street, Suite 200 Raleigh, NC 27603
Ph: (919) 457-9053 | F: (800) 525-7087
www.carolinasleague.org

ANNUAL MEETING: MAY 31-JUNE 3, 2015
Pinhurst, NC - Pinehurst Resort

CORNERSTONE CREDIT
UNION LEAGUE

DICK ENSWEILER, PRESIDENT/CEO

4455 LBJ Freeway, Suite 1100 Dallas, Texas 75244
Ph: (800) 442-5762
<http://www.cornerstoneleague.coop/>

ANNUAL MEETING: SEPTEMBER 10-12, 2015
San Antonio, TX - Marriott Rivercenter

CU LEAGUE OF CONNECTICUT

JILL NOWACKI, PRESIDENT/CEO

1064 East Main Street, Suite 201 Meriden, CT 06450-4898
Ph: (203) 265-5657 | F: (203) 284-8194
www.culct.coop

ANNUAL MEETING: APRIL 7, 2015
Plantsville, CT - Aqua Turf Club

DELAWARE CU LEAGUE

PATRICK MAHANEY, PRESIDENT/CEO

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

ANNUAL MEETING: APRIL 23-25, 2015
Dover, DE - Dover Downs Hotel & Casino

CU ASSOCIATION OF THE DAKOTAS

ROBBIE THOMPSON, PRESIDENT/CEO

2005 North Kavaney Drive, Bismarck, ND 58501
Ph: (701) 258-5760 | F: (701) 258-7794
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ANNUAL MEETING: APRIL 13-15, 2015
Las Vegas, NV - Planet Hollywood

GEORGIA CU AFFILIATES

MICHAEL J. MERCER, PRESIDENT/CEO

6705 Sugarloaf Parkway, Suite 200, Duluth, GA 30097-4926
Ph: (770) 476-9625 | F: (770) 497-9534
www.gcuu.org

ANNUAL MEETING: TBD
Savannah, GA

HAWAII CU LEAGUE

DENNIS TANIMOTO, PRESIDENT/CEO

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

ANNUAL MEETING: APRIL 23-25, 2015
Honolulu, HI - Hilton Hawaii Village Beach Resort

IDAHO CU LEAGUE

ALAN CAMERON, PRESIDENT/CEO

P.O. Box 5158, Boise, ID 83705-0158
Ph: (208) 343-4841 | F: (208) 343-4869
www.idahocul.org

ANNUAL MEETING: MAY 20-22, 2015
Boise, ID - The Riverside Hotel

ILLINOIS CU LEAGUE

SEAN HESSION, PRESIDENT/CEO

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

ANNUAL MEETING: APRIL 16-18, 2015
Schaumburg, IL - Renaissance Hotel & Convention Center

INDIANA CU LEAGUE

JOHN MCKENZIE, PRESIDENT/CEO

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

ANNUAL MEETING: OCTOBER 15-17, 2014
Indianapolis, IN - JW Marriott

IOWA CU LEAGUE

PAT JURY, PRESIDENT/CEO

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

ANNUAL MEETING: SEPTEMBER 16-18, 2015
Des Moines, IA - Des Moines Marriott Downtown

LEAGUES & ASSOCIATIONS CONT.

KANSAS CU ASSOCIATION**MARLA MARSH, PRESIDENT/CEO**

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

KANSAS & NEBRASKA JOINT ANNUAL MEETING:
JUNE 4-6, 2015

Kansas City, MO - Westin Crown Center

KENTUCKY CU LEAGUE**WENDELL LYONS, PRESIDENT/CEO**

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

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

LEAGUE OF SOUTHEASTERN CUS

*REPRESENT ALABAMA AND FLORIDA CUS

PATRICK LA PINE, PRESIDENT/CEO

22 Inverness Center Parkway, Suite
200, Birmingham, AL 35242
Ph: (866) 231-0545 | F: (205) 991-2576
www.lscu.coop

ANNUAL MEETING: JUNE 17-20, 2015
Orlando FL - JW Marriott, John Young Pkwy

LOUISIANA CU LEAGUE**ANNE COCHRAN, PRESIDENT/CEO**

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

ANNUAL MEETING: JULY 29-AUGUST 1, 2015
New Orleans, LA - Sheraton

MAINE CU LEAGUE**JOHN MURPHY, PRESIDENT/CEO**

P.O. Box 1236, Portland, ME 04104
Ph: (207) 773-5671 | F: (207) 773-0957
www.maineul.org

ANNUAL MEETING: MAY 14-16, 2015
Portland, Maine - Holiday Inn by the Bay,

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COLUMBIA CU ASSOCIATION****JOHN BRATSAKIS, PRESIDENT/CEO**

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Columbia, MD 21046-2387
Ph: (410) 290-6858 | F: (410) 290-7832
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ANNUAL MEETING: APRIL 7-8, 2015
Annapolis, MD - Loews Annapolis Hotel

MASSACHUSETTS CU LEAGUE**DANIEL F. EGAN, JR., PRESIDENT/CEO**

845 Donald Lynch Boulevard,
Marlborough, MA 01752-4704
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ANNUAL MEETING: TBD

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ANNUAL MEETING: JUNE 4-6, 2015
Traverse City, MI - Grand Traverse Resort & Spa

MINNESOTA CU NETWORK**MARK CUMMINS, PRESIDENT/CEO**

555 Wabasha Street North, Suite
200, St. Paul, MN 55102-1610
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ANNUAL MEETING: APRIL 10-11, 2015
Bloomington, MN - Radisson Blu Mall of America

MISSISSIPPI CU ASSOCIATION**CHARLES ELLIOTT, JR., PRESIDENT/CEO**

1400 Lakeover Road, Suite 200,
Jackson, MS 39213-8000
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ANNUAL MEETING: APRIL 13-15, 2015
Biloxi, MS - Beau Rivage Resort

MISSOURI CU ASSOCIATION**DON COHENOUR, PRESIDENT/CEO**

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Louis, MO 63146-4009
Ph: (314) 542-0555 | F: (314) 542-1320
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ANNUAL MEETING: OCTOBER 6-8, 2015
Kansas City, MO - InterContinental Hotel on the Plaza

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

101 N. Rodney, Helena, MT 59601-2948
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ANNUAL MEETING: MAY 13-15
Billings MT - Crowne Plaza

MOUNTAIN WEST CU ASSOCIATION**SCOTT EARL, PRESIDENT/CEO**

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Ph: (720) 479-3200 | F: (720) 479-3423
<http://www.mwcua.com/>

ANNUAL MEETING: MARCH 26-28, 2015
Phoenix, AZ - Arizona Biltmore

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KANSAS & NEBRASKA JOINT ANNUAL MEETING:
JUNE 4-6, 2015

Kansas City, MO - Westin Crown Center

NEW HAMPSHIRE CU LEAGUE**DANIEL F. EGAN, JR., PRESIDENT/CEO**

P.O. Box 1695, Manchester, NH 03105-1695
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ANNUAL MEETING: TBD

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ANNUAL MEETING: TBD

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4200 Wolcott Avenue N.E.,
Albuquerque, NM 87109-4502
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www.cuanm.org

ANNUAL MEETING: JUNE 2-5, 2015
Santa Fe, NM - Hyatt Regency Tamaya Resort & Spa

CU ASSOCIATION OF NEW YORK**WILLIAM J. MELLIN, PRESIDENT/CEO**

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

ANNUAL MEETING: JUNE 11-14, 2015
Lake George, NY - The Sagamore Resort

NORTHWEST CU ASSOCIATION

*REPRESENT OREGON AND WASHINGTON CUS

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400, Tigard, OR 97223
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ANNUAL MEETING: OCTOBER 6-8, 2015
Portland, OR - Hilton Portland & Executive Tower

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Columbus, Ohio 43215-2894
Ph: (614) 336-2894 | F: (614) 336-2895
www.ohiocreditunions.org

ANNUAL MEETING: APRIL 20-22, 2015
Columbus, OH - Hilton Columbus Downtown Hotel

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

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Harrisburg, PA 17110-1691
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ANNUAL MEETING: MAY 14-16, 2015
Hersey, PA - Hersey Lodge & Convention

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www.yourleague.org

ANNUAL MEETING: MAY 18-20, 2015
Gatlinburg, TN - Gatlinburg Convention Center

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1805 S. Redwood Rd P.O. Box 27277,
Salt Lake City, UT 84127
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ANNUAL MEETING: MAY 1-2, 2015
Layton, UT - Davis Conference Center

ASSOCIATION OF VERMONT CUS**JOSEPH G. BERGERON, PRESIDENT/CEO**

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301, Colchester, VT 05446
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ANNUAL MEETING: MAY 15-17, 2015
Manchester, VT - Equinox Resort

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

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ANNUAL MEETING: APRIL 15-17, 2015
Roanoke, Virginia - Hotel Roanoke

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

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WV 26104-7169
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ANNUAL MEETING: APRIL 23-25, 2015
Charleston, WV - Embassy Suites

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Pewaukee, WI 53072-5779
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www.theleague.coop

ANNUAL MEETING: MAY 6-9, 2015
WI Dells, WI - Kalahari Resort & Convention Center,

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WINTER MEETING: NOVEMBER 19-21, 2014
Oahu, HI - Ihilani Ko Olina Resort and Spa

AMERICAN CREDIT UNION MORTGAGE ASSOCIATION (ACUMA)**BOB DORSA, PRESIDENT**

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www.acuma.org

ANNUAL CONFERENCE:
SEPTEMBER 14-16, 2015
Las Vegas, NV - Bellagio Hotel

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ANNUAL CONFERENCE: JUNE 23-26, 2015
The Boston Park Plaza Hotel, Boston MA

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ANNUAL CONFERENCE:SEPTEMBER 10-13, 2014

Tampa, Florida - Hyatt Regency Clearwater Resort & Spa

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Scottsdale, Ariz

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ANNUAL CONFERENCE: FEBRUARY 23-24, 2015
Austin, TX - Austin Driskill Hotel

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NATIONAL & REGIONAL ASSOCIATIONS CONT.

REGIONAL CONFERENCE:OCTOBER 16-17, 2014

Salt Lake City, UT - Mountain America Credit Union

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CUNA DC: 601 Pennsylvania Avenue, NW, South Building, Washington, DC 20004

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Ph: (608) 231-4000 F: (608) 231-4874

www.cuna.org2015 GOVERNMENTAL AFFAIRS CONFERENCE:MARCH 8-12, 2015

Washington, DC

CUNA CFO COUNCIL**DAVID D'ANNUNZIO, CHAIR**

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New Orleans, LA - Hyatt Regency New Orleans

CUNA HR/TD COUNCIL**SUZANNE OLIVER, CHAIR**

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Hollywood, CA - Loews Hollywood Hotel

CUNA LENDING COUNCIL**BILL VOGENEY, CHAIR**

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bvogeney@ent.comwww.cunalending.orgANNUAL CONFERENCE: NOVEMBER 2-5, 2014

San Diego, CA - Hilton Bayfront San Diego

CUNA MARKETING AND BUSINESS DEVELOPMENT COUNCIL**MICHELLE HUNTER, CHAIR**

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mhunter@cusocal.orgwww.cunamarketing.orgANNUAL CONFERENCE: MARCH 25-28, 2015

Las Vegas, NV - The Cosmopolitan

CUNA OPERATIONS SALES AND SERVICE COUNCIL**STEVEN LANGLEY, CHAIR**

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stevel@travisu.orgwww.cunacoocouncil.org**CUNA TECHNOLOGY COUNCIL****HEATHER MOSHIER, CHAIR**

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Las Vegas, NV - The Bellagio Hotel

EDUCATION CREDIT UNION COUNCIL (ECUC)**KAREN MEYER, EXECUTIVE DIRECTOR**

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karenmeyer@ecuc.orgwww.ecuc.orgANNUAL CONFERENCE: FEBRUARY 13-16, 2015

Orlando, FL - Marriott World Center Resort

MARKETING ASSOCIATION OF CREDIT UNIONS (MAC)**SCOTT COE, DIRECTOR, CHAIR**

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Ph: (317) 205-9483 | F: (317) 205-9481

info@macnetwork.orgwww.macnetwork.orgANNUAL CONFERENCE: MAY 27-29, 2015

San Francisco, CA

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operations@macuma.orgwww.macuma.orgANNUAL CONFERENCE:SEPTEMBER 11-13, 2015

Cambridge, MD - Hyatt Chesapeake Bay

NATIONAL ASSOCIATION OF CREDIT UNION CHAIRMAN (NACUC)**CELESTE SHELTON, EXECUTIVE DIRECTOR**

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Ph: (888) 987-4247 | F: (858) 792-3884

nacuc@nacuc.orgwww.nacuc.orgANNUAL ROUNDTABLE: OCTOBER 15-18, 2014

Las Vegas, NV - Caesars Palace

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info@nacuso.orgwww.nacuso.orgANNUAL CONFERENCE: APRIL 13-16, 2015

Lake Buena Vista, FL - Disney Yacht & Beach Club

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San Antonio, TX - Hyatt Regency

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Montreal, Quebec, Canada - Palais de Congres

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NATIONAL & REGIONAL ASSOCIATIONS CONT.

www.nascus.org

NASCUS/NCUA REGULATORS NATIONAL MEETING: MARCH 24-25, 2015
Orlando, FL - Florida Hotel and Conference Center

NATIONAL CREDIT UNION FOUNDATION (NCUF)

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ANNUAL SPRING CONFERENCE: MAY 23-27, 2015

Amelia Island, Florida - The Ritz Carlton

NATIONAL COUNCIL OF POSTAL CREDIT UNIONS (NCPCU)

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ANNUAL CONFERENCE: MAY 3-5, 2015

Savannah, GA - Hilton Desoto Hotel

NATIONAL FEDERATION OF COMMUNITY DEVELOPMENT CREDIT UNIONS (NFCDCU)

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ANNUAL CONFERENCE: SEPTEMBER 22-25, 2015

Phoenix, AZ

NATIONAL YOUTH INVOLVEMENT BOARD (NYIB)

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ANNUAL CONFERENCE: JUNE 15, 2015 (EXACT DATE TBD)
Baltimore, Maryland (Exact location TBD)

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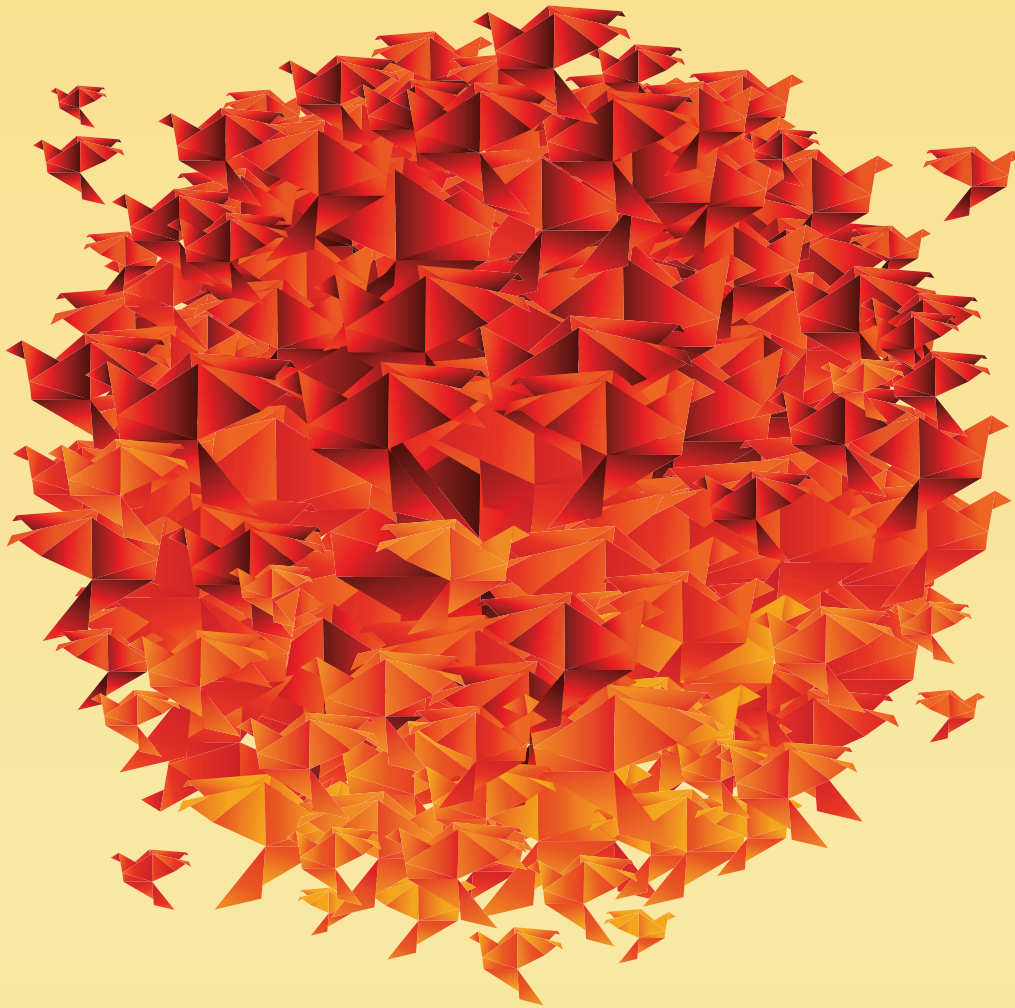
www.woccu.org

ANNUAL CONFERENCE: JULY 12-15, 2015

Denver, Colorado



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STATE OF THE STATES

A state-by-state analysis of credit union performance.

As the economic recovery gains strength, credit unions continue to post impressive growth. Nationally, loans grew at nearly three times the rate of shares, and membership and employment have both seen steady increases. Average share and loan balances have increased, while product penetration is on the rise. Impressively, 18 states posted annual loan growth of at least 10.0%, eight states reported a ROA over 1.00%, and all but one state posted declines in their delinquency ratios.

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


Certain states have seen significant continued year-over-year growth. Credit unions in Idaho built upon their success in 2013 and performed extremely well over the past twelve months. In addition to the state boasting an unemployment rate nearly 1.5% below the national average, Idaho credit unions reported the highest asset, loan, and share growth in the nation, and were number two in member growth.

In states where unemployment lags behind high, credit union performance typically lags national averages. Mississippi, with an unemployment rate of 7.9%, reported relatively slower asset,

share, loan, and member growth. Delinquency at Mississippi credit unions, while down 8 basis points from last year, remains well above the national average.

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

Also included in this section, through partnerships with Experian Automotive and CoreLogic, is the non-5300 data on auto and mortgage origination market share (starting on page 148). Deposit market share by state is calculated from our own BranchAnalyzer tool, which allows credit unions to drill down by zip code to see how the recent bank mergers and failures are affecting deposit relationships branch by branch.

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

NUMBER OF CREDIT UNIONS BY STATE | DATA AS OF JUNE 30, 2014

State	2014 Rank	State Charter	Federal Charter	Total CUs June 2014	Total CUs June 2013	Change
Alabama	19	65	55	120	121	-1
Alaska	51	1	11	12	12	0
Arizona	41	19	25	44	45	-1
Arkansas	37	0	60	60	62	-2
California	4	145	232	377	395	-18
Colorado	26	40	51	91	94	-3
Connecticut	20	28	87	115	123	-8
Delaware	46*	0	24	24	25	-1
Dist. of Columbia	39*	0	47	47	50	-3
Florida	14	72	85	157	159	-2
Georgia	16	53	84	137	139	-2
Hawaii	31	0	72	72	77	-5
Idaho	43	27	14	41	48	-7
Illinois	6	246	77	323	344	-21
Indiana	11	42	130	172	177	-5
Iowa	21	109	1	110	118	-8
Kansas	25	74	19	93	98	-5
Kentucky	29	25	52	77	81	-4
Louisiana	8	42	161	203	208	-5
Maine	36	12	49	61	61	0
Maryland	23	8	89	97	99	-2
Massachusetts	10	77	112	189	195	-6
Michigan	7	181	104	285	299	-14
Minnesota	17	82	50	132	133	-1
Mississippi	27	25	60	85	85	0
Missouri	18	118	12	130	131	-1
Montana	38	8	48	56	56	0
Nebraska	33	17	52	69	69	0
Nevada	50	10	8	18	18	0
New Hampshire	49	12	7	19	20	-1
New Jersey	9	18	176	194	200	-6
New Mexico	39*	22	25	47	48	-1
New York	3	21	364	385	400	-15
North Carolina	28	41	43	84	88	-4
North Dakota	44	21	17	38	40	-2
Ohio	5	150	184	334	347	-13
Oklahoma	35	17	48	65	69	-4
Oregon	34	18	48	66	69	-3
Pennsylvania	2	55	417	472	495	-23
Rhode Island	48	9	12	21	21	0
South Carolina	32	12	58	70	71	-1
South Dakota	42	0	42	42	44	-2
Tennessee	15	93	63	156	163	-7
Texas	1	188	310	498	514	-16
Utah	30	37	36	73	80	-7
Vermont	46*	18	6	24	25	-1
Virginia	13	43	116	159	169	-10
Washington	22	62	43	105	106	-1
West Virginia	24	4	90	94	97	-3
Wisconsin	12	166	3	169	182	-13
Wyoming	45	0	29	29	29	0
Guam, Puerto Rico, Virgin Islands		0	19	19	19	-19
U.S. Totals		2,533	4,027	6,560	6,818	-258

* TIES

STATE PERFORMANCE AND RANKINGS | DATA AS OF JUNE 30, 2014

State	No. of CUs	Asset Growth	Rk	Share Growth	Rk	Loan Growth	Rk	Member Growth	Rk	Loans/Shares	Rk	Capital/Assets	Rk
Alabama	120	2.79%	35	2.57%	33	6.91%	37	2.22%	25	50.54%	49	11.62%	14
Alaska	12	4.13%	23	3.91%	19	10.57%	12	4.99%	3	77.25%	13	8.70%	51
Arizona	44	7.86%	3	3.16%	25	9.56%	17	0.83%	38	66.20%	35	10.74%	42
Arkansas	60	4.66%	19	4.85%	9	17.74%	2	2.11%	26	79.10%	9	13.25%	2
California	377	4.82%	18	3.66%	22	12.51%	7	2.05%	28	65.16%	40	11.73%	11
Colorado	91	5.59%	10	5.00%	7	12.89%	6	3.65%	10	72.73%	23	11.94%	7
Connecticut	115	0.46%	46	0.33%	46	5.37%	44	-1.33%	48	57.12%	48	10.14%	48
Delaware	24	0.17%	47	-0.09%	47	6.95%	36	1.01%	33	48.03%	50	10.84%	39
Dist. of Columbia	47	-5.60%	51	-6.03%	51	-3.38%	51	-11.78%	51	60.39%	44	11.27%	25
Florida	157	4.03%	25	3.21%	24	9.00%	22	4.36%	6	69.43%	29	11.54%	16
Georgia	137	2.45%	42	1.84%	39	7.48%	33	2.66%	18	65.38%	37	11.91%	9
Hawaii	72	1.60%	44	1.32%	44	3.13%	47	0.73%	39	44.97%	51	11.42%	21
Idaho	41	8.89%	2	7.89%	1	18.47%	1	6.36%	2	87.21%	4	10.32%	44
Illinois	323	1.04%	45	0.41%	45	13.02%	5	1.20%	31	66.60%	34	11.27%	26
Indiana	172	2.88%	34	1.99%	38	8.31%	28	0.87%	37	74.71%	20	11.21%	29
Iowa	110	5.69%	9	3.99%	18	14.31%	4	1.42%	30	81.77%	7	10.96%	35
Kansas	93	4.89%	16	4.76%	11	7.93%	31	0.93%	35	76.77%	14	11.47%	18
Kentucky	77	4.15%	22	4.09%	16	8.71%	24	2.90%	16	69.32%	30	13.24%	3
Louisiana	203	2.65%	38	2.14%	37	7.96%	30	1.01%	34	70.52%	26	11.84%	10
Maine	61	3.78%	27	3.02%	26	6.74%	38	2.08%	27	79.04%	10	10.92%	36
Maryland	97	-0.79%	49	-0.71%	49	4.68%	45	0.13%	44	65.18%	39	11.35%	22
Massachusetts	189	-1.60%	50	-2.66%	50	-0.25%	50	-2.79%	50	83.77%	6	11.32%	23
Michigan	285	4.83%	17	3.71%	21	9.49%	18	2.27%	23	65.73%	36	11.93%	8
Minnesota	132	3.66%	29	2.81%	30	6.37%	40	2.81%	17	67.84%	32	11.03%	33
Mississippi	85	3.00%	33	2.93%	28	6.29%	41	0.32%	43	57.71%	47	13.31%	1
Missouri	130	2.70%	37	2.18%	35	7.25%	35	2.25%	24	69.85%	27	10.91%	37
Montana	56	2.79%	36	2.22%	34	0.07%	49	-0.73%	47	60.43%	43	11.68%	12
Nebraska	69	3.10%	32	1.70%	42	8.82%	23	3.28%	14	78.24%	11	11.00%	34
Nevada	18	3.61%	30	2.73%	31	1.99%	48	-0.43%	46	58.25%	46	11.23%	28
New Hampshire	19	4.95%	15	4.06%	17	9.88%	15	3.85%	9	87.74%	3	11.14%	31
New Jersey	194	0.07%	48	-0.68%	48	4.10%	46	0.02%	45	59.20%	45	10.30%	45
New Mexico	47	5.21%	13	4.63%	13	8.69%	25	4.64%	4	71.82%	25	11.12%	32
New York	385	3.97%	26	3.55%	23	8.34%	26	2.59%	19	66.77%	33	11.24%	27
North Carolina	84	5.73%	7	5.59%	5	11.66%	10	2.54%	21	65.00%	41	9.16%	50
North Dakota	38	7.31%	4	6.31%	3	9.47%	19	0.90%	36	79.36%	8	11.60%	15
Ohio	334	2.48%	41	1.82%	41	7.43%	34	1.13%	32	72.17%	24	11.50%	17
Oklahoma	65	4.12%	24	2.92%	29	9.82%	16	3.54%	11	69.77%	28	10.85%	38
Oregon	66	4.45%	21	4.27%	15	9.39%	21	4.23%	8	72.91%	22	10.27%	46
Pennsylvania	472	2.58%	39	1.56%	43	6.10%	42	1.63%	29	65.29%	38	11.64%	13
Rhode Island	21	4.55%	20	3.90%	20	10.15%	14	2.38%	22	92.87%	1	10.77%	41
South Carolina	70	2.53%	40	2.17%	36	6.43%	39	0.38%	42	75.93%	16	12.31%	5
South Dakota	42	3.70%	28	2.97%	27	8.12%	29	0.73%	40	67.86%	31	10.09%	49
Tennessee	156	3.44%	31	2.71%	32	8.32%	27	0.42%	41	74.44%	21	12.98%	4
Texas	498	5.31%	12	4.34%	14	10.94%	11	3.36%	13	75.88%	17	10.55%	43
Utah	73	5.70%	8	4.86%	8	11.98%	9	4.46%	5	77.73%	12	11.43%	20
Vermont	24	5.12%	14	4.82%	10	7.75%	32	2.57%	20	76.73%	15	10.20%	47
Virginia	159	11.01%	1	7.77%	2	14.87%	3	11.62%	1	92.69%	2	11.45%	19
Washington	105	6.20%	6	5.01%	6	12.12%	8	3.43%	12	75.87%	18	11.18%	30
West Virginia	94	2.32%	43	1.84%	40	5.55%	43	-1.58%	49	62.44%	42	11.99%	6
Wisconsin	169	5.58%	11	4.68%	12	9.42%	20	4.27%	7	85.46%	5	11.29%	24
Wyoming	29	6.68%	5	5.83%	4	10.46%	13	3.14%	15	75.44%	19	10.83%	40
U.S. Totals	6,560*	4.45%		3.37%		9.77%		2.92%		71.59%		11.28%	

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

STATE PERFORMANCE AND RANKINGS | DATA AS OF JUNE 30, 2014

State	Delinq. Ratio	Rk	Return on Assets	Rk	\$ Avg Share Balance	Rk	\$ Avg Loan Balance	Rk	Auto Loans/ Members	Rk	Share Drafts/ Members	Rk	CC/ Members	Rk
Alabama	1.18%	44	0.76%	24	\$8,670	33	\$9,971	46	13.46%	41	49.33%	32	11.16%	38
Alaska	1.23%	46	0.59%	36	\$9,773	21	\$11,681	33	26.80%	4	52.94%	23	20.34%	4
Arizona	0.63%	10	1.02%	6	\$8,419	36	\$11,566	35	18.61%	21	59.15%	8	11.46%	34
Arkansas	0.93%	33	0.41%	49	\$6,545	51	\$11,292	38	19.59%	18	32.38%	51	10.69%	42
California	0.79%	23	0.96%	9	\$12,619	3	\$17,065	5	14.86%	36	61.65%	5	18.55%	5
Colorado	0.59%	6	0.83%	17	\$9,942	18	\$12,661	24	20.93%	15	57.51%	11	12.66%	29
Connecticut	0.92%	32	0.26%	51	\$9,837	20	\$13,064	20	11.58%	45	45.12%	38	15.65%	17
Delaware	1.57%	50	0.50%	41	\$8,493	35	\$10,505	44	11.05%	47	44.57%	39	13.62%	24
Dist. of Columbia	1.02%	38	0.47%	44	\$17,747	1	\$19,341	2	7.11%	50	61.05%	7	24.95%	2
Florida	1.28%	47	0.84%	15	\$8,715	32	\$12,055	29	16.34%	30	66.21%	1	18.20%	6
Georgia	0.62%	9	0.81%	19	\$8,509	34	\$9,056	50	27.25%	2	49.52%	31	14.91%	20
Hawaii	1.03%	41	0.69%	28	\$10,734	8	\$14,551	11	5.38%	51	45.14%	37	9.90%	47
Idaho	0.44%	1	0.80%	20	\$7,583	44	\$12,164	28	23.66%	8	55.60%	15	10.70%	40
Illinois	0.79%	24	0.68%	29	\$11,367	6	\$14,366	12	18.12%	23	42.40%	47	18.16%	7
Indiana	0.73%	16	0.58%	37	\$8,380	37	\$13,362	17	19.16%	20	50.54%	28	11.10%	39
Iowa	0.80%	25	1.05%	4	\$10,166	13	\$13,410	16	24.39%	6	54.33%	18	17.07%	12
Kansas	0.68%	12	0.61%	34	\$7,560	45	\$10,597	43	28.35%	1	38.55%	49	10.21%	46
Kentucky	0.77%	21	0.89%	12	\$8,305	40	\$11,106	40	17.48%	27	50.38%	30	13.54%	25
Louisiana	1.13%	42	0.50%	42	\$6,973	48	\$10,219	45	14.54%	37	38.51%	50	11.34%	35
Maine	1.19%	45	0.55%	38	\$8,367	38	\$12,588	25	15.83%	34	58.84%	9	10.45%	44
Maryland	1.02%	39	0.47%	45	\$9,974	16	\$13,222	18	13.21%	44	51.04%	26	17.64%	11
Massachusetts	0.82%	26	0.62%	33	\$10,210	12	\$17,908	4	16.59%	29	47.22%	36	14.97%	19
Michigan	0.86%	28	0.87%	13	\$8,837	30	\$10,652	42	16.13%	33	55.91%	14	16.67%	14
Minnesota	0.75%	19	0.74%	25	\$10,163	14	\$11,567	34	19.46%	19	55.94%	13	16.28%	16
Mississippi	1.29%	48	0.84%	16	\$6,941	49	\$8,930	51	14.48%	38	39.54%	48	7.79%	49
Missouri	0.97%	35	0.48%	43	\$7,395	46	\$11,413	36	17.83%	24	50.60%	27	11.69%	33
Montana	0.88%	29	0.64%	32	\$9,905	19	\$13,153	19	16.15%	32	43.19%	41	10.26%	45
Nebraska	0.75%	20	0.43%	48	\$7,040	47	\$11,263	39	21.46%	12	43.17%	42	8.21%	48
Nevada	1.14%	43	1.42%	1	\$10,359	11	\$14,650	9	13.39%	42	63.64%	3	11.77%	31
New Hampshire	0.48%	2	0.85%	14	\$9,235	24	\$14,583	10	26.85%	3	63.21%	4	12.97%	28
New Jersey	1.84%	51	0.33%	50	\$11,158	7	\$14,668	8	9.22%	49	42.99%	44	11.87%	30
New Mexico	0.77%	22	0.92%	11	\$10,085	15	\$13,508	15	21.41%	13	53.70%	20	15.44%	18
New York	1.02%	40	0.73%	26	\$11,466	5	\$15,402	7	11.10%	46	54.46%	17	14.60%	22
North Carolina	1.43%	49	1.00%	8	\$10,608	9	\$16,158	6	10.85%	48	53.88%	19	13.37%	26
North Dakota	0.50%	3	1.06%	3	\$13,103	2	\$18,622	3	19.78%	17	51.38%	24	11.27%	37
Ohio	0.89%	30	0.51%	40	\$7,762	42	\$10,891	41	19.95%	16	43.00%	43	14.84%	21
Oklahoma	0.82%	27	0.67%	30	\$9,210	25	\$11,954	31	25.27%	5	42.77%	45	11.33%	36
Oregon	0.60%	7	0.73%	27	\$9,969	17	\$12,328	26	23.52%	9	61.46%	6	17.66%	10
Pennsylvania	1.00%	37	0.60%	35	\$9,026	27	\$11,321	37	13.71%	40	51.32%	25	17.74%	9
Rhode Island	0.64%	11	0.44%	47	\$11,908	4	\$29,975	1	17.00%	28	44.40%	40	2.60%	51
South Carolina	0.73%	17	0.82%	18	\$6,607	50	\$9,623	49	15.39%	35	54.86%	16	13.29%	27
South Dakota	0.56%	5	0.66%	31	\$9,466	22	\$9,656	48	22.12%	10	53.64%	21	14.38%	23
Tennessee	0.60%	8	0.79%	21	\$8,364	39	\$12,827	22	17.51%	26	48.79%	33	10.57%	43
Texas	0.70%	13	0.79%	22	\$8,806	31	\$12,883	21	21.22%	14	47.60%	34	10.70%	41
Utah	0.72%	14	1.36%	2	\$7,947	41	\$9,760	47	21.92%	11	58.53%	10	17.81%	8
Vermont	0.91%	31	0.52%	39	\$9,148	26	\$13,523	14	13.32%	43	47.56%	35	16.90%	13
Virginia	0.72%	15	1.04%	5	\$8,986	29	\$12,685	23	14.39%	39	56.04%	12	28.38%	1
Washington	0.50%	4	1.02%	7	\$10,481	10	\$13,900	13	18.51%	22	63.65%	2	22.71%	3
West Virginia	0.93%	34	0.46%	46	\$7,624	43	\$11,696	32	16.17%	31	42.66%	46	5.94%	50
Wisconsin	0.98%	36	0.94%	10	\$9,317	23	\$12,294	27	17.77%	25	53.40%	22	16.46%	15
Wyoming	0.74%	18	0.77%	23	\$9,008	28	\$12,032	30	23.90%	7	50.40%	29	11.73%	32
U.S. Totals	0.85%		0.81%		\$9,606		\$13,052		16.95%		53.37%		16.18%	

CREDIT UNION ASSETS BY STATE | DATA AS OF JUNE 30, 2014

St	# of CUs	'14 Rank	State Chartered CU Assets	Federally Chartered CU Assets	Total Assets	% of Total CU Assets	Average CU Size
Alabama	120	19	\$10,688,133,109	\$8,156,236,427	\$18,844,369,536	1.69%	\$157,036,413
Alaska	12	49	\$888,422,570	\$7,087,286,217	\$7,975,708,787	0.71%	\$664,642,399
Arizona	44	40	\$6,354,720,350	\$7,955,674,067	\$14,310,394,417	1.28%	\$325,236,237
Arkansas	60	37	\$0	\$2,649,879,086	\$2,649,879,086	0.24%	\$44,164,651
California	377	4	\$82,372,174,960	\$64,398,732,548	\$146,770,907,508	13.14%	\$389,312,752
Colorado	91	26	\$10,280,847,345	\$8,048,812,622	\$18,329,659,967	1.64%	\$201,424,835
Connecticut	115	20	\$3,811,843,913	\$5,628,250,418	\$9,440,094,331	0.85%	\$82,087,777
Delaware	24	45	\$0	\$2,009,905,798	\$2,009,905,798	0.18%	\$83,746,075
Dist. of Columbia	47	39	\$0	\$7,859,920,872	\$7,859,920,872	0.70%	\$167,232,359
Florida	157	14	\$30,161,899,951	\$19,131,877,519	\$49,293,777,470	4.41%	\$313,973,105
Georgia	137	16	\$14,049,799,010	\$5,610,680,976	\$19,660,479,986	1.76%	\$143,507,153
Hawaii	72	31	\$0	\$9,861,496,963	\$9,861,496,963	0.88%	\$136,965,236
Idaho	41	42	\$3,399,303,288	\$2,302,792,976	\$5,702,096,264	0.51%	\$139,075,519
Illinois	322	6	\$31,915,433,245	\$5,927,519,928	\$37,842,953,173	3.39%	\$117,524,699
Indiana	172	11	\$10,852,109,154	\$11,238,857,486	\$22,090,966,640	1.98%	\$128,435,853
Iowa	111	21	\$12,229,924,046	\$458,124,488	\$12,688,048,534	1.14%	\$114,306,744
Kansas	93	25	\$4,779,216,156	\$855,502,019	\$5,634,718,175	0.50%	\$60,588,367
Kentucky	77	29	\$2,702,382,000	\$4,635,410,869	\$7,337,792,869	0.66%	\$95,296,011
Louisiana	203	8	\$1,425,346,850	\$8,419,452,420	\$9,844,799,270	0.88%	\$48,496,548
Maine	61	36	\$1,732,522,767	\$4,592,461,457	\$6,324,984,224	0.57%	\$103,688,266
Maryland	97	23	\$5,089,764,029	\$15,308,203,907	\$20,397,967,936	1.83%	\$210,288,329
Massachusetts	189	10	\$14,340,464,987	\$17,049,623,714	\$31,390,088,701	2.81%	\$166,085,125
Michigan	285	7	\$37,195,414,776	\$11,062,646,920	\$48,258,061,696	4.32%	\$169,326,532
Minnesota	132	17	\$10,589,818,199	\$8,503,765,913	\$19,093,584,112	1.71%	\$144,648,364
Mississippi	85	27	\$744,394,990	\$4,039,443,291	\$4,783,838,281	0.43%	\$56,280,450
Missouri	130	18	\$11,504,206,154	\$894,010,613	\$12,398,216,767	1.11%	\$95,370,898
Montana	56	38	\$1,939,689,644	\$2,426,264,173	\$4,365,953,817	0.39%	\$77,963,461
Nebraska	69	33	\$664,444,896	\$3,202,577,203	\$3,867,022,099	0.35%	\$56,043,799
Nevada	18	48	\$3,338,913,031	\$484,197,775	\$3,823,110,806	0.34%	\$212,395,045
New Hampshire	19	47	\$5,909,503,978	\$298,510,929	\$6,208,014,907	0.56%	\$326,737,627
New Jersey	194	9	\$674,307,876	\$13,683,642,440	\$14,357,950,316	1.29%	\$74,010,053
New Mexico	47	39	\$2,222,618,656	\$6,527,474,182	\$8,750,092,838	0.78%	\$186,172,188
New York	385	3	\$7,429,159,420	\$58,674,503,624	\$66,103,663,044	5.92%	\$171,697,826
North Carolina	84	28	\$31,524,417,597	\$10,400,211,499	\$41,924,629,096	3.75%	\$499,102,727
North Dakota	38	43	\$2,738,486,788	\$473,863,589	\$3,212,350,377	0.29%	\$84,535,536
Ohio	334	5	\$16,391,391,087	\$8,624,597,480	\$25,015,988,567	2.24%	\$74,898,169
Oklahoma	65	35	\$4,709,388,648	\$7,805,479,249	\$12,514,867,897	1.12%	\$192,536,429
Oregon	66	34	\$11,600,692,281	\$5,203,345,137	\$16,804,037,418	1.50%	\$254,606,628
Pennsylvania	472	2	\$10,643,702,072	\$28,942,086,584	\$39,585,788,656	3.54%	\$83,868,196
Rhode Island	21	46	\$4,741,817,369	\$312,964,751	\$5,054,782,120	0.45%	\$240,703,910
South Carolina	70	32	\$525,186,140	\$10,793,980,080	\$11,319,166,220	1.01%	\$161,702,375
South Dakota	42	41	\$0	\$2,725,768,448	\$2,725,768,448	0.24%	\$64,899,249
Tennessee	156	15	\$9,184,943,331	\$9,657,417,259	\$18,842,360,590	1.69%	\$120,784,363
Texas	498	1	\$31,714,623,936	\$51,949,934,250	\$83,664,558,186	7.49%	\$168,001,121
Utah	73	30	\$1,505,727,894	\$15,849,386,229	\$17,355,114,123	1.55%	\$237,741,289
Vermont	24	45	\$1,201,644,839	\$2,294,037,697	\$3,495,682,536	0.31%	\$145,653,439
Virginia	159	13	\$7,176,891,223	\$98,234,073,893	\$105,410,965,116	9.44%	\$662,962,045
Washington	105	22	\$34,880,985,701	\$2,935,053,276	\$37,816,038,977	3.39%	\$360,152,752
West Virginia	94	24	\$195,556,230	\$3,126,231,078	\$3,321,787,308	0.30%	\$35,338,163
Wisconsin	169	12	\$25,705,716,273	\$1,499,715,801	\$27,205,432,074	2.44%	\$160,978,888
Wyoming	29	44	\$0	\$2,384,247,101	\$2,384,247,101	0.21%	\$82,215,417
Guam, Puerto Rico, Virgin Islands	19	47	\$0	\$1,182,159,380	\$1,182,159,380	0.11%	\$62,218,915
U.S. Totals	6,560		\$523,727,950,759	\$593,378,292,621	\$1,117,106,048,119	100%	\$170,290,556



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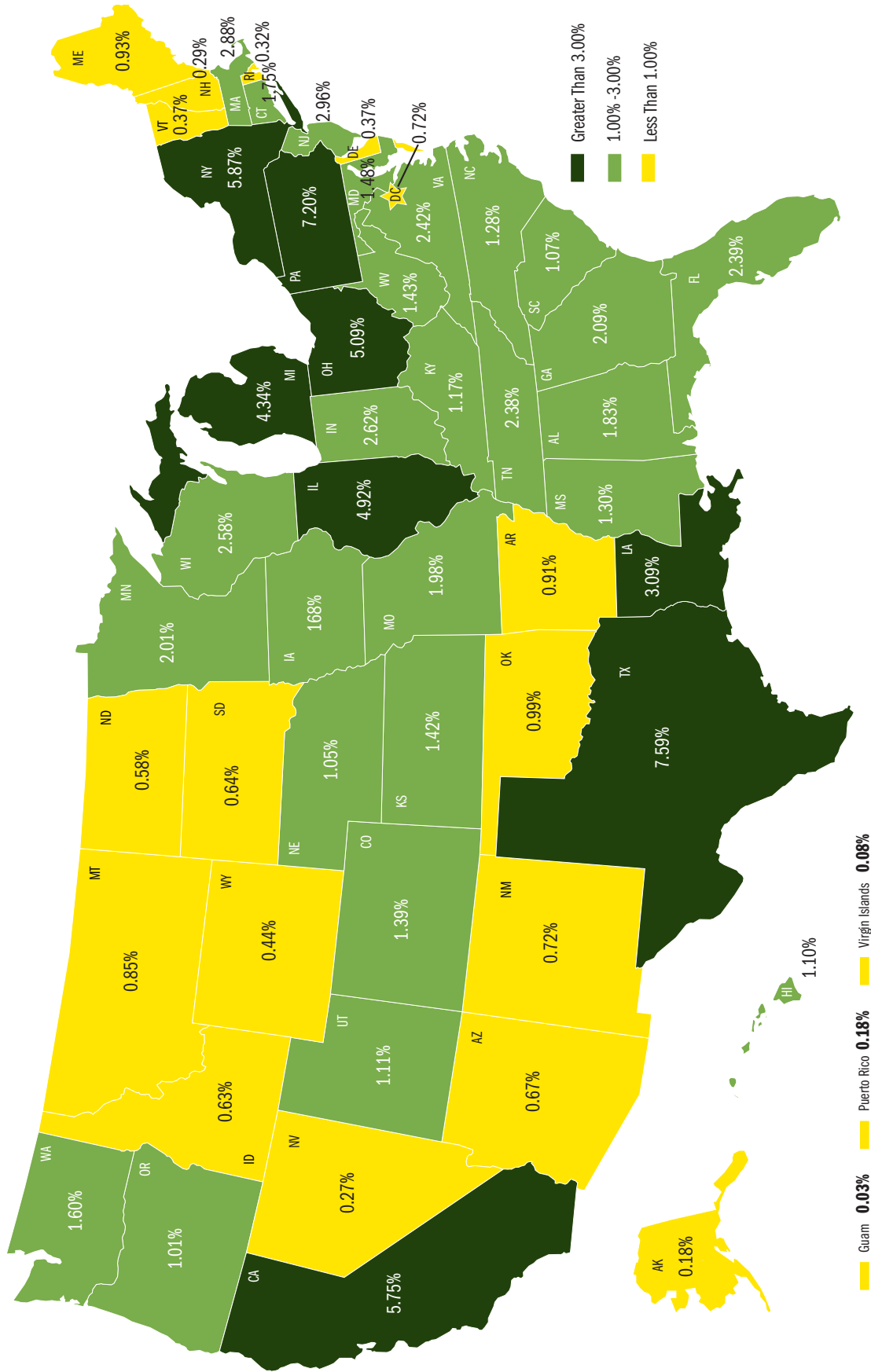
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PERCENT OF ALL CREDIT UNIONS BY STATE | DATA AS OF JUNE 30, 2014



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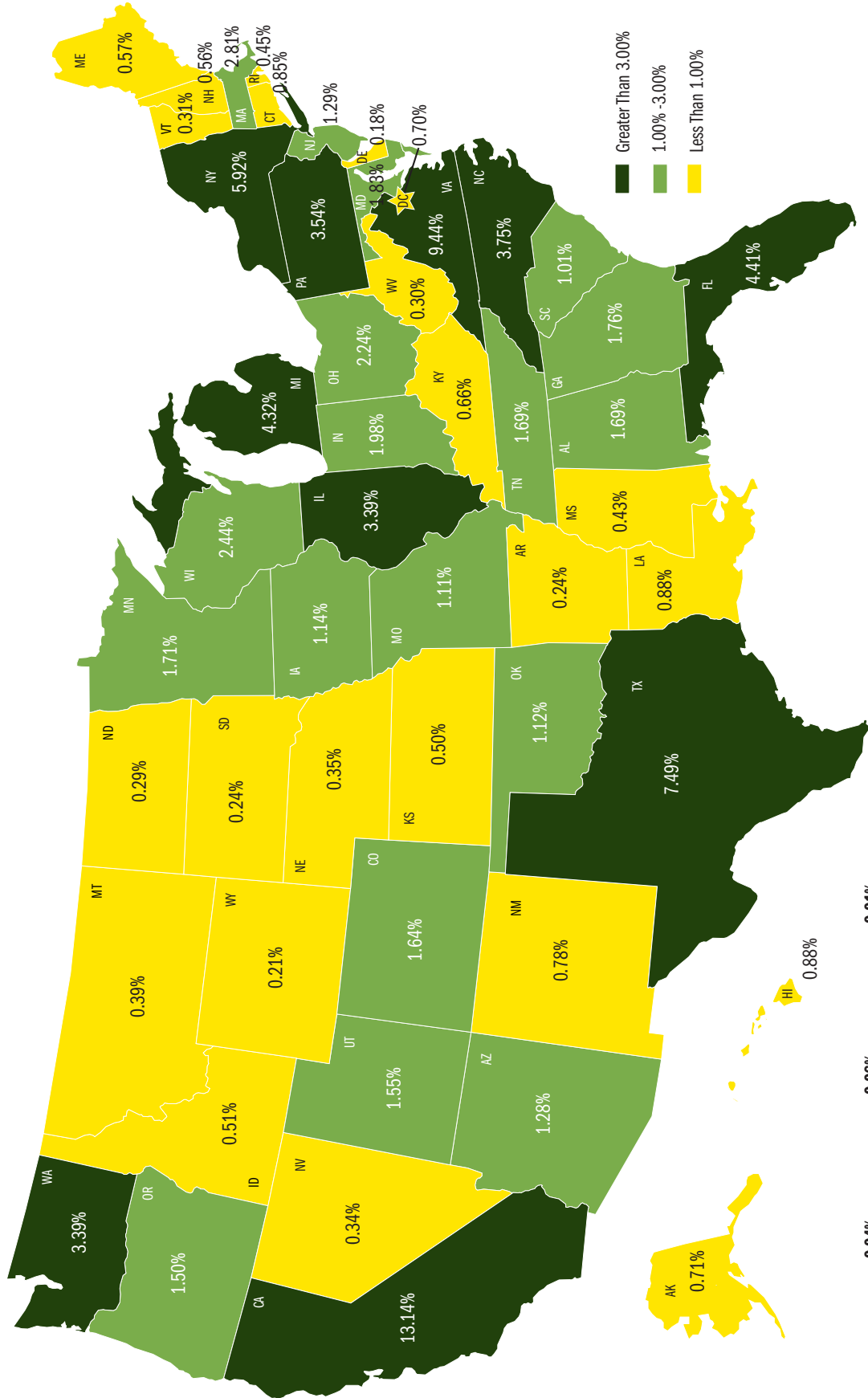
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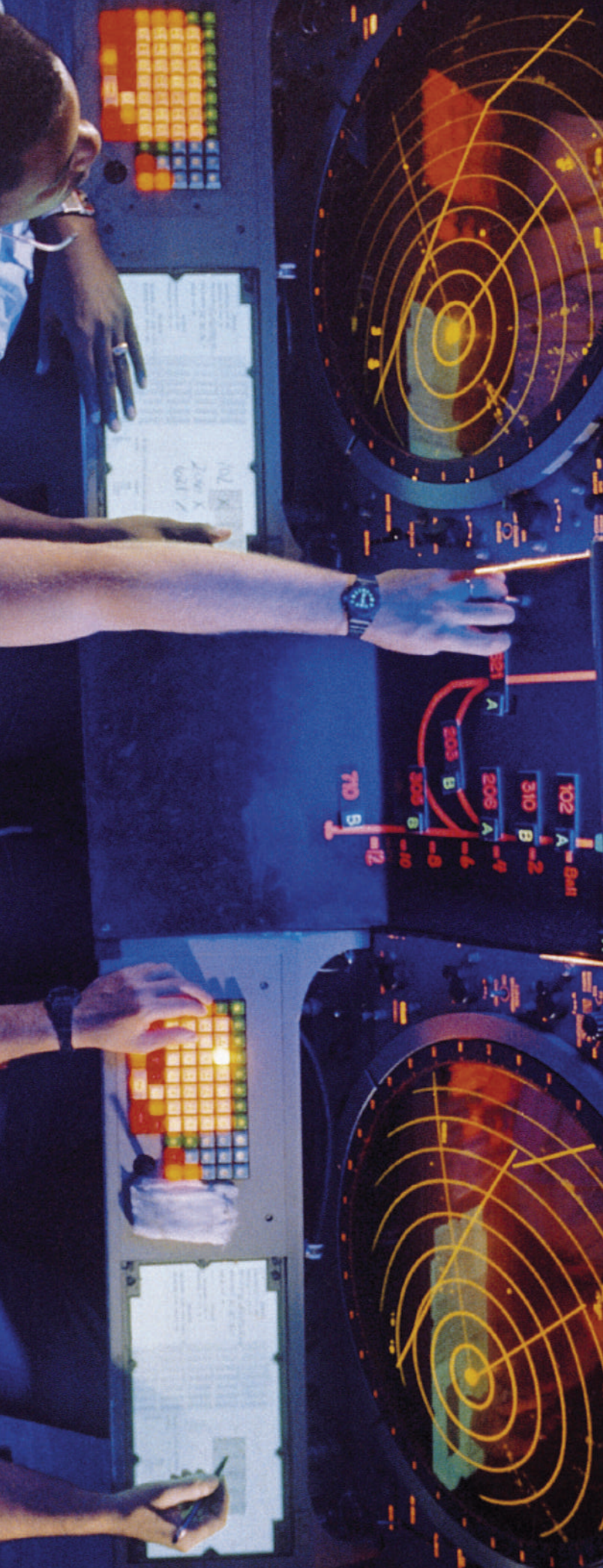
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PERCENT OF ALL CREDIT UNION ASSETS BY STATE | DATA AS OF JUNE 30, 2014



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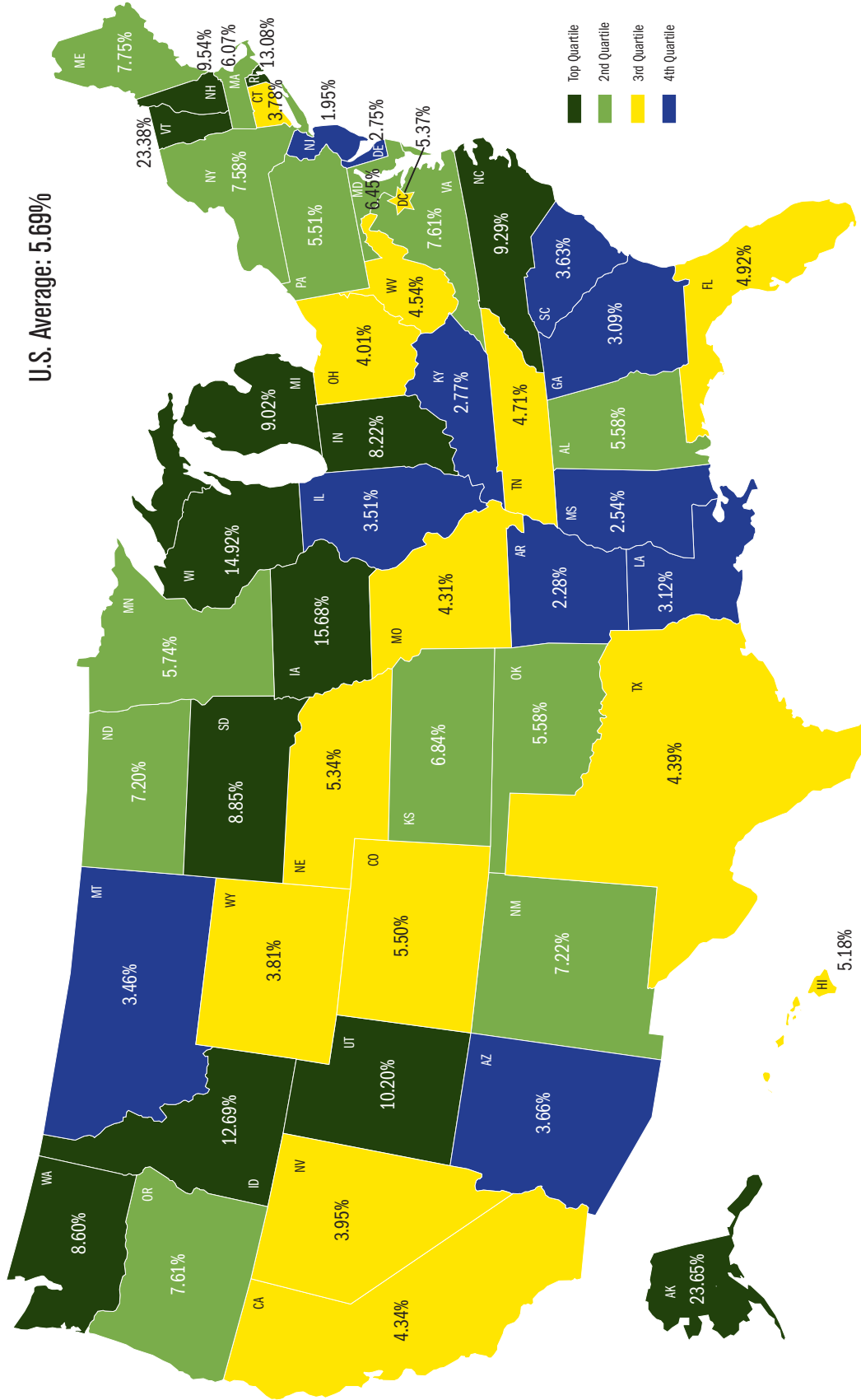
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1ST MORTGAGE ORIGINATION MARKET SHARE | DATA AS OF DECEMBER 31, 2013

U.S. Average: 5.69%



SOURCE: MORTGAGEANALYZER BY CALLAHAN & ASSOCIATES

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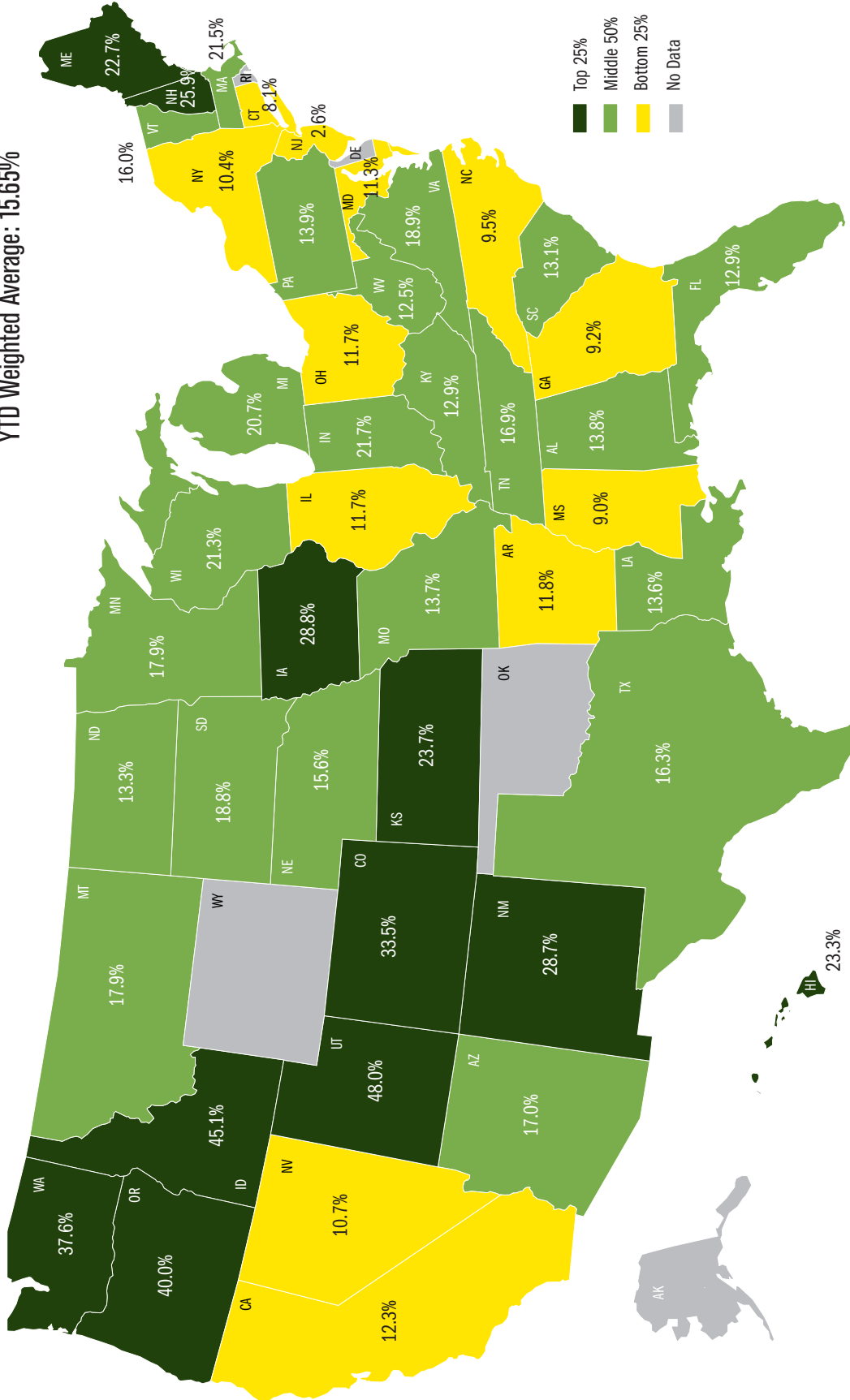
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YTD AUTO LOAN ORIGINATION MARKET SHARE | DATA AS OF JUNE 30, 2014

YTD Weighted Average: 15.65%



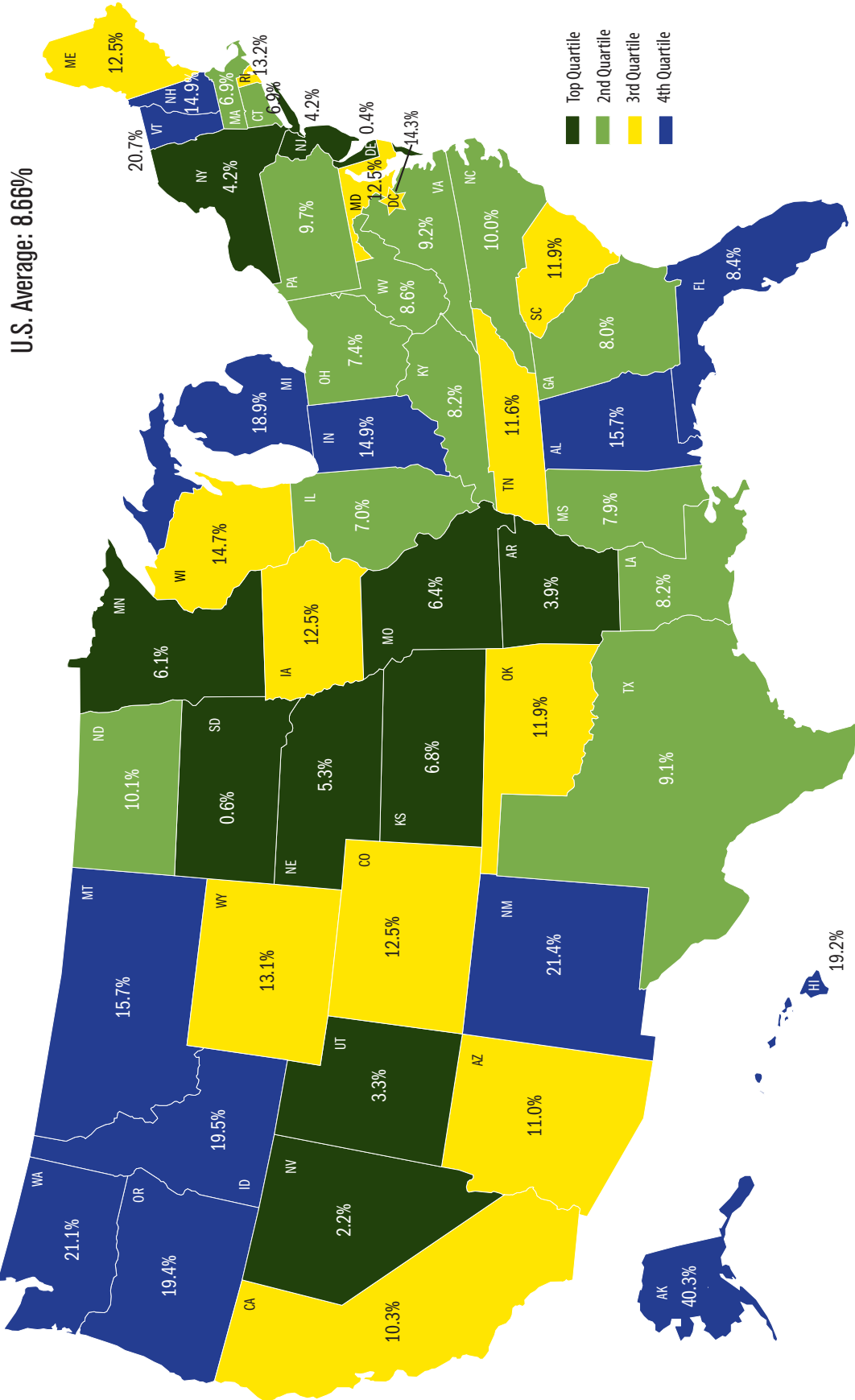
SOURCE: AUTOCOUNT DATA FROM EXPERIAN AUTOMOTIVE; CALLAHAN & ASSOCIATES
 THESE ARE THE 45 STATE PARTICIPANTS FOR WHICH EXPERIAN HAS A RELATIONSHIP WITH THE STATE'S DEPT. OF MOTOR VEHICLE REGISTRATION

DEPOSIT MARKET SHARE BY STATE | DATA AS OF JUNE 30, 2014

State	CU Mrkt Share '14	CU Mrkt Share '13	Change in Mrkt Share	CU Deposits*	All Other Deposits*
Alabama	15.7%	15.7%	0.0%	\$16,508	\$88,903
Alaska	40.3%	40.6%	-0.3%	\$7,191	\$10,662
Arizona	11.0%	11.3%	-0.3%	\$12,063	\$97,220
Arkansas	3.9%	3.7%	0.2%	\$2,163	\$53,812
California	10.3%	10.6%	-0.3%	\$124,931	\$1,086,090
Colorado	12.5%	12.4%	0.1%	\$15,645	\$109,409
Connecticut	6.9%	7.2%	-0.3%	\$8,378	\$113,194
Delaware	0.4%	0.5%	-0.1%	\$1,795	\$415,540
District Of Columbia	14.3%	15.3%	-1.0%	\$6,874	\$41,313
Florida	8.4%	8.5%	-0.1%	\$42,332	\$462,364
Georgia	8.0%	8.2%	-0.2%	\$17,147	\$197,003
Hawaii	19.2%	20.3%	-1.1%	\$8,706	\$36,576
Idaho	19.5%	18.6%	0.9%	\$4,992	\$20,551
Illinois	7.0%	7.5%	-0.5%	\$33,017	\$435,437
Indiana	14.9%	15.0%	-0.1%	\$18,933	\$108,006
Iowa	12.5%	12.4%	0.1%	\$10,834	\$75,680
Kansas	6.8%	6.7%	0.1%	\$4,864	\$66,538
Kentucky	8.2%	7.9%	0.3%	\$6,332	\$71,297
Louisiana	8.2%	8.3%	-0.1%	\$8,605	\$96,152
Maine	12.5%	12.2%	0.3%	\$5,408	\$37,787
Maryland	12.5%	12.8%	-0.3%	\$17,644	\$123,618
Massachusetts	6.9%	8.4%	-1.5%	\$25,761	\$346,201
Michigan	18.9%	19.1%	-0.2%	\$41,273	\$176,935
Minnesota	6.1%	7.1%	-1.0%	\$16,626	\$254,856
Mississippi	7.9%	7.7%	0.2%	\$4,098	\$47,900
Missouri	6.4%	6.5%	-0.1%	\$10,771	\$157,689
Montana	15.7%	15.9%	-0.2%	\$3,829	\$20,611
Nebraska	5.3%	5.5%	-0.2%	\$3,273	\$58,086
Nevada	2.2%	2.4%	-0.2%	\$3,418	\$148,584
New Hampshire	14.9%	14.7%	0.2%	\$5,075	\$28,898
New Jersey	4.2%	4.4%	-0.2%	\$12,689	\$286,327
New Mexico	21.4%	21.3%	0.1%	\$7,695	\$28,279
New York	4.2%	4.7%	-0.5%	\$56,749	\$1,293,244
North Carolina	10.0%	9.3%	0.7%	\$37,774	\$339,873
North Dakota	10.1%	10.2%	-0.1%	\$2,803	\$24,843
Ohio	7.4%	7.6%	-0.2%	\$21,552	\$271,529
Oklahoma	11.9%	12.1%	-0.2%	\$10,709	\$79,405
Oregon	19.4%	19.7%	-0.2%	\$14,961	\$61,993
Pennsylvania	9.7%	9.7%	0.1%	\$34,358	\$318,422
Rhode Island	13.2%	12.0%	1.1%	\$4,102	\$27,068
South Carolina	11.9%	11.9%	0.0%	\$9,449	\$69,909
South Dakota	0.6%	0.6%	0.0%	\$2,411	\$417,976
Tennessee	11.6%	11.7%	0.0%	\$16,081	\$122,135
Texas	9.1%	9.6%	-0.5%	\$72,470	\$719,813
Utah	3.3%	3.6%	-0.3%	\$15,386	\$448,587
Vermont	20.7%	20.0%	0.7%	\$3,072	\$11,777
Virginia	9.2%	7.7%	1.5%	\$24,322	\$239,965
Washington	21.1%	21.0%	0.1%	\$32,879	\$122,991
West Virginia	8.6%	8.5%	0.0%	\$2,902	\$31,003
Wisconsin	14.7%	14.8%	-0.1%	\$23,548	\$136,508
Wyoming	13.1%	12.8%	0.3%	\$2,094	\$13,928
Average/Totals for Industry	8.7%	8.9%	-0.3%	\$952,601	\$10,052,489

*DEPOSITS IN MILLIONS

DEPOSIT MARKET SHARE | DATA AS OF JUNE 30, 2014



BRANCH ANALYZER

For more information, visit www.BranchAnalyzer.com

TOP 25 METROPOLITAN STATISTICAL AREAS BY CREDIT UNION MORTGAGE LENDING

DATA AS OF DECEMBER 31, 2013 | SOURCE: CALLAHAN & ASSOCIATES' MORTGAGE ANALYZER

Rk	Metropolitan Statistical Area	CU Mrkt Share	CU Mortgage Originations (\$000s)	YOY Change in CU MTG Originations	Total Mortgage Originations (\$000s)	YOY Change in Total Mortgage Originations
1	Binghamton, NY	36.06%	\$432,317	-7.7%	\$155,900	-10.7%
2	Lafayette, IN	33.88%	\$1,036,284	69.1%	\$351,075	8.5%
3	Cumberland, MD-WV	33.64%	\$224,746	2.6%	\$75,600	-2.3%
4	Burlington-South Burlington, VT	33.39%	\$1,692,151	-21.0%	\$565,072	-19.9%
5	Dubuque, IA	32.35%	\$475,287	-13.6%	\$153,759	-38.6%
6	Waterloo-Cedar Falls, IA	31.80%	\$764,822	0.2%	\$243,244	-18.6%
7	Eau Claire, WI	31.54%	\$753,608	-23.0%	\$237,683	-24.6%
8	Cedar Rapids, IA	31.11%	\$1,386,752	49.1%	\$431,482	-14.1%
9	La Crosse, WI-MN	31.09%	\$685,236	-40.5%	\$213,041	-31.0%
10	Iowa City, IA	30.86%	\$1,165,186	63.2%	\$359,615	-5.4%
11	Utica-Rome, NY	30.45%	\$551,492	-2.2%	\$167,929	-4.1%
12	Pocatello, ID	28.54%	\$364,128	-25.3%	\$103,936	1.7%
13	Albany-Schenectady-Troy, NY	28.46%	\$3,575,392	-7.9%	\$1,017,450	-17.8%
14	Anchorage, AK	28.21%	\$3,345,150	-21.7%	\$943,544	-16.1%
15	Appleton, WI	26.81%	\$1,333,479	12.8%	\$357,513	-22.3%
16	Lewiston, ID-WA	26.30%	\$273,082	-16.3%	\$71,829	-12.7%
17	Saginaw-Saginaw Township North, MI	26.08%	\$448,029	-12.3%	\$116,851	-18.7%
18	Oshkosh-Neenah, WI	25.57%	\$788,737	6.5%	\$201,652	-23.8%
19	Kalamazoo-Portage, MI	25.52%	\$1,405,665	-4.3%	\$358,659	-12.7%
20	Ithaca, NY	25.49%	\$309,961	-11.0%	\$79,016	0.6%
21	Fairbanks, AK	25.36%	\$474,903	-32.0%	\$120,422	-27.8%
22	Battle Creek, MI	24.88%	\$340,379	-11.1%	\$84,671	-11.5%
23	Elmira, NY	24.31%	\$192,653	-8.8%	\$46,838	-7.5%
24	Syracuse, NY	23.89%	\$1,719,653	-4.0%	\$410,816	-0.3%
25	Lima, OH	23.37%	\$227,581	-40.0%	\$53,176	-33.6%
Averages/Totals		5.69%	\$108,251,128	-5.84%	\$1,903,266,238	12.19%

CREDIT UNION MERGERS | JULY 2013 - JUNE 2014 | FOR ALL MERGED CREDIT UNIONS OVER \$20M IN ASSETS

Month	Merged Credit Union	St	Assets of Merged Credit Union	Continuing Credit Union	St	Assets of Continuing CU as of June 2014
July-13	Pacific Resource	CA	\$94,659,045	NuVision	CA	\$1,305,999,531
	MPO	NY	\$29,461,529	Hudson Heritage	NY	\$316,244,894
	Greater Oregon	OR	\$33,253,283	Selco Community	OR	\$1,182,752,909
	Preferred	MI	\$52,499,347	Preferred	MI	\$155,722,995
	Summitone	UT	\$63,057,544	Wasatch Peaks	UT	\$262,515,329
	Lutheran Credit Union Of America	CA	\$29,205,432	America's Christian	CA	\$281,018,835
August-13	Kilowatt	WI	\$20,548,940	Heartland	WI	\$225,851,142
September-13	NWS	VA	\$21,867,041	1st Advantage	VA	\$605,476,567
	Alameda	CA	\$31,333,773	Provident	CA	\$1,980,821,459
	Fort Bragg Community	CA	\$32,212,711	Mendo Lake	CA	\$179,804,156
October-13	Dakota Territory	SD	\$28,753,562	Northern Hills	SD	\$78,758,035
	NEO	OK	\$38,130,154	TTCU	OK	\$1,472,796,795
	Security One	TX	\$54,605,864	Texas Trust	TX	\$854,295,703
	United Services	NC	\$60,746,196	Self-Help	NC	\$672,640,357
	USU Charter	UT	\$137,831,258	Goldenwest	UT	\$1,036,997,269
	Capitol Region	CT	\$30,698,750	Dutch Point	CT	\$239,019,969
	Southside	TX	\$20,101,089	Firstmark	TX	\$856,680,571
	Carepoint	CA	\$41,328,787	Financial Partners	CA	\$882,696,039
	Chevron West	UT	\$80,691,665	Chevron	CA	\$2,468,992,515
	November-13	CTCE	PA	\$77,025,194	Visions	NY
December-13	Mitchell Area	SD	\$21,738,077	Dakotaland	SD	\$259,750,068
January-14	Eastern Michigan University	MI	\$20,446,379	University Of Michigan	MI	\$566,036,053
	Amalgamated	MI	\$36,560,727	Financial Plus	MI	\$433,916,534
	49'er	CA	\$44,504,633	Sierra Central	CA	\$730,823,622
	Rivers Edge Community	MI	\$89,281,537	CO-OP Services	MI	\$512,518,654
	First Community	MI	\$717,485,572	Advia	MI	\$1,025,279,834
	Kula Community	HI	\$41,243,144	Maui	HI	\$96,622,757
	Cintel	OH	\$64,118,380	Connexus	WI	\$628,034,490
February-14	St. Francis Campus	MN	\$50,587,225	Central Minnesota	MN	\$848,209,499
	Northland Educators	ND	\$20,717,700	First Community	ND	\$507,410,823
March-14	International Airline Employees	NY	\$33,190,880	Skyone	CA	\$423,564,985
	Sheraton Hawaii	HI	\$20,286,403	Hawaiian Tel	HI	\$540,390,288
	Firstday Financial	OH	\$83,547,503	River Valley	OH	\$313,068,824
April-14	Generations Community	NC	\$20,168,827	Self-Help	NC	\$672,640,357
	Matteawan	NY	\$24,225,730	Hudson Valley	NY	\$3,973,833,081
	Ace Community	IA	\$35,494,064	Community Choice	IA	\$442,415,755
	Golden West Cities	CA	\$41,383,390	Credit Union Of Southern California	CA	\$781,785,613
	Iowa Community	IA	\$77,751,784	Dupaco Community	IA	\$1,238,204,306
	Best Advantage	WI	\$70,901,551	CitizensFirst	WI	\$581,594,528
	Lakeview	WI	\$110,113,407	CitizensFirst	WI	\$581,594,528
May-14	B.A.E.	IL	\$39,714,486	Partnership Financial	IL	\$124,130,818
	Cowlitz	WA	\$41,826,300	Red Canoe	WA	\$635,555,665
	Hospitality	TN	\$37,544,337	Intouch	TX	\$838,783,287
	Laclede Community	IL	\$65,229,253	1st MidAmerica	IL	\$573,398,736
June-14	Tri-State	PA	\$41,827,227	Clearview	PA	\$878,398,575
	SIR	MI	\$84,016,667	Honor	MI	\$575,064,652
	Premier Services	UT	\$20,891,121	Cyprus	UT	\$671,916,671
	Pinnacle	IN	\$26,956,896	Public Service #3	IN	\$54,495,733
	Boise US Employees	ID	\$50,435,611	Icon	ID	\$226,792,254
	Tri-Co	NJ	\$134,834,543	Visions	NY	\$3,308,685,215

NEW CREDIT UNIONS | STATE TO FEDERAL CHARTER CONVERSIONS – SEPTEMBER 2013 – AUGUST 2014

Date Approved	Charter Number	Region	Name	City	State	Assets at 6/14
6/24/2014	24859	3	First Unity	McComb	MS	\$122,453
3/27/2014	24856	3	CommunityWorks	Greenville	SC	\$275,177
10/10/2013	24852	4	Northern Eagle	Neet Lake	MN	\$349,219

CREDIT UNION NAME CHANGES | NOVEMBER 2013 - OCTOBER 2014 | FOR CREDIT UNIONS OVER \$20M IN ASSETS

Previous Name	New Name	Year Opened	Location	Assets at June 30, 2014
American Greetings	Erie Shores Community	1949	Cleveland, OH	\$20,971,312
Arlington	Allied	1965	Arlington, TX	\$78,325,502
Bucks First	Inspire	1936	Bristol, PA	\$87,538,923
Cambridge Portuguese	Naveo	1928	Somerville, MA	\$113,724,258
Charles St. Community	Riverside Community	1940	Marion, IN	\$34,985,121
Clyde-Findlay Area	Impact	1994	Clyde, OH	\$121,641,103
Community Schools	Best Financial	1955	Muskegon, MI	\$74,686,931
Energen	1st Resource	1940	Birmingham, AL	\$28,968,604
Federal Building	FedTrust	1959	Memphis, TN	\$38,421,316
Firestone Community	Wellspring	1958	Bridge City, TX	\$36,963,910
First Community	Advia	1935	Parchment, MI	\$1,025,279,834
First Educators	AlaTrust	1935	Hoover, AL	\$129,786,630
Florida Transportation	Connect	1991	Fort Lauderdale, FL	\$69,649,297
Fulton County	First Choice Financial	1972	Gloversville, NY	\$85,295,459
Gateway Regional	Apex Financial	1956	Florissant, MO	\$37,509,085
Grand Valley Co-op	Preferred	1968	Grand Rapids, MI	\$155,722,995
GTKY	Greater Kentucky	1953	Lexington, KY	\$59,440,949
Gundersen Lutheran	Gundersen	1971	La Crosse, WI	\$40,608,969
HAR-CO Maryland	HAR-CO	1955	Bel Air, MD	\$189,656,883
Harlingen Area Teachers	Rio Grande Valley	1954	Harlingen, TX	\$79,812,287
Idadiv	Clarity	1948	Nampa, ID	\$54,936,482
Kellogg Co Employees	Kellogg Midwest	1946	Omaha, NE	\$50,433,231
Kennedy Space Center	Launch	1963	Merritt Island, FL	\$662,028,391
Knoxville Post Office	TNConnect	1924	Knoxville, TN	\$46,567,271
Lea Community	Estacado	1953	Hobbs, NM	\$57,176,484
Los Angeles Firemen's	Firefighters First	1935	Los Angeles, CA	\$917,017,442
Massachusetts Postal Employees	Massachusetts Family	1926	Lynn, MA	\$20,759,505
Mercy-City-Lehigh Family	MCLG Family	1965	Mason City, IA	\$41,292,755
Morton R. Lane State Univ	Morton Lane	1962	Buffalo, NY	\$39,049,841
Munising Community	Upper Michigan Community	1954	Munising, MI	\$31,138,457
Niles Township Schools	Partnership Financial	1958	Morton Grove, IL	\$124,130,818
Oklahoma RE&T Employees	Energize	1967	Oklahoma City, OK	\$26,502,013
Operating Engineers Local Union #3	OE	1964	Livermore, CA	\$855,218,812
Peoples Trust	People Driven	1928	Southfield, MI	\$181,963,633
Pioneer Muslim	Pioneer Mutual	1981	Sugar Land, TX	\$96,304,943
Poplar Bluff	Ozark	1952	Poplar Bluff, MO	\$43,486,057
Postal	Ideal	1926	Woodbury, MN	\$568,995,297
RF&P Richmond	River Trace	1956	Richmond, VA	\$20,968,474
Rolla	Riverways	1959	Rolla, MO	\$36,144,699
Sand Springs Community	Green Country	1970	Sand Springs, OK	\$50,465,625
SEMC	Cove	1970	Edgewood, KY	\$46,648,971
Southern California Postal	PostCity Financial	1933	Long Beach, CA	\$75,521,010
Spartanburg Regional	Vital	1995	Spartanburg, SC	\$39,521,630
St John's Employees	Mercy	1975	Springfield, MO	\$47,771,317
Sterling-Van Dyke	The Local	1977	Dallas, TX	\$24,084,576
Tempe Schools	Landings	1953	Tempe, AZ	\$135,521,703
TIC	Kinetic	1956	Columbus, GA	\$276,109,187
Tiffin St. Joseph	Your Legacy	1952	Tiffin, OH	\$52,026,675
University Of Southern Mississippi	Southern Mississippi	1956	Hattiesburg, MS	\$27,519,361
Waterbury Telephone	Skyline Financial	1935	Waterbury, CT	\$33,039,186
WECCU	Jackson River Community	1986	Covington, VA	\$74,788,069
WESC	Greater Wyoming	1953	Casper, WY	\$24,730,173
WV Air National Guard	WV National Guard	1959	Charleston, WV	\$40,158,027
Yale-New Haven Healthcare	Healthcare Financial	1950	New Haven, CT	\$32,912,789
Your Community	Mobility	1965	Irving, TX	\$178,477,891

CREDIT UNION CHARTER CONVERSION TABLE

STATE TO FEDERAL CHARTER CONVERSIONS – SEPTEMBER 2013 – AUGUST 2014

CN Old	CN New	Region	Name	City	State	Assets	Date
68525	24853	2	New Life	Philadelphia	PA	\$582,770	10/22/2013
64588	24854	4	Credit Union of Colorado	Denver	CO	\$1,161,221,721	11/21/2013
66367	24855	2	Members First	Baltimore	MD	\$32,182,393	2/19/2014
63047	24857	2	Bradford Area School Employees	Bradford	PA	\$879,673	6/17/2014
61332	24858	4	Mainstreet	Lenexa	KS	\$353,090,843	6/19/2014
64534	24860	3	Riverland	New Orleans	LA	\$188,382,042	7/24/2014

FEDERAL TO STATE CHARTER CONVERSIONS – SEPTEMBER 2013 – AUGUST 2014

CN Old	CN New	Region	Name	City	State	Assets	Date
10374	68639	2	HAR-CO	Bel Air	MD	\$190,820,001	9/1/2013
2005	68640	1	First United	Grandville	MI	\$28,765,161	10/1/2013
7280	68641	1	Cornerstone Community Financial	Auburn Hills	MI	\$209,402,592	10/1/2013
456	68643	4	FivePoint	Nederland	TX	\$463,028,422	11/1/2013
10197	68644	3	Park Community	Louisville	KY	\$655,195,811	12/31/2013
23042	68645	3	Suncoast	Tampa	FL	\$5,770,809,739	12/31/2013
8145	68646	1	Financial Plus	Flint	MI	\$441,410,707	12/31/2013
16700	68647	4	Park Side Financial	Whitefish	MT	\$127,121,580	1/8/2014
24356	68651	4	Spire	Flacon Heights	MN	\$619,229,412	5/27/2014
22445	68652	1	Cohoes City Employees	Cohoes	NY	\$722,961	6/26/2014

PURCHASE & ASSUMPTIONS – SEPTEMBER 2013 – AUGUST 2014

Date of Acquisition	Purchased CU	St	Assets at Last Call Report Filing	Assuming CU	St	Assets at 06/14
5/23/2014	Life Line*	VA	\$7,907,286	Virginia	VA	\$2,618,055,645
5/21/2014	Tombstone	AZ	\$8,195,845	Vantage West	AZ	\$1,325,174,708
3/21/2014	Parsons Pittsburg*	KS	\$13,394,783	Golden Plains	KS	\$448,495,057
3/31/2014	Mayfair*	PA	\$14,366,847	Freedom	PA	\$656,653,069
1/21/2014	Bagumbayan*	IL	\$52,492	Great Lakes	IL	\$623,713,183
12/31/2013	CCC Martinsville Emp	VA	\$666,095	Martinsville Dupont Emp	VA	\$272,598,432
9/6/2013	Craftsman	MI	\$24,095,161	Security	MI	\$393,045,632
8/31/2013	Southwestern Telco	VA	\$7,283,460	Blue Eagle	VA	\$127,792,881
7/1/2013	PEF	OH	\$29,741,742	Best Reward	OH	\$126,065,006

*Credit union conserved by NCUA prior to purchase

LIQUIDATIONS – SEPTEMBER 2013 – AUGUST 2014

Date of Liquidation	Liquidated CU	St	Assets at last Call Report Filing
7/17/2013	AECO	IL	\$26,733
9/28/2013	EQUIPONE	TX	\$2,393
11/13/2013	DIXON CITY EMPLOYEES	IL	\$1
1/10/2014	O A P A	OR	\$200
3/15/2014	BALL ELGIN	IL	\$236,610
3/31/2014	HOLBROOK COMMUNITY	NY	\$12,094
4/22/2014	TAIWANESE AMERICAN	TX	\$124,770
5/14/2014	GROPACO	NH	\$594,952
6/4/2014	BADGER METER	WI	\$2,668,993

INSURANCE CONVERSION

STATE CHARTERED FEDERALLY-INSURED TO STATE CHARTERED COOPERATIVELY INSURED - SEPTEMBER 2013 - AUGUST 2014

CN Old	CN New	Region	Name	City	State	Assets	Date
68368	97097	4	Access	Broadview	IL	\$50,335,206	1/31/2014

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	130	126	124	121	120	-0.83%	-1.59%
Number of Members	1,753,263	1,764,562	1,815,920	1,862,689	1,904,038	2.22%	1.66%
Total Assets (\$000)	15,046,042	16,326,475	17,629,344	18,332,471	18,844,371	2.79%	4.60%
Total Shares (\$000)	13,166,306	14,328,326	15,467,021	16,095,410	16,508,304	2.57%	4.63%
Total Loans (\$000)	7,645,816	7,460,161	7,537,711	7,803,751	8,343,020	6.91%	1.76%
Total Capital (\$000)	1,763,964	1,881,855	1,999,179	2,057,095	2,189,481	6.44%	4.42%

ALABAMA		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	REDSTONE	\$3,682,834	19.54%	11.01%	40.92%	0.93%	0.91%	2.96%	464	72.17%	\$8,885	\$8,580	9.03%	48.18%	15.41%
2	APCO EMPLOYEES	\$2,469,921	13.11%	10.06%	28.37%	0.80%	0.53%	0.54%	619	36.40%	\$20,827	\$31,941	14.53%	44.06%	12.56%
3	AMERICA'S FIRST	\$1,330,031	7.06%	10.31%	62.30%	0.68%	0.61%	2.54%	438	76.06%	\$10,532	\$9,303	13.04%	56.48%	16.07%
4	ARMY AVIATION CENTER	\$1,135,895	6.03%	11.55%	40.22%	0.55%	0.42%	2.81%	347	80.53%	\$10,140	\$8,894	10.17%	60.05%	8.10%
5	MAX	\$1,055,281	5.60%	14.26%	64.23%	1.04%	1.00%	3.46%	365	71.57%	\$11,837	\$8,541	20.10%	50.98%	12.99%
6	ALABAMA	\$649,801	3.45%	9.46%	48.83%	1.04%	0.59%	2.91%	320	75.91%	\$12,315	\$9,677	9.70%	73.08%	14.95%
7	LISTERHILL	\$641,901	3.41%	10.79%	73.89%	0.94%	0.97%	4.12%	357	74.18%	\$9,358	\$7,105	14.07%	58.69%	14.78%
8	ALABAMA ONE	\$616,150	3.27%	11.71%	54.71%	0.54%	7.09%	2.95%	380	81.53%	\$7,909	\$9,103	12.80%	55.29%	7.16%
9	ALABAMA TELCO	\$607,174	3.22%	11.18%	67.27%	0.36%	1.04%	3.96%	356	82.75%	\$9,451	\$8,093	20.08%	44.90%	18.95%
10	FAMILY SECURITY	\$529,012	2.81%	13.02%	61.49%	1.31%	0.88%	3.21%	417	70.45%	\$7,338	\$6,532	25.05%	46.48%	12.74%
11	LEGACY COMMUNITY	\$406,260	2.16%	13.05%	37.74%	0.66%	0.30%	3.25%	352	81.21%	\$10,428	\$9,242	6.24%	55.02%	9.00%
12	FAMILY SAVINGS	\$328,975	1.75%	10.69%	72.94%	0.68%	1.07%	5.39%	455	81.64%	\$8,199	\$4,095	16.52%	43.65%	0.00%
13	TVA COMMUNITY	\$294,666	1.56%	13.00%	44.06%	1.00%	0.10%	1.96%	296	61.16%	\$11,361	\$14,380	13.15%	53.28%	8.74%
14	FIVE STAR	\$275,407	1.46%	9.93%	71.30%	1.42%	1.94%	4.48%	316	74.51%	\$14,107	\$9,359	14.71%	66.37%	14.01%
15	GUARDIAN	\$272,600	1.45%	12.58%	78.88%	1.17%	2.01%	4.70%	351	74.38%	\$8,980	\$5,767	24.01%	46.47%	9.49%
16	AOD	\$265,098	1.41%	13.20%	51.81%	0.51%	0.44%	3.60%	432	84.22%	\$8,709	\$6,972	15.00%	50.97%	13.81%
17	ALABAMA TEACHERS	\$250,302	1.33%	12.27%	82.13%	1.06%	1.70%	3.40%	329	71.74%	\$16,348	\$9,921	13.86%	59.23%	14.50%
18	WINSOUTH	\$237,596	1.26%	8.05%	68.18%	0.31%	0.69%	4.08%	376	86.65%	\$8,930	\$5,440	11.39%	47.31%	7.25%
19	COOSA PINES	\$226,342	1.20%	12.09%	52.07%	0.56%	0.50%	2.92%	439	77.50%	\$12,239	\$8,968	15.60%	44.44%	5.59%
20	ALABAMA STATE EMPLOYEES	\$220,211	1.17%	11.62%	43.93%	0.42%	0.88%	3.42%	378	86.86%	\$7,857	\$6,850	15.13%	45.42%	6.18%
21	NEW HORIZONS	\$207,805	1.10%	8.44%	45.58%	0.44%	0.86%	3.64%	518	87.30%	\$10,198	\$5,500	7.81%	49.78%	7.50%
22	FORT MCCLELLAN	\$200,522	1.06%	12.86%	50.04%	0.54%	0.80%	2.04%	521	70.73%	\$12,191	\$7,858	15.02%	41.36%	5.63%
23	AUBURN UNIVERSITY	\$158,789	0.84%	11.33%	39.22%	0.22%	2.26%	2.66%	658	82.16%	\$8,117	\$7,084	13.54%	29.20%	8.07%
24	ACIPCO	\$141,430	0.75%	11.79%	87.09%	2.22%	0.25%	1.70%	451	43.32%	\$16,839	\$16,883	27.76%	39.56%	23.20%
25	MUTUAL SAVINGS	\$136,847	0.73%	7.38%	88.53%	0.55%	1.55%	5.61%	516	83.94%	\$16,193	\$3,007	3.95%	36.41%	0.00%
26	ALABAMA CENTRAL	\$130,909	0.69%	9.16%	77.25%	0.75%	1.37%	4.68%	343	83.67%	\$7,948	\$6,644	26.33%	96.21%	17.67%
27	ALATRUST	\$129,787	0.69%	12.02%	62.41%	0.37%	2.16%	3.42%	367	83.35%	\$10,416	\$8,031	11.28%	45.32%	11.26%
28	ECO EDUCATORS & COMMUNITY	\$125,138	0.66%	10.46%	43.71%	0.36%	1.81%	3.67%	345	84.06%	\$9,432	\$8,362	5.41%	51.98%	13.91%
29	TUSCALOOSA TEACHERS	\$118,307	0.63%	13.43%	37.65%	0.84%	2.10%	2.35%	366	73.43%	\$11,482	\$12,294	13.16%	56.43%	5.22%
30	RAILROAD	\$104,701	0.56%	12.30%	16.03%	0.13%	0.84%	1.09%	805	87.21%	\$6,442	\$13,325	8.35%	3.03%	6.73%
31	HERITAGE SOUTH	\$92,425	0.49%	12.72%	79.66%	0.55%	0.80%	4.54%	281	85.43%	\$14,430	\$7,268	16.57%	51.93%	6.63%
32	NORTH ALABAMA EDUCATORS	\$85,170	0.45%	7.17%	48.33%	0.35%	0.36%	3.60%	344	87.12%	\$10,538	\$7,993	20.13%	49.81%	0.00%
33	NAHEOLA	\$80,767	0.43%	21.63%	64.56%	0.64%	1.48%	3.31%	334	83.27%	\$15,218	\$8,575	6.75%	29.83%	1.58%
34	MOBILE EDUCATORS	\$76,400	0.41%	9.53%	16.51%	0.27%	0.58%	3.59%	467	92.80%	\$3,945	\$5,948	3.54%	45.37%	10.76%
35	JEFFERSON	\$66,113	0.35%	9.51%	52.82%	-0.29%	0.57%	4.95%	254	94.54%	\$7,699	\$6,833	9.86%	45.72%	9.49%
36	RIVERDALE	\$64,994	0.34%	11.67%	76.15%	1.88%	1.76%	3.97%	745	55.56%	\$8,236	\$5,838	17.57%	41.57%	6.43%
37	VALLEY	\$64,236	0.34%	17.12%	55.38%	0.62%	1.81%	3.57%	228	84.69%	\$7,375	\$8,036	14.38%	50.98%	17.12%
38	TUSCALOOSA	\$61,743	0.33%	9.61%	73.55%	0.56%	1.42%	3.78%	329	83.43%	\$9,414	\$8,453	26.87%	54.52%	10.26%
39	CHAMPION COMMUNITY	\$58,857	0.31%	10.43%	48.26%	0.00%	0.55%	2.72%	272	96.14%	\$7,696	\$16,776	24.39%	51.23%	11.01%
40	FLORENCE	\$52,155	0.28%	10.92%	33.33%	0.25%	0.03%	2.19%	312	89.74%	\$8,778	\$11,318	5.89%	45.39%	14.39%
41	MEAD COATED BOARD	\$51,410	0.27%	13.76%	20.96%	0.51%	1.15%	0.92%	538	64.04%	\$12,678	\$27,414	16.84%	0.00%	0.00%
42	FOUR SEASONS	\$47,093	0.25%	9.26%	56.94%	-0.99%	1.47%	7.52%	304	96.14%	\$7,779	\$4,740	7.61%	59.50%	8.09%
43	LANDMARK	\$46,970	0.25%	10.74%	72.00%	0.37%	1.85%	4.25%	198	84.21%	\$20,172	\$10,193	10.73%	48.53%	0.00%
44	SECURE FIRST	\$44,660	0.24%	14.30%	48.32%	-0.43%	2.42%	4.18%	611	105.72%	\$10,192	\$3,603	3.83%	21.18%	6.09%
45	ROCKET CITY	\$44,293	0.24%	15.73%	53.75%	0.28%	0.71%	4.08%	408	92.22%	\$6,431	\$7,896	18.04%	48.21%	25.38%
46	WIREGRASS	\$43,183	0.23%	8.73%	89.70%	0.58%	0.94%	5.13%	323	88.73%	\$9,034	\$5,492	27.09%	48.32%	13.82%
47	TUSCALOOSA V A	\$39,931	0.21%	9.27%	47.11%	-1.69%	5.12%	5.18%	273	113.19%	\$7,197	\$7,970	10.37%	56.31%	10.84%
48	UNIVERSITY OF SOUTH ALABAMA	\$35,134	0.19%	10.47%	32.59%	0.52%	0.30%	3.44%	981	86.84%	\$5,307	\$3,557	6.09%	31.27%	8.46%
49	IAM COMMUNITY	\$33,247	0.18%	9.04%	57.62%	-0.51%	3.11%	4.40%	421	110.76%	\$10,841	\$5,489	20.28%	32.49%	0.02%
50	GULF COAST	\$32,758	0.17%	13.66%	38.16%	0.29%	0.25%	3.53%	441	87.39%	\$6,464	\$5,803	9.86%	35.60%	10.50%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
64232	TST RESOURCE	47 W Omnor Rd.	Birmingham	35209	Rick Miller	(205) 944-1192	\$28,968,604	\$25,227,123	\$1,765,703	\$3,053,295	2,698	10.31%	15.64%
16500	ACIPCO	P.O. Box 2727	Birmingham	35202	Mike Harrell	(205) 328-4371	\$141,429,541	\$109,470,578	\$27,528,629	\$15,644,493	7,445	-0.87%	9.18%
60823	ALABAMA	P.O. Box 862998	Tuscaloosa	35486	Steve Swiford	(205) 348-5944	\$649,800,715	\$271,605,546	\$25,938,977	\$61,579,140	57,480	8.74%	10.46%
60712	ALABAMA CENTRAL	3601 4th Ave S	Birmingham	35222	Phillip Blankenship	(205) 591-2228	\$130,909,004	\$91,496,632	\$30,320,189	\$11,986,974	17,828	-1.29%	0.92%
64603	ALABAMA LAW ENFORCEMENT	50 porta Madrid Boulevard S	Birmingham	35206	Lavelle Noblitt	(205) 836-5099	\$8,007,145	\$5,016,859	\$2,797,446	\$1,034,661	1,580	17.06%	10.81%
68595	ALABAMA ONE	1215 Veterans Memorial Pkwy.	Tuscaloosa	35404	Doug Key	(205) 759-1595	\$616,150,096	\$297,413,878	\$283,560,853	\$74,725,005	59,723	-0.85%	3.90%
64645	ALABAMA POSTAL	P.O. Box 11627	Birmingham	35202	Billy Lawley	(205) 252-4812	\$7,872,522	\$3,212,733	\$4,736,932	\$2,240,243	763	-8.74%	-11.16%
65402	ALABAMA RIVER	P.O. Box 907	Monroeville	36461	Sharon Downing	(251) 575-2921	\$5,265,202	\$9,796,099	\$2,136,922	\$2,136,922	1,883	-1.12%	-0.13%
68624	ALABAMA RURAL ELECTRIC	P.O. Box 240547	Montgomery	36124	Jane Boyesen	(334) 215-7328	\$31,319,258	\$13,122,013	\$17,951,242	\$3,572,016	3,676	3.57%	0.86%
64598	ALABAMA STATE EMPLOYEES	P.O. Box 231150	Montgomery	36123	Ned McHenry	(334) 270-9011	\$220,210,650	\$84,254,231	\$121,651,851	\$25,359,174	27,997	4.62%	18.14%
67552	ALABAMA TEACHERS	P.O. Box 1400	Gadsden	35902	Ron Summerall	(256) 543-7040	\$250,301,679	\$179,389,090	\$60,105,652	\$33,831,053	22,016	4.61%	-0.41%
68583	ALABAMA TELCO	P.O. Box 360287	Birmingham	35236	Linda Cencula	(205) 985-2828	\$607,173,639	\$203,256,750	\$69,405,536	\$69,405,536	66,310	-0.82%	3.48%
60934	ALATRUST	1810 Merchants Dr.	Hoover	35244	Steve Nix	(205) 397-3501	\$129,786,630	\$70,753,733	\$48,431,599	\$16,924,287	14,117	1.27%	1.63%
61621	ALLIED	1225 Forest Ave.	Jackson	36545	Linda Beech	(251) 246-5178	\$14,388,193	\$6,082,880	\$8,397,065	\$3,523,905	2,187	-2.66%	-2.88%
24534	AMERICA'S FIRST	P.O. Box 11349	Birmingham	35202	Bill Conner	(205) 320-4000	\$1,330,030,741	\$738,928,599	\$534,790,688	\$141,391,509	127,487	2.38%	5.64%
23990	ANDALUSIA MILLS EMPLOYEES	200 Waits Dr.	Andalusia	36420	Tina Gantt	(334) 222-8433	\$3,350,005	\$1,262,290	\$2,018,788	\$784,022	1,145	3.96%	-5.95%
11975	ANG	P.O. Box 170204	Birmingham	35217	Horace Husey	(205) 841-4525	\$19,984,454	\$7,169,753	\$11,835,210	\$1,472,175	2,018	0.20%	-0.39%
6680	AOD	P.O. Box 608	Bynum	36253	Angela Kemp	(256) 237-9494	\$265,098,362	\$118,491,586	\$129,236,859	\$35,376,295	32,800	0.87%	7.18%
62728	APCO EMPLOYEES	P.O. Box 2288	Birmingham	35201	Merrill Mann	(205) 226-6800	\$2,469,920,842	\$630,944,672	\$1,767,827,858	\$241,924,141	69,634	2.69%	28.58%
17642	ARMY AVIATION CENTER	P.O. Drawer 8	Daleville	36322	Robert Michael	(334) 598-4411	\$1,135,895,406	\$399,399,957	\$636,178,454	\$133,955,222	111,663	0.73%	7.53%
13867	AUBURN UNIVERSITY	P.O. Box 1610	Auburn	36831	Henry Armstrong	(334) 844-4120	\$158,789,034	\$54,878,806	\$90,238,019	\$18,632,886	19,754	5.37%	-6.94%
68224	AZALEA CITY	505 Boulevard Park E	Mobile	36609	Olabode Anise	(251) 316-0000	\$18,754,756	\$8,877,980	\$7,981,814	\$3,390,528	2,853	-3.07%	-8.90%
13329	BALDWIN COUNTY	P.O. Box 1149	Bay Minette	36507	Gary Townsend	(251) 937-0334	\$20,359,839	\$9,446,023	\$9,658,593	\$2,462,405	2,733	4.41%	-2.42%
64644	BLUE FLAME	P.O. Box 2248	Mobile	36652	Jeanette Keller	(251) 450-4804	\$7,511,416	\$3,764,615	\$3,557,577	\$1,171,215	912	0.55%	8.05%
60593	BRASSIES	P.O. Box 1229	Anniston	36202	Ryan Miller	(256) 831-7180	\$6,673,090	\$2,436,956	\$4,303,887	\$990,378	675	-8.60%	-23.34%
12790	BREWTON MILL	P.O. Box 907	Brewton	36427	Linda Williamson	(251) 867-3162	\$10,404,717	\$2,404,711	\$8,275,266	\$1,891,838	1,809	10.14%	1.51%
63614	CHAMPION COMMUNITY	16601 County Rd. 150	Courtland	35618	Regzey Carpenter	(256) 637-6511	\$58,857,125	\$25,365,865	\$32,141,914	\$6,291,578	3,133	8.50%	-13.16%
24221	CHATTAHOOCHEE	P.O. Box 8	Valley	36854	Stacey Hand	(706) 645-7511	\$14,403,498	\$7,508,497	\$5,919,527	\$2,025,286	3,872	-1.80%	-8.14%
61055	CHEM FAMILY	702 Clydesdale Ave.	Anniston	36201	David Norton	(256) 237-0651	\$6,086,635	\$1,176,239	\$4,873,236	\$955,017	302	-4.18%	-2.46%
61277	CHEMCO	1638 Ind. Rd.	McIntosh	36553	Lynn Parnell	(334) 944-3297	\$5,419,031	\$2,480,185	\$2,900,276	\$850,673	459	1.70%	-4.17%
62062	CITY	2302 Jack Warner Pkwy.	Tuscaloosa	35401	Connie McCool	(205) 349-4209	\$17,027,168	\$7,944,727	\$8,070,073	\$3,914,821	2,763	14.13%	-1.63%
64528	CITY OF BIRMINGHAM GENERAL EMPLOYEES	50 porta Madrid Blvd.	Birmingham	35206	Deborah Loggins	(205) 836-5112	\$7,190,460	\$4,650,237	\$2,277,187	\$1,040,116	1,916	7.30%	16.96%
13018	CLARKE EDUCATORS	Post Office Box 367	Grove Hill	36451	Latasha Nettles	(251) 275-3007	\$3,594,208	\$1,406,950	\$2,155,523	\$849,701	770	8.49%	7.93%
6774	COOSA PINES	17591 Plant Rd.	Childersburg	35044	Jeremy Malone	(256) 378-5559	\$226,342,055	\$103,503,340	\$106,587,982	\$27,554,879	22,165	3.74%	-0.36%
9554	COUNCILL	Post Office Box 267	Normal	35762	Rufus Gilmore	(256) 851-5705	\$3,338,394	\$1,194,754	\$2,130,012	\$477,347	816	7.21%	6.54%
11950	COVINGTON SCHOOLS	P.O. Box 442	Andalusia	36420	Elaine Counts	(334) 222-2169	\$17,459,705	\$7,794,847	\$9,308,059	\$5,554,004	1,770	-0.43%	-6.81%
63944	CRAIG	1102 Singleton Dr.	Selma	36703	Pamela McLain	(334) 875-7827	\$11,806,607	\$6,440,649	\$3,638,515	\$2,370,287	5,627	6.75%	6.96%
63940	DCH	1008 Veterans Memorial Pkwy.	Tuscaloosa	35404	Angelica Pritchett	(205) 759-7319	\$30,626,958	\$12,078,542	\$15,177,284	\$3,944,821	5,494	-3.56%	-17.63%
17311	DEMOPOLIS	P.O. Box 727	Demopolis	36732	Quesha Crockett	(334) 289-4686	\$674,495	\$556,921	\$101,247	\$66,581	827	7.99%	12.35%
62798	DIXIE CRAFT EMPLOYEES	P.O. Box 177	Goodwater	35072	Dinah Harelson	(256) 839-6354	\$2,895,084	\$877,253	\$1,970,069	\$368,322	532	-12.79%	-9.71%
12383	EAST ALABAMA COMMUNITY	P.O. Box 2588	Opelika	36803	Kristin Sturges	(334) 705-1268	\$12,112,071	\$7,106,638	\$3,798,756	\$2,239,700	3,976	10.66%	6.78%
8819	EBSCO	5724 Hwy. 280 E	Birmingham	35242	Wayne Russell	(205) 991-1464	\$11,950,312	\$7,253,807	\$4,388,489	\$1,197,669	1,557	-5.57%	-9.89%
65464	ELO EDUCATORS & COMMUNITY	P.O. Box 2385	Birmingham	35201	Joey Hand	(205) 226-3900	\$49,755,698	\$66,734,941	\$66,734,941	\$11,084,704	13,613	3.64%	2.33%
12478	ELECTRICAL WORKERS NO 558	P.O. Box 806	Sheffield	35660	Donald Rhodes	(256) 383-6551	\$21,579,536	\$12,239,309	\$8,567,203	\$4,441,179	2,535	0.55%	3.50%
64631	EMPLOYEES SAVINGS	P.O. Box 11870	Montgomery	36111	Michelle Rhodes	(334) 288-2460	\$2,259,064	\$551,527	\$1,649,146	\$374,541	173	-13.01%	-1.02%
23893	EVONIK EMPLOYEES	P.O. Box 868	Theodore	36590	Carly Averette	(251) 443-4498	\$17,732	\$1,691,523	\$5,184,023	\$671,683	847	6.09%	-4.34%
68628	FAMILY SAVINGS	711 E Weighan Blvd.	Gadsden	35903	Monte Hill	(256) 543-9530	\$328,975,082	\$211,549,772	\$80,126,216	\$37,233,161	70,816	-0.28%	8.77%
60605	FAMILY SECURITY	2204 Family Security Place SW	Decatur	35603	Shane Nobbyley	(205) 340-2000	\$529,012,398	\$284,902,875	\$209,761,567	\$71,429,162	70,936	1.42%	8.35%
62599	FEDERAL EMPLOYEES	1509 4th Ave. S	Birmingham	35233	Joe Riley	(205) 322-4026	\$14,312,674	\$6,417,318	\$7,697,240	\$3,134,091	1,463	2.17%	-3.80%
14026	FEDMONT	330 Edale Circle	Montgomery	36117	Ray Price	(334) 270-5532	\$12,324,718	\$5,162,086	\$6,538,012	\$1,693,224	1,500	1.03%	-9.79%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS



CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
64594	FIREMAN'S	1808 7th Ave. N P.O. Box 2028	Birmingham	35203	Tony Manzell	(205) 252-6083	\$4,593,834	\$3,133,504	\$1,460,225	\$1,208,786	830	2.45%	3.69%
68302	FIVE STAR	P.O. Box 2028	Dothan	36302	Robert Steensma	(334) 793-7714	\$275,407,413	\$175,108,234	\$63,008,443	\$31,737,636	26,240	6.88%	28.08%
13167	FLORENCE	1505 N Pine St., P.O. Box 2817	Florence	35630	Maxie Foster	(256) 767-4700	\$52,155,392	\$15,309,665	\$35,382,951	\$5,779,527	4,058	0.84%	-1.05%
22131	FOGGE	P.O. Box 543	Eutaw	35462	Willie Carpenter	(205) 343-6274	\$1,293,389	\$289,585	\$965,186	\$262,223	652	3.64%	4.67%
61800	FORT MCCLELLAN	P.O. Box 5250	Ft. McClellan	36205	Curt Sasser	(256) 237-2113	\$200,521,687	\$87,029,075	\$101,493,959	\$26,735,801	22,134	3.10%	9.82%
16479	FOUR SEASONS	2915 Pepperell Pkwy.	Opelika	36801	Ronnie Lipham	(334) 745-4711	\$47,092,518	\$23,827,363	\$13,226,872	\$4,784,964	8,829	-0.28%	-9.04%
68374	GUARDIAN	418 Madison Ave.	Montgomery	36104	Heath Harrell	(334) 244-9999	\$272,999,542	\$179,850,856	\$73,991,140	\$34,372,801	39,536	13.58%	54.00%
7520	GULF COAST	1001 Springhill Ave.	Mobile	36604	Betty Nixon	(251) 438-7464	\$32,758,080	\$10,729,416	\$19,502,434	\$4,566,728	4,846	2.61%	-3.64%
62664	HEALTH	1400 6th Ave. S	Birmingham	35233	Kenneth Shivers	(205) 930-1213	\$20,655,335	\$7,444,873	\$12,491,514	\$4,632,405	1,822	-9.81%	-5.97%
68586	HERITAGE SOUTH	P.O. Box 128	Sylacauga	35150	Daphne Harrell	(256) 245-4776	\$92,425,943	\$64,199,562	\$11,046,055	\$11,046,055	11,089	5.10%	20.93%
16556	IAM COMMUNITY	467 South Daleville Ave.	Daleville	36322	Paul Dykes	(334) 598-6361	\$33,247,174	\$17,324,574	\$14,674,964	\$4,275,729	5,478	-2.65%	-14.62%
63834	JEFFERSON	716 Richard Arrington Jr. Blvd. N.	Birmingham	35203	Charles Faulkner	(205) 325-5683	\$66,113,280	\$31,148,362	\$26,666,390	\$6,968,671	8,630	-2.63%	5.19%
62356	L&N EMPLOYEES	4101 Vanderbilt Rd.	Birmingham	35217	Jan Davidson	(205) 841-2544	\$9,710,301	\$7,705,161	\$1,400,664	\$1,674,687	1,300	2.28%	3.32%
97083	LANDMARK	P.O. Box 150	Fairfield	35064	Dow Hill	(205) 783-9100	\$46,969,648	\$30,440,061	\$14,660,933	\$5,332,690	4,148	-5.67%	-9.61%
61944	LAUDERDALE COUNTY TEACHERS	103 Mangum St.	Florence	35630	Sherry Fulks	(256) 766-2936	\$28,353,805	\$10,846,191	\$16,684,714	\$3,238,151	2,683	-3.00%	-1.20%
24421	LEGACY COMMUNITY	P.O. Box 55377	Birmingham	35255	Joe McGee	(205) 930-5000	\$406,260,213	\$133,047,301	\$238,841,735	\$51,321,636	38,145	-0.31%	2.70%
63057	LISTERHILL	P.O. Box 566	Sheffield	35660	Brad Green	(256) 383-9204	\$641,901,312	\$424,353,177	\$167,633,439	\$67,983,411	80,831	2.38%	7.95%
12837	MARVEL CITY	P.O. Box 713	Bessemer	35021	Gina Bigham	(205) 426-0578	\$7,446,678	\$2,500,004	\$4,664,994	\$1,032,661	980	-1.99%	6.15%
68575	MAX	P.O. Box 244040	Montgomery	36124	Greg McClellan	(334) 260-2600	\$1,055,281,114	\$574,925,331	\$405,695,146	\$158,569,309	104,800	4.72%	6.72%
15101	MCMINTOSH CHEMICAL	P.O. Box 198	McIntosh	36553	Katrina Dearman	(251) 944-8034	\$6,741,091	\$3,611,014	\$3,600,243	\$3,600,243	2,319	-0.81%	5.94%
18192	MEAD COATED BOARD	P.O. Box 940	Phenix City	36868	Mary Lou Shaw	(334) 855-5232	\$51,410,181	\$9,280,545	\$41,785,659	\$7,211,369	1,615	1.99%	1.44%
61286	MOBILE EDUCATORS	3150 Airport Blvd.	Mobile	36606	Tina Williams	(251) 473-4712	\$76,400,049	\$11,464,307	\$60,229,245	\$7,488,867	11,674	1.77%	-1.40%
61339	MOBILE GOVERNMENT EMPLOYEES	P.O. Box 2288	Mobile	36628	Thomas Pond	(334) 694-4100	\$22,561,550	\$7,050,409	\$15,338,658	\$3,277,257	1,063	-2.40%	1.21%
62471	MOBILE POSTAL	P.O. Box 160776	Mobile	36616	Joyce Harrison	(251) 342-1472	\$1,541,736	\$7,163,047	\$4,137,834	\$1,502,009	1,550	-0.13%	8.70%
12709	MONROE EDUCATION EMPLOYEES	456 S Alabama Ave.	Monroeville	36640	Joe House II	(251) 743-3264	\$4,099,466	\$2,967,093	\$795,326	\$408,539	1,470	2.47%	23.30%
5345	MONTGOMERY VA	345 Perry Hill Rd.	Montgomery	36109	Wendy Bolton	(334) 272-7790	\$6,225,794	\$3,178,285	\$2,578,941	\$1,198,673	1,366	-7.69%	-18.64%
60501	MUTUAL SAVINGS	P.O. Box 362045	Birmingham	35236	Douglas Key	(205) 682-1100	\$136,847,141	\$97,467,984	\$26,299,347	\$10,432,371	36,612	-3.79%	2.15%
62661	NAHOOLA	P.O. Box 102	Pennington	36916	Mark Johnson	(205) 654-2370	\$80,766,526	\$40,678,498	\$34,424,919	\$17,378,347	7,348	5.33%	6.83%
11277	NAEWC EMPLOYEES	P.O. Box 2263	Aniston	36202	Louise Ballenger	(256) 235-5377	\$3,625,474	\$2,121,439	\$1,490,194	\$317,290	934	1.71%	-10.32%
60799	NEW HORIZONS	P.O. Box 1785	Mobile	36633	Robert Dobias	(251) 316-3240	\$207,804,750	\$85,782,357	\$111,429,600	\$17,338,995	34,217	3.48%	-2.44%
16858	NEW PILGRIM	641 Goldwire Way SW	Birmingham	35211	David Cunningham	(205) 326-6225	\$1,581,910	\$616,789	\$949,171	\$149,605	834	6.55%	11.54%
60500	NORTH ALABAMA EDUCATORS	P.O. Box 128	Huntsville	35804	Greg Olmstead	(256) 534-2423	\$85,170,341	\$37,926,422	\$41,542,335	\$5,961,346	9,818	3.40%	-1.31%
22070	NORTH ALABAMA PAPERMAKERS	P.O. Box 508	Stevenson	35772	Gayle Mcgraw	(256) 437-3232	\$2,250,023	\$1,154,757	\$1,091,833	\$485,084	421	2.16%	5.01%
11056	NORTHEAST ALABAMA POSTAL	P.O. Box 1927	Aniston	36202	Margaret Simmons	(256) 237-4259	\$13,459,991	\$8,514,108	\$4,683,714	\$2,128,435	1,172	-2.64%	0.63%
24583	NRS COMMUNITY DEVELOPMENT	P.O. Box 130520	Birmingham	35213	Eunice Rogers	(205) 833-3556	\$950,974	\$591,328	\$342,304	\$92,041	361	-3.70%	9.90%
15752	NUCOR EMPLOYEES	P.O. Box 680169	Fort Payne	35968	Janee Koch	(256) 997-5058	\$3,247,778	\$880,921	\$2,344,284	\$704,891	403	-14.19%	6.43%
64593	O'NEAL	744 No 41st St.	Birmingham	35222	Debra York	(205) 599-8010	\$2,773,505	\$1,451,419	\$1,330,745	\$598,157	936	-2.93%	-4.84%
62486	OPP-MICOLAS	P.O. Drawer 70	Opp	36467	Kyler Frazier	(334) 493-6484	\$13,569,231	\$4,371,590	\$8,874,508	\$3,432,307	2,090	-0.22%	0.32%
1610	PEOPLE'S FIRST	P.O. Box 170280	Tarrant	35217	Taren Dawson	(205) 841-1818	\$6,099,628	\$4,618,624	\$1,284,995	\$792,708	1,015	6.82%	6.04%
13852	PHENIX PRIDE	1810 Opelika Rd.	Phenix City	36867	Kimberly Nichols	(334) 291-3000	\$5,715,013	\$4,527,025	\$314,629	\$738,541	1,708	12.25%	27.52%
63634	PIKE TEACHERS	501 University Ave.	Troy	36082	Martha Tolbert	(334) 670-3630	\$8,155,803	\$2,495,114	\$5,579,398	\$1,150,673	2,098	-2.29%	0.19%
64774	POSTAL EMPLOYEES	P.O. Box 132	Huntsville	35804	Buddy Berryhill	(256) 881-2400	\$3,084,546	\$1,519,513	\$1,562,064	\$461,677	356	-6.26%	-14.02%
11422	PROGRESSIVE	1114 Springhill Ave.	Mobile	36604	Thalia Crosby	(251) 441-6484	\$5,706,812	\$2,504,413	\$2,905,285	\$1,506,154	880	-0.92%	-15.17%
61474	RAILROAD	P.O. Box 100185	Irondale	35210	Sharon Hazelwood	(205) 956-0678	\$104,701,345	\$14,609,457	\$88,455,732	\$13,325,612	6,839	0.00%	3.01%
61474	RAILWAY EMPLOYEES	P.O. Box 3776	Muscogeo Shoals	35662	MaryLeigh Matthews	(256) 383-7940	\$17,188,683	\$7,991,619	\$8,523,316	\$4,163,591	1,684	6.10%	2.84%
7544	REDSTONE	220 Wynn Dr.	Huntsville	35893	Joseph Newberry	(256) 837-6110	\$3,682,833,537	\$1,306,674,655	\$2,212,843,753	\$417,045,707	372,197	3.77%	1.10%
62843	RIVERDALE	198 Highland Ave.	Selma	36701	Linda Walker	(334) 872-9096	\$64,993,972	\$43,060,416	\$16,951,425	\$8,241,012	9,687	2.49%	14.91%
9662	ROCKET CITY	2401 Triana Blvd.	Huntsville	35805	Marquetta Gantrell	(256) 533-0541	\$44,292,829	\$19,929,510	\$19,801,440	\$6,726,303	4,696	5.24%	-1.27%
11123	S R I EMPLOYEES	2000 9th Ave. S	Birmingham	35205	Teresa Johnston	(205) 581-2312	\$6,037,577	\$306,040	\$5,664,781	\$1,431,006	326	-5.07%	-8.97%
68543	SECURE FIRST	P.O. Box 170070	Birmingham	35217	Marya Washington	(205) 520-2115	\$44,660,443	\$18,620,713	\$22,245,756	\$6,410,903	10,696	-0.89%	1.08%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
64725	SHORELINE	P.O. Box 1588	Mobile	36633	Stacie Reeves	(251) 441-7401	\$8,800,102	\$5,252,378	\$3,052,813	\$1,120,519	2,881	8.24%	-8.68%
15938	SIXTH AVENUE BAPTIST	1101 Martin L King Jr Dr. SW	Birmingham	35211	Michelle Days	(205) 322-6654	\$4,529,857	\$2,688,730	\$1,793,697	\$354,287	907	-2.84%	4.28%
61391	SOCIAL SECURITY	P.O. Box 937	Birmingham	35201	Carolyn Simmons	(205) 323-7028	\$29,200,479	\$13,330,638	\$15,341,843	\$5,944,357	3,691	2.77%	9.17%
5241	SYCAMORE	P.O. Box 423	Sycamore	35149	Marshall McGrady	(256) 245-3945	\$14,044,575	\$9,332,440	\$3,988,732	\$2,611,848	1,393	0.25%	5.72%
21794	THE INFIRMARY	P.O. Box 2183	Mobile	36652	Keith McKinley	(251) 435-5900	\$17,266,145	\$4,624,827	\$11,392,700	\$2,951,796	4,769	5.76%	6.92%
14314	TRI-RIVERS	400 Atba St.	Montgomery	36104	James Dill	(334) 834-7483	\$17,679,428	\$12,094,651	\$3,549,417	\$1,540,005	7,144	4.05%	-5.64%
60485	TUSCALOOSA	P.O. Box 1518	Tuscaloosa	35403	Tommy Cobb	(205) 345-6043	\$61,742,914	\$40,902,084	\$16,354,712	\$5,769,593	6,579	0.10%	1.28%
64464	TUSCALOOSA COUNTY	2605 7th St.	Tuscaloosa	35401	Patsy Mozingo	(205) 344-5100	\$6,979,650	\$5,553,048	\$1,061,124	\$816,938	1,448	-5.66%	9.47%
60942	TUSCALOOSA TEACHERS	P.O. Box 1756	Tuscaloosa	35403	Greg Sassaman	(205) 759-1505	\$118,307,407	\$38,913,906	\$72,747,832	\$14,838,749	8,407	-2.75%	4.07%
7532	TUSCALOOSA V A	3701 Loop Rd. E	Tuscaloosa	35404	Chris Pollan	(205) 556-7819	\$39,931,258	\$16,935,678	\$20,963,516	\$4,469,495	4,511	-3.38%	-3.51%
13054	TUSCUMBIA	105 E 5th St.	Tuscumbia	35674	Susan Simmons	(256) 383-3331	\$1,450,829	\$959,637	\$481,499	\$524,172	309	0.25%	17.46%
2791	TUSKEGEE	304 W. Montgomery Rd.	Tuskegee	36083	Pam Roberts	(334) 727-3180	\$6,097,374	\$4,704,117	\$950,742	\$544,369	3,725	10.33%	27.17%
68559	TVA COMMUNITY	P.O. Box 1010	Muscle Shoals	35662	Kimball Burkett	(256) 386-3000	\$294,665,632	\$113,612,888	\$168,005,627	\$36,703,035	17,934	3.37%	10.08%
6311	TVH	P.O. Box 2151	Tuskegee	36083	Sherrie Knight	(334) 727-4176	\$4,323,724	\$2,673,775	\$1,647,598	\$1,221,633	748	-5.02%	10.43%
13659	UNIVERSITY OF SOUTH ALABAMA	103 Hillcrest Rd.	Mobile	36608	Felicia McKee	(251) 380-2851	\$35,133,739	\$10,236,365	\$23,620,443	\$4,110,790	8,830	2.90%	13.90%
1601	US PIPE BESSEMER EMPLOYEES	2115 N 19th St.	Bessemer	35020	Teresa Lambert	(205) 428-5581	\$2,915,413	\$627,314	\$2,309,531	\$899,488	519	4.60%	-25.01%
60930	VALLEY	P.O. Box 388	Tuscumbia	35674	Hillard Sparks	(256) 381-4800	\$64,236,158	\$29,409,572	\$29,856,879	\$11,088,925	6,608	-0.26%	0.04%
97076	WINSOUTH	110 S 26th St.	Gadsden	35904	David Eubanks	(256) 543-7302	\$237,596,029	\$149,224,498	\$69,999,126	\$18,186,705	40,234	-0.22%	-1.06%
13228	WIREGRASS	P.O. Box 216	Dothan	36802	Tangela Souders	(334) 793-3667	\$43,183,409	\$35,041,067	\$5,146,390	\$4,049,771	7,113	-6.66%	2.45%
61150	WOLVERINE	1616 Church St., SE	Decatur	35601	Christi Thompson	(256) 355-5010	\$22,529,119	\$12,213,599	\$9,367,038	\$2,265,964	3,818	-1.87%	-6.48%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	12	12	12	12	12	0.00%	0.00%
Number of Members	596,415	631,581	670,047	700,819	735,796	4.99%	4.29%
Total Assets (\$000)	6,049,159	6,423,457	7,127,096	7,659,145	7,975,710	4.13%	5.69%
Total Shares (\$000)	5,544,926	5,877,910	6,498,914	6,920,729	7,190,994	3.91%	5.34%
Total Loans (\$000)	4,064,986	4,358,156	4,671,610	5,023,617	5,554,833	10.57%	6.44%
Total Capital (\$000)	469,269	501,001	556,281	636,258	693,582	9.01%	8.13%

ALASKA		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/ Assets	Loans/ Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./ Average Assets	Members/ Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	ALASKA USA CREDIT UNION 1	\$5,576,865	69.92%	9.30%	75.59%	0.50%	1.29%	4.33%	296	82.70%	\$11,131	\$10,089	29.25%	48.73%	21.86%
2	DENALI ALASKAN	\$888,423	11.14%	11.09%	82.34%	0.86%	1.31%	4.51%	240	75.68%	\$11,118	\$9,808	24.82%	67.55%	24.96%
3	MATANUSKA VALLEY	\$539,486	6.76%	8.74%	101.98%	0.79%	0.79%	6.99%	181	85.35%	\$13,681	\$7,795	28.20%	60.11%	21.74%
4	SPIRIT OF ALASKA	\$404,424	5.07%	10.45%	58.64%	0.82%	1.24%	3.44%	289	78.67%	\$17,011	\$9,137	6.98%	65.23%	1.90%
5		\$140,579	1.76%	10.58%	74.12%	0.73%	1.67%	4.81%	189	86.36%	\$25,164	\$11,558	9.05%	71.87%	9.54%
6	TRUE NORTH	\$128,343	1.61%	7.32%	81.85%	0.56%	1.14%	5.14%	181	87.44%	\$16,389	\$10,720	20.83%	67.41%	14.72%
7	MAC	\$93,598	1.17%	14.77%	76.01%	1.26%	0.62%	5.45%	330	72.39%	\$9,484	\$5,898	27.20%	38.29%	8.69%
8	NORTHERN SKIES	\$78,585	0.99%	9.95%	93.03%	1.33%	0.38%	4.39%	221	72.06%	\$12,469	\$10,440	30.22%	37.71%	18.21%
9	TONGASS	\$66,385	0.83%	9.33%	67.12%	0.59%	0.56%	4.51%	192	85.76%	\$14,737	\$8,249	13.92%	57.30%	10.56%
10	ALPS	\$43,810	0.55%	12.71%	63.07%	0.07%	1.97%	5.26%	199	110.38%	\$23,710	\$12,749	8.19%	53.14%	1.61%
11	ALASKA DIST ENGINEERS	\$13,180	0.17%	6.43%	43.93%	-0.17%	0.00%	2.26%	299	86.67%	\$23,920	\$13,735	8.37%	41.63%	0.00%
12	CITY OF FAIRBANKS	\$2,032	0.03%	18.11%	61.76%	-1.93%	0.00%	4.11%	273	100.87%	\$7,386	\$4,064	17.85%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
6237	ALASKA DIST ENGINEERS	P.O. Box 6289	Elmendorf AFB	99506	Julie Ebben	(907) 753-5118	\$13,179,737	\$5,405,967	\$7,573,969	\$882,258	896	-4.40%	-8.00%
5913	ALASKA USA	P.O. Box 196613	Anchorage	99519	William Eckhardt	(907) 563-4567	\$5,576,864,650	\$3,851,372,353	\$1,019,005,823	\$427,637,835	505,013	3.97%	12.13%
13865	ALPS	401 Hailbut Point Rd.	Sitka	99835	John O'Brien	(907) 747-6261	\$43,809,567	\$23,971,314	\$16,686,604	\$5,671,190	2,981	8.90%	-0.28%
14573	CITY OF FAIRBANKS	502 Ninth Ave.	Fairbanks	99701	Carolyn Furrow	(907) 452-3371	\$2,031,860	\$1,026,685	\$918,308	\$376,886	409	-1.55%	-6.93%
66157	CREDIT UNION 1	1941 Abbott Rd.	Anchorage	99507	Thomas Newins	(907) 339-9485	\$888,422,570	\$639,713,043	\$182,832,988	\$107,844,465	79,215	3.65%	6.35%
5912	DENALI ALASKAN	440 E 36th Ave., Ste. 228	Anchorage	99503	Robert Teachworth	(907) 257-7200	\$539,486,105	\$475,523,438	\$24,152,966	\$51,048,401	59,824	3.12%	7.25%
8080	MAC	541 10th Ave.	Fairbanks	99701	Raelynn Radway	(907) 356-1253	\$93,598,410	\$59,091,887	\$24,142,808	\$14,822,741	13,181	0.74%	13.84%
5924	MATANUSKA VALLEY	1020 S Bailey St.	Palmer	99645	Al Strawn	(907) 745-4891	\$404,423,634	\$209,915,511	\$175,915,794	\$45,548,618	39,181	4.16%	7.64%
18204	NORTHERN SKIES	400 West Benson Blvd.	Anchorage	99503	Kyler Howlett	(907) 561-1407	\$78,584,844	\$65,538,630	\$9,719,297	\$8,081,414	6,748	14.96%	11.69%
13583	SPIRIT OF ALASKA	1417 Gilliam Way	Fairbanks	99701	Michael Lombardino	(907) 459-5900	\$140,578,922	\$87,394,637	\$38,136,600	\$15,319,853	10,202	1.75%	8.98%
15523	TONGASS	2000 Tongass Ave.	Ketchikan	99901	Susan Fisher	(907) 225-9063	\$66,385,368	\$39,907,354	\$20,284,892	\$6,298,699	7,208	4.38%	2.50%
5892	TRUE NORTH	P.O. Box 34157	Juneau	99803	Lauren MacVay	(907) 523-4777	\$128,343,120	\$95,972,316	\$22,453,789	\$10,049,607	10,938	2.84%	8.86%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	51	50	46	45	44	-2.22%	-2.91%
Number of Members	1,555,225	1,441,009	1,429,804	1,421,092	1,432,819	0.83%	-1.63%
Total Assets (\$000)	12,399,602	11,910,389	12,773,759	13,267,368	14,310,392	7.86%	2.91%
Total Shares (\$000)	11,137,637	10,767,736	11,360,768	11,692,820	12,062,825	3.16%	1.61%
Total Loans (\$000)	8,127,166	7,008,042	6,880,702	7,289,271	7,986,078	9.56%	-0.35%
Total Capital (\$000)	1,310,390	1,280,341	1,333,046	1,405,689	1,536,494	9.31%	3.23%

ARIZONA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 DESERT SCHOOLS	\$3,857,608	26.96%	9.28%	42.84%	1.34%	0.89%	3.96%	293	78.14%	\$15,019	\$9,527	10.30%	74.51%	0.00%
2 ARIZONA STATE	\$1,636,846	11.44%	9.60%	73.17%	0.90%	0.38%	3.52%	358	78.09%	\$15,545	\$10,269	17.26%	65.88%	8.71%
3 VANTAGE WEST	\$1,325,175	9.26%	12.50%	101.10%	0.87%	0.71%	3.96%	293	70.88%	\$14,019	\$8,830	36.52%	48.62%	16.63%
4 ARIZONA	\$1,276,227	8.92%	12.45%	47.94%	1.96%	0.54%	4.60%	313	69.19%	\$6,781	\$8,404	10.47%	83.12%	28.85%
5 TRUWEST	\$853,519	5.96%	10.80%	89.65%	0.84%	0.39%	4.07%	312	80.35%	\$15,673	\$11,424	22.70%	56.82%	26.69%
6 HUGHES	\$773,652	5.41%	9.44%	85.38%	0.93%	0.33%	3.07%	462	65.39%	\$9,636	\$8,522	35.38%	39.93%	20.04%
7 CREDIT UNION WEST	\$540,188	3.77%	10.80%	81.37%	1.11%	0.05%	4.35%	320	88.09%	\$12,177	\$8,711	19.77%	49.52%	14.69%
8 PIMA	\$426,953	2.98%	10.15%	58.99%	0.92%	0.12%	3.83%	352	74.69%	\$9,827	\$6,864	20.03%	60.26%	2.79%
9 ARIZONA CENTRAL	\$412,880	2.89%	8.95%	77.58%	0.52%	0.77%	5.33%	344	86.87%	\$13,266	\$6,280	18.13%	37.59%	8.80%
10 FIRST	\$411,951	2.88%	8.48%	66.55%	0.36%	0.69%	3.98%	281	83.83%	\$16,909	\$8,733	18.60%	47.59%	2.49%
11 TUCSON	\$358,531	2.51%	8.87%	63.39%	0.92%	1.79%	4.47%	349	79.86%	\$9,340	\$6,680	18.21%	56.16%	20.33%
12 SUNWEST	\$281,242	1.97%	14.82%	79.68%	0.31%	0.42%	4.48%	422	88.83%	\$8,760	\$5,379	23.55%	43.96%	7.39%
13 AEA	\$241,351	1.69%	4.89%	85.48%	1.81%	1.86%	4.43%	407	75.47%	\$11,282	\$5,650	20.36%	39.87%	4.25%
14 AERO	\$210,289	1.47%	15.64%	55.90%	0.17%	0.06%	2.64%	338	95.39%	\$8,615	\$10,834	25.05%	43.75%	34.03%
15 DEER VALLEY	\$207,614	1.45%	8.30%	53.45%	0.53%	0.41%	2.94%	270	81.71%	\$23,409	\$12,507	14.74%	64.89%	0.00%
16 AMERICAN SOUTHWEST	\$186,255	1.30%	8.97%	62.89%	0.78%	0.47%	2.81%	343	73.43%	\$11,958	\$7,868	16.03%	47.83%	0.00%
17 ALTIER	\$175,767	1.23%	7.83%	79.62%	-0.05%	0.28%	4.88%	276	97.55%	\$10,347	\$8,969	20.31%	62.82%	11.98%
18 CANYON STATE	\$141,795	0.99%	11.39%	67.72%	0.59%	0.34%	4.44%	304	87.76%	\$14,809	\$7,822	12.86%	52.35%	11.94%
19 TUCSON OLD PUEBLO	\$137,751	0.96%	6.60%	47.27%	0.08%	1.22%	3.68%	222	93.32%	\$12,236	\$11,202	14.56%	67.21%	5.61%
20 PYRAMID	\$135,538	0.95%	9.88%	68.09%	0.30%	0.75%	4.26%	312	85.35%	\$8,208	\$7,630	23.39%	52.24%	25.56%
21 LANDINGS	\$135,522	0.95%	8.39%	69.29%	0.64%	1.75%	4.87%	291	91.53%	\$8,916	\$6,843	11.98%	49.92%	19.43%
22 PINAL COUNTY	\$109,556	0.77%	7.30%	64.37%	0.54%	1.09%	5.64%	280	87.51%	\$8,382	\$5,140	12.90%	67.72%	11.50%
23 FIRST AMERICAN	\$102,863	0.72%	7.72%	66.85%	1.01%	1.44%	5.24%	501	72.15%	\$3,266	\$4,173	19.76%	60.56%	6.03%
24 COCONINO	\$61,720	0.43%	6.88%	50.68%	0.48%	0.41%	3.94%	431	84.75%	\$8,865	\$6,630	16.19%	43.58%	6.20%
25 BANNER	\$56,879	0.40%	10.31%	42.82%	0.11%	0.01%	4.32%	541	101.98%	\$4,252	\$5,338	12.64%	45.61%	0.00%
26 MARISOL	\$33,190	0.23%	9.05%	58.03%	0.46%	0.26%	5.91%	343	91.52%	\$5,004	\$4,169	9.40%	37.39%	19.55%
27 SOUTHEASTERN ARIZONA	\$29,840	0.21%	12.12%	59.99%	-0.22%	0.19%	4.17%	439	95.98%	\$8,142	\$4,559	10.90%	49.33%	5.24%
28 COCHISE	\$28,964	0.20%	13.72%	70.10%	0.75%	0.45%	3.36%	399	75.52%	\$8,734	\$5,955	22.95%	57.81%	9.90%
29 MOHAVE COMMUNITY	\$26,193	0.18%	7.72%	79.76%	0.14%	0.40%	4.43%	477	75.36%	\$4,379	\$4,535	17.80%	35.54%	43.66%
30 ALHAMBRA	\$20,153	0.14%	9.39%	72.49%	0.47%	1.51%	6.81%	303	88.52%	\$4,325	\$4,396	22.67%	45.18%	28.85%
31 BASHAS' ASSOCIATES	\$15,868	0.11%	10.13%	40.64%	-0.29%	0.66%	6.76%	448	103.74%	\$2,782	\$2,877	6.35%	32.08%	9.00%
32 SOUTHWEST HEALTH CARE	\$15,352	0.11%	9.94%	57.25%	-0.38%	0.61%	4.34%	388	95.85%	\$5,183	\$6,458	18.06%	25.89%	35.69%
33 SNOWFLAKE MILLS	\$12,641	0.09%	10.83%	61.64%	0.11%	0.48%	4.00%	330	97.35%	\$12,895	\$5,228	8.21%	13.80%	5.17%
34 WINSLOW SANTA FE	\$12,435	0.09%	12.61%	40.07%	0.60%	0.34%	2.25%	439	65.32%	\$4,679	\$5,498	19.19%	23.80%	0.00%
35 DESERT MEDICAL	\$10,239	0.07%	8.14%	60.41%	-0.21%	0.00%	4.17%	620	93.96%	\$7,918	\$4,260	14.75%	31.12%	0.00%
36 SAN TAN	\$8,893	0.06%	7.47%	52.84%	-0.72%	0.84%	4.60%	360	117.80%	\$5,391	\$5,657	20.26%	43.03%	12.56%
37 RAY	\$8,279	0.06%	13.08%	69.92%	0.67%	1.59%	7.85%	200	82.89%	\$5,361	\$3,567	18.18%	58.59%	0.00%
38 E M	\$7,580	0.05%	20.11%	51.05%	-0.15%	1.10%	2.80%	610	103.40%	\$7,407	\$3,967	16.39%	0.00%	0.00%
39 PRESCOTT	\$6,742	0.05%	13.75%	64.95%	-0.05%	0.44%	6.05%	331	99.86%	\$5,629	\$4,373	18.84%	39.49%	20.50%
40 U-HAUL	\$5,520	0.04%	13.15%	68.58%	-0.01%	2.37%	6.55%	728	57.36%	\$3,183	\$1,318	6.71%	32.35%	0.00%
41 SHAMROCK FOODS	\$4,525	0.03%	9.40%	92.91%	0.59%	0.18%	8.77%	363	92.82%	\$4,500	\$2,706	18.83%	29.31%	5.59%
42 WINSLOW SCHOOL EMPLOYEES	\$4,281	0.03%	13.70%	59.29%	0.72%	0.91%	2.60%	263	85.29%	\$7,445	\$7,018	27.38%	0.00%	0.00%
43 APC EMPLOYEES	\$1,229	0.01%	18.16%	74.83%	1.09%	5.97%	2.95%	199	73.02%	\$6,272	\$5,054	25.63%	0.00%	0.00%
44 JAEL	\$796	0.01%	17.67%	43.29%	-1.24%	0.00%	2.68%	372	180.86%	\$11,260	\$3,496	7.53%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
4915	AEA	P.O. Box 13000	Yuma	85366	Brian Mendivil	(928) 783-8881	\$241,351,399	\$192,512,024	\$22,466,526	\$14,908,328	39,863	0.84%	5.80%
12164	AERO	18301 N. 79th Ave., Bldg. A-100	Glendale	85308	Preston Sanders	(623) 334-4701	\$210,288,838	\$98,297,260	\$99,583,701	\$33,618,614	16,230	3.77%	33.67%
60165	ALHAMBRA	7339 N. 35th Ave.	Phoenix	85051	Debra McComell	(602) 246-5120	\$20,152,870	\$15,032,629	\$5,421,221	\$1,992,455	4,090	-2.16%	6.47%
68372	ALTIER	1511 N. Project Dr.	Tempe	85281	Harry Mateer	(602) 797-3000	\$175,767,354	\$127,982,315	\$36,517,665	\$13,760,748	17,923	1.33%	9.46%
68567	AMERICAN SOUTHWEST	P.O. Box 370	Sierra Vista	85636	Brian Barkidol	(520) 459-1860	\$186,255,436	\$105,981,357	\$63,560,070	\$17,236,571	21,420	6.83%	10.62%
9552	APC EMPLOYEES	P.O. Box 85429	Tucson	85754	Michael Doll	(520) 882-5096	\$1,229,033	\$752,656	\$465,766	\$230,885	199	3.99%	18.12%
1747	ARIZONA	P.O. Box 60070	Phoenix	85082	Rob Westad	(602) 683-1000	\$1,276,226,873	\$522,868,536	\$662,016,179	\$178,981,380	129,783	-1.86%	3.33%
62881	ARIZONA CENTRAL	P.O. Box 11650	Phoenix	85061	Todd Pearson	(602) 264-6421	\$412,880,246	\$284,780,204	\$88,514,540	\$40,902,875	58,455	-0.33%	27.39%
61315	ARIZONA STATE	2355 W Pinnacle Peak Rd.	Phoenix	85027	David Doss	(602) 467-4000	\$1,636,846,431	\$1,003,343,202	\$557,934,446	\$164,958,524	133,539	5.99%	8.10%
11680	BANNER	2702 N Third St., Ste. 4070	Phoenix	85004	Roger Swanson	(602) 254-5291	\$56,878,503	\$21,656,645	\$33,708,467	\$6,020,188	9,476	-2.78%	4.92%
18171	BASHAS ASSOCIATES	735 E. Guadalupe Rd.	Tempe	85283	Brenda Roberts	(480) 831-0098	\$15,868,228	\$5,765,275	\$9,622,526	\$1,788,740	4,932	0.47%	-3.74%
68502	CANYON STATE	3440 W Deer Valley Rd.	Phoenix	85027	Jane Dobbs	(623) 580-6000	\$141,795,209	\$83,817,884	\$46,768,755	\$17,170,141	15,824	4.21%	14.56%
60151	COCHISE	P.O. Box 1154	Willcox	85644	Shelly Thompson	(520) 384-2822	\$28,963,942	\$17,494,600	\$10,494,188	\$4,091,082	4,191	6.25%	5.39%
10335	COCOMINO	2800 S Woodlands Village Blvd.	Flagstaff	86001	Jennifer Harris	(928) 913-8100	\$61,719,940	\$28,216,410	\$29,630,635	\$5,677,862	8,398	9.20%	8.88%
68421	CREDIT UNION WEST	P.O. Box 7600	Glendale	85312	Bob MacGregor	(602) 613-3200	\$540,188,261	\$387,643,371	\$66,073,667	\$58,588,091	54,685	6.76%	11.22%
68498	DEER VALLEY	16215 N 28th Ave.	Phoenix	85053	Rob Scott	(602) 375-7300	\$207,613,773	\$100,214,601	\$81,813,162	\$18,447,199	14,990	-0.28%	19.82%
20214	DESERT MEDICAL	3604 Wells Fargo Ave. Ste. A	Scottsdale	85251	Charles Walther	(480) 675-4210	\$10,239,383	\$5,582,034	\$4,523,667	\$903,281	2,169	1.50%	3.82%
3238	DESERT SCHOOLS	P.O. Box 2945	Phoenix	85062	Susan Frank	(602) 433-7000	\$3,857,607,797	\$1,258,330,998	\$2,456,330,998	\$376,269,276	308,321	3.29%	-2.09%
7715	E.M.	50 W Iron Ave.	Mesa	85210	Patti Candal	(480) 633-4436	\$7,580,343	\$3,088,598	\$4,423,366	\$1,548,529	1,525	7.92%	-4.82%
68444	FIRST	25 S Arizona Pl., Ste. 111	Chandler	85225	Jay Curtis	(480) 831-2645	\$411,950,913	\$250,112,451	\$128,932,247	\$36,735,096	43,036	-0.57%	31.41%
64412	FIRST AMERICAN	1001 N Pinal Ave.	Casa Grande	85122	Anthony Walker	(520) 836-8848	\$102,862,586	\$62,904,718	\$33,303,775	\$8,903,688	22,548	1.17%	8.69%
7531	HUGHES	P.O. Box 11900	Tucson	85734	Robert Swick	(520) 794-8341	\$773,652,034	\$594,564,137	\$152,016,796	\$78,939,769	81,715	1.49%	5.09%
61451	JA CL	5414 W Glenn Dr.	Glendale	85301	Elsa Hidru	(623) 931-1985	\$795,897	\$281,508	\$501,691	\$142,970	186	-7.80%	19.25%
62937	LANDINGS	2800 S Mill Ave.	Tempe	85282	Margaret Humnicutt	(480) 967-9475	\$135,521,703	\$85,638,314	\$39,324,546	\$12,083,681	18,061	-2.17%	12.94%
9469	MARISOL	721 N 3rd St.	Phoenix	85004	Robin Romano	(602) 252-6831	\$33,190,102	\$17,018,036	\$14,121,882	\$3,094,785	7,034	-1.10%	10.26%
12000	MOHAVE COMMUNITY	2809 Stockton Hill Rd.	Kingman	86401	Anne Riley	(928) 753-8000	\$26,192,845	\$18,978,668	\$5,612,013	\$2,313,029	5,247	3.00%	4.86%
7316	PIMA	P.O. Box 50267	Tucson	85703	Naithanael Tarwasokono	(520) 887-5010	\$426,953,443	\$212,296,924	\$194,755,789	\$42,788,234	52,429	3.46%	22.37%
9099	PINAL COUNTY	1000 E Florence Blvd.	Casa Grande	85122	Alice Wilcox	(520) 381-3100	\$109,556,354	\$65,258,852	\$35,954,722	\$7,907,504	19,725	2.75%	13.38%
2460	PRESCOTT	P.O. Box 9051 Vamc	Prescott	86313	Sharon Barrick	(928) 445-7970	\$6,741,674	\$3,754,867	\$2,588,329	\$947,082	1,322	5.86%	6.75%
24826	PYRAMID	P.O. Box 12100	Tucson	85732	Raymond Lancaster	(520) 795-7950	\$135,537,849	\$81,054,772	\$43,431,303	\$14,353,021	15,602	0.93%	6.94%
9951	RAY	P.O. Box 1089	Kearny	85237	Adam Perlman	(520) 363-5681	\$8,279,373	\$4,980,755	\$2,525,333	\$1,158,638	1,997	36.41%	27.93%
60651	SAN TAN	78 W Ray Rd. Ste. One	Chandler	85225	Judy Avuil	(480) 963-5661	\$8,893,494	\$4,307,509	\$3,275,661	\$688,268	1,441	-12.85%	7.60%
9111	SHAMROCK FOODS	2926 West Encanto Blvd.	Phoenix	85009	Shelly Parrish	(602) 447-6429	\$4,525,267	\$3,644,936	\$670,698	\$449,018	1,450	4.47%	5.14%
16190	SNOWFLAKE MILLS	216 S Main St.	Snowflake	85937	Debra Perkins	(928) 536-7484	\$12,641,373	\$6,911,698	\$5,255,398	\$1,485,521	2,145	5.13%	6.35%
9897	SOUTHEASTERN ARIZONA	P.O. Drawer 1059	Douglas	85608	Gail Molina	(520) 364-8401	\$29,840,073	\$15,615,470	\$11,796,441	\$3,696,524	5,709	4.56%	14.97%
64051	SOUTHWEST HEALTH CARE	1640 W Thomas Rd.	Phoenix	85015	Colleen Miller	(602) 274-7592	\$15,351,771	\$7,882,670	\$6,090,909	\$1,606,371	2,132	-3.58%	0.41%
2226	SUNWEST	11839 N 28th Dr.	Phoenix	85029	Walter Synowicki	(602) 866-1100	\$281,241,884	\$190,100,373	\$74,919,557	\$40,008,681	44,350	2.91%	12.31%
63832	TRUWEST	P.O. Box 3489	Scottsdale	85271	Daniel Desmond	(480) 441-5900	\$853,518,945	\$670,468,194	\$133,360,217	\$98,063,085	65,463	4.52%	16.97%
2157	TUCSON	1160 N. Winstel Blvd.	Tucson	85716	Susan Stansberry	(520) 795-8520	\$358,531,297	\$204,732,288	\$130,862,418	\$33,248,444	48,346	4.47%	11.15%
66116	TUCSON OLD PUEBLO	P.O. Box 27026	Tucson	85726	Vern Babilon	(520) 881-6262	\$137,751,464	\$61,047,136	\$68,632,473	\$10,374,971	11,530	3.23%	-3.85%
15847	U-HAUL	P.O. Box 21506	Phoenix	85036	Cynthia Herman	(602) 263-6655	\$5,519,577	\$3,288,531	\$2,040,764	\$730,648	3,638	2.43%	-14.01%
68558	VANTAGE WEST	P.O. Box 15115	Tucson	85708	Robert Ramirez	(520) 298-7882	\$1,322,174,708	\$1,153,333,353	\$89,165,347	\$177,437,512	129,199	9.99%	15.17%
63627	WINSLOW SANTA FE	1021 Williamson Ave.	Winslow	86047	Susie Romero	(928) 289-2962	\$4,351,999	\$4,351,999	\$7,406,943	\$1,589,568	1,975	-1.87%	-3.62%
11459	WINSLOW SCHOOL EMPLOYEES	1520 W 3rd St.	Winslow	86047	Shelley Caraway	(928) 289-1968	\$4,280,585	\$2,188,754	\$2,013,618	\$630,274	526	-1.48%	16.05%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	62	62	62	62	60	-3.23%	-0.65%
Number of Members	316,652	323,963	328,658	323,588	330,417	2.11%	0.85%
Total Assets (\$000)	2,284,164	2,369,804	2,486,156	2,531,974	2,649,880	4.66%	3.01%
Total Shares (\$000)	1,864,256	1,924,005	2,028,935	2,062,536	2,162,583	4.85%	3.01%
Total Loans (\$000)	1,414,289	1,407,125	1,476,231	1,452,932	1,710,706	17.74%	3.88%
Total Capital (\$000)	299,406	315,900	325,578	333,627	351,212	5.27%	3.24%

ARKANSAS		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	ARKANSAS	\$985,265	37.18%	9.39%	103.40%	0.36%	0.61%	3.08%	351	74.70%	\$13,940	\$7,967	25.58%	44.44%	25.01%
2	TELCOE	\$315,820	11.92%	20.65%	37.08%	1.18%	0.17%	1.16%	890	55.22%	\$17,345	\$10,011	10.54%	16.02%	2.27%
3	ARKANSAS BEST	\$113,211	4.27%	13.67%	60.46%	0.07%	0.32%	2.98%	518	88.50%	\$6,552	\$7,387	19.16%	31.74%	27.84%
4	MIL-WAY	\$111,591	4.21%	9.83%	64.11%	0.15%	0.07%	3.34%	395	95.23%	\$10,739	\$8,122	25.32%	40.58%	0.00%
5	NORTHEAST ARKANSAS	\$104,182	3.93%	8.73%	92.48%	1.22%	0.63%	3.44%	657	74.76%	\$12,756	\$4,025	14.66%	41.17%	5.69%
6	FAIRFIELD	\$84,175	3.18%	19.90%	81.59%	-0.83%	2.59%	4.82%	280	111.06%	\$12,357	\$6,763	17.14%	42.01%	6.35%
7	TIMBERLINE	\$79,543	3.00%	20.24%	56.59%	0.19%	1.06%	3.64%	246	94.76%	\$9,431	\$7,226	14.04%	25.21%	0.00%
8	ARKANSAS SUPERIOR	\$69,908	2.64%	17.02%	71.80%	1.62%	2.26%	2.43%	552	61.13%	\$8,951	\$5,680	20.85%	40.08%	0.00%
9	PINE BLUFF COTTON BELT	\$66,531	2.51%	12.50%	63.71%	0.01%	3.28%	3.05%	347	100.73%	\$17,674	\$9,572	12.92%	27.86%	0.00%
10	DIAMOND LAKES	\$66,340	2.50%	10.49%	78.59%	0.04%	1.33%	4.58%	382	98.86%	\$10,590	\$5,314	17.07%	39.92%	5.44%
11	UARK	\$47,621	1.80%	9.68%	84.02%	0.62%	0.56%	4.40%	602	85.44%	\$11,828	\$4,282	17.68%	29.60%	4.83%
12	RIVER VALLEY COMMUNITY	\$41,110	1.55%	12.50%	91.70%	0.27%	1.61%	4.42%	420	93.87%	\$10,076	\$4,929	26.32%	35.54%	0.00%
13	ARKANSAS EMPLOYEES	\$40,997	1.55%	8.74%	80.72%	-0.09%	1.44%	3.83%	626	102.47%	\$11,337	\$5,955	20.46%	20.06%	6.41%
14	ALCOA COMMUNITY	\$40,587	1.53%	12.82%	80.98%	-1.27%	2.23%	3.62%	605	97.86%	\$11,065	\$5,548	23.13%	28.01%	4.63%
15	TRUSERVICE COMMUNITY	\$37,338	1.41%	8.26%	82.72%	-0.24%	1.77%	5.13%	376	98.21%	\$11,819	\$5,675	13.93%	33.56%	9.35%
16	PINE	\$36,748	1.39%	23.38%	87.56%	0.98%	2.23%	3.03%	446	66.73%	\$7,949	\$5,722	21.29%	12.71%	10.90%
17	SUBIACO	\$28,811	1.09%	12.61%	58.16%	0.43%	1.16%	2.13%	355	75.61%	\$11,205	\$8,833	21.41%	25.35%	0.00%
18	DILLARD'S	\$27,384	1.03%	9.80%	69.97%	-1.33%	0.73%	3.43%	829	104.95%	\$13,369	\$3,718	9.87%	9.93%	5.06%
19	HURRICANE CREEK	\$26,972	1.02%	12.34%	74.92%	0.40%	0.51%	3.12%	547	86.83%	\$10,218	\$6,155	24.46%	30.52%	5.02%
20	UNION PACIFIC OF ARKANSAS	\$26,277	0.99%	16.34%	78.78%	0.90%	1.62%	3.79%	357	83.43%	\$9,496	\$6,469	21.22%	29.94%	5.57%
21	UNITED ARKANSAS	\$26,001	0.98%	14.78%	59.08%	0.23%	0.87%	3.13%	483	97.97%	\$10,369	\$5,114	16.66%	25.43%	0.00%
22	BAPTIST HEALTH	\$25,889	0.98%	16.19%	78.47%	0.76%	1.17%	4.48%	795	83.77%	\$11,240	\$3,185	12.98%	25.45%	0.00%
23	PATTERSON	\$15,820	0.60%	10.05%	76.57%	0.63%	2.13%	4.60%	501	93.47%	\$8,649	\$5,155	19.83%	32.68%	0.00%
24	RIVER TOWN	\$14,495	0.55%	10.42%	69.31%	-0.03%	0.31%	4.83%	517	97.62%	\$6,189	\$3,805	14.12%	26.80%	10.15%
25	WHITE COUNTY	\$13,712	0.52%	8.89%	69.26%	-0.45%	1.71%	4.38%	382	82.52%	\$8,511	\$5,431	22.77%	13.31%	0.00%
26	LION	\$13,295	0.50%	15.47%	60.01%	0.62%	0.92%	3.83%	453	92.36%	\$6,693	\$4,944	16.10%	19.06%	0.00%
27	FORT SMITH DIXIE CUP	\$12,448	0.47%	24.52%	46.17%	0.60%	2.76%	1.70%	483	70.41%	\$7,077	\$7,721	23.12%	10.19%	0.00%
28	ELECTRIC COOPERATIVES	\$12,044	0.45%	9.11%	59.51%	-0.61%	1.32%	5.19%	805	90.30%	\$4,436	\$4,516	12.46%	22.24%	22.69%
29	PBA	\$11,013	0.42%	29.32%	51.29%	-0.09%	0.30%	2.55%	368	108.57%	\$8,309	\$6,991	20.13%	0.00%	0.00%
30	FORT SMITH TEACHERS	\$10,689	0.40%	20.59%	30.17%	0.14%	1.15%	2.38%	562	93.06%	\$5,595	\$5,027	6.29%	4.51%	0.00%
31	ARKANSAS FARM BUREAU	\$9,924	0.37%	16.37%	48.51%	0.62%	0.00%	0.84%	384	58.84%	\$8,586	\$10,800	31.55%	0.00%	0.00%
32	HENDERSON STATE UNIVERSITY	\$9,897	0.37%	12.22%	77.31%	1.24%	3.39%	2.42%	382	58.99%	\$7,916	\$6,490	26.83%	7.77%	0.00%
33	L R F D	\$9,725	0.37%	18.15%	82.16%	1.52%	0.00%	1.98%	360	62.03%	\$11,088	\$10,983	22.92%	29.58%	0.00%
34	NORTHWEST ARKANSAS	\$9,646	0.36%	7.39%	94.01%	0.93%	1.19%	3.58%	550	76.65%	\$9,605	\$4,005	20.83%	26.01%	7.82%
35	PRIORITY	\$8,712	0.33%	8.40%	63.10%	0.65%	2.22%	4.16%	381	98.75%	\$7,580	\$3,769	16.31%	27.90%	0.00%
36	VA HOSPITAL	\$8,298	0.31%	9.28%	79.00%	0.50%	0.79%	4.11%	557	99.94%	\$9,345	\$3,372	13.42%	9.83%	0.00%
37	ARKANSAS HEALTH CENTER	\$7,493	0.28%	9.50%	55.56%	0.26%	0.68%	4.37%	489	91.66%	\$6,408	\$4,607	13.02%	36.26%	0.00%
38	COMBINED	\$7,083	0.27%	16.25%	66.02%	0.47%	4.28%	6.98%	390	91.30%	\$4,418	\$3,032	13.28%	23.73%	0.00%
39	ARKANSAS EDUCATION ASSOCIATION	\$6,918	0.26%	13.40%	65.14%	0.49%	1.47%	4.62%	605	90.35%	\$5,335	\$2,196	8.08%	21.75%	1.76%
40	SOUTHERN GAS	\$5,947	0.22%	25.32%	59.29%	-0.96%	1.53%	5.01%	249	127.03%	\$7,255	\$5,922	17.11%	19.79%	0.00%
41	NATURAL STATE	\$5,773	0.22%	14.88%	81.89%	0.00%	0.13%	4.35%	441	105.59%	\$1,268	\$3,697	84.64%	9.23%	9.68%
42	ARKANSAS DEMOCRAT - GAZETTE	\$5,615	0.21%	20.91%	53.50%	2.21%	3.71%	1.50%	319	38.76%	\$4,233	\$6,968	26.37%	0.00%	0.00%
43	COOPERATIVE EXTENSION SERVICE	\$5,153	0.19%	24.35%	81.85%	0.25%	0.72%	3.77%	655	84.74%	\$3,977	\$2,951	10.08%	0.00%	43.01%
44	RHEEM ARKANSAS	\$5,058	0.19%	16.35%	93.47%	0.62%	2.27%	5.74%	393	88.01%	\$6,022	\$3,585	25.87%	28.58%	0.00%
45	U.P. EMPLOYEES	\$4,555	0.17%	21.46%	71.99%	0.11%	2.99%	8.23%	430	96.17%	\$2,891	\$2,780	11.09%	31.71%	0.00%
46	ARKANSAS KRAFT EMPLOYEES	\$4,380	0.17%	20.74%	63.99%	1.34%	0.70%	2.25%	407	62.75%	\$7,230	\$5,677	16.53%	0.00%	0.00%
47	ENGINEERS	\$4,360	0.16%	8.39%	34.25%	0.38%	0.00%	1.43%	440	78.83%	\$8,985	\$9,062	20.45%	0.00%	0.00%
48	FORT ROOTS	\$4,231	0.16%	14.87%	71.55%	-0.67%	0.00%	5.74%	427	96.33%	\$8,377	\$2,794	9.05%	26.29%	0.00%
49	GARLAND COUNTY EDUCATORS	\$3,590	0.14%	10.62%	83.65%	0.43%	0.00%	4.28%	549	91.75%	\$8,944	\$3,880	22.33%	1.46%	0.00%
50	ST. EDWARD MERCY HOSPITAL	\$3,073	0.12%	13.69%	50.15%	-0.26%	0.36%	3.97%	484	106.94%	\$4,771	\$2,732	6.92%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
11913	ALCOA COMMUNITY ARKANSAS	P.O. Box 1269 P.O. Box 9	Benton Jacksonville	72018 72078	Stephen Brown Rodney Showmar	(501) 315-5626 (501) 982-1000	\$40,587,089 \$95,265,459	\$28,537,790 \$780,580,209	\$8,769,182 \$139,175,889	\$5,265,652 \$98,118,674	6,352 94,758	1.97% 13.34%	6.72% 28.98%
17700	ARKANSAS AM & N COLLEGE	Mail Slot 4963 P.O. Box 17020	Pine Bluff Ft Smith	71601 72017	Calvin Matlock Norma Meares	(870) 534-1990 (479) 649-2060	\$1,088,140 \$123,239,977	\$1,088,140 \$58,981,395	\$1,211,978 \$52,193,251	\$241,644 \$15,831,988	972 13,206	2.80% 0.14%	-2.44% -0.19%
24441	ARKANSAS DEMOCRAT - GAZETTE	P.O. Box 2221	Little Rock	72203	William Taylor	(501) 378-3421	\$5,615,082	\$2,374,511	\$3,200,896	\$1,232,657	637	-2.70%	-11.77%
23170	ARKANSAS EDUCATION ASSOCIATION	1500 W 4th St. 306 S Cross St.	Little Rock	72201	Lacretia Harris Donna Cates	(501) 375-3792 (501) 374-8346	\$6,918,347 \$40,997,368	\$3,894,199 \$30,066,145	\$2,901,061 \$8,163,014	\$943,579 \$3,708,270	2,722 6,255	4.30% 2.99%	8.04% 27.38%
23956	ARKANSAS EMPLOYEES	P.O. Box 31	Little Rock	72203	Rita Spradlin	(501) 228-1419	\$9,924,070	\$4,018,059	\$5,811,001	\$1,628,744	767	2.27%	7.53%
24439	ARKANSAS FARM BUREAU	6701 Hwy 67 P.O. Box 711	Benton Morriston	72015 72110	Donna Thomson Sue Noble	(501) 860-0591 (501) 354-8765	\$7,492,777 \$4,379,963	\$3,755,157 \$2,219,692	\$3,549,424 \$2,134,281	\$722,879 \$919,926	1,467 611	-5.17% 4.60%	4.29% -4.27%
11685	ARKANSAS SUPERIOR	P.O. Box 479	Warren	71671	Dwayne Ashcraft	(870) 226-3534	\$69,907,774	\$41,620,998	\$25,560,293	\$12,114,803	10,206	3.47%	-2.07%
24433	ARKANSAS TEACHERS	P.O. Box 2518	Little Rock	72203	Buddy Hancock	(501) 375-9250	\$1,244,166	\$808,566	\$426,016	\$257,077	506	7.97%	-0.42%
24144	ARLINGTON HOTEL	P.O. Box 3652	Hot Springs	71902	Amanda Abercrombie	(501) 609-2540	\$320,690	\$100,344	\$120,691	\$55,628	210	-27.07%	14.58%
12813	BAPTIST HEALTH	9000 Kanis Rd. 204 Nash St.	Little Rock Hot Springs	72205 71913	Bobbie Threlield Rebecca Brosius	(501) 202-2373 (501) 623-7004	\$25,888,932 \$7,082,761	\$16,882,342 \$3,905,807	\$7,078,358 \$2,571,440	\$4,220,512 \$1,263,609	6,754 1,951	-6.92% -10.81%	3.37% -16.43%
24431	COOPERATIVE EXTENSION SERVICE	2301 S University Ave.	Little Rock	72204	Kim Wiedowier	(501) 671-2037	\$5,153,028	\$3,161,322	\$1,939,681	\$1,267,205	1,309	8.72%	-4.51%
3090	DEMOCRAT P & L	902 S Cumberland	Little Rock	72202	Diane Harden	(501) 375-5873	\$2,220,652	\$911,528	\$1,262,096	\$358,946	314	10.73%	-16.11%
13762	DIAMOND LAKES	P.O. Box 1080	Malvern	72104	Dee Edie	(501) 332-6530	\$66,340,141	\$46,319,493	\$14,391,062	\$7,060,873	11,090	10.71%	34.57%
21268	DILLARDS	P.O. Box 3335	Little Rock	72203	Tammy Brooks	(501) 833-1845	\$27,384,315	\$17,258,848	\$9,416,694	\$2,818,258	6,634	-4.22%	42.43%
23361	ELECTRIC COOPERATIVES	P.O. Box 194208	Little Rock	72219	Windy Campbell	(501) 570-2396	\$12,043,695	\$6,490,981	\$5,201,053	\$1,155,716	2,415	6.69%	-0.43%
24440	ENGINEERS	P.O. Box 867	Little Rock	72203	Cheryl Epperson	(501) 324-5538	\$4,359,518	\$1,365,767	\$2,953,006	\$370,684	440	4.06%	-5.36%
12305	FAIRFIELD	P.O. Box 5700	Pine Bluff	71611	Alan McFalls	(870) 536-6665	\$84,174,854	\$54,913,410	\$23,362,063	\$17,137,399	9,952	3.66%	1.41%
24430	FORT ROOTS	P.O. Box 733	No. Little Rock	72115	Cathy Platt	(501) 372-4654	\$2,563,356	\$2,563,356	\$1,517,280	\$641,994	1,282	6.19%	28.16%
6134	FORT SMITH DIXIE CUP	4411 Midland Blvd.	Fort Smith	72904	Vicki Newton	(479) 782-3133	\$12,448,009	\$4,302,525	\$7,851,226	\$3,067,450	1,207	-4.06%	1.18%
17163	FORT SMITH MUNICIPAL EMPLOYEES	P.O. Box 1664	Fort Smith	72902	Don Foster	(479) 783-0001	\$2,755,314	\$1,033,008	\$1,699,055	\$257,597	530	6.34%	1.68%
1248	FORT SMITH TEACHERS	P.O. Box 3606	Fort Smith	72913	Donis Small	(479) 783-0611	\$2,556,857	\$2,556,857	\$7,324,577	\$2,206,740	1,686	-6.89%	-2.92%
18814	GARLAND COUNTY EDUCATORS	190 Aviation Plaza, Ste. E P.O. Box 7691	Hot Springs Arkadelphia	71913 71999	Cheryl Nichols Sharon Hearnberger	(501) 623-9230 (870) 230-5279	\$3,590,388 \$9,897,298	\$2,674,200 \$6,712,845	\$861,454 \$3,082,516	\$385,363 \$1,268,924	824 1,338	-4.41%	0.50%
20114	HENDERSON STATE UNIVERSITY	P.O. Box 417	Benton	72018	Donald Cyert	(501) 315-3162	\$26,971,808	\$17,646,914	\$7,383,375	\$3,351,326	3,827	1.61%	6.48%
11786	HURRICANE CREEK	8615 Chicot Rd.	Little Rock	72209	Paul Gunther	(501) 568-1001	\$9,724,729	\$6,497,290	\$3,124,440	\$1,766,511	720	-1.76%	12.72%
6725	LION	P.O. Box 10580	El Dorado	71730	Will Fuller	(870) 863-4335	\$13,295,357	\$6,726,464	\$5,954,716	\$2,071,251	2,267	1.96%	13.18%
24437	MIL-WAY	2000 Arkansas Blvd.	Texarkana	71854	Allen Brown	(870) 772-0661	\$111,590,623	\$63,760,057	\$43,173,298	\$11,060,438	12,245	2.75%	19.24%
24432	NATURAL STATE	P.O. Box 422	Searcy	72145	Laura Prejean	(501) 268-9301	\$5,772,546	\$4,002,598	\$1,502,303	\$860,736	1,322	-0.54%	7.73%
24434	NORTH LITTLE ROCK EDUCATORS	P.O. Box 687	No. Little Rock	72115	Letitia King	(501) 771-8074	\$1,337,188	\$197,590	\$1,080,016	\$189,036	485	-1.93%	-19.99%
12808	NORTHEAST ARKANSAS	P.O. Box 467	Blytheville	72316	Steve Purtee	(870) 763-1111	\$104,181,920	\$87,964,667	\$8,486,045	\$8,507,473	23,634	-0.47%	18.41%
195	NORTHWEST ARKANSAS	1460 N Woolsey Ave. P.O. Box 797	Fayetteville Garden	72703 71711	Janice Hanna Chris Abbott	(501) 443-4401 (870) 836-1405	\$9,646,271 \$324,670	\$8,279,828 \$117,228	\$766,313 \$208,796	\$757,867 \$113,070	2,199 182	-8.60% -6.26%	48.44% -33.90%
13218	PARIS	P.O. Box 143	Paris	72855	Jaime Jackson	(501) 963-3691	\$841,973	\$293,531	\$542,269	\$95,221	262	-2.28%	-0.61%
11902	PATTERSON	124 WP Malone Dr. Pine Bluff Arsenal, Bldg. 16440	Arkadelphia Pine Bluff	71923 71602	Brenda Karber Betty Dockery	(870) 246-8005 (870) 535-2441	\$15,819,734 \$11,013,444	\$10,871,382 \$3,954,850	\$3,266,376 \$6,757,921	\$1,642,336 \$3,232,342	2,754 1,103	5.32% -4.22%	2.59% -7.44%
11045	PBA	5100 Jefferson Pkwy. 1703 River Pines Blvd.	Pine Bluff Pine Bluff	71602 71601	Debbie Gatlin Greg James	(870) 247-5100 (870) 535-6365	\$36,747,956 \$66,531,431	\$24,594,435 \$37,009,605	\$10,921,365 \$26,028,113	\$8,748,273 \$8,529,879	4,909 6,069	3.25% 7.01%	10.66% 12.37%
1245	PINE BLUFF COTTON BELT	P.O. Box 924	Pine Bluff	71613	Tim Young	(870) 534-2447	\$854,275	\$555,072	\$291,071	\$185,003	143	12.50%	21.10%
24423	PINE BLUFF POSTAL	P.O. Box 10969	Russellville	72812	Candi Hopkins	(479) 890-6203	\$8,712,199	\$4,987,349	\$2,956,822	\$800,306	2,097	2.47%	1.22%
18353	PRIORITY	5600 Old Greenwood Rd.	Fort Smith	72908	Nanette Crosslin	(479) 648-4693	\$5,058,086	\$3,950,360	\$926,590	\$837,928	1,179	-10.97%	0.88%
24293	RHEEM ARKANSAS	P.O. Box 305	Fort Smith	72902	Suzie Humphries	(479) 784-5600	\$14,494,747	\$8,857,060	\$4,132,218	\$1,548,112	3,358	-2.23%	12.37%
8812	RIVER VALLEY COMMUNITY	340 Cash Rd. SW P.O. Box 2600	Garden Little Rock	71701 72203	Tammy Passafiume Josh Bisbee	(870) 836-4400 (501) 377-4675	\$41,109,944 \$5,947,242	\$31,335,957 \$2,626,312	\$5,120,675 \$3,229,252	\$5,181,427 \$1,511,260	6,933 748	-0.30% -2.11%	16.19% -11.53%
19798	ST. EDWARD MERCY HOSPITAL	P.O. Box 17000	Fort Smith	72917	Jeanne Tate	(479) 484-6095	\$3,073,007	\$1,326,264	\$1,701,287	\$421,046	968	7.17%	-9.59%
5922	SUBIACO	P.O. Box 84	Subiaco	72865	Victoria Schluterman	(800) 293-0585	\$28,810,544	\$14,588,876	\$12,855,492	\$3,703,556	2,840	3.49%	-4.14%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24202	TELCOE	P.O. Box 34200	Little Rock	72120	Sarah Mosley	(501) 375-5321	\$315,820,117	\$92,535,848	\$214,090,286	\$66,233,316	24,930	-1.66%	8.07%
11678	TIMBERLINE	P.O. Box 929	Crossett	71635	Matthew Jacobs	(870) 304-3200	\$79,542,791	\$36,140,895	\$35,991,565	\$15,716,574	8,839	-0.86%	0.76%
24390	TRUSERVICE COMMUNITY	P.O. Box 25636	Little Rock	72221	Linda Jeffery	(501) 225-3636	\$37,337,573	\$28,270,734	\$6,349,030	\$3,172,312	6,022	1.03%	1.45%
24435	UP EMPLOYEES	1000 West 4th St.	No. Little Rock	72114	Paula Woepffel	(501) 373-2290	\$4,555,122	\$2,581,828	\$1,891,595	\$1,003,401	1,290	6.15%	11.89%
16946	UARK	P.O. Box 1643	Fayetteville	72702	Gina Williams	(479) 575-2958	\$47,620,883	\$35,709,139	\$9,806,514	\$4,709,028	9,925	4.75%	29.88%
24422	UNION PACIFIC OF ARKANSAS	P.O. Box 736	No. Little Rock	72115	Linda Stanton	(501) 373-2190	\$26,276,735	\$17,292,780	\$7,806,917	\$4,370,065	3,393	7.22%	19.14%
23952	UNITED ARKANSAS	8405 Interstate 30	Little Rock	72209	Kara Curry	(501) 565-8500	\$26,001,124	\$13,127,379	\$11,383,111	\$3,876,788	4,345	-4.92%	22.08%
18343	USEM MENA	500 N Morrow St.	Mena	71953	Regina Lawry	(479) 394-8719	\$2,493,130	\$1,252,698	\$1,218,255	\$361,598	514	-2.39%	-2.29%
24429	VA HOSPITAL	4300 W 7th St.	Little Rock	72205	George Bujarski	(501) 661-1938	\$8,297,884	\$5,934,343	\$2,072,700	\$797,841	2,228	-3.94%	12.12%
24428	WHITE COUNTY	508 W Beebe Capps	Searcy	72143	Ladonna Eden	(501) 268-3122	\$13,711,936	\$8,621,365	\$3,948,796	\$1,332,718	2,292	11.28%	3.53%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	450	428	414	395	377	-4.56%	-3.48%
Number of Members	9,784,821	9,594,078	9,625,154	9,701,937	9,900,627	2.05%	0.24%
Total Assets (\$000)	125,491,181	128,425,698	135,442,308	140,018,554	146,770,905	4.82%	3.18%
Total Shares (\$000)	108,080,081	110,455,285	116,879,331	120,519,545	124,931,487	3.66%	2.94%
Total Loans (\$000)	75,745,112	71,551,483	71,057,036	72,360,410	81,410,876	12.51%	1.45%
Total Capital (\$000)	14,036,076	14,849,600	15,496,495	15,993,550	17,216,899	7.65%	4.17%

CALIFORNIA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/Members	# Share Drafts/Members	# Credit Cards/Members
1 SCHOOLSFIRST	\$10,425,207	7.10%	11.49%	53.76%	1.01%	1.02%	2.04%	467	66.23%	\$11,936	\$14,383	14.24%	73.99%	30.13%
2 THE GOLDEN 1	\$8,507,544	5.80%	12.20%	56.45%	1.28%	0.62%	2.32%	533	64.44%	\$14,913	\$10,900	16.86%	74.57%	14.46%
3 FIRST TECH	\$6,845,843	4.66%	9.79%	88.08%	1.28%	0.52%	2.24%	439	60.50%	\$20,062	\$13,642	14.24%	68.56%	30.24%
4 STAR ONE	\$6,737,692	4.59%	11.48%	62.17%	0.89%	0.11%	0.59%	548	41.30%	\$71,008	\$50,872	10.33%	56.98%	17.52%
5 SAN DIEGO COUNTY	\$6,535,055	4.45%	13.13%	70.38%	1.49%	0.57%	1.69%	408	57.04%	\$26,313	\$20,657	19.66%	77.00%	23.19%
6 PATELCO	\$4,114,580	2.80%	12.22%	72.52%	1.16%	1.52%	2.37%	507	69.12%	\$24,331	\$12,786	12.83%	74.57%	17.99%
7 LOGIX	\$3,834,404	2.61%	16.30%	86.34%	1.34%	1.01%	2.17%	299	59.27%	\$26,024	\$23,422	21.76%	63.08%	37.10%
8 KINECTA	\$3,373,601	2.30%	8.40%	104.17%	0.65%	0.59%	4.35%	256	86.21%	\$28,487	\$10,292	16.95%	42.27%	10.22%
9 WESCOM	\$2,767,361	1.89%	7.49%	59.51%	1.02%	0.69%	4.51%	273	86.91%	\$11,889	\$11,822	6.37%	73.56%	27.45%
10 MISSION	\$2,553,134	1.74%	11.87%	63.19%	1.04%	0.24%	3.00%	347	73.95%	\$14,852	\$12,944	19.74%	74.30%	21.49%
11 CHEVRON	\$2,468,993	1.68%	10.17%	84.48%	0.76%	0.44%	1.76%	480	57.03%	\$74,449	\$21,921	9.06%	51.84%	0.00%
12 REDWOOD	\$2,388,463	1.63%	10.81%	81.39%	1.95%	0.70%	2.69%	476	59.06%	\$17,821	\$10,804	12.57%	69.08%	25.33%
13 TRAVIS	\$2,241,598	1.53%	11.91%	60.15%	1.26%	0.48%	3.10%	325	71.35%	\$14,158	\$12,066	23.58%	55.51%	22.11%
14 EDUCATIONAL EMPLOYEES	\$2,214,378	1.51%	12.41%	43.74%	1.32%	0.61%	2.56%	556	64.79%	\$7,812	\$8,520	12.17%	62.96%	18.57%
15 SAFE	\$2,101,556	1.43%	9.62%	63.57%	0.49%	1.39%	3.42%	323	78.67%	\$13,319	\$10,597	17.19%	70.88%	22.08%
16 PROVIDENT	\$1,980,821	1.35%	11.54%	61.41%	0.52%	0.09%	2.81%	376	94.55%	\$24,901	\$16,614	12.42%	71.73%	20.72%
17 WESTERN	\$1,973,855	1.34%	9.63%	69.75%	0.97%	1.12%	3.52%	373	77.62%	\$14,164	\$10,218	11.76%	56.70%	20.76%
18 CALIFORNIA COAST	\$1,838,357	1.25%	11.17%	65.26%	1.09%	0.49%	2.86%	293	78.05%	\$15,622	\$12,741	19.73%	75.17%	20.97%
19 TECHNOLOGY	\$1,770,734	1.21%	10.68%	61.33%	0.88%	0.64%	2.31%	324	77.83%	\$63,661	\$22,136	7.48%	79.19%	0.00%
20 STANFORD	\$1,660,034	1.13%	8.99%	66.39%	1.10%	0.71%	1.82%	338	60.90%	\$50,006	\$28,698	7.16%	86.30%	19.06%
21 PREMIER AMERICA	\$1,574,047	1.07%	9.51%	72.52%	0.89%	1.97%	2.14%	319	70.77%	\$29,323	\$19,911	6.38%	72.49%	22.06%
22 SCHOOLS FINANCIAL	\$1,489,571	1.01%	9.95%	50.81%	0.97%	0.37%	2.56%	418	70.34%	\$11,567	\$11,390	22.01%	60.88%	19.36%
23 F & A	\$1,308,051	0.89%	14.83%	24.28%	1.36%	0.53%	1.10%	579	45.35%	\$13,478	\$25,617	6.65%	58.83%	27.93%
24 NUVISION	\$1,306,000	0.89%	11.94%	69.97%	0.88%	0.50%	3.06%	338	76.39%	\$23,545	\$13,205	14.39%	56.16%	14.89%
25 CALTECH EMPLOYEES	\$1,300,237	0.89%	9.62%	25.99%	0.79%	0.21%	0.94%	474	54.86%	\$26,797	\$37,145	6.74%	0.00%	15.58%
26 KERN SCHOOLS	\$1,275,093	0.87%	10.06%	60.64%	1.33%	0.53%	3.51%	389	76.56%	\$15,192	\$7,161	11.38%	60.98%	0.62%
27 PARTNERS	\$1,237,910	0.84%	11.43%	100.95%	0.90%	1.53%	4.66%	322	71.06%	\$11,112	\$9,897	25.66%	63.89%	38.30%
28 CALIFORNIA	\$1,218,620	0.83%	10.66%	77.38%	1.11%	1.21%	4.04%	329	84.45%	\$24,194	\$11,899	7.19%	75.28%	12.93%
29 ORANGE COUNTY'S	\$1,153,736	0.79%	9.62%	64.71%	1.17%	0.84%	3.12%	333	74.60%	\$21,096	\$11,316	12.23%	66.51%	7.13%
30 LBS FINANCIAL	\$1,140,560	0.78%	13.55%	82.38%	1.16%	0.22%	2.58%	526	69.14%	\$20,071	\$8,313	19.36%	30.40%	6.80%
31 NORTH ISLAND	\$1,135,909	0.77%	9.83%	72.24%	1.30%	1.46%	3.48%	297	78.99%	\$27,891	\$13,151	10.45%	76.86%	4.54%
32 FIRST ENTERTAINMENT	\$1,113,300	0.76%	9.42%	62.56%	1.01%	0.54%	2.70%	398	77.31%	\$17,452	\$14,475	20.99%	60.60%	9.69%
33 PACIFIC SERVICE	\$1,083,371	0.74%	12.92%	43.83%	0.39%	0.10%	1.97%	544	84.52%	\$14,158	\$16,267	9.92%	40.85%	32.86%
34 MERIWEST	\$1,044,810	0.71%	9.34%	72.44%	0.78%	0.95%	2.93%	346	78.13%	\$33,151	\$13,873	10.50%	63.51%	0.00%
35 COAST CENTRAL	\$1,040,858	0.71%	11.32%	52.52%	0.70%	1.11%	2.02%	319	73.83%	\$20,942	\$14,429	13.63%	63.54%	12.07%
36 EVANGELICAL CHRISTIAN	\$1,038,169	0.71%	9.04%	93.81%	0.02%	6.09%	3.31%	53	83.11%	\$257,878	\$67,072	4.22%	62.70%	15.36%
37 SAN FRANCISCO FIRE	\$964,098	0.66%	7.68%	70.81%	0.84%	0.63%	2.53%	401	75.21%	\$23,344	\$17,032	9.26%	72.47%	22.80%
38 NORTHROP GRUMMAN	\$957,721	0.65%	11.64%	48.66%	0.80%	0.49%	2.25%	362	74.08%	\$18,887	\$16,864	13.70%	53.89%	14.34%
39 KEYPOINT	\$938,434	0.64%	7.94%	94.91%	0.75%	0.42%	3.42%	261	80.14%	\$39,018	\$16,342	20.33%	57.33%	0.00%
40 FIREFIGHTERS FIRST	\$917,017	0.62%	10.55%	97.86%	0.95%	0.52%	2.98%	250	78.29%	\$24,211	\$25,763	20.90%	89.60%	46.21%
41 SAN FRANCISCO	\$910,633	0.62%	10.53%	52.31%	0.46%	0.21%	2.48%	294	86.47%	\$29,852	\$24,595	7.41%	53.07%	20.85%
42 XCEED FINANCIAL	\$898,435	0.61%	8.84%	108.10%	0.29%	0.38%	3.73%	329	94.36%	\$23,013	\$11,403	27.86%	54.39%	6.30%
43 FINANCIAL PARTNERS	\$882,696	0.60%	9.68%	83.04%	0.73%	1.02%	3.30%	358	83.56%	\$23,113	\$11,669	11.94%	60.44%	15.68%
44 OE	\$855,219	0.58%	13.51%	56.77%	0.65%	0.50%	2.64%	470	74.92%	\$13,590	\$9,688	10.65%	45.49%	19.19%
45 1ST UNITED SERVICES	\$831,533	0.57%	9.97%	75.66%	0.60%	0.48%	2.85%	366	81.16%	\$19,852	\$15,253	19.80%	49.53%	29.98%
46 ARROWHEAD	\$826,393	0.56%	12.71%	55.27%	2.24%	0.58%	4.32%	440	68.34%	\$14,385	\$5,969	7.47%	82.82%	0.17%
47 LOS ANGELES	\$794,859	0.54%	11.92%	58.69%	0.68%	1.12%	3.14%	370	79.90%	\$9,889	\$13,118	10.36%	54.65%	32.91%
48 LOS ANGELES POLICE	\$793,831	0.54%	12.66%	70.24%	0.33%	0.32%	3.62%	263	92.85%	\$15,278	\$17,421	20.05%	55.50%	36.71%
49 CREDIT UNION OF SOUTHERN CA	\$781,786	0.53%	13.38%	48.34%	1.54%	1.44%	3.47%	393	83.32%	\$16,098	\$10,574	4.83%	68.78%	12.88%
50 SAN MATEO	\$780,598	0.53%	9.45%	63.77%	3.99%	0.28%	4.06%	446	86.13%	\$10,930	\$9,050	17.17%	54.79%	28.45%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
63958	TST UNITED SERVICES	5901 Gibraltar Dr. N	Pleasanton	94588	Victor Quint	(800) 649-0193	\$831,533,033	\$564,267,136	\$249,302,324	\$86,830,473	48,899	1.99%	6.75%
68027	TSTVALLEY	401 W. 2nd St.	San Bernardino	92401	Greg Stockdale	(909) 889-0838	\$34,005,252	\$10,900,531	\$21,286,540	\$3,280,840	3,510	1.90%	12.02%
16954	20TH CENTURY FOX	1901 Ave. Of The Stars, Ste. 120	Los Angeles	90067	Dan Tucker	(310) 369-2545	\$45,577,114	\$24,198,760	\$17,472,227	\$4,149,755	4,445	-2.43%	3.65%
14723	AEROSPACE	P.O. Box 90735	Los Angeles	90009	Marvin Thomas	(310) 650-3000	\$361,333,046	\$65,445,718	\$280,234,174	\$35,134,297	10,683	-2.03%	14.43%
15317	AFRA-SAG	P.O. Box 11419	Burbank	91510	Roger Runyan	(818) 562-3400	\$219,912,939	\$77,732,863	\$138,198,822	\$18,425,330	24,461	3.49%	-3.74%
11917	AIRCO	6265 San Fernando Rd.	Glendale	91201	Rachel Alanis	(818) 244-6571	\$14,312,432	\$2,305,457	\$11,777,998	\$1,348,773	1,184	32.11%	10.91%
68441	ALLIANCE	3315 Almaden Exp., Ste. 55	San Jose	95118	Eileen Lewis	(408) 445-3386	\$355,508,857	\$205,027,977	\$128,419,111	\$30,727,378	37,140	-3.19%	3.73%
60356	ALLIED	P.O. Box 207011	Stockton	95267	Frank Michael	(209) 235-9119	\$22,656,851	\$5,302,151	\$15,788,836	\$2,930,805	2,334	3.99%	5.21%
11005	ALLIED HEALTHCARE	2801 Atlantic Ave.	Long Beach	90806	Chuck Baldwin	(562) 933-0370	\$37,191,445	\$43,497,787	\$21,662,293	\$6,581,102	6,223	-1.35%	15.17%
65113	ALLUS.	20 W. Market St.	Salis	93901	Patrick Redo	(831) 789-8000	\$64,804,418	\$12,887,669	\$21,258,416	\$5,664,532	3,751	3.12%	-0.61%
64531	ALTA VISTA	1425 W Lugonia Ave.	Redlands	92374	Richard Holloway	(909) 809-3838	\$132,427,801	\$56,965,163	\$60,833,841	\$12,412,652	12,383	-1.60%	29.45%
5612	ALTAONE	P.O. Box 1209	Ridgecrest	93556	Robert Boland	(760) 371-7000	\$583,277,903	\$480,207,465	\$59,927,950	\$62,829,670	51,443	2.41%	4.70%
62799	ALTURA	2847 Campus Pkwy.	Riverside	92507	Mark Hawkins	(888) 883-7228	\$730,375,948	\$374,202,352	\$312,159,967	\$99,979,242	82,816	2.69%	2.70%
10398	AMERICAN	P.O. Box 7278	Mission Hills	91346	Ronald Gobble	(818) 365-6947	\$15,775,045	\$11,943,318	\$3,541,688	\$3,175,215	2,913	-4.07%	-2.25%
68485	AMERICAN FIRST	700 N Harbor Blvd.	La Habra	90631	Jon Shigematsu	(800) 290-1112	\$502,036,489	\$258,295,695	\$210,786,601	\$54,906,429	37,588	-2.26%	-0.94%
68062	AMERICA'S CHRISTIAN	P.O. Box 5100	Glendora	91740	Mendell Thompson	(626) 208-5400	\$281,018,835	\$203,155,008	\$41,648,092	\$30,167,326	46,334	13.15%	3.56%
13261	ANTIOCH COMMUNITY	301 G St.	Antioch	94509	Anna Tellez	(925) 757-1320	\$24,215,549	\$10,553,579	\$13,072,036	\$2,426,389	1,771	1.56%	-8.77%
13048	ARCADIA CITY	45 E Huntington Dr.	Arcadia	91006	Sylvia Duran	(626) 447-0626	\$4,866,246	\$1,483,289	\$3,256,572	\$168,717	758	-4.23%	-33.48%
60700	ARROWHEAD	P.O. Box 735	San Bernardino	92402	Darin Woimowitz	(909) 383-7300	\$826,393,244	\$389,135,973	\$414,785,967	\$119,123,631	117,955	5.81%	3.18%
63630	ATCHISON VILLAGE	Collins And Curry St. S	Richmond	94801	Nancy Blackstock	(510) 233-3218	\$8,206,699	\$3,284,501	\$4,862,534	\$1,137,857	1,260	10.28%	7.45%
21052	ATD	6830 Via Del Oro Ste. 205	San Jose	95119	Shelly Sherman	(408) 365-4444	\$15,352,934	\$1,715,987	\$13,624,863	\$3,083,551	966	-1.69%	-10.39%
21872	AUTO CLUB	18327 Gridley Rd., Ste. F	Cerritos	90703	Bob Moreno	(714) 850-6803	\$2,797,848	\$10,889,563	\$16,595,644	\$2,439,493	4,826	-3.69%	-9.80%
1339	BAKERSFIELD CITY EMPLOYEES	2817 16th St.	Bakersfield	93301	Donna Severs	(661) 861-6152	\$31,106,922	\$16,748,917	\$13,374,937	\$2,630,885	2,576	10.90%	6.93%
65674	BAKERY EMPLOYEES	3413 W. Beverly Blvd.	Montebello	90640	Teri Barber	(323) 724-3434	\$2,119,058	\$1,190,413	\$639,097	\$639,097	1,360	-8.71%	-4.45%
64578	BARSTOW RAILWAY EMPLOYEES	P.O. Box 846	Barstow	92312	Yvonne Saavedra	(760) 256-2591	\$8,400,214	\$3,233,475	\$4,838,631	\$1,090,482	1,600	-10.85%	-8.05%
12067	BAY	3333 Clares St.	Capitola	95010	Carrie Birkhofer	(831) 479-6000	\$701,807,250	\$440,383,891	\$228,634,336	\$57,829,290	55,930	-0.56%	2.02%
68316	BAY CITIES	P.O. Box 30	Hayward	94543	Georgette Munoz	(510) 881-8866	\$67,032,426	\$22,281,872	\$42,885,759	\$5,442,122	11,830	0.74%	0.80%
19554	BETHEL A.M.E. SAN FRANCISCO	916 Laguna St.	San Francisco	94115	Lily Lo	(415) 921-5529	\$47,713	\$64,481	\$355,659	\$58,805	322	-2.21%	98.59%
9823	BEVERLY HILLS CITY EMPLOYEES	9298 W Third St.	Beverly Hills	90210	Valine Winston	(310) 275-3802	\$18,920,877	\$6,128,114	\$12,635,651	\$2,440,853	1,734	-5.76%	3.68%
8697	BIGVALLEY	3111 Wissemann Dr.	Sacramento	95826	Linda Sweet	(916) 383-0691	\$56,315,965	\$30,103,723	\$21,378,143	\$5,708,387	6,713	-0.70%	-3.73%
10433	BOPPI	1451 S Seaside Ave.	Terminal Island	90731	Tom Morris	(310) 832-0227	\$62,088,353	\$22,831,888	\$39,002,688	\$9,929,332	4,972	4.53%	-10.40%
17415	BOURNS EMPLOYEES	1200 Columbia Ave.	Riverside	92507	Edward Casanova	(951) 781-5600	\$36,545,207	\$22,764,802	\$14,305,145	\$6,513,928	2,644	-0.42%	-5.00%
3943	BURBANK CITY	1800 W. Magnolia Blvd.	Burbank	91506	Darin Guggenheimer	(818) 846-1710	\$260,944,640	\$173,724,086	\$76,023,291	\$23,839,479	15,430	3.74%	-0.15%
643	BUITE	P.O. Box 475	Biggs	95917	David Morgan	(530) 868-5405	\$37,513,993	\$19,558,355	\$14,683,263	\$4,055,084	8,292	9.25%	2.56%
1071	C & H SUGAR EMPLOYEES	1420 Pomona St.	Crockett	94525	Jon Wolhuis	(510) 787-4235	\$10,473,716	\$3,284,207	\$6,923,682	\$2,476,505	1,045	-5.85%	-7.93%
14588	C B S EMPLOYEES	12001 Ventura Place, Ste. 204	Studio City	91604	Ed Rostohar	(323) 937-3982	\$17,702,902	\$5,584,068	\$11,669,352	\$2,454,627	3,480	-8.32%	-6.31%
15784	C R C	P.O. Box 129	Norco	92860	Rosie Zarubik	(909) 737-6262	\$8,503,157	\$5,010,301	\$3,193,996	\$1,278,398	1,901	5.49%	26.68%
68409	CABRILLO	10075 Carroll Canyon Rd., Ste. 20	San Diego	92131	Robin Lentz	(858) 547-7400	\$214,560,729	\$123,298,745	\$81,121,665	\$25,292,595	24,996	1.23%	12.74%
95071	CAHP	P.O. Box 276507	Sacramento	95827	Brad Houle	(916) 362-4191	\$131,261,596	\$80,313,091	\$46,538,015	\$11,812,492	14,119	13.25%	6.04%
14739	CAL POLY	3801 W Temple Ave.	Pomona	91768	Barbara Bean	(909) 869-6800	\$11,953,284	\$5,833,868	\$5,869,639	\$842,624	2,403	3.42%	20.06%
14499	CAL STATE L.A.	2445 Marindale Ave.	Los Angeles	90032	Iida Chapko	(323) 505-2600	\$41,590,337	\$27,279,329	\$12,636,435	\$4,215,186	4,581	-1.77%	1.37%
18623	CALCOM	20723 Hawthorne Boulevard	Torrance	90503	Jon Hernandez	(310) 371-4242	\$63,447,583	\$28,164,128	\$32,806,716	\$7,471,675	8,228	-2.45%	15.78%
60784	CALIFORNIA	P.O. Box 29100	Glendale	91209	Ronald McDaniel	(818) 291-6700	\$1,218,619,799	\$788,082,188	\$326,966,026	\$124,106,454	85,386	3.86%	25.47%
24238	CALIFORNIA ADVENTIST	P.O. Box 1109	Glendale	91209	Shalimi Nicolas	(818) 246-7241	\$44,211,173	\$13,319,899	\$30,231,066	\$5,465,206	3,382	3.09%	25.36%
68052	CALIFORNIA AGRIBUSINESS	6281 Beech Blvd., Ste. 87	Buena Park	90621	Angel Hernandez	(714) 690-4865	\$27,115,282	\$14,880,801	\$11,605,323	\$2,392,323	4,629	-3.58%	-4.05%
68507	CALIFORNIA BEAR	300 S Spring St., Ste. 1215	Los Angeles	90013	Tony Gonzalez	(800) 954-2337	\$105,014,641	\$50,706,876	\$51,770,103	\$8,311,706	11,919	0.39%	-4.72%
64630	CALIFORNIA CENTER	2777 E Guasti Rd., Ste. 6	Ontario	91761	Don Gleiser	(909) 476-8018	\$8,457,351	\$4,542,412	\$3,676,650	\$772,734	1,491	-0.39%	-1.12%
66584	CALIFORNIA COAST	P.O. Box 502080	San Diego	92150	Todd Lane	(619) 495-1600	\$1,838,357,350	\$1,052,385,902	\$220,900,874	\$221,491,946	126,563	2.72%	14.34%
68321	CALIFORNIA COMMUNITY	8815 Folsom Blvd.	Sacramento	95826	Elena de Anda	(916) 386-1418	\$46,829,791	\$18,469,463	\$27,156,615	\$7,545,567	6,919	-2.62%	-6.02%
64834	CALIFORNIA LITHUANIAN	2806 Santa Monica Blvd.	Santa Monica	90304	Dainius Vaidila	(310) 828-7095	\$97,787,420	\$67,671,087	\$29,662,241	\$12,854,106	1,500	0.07%	13.04%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
61933	CALIFORNIA STATE & FED EMPL #20	P.O. Box 1268	Eureka	95502	Denise Rogers	(707) 443-8662	\$123,185,693	\$25,959,746	\$95,319,869	\$16,705,881	3,924	-1.56%	-5.55%
6681	CAITECH EMPLOYEES	P.O. Box 11001	La Canada	91012	Richard Harris	(818) 952-4444	\$1,300,237,482	\$302,270,574	\$973,522,390	\$134,721,329	31,316	5.14%	7.36%
21417	CALVARY BAPTIST OF PACOIMA	12928 Vaughn St.	San Fernando	91340	Carmen Williams	(818) 899-5818	\$150,132	\$44,537	\$106,609	\$18,087	304	6.31%	303.96%
4633	CAMINO	P.O. Box 849	Montebello	90640	Ernesto Flores	(323) 722-3400	\$130,748,826	\$61,559,788	\$58,232,418	\$13,063,732	12,410	3.49%	4.39%
13130	CANOGA POSTAL	P.O. Box 10506	Canoga Park	91309	Barbara Selirkir	(818) 883-6590	\$956,148	\$410,548	\$542,975	\$280,095	199	-6.52%	-0.59%
8611	CAPSTONE	3 Polaris Way, Ste. 31B	Aliso Viejo	92698	Candice Landeros	(949) 716-5746	\$36,552,027	\$12,452,085	\$23,355,874	\$3,522,955	2,834	-0.79%	-7.63%
7608	CBC	2151 E Gonzales Rd.	Oxnard	93036	Patrick Miller	(805) 988-2151	\$40,523,964	\$93,269,042	\$188,953,313	\$41,938,222	21,988	-1.61%	11.80%
17652	CDAROS-SINAI	8723 Beverly Blvd.	Los Angeles	90048	Norelyn Kurasz	(310) 855-5556	\$22,847,354	\$19,031,591	\$19,031,591	\$3,168,870	4,049	4.88%	13.50%
14455	CENTRAL COAST	4242 Giggling Rd.	Seaside	93955	Lennette Lintiaico	(831) 393-3480	\$121,273,500	\$45,641,920	\$72,797,580	\$12,087,416	10,910	0.68%	10.58%
63363	CENTRAL STATE	P.O. Box 1329	Stockton	95201	David Silvestri	(209) 444-5300	\$148,163,722	\$92,556,480	\$45,730,784	\$15,405,300	20,210	2.72%	14.37%
15335	CHABOT	7080 Dominion Way, Ste. 100	Dublin	94568	Larry Schaffner	(925) 828-1320	\$69,989,461	\$21,508,814	\$47,794,832	\$8,389,449	2,183	-1.87%	18.28%
16030	CHAFFEY	P.O. Box 660	Ontario	91762	Catherine Randazzo	(909) 986-6552	\$109,227,043	\$44,506,289	\$60,409,042	\$9,508,291	11,637	4.20%	-1.13%
24391	CHERRY EMPLOYEES	P.O. Box 2157	Santa Ana	92707	Linda Kehler	(714) 850-6074	\$3,960,822	\$909,485	\$2,990,494	\$978,783	517	-5.48%	10.12%
24326	CHEVRON	P.O. Box 2069	Oakland	94604	James Mooney	(510) 627-5092	\$2,468,992,515	\$1,859,368,205	\$552,516,335	\$29,909,403	100,409	8.76%	17.87%
60996	CHEVRON VALLEY	8200 Granite Falls Dr.	Bakersfield	93312	Neil Sawyer	(661) 587-7250	\$125,615,337	\$72,307,658	\$45,018,647	\$14,691,751	13,970	-1.06%	6.05%
97068	CHRISTIAN COMMUNITY	255 N Lone Hill Ave.	San Dimas	91773	John Walling	(626) 915-7551	\$572,008,032	\$492,946,231	\$64,443,993	\$74,730,064	29,227	-2.44%	2.82%
18405	CHULIA VISTA CITY EMPLOYEES	276 Fourth Ave C-500	Chulia Vista	91910	Lydia Delencococha	(619) 691-5240	\$2,840,884	\$1,013,506	\$1,784,760	\$277,850	534	9.06%	-14.84%
64543	CITY OF UKIAH EMPLOYEES	1425 S State St.	Ukiah	95482	Mercedes Warner	(707) 462-3557	\$1,185,645	\$3,016,350	\$604,600	\$604,600	675	-5.08%	-3.67%
9556	CLEARPATH	340 Arden Ave.	Glendale	91203	Dalia Bietz	(818) 937-5300	\$89,670,881	\$44,334,731	\$39,570,845	\$11,316,911	12,062	4.61%	17.52%
62367	COAST CENTRAL	2650 Harrison Ave.	Eureka	95501	Dean Christensen	(707) 445-8801	\$1,040,857,851	\$447,771,413	\$567,883,172	\$112,518,142	59,086	3.15%	3.22%
12525	COASTHILLS	P.O. Box 200	Lompoc	93438	Jeff York	(805) 733-7600	\$747,171,999	\$666,450,177	\$54,712,574	\$77,158,964	57,870	3.51%	9.24%
13090	COAST-TEL	P.O. Box 868	Salinas	93902	Judy Meyers	(831) 758-3836	\$14,733,534	\$6,488,400	\$7,381,146	\$988,400	3,100	3.49%	-3.57%
19266	COLTON	466 N La Cadena Dr.	Colton	92324	Helen Dragan	(909) 825-5442	\$6,425,892	\$1,293,351	\$5,062,766	\$927,467	1,160	-1.11%	12.27%
9044	COLUMBUS CLUB	P.O. Box 1231	San Fernando	91341	Ralph Menard	(818) 365-1891	\$7,548,298	\$575,450	\$6,877,883	\$1,073,581	647	-0.09%	-1.81%
61741	COMMONWEALTH CENTRAL	P.O. Box 641690	San Jose	95164	Craig Weber	(408) 531-3100	\$409,623,169	\$25,931,933	\$124,243,862	\$42,220,988	34,787	2.72%	15.16%
65388	COMMUNITY CU OF SO. HUMBOLDT	757 Redwood Dr.	Garberville	95542	Shon Wellborn	(707) 923-2012	\$66,895,914	\$46,841,884	\$16,200,161	\$7,356,937	5,236	7.14%	13.55%
67895	COMMUNITY FIRST	P.O. Box 6004	Santa Rosa	95406	Todd Sheffield	(920) 830-7200	\$113,285,826	\$113,285,826	\$41,372,710	\$15,467,575	16,503	5.38%	16.37%
4475	COMPTON MUNICIPAL EMPLOYEES	205 S Willowbrook Ave.	Compton	90220	Marilyn Jones	(310) 605-5502	\$920,118	\$666,597	\$247,349	\$225,392	546	-17.22%	-5.75%
24776	COMUNIDAD LATINA	1317 W Warner Ave.	Santa Ana	92704	Terry Agius	(714) 754-7675	\$3,969,630	\$1,628,718	\$2,228,464	\$554,373	2,173	11.97%	-9.87%
6333	CONTRA COSTA	P.O. Box 509	Martinez	94553	David Green	(925) 228-7550	\$629,601,586	\$170,061,131	\$450,061,114	\$66,869,666	27,019	3.66%	8.87%
4900	COOPERATIVE CENTER	2001 Ashby Ave.	Berkeley	94703	Fadhia Holman	(510) 845-6428	\$106,869,558	\$44,334,173	\$58,215,765	\$8,833,959	12,728	4.06%	-8.33%
13254	CORRECTIONS	P.O. Box 12	Soledad	93960	Pete Meza	(831) 678-5115	\$13,025,365	\$9,628,235	\$3,013,121	\$1,179,716	2,685	-6.19%	-1.62%
13495	COUNTY SCHOOLS	4591 Market St.	Ventura	93003	Bob Emerick	(805) 644-4657	\$53,116,973	\$34,829,663	\$15,356,510	\$5,565,146	7,708	-3.25%	-15.02%
68456	CU OF SOUTHERN CALIFORNIA	P.O. Box 200	Whittier	90608	Dave Gunderson	(562) 698-8326	\$781,785,613	\$324,761,490	\$428,038,281	\$92,461,229	63,532	10.10%	18.32%
6695	CULVER CITY EMPLOYEES	9770 Culver Blvd.	Culver City	90232	Ronald Kott	(310) 253-6060	\$23,256,806	\$9,441,287	\$13,507,290	\$1,791,025	1,866	0.66%	-6.50%
6135	DALJO	815 E First St.	Los Angeles	90012	Eddie Sasaki	(213) 626-3805	\$2,476,775	\$1,095,269	\$1,319,667	\$533,665	309	-8.78%	-33.85%
21393	DELANEY STREET	600 Embarcadero St.	San Francisco	94107	Michael Boris	(415) 512-5105	\$373,266	\$2,058	\$365,330	\$131,697	344	-2.37%	-26.47%
24492	DELTA SCHOOLS	P.O. Box 2566	Antioch	94531	Robert Greaff	(925) 757-0237	\$33,957,190	\$12,534,537	\$19,411,530	\$3,421,850	3,167	0.21%	9.73%
12006	DELUXE	5433 Fernwood Ave.	Hollywood	90027	Jason Makohon	(323) 960-8605	\$8,034,864	\$3,320,636	\$4,604,334	\$964,877	723	-12.31%	-8.84%
12028	DENOCOS	1244 Glenn St.	Crescent City	95531	Elizabeth Green	(707) 464-5887	\$6,574,687	\$1,371,252	\$5,144,298	\$668,933	657	-3.15%	-4.96%
9821	DESERT COMMUNITIES	P.O. Box 918	Needles	92363	Penny Rodriguez	(760) 326-2942	\$21,969,930	\$4,985,755	\$15,900,561	\$1,926,723	1,924	-1.87%	-5.54%
5366	DESERT VALLEYS	P.O. Box 367	Ridgecrest	93556	Eric Biven	(760) 446-3500	\$24,943,981	\$14,112,764	\$7,319,971	\$1,742,963	4,327	7.67%	8.83%
14409	DIABLO VALLEY	1051-A Detroit Ave.	Concord	94518	John Pamer	(925) 771-5600	\$30,710,800	\$22,437,662	\$7,297,879	\$2,832,063	2,761	-1.77%	24.67%
64503	DOW GREAT WESTERN	P.O. Box 2059	Antioch	94531	Phylliss Rosas	(925) 331-1010	\$38,917,438	\$21,390,919	\$16,199,500	\$4,393,276	2,329	-1.76%	-7.97%
11870	DOWNEY	P.O. Box 4639	Downey	90241	Barna Lamberth	(562) 862-8141	\$187,065,186	\$70,988,900	\$112,718,469	\$22,253,436	13,389	4.82%	8.07%
64411	EAGLE	P.O. Box 8266	Stockton	95208	Dan Robertson	(209) 444-2400	\$20,551,252	\$7,313,996	\$9,097,919	\$2,330,567	2,671	-7.90%	-17.84%
66847	EAGLE COMMUNITY	P.O. Box 5196	Lake Forest	92609	Bill Birnie	(949) 588-9400	\$214,503,576	\$108,486,852	\$98,715,692	\$17,396,554	18,841	2.59%	6.53%
62323	E-CENTRAL	990 S Fair Oaks Ave.	Pasadena	91105	Mike Theodore	(626) 799-6000	\$161,268,559	\$93,215,431	\$62,151,997	\$28,296,063	16,752	-4.14%	2.51%
60520	EDUCATIONAL EMPLOYEES	P.O. Box 5242	Fresno	93755	Elizabeth Donley	(559) 497-7716	\$2,214,377,750	\$846,946,994	\$1,277,660,755	\$276,688,945	227,277	5.05%	9.64%
14830	EDWARDS	10 S Muroc Dr.	Edwards	93524	Stan Turner	(661) 952-5945	\$167,391,973	\$69,586,139	\$88,582,692	\$13,989,308	17,114	3.22%	1.81%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
13526	EL CAJON	266 S Magnolia Ave., Ste. 101	El Cajon	92020	Aletta Bostock	(619) 579-0941	\$12,212,466	\$4,004,118	\$7,975,946	\$1,076,970	984	-3.97%	-7.74%
95072	EL MONTE CITY EMPLOYEES	11718 Ramona Blvd.	El Monte	91732	Emariane Reta	(626) 444-0501	\$23,325,745	\$8,832,893	\$13,677,344	\$2,156,101	3,457	7.13%	0.60%
24506	EPISCOPAL COMMUNITY	840 Echo Park Ave.	Los Angeles	90026	Uria Abrigo	(213) 482-2040	\$5,049,237	\$1,947,283	\$2,984,143	\$3,907,763	2,340	2.20%	-18.63%
13402	ESCONDIDO	P.O. Box 1957	Escondido	92033	Diana Wetlig	(760) 839-6225	\$38,820,346	\$14,295,623	\$23,775,580	\$3,838,253	2,662	5.12%	-0.58%
9590	ESPECO	1015 Summer St.	Bakersfield	93305	Mandy Phippen	(661) 327-5548	\$7,932,963	\$4,710,880	\$3,142,464	\$1,722,387	1,431	-7.86%	13.94%
63837	EVANGELICAL CHRISTIAN	P.O. Box 2400	Brea	92822	Mark Holbrook	(714) 671-5700	\$1,038,168,649	\$225,631,088	\$109,295,503	\$109,295,503	11,644	-5.60%	-9.78%
1493	F & A	2625 Corporate Place	Monterey Park	91754	Rich Andrews	(323) 268-1226	\$1,308,050,562	\$270,179,699	\$1,014,643,582	\$195,119,102	43,430	2.34%	4.34%
13560	FAIRVIEW EMPLOYEES	P.O. Box 1108	Costa Mesa	92628	Chris Cousen	(714) 641-5946	\$13,722,888	\$5,711,499	\$7,531,914	\$1,720,991	1,445	2.82%	-6.12%
24687	FAITH BASED	2195 OceanSide Blvd.	Oceanside	92054	Daniel Scott	(760) 721-2117	\$1,131,953	\$581,478	\$526,789	\$150,972	471	6.41%	9.73%
9109	FAMILIES AND SCHOOLS TOGETHER	312 W 7th St.	Hanford	93230	Paula Lehn	(559) 584-0922	\$122,349,000	\$42,768,528	\$67,104,594	\$11,526,381	13,949	5.25%	-0.79%
24052	FAMILY	1000 N Avalon Blvd.	Wilmington	90748	Lucia Moreno-Linares	(310) 835-6132	\$7,452,515	\$5,478,489	\$269,601	\$918,438	1,640	-9.36%	-6.75%
1074	FARMERS INSURANCE GROUP	P.O. Box 36911	Los Angeles	90036	Mark Herter	(800) 877-2345	\$643,947,762	\$549,759,586	\$80,628,604	\$94,174,342	46,078	1.24%	8.51%
12442	FEDERAL EMPLOYEES WEST	P.O. Box 17307	Los Angeles	90017	Sandra Rosas	(213) 365-7505	\$12,099,041	\$3,555,223	\$8,333,900	\$995,777	1,680	1.83%	-2.68%
14631	FEDONE	24000 Avila Rd.	Laguna Niguel	92607	Richard Rosales	(949) 360-3203	\$20,100,995	\$5,958,572	\$13,640,989	\$2,340,868	2,358	0.34%	15.08%
61125	FINANCIAL BENEFITS	1528 Webster St.	Alameda	94501	John Schaffner	(510) 433-9200	\$19,241,934	\$14,977,589	\$2,727,324	\$1,655,854	2,755	-6.26%	-3.78%
60463	FINANCIAL CENTER	P.O. Box 208005	Stockton	95208	Michael Duffy	(209) 948-6024	\$377,988,526	\$154,407,333	\$213,171,994	\$92,745,687	31,821	6.58%	-2.92%
68457	FINANCIAL PARTNERS	P.O. Box 7005	Downey	90241	Nader Moughdamm	(562) 923-0311	\$882,696,039	\$609,870,720	\$216,784,695	\$89,956,762	62,942	7.78%	12.04%
95053	FIREFIGHTERS FIRST	P.O. Box 60890	Los Angeles	90060	Michael Masstro	(323) 254-1700	\$917,017,442	\$71,565,603	\$94,303,053	\$103,560,761	30,603	5.48%	20.91%
23964	FIRST CALIFORNIA	2525 E Shields Ave.	Fresno	93726	Dianne Edwards	(559) 226-8282	\$79,302,715	\$26,446,221	\$50,617,564	\$7,974,207	8,934	3.77%	14.42%
68503	FIRST CITY	P.O. Box 86008	Los Angeles	90086	Terry O'Steen	(213) 482-3477	\$252,351,748	\$279,883,770	\$29,402,682	\$63,119,995	54,981	3.39%	10.82%
68373	FIRST ENTERTAINMENT	P.O. Box 100	Hollywood	90078	Charles Bruen	(888) 800-3328	\$1,113,300,331	\$623,734,468	\$450,910,171	\$111,137,657	68,877	6.18%	5.88%
68404	FIRST FINANCIAL	1600 W Cameron Ave.	West Covina	91790	Carlton Muisman	(626) 814-4611	\$432,686,247	\$328,756,260	\$77,425,279	\$39,194,958	32,117	-1.29%	-7.47%
68356	FIRST IMPERIAL	P.O. Box 3247	El Centro	92244	Fidel Gonzalez	(760) 352-1540	\$77,150,805	\$52,775,654	\$20,158,472	\$8,693,141	14,930	12.86%	7.15%
19976	FIRST TECH	1335 Terra Bella Ave.	Mountain View	94043	Carol Mitchell	(855) 855-8805	\$6,845,842,954	\$4,489,080,550	\$2,071,122,137	\$750,779,767	373,629	6.14%	34.83%
68474	FIRST U.S. COMMUNITY	580 University Ave.	Sacramento	95825	Greg Hauck	(916) 576-5700	\$263,805,183	\$146,963,894	\$95,345,487	\$28,010,257	19,370	2.80%	1.69%
97080	FISCAL	P.O. Box 251029	Glendale	91225	Stephanie Huber	(818) 553-8200	\$138,143,556	\$46,863,020	\$87,198,429	\$12,527,070	14,751	-1.44%	7.69%
12898	FONTANA	17235 Arrow Blvd.	Fontana	92335	Karolyn Chapman	(909) 822-4487	\$13,177,972	\$6,971,443	\$5,832,456	\$2,147,281	2,053	3.51%	-21.64%
12425	FOOTHILL	30 S First Ave.	Arcadia	91006	Brian Hall	(626) 445-0950	\$305,260,936	\$132,832,850	\$163,749,834	\$36,581,499	22,356	4.86%	12.94%
64108	FOUNTAIN VALLEY	10200 Slater Ave.	Fountain Valley	92708	Silvia Lopez	(714) 968-3080	\$2,195,121	\$909,109	\$1,262,695	\$402,643	255	-13.30%	9.01%
24552	FRESNO COUNTY	2580 W Shaw Ln.	Fresno	93711	Susan Ryan	(559) 252-5000	\$40,630,430	\$334,141,632	\$176,949,131	\$66,090,350	61,364	6.64%	10.49%
68008	FRESNO FIRE DEPARTMENT	5300 N Fresno St.	Fresno	93710	Jan Wallace	(559) 228-1997	\$34,757,023	\$10,047,087	\$24,007,135	\$4,724,626	2,258	0.53%	-2.17%
4163	FRESNO GRANGERS	2319 N Parkway Dr.	Fresno	93705	Leslee Nance	(559) 237-2066	\$13,107,317	\$7,567,284	\$5,197,150	\$3,993,600	843	0.14%	5.03%
97096	FRESNO POLICE DEPARTMENT	1004 N Van Ness	Fresno	93728	Sandi McMillan	(559) 233-1788	\$47,194,873	\$25,813,208	\$20,074,606	\$9,004,201	3,257	2.02%	-1.09%
7557	GLENDALE	P.O. Box 10820	Glendale	91209	Ehab Nawar	(818) 548-3976	\$61,985,228	\$22,029,601	\$35,022,179	\$9,327,288	4,321	-5.11%	20.02%
2170	GLENDALE AREA SCHOOLS	1800 Broadway Dr.	Glendale	91208	Stuart Perlish	(818) 248-7425	\$337,750,944	\$40,992,757	\$290,370,561	\$40,959,505	11,702	0.91%	3.60%
11652	GOLDEN VALLEY	409W Center St.	Manitca	95336	Gail Freer	(209) 825-5878	\$25,628,882	\$7,419,430	\$16,582,477	\$2,782,984	2,893	1.51%	-15.10%
64660	GREATER VALLEY	1185 West Hedges	Fresno	93728	Bruce Hibbard	(559) 233-0867	\$30,672,161	\$19,336,365	\$19,947,369	\$4,330,062	2,545	1.61%	-15.35%
11099	GROSSMONT SCHOOLS	1069 Graves Ave.	El Cajon	92021	Steven Dewan	(619) 588-1515	\$90,890,678	\$42,090,098	\$45,165,735	\$8,423,345	4,436	-4.37%	3.59%
22965	GUIDANCE CHURCH OF RELIGIOUS SCIENCE	7225 Crenshaw Blvd.	Los Angeles	90043	Attricia Stroupe	(323) 778-8549	\$121,009	\$28,297	\$91,531	\$45,229	114	-38.62%	-28.37%
9536	HAMILTON	11 Digital Dr., Ste. D	Novato	94949	Scott Yancy	(415) 883-5955	\$23,906,327	\$8,707,713	\$15,348,815	\$3,916,469	1,809	-0.79%	-5.85%
24549	HANIN	3700 Wilshire Blvd., Ste. 104	Los Angeles	90010	Howard Ree	(213) 368-9000	\$24,275,893	\$16,875,906	\$5,711,996	\$2,233,775	3,090	13.46%	13.67%
5593	HARBOR	P.O. Box 5159	Torrance	90510	Tina Fugelsang	(310) 816-0440	\$108,163,864	\$29,428,646	\$75,095,573	\$17,708,163	10,384	4.04%	1.29%
5482	HARBOR AREA POSTAL EMPLOYEES	25433 Narbonne Ave.	Lomita	90717	Evangeline Rosales	(310) 539-9870	\$20,675,979	\$7,148,268	\$12,851,682	\$2,701,371	2,327	11.85%	-3.68%
1865	HALL ASSOCIATES	530 S. Main St., Ste. 100	Orange	92668	Donn Grizzle	(714) 972-2992	\$48,146,014	\$17,081,585	\$29,563,257	\$3,684,449	6,184	-0.06%	-11.89%
68395	HERITAGE COMMUNITY	P.O. Box 790	Rancho Cordova	95741	Ed Turk	(916) 364-1700	\$194,419,263	\$98,063,980	\$77,254,749	\$20,137,729	13,410	-1.85%	6.36%
65664	HIGH SIERRA	136W Line St	Bishop	93514	Bonnie Hamilton	(760) 873-6190	\$13,307,445	\$4,250,034	\$8,696,077	\$1,628,160	710	3.04%	2.55%
17623	HUNTING	19701 Hamilton Ave., Ste. 130	Torrance	90502	Steve Brandon	(800) 634-6632	\$655,224,183	\$430,511,489	\$202,609,373	\$64,046,565	63,420	2.82%	3.44%
60967	HUNTING BEACH CTY EMPLOYEES	P.O. Box 910	Huntington Beach	92648	Arleen Grauer	(714) 536-6517	\$48,526,921	\$12,571,808	\$35,475,121	\$5,478,670	2,900	1.01%	-12.31%
64546	I.L.W.U.	P.O. Box 445	Wilmington	90748	Ralph Ruiz	(310) 834-6411	\$156,852,963	\$105,408,059	\$39,696,696	\$20,814,841	15,205	14.16%	4.85%
64555	IBEW MEMBERS +	1875 Arnold Dr. Ste. 101	Martinez	94553	Christina Staflbach	(925) 370-9200	\$18,011,154	\$5,317,803	\$12,279,803	\$1,471,158	1,608	-9.48%	-0.64%

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22015	ILWU - FSC	237 Fallon St.	Oakland	94607	Janine Johnson	(510) 451-1600	\$2,249,031	\$6,571,219	\$16,037,984	\$2,859,023	2,889	-4.02%	0.01%
14016	INLAND	570 Broadway	El Cajon	92021	Jeff Lower	(619) 444-5656	\$10,340,305	\$4,986,992	\$5,079,387	\$809,907	1,438	-5.94%	8.65%
5684	INLAND VALLEY	P.O. Box 547	Fontana	92334	Charles Papatius	(909) 822-1810	\$38,923,844	\$16,190,788	\$20,741,969	\$3,293,582	3,371	2.24%	3.63%
15030	INTERSTATE	1475 S State College Blvd., Ste. 1	Anaheim	92806	DeDe Menhadji	(714) 758-4129	\$19,497,427	\$4,384,328	\$14,866,495	\$4,583,345	3,049	-4.38%	-20.81%
63589	JACOM	3037 W Jefferson Blvd.	Los Angeles	90018	Ken Takemoto	(323) 731-9358	\$80,694,659	\$25,395,462	\$51,567,131	\$11,157,738	9,737	-2.91%	4.83%
64892	JONES METHODIST CHURCH	1975 Post St.	San Francisco	94115	Connie Richey	(415) 922-8320	\$541,860	\$40,961	\$502,129	\$118,658	313	0.30%	-26.87%
11944	KAIPIERMI DIABLO	P.O. Box 4928	Walnut Creek	94596	Maion Morris	(925) 295-5626	\$68,917,363	\$21,780,785	\$46,982,868	\$9,524,923	4,541	2.49%	1.30%
11943	KAIPIERMI NORTH BAY	173 Plaza Dr. Ste. 1001	Vallejo	94591	Bobbie Adams	(707) 651-1400	\$34,177,327	\$20,063,341	\$12,296,229	\$3,832,562	4,315	-9.55%	8.46%
6032	KERN	P.O. Box 1667	Bakersfield	93303	DeAnn Straub	(661) 327-9461	\$215,200,681	\$151,385,480	\$57,681,288	\$30,740,513	21,392	3.10%	11.46%
3804	KERN SCHOOLS	P.O. Box 9506	Bakersfield	93389	Steve Renick	(661) 833-7955	\$1,275,092,990	\$686,863,736	\$472,462,271	\$137,397,905	158,165	-0.16%	1.04%
65299	KEYPOINT	2805 Bowers Ave.	Santa Clara	95051	Brad Camfield	(408) 731-4100	\$938,433,949	\$718,980,596	\$177,709,252	\$78,258,609	46,356	4.90%	23.37%
4142	KINACTIA	P.O. Box 10003	Manhattan Beach	90266	Keith Sultemeier	(310) 643-5400	\$3,373,601,089	\$2,848,087,842	\$112,504,324	\$317,762,130	265,096	4.62%	15.71%
10395	KINGS	1415 W Lacey Blvd.	Hanford	93230	Greg Kerkhoff	(559) 582-4438	\$85,256,858	\$45,640,309	\$37,021,786	\$14,947,347	8,344	-1.48%	-2.11%
20720	L.A. MISSION	P.O. Box 630	San Fernando	91341	Elvira Orozco	(818) 365-1717	\$6,561,236	\$913,290	\$5,586,682	\$771,585	1,574	0.49%	-1.53%
16571	L.A. HEALTHCARE	P.O. Box 17159	Los Angeles	90017	Annic Kim	(213) 353-8888	\$14,329,965	\$4,652,227	\$8,731,624	\$969,204	2,739	2.52%	11.20%
60755	LA ELECTRICAL WORKERS	P.O. Box 7030	Pasadena	91109	Harvey Bachand	(626) 440-9284	\$46,208,232	\$2,641,090	\$39,861,825	\$9,549,105	3,539	-0.95%	19.44%
2024	LA FINANCIAL	1520 W Colorado Blvd.	Pasadena	91105	Carol Galizia	(800) 894-1200	\$351,916,320	\$177,648,044	\$127,915,395	\$29,719,987	33,509	-0.89%	8.29%
10351	LA LOMA	P.O. Box B	Bryn Mawr	92318	Gary Nelson	(909) 796-0206	\$66,454,658	\$30,300,897	\$27,603,361	\$4,291,795	13,110	-0.96%	0.99%
17232	LASSEN COUNTY	2605 Riverside Dr.	Susanville	96130	Dawn Miller	(530) 257-7736	\$60,203,335	\$21,361,776	\$36,654,036	\$11,486,944	5,028	0.55%	7.92%
68460	LBS FINANCIAL	P.O. Box 4860	Long Beach	90804	Jeffrey Napier	(562) 597-0351	\$162,962,264	\$105,856,856	\$56,941,439	\$29,840,828	3,254	-1.37%	5.17%
17841	LIMONEIRA	1141 Cummings Rd.	Santa Paula	93060	Tina Torres	(805) 525-9989	\$794,859,420	\$405,886,217	\$365,764,437	\$98,804,326	52,715	1.78%	7.40%
11101	LMCC EMPLOYEES	P.O. Box 1541	La Mesa	91944	Diane Finch-Payne	(619) 462-7030	\$2,526,907	\$811,097	\$2,526,907	\$436,116	404	5.62%	-19.39%
1999	LOGIX	P.O. Box 6759	Burbank	91510	David Styler	(818) 565-2000	\$3,834,404,215	\$2,722,244,438	\$1,067,439,818	\$686,185,669	134,612	5.66%	18.16%
1438	LONG BEACH CITY EMPLOYEES	2801 Temple Ave.	Signal Hill	90755	Kathleen O'Connell	(562) 595-4725	\$306,480,445	\$78,555,774	\$221,722,320	\$28,084,734	8,528	-3.27%	-1.60%
67921	LONG BEACH FIREMENS	2245 Argonne Ave.	Long Beach	90815	Bob Moll	(562) 597-0351	\$162,962,264	\$105,856,856	\$56,941,439	\$29,840,828	3,254	-1.37%	5.17%
1207	LOS ANGELES	300 S Glendale Ave.	Glendale	91205	John Dea	(818) 242-8640	\$794,859,420	\$405,886,217	\$365,764,437	\$98,804,326	52,715	1.78%	7.40%
16570	LOS ANGELES LEE	964 North Hill St.	Los Angeles	90012	Uria Gomes	(213) 626-0974	\$443,367	\$151,515	\$443,367	\$134,672	119	-3.75%	58.17%
24553	LOS ANGELES POLICE	16150 Sherman Way	Van Nuys	91406	Michael Paddgett	(818) 787-6520	\$793,831,280	\$484,286,138	\$286,655,406	\$103,873,875	39,578	1.86%	5.06%
15659	MARIN COUNTY	30 N San Pedro Rd. 115	San Rafael	94903	Elesja Ingwersen	(415) 499-9780	\$59,903,463	\$17,208,931	\$41,806,789	\$5,679,780	4,541	-1.78%	0.39%
10648	MARYKNOLL OF L A	222 S. Hewitt St.	Los Angeles	90012	Joseph Takahashi	(323) 708-3693	\$964,343	\$385,875	\$573,997	\$103,569	165	1.20%	27.21%
68483	MATADORS COMMUNITY	P.O. Box 1052	Northridge	91328	Dale Verderano	(818) 993-6328	\$154,419,687	\$127,500,544	\$16,986,858	\$15,569,585	14,400	3.19%	23.47%
2843	MATSON EMPLOYEES	555 12th St.	Oakland	94607	Pat Hanson	(415) 957-4658	\$32,860,428	\$32,211,277	\$29,311,640	\$7,025,564	1,333	-3.70%	1.66%
8261	MATTEL	333 Continental Blvd.	El Segundo	90245	Jon Hernandez	(310) 252-4545	\$29,885,702	\$10,111,120	\$19,387,290	\$2,677,328	4,783	-2.99%	6.93%
65095	MCCLATCHY EMPLOYEES	P.O. Box 15779	Sacramento	95852	Stephen Serfozo	(916) 321-1780	\$15,733,498	\$4,666,680	\$10,911,844	\$2,006,033	1,324	-0.04%	-4.68%
2633	MCKESSON EMPLOYEES	One Post St. Ste. 1825	San Francisco	94104	Christopher Bruno	(415) 983-8920	\$26,613,394	\$17,004,336	\$9,261,775	\$2,242,491	4,704	-0.79%	15.67%
68549	MEDIA CITY COMMUNITY	1020 W Olive Ave.	Burbank	91505	Ana Ordonez	(818) 238-2950	\$33,138,538	\$14,862,641	\$17,188,890	\$4,067,390	3,216	-2.28%	-2.46%
62677	MEMBERS 1ST	P.O. Box 492395	Redding	96049	Mark Moore	(530) 222-6060	\$107,357,850	\$62,582,554	\$36,646,030	\$13,240,964	16,246	0.37%	8.97%
61667	MENDO LAKE	P.O. Box 1410	Ukiah	95482	Richard Cooper	(707) 468-0161	\$179,804,156	\$105,405,863	\$66,440,465	\$16,141,194	25,667	33.17%	33.33%
13394	MENLO SURVEY	345 Middlefield Rd.	Menlo Park	94025	Kelly Keniston	(650) 323-2493	\$60,496,272	\$27,350,926	\$31,961,488	\$6,625,691	2,638	5.73%	3.65%
62989	MERCED MUNICIPAL EMPLOYEES	725 West 18th St.	Merced	95340	Cathy Carvajal	(209) 385-6872	\$2,101,064	\$1,189,407	\$544,408	\$228,291	395	-0.55%	-1.24%
9119	MERCED SCHOOL EMPLOYEES	P.O. Box 1349	Merced	95341	Nancy Deavours	(209) 383-5550	\$407,666,597	\$33,053,799	\$252,473,732	\$40,958,624	35,539	3.57%	-6.41%
64766	MERCO	1911 M St.	Merced	95340	Mike Malone	(209) 723-4285	\$90,793,052	\$35,861,751	\$51,747,756	\$8,253,072	10,363	4.44%	-1.01%
68394	MERWEST	5615 Chesbro Ave.	San Jose	95153	Julie Kirsch	(408) 972-5222	\$1,044,810,047	\$676,851,847	\$323,262,125	\$100,154,697	67,353	-0.57%	13.13%
95073	MID CITIES	325 S Santa Fe Ave.	Compton	90221	Anthony Sanders	(310) 638-5147	\$23,154,246	\$18,007,163	\$4,666,604	\$5,222,159	4,425	0.46%	29.84%
8227	MIRAMAR	9494 Miramar Rd.	San Diego	92126	Paul Socia	(858) 695-9494	\$17,313,920	\$49,252,382	\$115,374,986	\$23,170,178	7,318	-1.79%	-2.72%
14384	MISSION	P.O. Box 919023	San Diego	92191	Debra Schwartz	(800) 500-6328	\$2,553,133,702	\$1,397,028,186	\$1,065,081,818	\$316,604,027	170,795	5.52%	16.09%
13131	MISSION CITY	1391 Franklin St.	Santa Clara	95050	David Waterman	(408) 244-5818	\$74,870,665	\$32,556,386	\$39,896,570	\$6,459,178	4,181	1.29%	34.63%
12805	MOCS	3600 Coffee Rd.	Modesto	95355	Tracey Kerr	(209) 572-3600	\$23,747,415	\$69,394,370	\$145,667,818	\$20,123,369	30,071	5.87%	4.98%
4022	MODESTO'S FIRST	430 12th St.	Modesto	95354	Sherie Khamo	(209) 521-2020	\$30,986,400	\$5,525,330	\$24,388,532	\$4,172,797	2,435	-2.36%	-34.00%
11900	MOJAVE PLANT EMPLOYEES	9350 Oak Creek Rd.	Mojave	93501	Maria Gonzalez	(661) 824-2401	\$1,930,942	\$565,114	\$1,414,487	\$269,493	287	5.65%	-26.29%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
13265	MOKELUWINE	P.O. Box 1717	Lodi	95241	Liz Maynard	(209) 334-3200	\$45,505,728	\$15,969,054	\$29,389,190	\$6,335,076	6,077	-5.30%	-6.49%
9900	MONROVIA CITY EMPLOYEES	415 S. Ivy Ave.	Monrovia	91016	Sandra Thompson	(626) 932-5550	\$3,542,382	\$1,038,189	\$2,491,730	\$473,349	524	8.38%	-5.93%
97071	MONTEREY	P.O. Box 3288	Monterey	93942	Stewart Fuller	(831) 647-1000	\$212,086,466	\$119,964,104	\$86,671,866	\$31,243,541	19,570	0.83%	3.63%
23953	MOORE WEST	2450 Washington Ave. 180	San Leandro	94577	Laura Keyes	(510) 352-9090	\$70,312,668	\$3,865,259	\$16,022,385	\$1,855,007	1,592	-4.57%	-2.55%
62092	MUSICIANS INTERGUILD	817 N Vine St.	Hollywood	90038	Marc Jacoby	(323) 462-6447	\$75,069,712	\$31,969,656	\$42,877,590	\$6,140,970	6,666	-1.62%	-16.49%
10837	MWD	700 North Alameda St.	Los Angeles	90012	Fred McCauley	(213) 217-6611	\$43,933,175	\$16,101,611	\$27,811,900	\$5,698,995	2,885	1.95%	0.61%
68446	MY	P.O. Box 3824	Redwood City	94063	Fred Diaz	(650) 366-5522	\$33,957,348	\$18,365,743	\$14,835,281	\$3,041,418	3,345	-2.39%	13.58%
13344	NBC UNIVERSAL EMPLOYEES	3000 W Alameda Ave. Bldg. 1550	Burbank	91523	Kirk Bowen	(818) 840-4007	\$60,440,920	\$23,849,908	\$35,809,753	\$4,988,293	4,250	-4.35%	0.66%
13144	NEWPORT BEACH CITY EMPLOYEES	425 Old Newport Blvd. Ste. A	Newport Beach	92663	Karen Pulliam	(949) 642-4507	\$13,324,985	\$6,102,457	\$5,696,397	\$714,900	1,333	7.85%	6.30%
65059	NIKEI	18425 S Westminster Ave.	Gardena	90248	Erick Orellana	(310) 324-1544	\$68,811,096	\$18,065,439	\$49,013,107	\$8,027,629	5,452	-3.70%	9.04%
68463	NORTH COUNTY	P.O. Box 289014	San Diego	92198	Gary Sisk	(619) 487-1880	\$58,781,259	\$36,802,424	\$19,065,294	\$5,230,832	3,763	-3.61%	1.30%
68452	NORTH ISLAND	P.O. Box 85833	San Diego	92186	Stephen O'Connell	(619) 656-6525	\$11,335,909,015	\$727,722,955	\$300,492,770	\$123,712,557	76,602	0.10%	7.67%
23780	NORTHEAST COMMUNITY	683 Clay St.	San Francisco	94111	Lily Lo	(415) 434-0738	\$10,524,828	\$4,419,343	\$6,004,641	\$1,953,596	1,472	6.00%	-3.37%
63097	NORTHERN CALIFORNIA LATVIAN	P.O. Box 460429	San Francisco	94146	Santia Vilgerete	(415) 643-9926	\$11,729,219	\$129,465	\$11,592,430	\$324,505	201	-10.70%	26.02%
10362	NORTHERN REDWOOD	1270 Guntoli Ln.	Arcata	95521	Richard Ayala	(707) 822-5902	\$17,511,283	\$8,655,760	\$6,959,063	\$1,467,726	1,603	4.59%	7.42%
24292	NORTHROP GRUMMAN	P.O. Box 47009	Gardena	90247	Stan Swenson	(310) 808-4000	\$957,721,201	\$416,008,444	\$572,869,636	\$96,508,781	50,693	4.17%	-6.30%
566	NUVISION	7812 Edinger Ave.	Huntington Beach	92647	Roger Ballard	(714) 375-8008	\$1,305,999,531	\$793,875,731	\$458,819,986	\$151,078,235	85,919	9.11%	9.19%
24809	OCEAN CREST	P.O. Box 92439	Long Beach	90809	J Wesley Keller	(562) 426-8838	\$35,525,070	\$11,002,240	\$23,881,003	\$2,999,223	3,837	3.87%	-8.23%
24235	OE	P.O. Box 5073	Livermore	94551	Mike Donohue	(925) 454-4000	\$855,218,812	\$402,118,442	\$424,778,514	\$123,767,691	73,122	1.90%	11.10%
1034	OLIVE VIEW EMPLOYEES	P.O. Box 923071	Sylmar	91139	Barbara Felix	(818) 367-1057	\$35,866,952	\$21,636,382	\$8,065,012	\$21,636,382	5,221	0.43%	3.99%
14542	ONTARIO MONTCLAIR SCHOOLS	P.O. Box 1697	Ontario	91762	Madeline Stewart	(909) 983-1959	\$88,439,205	\$33,726,951	\$49,407,537	\$8,534,518	7,074	4.06%	18.66%
13044	ONTARIO PUBLIC EMPLOYEES	P.O. Box 830	Ontario	91762	Charlene Jackson	(909) 984-8781	\$17,914,935	\$9,636,722	\$8,006,331	\$1,740,875	2,133	2.42%	-7.4%
68416	ORANGE COUNTY'S	P.O. Box 11777	Santa Ana	92711	Shruti Miyashiro	(714) 755-5900	\$1,155,736,052	\$649,558,593	\$439,976,619	\$118,465,173	88,710	3.75%	24.49%
61942	ORGANIZED LABOR	2112 McHenry Ave.	Modesto	95350	Vicki Crooker	(209) 527-8731	\$19,330,540	\$6,730,282	\$9,422,414	\$1,745,624	3,663	-2.55%	-8.49%
21509	P.V.H.M.C.	1852 N Garey Ave. 4	Pomona	91767	Tom Ramos	(909) 868-0535	\$9,633,338	\$5,501,550	\$3,920,985	\$1,026,590	3,357	1.45%	-1.93%
11464	PACIFIC	P.O. Box 100	Pomona	91769	Jeanne Chance	(909) 594-1866	\$18,551,865	\$5,093,583	\$12,990,188	\$2,942,800	1,489	-1.88%	-3.10%
60847	PACIFIC COMMUNITY	P.O. Box 34003	Fullerton	92834	Kevin Pendergraft	(714) 526-2328	\$184,245,537	\$67,672,890	\$108,569,664	\$26,600,464	11,622	-4.67%	24.74%
68494	PACIFIC MARINE	1278 Rocky Point Dr.	Oceanside	92056	David Davis	(760) 430-7511	\$896,770,767	\$391,098,076	\$228,154,108	\$100,930,740	76,143	0.62%	12.25%
5662	PACIFIC OAKS	761 Daily Dr. Ste. 200	Camarillo	93010	Marianne Blitsch	(805) 384-1100	\$301,558,082	\$131,705,142	\$154,811,208	\$26,998,224	20,729	0.61%	3.97%
64835	PACIFIC POSTAL	1040 Leigh Ave.	San Jose	95126	Jan Meene	(408) 275-8595	\$203,328,574	\$53,871,271	\$140,588,940	\$27,712,852	15,640	0.26%	4.52%
68413	PACIFIC SERVICE	P.O. Box 8191	Walnut Creek	94596	Stephen Panch	(925) 296-6200	\$1,083,371,358	\$407,347,174	\$655,792,741	\$143,465,931	57,137	-0.63%	2.79%
3378	PACIFIC TRANSPORTATION	501 West 190th St.	Gardena	90248	Anna Lo	(626) 431-2401	\$69,766,944	\$34,649,174	\$26,777,080	\$13,328,391	7,671	-8.90%	0.41%
24736	PACOIMA DEVELOPMENT	13168 Van Nuys Blvd.	Pacoima	91331	Andrea DeLuna	(818) 907-9977	\$4,148,241	\$3,213,865	\$745,650	\$279,395	1,014	1.52%	15.11%
12111	PALM SPRINGS	425 N Civic Dr.	Palm Springs	92262	Debbie Pighiano	(760) 327-7474	\$13,023,695	\$4,591,682	\$8,171,667	\$1,624,611	1,580	-1.10%	-5.78%
11953	PARADISE VALLEY	2700 E 4th St.	National City	91950	John Pressler	(619) 475-4313	\$83,593,661	\$47,453,354	\$35,137,159	\$11,644,305	5,127	6.13%	-3.21%
14650	PARISHIONERS	2355 Crenshaw Blvd. Ste. 100	Torrance	90501	Mark Marderness	(310) 320-4588	\$36,898,657	\$12,348,518	\$23,854,055	\$2,933,513	4,488	3.45%	7.04%
22141	PARSONS	P.O. Box 90667	Pasadena	91109	Janet Cowell	(626) 440-7000	\$223,284,980	\$47,192,891	\$167,275,564	\$26,243,271	7,254	-8.00%	1.85%
18708	PARTNERS	100 N First St., Ste. 400	Burbank	91502	John Jandacs	(818) 558-4505	\$1,237,910,299	\$1,084,025,557	\$108,974,506	\$158,968,723	108,503	4.42%	8.84%
594	PASADENA	P.O. Box 7132	Pasadena	91109	Ron Berry	(626) 799-0882	\$147,828,486	\$48,425,964	\$92,916,285	\$16,158,137	10,935	3.83%	0.99%
1368	PASADENA SERVICE	670 N. Rosemead Blvd.	Pasadena	91108	Ken Landis	(626) 351-9651	\$103,786,317	\$43,916,458	\$50,367,611	\$9,586,192	9,563	-3.88%	13.01%
68579	PAITECO	P.O. Box 8020	Pleasanton	94588	Erm Mendez	(925) 460-4600	\$4,114,579,937	\$2,591,930,750	\$1,440,605,113	\$38,263,726	279,536	2.59%	21.52%
14785	PATRIOTS	26970 Aliso Viejo Pkwy, Ste. 15	Aliso Viejo	92656	Tim Labuda	(949) 362-7200	\$76,241,575	\$47,450,355	\$25,251,550	\$4,960,450	5,785	-6.54%	-15.54%
10767	PEOPLES INDEPENDENT CHURCH	5856 West Blvd.	Los Angeles	90043	Judith Cooper	(323) 298-7000	\$74,447	\$17,348	\$55,433	\$38,277,459	121	-11.05%	-32.56%
68377	POINT LOMA	9420 Farnham St.	San Diego	92123	Ted Dennis	(858) 495-3400	\$434,628,609	\$232,445,112	\$184,276,215	\$38,227,459	39,194	-1.30%	7.18%
19739	POLAM	589 N Larchmont Blvd.	Los Angeles	90004	Christopher Hillier	(323) 463-5137	\$51,593,100	\$32,398,129	\$18,209,139	\$6,046,185	2,053	6.66%	-2.86%
21502	POLAM	770 Marshall St.	Redwood City	94063	Mark Chrzanoski	(415) 367-8940	\$58,955,905	\$24,417,785	\$22,561,932	\$5,818,197	3,063	0.70%	-5.25%
16196	POMONA POSTAL	437 W Center St.	Pomona	91769	Zionnon Dizon	(909) 629-3415	\$4,728,364	\$3,781,790	\$990,556	\$940,388	921	1.28%	-2.23%
23004	POPA	13304 East Alondra Blvd.	Cerritos	90703	Raymond Baruts	(562) 229-9181	\$186,522,337	\$119,109,422	\$61,036,388	\$27,539,695	16,420	6.07%	-3.40%
86063	POST CITY FINANCIAL	2371 Grand Ave.	Long Beach	90815	Christine Haley	(562) 498-6057	\$75,521,010	\$24,786,109	\$45,502,992	\$9,329,458	7,917	4.87%	2.37%
68428	PREMIER AMERICA	P.O. Box 2178	Chatsworth	91311	John Merlo	(818) 772-4000	\$1,574,047,288	\$1,019,895,312	\$527,010,304	\$176,415,438	70,629	5.51%	30.80%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
64515	PREMIER COMMUNITY	P.O. Box 8929	Stockton	95208	Paul Yang	(209) 235-1100	\$128,545,260	\$49,568,525	\$70,735,564	\$13,919,688	12,329	-0.84%	-1.74%
68540	PREMIER ONE	P.O. Box 61867	Sunnyvale	94088	Andrea Brewer	(408) 524-4500	\$338,133,640	\$157,790,188	\$173,281,135	\$35,370,413	25,115	0.48%	4.68%
61487	PRINTING INDUSTRIES	P.O. Box 910937	Los Angeles	90091	Susan Coniurski	(323) 728-1866	\$23,994,520	\$20,522,288	\$3,326,333	\$2,103,559	5,555	-3.82%	6.89%
61487	PRINTING OFFICE EMPLOYEES	P.O. Box 4457	Covina	91723	Thomas Fairar	(626) 858-8466	\$4,532,218	\$915,294	\$3,570,443	\$83,728	813	-4.15%	-6.25%
60024	PRIORITY ONE	1631 Huntington Dr.	South Pasadena	91030	Charles Wiggington	(626) 441-1999	\$148,358,491	\$72,068,292	\$68,942,559	\$13,912,037	25,285	-2.09%	-6.31%
6072	PROSPECTORS	1310 South Valley Vista Dr.	Diamond Bar	91765	Mary Freeman	(909) 396-9688	\$60,892,678	\$20,856,532	\$37,875,763	\$7,132,596	5,037	2.13%	5.19%
66343	PROVIDENT	303 Twin Dolphin Dr.	Redwood City	94065	Wayne Bunker	(650) 508-0300	\$1,980,821,459	\$1,063,721,388	\$84,624,829	\$26,589,222	104,251	12.92%	14.96%
15396	RAFE	6876 Magnolia Ave.	Riverside	92506	Bonnie Wann	(909) 682-1555	\$2,477,419	\$5,637,613	\$5,457,884	\$3,615,710	4,037	-11.30%	-11.10%
12004	RANCHO	P.O. Box 2728	Downey	90242	Mitchell Bonca	(562) 803-6401	\$84,017,164	\$45,177,932	\$36,182,147	\$6,964,489	11,244	0.00%	2.45%
7260	RARIN	218 Mcclay Ave.	Stockton	95203	Cindy Hodson	(209) 933-9275	\$5,014,622	\$1,812,606	\$3,035,979	\$623,319	678	-5.77%	-10.83%
20699	REACH	P.O. Box 3449	Redwood City	94064	Chris Petro	(888) 673-3288	\$98,758,689	\$46,077,081	\$48,138,983	\$8,871,895	6,174	-2.84%	7.61%
9778	REDLANDS CITY EMPLOYEES	P.O. Box 366	Redlands	92373	Judith Smith	(909) 798-7626	\$7,541,967	\$6,427,095	\$93,852	\$1,637,398	719	-6.82%	-0.25%
60793	REDWOOD	P.O. Box 6104	Santa Rosa	95406	Brett Martinez	(707) 545-4000	\$2,388,463,392	\$1,714,045,595	\$592,180,916	\$275,823,773	194,925	6.37%	14.46%
61128	ROLLING F	2101 Geer Rd. Ste. 401	Turlock	95382	Douglas Aleson	(209) 634-2911	\$45,478,848	\$9,536,088	\$35,118,724	\$5,075,892	6,027	2.70%	-10.56%
7826	S F MUNICIPAL RAILWAY EMP	1425 Ocean Ave.	San Francisco	94122	Ghislaine Giron	(415) 469-8817	\$6,115,597	\$812,925	\$5,042,114	\$656,470	785	-2.12%	-9.11%
9253	S F RECREATION & PARKS	1286 23rd Ave.	San Francisco	94122	Michele Sosa	(415) 661-4652	\$14,260,695	\$4,361,481	\$9,591,699	\$2,603,298	1,071	1.51%	-1.20%
62541	S.F. BAY AREA EDUCATORS	258 B Laguna Honda Blvd.	San Francisco	94116	Emily Stacey	(415) 664-4313	\$19,971,767	\$7,988,802	\$11,738,687	\$1,442,652	1,946	-1.18%	10.25%
61359	S.T.A.R. COMMUNITY	550 Salem St.	Chico	95928	Joseph Kelly	(530) 895-1947	\$40,641,848	\$11,000,542	\$28,204,352	\$3,737,360	3,053	2.96%	5.33%
62641	SACRAMENTO	P.O. Box 2351	Sacramento	95812	Jerry Kinlock	(916) 444-6070	\$378,773,340	\$151,546,457	\$211,902,045	\$50,110,278	24,271	2.67%	21.15%
68366	SAFE	3720 Madison Ave.	North Highlands	95660	Henry Wirz	(916) 979-7233	\$2,101,556,073	\$1,190,705,952	\$743,024,543	\$227,953,112	176,755	6.50%	19.89%
61598	SAFE 1	1400 Mill Rock Way	Bakersfield	93311	Doug Kileen	(661) 327-3818	\$366,836,967	\$246,037,988	\$88,888,578	\$60,021,374	48,355	0.25%	5.51%
97093	SAFEAMERICA	601 Gibraltar Dr.	Pleasanton	94588	Heather Roach	(925) 217-4111	\$311,203,186	\$210,738,844	\$82,103,852	\$27,178,390	25,304	1.01%	17.21%
18454	SAN BERNARDINO CMNTY CIG DSTRCT EMP	701 S Mount Vernon Ave.	San Bernardino	92410	Barry Jednak	(909) 384-4499	\$1,452,974	\$1,452,974	\$1,342,546	\$374,127	398	0.75%	25.25%
7770	SAN BERNARDINO SCHOOL EMPLOYEES	P.O. Box 2007	San Bernardino	92406	Kevin Posey	(909) 882-2911	\$67,118,814	\$38,911,885	\$22,882,843	\$11,288,541	5,613	4.33%	7.45%
61004	SAN DIEGO COUNTY	6645 Sequence Dr.	San Diego	92121	Teresa Halleck	(619) 597-8690	\$6,535,054,808	\$3,908,052,546	\$2,229,696,753	\$906,896,747	268,806	3.99%	24.02%
24110	SAN DIEGO FIREFIGHTERS	4926 La Cuentra Dr.	San Diego	92124	Ed Daley	(619) 283-5477	\$86,407,678	\$42,173,226	\$38,772,009	\$7,396,589	3,590	1.97%	1.06%
61003	SAN DIEGO METROPOLITAN	P.O. Box 719099	San Diego	92171	Stan Abrams	(619) 297-4835	\$200,783,499	\$171,264,721	\$68,908,673	\$27,116,827	15,619	1.41%	1.03%
64576	SAN FERNANDO VALLEY JAPANESE	13900 Polk St.	Sylmar	91342	Mayko Martinez	(818) 362-0680	\$1,036,530	\$589,089	\$443,043	\$372,465	289	-4.28%	-2.84%
24542	SAN FRANCISCO	770 Golden Gate Ave.	San Francisco	94102	Steven Stapp	(415) 775-5377	\$910,633,208	\$421,478,524	\$448,416,590	\$98,355,097	32,760	9.61%	14.00%
97069	SAN FRANCISCO FIRE	3201 California St.	San Francisco	94118	Darren Herrmann	(415) 674-4800	\$964,098,221	\$625,688,189	\$308,769,103	\$78,791,352	51,881	9.62%	21.98%
6326	SAN FRANCISCO LEE	915 Grant Ave.	San Francisco	94108	Lily Lo	(415) 982-0915	\$11,608,899	\$4,500,794	\$6,993,477	\$4,502,227	1,048	-5.42%	1.06%
64309	SAN GABRIEL VALLEY POSTAL	P.O. Box 4337	Covina	91723	John Meeks	(626) 915-3841	\$18,926,773	\$11,246,414	\$6,961,404	\$2,492,210	3,584	3.43%	-5.12%
66788	SAN JOAQUIN POWER EMPLOYEES	P.O. Box 16039	Fresno	93755	Joanne Hubbard	(559) 263-5080	\$125,417,911	\$81,442,345	\$41,290,088	\$21,644,078	5,951	1.86%	11.46%
62736	SAN MATEO	P.O. Box 910	Redwood City	94064	Barry Jolette	(650) 363-1725	\$780,597,591	\$448,195,519	\$305,992,773	\$77,726,346	77,660	4.25%	9.57%
6326	SAN MATEO CITY EMPLOYEES	330 W. 20th Ave.	San Mateo	94403	Steve Yoshitaji	(650) 377-3430	\$30,845,346	\$6,286,189	\$24,503,419	\$4,136,064	1,042	0.57%	-0.81%
24520	SANTA ANA	800 W Santa Ana Blvd.	Santa Ana	92701	Jill Mahany	(714) 834-1341	\$62,539,005	\$29,710,388	\$26,665,194	\$5,042,667	6,472	3.37%	-5.09%
6711	SANTA BARBARA COUNTY	2623 De La Vina St.	Santa Barbara	93105	Terr Zamini	(805) 682-3357	\$39,707,530	\$10,024,440	\$27,969,673	\$3,384,398	5,478	0.99%	-6.30%
1909	SANTA BARBARA TEACHERS	3970 La Colina Rd., Ste. 12	Santa Barbara	93110	Roy McLaughlin	(805) 682-2467	\$213,333,010	\$59,363,558	\$150,928,740	\$23,656,700	10,740	5.97%	-5.42%
24299	SANTA CLARA COUNTY	1641 North First St., Ste. 245	San Jose	95112	Mike Delmonico	(408) 282-0700	\$572,034,316	\$253,847,650	\$284,196,244	\$50,683,145	44,516	4.04%	14.35%
64029	SANTA CRUZ COMMUNITY	324 Front St.	Santa Cruz	95060	Beth Carr	(831) 425-7708	\$108,059,447	\$69,631,080	\$33,919,641	\$11,158,563	11,600	1.80%	22.06%
64439	SANTA CRUZ COUNTY EMPLOYEES	8030 Soquel Ave., Ste. 201	Santa Cruz	95062	Jerry Dumber	(831) 479-7600	\$17,325,558	\$17,325,558	\$8,613,201	\$1,882,335	2,508	2.62%	6.60%
12508	SANTA MARIA ASSOCIATED EMPLOYEES	314-1 W Cook St.	Santa Maria	93458	Tully Mattocks	(805) 925-6818	\$3,243,835	\$1,904,761	\$1,293,679	\$315,297	854	-2.19%	10.73%
7835	SEC	P.O. Box 8017	El Monte	91734	Dennis Huber	(626) 960-6888	\$618,525,014	\$327,729,962	\$254,306,675	\$62,986,156	48,955	1.93%	7.06%
3526	SCHOOLS	2200 West Artesia Blvd.	Rancho Dominguez	90220	Harry Montanez	(866) 459-2345	\$111,251,127	\$75,612,813	\$29,497,475	\$12,294,812	16,906	-0.52%	-3.53%
68398	SCHOOLS FINANCIAL	1485 Response Rd., Ste. 126	Sacramento	95815	Jim Jordan	(916) 569-2000	\$1,489,571,307	\$673,144,748	\$749,910,565	\$158,957,298	116,320	2.56%	5.73%
24212	SCHOOLSFIRST	P.O. Box 11547	Santa Ana	92711	Bill Cheney	(714) 252-0000	\$10,425,207,073	\$4,657,925,217	\$5,523,939,651	\$1,261,978,261	602,406	6.08%	10.79%
7258	SD MEDICAL	8889 Rio San Diego Dr., Ste 100	San Diego	92108	Paul Lewis	(619) 641-1100	\$75,025,637	\$28,651,186	\$43,583,057	\$13,406,201	5,686	3.59%	-17.42%
7817	SEA AIR	P.O. Box 2648	Seal Beach	90740	Michael Pardon	(888) 732-2471	\$145,157,315	\$26,614,640	\$110,875,749	\$37,442,541	7,603	-3.00%	-4.29%
12814	SEA WEST COAST GUARD	P.O. Box 4949	Oakland	94605	Tom Doherty	(510) 568-4100	\$331,883,828	\$105,100,072	\$64,546,049	\$64,546,049	13,377	-1.18%	31.27%
7617	SEQUOIA	P.O. Box 5413	Redwood City	94063	Rochelle Kirchner	(415) 366-7777	\$26,941,957	\$10,324,918	\$13,899,307	\$3,623,504	2,250	-5.92%	-3.57%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
9547	SEQUOIA HOSPITAL EMPLOYEES	770 Marshall St., Ste. 200	Redwood City	94063	Paul Lindsley	(650) 569-4260	\$13,706,568	\$6,166,043	\$7,395,055	\$1,984,768	1,460	3.17%	1.20%
4980	SESLOC	P.O. Box 5360	San Luis Obispo	93403	Geri LaChance	(805) 543-1816	\$63,287,901	\$322,264,994	\$288,950,410	\$57,217,251	36,863	3.36%	0.88%
60968	SF POLICE	P.O. Box 22219	San Francisco	94122	Eddie Young	(415) 564-3800	\$750,893,321	\$438,418,060	\$287,496,434	\$110,686,503	34,540	3.52%	18.90%
5484	SHELL WESTERN STATES	P.O. Box 456	Martinez	94553	Larry Wigley	(925) 228-4545	\$96,533,405	\$9,351,278	\$85,070,829	\$8,133,883	3,834	3.51%	-2.37%
68053	SIERRA CENTRAL	820 Plaza Way	Yuba City	95991	John Cassidy	(530) 671-3009	\$730,823,622	\$462,821,424	\$234,490,967	\$89,971,751	60,987	7.62%	16.37%
68025	SIERRA POINT	365 South Spruce Ave.	South San Francisco	94080	Jill Faenza	(650) 588-6140	\$27,854,080	\$15,656,208	\$9,338,189	\$2,492,437	2,560	1.00%	-3.20%
68491	SILVERADO	P.O. Box 330	Angwin	94508	Marilyn Van Dolson	(707) 965-2483	\$42,581,418	\$31,283,476	\$10,139,650	\$3,330,284	5,186	3.83%	6.27%
61682	SISKIYOU CENTRAL	P.O. Box 1125	Yreka	96097	Becky Ives	(530) 842-1694	\$60,429,644	\$18,637,141	\$39,189,694	\$5,651,400	6,925	7.35%	-7.49%
6248	SKYONE	14600 Aviation Blvd.	Hawthorne	90250	Eileen Rivera	(310) 491-7500	\$423,564,985	\$242,951,504	\$147,339,738	\$43,887,504	34,451	14.91%	23.35%
61779	SLO	1220 Osos St.	San Luis Obispo	93401	Suzanne Leedale	(805) 543-5839	\$34,894,100	\$3,294,977	\$30,694,686	\$5,550,364	2,009	3.97%	-4.35%
14934	SMW 104	P.O. Box 2278	San Leandro	94577	Rick Hanan	(510) 483-1300	\$83,606,643	\$24,010,615	\$58,470,358	\$6,652,760	8,369	-1.40%	0.67%
9254	SOCAL	P.O. Box 10081	Canoga Park	91309	Bernard Wronkowski	(818) 346-2901	\$704,290	\$55,262	\$662,238	\$140,434	143	1.88%	-31.77%
10790	SOLANO FIRST	P.O. Box 5040	Fairfield	94533	Michael Warrell	(707) 422-1342	\$123,063,464	\$58,814,873	\$56,571,252	\$12,130,690	9,817	6.78%	16.31%
14415	SONOMA	1126 Montgomery Dr.	Santa Rosa	95405	Renee Rayhill	(707) 527-6216	\$20,220,522	\$14,680,302	\$3,482,561	\$1,773,591	1,766	4.93%	15.44%
63373	SONOMA COUNTY GRANGE	304 Sutton Place	Santa Rosa	95407	Rick Oulfs	(707) 584-0384	\$37,756,475	\$21,936,493	\$14,751,965	\$5,638,949	2,518	2.95%	-0.91%
21919	SONY SAN DIEGO EMPLOYEES	16530 Via Esprillo	San Diego	92127	Sandra Crane	(858) 942-2775	\$6,912,689	\$4,998,748	\$1,705,048	\$693,211	859	-5.96%	-2.13%
95052	SOUTH BAY	2304 Artesia Blvd.	Redondo Beach	90278	Jennifer Oliver	(310) 374-3436	\$83,731,212	\$57,225,345	\$24,674,078	\$7,984,025	7,185	0.48%	7.90%
13124	SOUTH SAN FRANCISCO CITY EMP	P.O. Box 5641	South San Francisco	94083	Sandi Trembley	(650) 829-3812	\$3,601,322	\$991,896	\$2,595,263	\$574,569	497	-6.57%	-26.96%
1955	SOUTH WESTERN	P.O. Box 908	La Habra	90631	Laura Poore	(562) 694-8296	\$130,728,164	\$42,947,652	\$79,110,252	\$11,151,548	11,017	-2.94%	-6.11%
68415	SOUTHLAND	P.O. Box 7022	Downey	90241	Ferris Foster	(562) 862-6831	\$484,150,810	\$334,516,152	\$115,361,645	\$62,743,359	48,359	-1.31%	10.00%
2016	SOUTHLAND SAVINGS	5681 Beach Blvd.	Buena Park	90621	David Kantar	(714) 828-5030	\$7,338,213	\$3,338,213	\$4,161,631	\$605,709	961	-3.77%	0.02%
9004	SO-VAL TEL	4986 E Clinton Way	Fresno	93727	Darlene Clinton	(559) 456-1144	\$5,462,735	\$5,582,646	\$9,015,883	\$1,590,067	1,996	1.18%	-14.45%
11872	SRI	P.O. Box 2284	Menlo Park	94026	Steve Bowles	(650) 859-4661	\$77,116,061	\$35,967,160	\$39,142,568	\$5,295,751	3,902	-2.53%	-3.09%
13392	STANFORD	P.O. Box 10690	Palo Alto	94303	Joan Opp	(650) 725-1000	\$1,660,034,470	\$940,572,224	\$686,111,574	\$162,428,663	49,365	7.14%	12.04%
11194	STAR HARBOR	2021 East Del Amo Blvd.	Rancho Dominguez	90220	Lorena Flores	(310) 537-8271	\$14,237,229	\$3,917,201	\$9,534,698	\$2,671,167	3,046	0.31%	-12.81%
68465	STAR ONE	P.O. Box 3643	Sunnyvale	94088	Rick Heldebrant	(408) 543-5202	\$6,737,691,641	\$2,914,162,727	\$3,714,638,539	\$783,305,716	92,135	5.86%	3.74%
9296	SUN COMMUNITY	P.O. Box 4210	El Centro	92244	Dale Johnson	(760) 337-4200	\$304,171,499	\$180,716,218	\$85,601,036	\$35,518,627	34,989	1.68%	20.16%
4393	SUNKIST EMPLOYEES	14130 Riverside Dr.	Sherman Oaks	91423	Olivia Baurista	(818) 379-7503	\$5,862,788	\$1,048,436	\$4,753,266	\$1,062,374	872	-4.44%	-10.04%
11609	SUNNYVALE	333 W. Maude Ave., Ste. 114	Sunnyvale	94085	Candy Arnold	(408) 736-5993	\$16,665,467	\$3,264,479	\$12,881,831	\$1,865,138	1,366	-11.03%	-11.54%
5359	SUN-PACIFIC	P.O. Box 4043	Richmond	94804	James Culang	(510) 970-1181	\$20,983,882	\$9,603,042	\$10,806,238	\$3,854,301	2,080	3.72%	-1.12%
21263	TAYLOR MEMORIAL UNITED METHODIST	1188 12th St.	Oakland	94607	Patricia Schenck	(510) 465-1734	\$27,592	\$0	\$27,243	\$23,249	107	-95.86%	-100.00%
8230	TECHNICOLOR	434 W Alameda Ave.	Burbank	91506	Dan Taay	(818) 973-4900	\$41,605,411	\$30,343,829	\$9,403,729	\$4,335,898	4,469	4.19%	57.18%
68383	TECHNOLOGY	P.O. Box 1409	San Jose	95109	Barbara Kamm	(408) 451-9111	\$1,770,733,669	\$964,015,551	\$772,990,417	\$203,781,340	71,015	1.93%	5.57%
61650	THE GOLDEN 1	8945 Cal Center Dr.	Sacramento	95826	Donna Bland	(916) 732-2900	\$8,507,544,036	\$4,154,882,950	\$3,805,899,010	\$1,111,572,025	675,245	3.48%	15.29%
12543	TORRANCE COMMUNITY	P.O. Box 4327	Torrance	90510	Steve Stoppel	(310) 618-9111	\$114,155,902	\$38,787,446	\$71,957,774	\$9,725,382	7,448	2.60%	3.82%
68429	TRAVIS	1 Travis Way	Vacaville	95687	Barry Nelson	(707) 449-4000	\$2,241,598,362	\$1,181,036,692	\$924,683,065	\$271,790,369	162,714	4.46%	17.32%
5718	TUCUMAS	P.O. Box 5011	Visalia	93278	Linda Reese	(559) 737-5900	\$211,692,919	\$116,884,411	\$86,346,501	\$15,996,067	32,247	0.46%	0.07%
3218	TULARE COUNTY	300 North K St.	Tulare	93274	Philip Clarey	(559) 686-1791	\$81,663,991	\$51,492,432	\$26,573,235	\$6,354,693	10,638	0.92%	-4.76%
21532	U.P.S. EMPLOYEES	3110-A Inland Empire Blvd.	Ontario	91764	Roberta Rivera	(562) 907-1965	\$30,502,296	\$10,854,508	\$17,605,884	\$2,965,375	5,782	-1.08%	8.35%
5960	U.S.B. EMPLOYEES	300 Falcon St.	Wilmington	90744	Sheila Richardson	(310) 830-0161	\$2,359,924	\$385,922	\$1,966,712	\$645,814	335	-6.19%	8.25%
3945	UME	P.O. Box 7767	Burbank	91510	Robert Einstein	(818) 238-2900	\$160,327,856	\$58,908,702	\$89,602,899	\$14,352,986	13,128	8.33%	24.28%
64482	UNCLE	2100 Las Positas Ct.	Livermore	94551	Harold Roundtree	(925) 447-5001	\$289,003,242	\$166,785,951	\$102,487,992	\$31,864,278	23,347	5.36%	43.33%
898	UNION OIL SANTA FE SPRINGS EMP	4117 Lambert Rd., 400	Brea	92821	Irene Soles	(714) 255-8512	\$5,413,052	\$5,006,439	\$814,221	\$814,221	367	0.06%	11.33%
327	UNION PACIFIC CALIFORNIA EMP	10900 Los Alamitos Blvd.	Los Alamitos	90720	Nancy Samarin	(562) 430-5552	\$9,174,680	\$5,466,134	\$3,397,229	\$876,513	2,137	-2.20%	-2.38%
24131	UNION YES	1918 West Chapman Ave.	Orange	92688	Bill Byerly	(714) 704-2800	\$48,820,409	\$25,727,503	\$20,938,533	\$2,594,331	20,107	-2.11%	-15.50%
20111	UNITED AMERICA WEST	14015 Van Nuys Blvd., Unit C	Arleta	91331	Linda Melendez	(818) 891-6671	\$4,260,524	\$1,719,836	\$2,440,531	\$489,198	553	-1.84%	2.14%
65155	UNITED ASSOCIATION	935 Detroit Ave., Rm. 259	Concord	94518	Lynn DeBene	(925) 686-1044	\$5,986,801	\$1,425,662	\$4,481,802	\$876,934	1,278	-0.69%	-8.22%
12029	UNITED CATHOLICS	P.O. Box 210	West Covina	91793	Lucy Sloan	(626) 974-4447	\$29,374,138	\$18,403,067	\$10,325,443	\$2,043,198	3,625	0.03%	5.82%
64382	UNITED FINANCIAL	P.O. Box 3277	Whittier	90605	Nancy Tinkler	(562) 944-4842	\$37,118,522	\$19,868,692	\$16,774,821	\$6,412,642	2,596	-1.42%	-3.02%
65323	UNITED HEALTH	P.O. Box 1307	Burlingame	94011	Linda White	(650) 231-1300	\$51,143,659	\$25,846,394	\$21,556,960	\$4,471,078	4,336	-2.92%	-0.85%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
60408	UNITED LOCAL	3650 E Ashlan Ave.	Fresno	93726	Jill Bechard	(559) 227-8329	\$109,768,487	\$76,171,369	\$29,992,302	\$19,752,523	11,746	1.24%	-4.86%
5816	UNITED METHODIST	9040 Benson Ave.	Montclair	91763	Ramon Noperi	(909) 946-4096	\$85,242,472	\$33,964,578	\$48,512,076	\$6,598,723	6,306	-1.27%	1.96%
64893	UNIVERSAL CITY STUDIOS	90 Universal City Plaza, Bldg. 1320	Universal City	91608	Thomas Ott	(818) 777-1295	\$70,001,881	\$45,504,478	\$9,236,636	\$5,781,723	5,913	4.97%	1.02%
64171	UNIVERSITY	1500 S Sepulveda Blvd.	Los Angeles	90025	Paul Yang	(310) 477-6628	\$480,004,714	\$229,035,467	\$231,757,674	\$39,689,663	33,100	0.85%	1.42%
4962	US ENGINEERS LA	915 Wilshire Blvd., Ste. 920	Los Angeles	90017	Victor Gladysz	(213) 615-1680	\$7,058,615	\$2,096,708	\$4,849,709	\$429,653	827	-13.42%	-3.39%
68459	USC	P.O. Box 512718	Los Angeles	90051	Gary Perez	(213) 821-7100	\$391,784,616	\$254,212,843	\$109,794,151	\$33,761,025	57,914	5.42%	6.60%
60801	USE	10120 Pacific Heights Blvd.	San Diego	92121	Jim Harris	(858) 795-6100	\$775,609,226	\$476,364,695	\$237,018,790	\$82,467,187	43,459	2.20%	5.13%
61085	UTILITY DISTRICT	375 11th St., Ste. 203	Oakland	94607	Hassan Elmi	(510) 287-0465	\$28,963,232	\$8,179,217	\$20,088,139	\$2,369,628	2,338	6.97%	12.73%
5530	VA DESERT PACIFIC	5901 E 7th St., Bldg. 4	Long Beach	90822	Cindy Glessner	(562) 498-1250	\$59,699,617	\$36,601,830	\$21,468,376	\$9,196,598	4,749	4.67%	38.03%
68402	VALLEY FIRST	P.O. Box 1411	Modesto	95353	Hank Barrett	(209) 549-8500	\$521,252,581	\$241,809,067	\$234,471,623	\$53,451,861	62,793	5.36%	4.77%
64122	VALLEY OAK	P.O. Box 279	Three Rivers	93271	Alan Cortum	(559) 561-4471	\$46,797,034	\$32,612,811	\$10,551,261	\$5,606,854	6,726	2.25%	3.56%
68458	VENTURA COUNTY	6026 Telephone Rd.	Ventura	93003	Joseph Schroeder	(805) 477-4000	\$675,616,570	\$375,671,978	\$253,096,744	\$62,379,210	64,947	2.04%	37.65%
17164	VICTOR VALLEY	15445 8th St.	Victorville	92395	Mary Kassel	(760) 245-7170	\$8,780,809	\$2,656,172	\$5,748,052	\$777,841	964	1.90%	-13.80%
63137	VISION ONE	P.O. Box 277637	Sacramento	95827	Bob Schultz	(916) 363-4293	\$58,693,431	\$52,135,219	\$6,389,473	\$9,069,019	2,094	3.84%	4.78%
68390	VISTERRA	P.O. Box 9500	Moreno Valley	92552	Robert Cameron	(951) 656-4411	\$336,920,851	\$241,010,193	\$73,447,303	\$33,980,777	33,584	1.33%	16.40%
9230	VONS EMPLOYEES	4455 Arden Dr.	El Monte	91731	Steve Weakley	(626) 444-1972	\$425,049,552	\$211,367,873	\$205,666,587	\$92,164,804	40,737	3.80%	15.32%
68493	WATER AND POWER COMMUNITY	1053 W Sunset Blvd.	Los Angeles	90012	Carl Stewart	(213) 580-1600	\$517,804,811	\$203,161,685	\$291,374,610	\$47,865,859	32,534	3.60%	9.37%
14832	WATSONVILLE HOSPITAL	75 Nielson St.	Watsonville	95076	Don Seemann	(831) 724-8098	\$11,988,975	\$4,628,755	\$7,077,936	\$1,470,779	1,351	1.68%	1.60%
66703	WESCOM	123 S Marengo Ave.	Pasadena	91101	Darren Williams	(626) 535-1000	\$2,767,361,030	\$1,354,506,474	\$1,286,786,605	\$235,404,062	192,533	5.32%	7.61%
15732	WESTERN	P.O. Box 10018	Manhattan Beach	90267	John Bommarito	(310) 536-5000	\$1,973,855,240	\$1,198,921,126	\$689,694,513	\$189,605,441	168,218	1.67%	12.06%
8774	WESTERN HEALTHCARE	5442 Ygnacio Valley Rd., Ste. 90	Concord	94521	Diana Michaels	(925) 524-5000	\$35,179,662	\$20,292,754	\$13,757,513	\$3,299,743	3,876	-5.13%	10.71%
9255	WESTERN STATES REGIONAL	920 South Alvarado St.	Los Angeles	90006	Enriqueta Laird	(213) 385-0271	\$693,094	\$268,802	\$420,890	\$241,636	374	-2.21%	8.84%
24496	WESTERN VALLEY	P.O. Box 13733	Sacramento	95853	Jacqueline Taylor	(916) 786-2451	\$10,493,524	\$5,706,572	\$4,313,341	\$596,089	1,715	2.32%	-6.65%
12413	WESTSIDE EMPLOYEES	2020 Santa Monica Blvd. 300 D	Santa Monica	90404	Debra Templein	(310) 315-0320	\$12,120,091	\$4,478,602	\$7,410,724	\$855,512	1,743	5.10%	-12.80%
20068	XCEED FINANCIAL	888 N Nash St.	El Segundo	90245	Teresa Freeborn	(310) 607-2076	\$898,434,799	\$796,355,195	\$35,828,155	\$82,174,748	64,603	10.46%	17.71%
9293	YOLO	P.O. Box 657	Woodland	95776	Jenee Rawlings	(530) 668-2700	\$215,589,383	\$134,392,745	\$72,590,465	\$23,546,727	16,205	3.29%	4.36%
19640	ZION HILL BAPTIST CHURCH	7860 10th Ave.	Los Angeles	90043	Janyce Reed	(323) 753-9262	\$206,951	\$42,271	\$163,241	\$82,851	149	-12.90%	-9.52%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	104	100	97	94	91	-3.19%	-2.64%
Number of Members	1,451,051	1,430,925	1,464,899	1,518,200	1,573,680	3.65%	1.64%
Total Assets (\$000)	14,880,041	15,112,948	16,504,886	17,360,090	18,329,664	5.59%	4.26%
Total Shares (\$000)	12,879,321	13,045,993	14,196,200	14,899,641	15,644,793	5.00%	3.97%
Total Loans (\$000)	9,626,175	9,171,866	9,454,573	10,080,129	11,379,194	12.89%	3.40%
Total Capital (\$000)	1,681,818	1,792,736	1,910,376	2,021,055	2,188,515	8.29%	5.41%

COLORADO	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 ENT	\$4,008,149	21.87%	12.24%	74.82%	1.11%	0.39%	1.95%	400	62.59%	\$20,637	\$13,327	17.71%	71.60%	0.00%
2 BELCO	\$2,486,475	13.57%	11.70%	93.65%	1.17%	1.03%	3.33%	696	67.53%	\$11,212	\$9,123	25.80%	50.51%	17.80%
3 ELEVATIONS	\$1,389,336	7.58%	9.32%	63.92%	0.74%	0.30%	3.92%	309	83.52%	\$14,925	\$11,730	9.29%	76.62%	28.00%
4 PUBLIC SERVICE EMPLOYEES	\$1,375,582	7.50%	10.53%	67.26%	1.02%	0.53%	3.71%	425	73.52%	\$7,817	\$7,821	29.76%	62.64%	3.82%
5 WESTERRA	\$1,270,491	6.93%	12.08%	79.22%	0.69%	0.50%	2.71%	381	83.44%	\$16,660	\$11,984	20.09%	62.55%	19.51%
6 CREDIT UNION OF COLORADO	\$1,145,011	6.25%	11.29%	60.73%	0.37%	0.32%	3.40%	387	89.54%	\$9,889	\$9,888	17.54%	55.09%	24.31%
7 CREDIT UNION OF DENVER	\$586,937	3.20%	11.01%	65.13%	0.91%	0.61%	2.61%	481	66.72%	\$9,819	\$9,218	22.29%	51.33%	16.26%
8 AIR ACADEMY	\$473,915	2.59%	8.23%	89.56%	0.59%	0.65%	3.11%	365	83.17%	\$19,419	\$9,346	35.18%	48.62%	0.00%
9 PREMIER MEMBERS	\$473,641	2.58%	11.04%	93.44%	1.10%	0.87%	3.30%	327	60.33%	\$13,997	\$10,198	20.90%	66.87%	28.20%
10 BOULDER VALLEY	\$323,886	1.77%	8.61%	46.51%	0.26%	0.20%	2.76%	288	91.22%	\$9,693	\$12,967	14.72%	68.27%	26.26%
11 SOOPER	\$291,134	1.59%	12.33%	62.02%	0.30%	0.30%	4.09%	367	94.93%	\$10,486	\$7,634	17.94%	46.56%	10.84%
12 PARTNER COLORADO	\$280,072	1.53%	11.73%	97.44%	0.50%	1.72%	4.01%	351	72.07%	\$13,235	\$7,343	30.03%	49.89%	7.12%
13 DENVER COMMUNITY	\$263,541	1.44%	13.92%	57.87%	0.81%	0.50%	3.68%	373	81.96%	\$12,169	\$8,875	15.18%	59.91%	14.41%
14 RED ROCKS	\$235,758	1.29%	9.26%	73.69%	0.57%	0.22%	2.98%	439	80.94%	\$12,749	\$12,448	25.93%	59.68%	7.94%
15 COORS	\$179,161	0.98%	11.74%	75.14%	0.97%	0.67%	3.95%	287	74.62%	\$12,484	\$10,012	23.08%	68.56%	20.64%
16 ROCKY MTN LAW ENFORCEMENT	\$173,266	0.95%	16.62%	70.55%	1.89%	0.27%	3.22%	308	68.15%	\$8,530	\$12,073	18.38%	65.80%	33.59%
17 FITZSIMONS	\$166,186	0.91%	12.02%	59.81%	0.30%	0.28%	3.53%	413	92.13%	\$18,830	\$7,746	11.80%	39.97%	0.00%
18 MINNEQUA WORKS	\$164,550	0.90%	10.82%	46.93%	0.56%	2.49%	2.44%	411	68.94%	\$9,243	\$7,915	18.57%	39.12%	9.67%
19 AVENTA	\$156,663	0.85%	9.49%	88.54%	0.91%	0.60%	4.84%	320	84.80%	\$13,212	\$6,965	28.18%	43.60%	4.23%
20 COMMUNITY FINANCIAL	\$151,705	0.83%	13.18%	91.29%	1.30%	0.40%	3.25%	340	75.13%	\$14,931	\$10,926	21.81%	63.48%	10.79%
21 DENVER FIRE DEPARTMENT	\$133,092	0.73%	11.04%	28.37%	0.29%	0.04%	1.84%	645	91.79%	\$14,294	\$20,321	8.72%	55.35%	21.82%
22 STERLING	\$127,334	0.69%	14.15%	36.38%	0.70%	0.13%	1.93%	357	73.75%	\$15,135	\$12,266	14.72%	56.86%	5.38%
23 COLORADO	\$122,097	0.67%	9.62%	86.01%	0.39%	0.06%	4.83%	256	92.47%	\$15,354	\$10,603	18.10%	50.96%	11.87%
24 SUNWEST EDUCATIONAL	\$108,507	0.59%	8.99%	60.59%	0.32%	0.51%	3.39%	332	84.56%	\$7,413	\$8,950	21.26%	46.11%	23.57%
25 SPACE AGE	\$107,708	0.59%	8.43%	80.54%	0.21%	0.17%	4.40%	428	93.84%	\$8,301	\$6,702	38.58%	34.05%	14.97%
26 WESTERN ROCKIES	\$106,116	0.58%	9.65%	47.79%	-0.20%	0.20%	4.38%	365	99.48%	\$5,619	\$6,573	12.95%	56.29%	32.44%
27 ARAPAHOE	\$105,331	0.57%	9.20%	82.09%	0.42%	0.10%	4.01%	279	87.23%	\$14,978	\$9,624	18.87%	43.84%	13.40%
28 AURORA SCHOOLS	\$97,942	0.53%	10.24%	60.38%	0.41%	1.00%	2.75%	356	86.09%	\$19,230	\$12,316	13.76%	47.32%	10.13%
29 CREDIT UNION OF THE ROCKIES	\$90,165	0.49%	9.70%	58.30%	0.39%	0.25%	4.16%	318	86.20%	\$8,623	\$7,971	17.96%	64.23%	10.96%
30 POWER	\$83,471	0.46%	10.75%	59.44%	0.34%	0.57%	3.71%	348	78.68%	\$6,817	\$6,353	18.49%	37.53%	17.08%
31 AURORA	\$79,965	0.44%	12.87%	57.71%	1.17%	1.98%	2.91%	437	70.09%	\$10,225	\$8,996	17.22%	51.07%	15.76%
32 NORTHWEST UNITED	\$79,888	0.44%	8.57%	51.07%	0.40%	0.19%	2.75%	273	86.06%	\$8,671	\$13,223	15.48%	54.52%	33.33%
33 NUVISTA	\$78,578	0.43%	7.79%	71.64%	0.09%	0.61%	3.71%	277	86.55%	\$14,158	\$10,411	21.50%	55.41%	17.90%
34 COLORADO	\$77,784	0.42%	12.61%	41.22%	0.69%	0.92%	3.37%	235	82.89%	\$8,290	\$8,441	24.04%	63.97%	8.04%
35 PIKES PEAK	\$74,463	0.41%	9.01%	75.22%	0.42%	0.87%	2.59%	447	78.55%	\$15,797	\$7,746	30.50%	41.07%	0.00%
36 HORIZONS NORTH	\$72,821	0.40%	8.39%	64.69%	0.02%	0.03%	4.54%	440	94.86%	\$11,190	\$8,399	19.94%	54.49%	0.00%
37 FOOTHILLS	\$68,143	0.37%	9.97%	85.55%	0.85%	0.34%	3.23%	479	79.62%	\$14,277	\$8,802	17.48%	49.98%	13.09%
38 BOULDER MUNICIPAL EMPLOYEES	\$64,827	0.35%	7.65%	58.19%	0.48%	0.46%	3.81%	369	89.09%	\$10,496	\$8,734	10.90%	73.49%	6.68%
39 WELD SCHOOLS	\$60,264	0.33%	8.30%	44.43%	0.39%	0.08%	3.07%	299	88.74%	\$9,142	\$9,204	16.88%	61.03%	6.08%
40 WHITE CROWN	\$59,751	0.33%	8.86%	55.83%	0.10%	0.00%	3.53%	605	99.60%	\$14,519	\$8,531	12.35%	47.25%	0.36%
41 METRUM COMMUNITY	\$58,407	0.32%	12.35%	65.89%	0.91%	0.22%	2.84%	309	74.10%	\$13,292	\$10,576	23.67%	43.18%	15.01%
42 GRAND JUNCTION	\$55,451	0.30%	16.33%	66.27%	1.31%	0.23%	2.43%	352	60.76%	\$8,505	\$10,130	39.51%	53.33%	10.02%
43 COLUMBINE	\$51,242	0.28%	9.31%	58.34%	0.31%	0.47%	3.32%	292	90.66%	\$9,376	\$10,996	14.57%	37.54%	21.90%
44 RIO GRANDE	\$45,106	0.25%	18.75%	50.28%	0.66%	0.17%	2.70%	380	79.76%	\$10,958	\$8,027	20.04%	45.59%	5.90%
45 COLLEGE CREDIT UNION OF GREELEY	\$44,562	0.24%	12.81%	74.00%	-0.05%	0.03%	3.22%	333	101.67%	\$15,452	\$10,594	15.23%	32.70%	4.35%
46 DELTA COUNTY	\$42,719	0.23%	9.59%	44.27%	0.64%	0.21%	2.77%	344	81.28%	\$13,513	\$8,626	7.61%	47.86%	5.50%
47 SOUTHWEST COLORADO	\$40,949	0.22%	11.17%	30.95%	0.57%	0.00%	1.85%	499	76.50%	\$14,135	\$10,301	13.39%	57.24%	0.00%
48 PEOPLES	\$40,158	0.22%	15.49%	87.25%	1.29%	1.57%	2.32%	235	67.83%	\$28,335	\$13,712	11.75%	44.69%	0.00%
49 COMMUNITY CHOICE	\$38,645	0.21%	12.63%	56.09%	1.25%	1.65%	3.95%	450	75.06%	\$8,200	\$7,045	18.59%	49.46%	13.59%
50 WESTMINSTER	\$32,564	0.18%	10.00%	65.14%	0.39%	0.28%	3.73%	448	90.22%	\$12,950	\$7,676	21.50%	44.83%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
10600	AIR ACADEMY	P.O. Box 62910	Colorado Springs	80962	Glenn Strehle	(719) 593-8600	\$473,914,503	\$386,433,063	\$48,687,964	\$40,879,127	46,166	4.43%	9.22%
10253	AKRON	Box 456	Akron	80720	Cliff Arnold	(970) 345-2623	\$776,059	\$416,090	\$354,997	\$74,050	316	-2.49%	-18.67%
64110	ARAPAHOE	P.O. Box 2210	Centennial	80161	Claudia Milan	(303) 740-7063	\$105,331,317	\$78,172,004	\$21,480,626	\$10,037,505	9,895	9.21%	16.19%
1479	ARKANSAS VALLEY	509 Vigil Ave.	Las Animas	81054	Heather Gallegos	(719) 456-5675	\$11,431,238	\$5,088,162	\$5,553,145	\$1,214,623	3,002	1.77%	2.74%
63418	ASHOKA	3405 Fernose Place Ste. 102	Boulder	80301	Allyia Canepa	(303) 444-9003	\$2,422,643	\$1,990,869	\$605,343	\$189,372	306	1.31%	-4.16%
18574	AURORA	6 Abilene St.	Aurora	80011	Jeff Holler	(303) 755-2572	\$79,965,181	\$39,695,318	\$37,554,125	\$11,177,474	7,646	-2.25%	-2.17%
14369	AURORA SCHOOLS	751 Chambers Rd.	Aurora	80011	Brad Johnson	(303) 360-0987	\$97,941,694	\$52,901,163	\$40,661,163	\$10,400,178	7,114	1.51%	-3.82%
62755	AVENTA	2735 Dublin Blvd.	Colorado Springs	80918	Gregory Mills	(719) 482-7600	\$156,663,406	\$123,160,036	\$23,278,797	\$16,029,266	19,972	2.01%	-0.11%
66037	B.C.S. COMMUNITY	3835 Newland St.	Wheat Ridge	80033	Mark Hatchel	(303) 425-6627	\$24,088,445	\$15,471,254	\$6,892,082	\$4,708,619	3,430	-10.26%	-7.67%
68437	BELLO	7600 E Orchard Rd.	Greenwood Village	80111	Douglas Ferraro	(303) 689-7800	\$2,486,475,431	\$2,005,034,136	\$417,859,713	\$330,578,583	234,691	7.62%	11.64%
17484	BIG THOMPSON	746 N Cleveland Ave.	Loveland	80537	Anne Hrdlicka	(970) 669-4747	\$13,432,605	\$4,561,577	\$8,652,827	\$1,025,750	1,811	4.79%	-9.31%
19845	BLUE SPRUCE	10810 W Collins Ave.	Lakewood	80215	Susan Dietrich	(303) 231-4320	\$5,384,298	\$2,049,996	\$3,064,503	\$476,144	1,177	-1.51%	-18.66%
16710	BOULDER MUNICIPAL EMPLOYEES	2800 Arapahoe Ave.	Boulder	80303	Ann Bahiak	(303) 441-7800	\$64,827,413	\$34,701,239	\$26,047,570	\$5,251,474	6,828	4.88%	3.13%
62574	BOULDER VALLEY	5505 Arapahoe Ave.	Boulder	80303	Rick Allen	(303) 442-8850	\$323,885,749	\$137,360,432	\$171,427,712	\$27,184,337	22,773	8.40%	22.53%
65775	COLLEGE CREDIT UNION OF GREELY	2901 S 27th Ave.	Greely	80631	Walter Marx	(970) 351-2434	\$44,561,587	\$28,678,741	\$13,473,263	\$5,895,247	3,658	3.17%	11.46%
68443	COLORADO	P.O. Box 270010	Littleton	80127	Mike Williams	(303) 978-2274	\$122,097,095	\$94,409,188	\$19,384,287	\$12,170,953	10,352	6.28%	24.47%
8725	COLORADO	516 28 Rd.	Grand Junction	81501	Sheila Walling	(970) 243-7280	\$77,783,776	\$27,739,726	\$44,363,441	\$10,082,523	7,973	4.43%	4.96%
11548	COLUMBINE	2305 E Arapahoe Rd., Ste. 234	Centennial	80122	John Faries	(720) 283-2346	\$51,242,331	\$27,124,894	\$21,947,716	\$4,929,420	4,228	1.69%	13.95%
66012	COMMUNITY CHOICE	6921 E 72nd Ave.	Commerce City	80022	Rainy Thoen	(303) 287-8025	\$38,645,002	\$18,663,637	\$17,678,347	\$5,284,104	4,723	-1.74%	-2.96%
68520	COMMUNITY FINANCIAL	P.O. Box 1387	Broomfield	80170	Greg Hill	(734) 453-1200	\$151,705,218	\$118,836,515	\$20,773,243	\$20,883,108	11,914	7.28%	15.73%
17250	CO-NE	113 Cedar St.	Julesburg	80737	Deanna Miller	(970) 474-2617	\$3,747,016	\$2,523,601	\$1,069,543	\$524,357	1,474	9.44%	9.61%
64913	COORS	816 Washington Ave.	Golden	80401	Tracie Wilcox	(303) 279-6414	\$179,160,858	\$118,781,487	\$53,699,077	\$20,719,993	10,788	8.87%	11.98%
24854	CREDIT UNION OF COLORADO	1390 Logan St.	Denver	80203	Terry Leis	(303) 832-4816	\$1,145,010,676	\$606,135,639	\$493,045,048	\$135,653,726	100,942	6.10%	5.76%
64342	CREDIT UNION OF DENVER	9305 W Alameda Ave.	Lakewood	80226	Keth Cowling	(303) 234-1700	\$386,936,645	\$337,165,165	\$238,416,690	\$69,363,029	56,261	2.94%	20.16%
67226	CREDIT UNION OF THE ROCKIES	P.O. Box 926	Golden	80402	Kurtis Schmidt	(303) 273-5200	\$90,164,895	\$47,253,738	\$35,059,363	\$9,299,196	10,169	-0.30%	-7.69%
63498	D C	4490 Garfield St.	Denver	80216	Lisa Heinz	(303) 321-4414	\$6,823,527	\$3,240,932	\$3,478,090	\$1,525,909	1,232	-6.04%	-6.03%
24381	DELTA COUNTY	1340 Hwy. 92	Delta	81416	Michelle Fish	(970) 874-7674	\$42,718,523	\$17,066,290	\$22,810,126	\$4,160,518	4,469	5.30%	7.92%
68616	DENVER COMMUNITY	1075 Ikoma St.	Denver	80204	Carla Hedrick	(303) 626-0703	\$263,540,986	\$130,254,511	\$104,277,165	\$37,711,028	25,361	4.14%	2.84%
2881	DENVER FIRE DEPARTMENT	2201 Federal Blvd.	Denver	80211	Mark Lau	(303) 228-5300	\$133,091,504	\$33,446,839	\$96,837,870	\$14,681,511	5,801	4.69%	26.85%
1660	EATON EMPLOYEES	4800 York St.	Denver	80216	Fran Sumiga	(303) 296-4800	\$439,875	\$156,148	\$282,257	\$85,821	123	3.2%	9.04%
8701	ELECTRAL	5080 W 60th Ave.	Arvada	80003	Thomas Theune	(303) 428-5080	\$31,353,565	\$17,431,213	\$12,049,896	\$2,636,897	4,290	0.17%	6.30%
68565	ELEVATIONS	P.O. Box 9004	Boulder	80301	Gerry Agnes	(303) 443-4672	\$1,389,335,505	\$782,705,229	\$494,420,714	\$138,835,655	104,397	5.87%	24.61%
11570	ENT	7250 Campus Dr.	Colorado Springs	80920	Randy Bernstein	(719) 574-1100	\$4,008,149,088	\$2,371,501,203	\$1,517,426,047	\$490,170,041	237,841	4.75%	15.75%
4363	F C I	P.O. Box 620092	Littleton	80162	Ann Kraus	(303) 763-2555	\$5,227,767	\$1,974,492	\$3,216,026	\$1,369,060	934	-21.87%	-20.13%
64852	FELLOWSHIP	803 E Olive St., P.O. Box 876	Lamar	81052	Steve Pearson	(719) 336-5511	\$11,340,494	\$8,425,834	\$2,742,085	\$1,769,088	2,367	-3.76%	-8.96%
10572	FITZSIMONS	2201 N Fitzsimons Pkwy.	Aurora	80045	Sandy Neves	(303) 340-3343	\$166,185,860	\$86,015,709	\$65,082,839	\$21,946,406	18,565	2.26%	10.03%
67181	FOOTHILLS	7990 W Alameda Ave.	Lakewood	80226	Scott McNeil	(720) 962-8200	\$68,143,071	\$52,295,472	\$12,716,963	\$7,134,284	6,945	12.54%	19.31%
10180	FORT MORGAN SCHOOLS	P.O. Box 547	Fort Morgan	80701	Phil Stadler	(970) 867-4028	\$4,486,007	\$2,332,550	\$2,141,639	\$745,439	600	-5.86%	2.38%
11718	GRAND JUNCTION	910 Main St.	Grand Jct	81501	Judy Stratton	(970) 243-1370	\$55,450,805	\$30,736,751	\$23,928,047	\$9,712,671	4,579	-3.32%	-3.99%
65471	GUADALUPE PARISH	P.O. Box 97	Antonio	81120	Gloria Chavez	(719) 376-5413	\$20,609,694	\$12,897,950	\$6,921,976	\$6,838,772	2,943	4.48%	9.74%
12056	HARRISON DISTRICT 2	1060 Harrison Rd.	Colorado Spring	80905	Melinda Richards	(719) 527-1358	\$11,897,387	\$4,915,141	\$6,724,671	\$1,844,494	1,661	-0.80%	-1.43%
2794	HAXTUN COMMUNITY	P.O. Box 41	Haxtun	80731	Kristin Hadeen	(970) 774-7396	\$4,648,049	\$3,172,439	\$1,404,963	\$582,839	570	60.71%	32.70%
2818	HOLYOKE COMMUNITY	101 West Denver St.	Holyoke	67337	Mendi Lutze	(970) 854-3109	\$24,842,687	\$4,893,609	\$24,842,687	\$2,811,424	2,906	-3.54%	-2.84%
68274	HORIZONS NORTH	11455 Pearl St.	Northglenn	42431	Bradley Harvey	(303) 451-1146	\$72,821,067	\$43,047,986	\$24,108,739	\$6,486,838	7,923	2.25%	4.21%
12884	JEFFCO	2433 Ford St.	Golden	80401	Janis Vondra	(303) 278-4907	\$18,445,286	\$9,101,189	\$8,425,111	\$2,824,952	1,638	8.32%	0.70%
3837	JUNCTION BELL	504 Court Rd.	Grand Junction	81501	Lanette Williams	(970) 242-3100	\$9,168,986	\$8,815,971	\$9,324,266	\$2,276,490	1,698	4.35%	0.83%
10246	LAMAR CIVIC	311 S 5th	Lamar	81052	Cheryl Tague	(719) 336-4387	\$5,286,842	\$2,774,482	\$2,162,212	\$505,576	1,105	-6.71%	-4.82%
65111	LEGAL CMNTY CU OF COLORADO	5915 Middlefield Rd., Ste. 100	Littleton	80123	Sherry Espinoza	(303) 860-1117	\$4,008,392	\$3,021,942	\$895,225	\$387,658	749	1.60%	1.00%
13021	MAPLETON PUBLIC SCHOOLS	591 E 80th Ave.	Denver	80229	Betty Valiant	(303) 288-2066	\$2,127,681	\$521,896	\$1,597,662	\$342,721	424	9.54%	1.54%
62422	METRIUM COMMUNITY	6980 South Holly Cr.	Centennial	80112	Steve Kelly	(303) 770-4468	\$58,406,576	\$33,323,115	\$22,516,505	\$7,412,225	4,782	5.16%	3.26%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
68240	MINNEQUA WORKS	1549 E Abriendo Ave.	Pueblo	81004	Jim Barber	(719) 564-8793	\$164,550,223	\$68,694,121	\$84,127,992	\$19,757,792	18,495	-0.77%	-7.39%
15230	MOFFATT COUNTY SCHOOLS	585 Tucker St.	Craig	81625	Tylawn Mercina	(970) 824-7005	\$4,731,028	\$2,446,422	\$2,171,270	\$507,802	997	-6.95%	-4.76%
63704	MOUNTAIN RIVER	205 E 3rd St.	Salida	81201	Kenneth Scherer	(719) 539-2968	\$22,487,796	\$11,009,065	\$10,012,480	\$2,091,384	3,440	-3.32%	-1.62%
9810	NORTHWEST UNITED	6320 Oldie Wadsworth Blvd.	Arvada	80003	Justin Dickson	(303) 424-5037	\$79,887,923	\$36,894,112	\$40,954,400	\$6,944,459	5,464	5.87%	11.31%
16476	NUVISTA	P.O. Box 1085	Montrose	81402	Dan Sheeting	(970) 249-8813	\$78,578,493	\$51,620,138	\$21,010,246	\$6,726,293	6,921	-2.38%	-3.62%
12608	OLATHIE	P.O. Box 550	Olathie	81425	Sherie Cooper	(970) 323-6785	\$496,257	\$195,656	\$300,267	\$59,933	258	9.56%	-29.72%
64340	ONE THIRTEEN	3505 N Chestnut St.	Colorado Spring	80907	Jaclyn Robertson	(719) 632-7118	\$9,141,836	\$5,026,393	\$3,836,714	\$791,109	1,516	2.51%	-9.73%
1956	OTERO COUNTY TEACHERS	P.O. Box 1168	La Junta	81050	A. Diane Payne	(719) 384-7488	\$4,317,776	\$1,730,211	\$2,542,566	\$472,780	1,208	12.69%	-10.21%
62903	PARTNER COLORADO	P.O. Box 1346	Arvada	80001	Sundie Seefried	(303) 422-6221	\$45,481,478	\$24,936,461	\$45,481,478	\$38,653,211	31,437	10.03%	29.03%
66155	PEOPLES	1301 S Main, P.O. Box 416	Springfield	81073	Deann Billings	(719) 523-6250	\$80,157,994	\$29,525,350	\$8,638,283	\$6,525,091	2,468	-3.40%	9.08%
68266	PIKES PEAK	1616 N Circle Dr.	Colorado Springs	80909	Paul Steinle	(719) 473-5962	\$74,463,017	\$50,834,631	\$21,047,802	\$6,984,129	8,725	1.76%	7.19%
15435	PORTER	850 E Harvard Ave., Ste. G-45	Denver	80210	Doug Kaiser	(303) 778-5702	\$22,559,596	\$4,712,491	\$17,443,462	\$3,711,938	2,658	-3.20%	-21.58%
64037	POWER	1615 East Evans	Pueblo	81004	Vanessa Trelvel	(719) 564-0710	\$83,470,780	\$43,350,809	\$32,472,639	\$9,359,245	11,480	-3.81%	6.37%
17277	PREMIER MEMBERS	5495 Arapahoe Ave.	Boulder	80303	Carlos Pacheco	(303) 657-7000	\$473,640,934	\$384,423,477	\$70,636,647	\$59,546,209	40,344	7.08%	18.17%
64778	PUBLIC SERVICE EMPLOYEES	7055 East Evans Ave.	Denver	80224	David Maus	(303) 691-2345	\$1,375,582,083	\$818,006,597	\$473,504,027	\$154,674,246	155,491	7.07%	32.25%
14999	PUEBLO GOVERNMENT AGENCIES	720 N Greenwood	Pueblo	81003	Susan McKay	(719) 542-3379	\$27,201,063	\$11,672,182	\$13,945,716	\$3,904,100	3,642	6.64%	24.30%
2449	PUEBLO HORIZONS	1825 Hood Ave.	Pueblo	81003	Vickie Failing	(719) 542-5773	\$27,532,791	\$12,305,110	\$13,028,605	\$3,710,320	3,610	4.19%	-0.92%
68560	RED ROCKS	9325 Dorchester St., Ste. 200	Highlands Ranch	80129	Patrick Ahern	(303) 471-7625	\$235,757,577	\$157,015,436	\$70,216,275	\$22,241,905	17,118	2.37%	12.11%
13161	RIO BLANCO SCHOOLS	234 S Jones Ave. 112	Rangely	81648	Jacque Phelan	(970) 675-2372	\$5,875,232	\$3,663,141	\$2,217,183	\$1,077,241	738	15.53%	8.02%
3963	RIO GRANDE	760 Rood Ave.	Grand Junction	81501	Jim Burley	(970) 243-7330	\$45,105,785	\$18,387,287	\$23,470,974	\$8,551,187	4,556	1.77%	10.16%
65665	RIO GRANDE OPERATING	4593 Pecos St.	Denver	80211	Loretta Thomas	(303) 477-3960	\$8,380,333	\$2,430,589	\$5,728,199	\$1,226,127	1,452	0.07%	-6.79%
2847	ROCKY MOUNTAIN LAW ENFORCEMENT	700 W 39th Ave.	Denver	80216	Christine Wiley	(303) 458-6660	\$173,266,303	\$99,830,577	\$62,471,298	\$29,634,027	11,720	1.99%	5.13%
16090	ROUITT SCHOOLS	P.O. Box 771495	Steamboat Sprin	80477	Susan Strong	(970) 879-2723	\$4,683,994	\$1,437,042	\$3,235,421	\$407,350	856	-7.81%	-15.91%
60110	SAN JUAN MOUNTAINS	1102 S Cascade	Montrose	81401	Teri Reed	(970) 249-5319	\$26,513,824	\$18,723,822	\$7,266,953	\$2,671,719	3,106	9.25%	8.71%
13300	SCHOOL DISTRICT 3	1180 Crawford Ave.	Colorado Springs	80911	Patricia Hagggett	(719) 392-8439	\$20,989,629	\$8,532,973	\$11,259,038	\$2,578,536	2,059	1.48%	3.22%
62776	SOOPER	5005 W 60th Ave.	Denver	80227	Dan Kester	(303) 427-5005	\$29,134,186	\$156,224,040	\$115,090,097	\$37,973,604	32,998	7.25%	7.11%
12609	SOUTHWEST COLORADO	15 Bodo Dr.	Durango	81303	Emily Ter Maat	(970) 247-5204	\$40,949,049	\$11,138,475	\$27,789,175	\$4,670,525	3,494	4.39%	0.63%
8029	SPACE AGE	2495 S Havana St., F-18	Aurora	80014	John Uchida	(303) 369-7666	\$107,707,717	\$78,607,006	\$25,588,727	\$9,516,307	14,563	3.78%	4.00%
65636	ST. MARY	P.O. Box 266	Walsenburg	81089	Marian Tressell	(719) 738-1760	\$8,900,430	\$2,723,847	\$6,255,606	\$1,627,343	1,948	-4.64%	1.22%
11340	ST. MICHAELS	678 School St.	Craig	81625	Kay Weidreyer	(970) 824-6955	\$1,003,504	\$286,433	\$272,804	\$97,087	225	8.38%	-21.99%
3182	STAR TECH	5310 Dtc Parkway, Ste. H	Greenwood Village	80111	Mystic Mihalick	(720) 493-1270	\$7,968,153	\$3,899,527	\$3,943,039	\$1,439,805	1,405	-6.69%	18.85%
2840	STERLING	P.O. Box 1086	Sterling	80751	John Byczkowski	(970) 522-0111	\$127,333,692	\$39,047,272	\$79,787,693	\$18,144,621	8,750	6.98%	2.92%
65082	SUNWEST EDUCATIONAL	4141 Sovereign Circle	Pueblo	81005	Lynn Morrison	(719) 561-0804	\$108,507,050	\$59,424,627	\$43,185,461	\$10,429,481	10,957	2.97%	4.82%
63468	VALLEY EDUCATORS	910 Main St.	Alamosa	81101	Laura Schell	(719) 589-6535	\$4,690,997	\$3,013,809	\$1,522,980	\$520,459	1,082	-12.00%	7.40%
63122	WELD SCHOOLS	2555 47 Ave.	Greeley	80634	Steve Sanborn	(970) 330-9728	\$60,263,668	\$24,417,197	\$33,343,559	\$5,171,820	5,971	5.00%	-3.75%
65726	WEST DENVER COMMUNITY	3299 W Alameda Ave.	Denver	80219	Patricia Price	(303) 936-2299	\$9,115,585	\$3,636,154	\$4,827,821	\$1,190,385	1,873	-1.61%	-12.21%
1608	WESTERN ROCKIES	2302 North Ave.	Grand Junction	81501	Kristi Porter	(970) 243-2434	\$106,115,946	\$45,831,231	\$54,193,571	\$10,229,729	14,591	1.62%	-6.39%
65788	WESTERRA	3700 E Alameda Ave.	Denver	80209	John McCoy	(303) 321-4209	\$1,270,490,715	\$824,005,976	\$399,249,499	\$163,271,395	86,790	2.19%	3.31%
13842	WESTMINSTER	9053 Harlan St., Ste-10	Westminster	80031	John Burke	(303) 427-6466	\$32,564,405	\$19,049,879	\$10,890,982	\$3,423,774	3,810	3.45%	-5.91%
7418	WHITE CROWN	P.O. Box 3060	Denver	80201	Kerry Spradling	(303) 534-4448	\$59,751,019	\$30,272,652	\$25,482,124	\$5,585,160	6,356	9.18%	15.35%
6424	YUMA COUNTY	P.O. Box 271	Yuma	80759	Linda Lindgren	(970) 848-3823	\$31,700,801	\$11,448,636	\$19,568,700	\$3,582,494	2,398	2.70%	-1.01%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	136	132	127	123	115	-6.50%	-3.30%
Number of Members	872,891	864,831	868,255	863,165	851,664	-1.33%	-0.49%
Total Assets (\$000)	8,610,699	8,872,851	9,184,740	9,397,203	9,440,095	0.46%	1.86%
Total Shares (\$000)	7,646,862	7,886,426	8,175,543	8,350,661	8,378,029	0.33%	1.84%
Total Loans (\$000)	4,369,430	4,334,939	4,483,548	4,541,263	4,785,184	5.37%	1.83%
Total Capital (\$000)	862,709	895,264	914,589	916,302	956,818	4.42%	2.09%

CONNECTICUT		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	CONNECTICUT STATE EMPLOYEES	\$1,703,219	18.04%	8.02%	19.05%	0.24%	0.27%	0.53%	993	67.97%	\$25,212	\$23,420	2.55%	34.76%	5.72%
2	AMERICAN EAGLE	\$1,396,218	14.79%	9.90%	65.62%	0.19%	0.96%	3.10%	376	87.14%	\$13,580	\$11,810	18.52%	53.88%	23.78%
3	CHARTER OAK	\$822,950	8.72%	10.07%	87.83%	0.72%	0.52%	3.08%	305	79.00%	\$25,501	\$12,097	6.66%	53.88%	18.52%
4	SIKORSKY FINANCIAL	\$710,341	7.52%	10.21%	45.63%	0.39%	0.80%	2.44%	455	80.40%	\$9,585	\$12,217	9.34%	59.70%	25.10%
5	CONNEX	\$412,464	4.37%	12.14%	72.46%	0.14%	1.20%	3.80%	461	85.73%	\$14,535	\$7,079	21.36%	52.04%	0.00%
6	NUTMEG STATE	\$364,485	3.86%	13.48%	83.48%	0.73%	0.92%	3.80%	453	77.31%	\$14,077	\$9,406	10.99%	48.68%	24.06%
7	MUTUAL SECURITY	\$253,697	2.69%	7.45%	95.43%	0.07%	0.99%	4.14%	464	91.79%	\$17,006	\$6,902	10.66%	36.65%	18.25%
8	WATERBURY CONNECTICUT TEACHERS	\$240,321	2.55%	11.41%	66.50%	0.57%	0.20%	2.19%	628	74.45%	\$11,545	\$12,477	15.06%	36.79%	35.44%
9	DUTCH POINT	\$239,020	2.53%	10.47%	51.13%	0.31%	0.70%	3.48%	365	87.62%	\$7,447	\$9,999	11.92%	58.10%	30.65%
10	SCIENT	\$227,359	2.41%	8.79%	92.23%	0.61%	0.39%	3.64%	322	78.63%	\$18,336	\$12,808	25.14%	46.57%	22.23%
11	360	\$214,715	2.27%	10.74%	73.86%	0.50%	0.45%	3.40%	288	85.56%	\$11,322	\$11,464	12.87%	61.83%	42.87%
12	COREPLUS	\$196,709	2.08%	7.18%	65.83%	-0.10%	0.94%	3.87%	332	95.40%	\$9,945	\$8,043	15.77%	41.62%	21.74%
13	GENERAL ELECTRIC EMPLOYEES	\$182,827	1.94%	8.27%	41.41%	0.18%	1.06%	4.47%	422	96.57%	\$6,424	\$6,861	5.19%	36.03%	24.39%
14	SEASONS	\$146,203	1.55%	8.51%	77.20%	-0.05%	2.06%	6.01%	419	94.49%	\$11,651	\$7,274	19.64%	55.34%	4.75%
15	ACHIEVE FINANCIAL	\$116,077	1.23%	7.57%	88.82%	0.32%	0.95%	5.17%	372	90.18%	\$11,340	\$7,132	12.57%	76.48%	22.87%
16	HARTFORD	\$90,717	0.96%	12.61%	59.76%	0.24%	0.70%	4.31%	433	94.33%	\$14,662	\$4,717	2.57%	49.46%	6.93%
17	FIRST BRISTOL	\$87,595	0.93%	11.25%	53.40%	-0.07%	1.08%	4.12%	288	100.78%	\$18,097	\$9,585	12.90%	55.43%	0.00%
18	UNITED BUSINESS & INDUSTRY	\$86,268	0.91%	7.87%	72.36%	0.25%	0.42%	3.57%	379	91.45%	\$11,528	\$8,011	40.75%	38.77%	0.05%
19	WEPAWAUG-FLAGG	\$82,299	0.87%	12.08%	45.15%	0.41%	0.74%	3.28%	503	88.92%	\$12,508	\$7,908	4.58%	42.50%	10.52%
20	FIRST NEW ENGLAND	\$77,790	0.82%	8.87%	88.26%	-0.34%	2.91%	6.35%	385	98.97%	\$14,474	\$6,172	12.13%	47.53%	0.00%
21	NORTHEAST FAMILY	\$73,081	0.77%	9.21%	54.90%	0.24%	0.96%	3.43%	299	89.14%	\$12,487	\$10,249	8.41%	52.91%	14.81%
22	PITNEY BOWES EMPLOYEES	\$71,537	0.76%	14.46%	43.31%	0.12%	1.37%	2.21%	577	94.73%	\$16,208	\$9,611	3.97%	24.17%	15.17%
23	FD COMMUNITY	\$66,531	0.70%	9.30%	71.14%	0.63%	0.51%	3.76%	533	83.36%	\$10,305	\$6,787	7.73%	45.23%	25.21%
24	MERIDEN SCHOOLS	\$61,737	0.65%	9.12%	42.00%	0.40%	1.35%	2.55%	413	85.29%	\$12,215	\$10,396	8.53%	73.57%	13.75%
25	STATE POLICE	\$61,374	0.65%	14.39%	44.40%	0.22%	0.17%	2.03%	454	90.35%	\$22,450	\$14,448	3.58%	49.74%	12.21%
26	STAMFORD	\$56,046	0.59%	11.13%	66.04%	0.31%	0.37%	4.18%	406	91.45%	\$11,862	\$10,053	6.84%	42.36%	26.69%
27	WINDSOR LOCKS	\$51,611	0.55%	11.31%	82.46%	0.11%	1.76%	3.83%	242	96.39%	\$30,104	\$10,583	6.31%	52.11%	0.00%
28	HARTFORD MUNICIPAL EMPLOYEES	\$42,973	0.46%	10.75%	91.42%	2.15%	3.16%	5.92%	330	69.24%	\$8,737	\$5,334	15.38%	47.34%	12.97%
29	FRANKLIN TRUST	\$42,386	0.45%	9.80%	60.12%	-0.26%	2.70%	5.85%	257	98.60%	\$8,104	\$6,765	7.58%	48.42%	21.13%
30	FIRST CONNECTICUT	\$39,701	0.42%	6.91%	102.14%	0.03%	0.35%	3.24%	688	96.78%	\$11,689	\$3,597	28.12%	14.37%	0.00%
31	TOBACCO VALLEY TEACHERS	\$39,130	0.41%	8.84%	49.95%	0.01%	0.14%	2.94%	408	90.16%	\$10,288	\$9,682	11.92%	51.31%	21.86%
32	TORRINGTON MUNICIPAL AND TEACHERS	\$38,900	0.41%	8.23%	52.05%	0.41%	0.37%	4.03%	593	89.36%	\$6,517	\$4,617	16.53%	41.07%	8.90%
33	NORWALK HOSPITAL	\$35,679	0.38%	9.56%	38.08%	-0.38%	5.51%	2.40%	577	102.28%	\$19,587	\$11,170	9.59%	42.43%	0.00%
34	NORTHWEST HILLS	\$33,908	0.36%	6.88%	48.16%	-0.08%	2.08%	4.16%	628	98.77%	\$8,336	\$5,022	8.68%	48.06%	9.73%
35	UKRAINIAN SELF-RELIANCE NEW ENGLAND	\$33,055	0.35%	8.26%	70.24%	-0.17%	1.58%	3.65%	175	101.37%	\$18,774	\$11,117	10.89%	50.02%	15.23%
36	SKYLINE FINANCIAL	\$33,039	0.35%	14.85%	62.99%	-0.37%	0.35%	4.03%	616	111.00%	\$6,437	\$5,072	13.01%	24.09%	29.99%
37	HEALTHCARE FINANCIAL	\$32,913	0.35%	15.28%	43.77%	0.62%	0.62%	4.59%	727	85.18%	\$4,005	\$4,266	5.47%	31.52%	11.59%
38	HARTFORD HEALTHCARE	\$32,723	0.35%	8.85%	83.33%	0.57%	0.83%	6.92%	584	89.14%	\$12,819	\$2,673	3.33%	18.97%	6.02%
39	SOUNDVIEW FINANCIAL	\$32,364	0.34%	12.01%	59.56%	0.37%	1.48%	3.48%	497	85.53%	\$5,113	\$6,735	11.67%	42.28%	46.45%
40	FAIRFIELD COUNTY	\$30,548	0.32%	7.10%	75.32%	0.34%	0.54%	4.27%	577	89.07%	\$11,093	\$6,518	5.38%	33.39%	0.00%
41	BRIDGEPORT CITY EMPLOYEES	\$29,609	0.31%	24.36%	55.62%	-0.90%	1.38%	3.23%	511	100.54%	\$10,468	\$4,844	8.98%	21.98%	0.00%
42	UNITED SHORELINE	\$29,509	0.31%	6.13%	55.22%	-0.91%	0.75%	4.73%	401	109.48%	\$9,854	\$6,572	4.04%	40.16%	22.37%
43	MEMBERS	\$28,496	0.30%	5.93%	71.95%	-0.25%	0.46%	4.96%	414	101.49%	\$9,171	\$6,399	7.03%	45.40%	26.98%
44	LAWRENCE MEMORIAL HOSPITAL EMPL.	\$28,132	0.30%	18.21%	54.92%	0.30%	0.18%	2.98%	491	89.61%	\$7,278	\$6,692	17.68%	58.07%	13.05%
45	ENFIELD COMMUNITY	\$25,138	0.27%	7.20%	63.11%	0.59%	2.12%	3.98%	431	85.50%	\$9,345	\$5,972	19.24%	41.26%	11.72%
46	MCKESSON	\$24,512	0.26%	9.76%	30.93%	0.02%	1.20%	2.48%	567	99.25%	\$9,496	\$6,489	5.56%	29.84%	6.23%
47	WESTERN CONNECTICUT	\$24,044	0.25%	5.43%	78.00%	0.29%	5.34%	4.12%	561	88.88%	\$22,124	\$5,053	2.23%	27.88%	5.77%
48	METROPOLITAN DISTRICT EMPLOYEES	\$23,486	0.25%	14.38%	60.53%	0.52%	0.23%	2.27%	440	81.29%	\$19,425	\$11,395	9.32%	45.63%	7.16%
49	PERSONAL CARE AMERICA	\$21,944	0.23%	9.72%	43.37%	0.06%	1.77%	3.85%	501	97.66%	\$11,848	\$4,384	2.73%	25.64%	0.00%
50	WORKERS	\$21,760	0.23%	6.29%	72.25%	-0.19%	4.48%	4.60%	384	95.79%	\$11,306	\$4,819	8.36%	32.27%	13.23%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
7723	360	P.O. Box 273	Windsor Locks	06096	Robert Aresti	(860) 627-4200	\$214,715,349	\$140,301,571	\$65,944,604	\$23,099,513	16,569	-4.77%	3.50%
61256	ACHIEVE FINANCIAL	P.O. Box 7030	Berlin	06037	Andrew Klimkoski	(860) 828-2790	\$116,077,129	\$94,301,548	\$13,309,888	\$9,431,423	14,887	3.34%	10.18%
80	AMERICAN EAGLE	417 Main St.	East Hartford	06118	William Dokas	(860) 568-2020	\$1,396,217,942	\$812,534,651	\$541,793,441	\$134,551,924	104,849	0.54%	12.65%
15616	ARNOLD BAKERS EMPLOYEES	10 Hamilton Ave.	Greenwich	06830	Charlene Adao	(203) 531-2306	\$3,810,396	\$438,848	\$3,331,423	\$889,200	445	-0.18%	-6.31%
21190	ASA	P.O. Box 198	Bloomfield	06002	Louanne DeMontstrant	(860) 243-9571	\$7,564,025	\$2,477,387	\$5,002,237	\$828,962	1,598	-0.47%	2.64%
23743	ASSOCIATES	500 Day Hill Rd.	Windsor	06095	Donna Dowd	(860) 683-2222	\$7,022,379	\$4,257,555	\$2,648,705	\$1,139,323	1,059	-2.59%	-7.67%
13040	BRIDGEPORT CITY EMPLOYEES	45 Lyon Terrace Room 21	Bridgeport	06604	Carl Skudlarek	(203) 576-7156	\$29,608,576	\$12,393,857	\$16,883,336	\$7,292,167	4,600	-3.83%	-1.21%
36	BRIDGEPORT FAIRFIELD TEACHERS	City Hall 45 Lyon Terrace	Bridgeport	06604	David Deeb	(203) 576-0554	\$6,311,908	\$5,071,245	\$13,664,111	\$1,544,592	1,130	-2.36%	-0.93%
9301	BRIDGEPORT HOSPITAL	267 Grant St.	Bridgeport	06610	Dominic Palumbo	(203) 384-3094	\$20,665,114	\$5,074,911	\$14,549,335	\$1,956,001	2,279	-1.84%	-4.35%
9582	BRIDGEPORT POLICE	3590 Main St.	Bridgeport	06606	Dawn Cuminotto	(203) 335-0216	\$14,995,740	\$5,892,878	\$8,687,012	\$2,054,072	2,002	3.77%	-0.36%
3575	BRIDGEPORT POST OFFICE	P.O. Box 349	Bridgeport	06601	Ross Murray	(203) 367-4518	\$4,232,242	\$820,597	\$3,370,435	\$1,263,937	742	-1.68%	36.33%
12776	BRISTOL MUNICIPAL EMPLOYEES	363 N Main St.	Bristol	06010	Dale Taylor	(860) 584-0100	\$10,724,536	\$1,757,073	\$8,770,595	\$1,730,130	1,406	2.86%	5.86%
6418	C S P EMPLOYEES	P.O. Box 409	Somersville	06072	Sara Goodwin	(860) 763-3591	\$8,888,636	\$2,451,125	\$6,321,274	\$1,363,072	1,591	11.17%	-0.43%
3413	CHARTER OAK	32 Chicago Ave.	Groton	06340	Brian Orenstein	(860) 446-8085	\$822,949,842	\$604,358,656	\$146,691,184	\$87,952,330	56,879	2.32%	6.73%
61261	COMMUNITY CU OF NEW MILFORD INC.	145C Danbury Rd.	New Milford	06776	John Kmetz	(860) 355-7938	\$9,958,761	\$3,982,558	\$5,695,660	\$805,145	1,861	-1.28%	1.34%
60247	COMMUNITY HEALTHCARE	48 Haynes St.	Manchester	06040	Lisa Vitkus	(860) 643-3420	\$8,653,385	\$6,247,487	\$1,807,626	\$692,963	2,416	-7.95%	19.86%
23411	CONNECTICUT	97 Washington Ave.	North Haven	06473	Irene Salman	(203) 239-0346	\$7,177,069	\$742,130	\$6,316,351	\$766,517	2,097	1.65%	-3.81%
66306	CONNECTICUT COMMUNITY	43 W Broad St.	Pawcatuck	06379	Joyce McElhane	(860) 599-5379	\$20,393,872	\$6,480,960	\$12,855,033	\$1,756,262	4,477	-2.69%	-7.03%
3544	CONNECTICUT LABOR DEPT	200 Follybrook Blvd.	Wethersfield	06109	Thomas O'Neil	(860) 566-5505	\$13,047,874	\$5,001,380	\$7,727,863	\$1,963,204	1,787	-0.91%	-6.56%
3683	CONNECTICUT POSTAL	135 Chestnut St.	New Britain	06050	Erin Foy	(860) 225-5595	\$14,621,170	\$5,432,122	\$9,003,307	\$2,261,072	1,451	0.43%	-0.68%
65728	CONNECTICUT STATE EMPLOYEES	84 Wadsworth St.	Hartford	06106	Daniel Daigle	(860) 249-4839	\$1,703,218,653	\$298,966,948	\$1,384,139,102	\$133,889,650	66,999	0.43%	5.53%
1863	CONNECTICUT TRANSIT	P.O. Box 4281	Hartford	06147	Tanya Moreno	(860) 244-9344	\$1,102,897	\$98,137	\$496,439	\$100,529	613	-14.19%	20.34%
68511	CONNEX	P.O. Box 477	North Haven	06473	Frank Mancini	(203) 603-5700	\$412,464,140	\$25,863,800	\$143,338,732	\$53,066,729	49,299	4.18%	3.75%
23940	CONSOLIDATED CONTROLS CORP.	15 Durant Ave.	Bethel	06801	Dina Shoushan	(203) 796-6324	\$1,206,165	\$678,670	\$533,484	\$212,621	238	3.62%	-6.87%
1148	COREPLUS	202 Salem Turnpike	Norwich	06360	Nicholas Fortson	(860) 886-0576	\$196,708,974	\$119,553,957	\$69,031,411	\$14,343,067	22,580	-2.33%	6.33%
60049	CTI MEDIA	285 Broad St.	Hartford	06115	Raymond Gmeindl	(860) 241-6473	\$1,592,212	\$1,031,957	\$504,869	\$270,800	649	-4.47%	-1.67%
19665	CURTIS	44 Berkshire Rd.	Sandy Hook	06482	Pamela Michel	(203) 426-5861	\$464,968	\$49,247	\$421,520	\$94,511	127	-10.58%	13.81%
60268	DANBURY CYANAMID EMPLOYEES	2 Starr St.	Danbury	06810	Tammy Konareski	(203) 778-8677	\$6,870,118	\$1,031,532	\$5,711,735	\$1,784,683	1,189	-12.86%	-25.85%
60457	DUTCH POINT	195 Silas Deane Hwy.	Wethersfield	06109	Francis Poto	(860) 563-2617	\$239,019,969	\$108,129,591	\$122,551,482	\$26,519,569	21,151	18.06%	11.95%
23896	EAST END BAPTIST TABERNACLE	548 Central Ave.	Bridgeport	06607	Christine Taylor	(203) 333-3036	\$186,552	\$31,988	\$155,037	\$30,976	399	-5.23%	-16.02%
13288	EAST HARTFORD	92 Pitkin St.	East Hartford	06108	June Martin	(860) 291-0345	\$9,724,123	\$6,061,981	\$3,445,230	\$1,323,646	1,542	-3.58%	7.61%
61727	EAST HAVEN MUNICIPAL EMPLOYEES	250 Main St.	East Haven	06512	Patricia Torino	(203) 469-8134	\$2,396,580	\$566,917	\$1,815,673	\$350,250	553	0.46%	-8.71%
1729	ENFIELD COMMUNITY	P.O. Box 998	Enfield	06082	William Hagist	(860) 253-5100	\$25,138,067	\$14,634,798	\$8,829,165	\$1,875,903	3,883	5.51%	15.96%
24723	FAIRFIELD COUNTY	630 Brooklawn Ave.	Bridgeport	06604	Ralph Cervero	(203) 324-2144	\$30,548,074	\$21,243,093	\$6,589,929	\$2,344,628	4,327	-3.41%	-8.15%
13537	FAIRFIELD MUNICIPAL	611 Old Post Rd.	Fairfield	06430	Edward Crowley	(203) 256-3133	\$16,293,638	\$5,366,543	\$10,720,283	\$1,282,317	1,785	-3.53%	2.35%
10845	FAITH TABERNACLE BAPTIST	29 Grove St.	Stamford	06902	Edith Shamsid-Deen	(203) 348-3347	\$197,100	\$58,773	\$104,909	\$26,258	271	-14.42%	-4.04%
42	FD COMMUNITY	601 Watertown Ave.	Waterbury	06708	Michael Kinne	(203) 753-9201	\$66,530,599	\$42,496,026	\$21,287,076	\$6,493,579	8,801	1.15%	8.42%
21614	FIRST BAPTIST CHURCH	1301 Stratford Ave.	Stratford	06615	Annetta Briggs	(203) 378-9228	\$265,443	\$106,951	\$159,607	\$33,096	300	-2.75%	-16.54%
722	FIRST BRISTOL	P.O. Box 698	Bristol	06010	Mark Cormacchio	(860) 584-0956	\$87,505,312	\$41,278,183	\$42,879,471	\$9,982,194	8,064	1.00%	-1.88%
66062	FIRST CONNECTICUT	159 S Turnpike Rd.	Wallingford	06492	Susan Brown	(203) 269-8717	\$39,700,941	\$36,620,232	\$393,446	\$2,820,824	9,969	-1.61%	16.78%
2601	FIRST NEW ENGLAND	616 Burnside Ave.	East Hartford	06128	Michael Palladino	(860) 282-0001	\$77,790,451	\$57,621,953	\$6,866,652	\$7,633,126	10,577	-1.63%	6.59%
12	FRANKLIN TRUST	632 Franklin Ave.	Hartford	06114	Audrey Dubay	(860) 296-4379	\$42,386,428	\$23,484,455	\$14,516,941	\$3,559,996	5,775	1.83%	-2.31%
4043	GENERAL ELECTRIC EMPLOYEES	265 Bic Dr.	Milford	06460	Christopher Moran	(203) 783-1103	\$182,827,021	\$66,983,682	\$104,980,790	\$15,027,172	24,277	-0.86%	-3.07%
21774	GHA	5 Perryridge Rd.	Greenwich	06830	Diane Saperstein	(203) 863-3186	\$21,626,834	\$5,925,792	\$15,179,865	\$2,330,100	2,557	4.29%	1.38%
6628	GREATER HARTFORD POLICE	50 Jennings Rd.	Hartford	06120	Michael Williamson	(860) 522-0899	\$20,279,095	\$11,082,726	\$8,644,371	\$1,860,589	1,866	1.60%	7.12%
10865	GREATER WATERBURY HEALTHCARE	64 Robbins St.	Waterbury	06708	Mary Ellen Squatriglia	(203) 573-6227	\$12,090,161	\$1,232,052	\$10,649,491	\$2,160,649	1,983	-2.01%	-6.58%
660	GREATER WATERBURY	48 Woodruff Ave.	Waterbury	06795	John Klimas	(860) 945-0611	\$7,644,127	\$7,511,155	\$9,314,694	\$1,587,493	3,382	-6.39%	5.11%
2936	GREATER WEST HAVEN	502 Main St.	West Haven	06516	Richard DiChara	(203) 933-4344	\$21,502,707	\$5,652,512	\$15,519,079	\$1,386,744	3,291	-3.26%	32.04%
19203	GREENWICH MUNICIPAL EMPLOYEES	439 W Putnam Ave.	Greenwich	06830	Gail Todd	(203) 869-5280	\$21,354,533	\$6,569,043	\$14,060,383	\$1,858,625	2,041	5.87%	-10.46%
10892	GROTON MUNICIPAL EMPLOYEES	295 Meridian St.	Groton	06340	Vicki Mott	(860) 446-4121	\$6,354,216	\$2,409,282	\$3,755,324	\$540,320	833	-10.42%	21.67%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
14388	HARTFORD	964 Asylum Ave.	Hartford	06105	Edward Danek	(860) 527-6663	\$90,716,605	\$46,948,658	\$40,025,895	\$11,916,896	16,657	11.14%	4.31%
6498	HARTFORD FIREFIGHTERS	776 Maple Ave.	Hartford	06114	Dennis Deangelis	(860) 246-5236	\$18,536,860	\$6,355,738	\$11,684,528	\$2,385,943	1,820	1.10%	-3.49%
24786	HARTFORD HEALTHCARE	4 Weathersfield Ave.	Hartford	06114	Carol Bayreuther	(860) 525-7982	\$32,722,596	\$24,715,729	\$6,901,926	\$3,027,049	7,097	-3.04%	9.88%
6733	HARTFORD MUNICIPAL EMPLOYEES	443 Franklin Ave.	Hartford	06114	Marco Signorello	(860) 722-8110	\$42,973,313	\$34,597,562	\$5,396,873	\$5,462,917	11,095	29.09%	18.63%
6626	HEALTHCARE FINANCIAL	20 York St., Room 80Cb	New Haven	06510	Josephine Savino	(203) 688-2350	\$32,912,789	\$12,224,014	\$19,510,927	\$4,940,951	6,546	2.86%	3.21%
366	HOUSATONIC TEACHERS	P.O. Box 572	Stratford	06615	Brian Scavone	(203) 378-7503	\$20,345,764	\$7,386,687	\$12,716,447	\$6,026,778	1,673	-1.14%	3.65%
23835	IMMANUEL BAPTIST CHURCH	1324 Chapel St.	New Haven	06515	Diane Petaway	(203) 777-8744	\$118,579	\$29,531	\$84,305	\$8,555	188	-10.26%	7.44%
61265	KIEF PROTECTIVE MUTUAL BENEFIT ASSN	45 Wintonbury Ave.	Bloomfield	06002	Brook Janson	(860) 242-3700	\$1,127,076	\$379,363	\$741,192	\$242,903	197	-7.72%	8.11%
13305	LAWRENCE MEMORIAL HOSPITAL EMP	365 Montauk Ave.	New London	06320	Svetlana Atamanuk	(860) 444-5104	\$28,132,413	\$12,620,588	\$15,079,932	\$5,192,810	3,434	-2.74%	-6.74%
13602	MANCHESTER MUNICIPAL	479 Main St.	Manchester	06040	Lori Herrick	(860) 649-7922	\$18,987,431	\$10,084,950	\$8,802,279	\$1,940,846	1,706	3.56%	7.72%
1706	MCCONN	97 Honeyspot Rd.	Stratford	06615	Gary Hultgren	(203) 381-9492	\$24,512,334	\$6,827,592	\$17,295,949	\$2,438,899	3,402	1.37%	-4.46%
68487	MEMBERS	56 W Broad St.	Stamford	06902	Kathy Charrier	(203) 975-3866	\$28,496,445	\$19,048,172	\$8,046,122	\$1,780,884	4,137	0.68%	10.30%
153	MERIDEN POSTAL EMPLOYEES	12 Tammy Hill Rd.	Wallingford	06492	Tom Sagnella	(203) 265-1586	\$845,618	\$242,791	\$602,068	\$195,600	128	-12.33%	24.06%
1049	MERIDEN SCHOOLS	285 Broad St.	Meriden	06450	Ed Hogan	(203) 237-6424	\$61,737,217	\$23,440,319	\$36,887,354	\$5,862,086	5,369	0.57%	1.89%
4303	MERRITT	3 Danbury Rd.	Wilton	06897	Diane Hegland	(203) 846-3201	\$13,751,245	\$9,000,523	\$3,727,080	\$1,891,555	2,389	-7.29%	4.24%
65817	METROPOLITAN DISTRICT EMPLOYEES	PO Box 1348	Hartford	06143	Karen Viets	(860) 278-7850	\$23,486,287	\$12,140,319	\$10,473,819	\$3,394,228	1,760	-3.25%	17.95%
13112	MIDDCONN	213 Court St., Ste. 101	Middletown	06457	Barbara Thorpe	(860) 638-5360	\$20,583,403	\$7,561,441	\$12,640,513	\$1,403,062	2,699	-0.45%	-1.14%
68479	MUTUAL SECURITY	PO. Box 2489	Shelton	06484	Larry Holderman	(203) 761-2400	\$253,696,899	\$221,337,548	\$28,876,173	\$19,414,825	33,604	0.43%	3.67%
65809	NEW HAVEN COUNTY	450 Universal Dr. N	North Haven	06473	James Farrell	(203) 287-6600	\$20,660,845	\$10,010,554	\$9,977,977	\$1,244,155	4,363	-2.58%	14.38%
65862	NEW HAVEN FIREFIGHTERS	350 Ferry St., P.O. Box 413	New Haven	06513	Ted Waselewski	(203) 624-0939	\$6,614,525	\$2,096,866	\$4,459,146	\$1,301,254	690	2.70%	-6.42%
10729	NEW HAVEN POLICE AND MUNICIPAL	1 Union Ave.	New Haven	06519	Teryn Jasmin	(203) 562-8318	\$5,252,970	\$2,002,394	\$3,119,249	\$1,396,787	866	-2.90%	-7.92%
7353	NEW HAVEN POSTAL EMPLOYEES	50 Brewery St.	New Haven	06511	Myron Kolinsky	(203) 624-7170	\$8,692,434	\$2,894,309	\$5,465,964	\$355,964	2,656	-7.02%	-9.74%
19	NEW HAVEN TEACHERS	746 Chapel St., Rm. 201	New Haven	06510	Peter Persano	(203) 865-4334	\$9,782,948	\$1,015,950	\$8,697,660	\$2,646,418	1,489	0.52%	-7.75%
60480	NEW LONDON MUNICIPAL EMPLOYEES	111 Union St.	New London	06320	Barbara Paul	(860) 447-1585	\$3,210,282	\$1,371,794	\$1,871,794	\$730,818	510	-2.84%	11.92%
2709	NORTHEAST FAMILY	PO. Box 180	Manchester	06045	Joanne Todd	(860) 646-8870	\$73,081,248	\$36,213,299	\$34,965,304	\$6,976,927	6,436	1.29%	-0.81%
66057	NORTHEAST CT HEALTHCARE	320 Pomfret St.	Putnam	06260	Kathy Buttremovic	(860) 928-2247	\$3,551,718	\$4,551,718	\$1,247,257	\$1,247,257	1,925	-0.31%	1.35%
65803	NORTHEAST HILLS	339 N Elm St.	Torrington	06790	Paul Rouget	(860) 496-7326	\$15,187,374	\$17,317,596	\$2,586,682	\$2,586,682	6,279	-0.74%	-5.94%
65954	NORWALK HOSPITAL	31 1/2 Stevens St.	Norwalk	08511	Donald Robertson	(203) 852-2297	\$35,679,093	\$12,280,825	\$22,383,402	\$3,506,195	2,887	-1.93%	-6.51%
12375	NORWALK POSTAL EMPLOYEES	PO. Box 428	Naugatuck	06770	Diane Quinn-Cortez	(203) 255-3783	\$634,724	\$391,216	\$239,277	\$71,753	284	4.61%	9.61%
855	NUTMEG STATE	PO. Box 66	Rocky Hill	08067	John Holt	(860) 513-5000	\$364,484,538	\$263,489,090	\$69,523,059	\$50,057,125	33,557	1.35%	9.21%
22293	PERSONAL CARE AMERICA	75 Merritt Blvd.	Trumbull	06611	John Keet	(203) 381-3800	\$21,943,776	\$8,578,060	\$12,764,316	\$2,157,919	4,512	16.28%	8.59%
1399	PITNEY BOWES EMPLOYEES	1 Elmcroft Rd. (68-19)	Stamford	06926	Chris Fonseca	(203) 356-5967	\$71,536,729	\$26,402,247	\$44,173,005	\$10,578,946	6,343	-5.53%	-4.56%
2536	QUINNIAC VALLEY COMMUNITY	163 Washington St.	Wallingford	06492	Linda Blakeslee	(203) 265-0420	\$7,561,528	\$3,620,213	\$3,743,723	\$1,163,335	1,093	-11.89%	2.46%
66044	REGIONAL WATER AUTHORITY EMP	90 Sargent Dr.	New Haven	06511	Sarah Bochichio	(203) 401-2750	\$6,763,701	\$1,208,788	\$5,491,286	\$738,852	584	-4.22%	-3.74%
5552	ROGERS EMPLOYEES	PO. Box 206	Rogers	06263	Bette Slater	(860) 779-5541	\$4,907,273	\$589,623	\$4,235,451	\$547,260	718	-2.14%	8.57%
1153	SARGENT & COMPANY EMPLOYEES	100 Sargent Dr.	New Haven	06511	Johann Sirico	(203) 498-5691	\$3,521,762	\$937,148	\$2,556,672	\$725,459	675	0.29%	-4.27%
3790	SCIENCE PARK	5 Science Park	New Haven	06511	Michelle Poudrier	(203) 786-5885	\$5,107,773	\$1,068,017	\$3,978,545	\$1,480,248	798	-11.11%	9.35%
24029	SCIENT	60 Colver Ave.	Groton	06340	Bruce Fafard	(860) 445-1060	\$227,359,238	\$184,736,499	\$36,285,152	\$20,902,492	15,638	-1.53%	-3.53%
854	SEASONS	524 S Main St.	Middletown	06457	Keith Wiemert	(860) 346-6614	\$146,202,873	\$102,343,202	\$28,839,260	\$11,860,298	18,226	6.63%	7.48%
68453	SIKORSKY FINANCIAL	PO. Box 305	Stratford	06615	Vincent Ciambriello	(203) 377-2252	\$710,340,804	\$290,565,744	\$408,703,738	\$72,618,311	52,123	1.11%	2.63%
452	SKYLINE FINANCIAL	2457 E Main St.	Waterbury	06716	Martha Guarino	(203) 755-2030	\$33,039,186	\$17,702,293	\$14,801,096	\$4,929,466	5,541	-1.55%	6.88%
68620	SOUNDVIEW FINANCIAL	14 Research Dr.	Bethel	06801	Tracy Constock	(203) 796-4500	\$32,364,113	\$16,944,726	\$14,905,069	\$4,038,161	4,224	0.99%	-2.21%
20629	ST. VINCENT'S MEDICAL CENTER	2800 Main St.	Bridgeport	06606	Mary Jean Ramsay	(203) 576-5588	\$5,515,718	\$3,067,730	\$14,067,730	\$2,140,303	2,842	1.95%	-2.94%
24705	STAMFORD	888 Washington Blvd.	Stamford	06901	David Lucas	(203) 977-4701	\$56,046,157	\$32,335,298	\$20,012,554	\$6,703,869	4,870	2.27%	-4.28%
66002	STAMFORD HEALTHCARE	166 W Broad St., Ste. T-02	Stamford	06902	Rose Coscarelli-Curtis	(203) 325-7902	\$7,538,447	\$4,321,934	\$11,986,004	\$1,825,401	2,864	-1.72%	3.64%
6341	STAMFORD POSTAL EMPLOYEES	2001 W Main St., Ste. 165	Stamford	06902	Aurora Docimo	(203) 964-1229	\$12,839,062	\$3,715,820	\$8,658,944	\$3,444,462	2,213	3.43%	12.53%
60048	STATE POLICE	321 Research Pkwy, St. 202	Meriden	06450	Cynthia Graham	(203) 235-6597	\$61,374,120	\$23,280,311	\$37,394,940	\$8,926,214	3,629	1.82%	10.34%
13498	STRATFORD MUNICIPAL EMPLOYEES	39 Stonybrook Rd.	Stratford	06614	Kathleen Bennett	(203) 377-5888	\$5,101,690	\$1,797,164	\$3,279,895	\$614,447	785	-1.82%	-15.18%
1077	TOBACCO VALLEY TEACHERS	182 South Rd.	Enfield	06082	Myril Meserve	(860) 253-4780	\$39,129,834	\$17,767,462	\$19,917,320	\$3,525,930	3,674	-1.45%	-3.21%
14003	TORRINGTON MUNICIPAL AND TEACHERS	777 E Main St.	Torrington	06790	Donna Battistoni	(860) 489-2212	\$38,899,626	\$18,534,172	\$18,268,820	\$3,384,587	7,712	2.26%	-3.47%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
10213	TRI-TOWN TEACHERS	P.O. Box 5128	Westport	06881	David Ritch	(203) 227-8511	\$18,763,984	\$13,547,522	\$4,737,911	\$1,548,072	2,200	7.06%	-0.76%
61838	TRUMBULL	5866 Main St.	Trumbull	06611	Ross Murray	(203) 452-5095	\$3,732,172	\$727,883	\$2,974,541	\$355,479	595	-11.18%	14.65%
13107	UKRAINIAN SELF-RELIANCE NEW ENGLAND	21 Stias Deane Hwy.	Wethersfield	06109	George Stachiw	(860) 296-4714	\$33,055,462	\$21,232,917	\$10,350,859	\$2,803,082	2,719	-0.29%	10.80%
7244	UNITED BUSINESS & INDUSTRY	120 Woodford Ave.	Plainville	06062	Stuart Phillips	(860) 747-4152	\$86,267,839	\$56,070,547	\$20,001,114	\$7,332,508	9,673	0.13%	9.28%
6804	UNITED SHORELINE	249W Main St.	Branford	06405	Garrett Gizowski	(203) 786-6410	\$29,509,424	\$15,263,859	\$13,052,835	\$1,971,684	4,206	-6.96%	13.04%
5496	VALLEY CATHOLIC	P.O. Box 897	Simsbury	06070	Vaughan Marecki	(860) 658-9921	\$11,033,947	\$649,258	\$405,705	\$125,611	229	-6.58%	-17.69%
61786	VICTORY/PIATERER MUTUAL BENEFIT ASSN	21 High St.	East Hartford	06118	Larry Tucker	(860) 568-8881	\$2,468,022	\$386,399	\$1,976,014	\$409,315	209	-1.44%	-24.21%
14682	WALLINGFORD MUNICIPAL	88 S Main St.	Wallingford	06492	Ronald York	(203) 294-2015	\$18,384,166	\$2,006,894	\$15,425,837	\$1,180,299	2,149	3.00%	-10.41%
22	WATERBURY CONNECTICUT TEACHERS	P.O. Box 2121	Waterbury	06722	George MacDonald	(203) 758-9500	\$240,320,620	\$140,740,317	\$91,141,554	\$28,108,450	16,962	-1.33%	4.97%
3709	WATERBURY POLICE	P.O. Box 255	Waterbury	06720	Claire Vastola	(203) 757-8684	\$5,595,628	\$2,918,176	\$2,630,282	\$997,418	1,295	-5.41%	-4.90%
3337	WATERBURY POSTAL EMPLOYEES	P.O. Box 241	Waterbury	06720	John Brown	(203) 756-2891	\$11,265,113	\$2,149,196	\$9,036,269	\$2,274,801	1,067	1.85%	-0.87%
1309	WEPAWAUG-FLAGG	105 Sanford St.	Hamden	06514	Michael Hinchey	(203) 288-1695	\$82,299,274	\$32,345,086	\$46,540,792	\$10,385,382	9,059	0.89%	1.11%
17330	WESTERN CONNECTICUT	15 Berkshire Rd.	Sandy Hook	06482	Sabrina DeFazio	(203) 797-7541	\$24,044,402	\$17,699,449	\$5,752,330	\$1,654,513	4,491	-4.43%	0.81%
3757	WINDSOR LOCKS	516 Spring St.	Windsor Locks	06096	John Franco	(860) 292-2940	\$51,610,722	\$36,937,312	\$11,685,949	\$6,134,850	4,233	1.66%	3.72%
1606	WORKERS	P.O. Box 125	Stafford Spring	06076	Joan Posocco	(860) 684-4484	\$21,759,551	\$14,708,838	\$6,289,930	\$1,604,188	4,224	-7.19%	-3.90%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	27	26	26	25	24	-4.00%	-2.33%
Number of Members	214,890	216,827	209,437	209,249	211,356	1.01%	-0.33%
Total Assets (\$000)	1,771,159	1,792,213	1,939,831	2,006,544	2,009,904	0.17%	2.56%
Total Shares (\$000)	1,570,620	1,585,657	1,724,361	1,796,592	1,794,973	-0.09%	2.71%
Total Loans (\$000)	799,038	772,098	771,740	806,020	862,065	6.95%	1.53%
Total Capital (\$000)	204,237	208,661	219,297	212,880	217,956	2.38%	1.31%

DELAWARE	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 DOVER	\$407,334	20.27%	10.10%	49.22%	0.91%	1.30%	2.84%	384	71.24%	\$8,597	\$9,152	24.67%	58.41%	12.05%
2 DEL-ONE	\$330,694	16.45%	9.00%	82.24%	0.73%	1.58%	4.46%	438	75.42%	\$14,526	\$6,677	11.13%	42.15%	14.16%
3 SUSSEX COUNTY	\$252,811	12.58%	13.00%	50.59%	0.90%	1.81%	2.51%	253	70.60%	\$20,640	\$14,514	5.52%	36.30%	15.49%
4 LOUVIERS	\$232,136	11.55%	9.17%	19.39%	0.07%	1.01%	1.34%	584	85.14%	\$17,142	\$19,505	2.32%	39.14%	12.21%
5 DEXSTA	\$211,173	10.51%	7.97%	51.17%	0.34%	0.59%	3.43%	491	85.29%	\$7,473	\$6,713	11.84%	48.52%	20.98%
6 DELAWARE STATE POLICE	\$121,651	6.05%	9.22%	45.93%	0.43%	4.58%	2.93%	351	75.04%	\$11,897	\$11,444	6.63%	49.04%	21.27%
7 COMMUNITY POWERED	\$119,029	5.92%	12.04%	33.64%	0.55%	0.34%	2.91%	285	85.85%	\$9,223	\$11,413	7.38%	42.35%	19.99%
8 CHESTNUT RUN	\$68,999	3.43%	10.32%	36.10%	0.17%	0.18%	3.32%	649	91.52%	\$8,096	\$6,801	4.68%	32.19%	16.99%
9 AMERICAN SPIRIT	\$65,461	3.26%	14.12%	38.37%	0.35%	2.78%	3.99%	769	85.28%	\$6,751	\$4,647	4.92%	74.64%	2.15%
10 NEW CASTLE COUNTY SCHOOL EMPL.	\$43,597	2.17%	8.37%	35.08%	-0.25%	1.00%	3.56%	657	109.09%	\$5,949	\$4,664	4.75%	30.62%	9.09%
11 DELAWARE FIRST	\$26,202	1.30%	12.15%	17.57%	-0.28%	5.20%	3.69%	461	108.94%	\$11,521	\$6,721	2.29%	45.98%	0.03%
12 NEW CASTLE COUNTY DE EMPL.	\$21,229	1.06%	10.66%	27.77%	-1.38%	0.40%	2.66%	632	104.20%	\$5,412	\$7,428	5.30%	40.96%	20.60%
13 DELAWARE ALLIANCE	\$20,932	1.04%	13.87%	41.76%	0.18%	2.45%	4.52%	735	96.18%	\$7,059	\$4,069	5.51%	16.54%	9.41%
14 WILMINGTON POSTAL	\$16,050	0.80%	18.53%	42.03%	0.28%	1.20%	2.82%	387	86.40%	\$5,801	\$6,749	9.61%	23.46%	6.98%
15 UDEL	\$15,809	0.79%	13.02%	30.05%	0.12%	0.24%	1.73%	530	88.36%	\$7,994	\$7,396	6.73%	0.00%	0.00%
16 WILMINGTON POLICE & FIRE	\$15,788	0.79%	18.04%	14.76%	-1.82%	1.46%	3.80%	1122	194.12%	\$7,136	\$3,834	2.29%	8.82%	0.00%
17 PROVIDENT	\$10,960	0.55%	16.28%	60.91%	-0.26%	1.66%	5.41%	231	99.12%	\$3,597	\$6,110	13.13%	30.40%	18.87%
18 FIRST STATE REFINERY	\$7,050	0.35%	22.80%	14.49%	-0.11%	0.00%	2.06%	564	99.97%	\$5,516	\$9,651	6.38%	0.00%	0.00%
19 DELAWARE RIVER & BAY AUTH EMPL.	\$6,839	0.34%	10.09%	8.25%	0.81%	3.46%	0.65%	240	45.35%	\$5,110	\$10,240	0.00%	0.00%	0.00%
20 NEWPORT SITE EMPLOYEES	\$6,366	0.32%	7.51%	40.01%	-0.55%	15.53%	3.86%	217	106.65%	\$7,240	\$9,047	7.08%	37.85%	15.38%
21 MILFORD MEMORIAL	\$3,199	0.16%	12.37%	40.31%	-0.73%	0.36%	4.20%	623	102.19%	\$5,938	\$2,994	3.64%	19.25%	0.00%
22 ICI AMERICA	\$2,768	0.14%	14.54%	54.16%	0.63%	1.99%	3.31%	296	86.31%	\$6,853	\$4,003	10.15%	0.00%	0.00%
23 EDGE MOOR DUPONT EMPL.	\$2,408	0.12%	17.05%	75.99%	-2.45%	1.52%	5.48%	355	134.34%	\$8,749	\$3,744	15.04%	0.00%	0.00%
24 STEPPING STONES COMMUNITY	\$1,419	0.07%	12.13%	0.51%	0.48%	0.00%	3.25%	500	1564.54%	\$262	\$4,944	0.00%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
15426	AMERICAN SPIRIT	1110 Elkton Rd.	Newark	19711	Maurice Dawkins	(302) 738-4515	\$65,460,833	\$21,940,402	\$40,823,464	\$8,335,071	12,305	-2.91%	-7.62%
13232	CHESTNUT RUN	P.O. Box 5037	Wilmington	19808	Nancy Kitzinger	(302) 999-2967	\$68,999,203	\$22,313,574	\$43,037,301	\$7,013,885	9,087	3.58%	-3.51%
15185	COMMUNITY POWERED	P.O. Box 7739	Newark	19714	Anthony Hinds	(302) 368-2396	\$119,029,398	\$35,593,224	\$77,135,466	\$13,417,250	9,270	2.78%	0.55%
15790	DELAWARE ALLIANCE	2320 N Dupont Hwy.	New Castle	19720	Dawn Sutcliffe	(302) 429-0404	\$20,931,928	\$7,489,856	\$12,811,840	\$3,096,132	4,408	2.87%	-8.29%
15065	DELAWARE FIRST	1815 Newport Gap Pike	Wilmington	19808	Sharon Schaeffer	(302) 998-0665	\$26,201,568	\$4,078,299	\$19,713,657	\$3,018,498	3,454	-0.48%	-18.52%
16769	DELAWARE RIVER & BAY AUTH EMPL	P.O. Box 71	New Castle	19720	Joseph Larotonda	(302) 571-6323	\$6,838,586	\$505,910	\$6,282,539	\$727,912	599	-2.33%	-3.79%
13791	DELAWARE STATE POLICE	P.O. Box 800	Georgetown	19947	Stephen Cimo	(302) 856-3501	\$121,650,570	\$50,776,691	\$62,467,491	\$12,152,057	9,660	-0.38%	-2.77%
13919	DEL-ONE	270 Beiser Blvd.	Dover	19904	Dion Williams	(302) 739-4496	\$330,693,950	\$247,906,247	\$63,485,951	\$33,416,557	45,148	6.76%	8.82%
2187	DEKSTA	300 Foulk Rd., Ste. 100	Wilmington	19803	Jerry King	(302) 571-0522	\$211,173,177	\$98,604,158	\$102,353,799	\$17,848,380	28,706	-0.83%	14.66%
12443	DOVER	1075 Silver Lake Blvd.	Dover	19904	David Clendaniel	(302) 678-8000	\$407,333,961	\$179,087,867	\$203,914,510	\$43,808,078	39,752	0.52%	16.83%
2080	EDGE MOOR DUPONT EMPL	104 Hay Rd.	Edge Moor	19809	Melba Saxton	(302) 761-2282	\$2,407,676	\$1,513,645	\$866,095	\$422,395	532	5.21%	-2.51%
13280	FIRST STATE REFINERY	118 Jestan Blvd.	New Castle	19720	Dora Conlen	(302) 838-8303	\$7,050,456	\$788,737	\$6,132,942	\$1,621,392	564	-2.90%	-16.50%
21275	ICI AMERICA	315 Cherry Ln.	New Castle	19720	Samuel Minutola	(302) 328-7612	\$2,767,960	\$1,281,443	\$1,472,251	\$419,781	591	-3.39%	-0.40%
18765	LOUVIERS	185 S Main St.	Newark	19711	James Everhart	(302) 733-0426	\$232,136,419	\$40,848,775	\$181,423,003	\$19,068,044	10,799	-2.93%	-11.99%
19170	MILFORD MEMORIAL	P.O. Box 128	Milford	19963	Pamela Slater	(302) 430-5592	\$3,199,232	\$1,128,205	\$2,043,846	\$403,072	935	-2.94%	4.25%
17687	NEW CASTLE COUNTY DELAWARE EMPL	100 New Churchmans Rd.	New Castle	19720	Meredith Jeffries	(302) 395-5350	\$21,228,615	\$5,216,819	\$15,883,795	\$2,406,479	2,529	9.90%	-4.78%
8609	NEW CASTLE COUNTY SCHOOL EMPL	113 W 6th St.	New Castle	19720	Terri Keene	(302) 613-5330	\$43,597,416	\$13,973,917	\$28,316,289	\$3,906,990	8,540	-2.70%	7.05%
2214	NEWPORT SITE EMPLOYEES	205 S James St.	Newport	19804	Vanessa McCall	(302) 992-5628	\$6,366,360	\$2,352,977	\$3,974,226	\$555,344	650	-9.96%	-3.21%
16364	PROVIDENT	401 S New St.	Dover	19904	Francine Wilson	(302) 734-1133	\$10,959,946	\$5,582,157	\$4,934,415	\$1,860,200	1,500	-1.68%	-5.48%
24845	STEPPING STONES COMMUNITY	603 N Church St.	Wilmington	19801	Jacqueline McDonald	(302) 654-5024	\$1,419,315	\$6,295	\$1,386,644	\$172,251	250	0.87%	89.10%
13121	SUSSEX COUNTY	1941 Bridgeville Hwy., P.O. Box 180	Seaford	19973	Pamela Fleurette	(302) 629-0100	\$252,810,938	\$109,557,911	\$128,850,870	\$36,188,888	14,920	0.47%	25.81%
18947	UDEL	325 Academy St., Rm. 149	Newark	19716	Kathy Fairies	(302) 831-2327	\$15,809,483	\$4,124,955	\$11,560,989	\$2,113,687	1,856	-1.21%	8.07%
11347	WILMINGTON POLICE & FIRE	1814 Gilpin Ave.	Wilmington	19806	Evelyn Vega	(302) 654-0818	\$15,788,386	\$1,905,212	\$13,678,092	\$2,947,918	3,366	-2.81%	-9.77%
663	WILMINGTON POSTAL	6 Lynnam St.	Wilmington	19804	Susan Winward	(302) 328-7282	\$16,050,422	\$5,487,973	\$9,893,636	\$3,038,494	1,935	-3.34%	10.95%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	55	52	52	50	49	-5.77%	-2.28%
Number of Members	419,152	419,501	442,038	439,038	441,255	-0.18%	1.03%
Total Assets (\$000)	6,874,081	7,193,506	7,943,076	8,326,212	8,674,609	9.21%	4.76%
Total Shares (\$000)	5,958,609	6,265,685	6,944,298	7,314,739	7,592,054	9.33%	4.96%
Total Loans (\$000)	4,016,770	4,158,331	4,315,582	4,296,421	4,542,661	5.26%	2.49%
Total Capital (\$000)	830,871	854,680	915,116	927,333	978,696	6.95%	3.33%

DISTRICT OF COLUMBIA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 BANK-FUND STAFF	\$3,878,276	49.34%	11.02%	62.30%	0.54%	0.82%	1.50%	294	68.70%	\$30,940	\$40,781	3.77%	75.19%	46.31%
2 CONGRESSIONAL	\$785,845	10.00%	8.86%	53.17%	0.45%	1.40%	3.15%	345	87.03%	\$14,793	\$15,757	10.09%	72.28%	30.01%
3 UNITED STATES SENATE	\$570,974	0.54%	10.38%	49.91%	0.56%	0.73%	2.60%	395	78.25%	\$9,302	\$15,252	6.30%	73.84%	33.55%
4 IDB-IIC	\$481,296	6.12%	10.98%	84.31%	0.79%	0.26%	1.30%	328	61.56%	\$76,023	\$37,645	1.94%	108.01%	10.75%
5 DEPARTMENT OF COMMERCE	\$338,367	4.30%	8.43%	51.72%	0.51%	0.38%	2.45%	457	75.73%	\$11,633	\$17,258	10.81%	66.54%	32.38%
6 AGRICULTURE	\$243,715	0.23%	12.46%	65.42%	0.45%	0.69%	3.04%	461	80.97%	\$14,213	\$10,224	15.29%	42.68%	14.23%
7 LIBRARY OF CONGRESS	\$223,689	2.85%	12.91%	63.64%	0.86%	0.59%	2.20%	365	66.97%	\$15,429	\$20,162	11.70%	64.00%	31.31%
8 PAHO-WHO	\$202,170	2.57%	17.72%	58.56%	0.37%	1.97%	1.81%	332	78.29%	\$27,134	\$33,263	5.66%	85.58%	26.49%
9 TRANSPORTATION	\$192,967	2.46%	11.75%	59.94%	0.46%	0.40%	3.72%	362	87.65%	\$9,183	\$8,997	8.26%	49.20%	29.08%
10 TREASURY DEPARTMENT	\$173,887	2.21%	6.45%	54.93%	0.30%	1.20%	3.46%	467	90.87%	\$13,487	\$8,405	5.89%	51.76%	13.84%
11 O.A.S. STAFF	\$163,621	2.08%	8.07%	63.57%	0.25%	1.45%	2.88%	277	89.06%	\$19,904	\$25,503	3.03%	78.20%	51.82%
12 HEW	\$159,539	2.03%	10.11%	53.88%	-0.16%	1.96%	5.19%	325	99.16%	\$10,634	\$7,617	5.18%	52.85%	20.20%
13 DEPARTMENT OF THE INTERIOR	\$149,562	1.90%	11.78%	82.15%	0.88%	1.21%	3.23%	352	82.73%	\$15,815	\$11,676	13.58%	71.49%	21.61%
14 THE PARTNERSHIP	\$146,185	1.86%	8.90%	51.76%	0.31%	0.95%	3.48%	378	87.71%	\$9,990	\$10,811	12.73%	44.29%	20.93%
15 GEICO	\$126,279	1.61%	8.05%	54.39%	0.23%	0.72%	3.22%	515	93.37%	\$19,843	\$5,718	3.49%	47.73%	5.77%
16 DVA	\$106,124	1.35%	10.68%	49.23%	-0.96%	2.52%	5.31%	321	113.08%	\$8,180	\$8,189	6.45%	53.26%	25.24%
17 TRANSIT EMPLOYEES	\$97,871	1.25%	18.27%	77.72%	0.75%	1.69%	6.94%	345	77.51%	\$7,704	\$4,653	14.24%	42.02%	7.57%
18 DEPARTMENT OF LABOR	\$69,642	0.89%	11.37%	54.23%	0.56%	3.13%	4.45%	438	82.92%	\$8,990	\$9,968	6.64%	63.72%	23.14%
19 EP	\$66,694	0.85%	7.57%	43.93%	0.46%	0.05%	3.73%	387	88.69%	\$21,113	\$9,916	6.46%	45.59%	0.00%
20 FRB	\$65,875	0.84%	8.83%	39.84%	0.43%	1.89%	2.32%	389	79.31%	\$9,037	\$13,478	11.02%	61.24%	13.24%
21 CENSUS	\$62,171	0.79%	15.73%	28.12%	-0.12%	5.93%	2.23%	447	105.61%	\$15,250	\$12,289	5.60%	40.99%	0.00%
22 DISTRICT GOVERNMENT EMPLOYEES	\$52,817	0.67%	10.06%	61.40%	0.55%	1.34%	5.63%	458	76.65%	\$5,588	\$4,531	7.65%	50.79%	12.88%
23 HUD	\$50,329	0.64%	8.54%	42.38%	-0.62%	1.06%	4.48%	431	112.80%	\$8,998	\$8,207	8.09%	40.35%	15.31%
24 D.C. TEACHERS	\$44,381	0.56%	11.43%	53.42%	1.33%	7.57%	5.34%	393	99.21%	\$7,662	\$6,188	5.74%	100.41%	5.76%
25 GOVERNMENT PRINTING OFFICE	\$37,305	0.47%	15.26%	59.37%	0.13%	4.07%	4.81%	281	90.87%	\$6,204	\$8,609	17.13%	49.74%	28.83%
26 GSA	\$36,860	0.47%	9.20%	58.40%	0.46%	0.66%	3.90%	585	90.13%	\$7,539	\$6,008	10.09%	44.08%	19.71%
27 PEPCO	\$33,273	0.42%	9.59%	32.60%	-0.45%	2.29%	3.90%	372	94.65%	\$5,203	\$11,507	10.57%	42.24%	36.05%
28 HOYA	\$20,273	0.26%	9.81%	53.48%	0.48%	3.38%	4.30%	684	87.49%	\$6,255	\$4,446	8.39%	36.84%	15.14%
29 NLRB	\$19,288	0.25%	8.67%	42.81%	0.50%	2.48%	4.29%	437	82.52%	\$7,341	\$5,679	4.90%	56.53%	0.00%
30 GTOWN UNIV ALUM AND STUDENTS	\$17,141	0.22%	7.27%	7.83%	0.35%	3.79%	2.42%	108	76.58%	\$4,917	\$2,235	0.69%	61.70%	0.00%
31 NATIONAL GEOGRAPHIC	\$14,330	0.18%	13.81%	69.10%	-0.40%	1.00%	3.84%	512	96.67%	\$15,219	\$6,866	12.38%	45.79%	0.00%
32 HOWARD UNIVERSITY EMPLOYEES	\$11,327	0.14%	20.46%	33.29%	-2.08%	1.00%	4.91%	517	146.43%	\$4,651	\$4,321	7.12%	6.15%	0.00%
33 LEE	\$11,069	0.14%	17.61%	49.13%	0.40%	0.00%	0.92%	208	69.59%	\$186,124	\$14,549	0.16%	0.00%	0.00%
34 DC FIRE DEPARTMENT	\$6,777	0.09%	16.47%	51.74%	0.17%	5.06%	4.71%	445	81.08%	\$4,325	\$3,630	0.00%	0.00%	0.00%
35 NAPFE	\$3,797	0.05%	36.73%	46.82%	0.01%	14.37%	3.46%	626	99.68%	\$5,131	\$1,528	1.53%	0.00%	0.00%
36 WASHINGTON TYPOGRAPHIC	\$3,688	0.05%	9.66%	50.21%	-5.28%	4.40%	3.34%	286	102.77%	\$6,238	\$7,733	17.72%	0.00%	0.00%
37 EDUCATION ASSOCIATIONS	\$2,683	0.03%	6.80%	42.94%	-2.42%	2.62%	2.98%	403	128.86%	\$5,490	\$4,128	6.46%	0.00%	0.00%
38 MT. AIRY BAPTIST CHURCH	\$1,379	0.02%	18.80%	51.23%	0.91%	9.01%	1.16%	1018	40.74%	\$5,277	\$2,186	0.98%	0.00%	0.00%
39 PMI EMPLOYEES	\$856	0.01%	15.81%	28.75%	-0.06%	0.59%	1.38%	498	104.73%	\$2,714	\$2,882	0.00%	0.00%	0.00%
40 PHI BETA SIGMA	\$429	0.01%	16.32%	89.97%	-1.57%	3.34%	4.72%	3390	155.74%	\$10,413	\$212	0.41%	0.00%	0.00%
41 ST. GABRIELS	\$408	0.01%	11.74%	34.37%	-0.12%	0.00%	1.29%	316	65.21%	\$3,618	\$2,265	0.00%	0.00%	0.00%
42 ASBURY	\$391	0.00%	17.41%	6.23%	-0.60%	8.29%	2.53%	416	131.16%	\$1,990	\$1,535	0.00%	0.00%	0.00%
43 SARGENT	\$328	0.00%	8.06%	62.09%	0.73%	19.14%	4.58%	204	71.71%	\$4,050	\$721	0.00%	0.00%	0.00%
44 MT. JEZREEL	\$203	0.00%	12.41%	13.46%	0.65%	3.80%	1.46%	726	75.57%	\$1,992	\$489	0.28%	0.00%	0.00%
45 PEOPLES-NEIGHBORHOOD	\$202	0.00%	11.77%	3.42%	-1.52%	0.00%	2.32%	508	289.73%	\$1,510	\$696	0.00%	0.00%	0.00%
46 PARAMOUNT BAPTIST CHURCH	\$101	0.00%	26.31%	63.54%	5.93%	2.75%	0.99%	1010	14.16%	\$1,826	\$148	0.00%	0.00%	0.00%
47 HOLY COMFORTER-SAINT CYPRIANS	\$91	0.00%	7.72%	6.57%	-3.49%	0.00%	6.47%	710	629.28%	\$1,098	\$235	0.00%	0.00%	0.00%
48 JOHN WESLEY AME ZION CHURCH	\$87	0.00%	11.06%	8.05%	1.08%	32.11%	2.02%	346	65.18%	\$387	\$445	0.00%	0.00%	0.00%
49 MT. GILEAD	\$50	0.00%	12.47%	32.87%	0.63%	9.55%	2.11%	124	63.04%	\$1,311	\$708	0.00%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
16400	AGRICULTURE	P.O. Box 3419	Alexandria	22302	Margie Click	(202) 479-2270	\$243,714,634	\$138,657,295	\$98,616,922	\$31,633,836	20,730	0.45%	-0.91%
5227	ASBURY	926 11th St., NW	Washington	20001	Charlyn Bachemini	(202) 783-3308	\$391,394	\$19,901	\$366,056	\$70,384	208	-26.90%	-42.06%
5582	BANK-FUND STAFF	1725 Eye St. NW, Ste. 600	Washington	20006	Eli Vazquez	(202) 212-6400	\$3,878,276,445	\$2,127,467,452	\$1,681,157,683	\$446,204,275	83,734	6.95%	4.49%
5641	GENSUS	4600 Silver Hill Rd., Room 1K250	Washington	20233	Pamela Hout	(301) 763-0287	\$62,170,888	\$14,686,197	\$45,939,017	\$9,864,508	4,250	-2.52%	-14.01%
8797	CONGRESSIONAL	P.O. Box 23267	Washington	20026	Charles Mallon	(703) 934-8300	\$75,844,925	\$376,074,634	\$373,091,811	\$75,001,291	44,890	2.32%	1.66%
1821	D.C. TEACHERS	903 D St., NE (Edmonds Building)	Washington	20002	David McWilliams	(202) 547-4800	\$44,381,348	\$20,787,137	\$20,473,512	\$6,122,215	6,289	-1.58%	-1.46%
6088	DC FIRE DEPARTMENT	P.O. Box 70190	Washington	20024	Charles Kramer	(202) 635-0118	\$6,776,622	\$2,924,035	\$3,856,957	\$1,176,015	1,557	-2.97%	-0.82%
16410	DEPARTMENT OF COMMERCE	P.O. Box 14720	Washington	20044	Evan Clark	(202) 482-4134	\$338,366,874	\$150,773,644	\$175,602,629	\$33,951,845	16,893	4.71%	21.64%
4963	DEPARTMENT OF LABOR	200 Constitution Ave. NW	Washington	20210	Joan Moran	(202) 789-2901	\$69,641,862	\$33,119,014	\$31,903,806	\$8,330,850	6,127	-3.02%	8.70%
319	DEPARTMENT OF THE INTERIOR	1849 C St. NW, Rm. 8038	Washington	20240	Mike Merryman	(202) 208-3936	\$149,561,891	\$38,171,242	\$38,090,757	\$17,775,822	11,277	0.96%	12.35%
16411	DISTRICT GOVERNMENT EMPLOYEES	2000 14th St. NW, 2nd Fl.	Washington	20009	Carla Decker	(202) 671-1626	\$52,816,530	\$28,699,609	\$21,302,956	\$5,761,862	10,316	3.38%	24.77%
16416	DVA	P.O. Box 50617	Washington	20091	Don Johnson	(202) 737-6969	\$106,124,403	\$46,601,451	\$56,504,404	\$11,593,356	11,559	-1.89%	5.94%
9584	EDUCATION ASSOCIATIONS	1201 16th St. NW, B-2	Washington	20036	Chidi Onyewu	(202) 822-7800	\$2,682,611	\$1,070,579	\$1,509,430	\$204,983	604	-10.47%	-9.60%
262	EP	P.O. Box 23393	Washington	20026	Kristen Williams	(202) 874-3210	\$66,693,678	\$26,961,148	\$37,762,340	\$5,043,203	6,190	-0.29%	-0.93%
320	FRB	P.O. Box 9867	Washington	20016	Pauline Dumber-Berens	(202) 452-3871	\$65,874,918	\$22,953,335	\$41,218,807	\$5,967,132	4,275	-0.43%	16.99%
6912	GEICO	5260 Western Ave.	Washington	20076	Linda Coffe	(301) 986-2082	\$126,278,880	\$62,445,118	\$61,313,254	\$11,000,977	20,079	5.85%	-3.22%
23979	GEORGETOWN UNIV ALUMNI & STUDENTS	3700 O St. NW Leavey Cntr Room	Washington	20057	Katie Cohen	(202) 687-3898	\$17,141,050	\$1,243,884	\$15,144,510	\$1,230,739	7,112	9.76%	1.92%
538	GOVERNMENT PRINTING OFFICE	732 N Capitol St. NW	Washington	20401	Marcia Dixon	(202) 512-1067	\$37,304,549	\$18,650,024	\$16,776,772	\$5,937,032	3,649	2.15%	2.70%
2299	GSA	P.O. Box 27559	Washington	20038	Jerome Malvin	(202) 501-0677	\$36,860,441	\$19,509,957	\$16,640,824	\$3,499,428	5,560	-2.90%	0.34%
1407	HEW	200 Independence Ave.	Washington	20201	Kathleen Geary	(202) 488-5400	\$159,539,173	\$76,075,500	\$69,117,000	\$16,864,093	18,537	7.40%	7.40%
15497	HOLY COMFORTER-SAINT CYPRIANS	1357 E Capitol St. SE	Washington	20003	Asha Jones	(202) 547-3245	\$90,580	\$5,491	\$89,104	\$13,804	355	-24.09%	-37.95%
648	HOWARD UNIVERSITY EMPLOYEES	2400 6th St. NW	Washington	20059	Michael Hines	(202) 806-6128	\$11,326,519	\$2,972,036	\$8,385,335	\$2,514,214	2,066	2.39%	-27.15%
16046	HOVA	P.O. Box 571106	Washington	20057	Hazel Logan	(202) 687-4730	\$20,272,501	\$9,752,133	\$10,006,170	\$2,071,947	4,102	5.77%	7.14%
4037	HUD	P.O. Box 23273	Washington	20026	Lee Hancock	(202) 863-2137	\$50,329,442	\$19,472,462	\$29,575,487	\$4,401,649	5,599	-2.76%	2.03%
14176	IDB-ILC	1300 New York Ave. NW	Washington	20577	Bruce Cameron	(202) 623-3363	\$481,296,292	\$311,848,224	\$162,735,670	\$53,531,457	9,826	4.05%	9.62%
22323	JOHN WESLEY AMEZION CHURCH	1615 14th St. NW	Washington	20009	Robert Goodman	(202) 667-3824	\$86,598	\$6,198	\$79,575	\$10,126	173	-13.22%	-5.71%
15174	LEE	P.O. Box 1741	Washington	20013	Lily Look	(202) 289-7580	\$11,068,636	\$4,466,967	\$6,496,998	\$1,953,695	625	5.62%	1.41%
266	LIBRARY OF CONGRESS	P.O. Box 23766	Washington	20026	Marsha King	(202) 707-5852	\$23,688,850	\$121,688,454	\$97,759,832	\$29,600,504	9,484	0.17%	3.44%
24219	MT. AIRY BAPTIST CHURCH	1100 North Capital St. NW	Washington	20002	Rena Agee	(202) 789-2271	\$1,378,709	\$569,935	\$839,359	\$312,038	509	7.94%	2.49%
6506	MT. GILEAD	1625 13th St. NW	Washington	20009	Gloria Downing	(202) 462-0427	\$50,456	\$14,418	\$36,883	\$7,560	62	-2.49%	-7.17%
24246	MT. JEZREEL	P.O. Box 56765	Washington	20040	Barbara Glasby	(301) 445-1183	\$202,918	\$23,904	\$176,923	\$26,676	363	-6.65%	0.71%
22686	MAPPE	1628 11th St. NW	Washington	20001	Warren Powell	(202) 939-6325	\$3,796,928	\$1,118,513	\$2,660,558	\$1,411,796	1,564	21.51%	-8.46%
23643	NATIONAL GEOGRAPHIC	1145 17th St. NW	Washington	20036	Philippe Hilaire	(202) 862-8626	\$14,330,146	\$8,507,423	\$5,404,383	\$2,092,565	1,793	-2.56%	-4.02%
2942	NLRB	1099 14th St. NW, Ste. C-300	Washington	20005	Joe DeFrawi	(202) 273-4300	\$19,288,391	\$7,444,090	\$11,561,608	\$1,923,817	3,062	-3.81%	-5.29%
15000	O.A.S. STAFF	1889 F St. NW	Washington	20006	Carlos Calderon	(202) 458-3834	\$163,621,060	\$94,206,831	\$66,928,634	\$14,432,617	5,811	3.16%	1.95%
6464	PAHO-WHO	2112 F St. NW Ste. 201	Washington	20037	Miguel Bouida	(202) 974-3453	\$202,169,662	\$97,114,139	\$97,190,447	\$37,039,583	4,986	1.62%	13.83%
24073	PARAMOUNT BAPTIST CHURCH	3924 4th St. SE	Washington	20032	Florence Taylor	(202) 562-6339	\$101,413	\$47,486	\$50,264	\$28,030	505	11.72%	-2.75%
20377	PEOPLES-NEIGHBORHOOD	4704 13th St. NW	Washington	20011	Walter Robinson	(202) 726-3198	\$202,139	\$6,041	\$197,102	\$28,845	254	-12.07%	219.97%
367	PEPCO	701 Ninth St. NW, EP-6230	Washington	20068	Ken Filipovich	(202) 872-7970	\$33,273,028	\$9,761,408	\$22,143,558	\$3,315,998	2,602	5.21%	-1.21%
24262	PHI BETA SIGMA	145 Kennedy St., NW	Washington	20011	Eric Gilliam	(202) 726-2285	\$428,799	\$322,817	\$125,085	\$95,615	1,695	-30.31%	1.11%
17691	PMI EMPLOYEES	1725 Desales St., NW Ste. 300	Washington	20036	David Garlock	(202) 785-9191	\$856,139	\$206,278	\$642,084	\$136,359	249	-4.69%	-19.51%
9613	SARGENT	5109 N.H. Burroughs Ave. NE	Washington	20019	Bernice Brown	(202) 396-2923	\$327,609	\$182,246	\$149,354	\$36,098	407	4.79%	3.12%
17874	ST. GABRIELS	26 Grant Circle, NW	Washington	20011	Audrey Thomas	(202) 726-1965	\$408,955	\$123,016	\$284,955	\$53,022	158	8.20%	42.51%
118	THE PARTNERSHIP	P.O. Box 18539	Washington	20036	Theresa Mann	(703) 562-6000	\$146,185,318	\$68,788,964	\$68,848,545	\$13,406,793	12,201	-1.20%	6.69%
3764	TRANSIT EMPLOYEES	2000 Bladensburg Rd., NE	Washington	20018	Rita Smith	(202) 832-5100	\$97,870,706	\$61,774,310	\$28,850,890	\$18,688,537	17,083	7.56%	33.09%
3140	TRANSPORTATION	P.O. Box 70440	Washington	20024	Jeffrey Arvai	(202) 366-9400	\$192,966,717	\$102,513,632	\$76,724,466	\$20,313,338	19,008	-0.07%	7.75%
162	TREASURY DEPARTMENT	701 Madison Place	Washington	20220	Alfred Scipio	(202) 289-1950	\$173,886,589	\$88,431,782	\$76,058,195	\$12,124,479	19,153	0.99%	-2.13%
624	UNITED STATES SENATE	2750 Eisenhower Ave.	Alexandria	22314	Susan Enis	(703) 329-8466	\$570,973,827	\$252,734,639	\$304,504,084	\$61,456,925	33,203	-0.77%	4.34%
9384	WASHINGTON TYPOGRAPHIC	4626 Wisconsin Ave., NW	Washington	20016	Mary Gould	(202) 966-5155	\$3,687,795	\$1,665,623	\$2,063,091	\$434,017	429	7.07%	-12.62%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	178	174	164	159	157	-1.26%	-2.48%
Number of Members	4,586,994	4,545,290	4,689,114	4,654,620	4,857,648	4.36%	1.15%
Total Assets (\$000)	42,619,006	43,198,799	45,694,975	47,384,233	49,293,776	4.03%	2.95%
Total Shares (\$000)	36,873,060	37,387,378	39,475,167	41,015,839	42,332,074	3.21%	2.80%
Total Loans (\$000)	27,099,196	25,622,866	25,514,156	26,963,521	29,389,528	9.00%	1.64%
Total Capital (\$000)	4,791,377	4,970,796	5,162,191	5,316,333	5,689,115	7.01%	3.49%

FLORIDA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 SUNCOAST	\$5,833,185	11.83%	8.63%	76.81%	1.30%	2.00%	2.54%	523	60.07%	\$12,791	\$8,589	13.63%	68.83%	22.61%
2 VYSTAR	\$5,226,544	10.60%	8.94%	78.95%	0.85%	0.54%	2.92%	379	73.89%	\$15,529	\$9,047	11.40%	76.21%	20.32%
3 SPACE COAST	\$3,212,742	11.83%	6.52%	82.63%	1.50%	2.99%	2.94%	416	62.02%	\$16,888	\$9,397	18.76%	72.13%	16.51%
4 MIDFLORIDA	\$2,065,418	4.19%	10.30%	84.40%	1.11%	0.67%	3.76%	322	74.68%	\$13,455	\$8,549	19.35%	82.93%	16.17%
5 GROW FINANCIAL	\$1,987,825	4.03%	10.17%	87.36%	0.47%	1.29%	3.90%	313	76.66%	\$13,780	\$10,087	30.87%	61.30%	22.70%
6 FAIRWINDS	\$1,763,499	3.58%	9.42%	59.80%	1.21%	1.91%	3.75%	321	77.33%	\$11,869	\$8,903	15.07%	63.27%	12.80%
7 GTE FINANCIAL	\$1,682,370	3.41%	7.69%	88.06%	0.47%	2.24%	4.85%	455	81.21%	\$11,258	\$7,001	15.97%	73.51%	21.21%
8 EGLIN	\$1,571,466	3.19%	11.24%	45.47%	0.33%	0.51%	2.09%	372	81.84%	\$12,949	\$12,234	14.63%	60.01%	14.24%
9 CFE	\$1,501,593	3.05%	11.76%	53.18%	1.00%	1.47%	3.53%	321	71.22%	\$9,446	\$9,192	11.70%	61.25%	27.83%
10 COMMUNITY FIRST CU OF FLORIDA	\$1,271,973	2.58%	11.24%	64.90%	1.22%	0.47%	3.26%	398	69.58%	\$11,810	\$10,220	11.08%	69.91%	25.93%
11 PEN AIR	\$1,260,706	2.56%	11.12%	43.74%	1.38%	1.09%	2.97%	298	66.90%	\$9,219	\$11,784	12.95%	69.27%	23.17%
12 CAMPUS USA	\$1,199,519	2.43%	13.10%	82.81%	0.73%	0.70%	2.76%	292	75.16%	\$15,954	\$13,369	38.78%	50.88%	15.46%
13 TYNDALL	\$1,147,283	2.33%	10.52%	65.93%	0.18%	0.43%	3.05%	363	90.65%	\$10,373	\$10,014	19.30%	57.76%	27.60%
14 ACHIEVA	\$1,041,305	2.11%	11.25%	82.53%	1.28%	0.59%	4.06%	435	72.51%	\$14,480	\$7,769	20.80%	58.47%	14.40%
15 SOUTH FLORIDA EDUCATIONAL	\$895,594	1.82%	20.66%	27.18%	0.26%	0.40%	2.97%	297	92.00%	\$5,202	\$10,170	8.38%	72.01%	21.60%
16 IBM SOUTHEAST EMPLOYEES	\$865,810	1.76%	9.46%	56.96%	0.76%	1.28%	3.39%	318	79.62%	\$16,622	\$10,813	8.67%	91.29%	19.81%
17 PUBLIX EMPLOYEES	\$760,037	1.54%	12.70%	49.28%	0.63%	1.30%	3.70%	541	82.17%	\$8,155	\$5,205	7.47%	53.48%	11.63%
18 LAUNCH	\$662,028	1.34%	12.13%	41.81%	0.56%	0.72%	2.79%	337	77.84%	\$9,218	\$9,545	19.07%	70.11%	11.40%
19 FLORIDA	\$611,228	1.24%	10.54%	92.98%	1.51%	0.97%	5.11%	311	72.41%	\$7,962	\$8,520	25.50%	74.06%	29.84%
20 DADE COUNTY	\$608,968	1.24%	11.75%	55.63%	0.92%	0.80%	5.18%	344	87.51%	\$10,555	\$5,533	10.49%	55.29%	9.71%
21 TROPICAL FINANCIAL	\$555,284	1.13%	8.61%	84.12%	0.41%	0.71%	4.67%	333	92.48%	\$18,947	\$9,201	18.95%	92.32%	7.77%
22 GULF WINDS	\$532,798	1.08%	11.95%	59.63%	0.74%	1.42%	3.59%	375	79.97%	\$11,128	\$8,486	15.73%	72.00%	17.35%
23 POWER FINANCIAL	\$518,919	1.05%	11.96%	73.29%	0.29%	0.53%	3.11%	289	95.31%	\$33,390	\$12,852	5.80%	93.99%	0.00%
24 INSIGHT	\$491,226	1.00%	11.01%	74.23%	0.86%	1.07%	4.43%	310	81.22%	\$14,685	\$7,944	16.11%	73.00%	16.07%
25 MCCOY	\$480,862	0.98%	8.79%	45.59%	0.60%	0.93%	4.50%	258	82.14%	\$8,789	\$7,783	11.50%	78.76%	14.09%
26 COMMUNITY	\$464,696	0.94%	11.07%	94.02%	0.91%	1.44%	3.09%	425	61.46%	\$18,342	\$10,907	25.58%	61.52%	16.48%
27 BRIGHTSTAR	\$444,632	0.90%	9.28%	75.89%	-1.42%	2.07%	4.29%	392	65.98%	\$9,898	\$7,227	20.63%	61.42%	23.50%
28 USF	\$441,134	0.89%	11.60%	71.08%	0.49%	0.66%	2.84%	421	79.17%	\$15,407	\$9,875	20.06%	72.24%	13.95%
29 121 FINANCIAL	\$440,075	0.89%	10.80%	63.69%	0.40%	0.59%	3.95%	280	91.93%	\$11,839	\$9,876	11.11%	64.06%	25.98%
30 CITY COUNTY	\$414,584	0.84%	11.83%	78.65%	1.07%	1.84%	4.52%	446	77.98%	\$8,942	\$7,054	16.89%	51.84%	18.17%
31 FIRST COMMERCE	\$406,966	0.83%	12.69%	100.33%	1.38%	0.54%	5.07%	333	79.46%	\$18,508	\$8,196	25.71%	61.99%	0.00%
32 FIRST FLORIDA	\$406,014	0.82%	13.84%	59.91%	0.72%	0.68%	3.61%	317	80.79%	\$5,278	\$9,293	71.95%	60.00%	0.52%
33 FLORIDA CENTRAL	\$395,019	0.80%	9.80%	69.36%	0.39%	0.55%	4.24%	419	86.19%	\$9,456	\$6,984	19.78%	72.63%	11.02%
34 JAX	\$327,114	0.66%	9.61%	70.49%	0.40%	0.86%	3.72%	298	84.74%	\$12,677	\$9,246	13.74%	72.22%	20.62%
35 STATE EMPLOYEES	\$305,498	0.62%	19.62%	31.42%	-0.21%	0.15%	2.49%	450	104.45%	\$7,497	\$11,487	15.27%	48.52%	9.73%
36 SUNSTATE	\$304,210	0.62%	11.26%	86.22%	1.03%	0.65%	4.65%	251	76.51%	\$14,150	\$9,406	14.59%	75.49%	25.16%
37 VELOCITY COMMUNITY	\$290,631	0.59%	12.86%	47.21%	0.06%	0.32%	3.50%	334	98.20%	\$9,516	\$9,985	13.87%	46.63%	26.44%
38 ENVISION	\$283,355	0.57%	7.80%	66.70%	0.74%	2.72%	7.45%	216	86.86%	\$7,641	\$7,443	16.15%	72.81%	35.30%
39 RAILROAD & INDUSTRIAL	\$279,098	0.57%	11.54%	23.40%	0.89%	0.84%	2.83%	398	74.19%	\$7,293	\$8,618	5.35%	52.88%	15.82%
40 TAMPA BAY	\$228,681	0.46%	9.94%	88.01%	0.82%	0.70%	4.80%	348	81.67%	\$14,184	\$7,300	11.18%	57.80%	17.44%
41 ORLANDO	\$193,986	0.39%	10.20%	83.14%	1.35%	0.68%	5.36%	288	73.18%	\$9,791	\$7,383	27.44%	54.23%	19.16%
42 UNIVERSITY	\$191,335	0.39%	9.86%	34.76%	0.11%	0.49%	3.58%	317	91.31%	\$11,588	\$7,629	8.15%	45.01%	11.40%
43 MEMBERS FIRST CU OF FLORIDA	\$164,182	0.33%	14.59%	54.97%	0.35%	1.71%	4.15%	238	87.61%	\$7,870	\$8,206	14.77%	59.65%	23.72%
44 JETSTREAM	\$163,243	0.33%	11.28%	76.26%	0.91%	0.55%	4.42%	341	76.38%	\$10,830	\$7,123	25.07%	47.30%	15.37%
45 INNOVATIONS	\$159,024	0.32%	9.47%	75.75%	0.38%	0.83%	6.50%	277	90.15%	\$8,460	\$7,690	26.55%	63.26%	26.60%
46 SAN ANTONIO CITIZENS	\$156,251	0.32%	9.42%	50.64%	0.54%	0.99%	2.76%	329	83.08%	\$14,233	\$11,395	12.39%	58.99%	13.80%
47 FLORIDA STATE UNIVERSITY	\$153,514	0.31%	9.78%	79.64%	1.10%	0.56%	4.76%	273	71.66%	\$10,572	\$7,660	29.93%	52.62%	11.57%
48 HARVESTERS	\$143,700	0.29%	8.42%	47.44%	0.05%	0.34%	3.74%	290	96.22%	\$12,303	\$7,524	9.45%	61.06%	11.92%
49 GOLD COAST	\$141,193	0.29%	10.64%	57.22%	0.46%	0.04%	3.62%	368	85.46%	\$7,785	\$6,216	19.96%	66.37%	0.00%
50 PANHANDLE EDUCATORS	\$135,068	0.27%	12.41%	64.44%	1.00%	0.36%	3.68%	275	75.00%	\$13,752	\$9,707	12.79%	69.19%	16.48%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
61605	121 FINANCIAL	9700 Touchton Rd.	Jacksonville	32246	William Braddock	(904) 723-6300	\$440,074,998	\$248,491,849	\$170,193,636	\$51,148,373	39,508	0.23%	7.50%
67432	1ST CREDIT UNION OF GAINESVILLE	P.O. Box 2339	Gainesville	32602	Tim Cannon	(352) 372-8225	\$46,080,566	\$29,557,747	\$14,018,397	\$3,728,733	5,344	1.41%	1.27%
60087	ACHEVA	P.O. Box 2650	Largo	33779	Gary Regoli	(727) 431-7680	\$1,041,304,702	\$752,927,318	\$194,491,046	\$119,090,090	117,423	0.44%	18.71%
67316	ALIVE	9790 Touchton Rd.	Jacksonville	32246	Rose Gunter	(904) 296-1292	\$127,985,644	\$64,474,207	\$54,572,248	\$19,139,159	16,281	-1.04%	4.58%
16424	ANCHOR SEVEN	2121 Huon St.	Jacksonville	32254	Meilinda Bentley	(904) 786-6644	\$2,209,912	\$799,069	\$1,231,075	\$337,907	524	-12.86%	-19.35%
14391	BAPTIST HEALTH SOUTH FLORIDA	7315 Sw 87 Ave., Ste. 300	Miami	33173	Michael Raley	(305) 412-9920	\$49,353,466	\$30,292,152	\$17,752,953	\$5,694,357	11,065	0.84%	7.20%
63262	BAY	601 Hwy. 231	Panama City	32405	Ray Crisp	(850) 785-6103	\$76,483,492	\$54,222,742	\$16,651,047	\$8,136,424	9,621	6.58%	10.32%
67347	BRIGHTSTAR	P.O. Box 8966	Fort Lauderdale	33310	Colin Battle	(954) 486-2728	\$444,631,962	\$301,917,890	\$118,032,935	\$51,257,360	55,050	7.68%	-4.71%
11746	BROWARD HEALTHCARE	2350 W Commercial Blvd.	Fort Lauderdale	33309	Daniel Walker	(954) 355-4927	\$61,816,794	\$20,862,388	\$37,719,971	\$6,788,374	9,277	4.41%	3.99%
11154	BUCKEYE COMMUNITY	1825 S. Jefferson St.	Perry	32248	Charlton Knowles	(850) 223-7100	\$74,409,363	\$46,447,757	\$20,238,933	\$9,203,800	9,162	1.18%	7.84%
67431	CALHOUN-LIBERTY EMPLOYEES	17394 N W Charlie Johns St.	Blountstown	32424	Diane Long	(850) 674-4527	\$30,777,944	\$12,575,575	\$16,728,977	\$4,318,958	4,530	0.01%	7.09%
68391	CAMPIUS USA	P.O. Box 147029	Gainesville	32614	Jerry Benton	(352) 335-9090	\$1,199,518,763	\$848,808,915	\$283,338,828	\$164,107,336	76,665	5.88%	16.10%
62417	CENTRAL CREDIT UNION OF FLORIDA	P.O. Box 17048	Pensacola	32522	Carolyn Dwelle	(850) 474-0970	\$132,065,115	\$75,663,533	\$48,937,536	\$15,555,452	13,960	2.49%	14.22%
67319	CENTRAL FLORIDA POSTAL	301 E. Michigan St.	Orlando	32806	Jim Weibert	(407) 425-2561	\$67,154,033	\$4,205,924	\$4,205,924	\$6,653,446	11,680	10.00%	15.58%
19776	CEE	P.O. Box 958471	Lake Mary	32745	Joe Melbourne	(407) 896-9411	\$1,501,592,931	\$676,833,587	\$724,622,293	\$181,007,983	138,448	4.75%	24.70%
24479	CITY & POLICE	4675 Sumbear Rd.	Jacksonville	32257	Aaron Logue	(904) 353-2240	\$60,757,275	\$25,242,448	\$30,696,199	\$5,852,067	6,120	-2.90%	5.76%
61525	CITY COUNTY	P.O. Box 14548	Ft. Lauderdale	33302	Lloyd Gill	(954) 745-2400	\$414,583,912	\$284,462,715	\$100,437,519	\$54,934,455	51,275	8.04%	10.25%
67323	CITY COUNTY EMPLOYEES	719 S Missouri Ave.	Clearwater	33756	Lynne Tuschel	(727) 442-7746	\$17,246,020	\$8,840,627	\$7,673,698	\$2,455,460	2,278	5.85%	19.59%
67307	CLAY ELECTRIC EMPLOYEES	P.O. Box 308	Keystone Heights	32656	Rita Bishop	(352) 473-8000	\$8,376,302	\$2,700,232	\$5,557,041	\$1,467,517	1,201	8.22%	-6.73%
11115	COASTLINE	P.O. Box 47410	Jacksonville	32247	Donna Johnson	(904) 346-1700	\$128,641,483	\$84,261,900	\$25,808,996	\$10,989,166	11,804	1.24%	10.63%
60816	COMMUNITY	1030 S US Hwy. 1	Rockledge	32955	David Brock	(321) 690-2328	\$464,695,605	\$372,601,581	\$75,605,660	\$59,325,134	36,335	5.21%	12.99%
67290	COMMUNITY FIRST CU OF FLORIDA	P.O. Box 2600	Jacksonville	32232	John Hirabayashi	(904) 354-8537	\$1,271,972,709	\$718,319,591	\$507,759,486	\$157,910,124	108,290	1.29%	5.53%
67434	COMMUNITY SOUTH	1044 Hwy. 90 E	ChIPLEY	32428	Jan Page	(850) 638-8376	\$98,880,925	\$66,219,084	\$26,555,822	\$12,736,206	8,425	4.15%	9.61%
23948	COMMUNITY TRUST	P.O. Box 1023	Apopka	32704	Geannina Hiraldo	(407) 880-4300	\$7,614,973	\$4,970,575	\$2,704,538	\$601,176	2,587	5.51%	35.84%
10668	COMPASS FINANCIAL	P.O. Box 160580	Hialeah	33016	Leonardo Acosta	(305) 887-9781	\$2,934,899	\$1,798,878	\$4,904,420	\$4,006,709	2,759	15.74%	13.86%
67342	CONNECT	3400 W Commercial Blvd.	Fort Lauderdale	33309	Scott Meyer	(954) 730-2047	\$69,649,297	\$31,178,848	\$36,536,974	\$8,481,819	6,318	3.29%	-3.52%
67933	CONTAINER MUTUAL	P.O. Box 2000	Fernandina Beach	32035	Cindy Evans	(904) 261-5551	\$8,329,928	\$3,918,093	\$4,373,726	\$2,560,237	903	0.50%	15.66%
22159	CORAL COMMUNITY	1930 N E 47th St., Ste. 120	Ft. Lauderdale	33308	Joe Pitcher	(954) 772-2330	\$26,335,301	\$11,968,266	\$13,791,188	\$2,967,898	4,546	0.54%	13.30%
18288	COUNTRY	602 S 6th St.	Macclenny	32063	Anita Crews	(904) 259-6702	\$50,957,371	\$37,969,207	\$10,625,742	\$4,554,540	5,038	3.57%	19.32%
24508	DADE COUNTY	1500 NW 107 Ave.	Miami	33172	George Joseph	(305) 471-5080	\$608,968,012	\$289,271,925	\$245,746,581	\$73,556,331	93,989	3.88%	9.90%
18327	DARDEN EMPLOYEES	1000 Darden Center Dr.	Orlando	32837	James Kasch	(407) 650-5050	\$36,467,079	\$29,476,874	\$7,142,566	\$3,694,023	8,633	3.86%	-2.52%
2654	DUCODE	2212 N Myrtle Ave.	Jacksonville	32209	Eleanor Peterson	(904) 354-0874	\$3,164,454	\$754,398	\$2,220,597	\$1,166,280	1,190	-2.55%	-17.46%
297	DUVAL	500 McCluff Ave. S	Jacksonville	32254	Joseph Callandro	(904) 356-3678	\$50,751,494	\$32,512,408	\$15,943,196	\$6,752,523	6,341	-4.72%	3.24%
60077	ECCO	4644 E Spencerfield Rd.	Pace	32571	Charles O'Quinn	(850) 994-6982	\$22,232,236	\$10,690,395	\$11,356,726	\$3,596,104	1,045	4.32%	-1.37%
67336	ECU	P.O. Box 4818	Seminole	33775	Lawrence Roland	(727) 399-7885	\$36,410,258	\$14,994,245	\$20,837,471	\$5,632,832	3,906	1.03%	-6.27%
9788	EGLIN	838 Eglin Pkwy. NE	Ft. Walton Beach	32547	Phipps McGee	(850) 862-0111	\$1,571,465,872	\$630,677,003	\$902,944,592	\$176,349,980	113,386	4.22%	0.04%
67338	ELECTRICIANS' LOCAL 349	1657 NW 17th Ave.	Miami	33125	Angela Wright	(305) 325-0511	\$4,148,377	\$945,515	\$3,127,257	\$873,108	768	4.09%	14.09%
3388	EMERALD COAST	P.O. Box 128	Port St. Joe	32457	Kenneth Weimorts	(850) 227-1156	\$39,766,976	\$18,927,698	\$16,549,580	\$3,774,725	4,533	4.34%	6.57%
67329	ENVISSION	P.O. Box 5198	Tallahassee	32314	Darryl Worrell	(850) 942-9000	\$283,355,463	\$159,518,876	\$79,506,270	\$25,688,366	32,131	4.19%	12.31%
24204	EVERGLADES	1099 W Ventura Ave.	Clewiston	33440	Linda Pelham	(941) 983-5141	\$31,615,495	\$19,713,887	\$11,071,116	\$3,846,325	4,072	-1.62%	0.42%
22380	F.C.A. M.E.C	P.O. Box 1493	Tallahassee	32302	Elton Thomas	(850) 681-9987	\$1,800,340	\$970,897	\$779,897	\$156,536	553	-0.65%	-7.31%
68018	F.R.S.A.	P.O. Box 5799	Winter Park	32793	Marissa Carter	(407) 657-7212	\$3,991,318	\$3,292,555	\$631,131	\$454,971	774	32.80%	97.99%
68417	FAIRWINDS	135 W Central Blvd., Ste. 1220	Orlando	32801	Larry Tobin	(407) 277-6030	\$1,763,499,281	\$907,165,317	\$745,600,118	\$174,246,282	170,391	2.39%	9.84%
26	FARMERS	6611 Dunn Ave.	Jacksonville	32218	Robert Griffin	(904) 764-4591	\$12,863,385	\$5,366,562	\$7,002,947	\$1,826,635	1,330	-1.00%	-13.33%
2149	FINANCIAL	22 E Flagler St.	Miami	33131	Carlos Pinto	(305) 577-1328	\$54,767,167	\$4,428,827	\$39,068,041	\$8,450,650	8,575	-8.15%	3.19%
19605	FINANCIAL EDUCATORS	P.O. Box 11197	Daytona Beach	32120	Russell Morin	(904) 254-3040	\$16,687,812	\$10,350,052	\$6,439,924	\$2,181,284	2,135	1.69%	-3.34%
67725	FIRST CHOICE	1055 S Congress Ave.	West Palm Beach	33406	Michael Welte	(561) 641-0100	\$97,613,645	\$39,537,213	\$54,518,800	\$9,349,216	10,752	-1.75%	-8.10%
831	FIRST COAST	3040 Edison Ave.	Jacksonville	32254	Susan Cantrell	(904) 387-5660	\$4,952,634	\$4,952,395	\$2,435,395	\$1,186,788	1,968	4.03%	7.07%
68524	FIRST COAST COMMUNITY	306 S Palm Ave	Palatka	32177	Gretchen Lumsford	(386) 328-5555	\$102,370,143	\$38,678,727	\$55,721,128	\$12,143,501	13,991	0.37%	-3.63%
68301	FIRST COMMERCE	P.O. Box 6416	Tallahassee	32314	Cecilia Homison	(850) 488-0035	\$406,965,965	\$331,761,135	\$33,208,372	\$55,904,773	40,346	10.14%	13.18%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
61170	FIRST FLORIDA	P.O. Box 43310	Jacksonville	32203	Brent Lister	(904) 359-6800	\$406,014,165	\$205,800,123	\$176,801,888	\$57,629,283	36,964	0.24%	7.04%
68461	FLAG	3115 Conner Blvd.	Tallahassee	32311	Sue Massa	(850) 488-6781	\$36,336,270	\$21,822,996	\$13,698,439	\$3,721,738	5,345	-6.14%	-1.30%
60497	FLORIDA	P.O. Box 5549	Gainesville	32627	Mark Starr	(352) 377-4141	\$117,228,104	\$489,395,821	\$95,189,598	\$72,452,886	61,655	15.60%	14.44%
187	FLORIDA A & M UNIVERSITY	1610 S. Monroe St.	Tallahassee	32301	Clarence Rivers	(850) 222-4541	\$19,881,855	\$10,237,826	\$7,710,810	\$1,857,115	3,323	-0.18%	-21.62%
68028	FLORIDA BAPTIST	1320 Hendricks Ave.	Jacksonville	32207	Leonard Murray	(904) 396-4208	\$23,632,812	\$5,861,605	\$17,345,798	\$2,319,449	2,213	-1.68%	-20.12%
67668	FLORIDA CENTRAL	P.O. Box 18605	Tampa	33679	Laida Garcia	(813) 879-3333	\$395,018,718	\$244,549,736	\$112,812,771	\$38,551,903	50,487	-0.46%	9.65%
378	FLORIDA CUSTOMS	1624 E 7th Ave., Ste. 102	Tampa	33605	Lelaine Harden	(813) 248-1527	\$9,402,014	\$3,977,832	\$5,359,305	\$1,657,306	1,080	0.41%	4.87%
67300	FLORIDA DEPT. OF TRANSPORTATION	640 E Gaines St.	Tallahassee	32301	Kevin Keith	(850) 414-4400	\$47,623,267	\$16,750,239	\$8,600,905	\$8,600,905	3,620	2.22%	9.33%
67349	FLORIDA HOSPITAL	115 Boston Ave., Ste. 2400	Altamonte Sprin	32701	Eric Lawson	(407) 303-1527	\$43,388,815	\$18,768,043	\$22,394,142	\$4,502,964	8,776	0.29%	0.04%
67561	FLORIDA RURAL ELECTRIC	P.O. Box 1697	Tallahassee	32302	Kenn Rice	(850) 877-6168	\$20,646,370	\$12,429,260	\$8,039,797	\$4,407,395	2,675	-1.50%	14.08%
14635	FLORIDA STATE EMPLOYEES	P.O. Box 11003	Pensacola	32524	Christina Reynolds	(850) 474-1400	\$30,313,426	\$17,037,753	\$11,514,191	\$2,847,305	3,909	-26.95%	-30.10%
67874	FLORIDA STATE UNIVERSITY	P.O. Box 182499	Tallahassee	32318	Bradley Blake	(850) 224-4960	\$153,514,151	\$109,146,471	\$31,849,497	\$15,706,647	17,890	14.61%	16.16%
67337	FLORIDA WEST COAST	1225 Millennium Pkwy.	Brandon	33511	Mary Ott Wood	(813) 643-5572	\$85,069,895	\$34,422,201	\$46,552,906	\$7,969,567	9,238	-1.76%	4.51%
67443	FOCUS	P.O. Box 835	Chattahoochee	32324	William Enfinger	(850) 663-2404	\$132,262,798	\$73,554,036	\$45,649,492	\$10,676,628	11,699	1.75%	1.87%
967	GOLD COAST	P.O. Box 16719	West Palm Beach	33416	Robert Delaney	(561) 965-1000	\$141,192,527	\$70,605,758	\$62,891,006	\$15,440,543	19,852	2.82%	5.08%
67643	GPCE	200 North Pace Blvd.	Pensacola	32505	Anita Cooper	(850) 505-5216	\$37,908,729	\$18,709,781	\$16,746,549	\$3,793,066	3,592	-1.67%	7.63%
9976	GROW FINANCIAL	P.O. Box 89909	Tampa	33689	Robert Fisher	(813) 837-2451	\$1,987,824,806	\$1,550,674,486	\$361,879,481	\$22,822,884	173,692	3.02%	23.48%
196	GTE FINANCIAL	P.O. Box 172599	Tampa	33672	Joseph Brancucci	(813) 871-2690	\$1,682,370,119	\$1,358,361,057	\$182,930,811	\$145,518,531	220,325	3.96%	7.59%
68412	GULF STATES	P.O. Box 945110	Maitland	32794	Gary Teramae	(407) 831-8844	\$27,167,804	\$11,628,291	\$14,075,025	\$4,084,598	4,106	0.69%	1.43%
24702	GULF WINDS	220 East Nine Mile Rd.	Pensacola	32534	Chris Rutledge	(850) 479-9601	\$532,798,099	\$272,027,627	\$127,991,100	\$64,312,493	54,750	4.18%	1.15%
5727	HARVESTERS	P.O. Box 5	Cantonment	32533	Keith Golden	(850) 968-2233	\$143,699,792	\$59,471,705	\$72,397,168	\$11,671,284	16,660	-1.35%	12.27%
7534	HIALEAH MUNICIPAL EMPLOYEES	240 E 1st Ave., Ste. 201	Hialeah	33010	Marie Ferngren	(305) 883-8090	\$61,453,330	\$4,981,958	\$6,145,330	\$3,583,066	1,640	-1.21%	10.80%
19659	IBM SOUTHEAST EMPLOYEES	P.O. Box 5900	Boca Raton	33431	Michael Miller	(561) 982-4700	\$865,810,241	\$445,241,877	\$364,905,055	\$81,551,364	72,284	0.32%	3.49%
7783	INNOVATIONS	P.O. Box 15529	Panama City	32406	David Southall	(850) 233-4400	\$159,024,115	\$107,255,246	\$36,675,837	\$16,507,337	18,411	1.78%	7.33%
67344	INSIGHT	P.O. Box 4900	Orlando	32802	George Davis	(407) 426-6000	\$491,225,660	\$322,110,654	\$140,156,272	\$57,218,797	54,622	4.49%	12.51%
67334	JACKSON COUNTY TEACHERS	P.O. Box 954	Marianna	32447	Theta Jean Lolley	(850) 526-4470	\$26,106,583	\$13,556,639	\$10,815,030	\$5,595,953	3,161	4.24%	-2.18%
67717	JACKSONVILLE FIREMEN'S	P.O. Box 3996	Jacksonville	32206	Elizabeth Wakefield	(904) 353-4788	\$32,010,210	\$14,295,358	\$15,813,261	\$4,239,278	3,063	-3.24%	-16.97%
67298	JACKSONVILLE POSTAL & PROFESSIONAL	P.O. Box 11189	Jacksonville	32239	Kirk Gillum	(904) 743-2555	\$43,364,822	\$17,652,020	\$24,649,216	\$8,427,054	3,968	-3.59%	-1.16%
340	JAX	P.O. Box 2357	Jacksonville	32232	Gerr Sevston	(904) 475-8000	\$327,114,344	\$202,027,608	\$103,570,344	\$34,680,537	30,996	0.87%	11.13%
13807	JAX GUIDCO EMPLOYEES	P.O. Box 389	Jacksonville	32201	Cheryl Lester	(904) 924-2754	\$2,163,359	\$1,300,688	\$807,004	\$192,489	501	-4.23%	-2.54%
67294	JAX METRO	30 E 27th St.	Jacksonville	32206	Sheree Eddie	(904) 360-5100	\$39,451,021	\$21,416,606	\$14,561,488	\$4,641,087	4,494	1.52%	9.34%
67341	JEFFERSON COUNTY TEACHERS	1500 W Washington St.	Monticello	32344	Judy Surles	(850) 342-0250	\$7,994,142	\$3,923,721	\$3,857,417	\$1,195,781	1,040	0.45%	4.81%
24718	JETSTREAM	P.O. Box 5487	Miami Lakes	33014	Jeanne Kucey	(305) 821-7060	\$163,243,199	\$109,319,862	\$44,227,220	\$19,323,724	20,126	3.78%	17.85%
23709	JM ASSOCIATES	8019 Bayberry Rd.	Jacksonville	32256	James Ryan	(904) 443-6767	\$102,429,786	\$33,617,408	\$66,822,528	\$13,176,711	7,736	6.87%	13.68%
4135	KEYS	P.O. Box 1898	Key West	33041	Scott Duszyński	(305) 294-6622	\$120,348,673	\$92,431,798	\$19,246,267	\$5,778,333	9,953	-3.75%	1.93%
15605	LAUNCH	300 S Plumosa St.	Merritt Island	32952	Joe Mirachi	(321) 455-9400	\$662,028,391	\$241,731,635	\$378,586,483	\$80,890,596	60,573	2.53%	11.57%
67305	LEE COUNTY MOSQUITO CONTROL	P.O. Box 6005	Fort Myers	33906	Shelley Dew	(941) 694-2174	\$482,584	\$112,114	\$368,317	\$153,643	182	-1.61%	5.85%
16979	LOCAL 606 ELECTRICAL WORKERS	820 Virginia Dr.	Orlando	32803	Dan Kelley	(407) 896-4733	\$8,321,466	\$1,799,816	\$6,478,243	\$1,203,239	415	-0.97%	-16.31%
67630	MADISON EDUCATION ASSOC.	P.O. Box 449	Madison	32341	Gena Shiver	(850) 973-3132	\$4,306,307	\$1,872,321	\$2,405,574	\$775,435	765	7.25%	-7.28%
68344	MAGNIFY	P.O. Box 427	Mulberry	33860	John Santarpia	(863) 425-5611	\$70,551,979	\$45,304,272	\$14,269,190	\$9,930,754	7,279	-13.46%	-1.28%
12238	MANATEE COMMUNITY	604 13th Ave. E	Bradenton	34208	Sherod Halliburton	(941) 748-7704	\$27,183,944	\$12,957,435	\$12,191,961	\$6,752,742	3,481	5.04%	23.60%
23101	MARTIN	1727 Orlando Central Pkwy.	Orlando	32809	Dan Kelley	(407) 857-6328	\$110,188,381	\$66,461,109	\$34,850,404	\$8,722,802	12,446	1.67%	5.25%
9915	MCCOY	P.O. Box 593806	Orlando	32859	Alvin Cowans	(407) 855-5452	\$480,861,665	\$197,870,429	\$246,295,361	\$47,745,127	55,761	0.50%	12.26%
61160	MEMBERS FIRST CU OF FLORIDA	P.O. Box 12983	Pensacola	32591	Caryl Greene	(850) 434-2211	\$164,182,308	\$76,823,036	\$75,027,555	\$24,412,071	17,033	4.44%	-0.31%
20468	MEMORIAL EMPLOYEES	3700 Washington St. Ste. 300	Hollywood	33021	George Glasser	(954) 985-5862	\$53,374,364	\$16,068,076	\$35,786,617	\$6,086,666	8,738	2.60%	6.70%
9441	METRO NORTH	P.O. Dundas Dr.	Jacksonville	32218	Dan Jones	(904) 757-5562	\$15,773,769	\$7,799,102	\$7,540,220	\$3,082,114	1,894	1.93%	-4.61%
9287	MIAMI	51 SW 1 Ave., Ste. 604	Miami	33130	Buster Castiglia	(305) 377-1017	\$31,220,580	\$12,714,639	\$17,913,095	\$4,592,403	2,893	7.12%	12.68%
872	MIAMI FIREFIGHTERS	1111 NW 7th St.	Miami	33136	Patrick Totten	(305) 324-4004	\$81,501,464	\$29,523,048	\$50,125,493	\$7,695,521	4,261	1.07%	0.92%
67330	MIAMI POSTAL SERVICE	P.O. Box 520622	Miami	33152	Jace Reyes	(305) 592-7733	\$118,532,559	\$45,620,683	\$65,498,255	\$13,355,256	14,419	1.61%	-5.96%
68600	MIDFLORIDA	P.O. Box 8008	Lakeland	33802	Kevin Jones	(863) 686-7587	\$2,065,417,655	\$1,420,995,682	\$479,463,037	\$219,028,304	196,943	4.54%	13.73%

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7039	MONROE COUNTY TEACHERS	P.O. Box 2666	Key West	33040	Gerald Bolduc	(305) 296-8546	\$22,336,804	\$17,188,164	\$3,778,240	\$2,283,239	1,850	11.56%	16.66%
21568	MY HEALTHCARE	916 NW 66th St., Ste. 5	Gainesville	32605	Debra Childress	(352) 333-4760	\$28,188,636	\$9,696,783	\$16,136,025	\$4,180,614	5,407	1.76%	-9.22%
24593	NORTH DADE COMMUNITY DEVELOPMENT	18591 NW 27th Ave.	Miami	33056	Beverly Coffey	(305) 620-5877	\$4,022,035	\$457,903	\$3,471,970	\$738,511	652	-35.01%	-3.23%
67938	OCALA COMMUNITY	P.O. Box 5520	Ocala	34478	Steve Nazanik	(352) 629-8542	\$28,116,967	\$12,707,371	\$13,276,094	\$3,290,267	2,652	-0.64%	15.43%
13534	OKALOOSA COUNTY TEACHERS	1126 N. Ferdon Blvd.	Crestview	32536	Jerry Maughton	(850) 682-2225	\$70,905,539	\$35,223,309	\$32,082,235	\$7,823,406	8,655	0.55%	-2.48%
1213	ORLANDO	1117 S Westmoreland Dr.	Orlando	32805	John Neuse	(407) 835-3500	\$193,986,264	\$142,355,849	\$37,964,937	\$21,490,589	23,192	3.97%	20.82%
11804	PANHANDLE EDUCATORS	2718 MLK Jr Blvd.	Panama City	32405	Greg Frith	(850) 769-3306	\$135,068,226	\$74,921,114	\$51,224,958	\$18,531,338	11,978	6.47%	10.79%
67521	PBC	3469 Summit Blvd.	West Palm Beach	33406	John Deese	(561) 686-4006	\$121,389,289	\$72,162,591	\$40,380,637	\$15,062,601	25,405	6.70%	7.91%
1303	PEW AIR	1495 East Nine Mile Rd.	Pensacola	32514	Stewart Ramsey	(850) 505-3200	\$1,260,705,862	\$485,465,565	\$714,280,524	\$145,730,035	94,182	1.70%	1.20%
8442	PENSACOLA GOVERNMENT	108 South Reus St.	Pensacola	32502	James Phetteplace	(850) 432-9939	\$65,055,934	\$32,342,140	\$36,983,957	\$11,496,512	37,599	37.59%	24.13%
7259	PENSACOLA & N	251 Amber St.	Pensacola	32503	Juanita Johnson	(850) 433-6159	\$8,396,613	\$5,735,601	\$2,326,956	\$1,415,433	1,356	0.47%	-5.01%
67677	PEOPLES	9560 Pines Blvd.	Pembroke Pines	33024	Jeffrey Miller	(305) 893-4880	\$81,776,021	\$21,367,350	\$39,645,683	\$8,439,629	12,899	0.62%	30.97%
10880	PINELLAS	P.O. Box 2300	Largo	33779	Evelyn Molina	(727) 586-4422	\$102,864,539	\$71,842,814	\$26,068,847	\$18,425,962	15,847	5.92%	7.91%
67318	POMPANO BEACH CITY EMP.	P.O. Box 610748	Pompano Beach	33061	Nanette Collette	(954) 785-8710	\$16,952,140	\$12,389,218	\$3,671,053	\$4,091,208	1,624	4.03%	17.52%
68445	POWER FINANCIAL	2020 NW 150 Ave.	Pembroke Pines	33028	Allan Prindle	(954) 538-4400	\$518,919,328	\$300,714,614	\$192,355,893	\$58,038,403	31,927	-2.20%	0.53%
68042	POWERNET	5619 Harney Rd.	Tampa	33610	Don Prue	(813) 621-6454	\$73,592,046	\$41,396,607	\$28,980,415	\$7,283,330	3,953	1.94%	-0.50%
67444	PRIORITY ONE	3000 N. University Dr.	Sunrise	33322	Nancy Rappaport	(954) 335-5100	\$76,752,952	\$36,054,202	\$37,014,062	\$8,139,314	10,002	-1.45%	-4.56%
23020	PUBLIC EMPLOYEES	P.O. Box 1000	Lakeland	33802	Joseph David	(863) 683-6404	\$760,036,769	\$324,808,092	\$420,218,691	\$97,584,668	126,634	4.69%	5.45%
24703	RAILROAD & INDUSTRIAL	3770 N 50th St.	Tampa	33619	Arthur Wood, III	(813) 621-6661	\$279,097,834	\$57,001,871	\$206,904,535	\$32,952,912	28,271	-0.19%	-3.79%
13652	RYDER SYSTEM	P.O. Box 020816	Miami	33102	Kenneth Glenn	(305) 500-4000	\$41,989,803	\$19,309,993	\$21,578,281	\$9,093,595	5,138	-1.01%	-6.40%
10699	SAN ANTONIO CITIZENS	P.O. Box 1057	San Antonio	33576	Tim Baldwin	(352) 588-2732	\$156,251,396	\$72,117,224	\$79,997,528	\$15,270,508	12,497	7.30%	10.15%
11780	SANTA ROSA COUNTY	P.O. Box 841	Milton	32572	Steve German	(850) 623-3843	\$99,822,804	\$47,343,471	\$51,072,310	\$12,726,046	11,574	6.62%	3.65%
67309	SARASOTA MUNICIPAL EMPLOYEES	1558 1st St.	Sarasota	34236	Elaine Karins	(941) 953-6744	\$27,790,067	\$10,437,023	\$16,204,548	\$3,119,270	2,250	8.33%	1.81%
1047	SEMINOLE SCHOOLS	2450 S Laurel Ave.	Sanford	32771	Brenda Kuhn	(407) 322-4305	\$39,284,539	\$13,836,584	\$23,248,777	\$3,183,793	4,741	-1.74%	10.10%
68016	SEMINOLE 1ST	8916 Sabal Industrial Blvd.	Tampa	33619	Sharon Lenth	(813) 621-9631	\$16,684,396	\$10,927,404	\$5,281,090	\$2,110,701	2,175	16.71%	7.41%
67327	SHAW-ROSS EMPLOYEES	1600 NW 163rd St.	Miami	33169	Miguel Diaz	(305) 625-4171	\$6,643,239	\$567,960	\$6,014,472	\$757,308	1,017	6.28%	-4.34%
21202	SOUTH ATLANTIC	1 W Camino Real, Ste. 110	Boca Raton	33432	Lisa Full	(561) 394-7097	\$13,456,095	\$4,474,088	\$8,674,258	\$1,204,044	2,603	-0.44%	26.74%
23041	SOUTH FLORIDA	1902 NW 14th Ave.	Miami	33125	Maggie Martinez	(305) 545-0744	\$34,305,510	\$23,423,398	\$11,259,722	\$3,810,045	3,980	-3.87%	-13.52%
176	SOUTH FLORIDA EDUCATIONAL	7800 SW 117th Ave.	Miami	33183	Mike Dibenedetto	(305) 270-5200	\$895,593,778	\$190,481,720	\$650,985,075	\$186,660,039	68,907	5.30%	-0.71%
9105	SOUTHERNMOST	1004 Kennedy Dr.	Key West	33040	Gladys Bethel	(305) 296-6568	\$11,997,652	\$6,352,401	\$4,715,421	\$2,870,769	1,891	9.01%	13.62%
67297	SPACE COAST	8045 N Wickham Rd.	Melbourne	32940	Doug Samuels	(321) 752-2222	\$3,212,742,370	\$2,274,556,249	\$745,639,886	\$447,683,688	292,954	1.70%	7.36%
11791	ST. JAMES A M E CHURCH	1845 NW 65th St.	Miami	33147	Isaiah Taylor	(305) 693-3270	\$449,983	\$71,603	\$321,307	\$90,178	544	-6.28%	-17.93%
13902	ST. JOSEPHS HOSPITAL	3001 W Dr. MLK Jr Blvd.	Tampa	33607	Scott Fraverd	(813) 870-4362	\$36,068,340	\$15,977,862	\$19,336,433	\$4,651,266	3,153	1.88%	-0.53%
66736	STATE EMPLOYEES	P.O. Box 2927	Jacksonville	32232	Joey Carpenter	(904) 418-7300	\$305,497,752	\$76,337,376	\$221,510,888	\$60,529,457	21,153	-0.32%	2.69%
67332	SUN	P.O. Box 814059	Hollywood	33081	Patrick Mason	(954) 967-4441	\$69,258,740	\$26,814,849	\$39,063,722	\$7,844,270	6,491	4.28%	9.68%
68645	SUNCOAST	P.O. Box 11904	Tampa	33680	Tom Dorety	(813) 621-7511	\$5,833,184,593	\$3,884,372,882	\$1,769,482,934	\$608,202,936	588,818	4.52%	6.62%
67291	SUNLAND	3700 Williams Dr.	Marianna	32446	Nell Carley	(850) 482-9400	\$2,741,686	\$1,567,124	\$1,192,640	\$658,795	859	24.72%	19.20%
11789	SUNSTATE	P.O. Box 1162	Gainesville	32602	Joe Atkins	(352) 381-5200	\$304,210,496	\$230,398,367	\$48,388,705	\$36,731,406	28,409	1.36%	8.95%
1086	SUNWANNEE RIVER	203 Pinewood Way, SW	Live Oak	32064	Amy Cundiff	(904) 362-2225	\$15,858,780	\$9,098,138	\$6,076,546	\$1,903,100	2,774	4.96%	2.54%
60610	SWC	347 W Shore Plaza	Tampa	33609	Bekki Colestock	(813) 288-6013	\$2,023,606	\$591,419	\$1,421,644	\$727,233	317	-5.50%	7.25%
3404	TALLAHASSEE	P.O. Box 1366	Tallahassee	32302	Steven Nazaruk	(850) 222-1421	\$5,829,762	\$2,318,728	\$3,378,403	\$1,083,838	634	1.39%	-12.09%
1316	TALLAHASSEE-LEON	1827 Capital Circle NE	Tallahassee	32308	Lisa Brown	(850) 576-8134	\$42,719,913	\$22,750,108	\$11,647,704	\$3,653,860	5,436	3.57%	22.30%
352	TAMPA BAY	P.O. Box 7492	Tampa	33673	Dale Schumacher	(813) 247-4414	\$228,681,042	\$178,959,972	\$35,519,423	\$23,728,233	27,856	3.57%	32.69%
22196	TAMPA LONGSHOREMEN'S	703 E Harrison St.	Tampa	33602	Wardell Norman	(813) 229-1192	\$478,342	\$202,506	\$228,423	\$217,799	278	-7.10%	19.11%
4395	TAMPA POSTAL	P.O. Box 17659	Tampa	33682	Barbara Bugigca	(813) 876-3128	\$72,170,360	\$26,373,932	\$42,946,644	\$10,453,521	8,197	-0.05%	19.00%
15175	TMH	345 S Magnolia Dr., Ste. F-1	Tallahassee	32301	Tim Cook	(850) 402-5301	\$51,431,164	\$26,852,111	\$20,383,150	\$5,773,025	6,842	3.73%	7.95%
16834	TROPICAL PALM BEACH	951 Okerehobee Rd., Ste. B	West Palm Beach	33401	Debra Seadorf	(561) 655-4282	\$2,750,935	\$846,656	\$1,887,657	\$296,264	383	11.10%	15.42%
68476	TOWN OF PALM BEACH FINANCIAL	P.O. Box 829517	Pembroke Pines	33082	Rich Helber	(305) 261-8328	\$555,283,653	\$421,101,483	\$108,842,052	\$46,942,380	54,408	0.56%	13.02%
10754	TYNDALL	P.O. Box 59760	Panama City	32412	James Warren	(850) 769-9999	\$1,147,282,717	\$655,476,466	\$425,908,977	\$125,294,594	99,284	1.94%	-4.06%
971	UNITED POLICE	400 NW 2nd Ave.	Miami	33128	Jim Wagy	(305) 579-6506	\$45,160,619	\$12,121,767	\$31,954,845	\$7,816,887	4,514	-1.59%	-11.39%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
67348	UNIVERSITY	13241 SW 136th St.	Miami	33186	Michael Welch, Sr.	(786) 425-5000	\$191,335,480	\$59,911,093	\$113,505,998	\$19,401,629	22,216	-0.69%	9.06%
24223	USF	13302 USF Palm Dr.	Tampa	33612	Richard Skaggs	(813) 569-2000	\$441,134,283	\$273,467,901	\$157,730,846	\$53,748,974	38,961	2.23%	10.26%
12458	VELOCITY COMMUNITY	P.O. Box 30669	Palm Beach Gardens	33420	Jeff Marshall	(561) 775-2525	\$290,630,564	\$118,933,414	\$161,252,004	\$39,225,249	25,230	3.20%	10.80%
68490	VYSTAR	P.O. Box 45085	Jacksonville	32232	Terry West	(904) 777-6000	\$5,226,543,780	\$3,294,791,864	\$1,741,486,678	\$528,823,112	461,295	4.11%	9.49%
14186	WALTON COUNTY TEACHERS	P.O. Box 634	DeFuniak Spring	32435	Helen Barefield	(850) 892-2024	\$16,892,428	\$8,593,390	\$7,408,467	\$1,969,680	3,169	0.43%	-14.24%
19588	WEST COAST	300 Jeffords St., Ste. A	Clearwater	33756	Billie Blanchard	(727) 462-7046	\$15,489,375	\$6,099,821	\$8,392,807	\$1,442,466	3,557	6.33%	8.88%
67296	WEST COAST FEDERAL EMPLOYEES	P.O. Box 17185	Sarasota	34276	Marie Peet	(941) 925-2890	\$30,845,515	\$10,924,774	\$18,932,824	\$4,495,391	2,791	-3.44%	-15.54%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	158	150	142	139	137	-1.44%	-2.81%
Number of Members	1,812,081	1,855,631	1,920,930	1,963,060	2,015,261	2.66%	2.15%
Total Assets (\$000)	16,251,379	17,416,396	18,522,771	19,190,228	19,660,479	2.45%	3.88%
Total Shares (\$000)	14,156,622	15,228,985	16,274,880	16,837,032	17,146,915	1.84%	3.91%
Total Loans (\$000)	8,994,144	9,459,281	9,811,705	10,430,980	11,210,936	7.48%	4.50%
Total Capital (\$000)	1,975,513	2,058,754	2,091,156	2,171,369	2,342,163	7.87%	3.46%

GEORGIA		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	DELTA COMMUNITY	\$4,643,343	23.62%	10.69%	70.65%	1.11%	0.55%	2.53%	437	65.05%	\$12,468	\$13,590	34.63%	71.48%	23.66%
2	ATLANTA POSTAL	\$2,042,237	10.39%	12.81%	51.49%	0.24%	0.46%	1.49%	627	74.26%	\$8,422	\$16,608	65.69%	20.69%	23.64%
3	ROBINS	\$1,929,747	9.82%	14.89%	62.03%	1.97%	0.29%	2.04%	437	48.69%	\$12,802	\$10,387	20.20%	74.47%	15.11%
4	GEORGIA'S OWN ASSOCIATED	\$1,845,269	9.39%	11.28%	87.02%	0.65%	0.40%	3.53%	481	77.35%	\$8,149	\$9,225	53.51%	61.13%	28.03%
5		\$1,344,957	6.84%	11.31%	57.33%	0.49%	0.39%	3.17%	514	80.94%	\$6,364	\$7,194	43.74%	41.69%	11.00%
6	LGE COMMUNITY	\$992,323	5.05%	10.94%	85.19%	0.75%	0.15%	3.01%	519	77.16%	\$13,479	\$7,675	19.99%	46.71%	14.74%
7	GEORGIA UNITED	\$986,914	5.02%	11.57%	61.32%	0.69%	1.18%	3.28%	634	78.69%	\$7,910	\$6,521	25.20%	41.68%	10.16%
8	THE SOUTHERN	\$325,300	1.65%	10.39%	38.74%	0.29%	0.21%	3.66%	407	95.58%	\$7,987	\$8,754	14.17%	48.82%	16.44%
9	KINETIC	\$276,109	1.40%	11.06%	83.14%	0.55%	0.82%	6.15%	301	79.59%	\$9,497	\$5,893	19.17%	55.77%	13.81%
10	PEACH STATE	\$265,556	1.35%	7.83%	53.80%	0.68%	1.50%	4.96%	370	88.58%	\$11,775	\$5,905	9.99%	56.01%	7.63%
11	CDC	\$262,702	1.34%	7.18%	34.04%	0.25%	0.53%	2.53%	386	87.27%	\$14,218	\$13,664	12.25%	72.96%	0.00%
12	CREDIT UNION OF GEORGIA	\$229,210	1.17%	8.60%	61.14%	1.67%	0.48%	3.60%	575	66.75%	\$8,540	\$6,337	11.80%	58.32%	21.50%
13	DOCO	\$209,187	1.06%	11.46%	72.93%	1.15%	1.72%	4.78%	453	69.24%	\$9,066	\$4,395	15.90%	36.87%	3.69%
14	MIDSOUTH COMMUNITY	\$201,594	1.03%	12.81%	81.46%	0.87%	0.41%	4.38%	446	72.42%	\$11,047	\$4,877	18.80%	43.02%	6.24%
15	SOUTHEASTERN	\$198,239	1.01%	8.61%	67.14%	0.77%	0.51%	4.00%	396	75.23%	\$10,169	\$6,930	25.02%	42.41%	9.82%
16	AFLAC	\$184,705	0.94%	15.03%	21.71%	0.64%	2.75%	0.89%	1786	57.99%	\$19,503	\$8,304	2.32%	0.00%	0.00%
17	POWERCO	\$173,773	0.88%	12.84%	45.92%	0.26%	0.56%	2.36%	594	88.50%	\$9,980	\$7,088	6.71%	17.12%	15.07%
18	COOSA VALLEY	\$167,481	0.85%	8.30%	70.81%	0.46%	0.85%	5.13%	361	88.61%	\$9,998	\$6,154	14.78%	60.01%	10.40%
19	THE COCA-COLA COMPANY FAMILY	\$166,161	0.85%	8.84%	65.11%	0.30%	0.90%	3.35%	317	91.54%	\$17,002	\$10,453	15.26%	47.24%	15.27%
20	EMORY ALLIANCE	\$136,543	0.69%	7.25%	46.91%	0.19%	0.62%	3.82%	476	90.87%	\$8,686	\$6,385	9.55%	38.62%	8.28%
21	UNITED 1ST	\$122,691	0.62%	11.43%	59.25%	1.05%	0.28%	6.00%	306	81.72%	\$7,338	\$5,428	18.92%	82.37%	11.47%
22	MARSHLAND COMMUNITY	\$120,727	0.61%	10.68%	65.08%	0.74%	0.85%	4.48%	261	86.66%	\$10,297	\$8,289	12.51%	49.81%	17.98%
23	MEMBERSFIRST	\$118,218	0.60%	9.82%	72.53%	0.44%	0.91%	4.76%	332	81.82%	\$6,925	\$5,621	16.18%	46.66%	14.62%
24	GEOVISTA	\$108,869	0.55%	8.74%	58.76%	0.57%	1.42%	7.28%	396	83.85%	\$6,371	\$3,721	11.59%	51.39%	6.36%
25	GEMC	\$98,327	0.50%	10.70%	68.70%	0.51%	0.15%	3.98%	576	85.16%	\$6,772	\$6,076	9.53%	26.86%	23.62%
26	EXCEL	\$95,960	0.49%	9.93%	67.89%	-0.01%	0.53%	5.98%	319	100.08%	\$10,259	\$6,034	8.64%	52.38%	17.29%
27	FULTON TEACHERS	\$89,460	0.46%	13.08%	61.29%	0.83%	1.42%	4.04%	378	77.71%	\$866	\$7,011	14.04%	36.67%	13.25%
28	PINNACLE	\$80,515	0.41%	5.74%	45.34%	0.43%	0.36%	3.82%	509	93.78%	\$8,365	\$6,343	10.03%	25.96%	9.52%
29	AUGUSTA METRO	\$79,659	0.41%	9.17%	90.93%	0.21%	0.92%	5.52%	379	81.73%	\$10,549	\$4,798	22.82%	34.81%	10.00%
30	GEORGIA HERITAGE	\$79,632	0.41%	13.02%	82.29%	0.07%	0.68%	4.24%	251	93.91%	\$10,962	\$8,185	30.43%	43.91%	18.99%
31	INTERSTATE UNLIMITED	\$78,192	0.40%	12.31%	64.12%	2.06%	1.17%	4.12%	490	63.06%	\$7,319	\$5,099	15.28%	50.26%	4.46%
32	CGR	\$74,651	0.38%	14.80%	52.81%	1.50%	0.25%	4.82%	459	73.64%	\$5,429	\$4,410	13.98%	49.35%	8.88%
33	CREDIT UNION OF ATLANTA	\$73,391	0.37%	7.18%	46.20%	-0.18%	4.01%	6.22%	709	79.72%	\$4,737	\$3,554	9.55%	33.47%	6.19%
34	MUTUAL SAVINGS	\$69,815	0.36%	11.64%	65.59%	0.19%	0.80%	2.63%	509	80.44%	\$12,155	\$9,880	13.99%	34.15%	21.41%
35	NORTHWEST GEORGIA	\$68,962	0.35%	9.33%	61.98%	0.22%	0.68%	5.03%	397	91.30%	\$1,737	\$4,835	15.67%	68.98%	13.75%
36	M E A	\$67,865	0.35%	14.84%	56.47%	0.25%	2.68%	4.26%	282	82.20%	\$8,867	\$6,865	12.75%	44.08%	3.88%
37	AUGUSTA VAH	\$62,010	0.32%	14.64%	55.73%	-0.33%	0.90%	5.13%	311	99.54%	\$6,378	\$5,872	12.73%	38.77%	28.65%
38	FORT GORDON AND COMMUNITY	\$61,596	0.31%	8.00%	47.14%	-0.27%	0.66%	3.65%	338	95.56%	\$10,907	\$8,563	12.49%	47.11%	8.66%
39	PLATINUM	\$61,403	0.31%	8.40%	64.62%	1.29%	0.38%	4.91%	203	79.13%	\$9,891	\$7,634	16.08%	41.45%	22.99%
40	CORE	\$59,213	0.30%	9.03%	93.42%	0.83%	1.93%	5.50%	319	82.63%	\$10,352	\$5,917	21.68%	47.52%	8.91%
41	WORKMEN'S CIRCLE	\$57,554	0.29%	17.34%	89.18%	2.72%	0.00%	0.86%	248	25.73%	\$96,621	\$38,297	2.66%	0.00%	0.00%
42	HALLCO COMMUNITY	\$57,173	0.29%	7.73%	63.53%	0.83%	1.42%	4.84%	416	84.34%	\$8,252	\$4,792	18.94%	46.99%	6.87%
43	ALTAMAHA	\$57,061	0.29%	12.69%	56.61%	0.38%	3.69%	4.74%	338	82.17%	\$7,857	\$5,916	18.58%	46.11%	4.45%
44	MEMBERS UNITED	\$53,072	0.27%	13.95%	72.58%	0.33%	0.42%	4.08%	332	84.92%	\$7,595	\$4,874	18.59%	36.78%	8.74%
45	HEALTH CENTER	\$49,145	0.25%	9.84%	80.50%	0.37%	1.00%	5.48%	300	86.88%	\$12,533	\$5,736	16.58%	35.31%	9.03%
46	NORTH GEORGIA	\$48,975	0.25%	10.15%	87.67%	1.01%	0.75%	5.15%	351	78.07%	\$11,733	\$5,280	14.48%	49.22%	0.00%
47	GEORGIA POWER NORTHWEST	\$45,962	0.23%	10.25%	43.49%	0.53%	0.09%	3.20%	362	96.83%	\$5,742	\$6,642	14.73%	42.20%	19.67%
48	SOUTHERN PINE	\$43,236	0.22%	17.14%	62.18%	0.25%	2.25%	1.97%	423	86.86%	\$16,716	\$16,922	19.90%	30.43%	0.00%
49	B.O.N.D. COMMUNITY	\$41,579	0.21%	8.49%	53.50%	0.21%	6.47%	4.26%	380	99.65%	\$16,320	\$7,659	5.28%	60.23%	15.16%
50	GEORGIA POWER	\$37,750	0.19%	13.54%	71.03%	0.16%	0.08%	4.90%	709	93.45%	\$8,309	\$4,542	13.04%	28.19%	18.37%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
67505	1ST CHOICE	315 Auburn Ave.	Atlanta	30303	Daniel Gaidwell	(404) 832-5800	\$21,499,046	\$9,695,438	\$9,516,399	\$3,115,308	9,156	-9.52%	-11.55%
16096	AFLAC	1932 Wynnnton Rd.	Columbus	31999	Roy McLeod	(706) 596-3717	\$184,705,404	\$33,818,075	\$148,682,863	\$28,132,664	18,754	1.32%	-8.65%
10262	ALABAMA	P.O. Box 490	Jesup	31598	Nancy Stanley	(912) 427-8924	\$57,061,473	\$7,157,192	\$24,757,068	\$7,926,136	2,368	-3.16%	-2.36%
6859	ARTESIAN CITY	P.O. Box 428	Albany	31702	Robert Simpson	(229) 436-0869	\$15,743,851	\$5,747,669	\$9,183,798	\$3,632,563	2,394	0.04%	-8.20%
60484	ASSOCIATED	6251 Crooked Creek Rd.	Norcross	30092	C. Lin Hodges	(770) 448-8200	\$1,344,957,448	\$672,601,459	\$632,790,561	\$157,385,442	163,061	0.23%	12.51%
12490	ATLANTA	P.O. Box 82898	Atlanta	30134	Linda White	(404) 559-8833	\$9,736,443	\$3,675,255	\$5,485,225	\$1,877,738	2,555	-0.71%	6.08%
67389	ATLANTA POSTAL	3900 Crown Rd.	Atlanta	30380	Don DeCinque	(404) 768-4126	\$2,042,236,522	\$920,099,017	\$1,081,734,563	\$349,567,604	107,606	-1.55%	-0.05%
14328	AUGUSTA METRO	P.O. Box 213089	Augusta	30917	Sherry Saxton	(706) 854-6140	\$79,659,456	\$64,537,041	\$7,335,574	\$8,179,861	14,793	8.39%	17.75%
7922	AUGUSTA SEABOARD COMMUNITY	1212 C Augusta W Pkwy.	Augusta	30909	Robin Amerman	(706) 650-9200	\$6,094,056	\$2,812,771	\$3,077,532	\$656,694	1,205	-0.47%	-12.44%
9029	AUGUSTA VAH	1267 Augusta W Pkwy.	Augusta	30909	Phyllis Cochran	(706) 855-2224	\$62,009,894	\$29,001,660	\$27,557,774	\$9,359,619	8,863	-4.89%	4.10%
20974	B.O.N.D. COMMUNITY	P.O. Box 5286	Atlanta	31107	Ruth Artis	(404) 525-0619	\$41,578,516	\$20,269,150	\$20,400,447	\$3,925,181	4,946	-0.97%	-3.86%
21575	BEKA	P.O. Box 312	Lindale	30147	Leah Broadway	(706) 235-4481	\$7,785,112	\$5,952,759	\$1,817,223	\$1,134,760	1,098	-0.58%	-2.14%
14011	BERRIEN TEACHERS	P.O. Box 625	Nashville	31639	Vivian Stone	(229) 686-5290	\$1,233,885	\$558,028	\$676,336	\$181,409	277	1.05%	20.30%
24546	BIG BETHEL A.M.E. CHURCH	206 Auburn Ave., NE	Atlanta	30303	Annos McClary	(404) 827-9715	\$345,124	\$30,463	\$310,179	\$28,624	306	60.31%	39.65%
22400	BROSNAVYARD	223 Walnut St.	Macon	31201	Barbara Toombs	(478) 743-2083	\$2,541,261	\$1,539,957	\$997,847	\$446,953	776	-15.72%	2.24%
12176	CATOOSA TEACHERS	25 Gateway Business Park Dr.	Ringgold	30736	Linda Carver	(706) 965-2422	\$14,048,499	\$10,358,163	\$2,587,699	\$1,468,703	2,297	6.84%	17.99%
6053	CDC	P.O. Box 49169	Atlanta	30359	Elizabeth Mercier	(404) 325-3270	\$262,701,809	\$82,535,110	\$168,187,477	\$19,134,052	17,746	2.51%	14.49%
67367	CGR	2040 Ingleside Ave., P.O. Box 131	Macon	31213	Robert Jordan	(478) 745-0494	\$74,650,608	\$33,103,605	\$36,028,531	\$11,464,400	14,216	1.08%	1.76%
12070	CHATHAM	606 E 67th St.	Savannah	31405	Marcia Harrison	(912) 352-2902	\$24,734,469	\$8,988,172	\$13,431,779	\$3,784,293	3,637	0.60%	3.66%
16014	COFFEE COUNTY TEACHERS	P.O. Box 2167	Douglas	31534	Kim Wade	(912) 384-2866	\$3,657,762	\$993,817	\$2,626,565	\$514,857	1,263	-1.39%	3.99%
11996	COLQUITT COUNTY TEACHER	P.O. Box 2708	Moultrie	31776	Sally Yarbrough	(229) 890-6214	\$6,508,750	\$4,511,956	\$1,728,679	\$1,271,470	1,608	6.13%	6.90%
68825	COMBINED EMPLOYEES	106 S Houston Rd.	Warner Robins	31088	Cheryl Spires	(478) 929-5700	\$9,591,263	\$1,033,298	\$1,435,138	\$1,435,138	4,379	12.20%	13.62%
17201	COMMUNITY UNITED	P.O. Box 703	Waycross	31502	Ted Walden	(440) 572-9950	\$11,356,586	\$1,356,586	\$7,164,107	\$1,983,424	3,453	3.57%	8.23%
9488	COOSA VALLEY	2010 Redmond Circle, NW	Rome	30165	Ron Tomlinson	(706) 235-8551	\$167,481,158	\$106,066,942	\$44,910,837	\$14,641,427	24,339	1.13%	6.39%
67371	CORE	P.O. Box 1987	Statesboro	30459	Bobby Michael	(912) 764-9846	\$59,213,173	\$49,328,774	\$6,474,967	\$5,936,400	8,925	1.55%	9.69%
20509	COWETA CITIES & COUNTY EMPLOYEES	P.O. Box 71063	Newnan	30271	Rebecca Ashoff	(770) 253-2273	\$17,908,620	\$7,222,900	\$9,499,406	\$2,764,263	3,560	3.20%	6.99%
67383	CREDIT UNION OF ATLANTA	670 Metropolitan Pkwy.	Atlanta	30310	Sheila Montgomery	(404) 658-6465	\$13,902,830	\$4,107,340	\$7,183,164	\$7,183,164	19,137	-6.49%	-24.16%
68571	CREDIT UNION OF GEORGIA	P.O. Box 2148	Woodstock	30188	J. Brant Malone	(678) 486-1111	\$229,209,724	\$127,002,311	\$93,612,052	\$20,866,579	32,784	5.33%	1.26%
61262	CRMC EMPLOYEES	P.O. Box 1287	Douglas	31533	Mattie Lewis	(912) 383-5640	\$2,640,030	\$722,716	\$1,906,523	\$416,210	895	0.25%	-8.92%
66357	DELTA COMMUNITY	1025 Virginia Ave.	Atlanta	30354	Hank Halter	(404) 715-4725	\$4,643,343,328	\$2,898,719,863	\$1,569,596,191	\$523,067,386	301,913	2.48%	6.39%
68618	DOC	P.O. Box 71389	Albany	31708	Barry Heape	(229) 435-1715	\$209,186,587	\$134,296,979	\$50,668,135	\$25,366,141	41,898	1.85%	3.92%
22083	ELCO	P.O. Box 6129	Elberton	30635	Joanne Dyal	(706) 213-4186	\$2,803,454	\$1,484,214	\$1,338,910	\$529,551	690	-7.54%	-8.19%
68573	EMORY ALLIANCE	1237 Clairmont Rd.	Decatur	30030	Chris Culbertson	(404) 329-6415	\$136,543,495	\$58,508,415	\$69,806,838	\$9,887,160	19,534	-2.28%	12.45%
67391	ETHICON	655 Ethicon Circle	Cornelia	30531	Deborah Beam	(706) 776-5458	\$11,526,317	\$6,038,117	\$5,213,453	\$2,420,165	1,162	-0.69%	5.35%
19963	ETOWAH VALLEY	P.O. Box 1090	Cartersville	30120	Veda Hilton	(770) 382-7373	\$21,111,793	\$11,043,554	\$7,519,956	\$4,168,931	3,201	-4.55%	1.47%
7825	EXCEL	5070 Peachtree Ind. Blvd.	Norcross	30071	Gary Nalley	(770) 441-9235	\$95,960,350	\$52,997,973	\$39,098,588	\$11,230,302	12,938	0.13%	8.42%
9527	FAB CHURCH	23 Montgomery St.	Savannah	31401	John Bush	(912) 233-6597	\$273,416	\$134,039	\$144,010	\$60,779	245	2.04%	-10.38%
14385	FIDELITY	6690 Roswell Rd., NE, Ste. 1100	Sandy Springs	30328	Judy Lehmann	(678) 420-7720	\$24,792,989	\$9,727,309	\$14,247,464	\$3,910,574	4,984	1.71%	-11.20%
67385	FIELDALE	P.O. Box 558	Baldwin	30511	Becky Stuart	(706) 778-5100	\$8,503,155	\$1,456,447	\$6,972,134	\$1,290,959	2,058	-2.16%	-2.28%
20707	FIRST RELIANCE	P.O. Box 80505	Athens	30608	Dina Thomas	(706) 613-1644	\$12,076,548	\$5,053,251	\$5,939,324	\$1,320,116	2,551	1.87%	-2.58%
16085	FLINT	P.O. Box 374	Reynolds	31076	Tonya Kendrick	(478) 847-5180	\$2,693,452	\$1,099,920	\$1,568,678	\$624,848	727	-7.94%	-9.73%
23908	FLINT RIVER EMPLOYEES	P.O. Box 238	Oglethorpe	31068	Denise Ransom	(478) 472-5524	\$1,998,325	\$925,462	\$1,048,559	\$467,429	313	-10.40%	-10.65%
67392	FLOWERS EMPLOYEES CREDIT LEAGUE	P.O. Box 3137	Thomasville	31799	Jack Singletary	(229) 228-6860	\$24,739,476	\$15,140,388	\$9,319,160	\$6,809,812	5,940	-2.43%	-1.86%
68619	FORT GORDON AND COMMUNITY	P.O. Box 7256	Fort Gordon	30905	Kyle Lowe	(706) 793-0012	\$61,995,519	\$26,623,642	\$30,929,240	\$5,070,378	6,595	1.52%	24.42%
67366	FORT MCPHERSON	1732 Walker Ave. SW	Fort McPherson	30330	Ann Osborne	(404) 753-4592	\$21,630,318	\$6,794,822	\$13,516,844	\$2,189,553	5,395	-1.14%	-1.60%
61831	FULTON TEACHERS	3604 Atlanta Ave.	Hapeville	30354	Stephen Smith	(404) 768-4980	\$89,460,286	\$47,864,103	\$33,942,844	\$11,015,196	11,140	-1.95%	4.38%
67363	G.P.A.	P.O. Box 2406	Savannah	31402	Robert Cole	(912) 966-7807	\$13,126,100	\$4,714,216	\$8,427,626	\$2,567,602	1,413	-2.44%	10.60%
20209	GDC	60 Herring Rd.	Newnan	30265	Lori Kent	(770) 251-9363	\$3,417,990	\$1,814,757	\$1,617,716	\$1,365,955	813	-4.47%	-4.96%
19536	GEMC	P.O. Box 450449	Atlanta	31145	Denise Swan	(770) 270-7851	\$98,326,866	\$60,059,920	\$35,697,519	\$10,714,315	14,389	3.17%	12.26%
67382	GENUINE PARTS	5420 Peachtree Ind. Blvd.	Norcross	30071	Larry Duzenski	(770) 246-4362	\$8,819,562	\$1,776,621	\$6,957,463	\$2,605,795	988	0.39%	-2.99%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
4425	GEORGIA COASTAL	2524 Stadium St.	Brunswick	31520	Laura McKinley	(912) 265-6872	\$14,319,988	\$11,876,359	\$695,157	\$541,954	1,836	22.27%	32.34%
68291	GEORGIA GUARD	1030 Shurling Dr.	Macon	31211	Debra Montford	(478) 741-4428	\$4,696,120	\$2,356,115	\$2,235,620	\$454,065	1,074	-1.67%	-14.51%
3800	GEORGIA HERITAGE	P.O. Box 1920	Savannah	31402	Dale Iarattuta	(912) 236-4400	\$79,632,111	\$55,849,099	\$18,821,487	\$107,333,878	8,292	-2.53%	9.31%
3985	GEORGIA PINE	1401 West Ninth St.	Brunswick	31520	Donna Cannon	(912) 264-2973	\$18,566,676	\$3,263,723	\$14,963,511	\$7,393,949	1,482	-11.77%	-12.83%
383	GEORGIA POWER	5901A Peachtree Dunwoody Rd.	Atlanta	30328	Emily James	(770) 396-9005	\$37,300,219	\$22,865,932	\$13,739,125	\$31,188,596	7,087	-6.44%	7.97%
375	GEORGIA POWER MACON	960 Key St.	Macon	31204	Derrick Rumph	(478) 784-5860	\$3,200,266	\$2,271,384	\$877,460	\$302,918	905	-7.21%	3.66%
365	GEORGIA POWER NORTHWEST	906 Broad St.	Rome	30161	Marcia Tidmore	(706) 232-6871	\$45,961,694	\$17,783,115	\$25,437,417	\$4,720,974	6,156	0.69%	9.83%
12291	GEORGIA POWER VALDOSTA	1707 Dow St.	Valdosta	31601	Donna Smith	(229) 253-1111	\$24,502,871	\$15,718,189	\$6,781,529	\$2,811,654	3,526	4.54%	-0.19%
68607	GEORGIA UNITED	6705 Sugarloaf Pkwy.	Duluth	30096	Debbie Smith	(770) 476-6400	\$986,913,932	\$328,535,382	\$381,450,013	\$115,502,285	132,168	0.39%	15.78%
67390	GEORGIA'S OWN	P.O. Box 105205	Atlanta	30348	Debbie Preter	(404) 874-0777	\$1,845,268,855	\$1,416,911,898	\$369,917,177	\$211,128,512	176,503	2.63%	6.60%
16168	GEOVISTA	P.O. Box 132	Hinesville	31310	Elsine Iuten	(912) 368-2477	\$108,869,219	\$57,619,340	\$37,493,112	\$10,527,504	26,353	1.24%	2.03%
67354	GLYNN COUNTY FEDERAL EMPLOYEES	C/O Fletc Bldg, 86	Glynco	31524	Sylvia Weathers	(912) 264-6325	\$18,224,156	\$6,953,522	\$11,082,490	\$3,705,177	1,379	1.32%	1.85%
11489	GOLDEN	P.O. Box 5065	Columbus	31907	Bill Holland	(706) 323-3517	\$397,056	\$131,243	\$267,150	\$141,846	173	31.16%	-19.50%
14670	H E A	121 Osigian Blvd.	Warner Robins	31088	Martha Burke	(912) 953-7477	\$24,188,362	\$11,897,448	\$11,137,495	\$2,288,051	3,725	4.68%	-0.13%
23054	HABERSHAM	P.O. Box 2645	Clarksville	30523	Lorie McGovern	(706) 754-2110	\$15,910,532	\$8,800,776	\$5,932,346	\$2,765,218	3,352	10.79%	11.62%
68602	HALLCO COMMUNITY	P.O. Box 908237	Gainesville	30501	Joe Foster	(770) 534-4255	\$57,172,725	\$32,951,336	\$19,732,031	\$4,563,197	10,824	8.09%	12.26%
67563	HARRIS EMPLOYEES	P.O. Box 998	Cordale	31010	Amy Moore	(229) 273-2500	\$1,654,690	\$503,186	\$1,143,636	\$248,040	331	-24.16%	-8.92%
67399	HEALTH CENTER	1467 Harper St.	Augusta	30912	Stacy Tallent	(706) 434-1638	\$49,145,395	\$35,266,927	\$8,981,679	\$5,054,832	7,638	0.53%	0.68%
12568	HEALTHCOM	1508 N. Thornton Ave., Ste. 112	Dalton	30720	Deborah Wright	(706) 272-6192	\$10,843,132	\$5,712,168	\$3,295,229	\$1,771,516	2,176	-4.46%	-10.09%
18707	INTERSTATE UNLIMITED	705 West Cherry St.	Jesup	31545	Stacie Branch	(912) 427-3904	\$78,191,522	\$43,269,890	\$27,921,936	\$10,093,047	13,234	4.04%	10.56%
67655	JEFF DAVIS	54 Currie St.	Hazlehurst	31539	Beverly Carter	(912) 375-0125	\$5,077,423	\$805,986	\$4,225,462	\$1,395,920	646	5.39%	7.68%
10866	KINETIC	P.O. Box 9818	Columbus	31908	Janet Davis	(706) 320-8500	\$276,109,187	\$202,091,772	\$39,030,863	\$32,450,036	41,244	5.7%	18.94%
19552	LAMIER	3718 Mundy Mill Rd.	Oakwood	30566	Robin Simpson	(770) 503-1765	\$26,519,578	\$15,256,660	\$8,356,955	\$2,732,082	4,408	7.84%	16.72%
68581	LGE COMMUNITY	P.O. Box 1188	Manetta	30061	Chris Leggett	(770) 424-0060	\$992,233,423	\$690,067,749	\$242,538,594	\$111,440,940	105,544	4.40%	14.09%
21297	LOCAL 461	1038 Gw Payne Rd.	Macon	31206	Marci Barton	(478) 788-2539	\$1,003,465	\$454,297	\$545,447	\$236,791	528	-23.02%	-35.40%
13516	LOGGA	P.O. Box 5787	Valdosta	31603	Debbie Manley	(229) 244-4573	\$5,373,778	\$2,078,884	\$3,142,569	\$588,251	1,040	-3.98%	-5.40%
14034	M E A	6333 Whitesville Rd.	Columbus	31904	Polly Bell	(706) 563-5002	\$67,864,585	\$32,239,821	\$28,478,240	\$10,760,130	8,316	2.20%	0.72%
67687	MACON FIREMEN'S	899 Oglethorpe St.	Macon	31201	Linda Hardwick	(478) 741-4006	\$4,756,472	\$2,736,579	\$1,968,411	\$1,150,175	705	1.59%	-1.81%
63171	MACON POLICE	P.O. Box 5145	Macon	31208	Sue Roberts	(478) 751-7575	\$374,918	\$118,390	\$254,787	\$171,060	301	-6.03%	-6.43%
67397	MACON WATER WORKS	P.O. Box 13722	Macon	31208	Dorothy Engelauf	(478) 464-5671	\$1,454,379	\$911,723	\$547,752	\$231,250	203	10.99%	2.70%
67688	MACON-BIBB EMPLOYEES	P.O. Box 247	Macon	31202	Julianne Sinski	(912) 751-2729	\$3,532,636	\$1,630,009	\$1,856,925	\$276,913	1,434	8.59%	2.58%
8323	MARSHLAND COMMUNITY	3650 Community Rd.	Brunswick	31520	Jeff Holcombe	(912) 265-9565	\$120,727,370	\$69,000,475	\$42,043,667	\$14,211,369	12,791	2.67%	-2.89%
67353	MEAD EMPLOYEES'	P.O. Box 93425	Atlanta	30377	Tina Garner	(404) 897-6391	\$4,880,323	\$2,371,613	\$2,331,711	\$1,534,781	958	14.64%	7.04%
24493	MEMBERS ALLIANCE	6270 Bradley Park Dr.	Columbus	31904	Donald Decinque	(706) 327-7608	\$26,044,759	\$3,468,206	\$21,031,997	\$1,621,195	4,456	-0.39%	-1.88%
67394	MEMBERS UNITED	1115 N Westover Blvd.	Albany	31707	Liz Gilmore	(229) 439-1448	\$53,071,659	\$32,917,439	\$17,108,070	\$7,711,815	9,306	-1.13%	2.80%
67538	MEMBERSFIRST	P.O. Box 33189	Decatur	30033	Terry Hardy	(770) 793-7110	\$118,218,108	\$76,515,091	\$31,848,070	\$11,998,042	18,767	2.81%	7.34%
68556	MEMORIAL HEALTH	1203 East 66 St.	Savannah	31404	Don Hill	(912) 354-8100	\$16,683,772	\$9,499,521	\$5,875,264	\$3,312,626	4,308	-8.2%	0.06%
22362	MERCY	11705 Mercy Blvd.	Savannah	31419	Ashley Norris	(912) 819-2411	\$6,523,400	\$2,959,231	\$3,408,964	\$1,035,538	1,851	18.28%	8.59%
1410	MIDSOUTH COMMUNITY	4810 Mercer University Dr.	Macon	31210	Claude Garnett	(478) 471-9946	\$201,994,236	\$139,919,953	\$42,217,518	\$27,107,983	35,214	10.91%	27.72%
10546	MOUNTAIN COMMUNITY	100 Gross Crescent Circle	Ft. Oglethorpe	30742	Shannon Walters	(706) 858-2270	\$5,898,805	\$3,863,137	\$719,227	\$1,288,422	1,143	6.56%	2.21%
7735	MULTIPLE EMPLOYEE GROUP	P.O. Box 2297	Thomasville	31799	Bill Douglas	(912) 228-1729	\$4,504,153	\$830,638	\$3,576,028	\$1,261,393	945	-1.22%	-14.84%
67388	MUTUAL SAVINGS	10 Peachtree Place NE	Atlanta	30309	Jennifer Florenza	(404) 584-4754	\$69,814,909	\$39,563,465	\$29,463,989	\$8,517,620	6,105	-1.83%	2.95%
67379	NASHVILLE	P.O. Box 456	Nashville	31639	Tina Burkhalter	(229) 686-7611	\$2,276,180	\$6,277,392	\$5,262,368	\$1,621,851	2,589	-4.91%	-0.09%
67395	NORTH GEORGIA	P.O. Box 280	Toccoa	30577	Brian Akin	(706) 886-1441	\$48,975,095	\$38,143,331	\$6,139,752	\$5,347,512	8,240	3.83%	2.92%
20410	NORTHSHIDE	980 Johnson Ferry Rd., Ste. 190	Atlanta	30342	Samuel Trifoso	(404) 851-8740	\$12,862,923	\$5,139,750	\$6,952,802	\$1,407,673	4,476	2.70%	30.64%
65912	NORTHWEST GEORGIA	1307 Redmond Rd, NW	Rome	30165	Michelle Stricklin	(706) 291-9290	\$68,961,890	\$38,060,195	\$26,658,199	\$6,616,950	12,702	2.30%	6.50%
24234	OMEGA PSI PHI FRATERNITY	3951 Snapping Pkwy.	Decatur	30035	Robert McCarthey	(404) 289-1100	\$916,166	\$691,676	\$216,322	\$79,017	827	15.22%	28.33%
22299	PATTERSON PUMP	P.O. Box 790	Toccoa	30577	Mary Weaver	(706) 297-2833	\$2,382,996	\$936,051	\$1,435,598	\$412,576	448	-4.37%	-0.41%
14676	PEACH STATE	1505 Lake Pkwy., Ste. 100	Lawrenceville	30043	Marshall Boutwell	(770) 963-5679	\$265,555,662	\$129,143,469	\$102,263,164	\$21,570,322	40,650	6.39%	18.58%
24442	PIEDMONT PLUS	1968 Peachtree Rd., NW	Atlanta	30309	Cindy Jones	(404) 605-3286	\$33,882,077	\$20,174,009	\$12,395,633	\$5,013,896	8,565	0.84%	4.48%

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5540	PINEY GROVE COMMUNITY	667 Wadley Coleman Lk. Rd.	Swainsboro	30401	James Green	(478) 589-7742	\$52,740	\$3,155	\$50,444	\$8,058	63	2.25%	-29.54%
67632	PINNACLE	536 North Ave., NE	Atlanta	30309	Matt Seille	(404) 888-1648	\$80,515,049	\$34,380,168	\$42,760,252	\$5,244,500	11,955	-5.55%	8.13%
24631	PLATINUM	4794 Lawrenceville Hwy., NW	Liburn	30047	Kabiruddin Lalwalla	(404) 297-9797	\$61,402,761	\$35,617,173	\$21,219,290	\$5,390,882	7,220	26.73%	11.63%
359	POWERCO	241 Ralph McGill Blvd. NE	Atlanta	30308	Leta Stepp	(404) 506-3750	\$173,773,257	\$69,623,580	\$97,908,830	\$21,985,066	21,391	-4.78%	-4.38%
22672	RABUN-TALLULAH	1115 E Boggs Mtn. Rd.	Tiger	30576	Nancy Holcomb	(706) 782-3116	\$591,737	\$331,234	\$257,491	\$163,815	180	2.25%	-1.55%
15885	RCT	P.O. Box 1289	Augusta	30903	Kevin Winters	(706) 826-1101	\$6,784,521	\$3,689,905	\$2,775,683	\$611,379	3,310	-1.95%	15.75%
376	REGIONAL MEMBERS	P.O. Box 1220	Columbus	31908	Gail Chandler	(706) 321-3225	\$8,570,528	\$3,974,617	\$4,407,503	\$760,425	1,335	-1.08%	10.28%
14578	RICHMOND COMMUNITY	P.O. Box 15	Graceville	30812	Grace Lollar	(706) 790-1776	\$18,138,458	\$6,495,606	\$10,063,129	\$1,510,847	3,605	-5.85%	-1.33%
67724	RICHMOND CITY HEALTH DEPT.	1916 N Leg Rd.	Augusta	30909	Janette Daniel	(706) 667-4329	\$402,737	\$113,876	\$287,942	\$96,196	232	0.56%	-27.04%
60582	RIG EMPLOYEES	100 Graphic Packaging Int. Way	Macon	31206	Melinda Spencer	(778) 784-3027	\$7,453,798	\$3,271,872	\$4,147,753	\$2,239,637	742	1.07%	12.94%
9331	ROBINS	P.O. Box 6849	Warner Robins	31095	John Rhea	(478) 923-3773	\$1,929,747,090	\$1,010,372,607	\$855,692,783	\$289,346,384	156,806	3.76%	10.38%
60707	ROME KRAFT EMPLOYEES	P.O. Box 387	Cooza	30129	Phil Carter	(706) 295-9027	\$16,533,031	\$6,619,098	\$9,789,968	\$3,681,385	1,745	-0.14%	0.63%
67589	ROPER CORPORATION EMPLOYEES	P.O. Box 1565	Lafayette	30728	Freda Raines	(706) 638-5109	\$1,717,554	\$578,040	\$1,126,326	\$277,080	703	0.79%	6.04%
13352	ROSE CITY	P.O. Box 2741	Thomasville	31799	Lee Bryant	(866) 389-7673	\$28,783,408	\$14,005,548	\$12,454,674	\$2,575,167	8,323	-0.12%	0.05%
67445	SAVANNAH	P.O. Box 8122	Savannah	31412	Jane Evans	(912) 234-8978	\$19,978,754	\$7,702,678	\$11,256,907	\$3,800,550	1,798	1.16%	0.99%
67364	SAVANNAH POSTAL	P.O. Box 13807	Savannah	31416	Freda Henderson	(912) 691-2087	\$19,308,617	\$7,127,807	\$11,281,746	\$2,900,292	2,304	1.42%	0.63%
9408	SAVANNAH SCHOOLS	P.O. Box 8184	Savannah	31412	Skip Watson	(912) 236-0919	\$27,586,818	\$10,474,648	\$16,525,751	\$3,786,180	3,632	0.00%	7.84%
6582	SAVASTATE TEACHERS	P.O. Box 20001	Savannah	31404	Pravin Raut	(912) 356-2056	\$3,461,913	\$1,350,688	\$2,321,383	\$818,182	723	-7.40%	-25.06%
8947	SOUTHEASTERN	P.O. Box 2067	Valdosta	31604	Michael Gudely	(229) 244-2732	\$198,239,173	\$119,826,434	\$60,275,872	\$18,259,310	25,756	9.97%	5.27%
67403	SOUTHERN PINE	P.O. Box 1048	Valdosta	31603	Leah Lehman	(229) 559-3311	\$43,236,414	\$22,265,128	\$20,389,014	\$7,575,386	2,116	4.58%	9.98%
24161	SPC	240 Candler Rd., SE	Atlanta	30317	Eric King	(404) 371-0749	\$1,151,858	\$247,851	\$886,994	\$81,534	1,363	2.79%	-16.93%
20890	STEPHENS COUNTY COMMUNITY	P.O. Box 6	Toccoa	30577	Willie Woodruff Jr.	(706) 886-7553	\$155,666	\$13,459	\$142,104	\$17,721	116	-44.87%	-4.23%
13797	STEPHENS-FRANKLIN TEACHERS	2290 Mize Rd., Hwy. 106	Toccoa	30577	Laura Denison	(706) 886-7145	\$20,210,509	\$11,256,226	\$8,007,530	\$3,966,888	1,757	-1.74%	-6.63%
14103	TABERNACLE	1223 Laney-Walker Blvd.	Augusta	30901	Lorraine Bernard	(706) 724-1230	\$164,317	\$90,209	\$70,824	\$40,782	394	0.61%	25.60%
17017	THE COCA-COLA COMPANY FAMILY	P.O. Box 1734	Atlanta	30301	Rob Hatefi	(404) 676-2586	\$166,160,768	\$96,996,662	\$67,050,456	\$15,819,635	14,252	-4.49%	0.67%
68638	THE SOUTHERN	P.O. Box 1509	Fayetteville	30214	Ray Hull	(770) 719-1111	\$325,299,551	\$111,711,366	\$178,454,368	\$33,443,831	32,943	2.51%	8.01%
67564	THE WRIGHT	P.O. Box 238	Toccoa	30577	Mary Shirley	(706) 886-2908	\$12,070,669	\$4,892,201	\$6,783,437	\$1,918,480	1,543	-1.98%	-0.93%
67913	THREE RIVERS	P.O. Box 160	Bainbridge	39818	Wanda Miller	(229) 243-8131	\$14,592,216	\$7,258,109	\$5,738,768	\$2,011,958	4,623	3.14%	-4.78%
22444	TOWNS UNION EDUCATORS	P.O. Box 303	Young Harris	30582	Pat Hanks	(706) 379-2303	\$2,567,886	\$760,432	\$1,757,074	\$184,505	590	-3.29%	-2.01%
4999	UNITED 1ST	P.O. Box 6150	St. Marys	31558	Patrick Conn	(912) 882-4630	\$122,691,229	\$62,890,518	\$49,939,512	\$14,758,333	19,555	3.35%	11.40%
13704	UNITED METHODIST CONNECTIONAL	P.O. Box 6448	Marietta	30065	Keith Pritchard	(770) 565-3794	\$27,108,986	\$18,227,590	\$7,908,839	\$2,626,794	4,797	2.78%	-0.51%
24683	UNITED NEIGHBORHOOD	1434 Poplar St.	Augusta	30901	Clarence Joyner	(706) 823-6378	\$1,893,565	\$924,642	\$848,370	\$266,225	745	30.27%	16.50%
12908	UNIVERSITY HEALTH	1402 Walton Way Ste. 102	Augusta	30901	Randy Weed	(706) 774-8850	\$20,601,444	\$6,633,957	\$12,946,002	\$2,734,166	5,400	-0.44%	-9.68%
12290	VALDOSTA TEACHERS	102 E Force St.	Valdosta	31601	Katy Houston	(912) 247-9930	\$9,539,728	\$4,678,663	\$4,238,174	\$1,450,835	2,011	-0.59%	-1.76%
20610	WALKER COUNTY EDUCATORS	P.O. Box 545	Lafayette	30728	Janet Mahle	(706) 638-4243	\$9,453,276	\$5,671,382	\$3,709,316	\$2,835,454	1,287	2.53%	9.55%
15265	WARE COUNTY SCHOOL EMPLOYEES	P.O. Box 1789	Waycross	31501	Sandra Dill	(912) 285-9728	\$4,538,691	\$2,555,970	\$1,983,196	\$412,098	576	-5.74%	-9.52%
67892	WORKMEN'S CIRCLE	527 Stephenson Ave.	Savannah	31405	Chris Militrades	(912) 356-9225	\$57,554,046	\$42,416,655	\$14,779,005	\$10,423,327	1,242	-0.49%	4.32%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	89	84	81	77	72	-6.49%	-4.15%
Number of Members	812,679	812,921	802,592	805,142	811,054	0.73%	-0.04%
Total Assets (\$000)	8,884,786	9,252,613	9,525,458	9,706,215	9,861,500	1.60%	2.11%
Total Shares (\$000)	7,861,875	8,209,991	8,426,346	8,592,720	8,706,189	1.32%	2.06%
Total Loans (\$000)	4,066,239	3,985,050	3,880,782	3,796,179	3,915,078	3.13%	-0.75%
Total Capital (\$000)	1,001,975	1,030,886	1,077,859	1,090,066	1,125,705	3.27%	2.36%

HAWAII	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 HAWAIIUSA	\$1,395,468	14.15%	10.50%	41.69%	0.89%	0.28%	2.85%	398	76.03%	\$14,810	\$9,870	4.66%	57.88%	7.83%
2 HAWAII STATE	\$1,341,925	13.61%	11.04%	41.65%	0.29%	1.05%	2.56%	349	90.80%	\$18,283	\$14,394	3.44%	48.13%	12.26%
3 ALOHA PACIFIC	\$755,435	7.66%	10.06%	44.42%	0.66%	0.27%	2.88%	292	82.24%	\$27,207	\$15,960	6.46%	59.64%	7.27%
4 UNIVERSITY OF HAWAII	\$554,130	5.62%	10.27%	32.58%	0.98%	0.97%	1.49%	402	59.65%	\$21,609	\$16,968	2.54%	64.31%	11.40%
5 HICKAM	\$541,659	5.49%	8.79%	48.10%	0.50%	0.31%	2.20%	486	77.67%	\$12,587	\$9,982	6.33%	40.39%	16.77%
6 HAWAIIAN TEL	\$540,390	5.48%	11.22%	53.70%	0.95%	0.09%	2.96%	588	89.63%	\$22,097	\$8,687	3.13%	39.73%	8.80%
7 HFS	\$459,210	4.66%	9.86%	37.79%	0.26%	1.67%	3.05%	430	90.25%	\$11,601	\$9,149	3.65%	54.35%	10.88%
8 HAWAII COMMUNITY	\$396,111	4.02%	9.45%	61.80%	0.76%	2.21%	2.83%	412	83.25%	\$17,981	\$8,825	3.78%	54.81%	13.20%
9 KAUAI COMMUNITY	\$376,073	3.81%	9.74%	55.57%	1.25%	1.51%	2.36%	446	66.15%	\$9,938	\$10,527	6.73%	43.85%	16.69%
10 PEARL HARBOR	\$340,868	3.46%	9.32%	44.53%	0.24%	0.12%	2.28%	364	86.11%	\$17,649	\$12,138	10.65%	33.97%	4.59%
11 MAUI COUNTY	\$249,129	2.53%	12.19%	58.49%	1.10%	2.80%	2.13%	344	65.46%	\$35,957	\$15,077	4.55%	39.17%	3.40%
12 CU HAWAII	\$246,958	2.50%	11.88%	37.94%	0.59%	2.42%	2.97%	329	89.32%	\$8,762	\$8,253	4.00%	59.57%	11.90%
13 HONOLULU	\$242,623	2.46%	10.76%	54.95%	-0.03%	0.93%	2.56%	371	90.73%	\$16,755	\$13,900	10.24%	31.79%	20.57%
14 HAWAII CENTRAL	\$190,802	1.93%	8.58%	77.91%	1.15%	0.22%	3.34%	358	80.41%	\$22,294	\$11,673	9.60%	32.37%	10.31%
15 HAWAII LAW ENFORCEMENT	\$156,120	1.58%	9.66%	46.01%	0.16%	0.15%	2.90%	489	93.72%	\$14,641	\$10,563	8.30%	37.27%	12.99%
16 VALLEY ISLE COMMUNITY	\$108,625	1.10%	10.54%	35.31%	0.11%	0.55%	3.16%	567	100.55%	\$7,993	\$7,520	3.15%	34.21%	9.77%
17 KAUAI GOVERNMENT EMPLOYEES	\$107,201	1.09%	9.15%	82.15%	0.81%	2.41%	2.49%	448	56.08%	\$23,348	\$13,121	12.41%	31.35%	4.83%
18 MAUI	\$96,623	0.98%	14.64%	33.91%	13.70%	0.66%	2.50%	559	77.03%	\$16,212	\$10,457	7.63%	30.94%	0.00%
19 GARDEN ISLAND	\$88,846	0.90%	14.45%	26.74%	0.23%	1.03%	2.22%	494	88.95%	\$8,894	\$9,279	3.30%	37.17%	9.25%
20 WINDWARD COMMUNITY	\$86,354	0.88%	8.07%	50.44%	0.27%	2.56%	4.82%	288	85.09%	\$11,017	\$8,185	14.37%	42.74%	11.50%
21 MCBRYDE	\$84,130	0.85%	22.96%	15.23%	0.95%	3.81%	0.91%	679	48.70%	\$10,012	\$18,870	5.19%	9.37%	0.00%
22 HAWAII COUNTY EMPLOYEES	\$82,106	0.83%	15.88%	41.84%	0.41%	1.06%	2.05%	366	81.60%	\$10,954	\$11,716	6.01%	37.55%	16.42%
23 BIG ISLAND	\$81,186	0.82%	8.69%	57.16%	0.51%	0.60%	4.03%	274	89.73%	\$12,966	\$8,407	7.21%	46.34%	10.15%
24 HMSA EMPLOYEES	\$68,726	0.70%	10.36%	21.36%	0.35%	0.49%	0.72%	487	66.66%	\$16,822	\$18,078	7.60%	25.66%	1.61%
25 HAWAII SCHOOLS	\$67,734	0.69%	11.04%	47.35%	0.04%	0.58%	2.62%	422	100.16%	\$4,077	\$9,784	8.91%	26.42%	6.74%
26 HAWAII	\$67,541	0.68%	9.89%	80.42%	0.52%	0.63%	5.15%	439	82.30%	\$6,875	\$4,899	9.41%	28.77%	11.48%
27 HONOLULU FIRE DEPARTMENT	\$65,377	0.66%	10.51%	26.35%	0.20%	0.04%	2.65%	521	96.30%	\$6,971	\$11,098	2.76%	41.11%	28.76%
28 KAHULUI	\$56,097	0.57%	15.37%	48.52%	0.07%	0.03%	2.57%	378	97.41%	\$19,203	\$9,597	3.25%	18.31%	9.21%
29 THE QUEEN'S	\$53,217	0.54%	10.02%	28.11%	2.00%	1.26%	3.29%	470	102.13%	\$7,232	\$9,152	5.45%	59.75%	16.22%
30 WAIALUA	\$52,069	0.53%	11.86%	20.46%	0.40%	2.42%	1.13%	631	71.65%	\$14,097	\$14,552	4.09%	0.00%	0.00%
31 OAHU ONE	\$49,728	0.50%	10.49%	36.80%	0.10%	1.16%	2.33%	497	96.06%	\$10,589	\$9,783	6.73%	37.16%	8.81%
32 HAWAII PACIFIC	\$47,135	0.48%	10.08%	60.44%	-0.01%	1.05%	4.04%	362	97.67%	\$26,364	\$6,697	1.75%	50.54%	0.00%
33 KUAKINI MEDICAL AND DENTAL	\$44,308	0.45%	11.36%	19.04%	0.49%	0.84%	1.10%	680	66.79%	\$13,835	\$14,422	7.13%	16.43%	0.00%
34 WAILUKU	\$41,823	0.42%	14.92%	79.89%	1.95%	1.77%	2.74%	433	63.99%	\$27,007	\$9,000	8.44%	23.49%	0.00%
35 HELCO	\$38,249	0.39%	18.21%	48.84%	0.72%	0.05%	1.72%	436	70.38%	\$19,344	\$17,928	9.18%	45.78%	0.00%
36 KAMEHAMEHA	\$38,050	0.39%	12.32%	34.66%	-0.06%	0.63%	2.42%	777	102.38%	\$18,152	\$7,125	3.65%	24.23%	0.00%
37 HAWAIIAN ELECTRIC EMPLOYEES	\$37,609	0.38%	14.44%	30.51%	-0.28%	0.42%	1.68%	468	99.86%	\$10,922	\$15,246	10.11%	19.75%	18.57%
38 SCHOFIELD	\$36,167	0.37%	15.79%	40.32%	0.76%	1.74%	3.01%	291	79.72%	\$28,477	\$13,325	8.38%	14.74%	0.00%
39 WEST MAUI COMMUNITY	\$35,095	0.36%	22.61%	9.43%	-0.36%	2.49%	1.77%	536	129.85%	\$6,388	\$10,110	3.92%	13.47%	0.00%
40 MAUI TEACHERS	\$34,119	0.35%	11.04%	17.77%	0.76%	0.04%	1.18%	502	61.23%	\$15,318	\$17,321	2.50%	0.00%	0.00%
41 WEST OAHU COMMUNITY	\$33,630	0.34%	13.32%	26.57%	-0.14%	1.95%	3.85%	463	91.05%	\$5,478	\$5,292	2.87%	47.96%	7.98%
42 HOTEL AND TRAVEL INDUSTRY	\$32,633	0.33%	8.84%	48.76%	-0.27%	0.18%	3.49%	506	112.93%	\$9,746	\$5,905	10.59%	30.71%	0.00%
43 HAWAII FIRST	\$32,235	0.33%	9.15%	85.21%	2.56%	7.92%	7.12%	434	97.95%	\$18,138	\$3,815	1.63%	35.48%	7.54%
44 KAUAI TEACHERS	\$30,971	0.31%	8.68%	26.17%	0.59%	0.48%	2.00%	611	91.16%	\$19,624	\$11,543	2.42%	33.65%	0.00%
45 NAVFAC	\$30,111	0.31%	10.31%	17.06%	-0.16%	0.07%	2.03%	448	110.42%	\$11,467	\$12,025	3.08%	10.44%	1.25%
46 LANAI	\$26,508	0.27%	11.19%	4.54%	0.27%	1.45%	1.37%	529	77.84%	\$5,997	\$12,688	0.54%	0.00%	0.00%
47 HONEA	\$25,226	0.26%	9.68%	13.99%	0.25%	2.59%	1.61%	251	85.96%	\$1,281	\$22,677	3.69%	31.64%	0.00%
48 ALOHA	\$24,481	0.25%	8.64%	46.02%	-0.19%	2.37%	4.00%	659	112.48%	\$7,217	\$6,751	3.76%	44.84%	21.91%
49 MOLOKAI COMMUNITY	\$20,412	0.21%	9.78%	44.32%	0.70%	1.42%	4.91%	433	86.51%	\$1,296	\$4,678	3.03%	37.80%	0.00%
50 INDEPENDENT EMPLOYERS GROUP	\$20,357	0.21%	9.29%	47.59%	-2.67%	7.27%	3.80%	402	96.68%	\$7,736	\$6,570	5.09%	39.91%	11.67%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
7597	ALOHA	1245 Kuaia St., Ste. 102A	Pearl City	96782	Guy Usui	(808) 841-6836	\$24,480,675	\$10,241,080	\$13,808,384	\$2,283,520	3,296	-11.81%	0.10%
1845	ALOHA PACIFIC	2200 Kamehameha Hwy, Ste. 102	Honolulu	96819	Vince Otsuka	(808) 531-3711	\$755,435,295	\$294,978,667	\$412,495,742	\$80,362,750	41,610	-0.18%	-14.25%
1607	BIG ISLAND	66 Lono St.	Hilo	96720	Terry Gresswell	(808) 935-9778	\$81,186,468	\$42,128,053	\$36,601,605	\$7,462,391	8,766	1.40%	-3.30%
2638	BOARD OF WATER SUPPLY	630 S. Beretania St	Honolulu	96813	Erwin Ramelb	(808) 748-5980	\$17,102,408	\$3,246,740	\$13,677,078	\$3,175,090	1,200	2.34%	-9.05%
24630	CU HAWAII	476 Hinano St.	Hilo	96720	Kurt Alciuben	(808) 933-6700	\$246,957,571	\$81,464,630	\$151,815,862	\$30,489,389	26,020	2.99%	0.82%
1987	EWA	P.O. Box 60459	Ewa Beach	96706	Vera Kaaiakula	(808) 681-3033	\$12,704,525	\$3,536,609	\$9,043,130	\$2,962,551	1,858	0.67%	2.46%
2223	FIRST HAWAIIAN HOMES	P.O. Box 383	Hooilehua	96729	Allennie Nae'ole	(808) 567-6107	\$3,380,805	\$1,595,091	\$1,657,150	\$667,339	1,343	-1.34%	-13.80%
24796	GARDEN ISLAND	P.O. Box 1165	Lihue	96766	Keith Uyeno	(808) 245-2712	\$88,845,535	\$20,234,325	\$67,247,639	\$13,382,976	8,155	0.88%	-1.06%
12613	GLOVER	P.O. Box 579	Honolulu	96809	Christie Fejerman	(808) 218-7509	\$4,635,178	\$173,920	\$4,371,509	\$600,464	276	-0.82%	11.32%
2280	HAWAIIA COAST COMMUNITY	P.O. Box 848	Pepeekeo	96783	Kelly Gibo	(808) 964-5566	\$15,893,600	\$5,464,353	\$9,968,742	\$2,657,003	2,040	-2.12%	-8.25%
2403	HAWAII	P.O. Box 30207	Honolulu	96820	Cindy Geiling	(808) 847-1371	\$60,841,370	\$48,416,384	\$17,976,913	\$7,869,049	12,290	2.52%	8.89%
24839	HAWAII CENTRAL	681 S King St.	Honolulu	96813	Drake Tanabe	(808) 536-3677	\$197,502,124	\$135,101,260	\$47,655,696	\$16,283,017	14,855	9.73%	24.53%
1719	HAWAII COMMUNITY	73-5611 Ohowalu St.	Kalihiua-Kona	96740	Tricia Buskirk	(808) 930-7700	\$396,111,345	\$220,129,014	\$155,933,973	\$41,100,274	40,363	3.96%	1.52%
1784	HAWAII COUNTY EMPLOYEES	131 Pu'Uhonu Way	Hilo	96720	Laurie Iaka	(808) 935-2969	\$82,105,736	\$28,722,103	\$50,891,554	\$13,513,233	5,859	3.55%	2.22%
10938	HAWAII FIRST	P.O. Box 446	Kamuela	96743	Laura Aguirre	(808) 885-7349	\$32,234,768	\$23,978,516	\$8,196,974	\$4,196,361	7,376	-2.34%	7.44%
1870	HAWAII LAW ENFORCEMENT	1537 Young St., 3rd Fl.	Honolulu	96826	Rene Matsura	(808) 973-4311	\$156,120,326	\$64,143,195	\$87,551,341	\$16,138,643	13,198	3.22%	39.63%
13158	HAWAII NATIONAL GUARD	P.O. Box 10815	Honolulu	96816	Joetz Yoshitake	(808) 737-5714	\$20,075,608	\$6,116,065	\$13,658,052	\$2,088,132	2,262	6.61%	4.08%
4676	HAWAII PACIFIC	1441 Kapiolani Blvd., Ste. 1318	Honolulu	96814	Mark Yamane	(808) 955-5933	\$47,135,465	\$24,940,267	\$20,970,080	\$4,545,939	6,162	-7.04%	-7.22%
1785	HAWAII SCHOOLS	233 Vineyard St.	Honolulu	96813	Robin Kim	(808) 521-0302	\$67,734,179	\$27,349,783	\$37,576,965	\$7,651,655	5,904	1.76%	-10.17%
1718	HAWAII STATE	P.O. Box 3072	Honolulu	96802	Andrew Rosen	(808) 587-2700	\$1,341,925,249	\$815,476,590	\$815,919,192	\$154,849,389	82,152	3.06%	4.40%
5927	HAWAIIAN AIRLINES	P.O. Box 30065	Honolulu	96820	Mitchell Sappei	(808) 835-3344	\$19,319,878	\$4,842,781	\$14,183,263	\$1,661,572	3,358	4.57%	1.13%
1879	HAWAIIAN ELECTRIC EMPLOYEES	770 Kapiolani Blvd., Ste. 514	Honolulu	96820	Nathan Abe	(808) 543-7581	\$37,609,250	\$27,438,401	\$5,529,422	\$2,106	0.11%	2.91%	
1717	HAWAIIAN TEL	1138 N King St.	Honolulu	96813	Pam Sumimoto	(808) 832-8700	\$540,390,288	\$25,016,323	\$270,304,411	\$65,686,425	54,669	4.09%	24.68%
1815	HAWAIIUSA	1226 College Walk	Honolulu	96817	Karl Yoneshige	(808) 534-4300	\$1,395,467,242	\$11,401,397	\$825,655,055	\$164,978,555	724,304	2.21%	2.43%
2705	HELCO	1200 Kilauea Ave.	Hilo	96720	Barbara Shozuya	(808) 969-0101	\$38,248,957	\$15,262,162	\$22,615,348	\$7,149,413	1,743	-1.49%	5.51%
1829	HFS	632 Kinooole St.	Hilo	96720	Nathan Abe	(808) 930-1400	\$459,209,730	\$155,303,191	\$285,102,104	\$48,086,977	44,925	2.72%	8.06%
1733	HICKAM	P.O. Box 30025	Honolulu	96820	Gerard Auyong	(808) 423-1391	\$541,659,067	\$235,463,283	\$296,323,193	\$48,781,895	49,043	-2.13%	5.77%
14303	HMSA EMPLOYEES	P.O. Box 860	Honolulu	96808	Fumie Lum	(808) 948-5154	\$68,725,579	\$13,154,443	\$54,952,392	\$7,385,298	3,406	-2.20%	1.97%
7594	HONEA	Building 230	Fort Shafter	96858	Fred Dalit	(808) 841-2473	\$25,225,589	\$3,179,670	\$21,608,404	\$2,482,489	1,002	-5.81%	5.15%
1830	HONOLULU	P.O. Box 2428	Honolulu	96804	Warren Nakamura	(808) 524-4961	\$242,623,251	\$117,633,793	\$109,035,205	\$27,476,450	15,400	1.80%	2.21%
1880	HONOLULU FIRE DEPARTMENT	1200 N School St.	Honolulu	96817	Jon Mitomi	(808) 853-2355	\$65,376,841	\$15,232,513	\$48,480,249	\$7,362,555	5,208	1.35%	3.97%
9115	HOTEL AND TRAVEL INDUSTRY	1600 Kapiolani Blvd., Ste. 110	Honolulu	96814	Cheryl Nakai	(808) 942-5115	\$32,633,205	\$14,570,202	\$16,852,163	\$2,784,177	5,060	-2.67%	21.36%
5628	INDEPENDENT EMPLOYERS GROUP	375 Kekuaaoa St.	Hilo	96720	Bernard Balsis	(808) 961-6691	\$20,356,867	\$8,788,345	\$11,056,993	\$2,157,004	2,811	-1.60%	-8.04%
1947	ISLAND TRADITION	1450 Ala Moana Blvd., 1300	Honolulu	96814	Akram Khalil	(808) 945-6423	\$2,796,483	\$777,017	\$2,004,827	\$237,644	517	-13.54%	-26.49%
2275	KAHUKU	P.O. Box 245	Kahuku	96731	Daniel Keomali	(808) 293-9063	\$4,843,918	\$4,271,737	\$524,733	\$597,596	1,356	2.72%	13.40%
10399	KAHULUI	25 W Kamehameha Ave.	Kahului	96732	Guy Muraoka	(808) 871-7705	\$56,096,714	\$22,908,643	\$31,636,844	\$8,819,502	4,920	-1.42%	-5.82%
11553	KAMEHAMEHA	2200 Kamehameha Hwy, 202	Honolulu	96819	Stephen Hatakeyama	(808) 842-9660	\$38,049,987	\$11,508,098	\$25,665,015	\$4,841,023	4,660	-3.16%	-9.93%
9381	KAUAI COMMUNITY	4434 Hardy St.	Lihue	96766	Melvin Chiba	(808) 245-6791	\$376,072,735	\$187,836,214	\$160,017,905	\$37,031,634	32,111	6.98%	14.39%
5487	KAUAI GOVERNMENT EMPLOYEES	P.O. Box 711	Lihue	96766	Corinne King	(808) 245-2463	\$107,200,708	\$77,189,531	\$26,836,267	\$10,815,156	7,161	6.61%	2.65%
2577	KAUAI TEACHERS	2969 Umi St.	Lihue	96766	Kimberly Kato	(808) 245-3753	\$30,971,051	\$7,378,713	\$22,547,087	\$2,328,927	2,443	-6.23%	-18.77%
2578	KEKAHA	P.O. Box 609	Kekaha	96752	Scott Tsuchiyama	(808) 337-1433	\$18,772,996	\$9,786,022	\$8,495,179	\$4,476,171	2,018	7.66%	-8.26%
11494	KUAKINI MEDICAL AND DENTAL	347 N Kuakini St.	Honolulu	96817	Julius Edano	(808) 547-9170	\$46,307,997	\$7,470,754	\$36,321,844	\$5,073,342	2,721	0.88%	-3.88%
2953	LANAI	P.O. Box 631377	Lanai City	96763	Jason Fujie	(808) 565-6522	\$1,067,516	\$251,463,317	\$25,977,688	\$2,977,688	1,853	4.98%	39.78%
11332	LEAHI	3675 Kilauea Ave.	Honolulu	96816	Darlene Gonzalez	(808) 733-7900	\$1,992,540	\$1,593,460	\$396,677	\$195,240	580	-10.76%	0.41%
10882	LOCAL UNION 1186 IBEW	1935 Hau St., Room 300	Honolulu	96819	Gwen Fukuhara	(808) 848-1599	\$2,112,005	\$2,112,005	\$12,175,570	\$1,922,540	1,176	6.24%	-2.78%
2562	MAUI	107 E Wailea Ave.	Kahului	96732	Clayton Fuchigami	(808) 873-5050	\$96,622,557	\$27,738,725	\$62,267,432	\$15,623,213	7,824	59.07%	80.70%
1866	MAUI COUNTY	1888 Wahi Pa Loop	Wailuku	96793	Gary Fukuroki	(808) 244-7968	\$249,128,902	\$121,574,201	\$120,234,142	\$36,214,450	14,466	0.41%	-10.60%
1817	MAUI TEACHERS	2145 Wells St., Ste. 101	Wailuku	96793	Kelly Tobita	(808) 242-2997	\$34,119,060	\$5,407,321	\$28,115,566	\$3,673,293	1,757	-3.58%	-2.39%
2713	MCRBYDE	P.O. Box 477	Eleele	96705	Jacie Emoto	(808) 335-3365	\$84,129,500	\$9,751,729	\$73,334,138	\$20,186,790	3,393	-1.41%	6.94%
17989	MCCABE HAMILTON & RENNY	P.O. Box 210	Honolulu	96810	Van Suzuki	(808) 533-4567	\$6,242,396	\$3,079,911	\$3,083,639	\$850,748	626	6.25%	-17.39%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
7471	MOLOKAI COMMUNITY	P.O. Box 1888	Kaunakakai	96748	Lawrence Lasua	(808) 553-5328	\$20,411,629	\$8,080,062	\$11,048,180	\$2,214,143	3,897	7.77%	-1.42%
7521	NAVFAC	4250 Radford Dr.	Honolulu	96818	Paul Lemcke	(808) 422-0577	\$30,110,818	\$4,598,460	\$25,011,059	\$3,165,111	2,241	-4.91%	-0.42%
10349	NORTH HAWAII COMMUNITY	45-3600 Mamane St.	Honokaa	96727	Gay Mathews	(808) 775-7251	\$18,213,929	\$9,145,795	\$7,722,963	\$1,360,361	3,309	1.60%	0.68%
24830	OAHU ONE	2219 Pauoa Rd.	Honolulu	96813	Bart Saxton	(808) 571-6727	\$49,728,125	\$16,105,736	\$32,178,726	\$5,307,139	4,473	-0.76%	-7.67%
3050	ONOMEA	P.O. Box 19	Papaikou	96781	Dennis Ishigo	(808) 964-1031	\$16,207,756	\$4,933,002	\$10,739,321	\$2,968,529	1,968	0.92%	11.74%
6663	ORAL	P.O. Box 3288	Honolulu	96801	Patricia Murata	(808) 543-9303	\$2,514,442	\$511,654	\$1,985,738	\$417,630	324	5.11%	14.59%
1868	OTS EMPLOYEES	811 Middle St.	Honolulu	96819	Dona Takushi	(808) 848-4408	\$12,724,722	\$7,882,034	\$5,021,294	\$2,121,064	2,052	-0.86%	6.40%
5368	PACIFIC ISLAND ENERGY	2200 Kamehameha Hwy, 211	Honolulu	96819	Ronald Meendiola	(808) 547-3378	\$7,825,811	\$3,258,385	\$4,471,106	\$659,529	813	-3.47%	22.55%
1961	PEARL HARBOR	94-449 Ukele St.	Waipahu	96797	Neal Takase	(808) 737-4328	\$340,868,137	\$137,552,788	\$188,937,211	\$31,715,440	25,449	0.03%	2.69%
24284	PLUMBERS & FITTERS LOCAL 675	1109 Bethel St./Basement	Honolulu	96813	Jenny Le	(808) 537-9135	\$2,365,527	\$432,909	\$1,924,455	\$288,834	683	-2.24%	-4.56%
20187	PRINCE KUHIU	740 Kohou St., Ste. A	Honolulu	96817	Debra Nelson-Kelii	(808) 946-1904	\$9,095,822	\$3,343,699	\$5,699,209	\$795,859	1,544	-2.79%	-12.07%
7423	SCHOFIELD	P.O. Box 860669	Wahiawa	96786	Gary Yonamine	(808) 624-9884	\$36,167,069	\$12,501,541	\$22,776,322	\$5,024,481	2,327	-4.47%	13.64%
9719	ST. FRANCIS MEDICAL CENTER	2228 Liliha St., Ste. 209	Honolulu	96817	Mary Brown	(808) 547-6229	\$9,749,890	\$6,514,446	\$3,515,384	\$1,434,606	1,190	3.15%	2.69%
5099	THE QUEEN S	715 S King St.	Honolulu	96813	Edwina Suzuki	(808) 547-4521	\$53,216,501	\$13,306,494	\$37,535,153	\$5,679,024	5,173	1.21%	-19.01%
12720	TIMES	3375 Koapaka St., Ste. D106	Honolulu	96819	Darlene Gonzalez	(808) 831-0986	\$9,014,019	\$2,990,234	\$6,037,713	\$647,709	1,386	-23.65%	-14.89%
10465	UNIVERSITY OF HAWAII	P.O. Box 22070	Honolulu	96823	Jeanine Morse	(808) 983-5500	\$554,130,347	\$161,265,788	\$370,022,095	\$57,880,445	29,170	-0.35%	3.91%
3574	VALLEY ISLE COMMUNITY	160 Paahana St.	Kahului	96732	Trevor Tokishi	(808) 877-3232	\$108,625,485	\$33,850,281	\$69,010,096	\$11,148,626	12,750	2.48%	7.25%
2049	WAIALUA	P.O. Box 800	Waialua	96791	Robert Jonick	(808) 637-6737	\$52,068,522	\$9,388,559	\$40,434,769	\$6,304,252	3,154	-5.05%	19.30%
9924	WAILUKU	175 N Market St.	Wailuku	96793	Craig Kinoshita	(808) 244-7981	\$41,822,914	\$28,033,442	\$10,140,158	\$6,686,961	3,899	4.28%	6.05%
2563	WEST MAUI COMMUNITY	P.O. Box 937	Lahaina	96767	Michele Kawahara	(808) 661-4825	\$35,094,516	\$2,555,239	\$27,756,743	\$7,878,202	2,680	2.80%	-5.77%
5978	WEST OAHU COMMUNITY	P.O. Box 75328	Kapolei	96707	John Furtado	(808) 682-4511	\$33,630,262	\$7,488,947	\$24,994,214	\$4,660,090	5,327	0.39%	2.20%
8435	WINDWARD COMMUNITY	6699 Mokapu Rd.	Kailua	96734	Fred Perry	(808) 254-3566	\$86,354,478	\$39,815,193	\$42,993,792	\$7,682,247	9,643	2.51%	-2.77%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	59	59	53	48	41	-14.58%	-7.02%
Number of Members	534,707	547,451	573,508	618,902	658,264	6.36%	4.25%
Total Assets (\$000)	4,181,701	4,412,192	4,797,153	5,236,422	5,702,098	8.89%	6.40%
Total Shares (\$000)	3,753,831	3,942,190	4,258,857	4,626,826	4,991,715	7.89%	5.87%
Total Loans (\$000)	2,869,701	3,011,008	3,256,111	3,674,606	4,353,233	18.47%	8.69%
Total Capital (\$000)	410,447	446,045	487,797	535,818	588,423	9.82%	7.47%

IDAHO	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 IDAHO CENTRAL	\$1,665,350	29.21%	9.11%	99.94%	1.08%	0.24%	3.13%	346	71.98%	\$14,911	\$8,873	27.72%	59.88%	17.62%
2 POTLATCH NO 1	\$630,138	11.05%	10.30%	94.06%	1.10%	0.46%	3.63%	365	69.77%	\$12,340	\$8,189	36.24%	49.21%	0.00%
3 WESTMARK	\$574,548	10.08%	8.99%	101.70%	0.67%	0.10%	3.02%	299	80.73%	\$16,536	\$10,240	30.43%	80.89%	13.35%
4 CAPITAL EDUCATORS	\$372,665	6.54%	9.00%	81.16%	0.80%	0.19%	4.20%	360	80.79%	\$11,112	\$6,647	19.51%	52.32%	8.55%
5 PIONEER	\$329,027	5.77%	9.63%	91.22%	1.34%	0.78%	3.38%	289	68.00%	\$10,385	\$7,201	23.72%	51.90%	11.38%
6 EAST IDAHO	\$255,813	4.49%	9.39%	56.49%	0.00%	0.30%	4.11%	381	94.26%	\$6,904	\$5,710	12.74%	60.59%	13.55%
7 TRUGROCER	\$231,707	4.06%	20.88%	38.28%	0.17%	0.17%	2.66%	725	93.14%	\$5,646	\$6,039	7.37%	58.96%	12.35%
8 ICON	\$226,792	3.98%	13.29%	91.57%	1.11%	0.20%	4.39%	291	74.50%	\$10,081	\$8,588	31.84%	44.58%	12.14%
9 BEEHIVE	\$189,505	3.32%	11.34%	77.34%	1.07%	0.12%	3.13%	355	72.46%	\$13,111	\$7,531	22.95%	66.17%	8.46%
10 IDAHO STATE UNIVERSITY	\$150,691	2.64%	8.81%	84.22%	-0.39%	0.18%	4.78%	321	101.89%	\$11,872	\$6,604	20.58%	61.19%	8.42%
11 CONNECTIONS	\$133,940	2.35%	8.52%	72.38%	0.22%	1.02%	3.66%	360	88.94%	\$8,595	\$5,648	15.83%	44.76%	5.70%
12 ADVANTAGE PLUS	\$106,654	1.87%	9.23%	78.51%	0.53%	3.28%	5.98%	288	91.59%	\$14,436	\$7,027	17.61%	65.07%	0.00%
13 LES BOIS	\$89,126	1.56%	8.57%	74.03%	-0.48%	1.79%	4.67%	240	99.90%	\$14,673	\$8,686	17.74%	55.26%	8.25%
14 COTTONWOOD COMMUNITY	\$76,458	1.34%	16.04%	98.26%	1.86%	2.09%	2.22%	233	54.06%	\$25,563	\$13,556	13.61%	38.29%	6.30%
15 LATAH	\$72,131	1.26%	9.91%	48.26%	0.38%	0.05%	3.21%	317	90.51%	\$14,817	\$9,901	12.81%	63.70%	0.35%
16 SCENIC FALLS	\$63,395	1.11%	8.44%	84.64%	0.34%	0.74%	4.80%	284	94.12%	\$9,267	\$7,231	25.22%	50.97%	8.07%
17 KAMIAH COMMUNITY	\$56,341	0.99%	12.47%	86.45%	1.88%	1.13%	2.95%	377	61.06%	\$18,004	\$8,894	20.75%	56.62%	4.94%
18 POCATELLO RAILROAD	\$56,204	0.99%	7.30%	88.39%	0.88%	0.99%	5.08%	398	88.36%	\$9,071	\$5,023	15.37%	39.11%	13.02%
19 CLARITY	\$54,936	0.96%	9.18%	82.97%	0.12%	1.08%	5.78%	367	90.40%	\$5,502	\$3,641	22.38%	45.77%	9.01%
20 LEWIS CLARK	\$49,552	0.87%	11.30%	94.41%	0.88%	0.52%	5.21%	329	82.71%	\$9,269	\$5,737	30.07%	44.14%	10.03%
21 NORTHWEST CHRISTIAN	\$43,795	0.77%	10.82%	62.13%	0.31%	0.03%	3.60%	332	92.01%	\$20,630	\$6,521	10.15%	45.27%	0.00%
22 PINE TREE COMMUNITY	\$36,152	0.63%	11.08%	65.93%	0.76%	0.71%	2.78%	267	75.59%	\$11,683	\$10,409	24.74%	42.82%	7.96%
23 POCATELLO SIMPLOT	\$30,973	0.54%	18.21%	54.61%	-0.14%	1.03%	2.25%	278	102.68%	\$8,973	\$12,028	38.59%	27.71%	14.91%
24 IDAHO UNITED	\$29,096	0.51%	7.58%	77.92%	0.38%	0.78%	5.03%	470	89.97%	\$10,158	\$4,899	14.60%	41.98%	12.34%
25 CLEARWATER	\$23,130	0.41%	6.18%	32.32%	-0.22%	0.10%	3.74%	395	108.90%	\$4,414	\$5,724	7.29%	44.98%	23.34%
26 MEMBERS PREFERRED	\$20,439	0.36%	9.30%	72.98%	1.33%	0.27%	4.41%	428	76.81%	\$5,620	\$5,098	12.41%	63.78%	16.28%
27 SIMPLOT EMPLOYEES	\$19,130	0.34%	15.85%	63.67%	-0.19%	1.22%	3.83%	611	98.70%	\$7,440	\$3,276	17.18%	5.01%	0.53%
28 CORNERSTONE	\$18,277	0.32%	6.01%	57.52%	-0.22%	0.63%	6.03%	418	103.49%	\$5,072	\$3,560	11.77%	40.34%	4.04%
29 MOUNTAIN GEM	\$16,852	0.30%	8.28%	92.92%	0.69%	0.48%	5.34%	287	83.26%	\$7,194	\$4,671	32.15%	43.64%	11.88%
30 SEI	\$16,710	0.29%	11.30%	94.03%	0.93%	1.59%	4.89%	422	80.41%	\$10,743	\$5,834	27.39%	26.95%	0.00%
31 HEALTH CARE IDAHO	\$11,262	0.20%	11.94%	38.87%	-0.12%	0.00%	3.64%	459	103.41%	\$6,133	\$4,322	12.33%	27.44%	6.40%
32 PUBLIC EMPLOYEES	\$8,734	0.15%	6.75%	73.60%	0.20%	0.51%	3.72%	523	94.92%	\$6,431	\$4,445	25.66%	23.91%	14.52%
33 BOISE FIRE DEPARTMENT	\$8,510	0.15%	11.44%	88.49%	0.88%	2.17%	2.47%	284	70.08%	\$19,032	\$7,565	24.82%	0.00%	0.00%
34 WHITE PINE	\$8,034	0.14%	12.05%	76.92%	0.37%	2.22%	3.57%	439	90.66%	\$7,248	\$4,577	22.92%	46.61%	1.50%
35 ST JOE VALLEY	\$6,976	0.12%	5.75%	41.80%	-0.22%	1.51%	3.50%	371	106.83%	\$8,247	\$5,024	7.85%	27.77%	0.00%
36 E.S.A.	\$5,997	0.11%	8.76%	38.06%	-0.32%	0.31%	4.65%	638	107.38%	\$3,957	\$3,407	5.58%	30.83%	15.79%
37 SNAKE RIVER	\$5,990	0.11%	10.79%	95.15%	2.90%	0.39%	4.83%	437	59.45%	\$6,374	\$4,045	20.61%	42.60%	17.48%
38 SAINT ALPHONSUS MEDICAL	\$4,579	0.08%	8.06%	60.60%	-1.09%	0.00%	5.97%	547	122.20%	\$7,640	\$2,568	13.11%	27.62%	0.00%
39 DESERT SAGE	\$1,519	0.03%	12.50%	81.03%	0.43%	3.21%	7.19%	214	92.37%	\$4,309	\$3,088	18.74%	19.44%	0.00%
40 MINI-CASSIA EMPLOYEES	\$601	0.01%	12.74%	71.40%	0.19%	0.00%	2.66%	766	84.71%	\$5,501	\$1,368	8.09%	0.00%	0.00%
41 JEFFERSON COUNTY PUBL. EMPL	\$369	0.01%	12.79%	77.51%	-1.51%	0.00%	5.66%	165	137.95%	\$5,927	\$1,946	12.73%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
8428	ADVANTAGE PLUS	P.O. Box 4610	Pocatello	83205	Brent Neibaur	(208) 232-7711	\$106,654,379	\$73,885,018	\$10,067,643	\$10,427,197	13,394	-2.98%	4.36%
13741	BEEHIVE	1087 Erikson Dr.	Rexburg	83440	Shane Berger	(208) 656-1000	\$189,504,547	\$129,264,209	\$51,593,230	\$21,765,459	22,193	4.73%	16.42%
82504	BOISE FIRE DEPARTMENT	P.O. Box 190990	Boise	83719	Jeff Higgins	(208) 362-1128	\$8,510,068	\$6,661,335	\$1,983,852	\$1,120,623	995	-2.12%	-2.40%
1040	CAPITAL EDUCATORS	P.O. Box 570	Meridian	83680	Todd Erickson	(208) 884-0150	\$372,664,957	\$273,598,273	\$61,041,590	\$30,606,528	50,714	8.25%	40.15%
68295	CLARITY	P.O. Box 500	Nampa	83653	Wendy Edwards	(208) 467-6583	\$54,936,482	\$40,468,186	\$8,031,225	\$5,355,387	13,394	15.02%	36.17%
82546	CLEARWATER	P.O. Box 494	Lewiston	83501	Sue Darrow	(208) 746-9836	\$23,129,945	\$6,951,364	\$15,021,243	\$1,475,744	3,757	-1.74%	-11.15%
68257	CONNECTIONS	P.O. Box 4909	Pocatello	83205	Brian Osberg	(208) 233-5544	\$133,940,154	\$88,350,769	\$32,885,104	\$11,890,356	21,611	4.08%	15.34%
97054	CORNERSTONE	P.O. Box 158	Caldwell	83606	Paula Reedy	(208) 459-3500	\$16,276,887	\$9,834,368	\$5,812,934	\$1,166,032	4,802	-1.26%	0.20%
4960	COTTONWOOD COMMUNITY	P.O. Box 507	Cottonwood	83522	Gregory Sonnen	(208) 962-3451	\$76,457,567	\$62,142,466	\$11,792,383	\$12,841,794	4,665	-1.55%	10.14%
8493	DESERT SAGE	1104 W Finch Dr.	Nampa	83651	Paula Morrison	(208) 461-9141	\$1,518,743	\$1,068,595	\$423,411	\$218,889	467	10.72%	-6.89%
82514	E.S.A.	355 S 3rd St., Ste. B	Boise	83702	Loyal Perry III	(208) 342-0800	\$5,996,911	\$2,069,601	\$3,791,875	\$556,805	1,596	6.37%	-12.29%
68376	EAST IDAHO	P.O. Box 1865	Idaho Falls	83403	Brad Bauges	(208) 523-9068	\$25,812,733	\$128,541,829	\$110,813,861	\$25,028,686	39,849	-5.64%	9.41%
66237	HEALTH CARE IDAHO	105 State St.	Boise	83702	Rose Ann Walker	(208) 386-2099	\$11,261,772	\$3,857,367	\$6,814,915	\$1,396,534	2,296	0.98%	7.96%
68594	ICON	7615 W Riverside Dr.	Boise	83714	Connie Miller	(208) 344-7948	\$226,792,254	\$170,603,262	\$38,224,488	\$30,603,081	21,694	26.88%	24.67%
63194	IDAHO CENTRAL	P.O. Box 2469	Pocatello	83206	Kent Oram	(208) 239-3000	\$1,665,350,265	\$1,483,430,626	\$65,442,288	\$152,938,438	167,298	21.55%	23.65%
7776	IDAHO STATE UNIVERSITY	353 N 4th Ave., Ste. 210	Pocatello	83201	Robert Taylor	(208) 235-7100	\$150,691,195	\$115,086,092	\$24,063,079	\$13,575,313	20,693	11.04%	6.01%
68361	IDAHO UNITED	P.O. Box 2268	Boise	83701	Gary Skeen	(208) 388-2138	\$29,096,047	\$20,630,263	\$5,373,802	\$2,294,414	5,405	0.88%	22.22%
82522	JEFFERSON COUNTY PUBL. EMPL	3467 E 650 N.	Menan	83434	Margaret Poole	(208) 754-8721	\$368,652	\$248,921	\$121,293	\$56,224	165	-18.27%	-14.74%
65722	KAMIAH COMMUNITY	P.O. Box 68	Kamiah	83536	Scott Garrett	(208) 935-0277	\$56,340,565	\$42,056,753	\$11,471,344	\$7,098,586	5,470	2.03%	8.59%
19564	LATAH	P.O. Box 9286	Moscow	83843	Lowell Stevens	(208) 882-0232	\$72,130,979	\$31,827,708	\$35,525,074	\$6,131,851	6,661	9.21%	17.32%
68621	LES BOIS	P.O. Box 140809	Garden City	83714	Kenneth Clifford	(208) 493-0120	\$89,125,716	\$60,159,903	\$20,472,388	\$7,785,837	9,355	-0.12%	2.17%
68386	LEWIS CLARK	1626 17th St.	Lewiston	83501	Valerie Guenther	(208) 746-7233	\$49,532,092	\$41,848,592	\$4,271,795	\$5,474,685	7,726	5.37%	5.42%
82547	MEMBERS PREFERRED	P.O. Box 2200	Idaho Falls	83403	Greg Johnson	(208) 523-0090	\$20,438,595	\$13,550,179	\$6,163,765	\$2,132,253	3,642	-3.63%	11.99%
82527	MINI-CASSIA EMPLOYEES	P.O. Box 524	Burley	83318	Betty Barrett	(208) 878-3719	\$601,388	\$374,087	\$225,754	\$84,199	383	1.46%	4.32%
65858	MOUNTAIN GEM	P.O. Box 309	Nampa	83653	Chert Schaafs	(208) 466-9455	\$16,852,484	\$14,323,267	\$1,739,577	\$1,560,943	3,300	3.60%	20.84%
97073	NORTHWEST CHRISTIAN	716 E Colorado Ave.	Nampa	83686	Brad Swartzentruber	(208) 466-0916	\$43,794,599	\$24,178,932	\$17,419,808	\$4,816,991	5,968	8.99%	8.29%
65789	PINE TREE COMMUNITY	230 E Main St.	Grangeville	83530	Dan Goehring	(208) 983-1558	\$36,152,411	\$21,111,581	\$13,320,504	\$4,260,383	3,076	6.69%	0.27%
9247	PIONEER	250 W 3rd S	Mountain Home	83647	Curt Perry	(208) 587-3304	\$329,026,596	\$236,988,598	\$68,142,763	\$30,440,404	36,079	-2.64%	55.94%
490	RAILS WEST	P.O. Box 1450	Pocatello	83204	Richard Ely	(208) 232-5746	\$56,204,146	\$44,156,871	\$17,708,575	\$4,287,671	9,945	-6.81%	7.35%
63405	POCATELLO SIMPLOT	P.O. Box 912	Pocatello	83204	Mark McCollum	(208) 234-5360	\$30,972,983	\$13,702,130	\$16,152,394	\$5,725,299	2,086	-1.23%	3.74%
2734	POTLATCH NO 1	P.O. Box 897	Lewiston	83501	Chris Loesth	(208) 746-8900	\$630,137,874	\$526,841,194	\$45,446,800	\$69,982,280	68,398	10.30%	13.45%
60902	PUBLIC EMPLOYEES	1410 N Government Way	Coeur D'Alene	83814	Linda Chatfield	(208) 667-7722	\$8,733,821	\$5,993,858	\$1,948,029	\$603,843	1,832	-3.79%	10.93%
82537	SAINT ALPHONSUS MEDICAL	6130 Emerald St.	Boise	83704	Kathy McCarty	(208) 367-2224	\$4,578,851	\$2,551,723	\$1,878,207	\$413,711	1,640	-8.11%	-6.82%
20721	SCENIC FALLS	P.O. Box 30307	Idaho Falls	83405	Wayne Morgan	(208) 522-1825	\$63,395,002	\$48,679,616	\$11,926,479	\$5,274,955	7,954	3.63%	-5.28%
517	SEI	P.O. Box 1466	Pocatello	83204	Rob North	(208) 233-4395	\$16,709,647	\$13,900,808	\$1,706,000	\$1,950,930	2,534	8.61%	8.46%
61179	SIMPLOT EMPLOYEES	P.O. Box 1059	Caldwell	83606	Valerie Brooks	(208) 454-4286	\$19,129,560	\$10,200,310	\$8,815,380	\$3,227,345	4,890	0.94%	-3.55%
8749	SNAKE RIVER	P.O. Box 2967	Twin Falls	83303	Tracey O'Donnell	(208) 734-8671	\$5,990,241	\$5,041,763	\$487,107	\$687,541	1,310	3.41%	8.00%
97066	ST JOE VALLEY	P.O. Box 216	St. Maries	83861	Gloria Rauch	(208) 245-4231	\$6,976,483	\$2,729,916	\$3,792,293	\$442,472	1,300	-0.30%	1.53%
17127	TRUGROECER	P.O. Box 8145	Boise	83707	Phyllis Adkins	(208) 385-5200	\$231,707,103	\$69,548,032	\$147,966,589	\$48,737,631	30,088	0.47%	0.74%
68353	WESTMARK	P.O. Box 2869	Idaho Falls	83403	Rich Leonardson	(208) 523-2722	\$574,547,615	\$501,367,424	\$53,974,183	\$52,954,767	48,143	9.91%	17.22%
65786	WHITE PINE	P.O. Box 266	Pierce	83546	Diana Hedrick	(208) 464-2844	\$8,033,955	\$5,407,288	\$2,154,350	\$1,050,789	1,536	-4.92%	8.41%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	397	382	364	344	322	-6.40%	-4.10%
Number of Members	2,804,450	2,813,454	2,858,175	2,870,175	2,904,571	1.20%	0.70%
Total Assets (\$000)	33,520,726	35,113,731	37,006,430	37,454,494	37,842,946	1.04%	2.46%
Total Shares (\$000)	29,321,068	30,697,220	32,549,498	32,883,444	33,017,308	0.41%	2.40%
Total Loans (\$000)	18,423,561	18,638,343	19,099,665	19,455,558	21,988,288	13.02%	3.60%
Total Capital (\$000)	3,569,173	3,767,715	3,936,083	4,012,582	4,266,651	6.33%	3.63%

ILLINOIS	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/Members	# Share Drafts/Members	# Credit Cards/Members
1 ALLIANT	\$8,148,059	21.53%	10.82%	71.38%	0.79%	0.54%	1.02%	797	52.04%	\$37,745	\$23,843	9.82%	38.25%	20.53%
2 CFCU	\$5,001,093	13.22%	11.27%	80.64%	1.20%	0.60%	2.06%	377	59.81%	\$22,127	\$14,433	21.64%	48.50%	12.69%
3 STATE FARM	\$3,919,760	10.36%	11.80%	24.81%	0.53%	0.48%	0.40%	992	55.26%	\$13,398	\$26,161	24.37%	0.00%	0.00%
4 BCU	\$1,985,466	5.25%	9.61%	98.14%	1.29%	0.72%	4.52%	456	73.26%	\$12,819	\$9,396	16.50%	60.92%	40.50%
5 SCOTT	\$963,658	2.55%	10.25%	100.05%	0.94%	0.56%	3.27%	576	67.56%	\$11,015	\$7,007	41.63%	45.85%	8.81%
6 IH MISSISSIPPI VALLEY	\$883,708	2.34%	9.46%	86.54%	0.44%	0.85%	4.11%	419	89.49%	\$11,792	\$6,664	25.57%	42.79%	12.02%
7 MOTOROLA EMPLOYEES	\$877,809	2.32%	9.57%	58.76%	0.66%	1.37%	2.55%	373	72.13%	\$17,119	\$20,489	10.90%	61.68%	48.00%
8 CREDIT UNION 1	\$756,435	2.00%	7.88%	52.78%	0.25%	1.87%	4.01%	299	90.81%	\$9,666	\$7,554	10.40%	45.11%	16.51%
9 DEERE EMPLOYEES	\$672,536	1.78%	7.80%	95.43%	0.84%	0.18%	2.88%	384	72.41%	\$17,388	\$19,861	32.95%	72.06%	28.84%
10 ABBOTT LABORATORIES EMPLOYEES	\$661,594	1.75%	10.07%	52.64%	0.70%	0.51%	2.04%	352	73.24%	\$22,374	\$19,137	11.65%	63.97%	23.93%
11 GREAT LAKES	\$623,713	1.65%	9.78%	74.70%	0.17%	1.93%	3.87%	290	85.80%	\$16,392	\$9,694	9.63%	46.18%	21.12%
12 CONSUMERS	\$611,358	1.62%	9.05%	71.51%	1.04%	0.40%	4.59%	295	81.36%	\$10,750	\$9,181	18.89%	90.68%	28.36%
13 CORPORATE AMERICA FAMILY	\$579,096	1.53%	15.27%	63.32%	0.57%	1.16%	3.93%	352	81.93%	\$10,886	\$7,158	10.68%	34.68%	16.08%
14 1ST MIDAMERICA	\$573,399	1.52%	10.25%	95.03%	0.47%	0.51%	3.69%	309	79.91%	\$11,403	\$8,983	37.36%	44.45%	23.89%
15 DHCU COMMUNITY	\$483,736	1.28%	10.21%	93.42%	0.61%	0.43%	4.18%	316	84.12%	\$14,006	\$10,330	24.92%	60.87%	25.50%
16 SELFRELIANCE UKRAINIAN AMERICAN	\$428,017	1.13%	20.23%	60.10%	0.74%	2.27%	2.29%	238	79.66%	\$25,493	\$16,849	0.37%	52.01%	31.09%
17 CHICAGO PATROLMEN'S	\$379,796	1.00%	8.45%	58.81%	-0.20%	3.87%	2.83%	411	77.73%	\$14,374	\$13,725	8.63%	39.78%	20.43%
18 GCS	\$316,778	0.84%	11.23%	90.87%	0.11%	0.36%	4.03%	345	86.50%	\$11,519	\$6,820	29.36%	35.43%	12.84%
19 FIRST NORTHERN	\$314,394	0.83%	7.34%	43.89%	-0.02%	0.54%	3.23%	377	95.36%	\$10,120	\$11,826	15.73%	41.51%	26.31%
20 ABRI	\$310,776	0.82%	8.80%	46.57%	0.17%	1.60%	3.52%	321	95.01%	\$6,573	\$10,669	9.04%	42.72%	26.86%
21 DUPAGE	\$298,949	0.79%	6.43%	70.64%	0.77%	0.60%	4.75%	301	92.58%	\$7,570	\$8,218	18.19%	44.94%	46.69%
22 SIU	\$292,600	0.77%	8.17%	62.16%	0.41%	0.86%	3.37%	364	81.64%	\$8,386	\$7,885	22.38%	49.39%	15.74%
23 UNIVERSITY OF ILLINOIS EMPLOYEES	\$287,850	0.76%	7.51%	92.14%	-0.01%	1.22%	5.24%	476	81.13%	\$7,264	\$6,078	21.64%	43.02%	39.63%
24 HEALTHCARE ASSOCIATES	\$275,548	0.73%	13.97%	68.93%	0.91%	0.41%	3.86%	557	77.06%	\$11,772	\$6,411	11.03%	37.73%	14.43%
25 DECATUR EARTHMOVER	\$272,575	0.72%	10.69%	48.95%	0.05%	0.57%	3.04%	435	94.53%	\$8,587	\$9,227	20.74%	51.01%	19.56%
26 HEARTLAND	\$240,221	0.63%	9.73%	78.49%	0.56%	0.05%	3.41%	411	81.58%	\$12,538	\$7,798	38.83%	38.83%	0.00%
27 FINANCIAL PLUS	\$232,615	0.61%	13.52%	68.40%	0.73%	1.13%	3.40%	394	79.21%	\$10,325	\$7,989	19.44%	53.83%	15.72%
28 EARTHMOVER	\$227,685	0.60%	15.29%	67.75%	0.87%	1.45%	3.49%	440	71.46%	\$7,051	\$7,376	14.23%	43.48%	44.39%
29 IAA	\$202,792	0.54%	9.34%	75.90%	0.78%	0.14%	2.17%	363	71.73%	\$15,984	\$12,192	14.17%	45.27%	26.17%
30 ILLIANA FINANCIAL	\$202,262	0.53%	13.29%	57.69%	0.75%	0.65%	3.29%	401	73.61%	\$9,449	\$8,421	13.27%	42.33%	22.77%
31 LAND OF LINCOLN	\$199,837	0.53%	9.46%	71.38%	0.54%	0.77%	4.98%	305	84.73%	\$7,338	\$6,565	22.51%	48.20%	21.47%
32 NUMARK	\$195,406	0.52%	13.15%	74.40%	1.02%	1.21%	4.81%	355	76.98%	\$12,001	\$6,547	21.15%	44.68%	0.00%
33 COMMUNITY TRUST	\$193,613	0.51%	7.79%	68.97%	0.21%	1.01%	3.01%	315	85.76%	\$16,694	\$11,789	11.06%	69.75%	24.31%
34 STREATOR ONIZED	\$192,207	0.51%	12.44%	76.25%	0.90%	0.32%	3.18%	315	74.68%	\$8,380	\$6,818	31.93%	29.52%	15.87%
35 KANE COUNTY TEACHERS	\$189,622	0.50%	11.73%	30.44%	0.16%	0.57%	3.01%	377	89.72%	\$7,366	\$9,618	9.66%	61.98%	19.55%
36 PREMIER	\$180,038	0.48%	9.45%	48.86%	0.45%	0.62%	2.60%	345	83.64%	\$15,809	\$14,233	11.97%	60.20%	19.60%
37 UNITED	\$176,049	0.47%	10.85%	26.98%	-0.33%	1.65%	2.69%	392	98.04%	\$10,747	\$8,188	2.22%	26.92%	6.34%
38 AIR LINE PILOTS ASSOCIATION	\$175,479	0.46%	9.45%	3.54%	0.37%	2.72%	0.53%	643	54.98%	\$4,536	\$32,942	0.02%	0.00%	24.68%
39 MEMBERSALLIANCE	\$161,578	0.43%	7.69%	56.83%	0.38%	1.44%	4.24%	289	89.03%	\$8,777	\$8,115	12.17%	62.69%	27.90%
40 STALEY	\$125,439	0.33%	8.91%	71.96%	0.44%	0.39%	4.13%	308	88.98%	\$9,960	\$9,088	19.21%	58.53%	34.45%
41 PARTNERSHIP FINANCIAL	\$124,131	0.33%	9.27%	33.96%	0.19%	3.50%	1.87%	404	86.54%	\$19,528	\$16,799	5.04%	44.99%	8.51%
42 MEMBERS CHOICE	\$114,961	0.30%	13.34%	46.22%	0.37%	0.56%	2.87%	522	87.77%	\$7,493	\$9,505	22.07%	57.14%	16.79%
43 CATHOLIC & COMMUNITY	\$114,116	0.30%	8.75%	54.89%	0.46%	0.42%	2.56%	466	78.36%	\$12,142	\$7,942	27.17%	31.67%	3.04%
44 SHELL COMMUNITY	\$109,846	0.29%	9.56%	74.58%	-0.16%	0.26%	3.98%	357	89.71%	\$10,816	\$6,422	19.45%	73.89%	12.12%
45 MEADOWS	\$108,344	0.29%	5.51%	74.06%	0.65%	1.36%	3.80%	330	79.21%	\$14,911	\$9,958	14.67%	65.81%	21.74%
46 CORNERSTONE	\$104,541	0.28%	11.02%	78.30%	0.51%	1.42%	4.10%	365	78.86%	\$9,434	\$6,440	31.09%	43.66%	0.00%
47 NORTHSTAR	\$98,407	0.26%	9.00%	86.82%	0.41%	1.40%	3.78%	310	76.30%	\$18,846	\$9,980	25.74%	47.68%	2.53%
48 ILLINOIS STATE POLICE	\$91,880	0.24%	7.84%	58.82%	0.13%	2.11%	2.96%	366	89.62%	\$8,535	\$9,054	18.76%	49.99%	25.53%
49 ISU	\$91,589	0.24%	8.85%	80.64%	0.62%	1.11%	4.42%	259	81.40%	\$11,369	\$8,038	26.03%	47.10%	12.08%
50 ROCK VALLEY	\$85,766	0.23%	10.52%	78.03%	1.12%	1.89%	5.69%	305	83.08%	\$10,895	\$5,268	20.61%	47.80%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
63932	1ST MIDAMERICA	731 E Bethalto Dr.	Bethalto	62010	Alan Meyer	(618) 258-3168	\$573,398,736	\$479,361,329	\$53,554,883	\$63,323,983	56,159	12.95%	17.77%
2498	74TH STREET DEPOT	1815 W. 74th St.	Chicago	60636	Charles Peterson	(773) 476-3089	\$8,518,264	\$3,458,054	\$4,597,289	\$2,095,832	726	0.42%	11.42%
2505	77TH STREET DEPOT	210 W 79th St.	Chicago	60620	Al Towns	(773) 846-7137	\$18,996,317	\$6,043,376	\$12,907,826	\$3,936,520	4,325	13.01%	22.15%
16277	A.M CASTLE EMPLOYEES	3400 N Wolf Rd.	Franklin Park	60131	Mary Scianna	(847) 452-1122	\$1,774,222	\$986,882	\$773,554	\$229,718	548	-7.51%	-12.57%
60648	A.A.E.C.	115 S. Wilke Rd., Ste. 106	Arlington Heights	60005	Jill Gavin	(847) 392-1922	\$69,797,549	\$14,696,568	\$54,618,437	\$7,694,007	3,732	3.51%	-2.12%
66019	A.C. JAACKS	755 Pulaski Rd.	Calumet City	60409	Joseph Housinger	(708) 730-1906	\$4,215,609	\$1,140,204	\$3,091,892	\$582,997	758	6.63%	-3.27%
96071	ABBOTT LABORATORIES EMPLOYEES	401 N. Riverside Dr., Ste. 1A	Gurnee	60031	Maegret Trosciar	(847) 688-8000	\$661,594,365	\$311,608,483	\$332,816,469	\$69,198,782	30,933	0.84%	10.66%
97086	ABRI	1350 W. Benwick Rd.	Romeoville	60446	Brian Cedergren	(815) 267-7700	\$310,775,596	\$132,468,196	\$157,978,853	\$27,956,734	26,663	1.30%	0.46%
97097	ACCESS	1807 W Cermak Rd.	Broadview	60155	Mark Fish	(315) 557-1000	\$50,205,163	\$24,171,416	\$22,338,319	\$7,048,835	6,676	-14.18%	-0.47%
61230	ACME CONTINENTAL	13601 S Perry Ave.	Riverdale	60827	Mark Duffy	(708) 849-3113	\$44,835,341	\$23,824,235	\$23,336,561	\$8,079,514	6,758	-0.68%	5.22%
61829	ADM	4666 Faries Pkwy.	Decatur	62526	Ann Wildman	(217) 424-5605	\$17,063,921	\$8,865,821	\$7,998,613	\$2,502,284	3,154	2.84%	-5.29%
68343	ADVANTAGE ONE	204 N Jackson St, Box 151	Morrison	61270	Robin Green	(815) 772-7215	\$19,792,846	\$10,164,329	\$9,038,801	\$2,271,629	2,673	-2.95%	-2.42%
5609	AIR LINE PILOTS ASSOCIATION	16W345 83RD St., Ste. A	Burr Ridge	60527	Michele Timpe	(630) 789-2575	\$175,478,879	\$5,629,707	\$168,254,666	\$16,838,659	4,821	0.71%	-13.17%
15062	ALDERSGATE	P.O. Box 65	Danville	61834	Marilyn Sullins	(217) 446-8715	\$3,817,724	\$3,562,595	\$253,297	\$442,972	756	2.66%	10.30%
67955	ALLIANT	P.O. Box 66945	Chicago	60666	David Mooney	(773) 462-2000	\$8,148,059,098	\$4,850,557,513	\$3,186,175,806	\$916,109,510	285,012	-1.94%	48.17%
60173	ALLSTEEL	1 W. Merchants Dr.	Oswego	60543	Robin Lamb	(630) 906-2050	\$22,280,948	\$14,360,770	\$7,965,808	\$4,560,238	1,949	6.29%	-0.01%
1562	ALTON & SOUTHERN RAILROAD EMP	1000 S 22nd St.	East St. Louis	62207	Debi Kimball	(618) 271-1860	\$1,002,087	\$681,731	\$353,576	\$253,851	447	-26.74%	-27.79%
10308	ALTON MUNICIPAL EMPLOYEES	3212 College Ave.	Alton	62002	Bradley Sweetman	(618) 462-8771	\$640,978	\$492,187	\$147,610	\$183,545	300	-9.28%	-12.97%
3316	ALTONIZED COMMUNITY	P.O. Box 246	Alton	62002	Richard Sebold	(618) 466-3884	\$36,181,655	\$13,907,551	\$20,639,952	\$3,424,705	5,442	2.15%	-0.42%
567	AMBRABW	P.O. Box 119	Lawrenceville	62439	Sharlene Howard	(618) 943-2913	\$10,817,143	\$5,114,172	\$4,639,651	\$1,085,276	2,878	2.21%	15.23%
60184	AMERICAN NICKELOID EMPLOYEES	400 First St.	La Salle	61301	Nancy Gamenisch	(815) 223-8410	\$10,341,001	\$5,786,900	\$4,275,917	\$1,652,817	837	-4.31%	3.59%
20179	ANTIUCH MB	530 W. Mound Rd.	Decatur	62526	Shirley Shaw	(217) 875-1730	\$135,576	\$40,196	\$96,583	\$45,767	160	-15.17%	-9.67%
63125	ARCHER HEIGHTS	6554 W. Archer Ave.	Chicago	60638	Lisa Smaid	(773) 229-1500	\$16,501,797	\$8,022,189	\$7,338,856	\$1,786,355	2,810	5.61%	7.19%
62500	AREA EDUCATIONAL	812 Charleston Ave.	Mattoon	61938	Kerry Fearn	(217) 234-7817	\$4,257,437	\$6,017,740	\$18,074,301	\$5,232,141	2,872	2.85%	-3.12%
64967	ASH EMPLOYEES	P.O. Box 644	Anna	62906	Pam Needling	(618) 833-5161	\$24,501,089	\$2,891,089	\$1,681,497	\$640,750	1,051	-4.11%	-12.01%
61425	AURORA FIREFIGHTERS	88 N La Salle St.	Aurora	60505	Cletus Rettenmeier	(630) 892-7220	\$1,871,781	\$1,177,493	\$670,842	\$214,038	492	-6.36%	10.42%
61352	AURORA POLICEMEN	350 N River St	Aurora	60506	Rochelle Chesnutt	(630) 897-5595	\$13,267,139	\$3,289,340	\$9,521,781	\$2,037,993	1,630	7.36%	-4.34%
65906	AURORA POSTAL EMPLOYEES	P.O. Box 2662	Aurora	60507	Russell Lange	(630) 897-8363	\$1,926,621	\$1,144,169	\$788,750	\$424,455	547	-6.60%	3.07%
61471	BAKELITE OTTAWA PLASTICS	311 E Joliet St.	Ottawa	61350	Diane Johnson	(815) 434-5860	\$12,122,492	\$4,043,443	\$7,407,662	\$1,616,862	2,044	1.96%	-10.11%
68187	BCU	340 N Milwaukee Ave.	Vernon Hills	60061	Mike Valentine	(847) 522-8600	\$1,985,465,981	\$1,742,867,252	\$156,643,840	\$211,638,066	188,995	7.19%	14.88%
65759	BEA	P.O. Box 74	Bethalto	62010	Dorothy Franklin	(618) 377-3948	\$3,648,753	\$2,797,777	\$874,631	\$529,793	618	-14.49%	-0.79%
65348	BELL COMMUNITY	2 W Broadway	Alton	62002	Jonathan Norman	(618) 462-3413	\$1,895,735	\$1,373,923	\$487,070	\$387,009	567	-9.08%	4.58%
68020	BELL WEST COMMUNITY	9930 SW Hwy.	Oak Lawn	60453	Robert O'Kelly	(708) 449-4800	\$24,940,462	\$8,623,580	\$14,696,896	\$2,247,973	3,678	-5.50%	-6.49%
97042	BENSENVILLE COMMUNITY	P.O. Box 497	Bensenville	60106	Roger Peters	(630) 860-0340	\$13,908,920	\$9,737,708	\$3,643,382	\$622,308	2,206	-6.33%	-16.04%
66089	BEREAN	5147 S Dearborn C/O Baptist Church	Chicago	60619	Stanley Washington	(773) 924-0381	\$99,302	\$6,934	\$93,132	\$23,018	236	4.04%	-34.73%
65680	BETHEL AME CHURCH	4448 S. Michigan Ave.	Chicago	60653	Sonia Griffin	(773) 285-5500	\$70,740	\$2,451	\$68,700	\$11,778	123	-0.19%	-15.34%
2566	BEVERLY BUS GARAGE	1702 E 103rd St.	Chicago	60617	Bill Gilmore	(773) 731-8435	\$3,841,405	\$2,691,540	\$1,602,529	\$1,602,529	1,200	-12.68%	7.30%
95042	BLACKHAWK AREA	P.O. Box 328	Savanna	61074	Rhonda Schroeder	(815) 273-4503	\$34,322,564	\$22,747,681	\$10,205,291	\$2,820,244	5,137	4.70%	14.07%
60302	BLAW KNOX	215 S. 17th St.	Mattoon	61938	Debra Behl	(217) 235-0698	\$9,299,201	\$5,355,908	\$3,661,238	\$1,565,292	2,199	1.90%	-8.34%
63103	BLOOMINGTON MUNICIPAL	602 S Gridley	Bloomington	61701	Kathy Woosley	(309) 827-7266	\$23,512,813	\$7,962,938	\$14,554,027	\$2,580,409	2,516	4.64%	3.43%
64038	BLOOMINGTON POSTAL EMPLOYEES	P.O. Box 82	Bloomington	61702	Carolyn Mardis	(309) 663-5841	\$20,738,041	\$7,460,678	\$12,704,683	\$3,137,133	1,747	-4.18%	5.61%
68180	BURLINGTON NARTHAN SANTA FE RAILWAY	5601 W 26th St.	Cicero	60804	Angelic Billings	(708) 924-5594	\$7,189,273	\$1,328,463	\$5,772,644	\$1,478,775	2,045	4.98%	-21.88%
60439	C & NW PROVISIO	301 W Lake St.	Northlake	60164	Launa Burril	(708) 544-1266	\$2,860,427	\$1,245,435	\$1,604,038	\$303,879	1,279	2.49%	-9.33%
18882	CT A F C	14 S Ashland Ave.	Chicago	60607	Sallie Fields	(312) 243-5190	\$1,041,008	\$483,633	\$550,775	\$167,948	412	3.93%	87.51%
68472	CANAAN	404 W Main St.	Urbana	61801	Sheena Bruett	(217) 367-2158	\$296,691	\$78,969	\$221,857	\$43,384	453	0.23%	51.57%
65508	CANALS & TRAILS	201 E 9th St.	Lockport	60441	Janet Schuler	(815) 838-7159	\$20,624,642	\$9,631,932	\$10,647,069	\$1,891,980	2,711	4.76%	0.29%
65427	CARBONDALE HIGHWAY	P.O. Box 713	Carbondale	62903	Melissa Moore	(618) 549-6624	\$4,657,253	\$3,295,867	\$1,291,770	\$746,424	952	-1.82%	0.87%
17080	CARLE EMPLOYEES	602 W University Ave.	Urbana	61801	Cynthia Demaree	(217) 383-3097	\$14,064,770	\$5,581,750	\$8,307,466	\$1,151,612	2,792	2.06%	0.80%
64731	CARUS EMPLOYEES	2302 4th St.	Peru	61354	Vickie Claggett	(815) 481-3537	\$653,111	\$645,367	\$20,197	\$157,296	267	-5.70%	5.68%
65735	CATHOLIC & COMMUNITY	1109 Hartman Ln.	Shiloh	62221	Kenneth Bossung	(618) 233-8073	\$114,115,961	\$56,922,399	\$51,321,044	\$10,456,486	13,057	1.12%	3.14%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
15848	CBI	13717 S. Route 30, Unit 157	Plainfield	60544	Robert Doty	(815) 439-6676	\$18,825,652	\$6,244,107	\$12,360,030	\$1,596,378	1,528	-0.25%	23.73%
68448	CEFCU	P.O. Box 1715	Peoria	61656	Mark Spenny	(309) 633-7000	\$5,001,092,765	\$3,527,732,249	\$1,337,466,014	\$570,147,473	302,662	0.56%	4.62%
68512	CENTRAL CREDIT UNION OF ILLINOIS	1001 Mannheim Rd.	Bellwood	60104	Joan Jensen	(708) 649-6400	\$85,253,472	\$58,720,644	\$7,897,229	\$7,897,229	13,407	0.93%	0.28%
68186	CENTRAL ILLINOIS	P.O. Box 3307	Champaign	61826	Ceryl Merkle	(217) 356-9721	\$14,936,944	\$6,632,072	\$7,673,182	\$1,484,214	3,916	5.55%	6.96%
60130	CERROBRASS	3000 Mississippi Ave.	Saugat	62206	David Durham	(618) 874-8645	\$571,013	\$82,423	\$503,763	\$140,343	160	4.84%	-14.36%
20987	CF INDUSTRIES, INC EMPLOYEES	4 Pkwy. N, Ste. 400	Deerfield	60015	Lucinda Howser	(847) 405-2850	\$1,841,278	\$401,784	\$1,423,230	\$293,700	338	-21.77%	-8.47%
61497	CHAMPAIGN COUNTY SCHOOL EMPL	1201 S Mattis Ave.	Champaign	61821	Penny Sargent	(217) 351-3100	\$1,609,156	\$3,805,818	\$7,529,206	\$1,040,252	1,375	5.99%	0.18%
66812	CHAMPAIGN MUNICIPAL EMPLOYEES	510 W Park Ave., Ste. F	Champaign	61820	Jill Davis	(217) 359-7025	\$4,683,258	\$3,131,307	\$1,521,276	\$541,743	911	1.91%	-0.81%
81530	CHAMPAIGN POSTAL	P.O. Box 3637	Champaign	61826	Tammy Abramson	(217) 398-6086	\$2,651,962	\$1,458,406	\$1,168,226	\$493,566	469	14.50%	-8.57%
5045	CHICAGO AREA OFFICE	600 W Madison St.	Chicago	60661	Robin Shannon	(312) 523-7675	\$12,326,755	\$2,320,261	\$9,749,873	\$2,079,783	2,074	-4.34%	-10.26%
2495	CHICAGO AVENUE GARAGE	642 N Pulaski Rd.	Chicago	60624	Joseph Christy	(773) 533-1300	\$7,279,325	\$1,882,917	\$5,590,686	\$2,863,184	883	-2.19%	-7.89%
15479	CHICAGO FAUCET	1481 Oxford Rd.	Des Plaines	60018	Valerie Kliment	(847) 390-8705	\$252,426	\$195,334	\$78,428	\$156,231	46	-29.93%	-3.46%
61560	CHICAGO FIRE OFFICERS' ASSOCIATION	10231 S Wern Ave., Fl. 2	Chicago	60643	Nancy Van Buskirk	(312) 226-6310	\$9,066,034	\$4,404,032	\$4,556,170	\$1,450,621	1,056	2.79%	-5.92%
61209	CHICAGO FIREFIGHTERS	6230 S Central	Chicago	60638	Bob Reynolds	(773) 581-5253	\$49,628,151	\$25,752,966	\$21,498,615	\$5,662,095	4,862	4.01%	-1.09%
60175	CHICAGO FIREMANS ASSOC	2453 S Archer E/F	Chicago	60616	Tina Mednis	(312) 791-0834	\$16,639,069	\$7,746,117	\$8,775,317	\$2,329,556	2,770	6.80%	-2.36%
65932	CHICAGO MUNICIPAL EMPLOYEES	33 N LaSalle St., Ste. 300	Chicago	60602	Peter Izortzakis	(312) 236-2326	\$38,502,480	\$20,091,211	\$15,425,959	\$5,698,524	16,951	9.77%	-8.83%
2876	CHICAGO PATROLMEN'S	1407 W Washington Blvd.	Chicago	60607	Scott Anney	(312) 726-8814	\$379,795,674	\$204,234,380	\$141,340,309	\$35,927,989	25,301	0.73%	1.57%
95826	CHICAGO POST OFFICE EMPLOYEES	10027 S Wern Ave.	Chicago	60643	Evan Daniker	(773) 881-2500	\$18,281,223	\$10,617,918	\$7,224,471	\$5,072,953	4,481	3.18%	0.97%
60627	CLIFFORD-JACOBS EMPLOYEES	Box 830	Champaign	61824	Sandra McCall	(217) 356-0081	\$2,114,005	\$606,419	\$1,524,037	\$471,120	263	-7.39%	-18.57%
60688	COLLEGE & UNIVERSITY	208 W Kinzie St.	Chicago	60610	Kevin Barrett	(312) 755-9400	\$1,018,954	\$272,839	\$740,954	\$118,367	412	-4.60%	-6.40%
97095	COMMONWEALTH	563 William Latham Dr.	Bourbonnais	60914	Raeann Love	(502) 564-4775	\$70,856,158	\$58,549,595	\$7,494,269	\$7,476,369	10,276	2.42%	9.77%
7256	COMMUNITY	4610 S Prairie	Chicago	60653	James Stewart	(773) 378-8518	\$133,058	\$21,690	\$112,605	\$48,552	224	-3.46%	-17.02%
24751	COMMUNITY PLUS	P.O. Box 255	Rantoul	61866	Michael Daugherty	(217) 893-8201	\$19,931,641	\$10,164,057	\$8,815,681	\$1,795,304	4,442	4.14%	-7.18%
60543	COMMUNITY TRUST	1313 Skokie Hwy.	Gurnee	60031	Madeline Lipka	(847) 662-2050	\$193,612,916	\$121,579,363	\$64,680,921	\$16,762,940	14,954	0.22%	-2.09%
16313	COMPACTOR AMERICA	2000 Kentville Rd.	Kewanee	61443	Alice Conner	(309) 852-6264	\$2,382,470	\$1,004,690	\$1,372,114	\$433,703	343	-15.19%	5.57%
68588	CONSUMERS	P.O. Box 9119	Waukegan	60079	Sean Rathjen	(847) 623-3636	\$611,358,046	\$394,958,906	\$179,845,844	\$59,104,066	60,161	1.95%	9.11%
60189	CORNERSTONE	550 W Meadows Dr.	Freeport	61032	Gail Gore	(815) 235-5855	\$104,541,314	\$70,885,775	\$26,533,668	\$12,046,071	14,053	-1.26%	-0.32%
68215	CORPORATE AMERICA FAMILY	2075 Big Timber Rd.	Elgin	60123	Peter Paulson	(847) 214-2000	\$79,096,479	\$307,933,807	\$258,853,830	\$92,390,896	67,935	-0.37%	10.30%
24188	COSMOPOLITAN	5259 S Wabash	Chicago	60615	Gwendolyn Parker	(773) 536-3614	\$96,535	\$46,367	\$58,002	\$15,883	124	-5.29%	-5.94%
65553	CPT	P.O. Box 1870	Des Plaines	60017	Eugene Stransky	(847) 858-7676	\$971,443	\$687,286	\$287,106	\$266,924	255	-3.09%	-8.11%
96069	CREDIT UNION 1	P.O. Box 100	Rantoul	61866	Paul Simons	(217) 893-9112	\$756,435,266	\$365,376,422	\$325,948,825	\$63,962,125	91,642	0.96%	0.26%
81016	CSX CHICAGO TERMINAL	1700 167th St	Calumet City	60409	Patti Golden	(708) 832-2276	\$6,329,232	\$1,171,090	\$5,109,783	\$1,310,700	650	-3.71%	-8.27%
16473	CTA C & M	3900 W Maypole Ave.	Chicago	60624	Rhoda Jeffries	(773) 826-9222	\$1,999,003	\$1,238,132	\$766,468	\$347,654	566	3.92%	43.78%
13533	CTA SOUTH	7701 S Vincennes Ave.	Chicago	60620	Lucinda Kemp	(773) 783-5693	\$1,182,063	\$916,460	\$239,539	\$440,566	624	-2.10%	6.68%
81540	DANVILLE BELL	307 N Walnut	Danville	61832	Leah Jett	(217) 442-6111	\$12,765,620	\$5,398,056	\$5,987,479	\$1,660,390	1,768	5.10%	14.72%
65753	D-B EMPLOYEES	15217 Harris School Rd.	Johnston City	62951	Sarah Gibbens	(618) 983-5929	\$213,338	\$19,985	\$194,615	\$44,930	28	4.98%	-6.99%
68597	DECATUR EARTHMOVER	P.O. Box 2515	Decatur	62525	Barry Schmidt	(217) 875-2301	\$274,574,695	\$119,938,361	\$131,350,953	\$26,320,746	26,554	0.13%	1.32%
65842	DECATUR MEDICAL DENTAL	2721 N Main St.	Decatur	62526	Janice Woolen	(217) 872-3789	\$12,489,846	\$6,042,454	\$6,232,612	\$1,346,056	2,317	-0.36%	-2.76%
60293	DECATUR POLICEMEN	333 S. Franklin St.	Decatur	62523	Bradley Sweeney	(217) 424-1639	\$4,517,574	\$2,707,607	\$1,766,809	\$551,324	378	-0.06%	0.00%
65841	DECATUR POSTAL	214 N Franklin St., Rm. 220	Decatur	62523	Mary Kay Koshinski	(217) 428-8333	\$10,224,674	\$1,612,434	\$8,563,222	\$1,138,788	812	-2.61%	-8.16%
65831	DECATUR STANOLIND	1120 S Jasper St.	Decatur	62521	Barbara Fry	(217) 429-3340	\$4,190,262	\$614,136	\$3,559,870	\$877,787	613	-10.88%	-0.55%
68598	DEERE EMPLOYEES	P.O. Box 339	Moline	61266	Kurt Lewin	(309) 743-1000	\$672,536,104	\$574,280,640	\$82,199,641	\$54,951,866	30,300	15.79%	20.17%
60880	DEKALB COUNTY	305 E Locust St.	Dekalb	60115	Jody Memack	(815) 758-4690	\$6,190,733	\$2,882,661	\$2,853,289	\$556,199	1,039	-10.06%	7.06%
61093	DHCU COMMUNITY	P.O. Box 1550	Moline	61266	Matt McCombs	(309) 796-7500	\$483,736,184	\$398,544,238	\$40,273,012	\$51,168,435	41,295	3.05%	5.09%
64247	DIAL	2000 Aucutt Rd.	Montgomery	60538	Malissa Perkins	(630) 801-1800	\$9,819,073	\$2,768,578	\$6,796,640	\$1,322,563	1,329	6.55%	-4.82%
17023	DISTRICT 123	4201 W 93rd St.	Oak Lawn	60453	Kathryn Frederick	(708) 952-0123	\$3,438,861	\$471,586	\$2,926,174	\$593,427	358	-9.57%	-1.78%
95045	D'PUIC	33 State St. - Room N8109	Chicago	60603	Avis Reed	(312) 793-5721	\$4,097,243	\$782,975	\$3,273,274	\$552,639	1,034	1.00%	26.03%
97084	DUPAGE	P.O. Box 3930	Naperville	60567	Diane Shelton	(630) 428-3440	\$298,949,292	\$195,087,444	\$84,747,871	\$23,010,635	33,604	4.07%	5.23%
61290	DUPAGE COUNTY EMPLOYEES	421 N County Farm Rd.	Wheaton	60187	Mary Ann Niccum	(630) 407-5370	\$15,203,673	\$5,446,817	\$9,342,031	\$1,441,403	2,682	-0.30%	3.74%
97059	EARTHMOVER	P.O. Box 2937	Aurora	60507	Libby Calderone	(630) 844-4950	\$227,684,561	\$129,862,140	\$86,991,192	\$38,158,738	25,989	-0.41%	6.90%

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1969	EDUCATION PERSONNEL	1102 N Walnut St.	Danville	61832	Jan Kouzmannoff	(217) 446-0778	\$46,801,445	\$11,185,036	\$34,224,125	\$5,705,089	4,099	2.28%	14.60%
81553	EFFINGHAM HIGHWAY	PO Box 1161	Effingham	62401	Cindy Turner	(217) 342-8209	\$4,960,352	\$2,789,007	\$2,149,622	\$546,424	1,075	-4.07%	9.36%
63568	ELECTRIC ENERGY INC EMPLOYEES	P.O. Box 72	Metropolis	62960	Maxine Russell	(618) 524-4569	\$2,241,726	\$1,197,666	\$946,363	\$386,740	805	-11.89%	-14.76%
65962	ELECTRICAL WORKERS	2000 A Mall St., Ste. C	Collinsville	62234	Debra Moore	(618) 344-0092	\$2,583,115	\$616,818	\$1,959,606	\$262,389	719	0.39%	10.38%
65794	ELECTROGAS	700 Oakwood Ave.	Alton	62002	Larry Hall	(618) 463-4095	\$1,208,601	\$417,775	\$886,532	\$408,919	220	6.98%	28.39%
62007	ELGIN MENTAL HEALTH CENTER	750 S State St.	Elgin	60123	Jeanne Sampson	(847) 740-2610	\$1,338,557	\$1,338,557	\$5,774,449	\$774,449	833	1.56%	2.36%
60304	ELITE COMMUNITY	2525 S Kensington Ave.	Kankakee	60901	Janina Erwin	(815) 939-6049	\$13,873,866	\$9,321,729	\$3,745,244	\$1,938,675	2,045	2.86%	6.26%
5590	ENCORE	25 E Algonquin Rd.	Des Plaines	60016	Martin Ashpole	(847) 391-2025	\$36,410,434	\$6,329,813	\$29,719,747	\$5,573,435	1,997	-3.53%	-6.04%
61448	ETHICON SUTURE	5235 W 65th St. Unit C	Chicago	60638	Cynthia Walley	(708) 728-0225	\$1,133,859	\$675,531	\$445,459	\$118,298	554	1.99%	-4.03%
62338	EVANSTON FIREMENS	702 Madison	Evanston	60202	Guy Bollaux	(847) 866-5920	\$1,922,051	\$641,205	\$1,294,843	\$326,369	160	8.88%	-5.08%
24547	EVERGREEN PARK SCHOOLS	9400 S Sawyer Ave.	Evergreen Park	60805	Karin Grunow	(708) 229-0322	\$12,101,339	\$1,866,314	\$10,126,112	\$1,458,805	1,251	-0.48%	-10.54%
64460	FAIRMONT VILLAGE	4426 Cookson Rd.	Fairmont City	62011	Marsha Wilkinson	(618) 271-0521	\$1,944,113	\$1,263,390	\$503,727	\$418,510	620	2.53%	13.45%
61280	FEDERAL LIFE EMPLOYEES	3750 W Deerfield Rd.	Riverwoods	60015	Steve Mink	(847) 520-1900	\$932,255	\$35,779	\$886,014	\$102,451	152	-3.48%	-26.06%
64252	FELLOWSHIP BAPTIST CHURCH	4543 S Princeton Ave.	Chicago	60609	Baron Lewis	(773) 924-3232	\$456,341	\$171,435	\$277,003	\$47,940	441	5.33%	-12.05%
60325	FIELDSTONE	395 N Kinzie	Bradley	60915	Mark Baron	(815) 929-1870	\$41,305,589	\$26,405,024	\$13,456,870	\$4,666,884	4,874	-0.91%	-0.78%
60545	FINANCIAL PARTNERS	940 N Macarthur	Springfield	62702	Diana Bowden	(217) 744-1456	\$8,408,299	\$4,076,321	\$3,932,049	\$820,593	1,648	-2.67%	1.27%
61231	FINANCIAL PLUS	800 Chestnut St.	Ottawa	61350	Jack Teausant	(815) 433-1496	\$232,615,236	\$136,687,826	\$80,130,413	\$32,110,906	25,014	5.44%	0.86%
68450	FIRST FINANCIAL	5550 W Touhy Ave., Ste. 102	Skokie	60077	Patrick Balear	(847) 676-8000	\$67,845,450	\$46,204,678	\$17,060,844	\$8,038,978	8,352	1.80%	15.58%
61284	FIRST ILLINOIS	323 N Gilbert St.	Danville	61832	John Hegg	(217) 446-2125	\$45,392,342	\$25,141,856	\$12,244,499	\$3,535,977	9,445	3.69%	5.98%
66359	FIRST NORTHERN	230 W Monroe St., Ste. 2850	Chicago	60606	David Berg	(312) 934-8500	\$314,393,746	\$127,014,951	\$177,143,568	\$24,323,546	24,473	1.47%	12.44%
62061	FIRST SECURITY	7161 N Cicero, Ste. 202	Lincolnwood	60712	Dennis Fisher	(847) 933-3305	\$7,135,147	\$6,340,917	\$7,699,850	\$825,973	1,056	50.07%	42.42%
65741	FLOSSMOOR	18141 Dixie Hwy., Ste. 109	Homeewood	60430	Betty McEmoe	(708) 799-5900	\$7,893,056	\$383,073	\$6,981,325	\$1,016,930	1,542	-1.94%	-6.42%
63286	FOX VALLEY	575 N Broadway	Aurora	60505	Kelley Howard	(630) 859-2276	\$19,688,520	\$9,229,810	\$10,062,565	\$3,222,592	2,679	2.67%	0.83%
65631	FREEMONT CITY EMPLOYEES	P.O. Box 177	Freeport	61032	Dave Winnekins	(815) 541-0470	\$527,951	\$112,121	\$430,824	\$115,877	147	-8.11%	-13.81%
66253	FUNERAL SERVICE	915 W Durkin	Springfield	62704	Joyce Dobey	(217) 546-5480	\$9,104,695	\$7,920,847	\$1,107,179	\$1,565,007	1,207	12.08%	15.70%
60327	GALE	631 N Henderson St.	Galesburg	61401	Jennifer Rogers	(309) 343-1777	\$26,770,257	\$10,050,591	\$15,291,673	\$3,890,204	4,502	4.28%	-6.42%
65712	GALESBURG BURLINGTON	476 E South St.	Galesburg	61401	Greg Gummerson	(309) 342-1775	\$44,635,475	\$16,115,508	\$26,751,112	\$11,176,887	3,798	-0.09%	2.58%
65003	GAS AND ELECTRIC	2300 4th Ave.	Rock Island	61201	Daryl Empen	(309) 793-3610	\$63,431,093	\$38,869,171	\$22,190,937	\$6,887,912	4,627	-0.04%	1.68%
68623	GCS	3970 Maryville Rd.	Granite City	62040	Mark Holshouser	(618) 797-7993	\$316,778,427	\$54,589,518	\$39,672,306	\$37,156,693	41,080	-1.99%	2.65%
61354	GENERAL MILLS EMPLOYEES	18525 Torrence, Ste. C-2	Lansing	60438	Sarah Pollicchio	(708) 418-2335	\$14,330,354	\$7,021,496	\$7,118,099	\$2,530,567	1,451	1.13%	9.71%
60429	GENERATIONS	5618 Harrison Ave.	Rockford	61108	Karen Jurasek	(815) 316-2900	\$16,469,176	\$8,993,367	\$6,230,216	\$3,094,943	2,089	0.46%	-7.98%
24614	GIDEON	1500 Ridgeland Ave.	Waukegan	60085	Phyllis Louis	(847) 662-7672	\$252,963	\$19,465	\$233,514	\$30,213	272	2.44%	-25.59%
62354	GLENVIEW	1631 Waukegan Rd.	Glenview	60025	Dan Stojanovic	(847) 724-6306	\$14,482,477	\$3,621,075	\$10,618,568	\$933,465	1,983	0.42%	1.71%
81117	GOOD SHEPHERD	5700 S Prairie Ave.	Chicago	60537	Martha Clark	(773) 684-6561	\$63,891	\$32,374	\$60,319	\$11,081	112	-21.35%	-16.08%
60238	GREAT LAKES	2525 Green Bay Rd.	North Chicago	60064	Wikki Kaiser	(847) 578-7000	\$623,713,183	\$411,257,845	\$168,355,622	\$68,341,333	56,789	-0.56%	-1.84%
64511	GREAT RIVER COMMUNITY	P.O. Box 3543	Quincy	62305	Crayton Acheipohl	(217) 222-5427	\$21,063,271	\$7,525,946	\$12,189,065	\$3,512,921	3,044	2.81%	-1.44%
65433	GREATER INSTITUTIONAL A.M.E. CHURCH	7800 S Indiana Ave.	Chicago	60619	Lucille Latko	(773) 873-0880	\$11,128	\$11,995	\$12,315	\$12,315	99	-14.49%	-73.06%
60672	HANNA EMPLOYEES	804 E Park Ave., Ste. 104	Libertyville	60048	Michelle Woods	(847) 990-7722	\$160,716	\$135,224	\$28,861	\$92,740	88	-16.92%	25.16%
60201	HARVARD COMMUNITY	1200 S. Division	Harvard	60033	Connie Anderson	(815) 943-6500	\$13,600,455	\$6,138,958	\$7,195,158	\$1,724,643	2,733	3.76%	-4.57%
4025	HAULPAK	P.O. Box 240	Peoria	61650	Sue Farrah	(309) 672-7332	\$2,515,423	\$1,083,539	\$1,335,154	\$630,447	530	-4.93%	-10.52%
65421	HEALTHCARE ASSOCIATES	1151 E Warrenville Rd.	Naperville	60563	Joe Kriegl	(630) 276-5555	\$275,548,375	\$162,494,925	\$106,168,275	\$41,083,311	36,770	0.30%	-0.82%
64441	HEARTLAND	2213 W White Oaks Dr.	Springfield	62704	Tom Lex	(217) 726-8877	\$240,220,869	\$168,640,784	\$54,515,062	\$23,842,447	27,554	5.18%	6.44%
65640	HEIGHTS AUTO WORKERS	21540 Cottage Grove	Chicago Heights	60411	Terrie Dust	(708) 758-4277	\$13,579,717	\$13,570,324	\$22,899,909	\$6,504,816	6,748	7.39%	4.53%
61518	HERSHEY ROBINSON EMPLOYEES	P.O. Box 800	Robinson	62454	Jane Kimmel	(618) 544-3111	\$2,857,504	\$1,945,075	\$717,427	\$631,568	565	-12.86%	8.38%
24711	HOMEWOOD	2005 Ridge Rd.	Homewood	60430	Brian Niefeldt	(708) 957-0444	\$3,272,337	\$1,199,806	\$2,052,372	\$330,101	941	-5.67%	5.43%
17456	IW U	1312 N Park St.	Bloomington	61701	Marlene Gordon	(309) 556-3376	\$3,437,151	\$374,132	\$3,008,386	\$357,931	400	1.90%	-13.83%
68423	IAA	P.O. Box 2901	Bloomington	61702	Sean Wells	(309) 557-2541	\$272,792,353	\$137,577,917	\$61,679,235	\$19,831,676	14,867	3.75%	11.76%
65840	IBEW LOCAL #146	3390 N Woodford	Decatur	62526	Kara Johnston	(217) 877-6521	\$3,401,803	\$1,733,991	\$359,900	\$193,900	616	-4.92%	8.17%
20028	IEC	P.O. Box 2679	Springfield	62708	Tootie Holmes	(217) 529-6045	\$12,984,796	\$5,838,150	\$6,939,523	\$1,754,079	1,863	-3.80%	1.97%
60337	IH MISSISSIPPI VALLEY	P.O. Box 1010	Moline	61266	Dennis Hall	(309) 793-6200	\$883,708,156	\$662,567,324	\$165,064,075	\$85,723,060	114,888	-2.33%	3.59%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
68425	ILLIANA FINANCIAL	1600 Huntington Dr.	Calumet City	60409	Walt Kopacz	(708) 891-7800	\$202,261,898	\$99,445,409	\$96,026,280	\$28,344,569	20,470	-0.70%	6.15%
61634	ILLINOIS COMMUNITY	508 W State St.	Sycamore	60178	Bob Schroeder	(815) 895-4541	\$79,766,259	\$53,793,492	\$23,431,010	\$12,661,079	13,786	-16.82%	-28.96%
63505	ILLINOIS EDUCATORS	1420 S 8th St.	Springfield	62703	Gene Taylor	(217) 528-2642	\$49,193,105	\$32,890,248	\$13,728,825	\$4,614,819	7,054	1.61%	3.89%
17335	ILLINOIS STATE POLICE	730 Engineering Ave.	Springfield	62703	Megan Becker	(217) 523-8000	\$91,880,484	\$49,657,203	\$36,308,702	\$7,345,407	9,324	3.19%	1.22%
62121	ILLINOIS VALLEY	P.O. Box 17	Peru	61354	Joseph Frederick	(815) 224-2666	\$23,826,780	\$10,604,174	\$12,319,943	\$2,444,518	3,264	-1.70%	20.09%
66300	IMPERIAL	P.O. Box 4525	Springfield	62708	Delores Newman	(217) 522-4796	\$38,686	\$29,569	\$10,683	\$8,099	185	-6.42%	79.98%
65760	IRSE	3101 Constitution Dr., Ste. 111	Springfield	62704	Kay Brown	(217) 753-4554	\$8,910,243	\$3,619,634	\$5,179,046	\$1,033,152	1,033	-0.73%	-2.52%
15673	ISRAEL METHCOMM	P.O. Box 19144	Chicago	60619	Eddie Berry	(773) 483-1131	\$1,159,147	\$518,546	\$462,107	\$137,546	230	1.82%	37.45%
64920	ISU	1309 S Center St.	Normal	61761	Thomas Ewen	(309) 451-8400	\$91,589,351	\$67,202,699	\$19,836,624	\$9,162,333	10,368	3.50%	10.98%
21344	JEFF-CO SCHOOLS	3100 W Broadway	Mt. Vernon	62864	Jane Loyd	(618) 244-5197	\$8,048,596	\$5,398,295	\$2,099,590	\$543,101	1,322	1.58%	-3.41%
65555	JOLIET FIREFIGHTERS	226 Meadow Wood Dr.	Joliet	60431	Robert Surinak	(815) 744-1001	\$5,920,014	\$3,254,892	\$3,452,354	\$492,001	529	4.71%	5.45%
16437	JOLIET MUNICIPAL EMPLOYEES	818 E Cass St.	Joliet	60432	Richard Clementi	(815) 726-3883	\$6,860,710	\$3,440,911	\$3,371,073	\$766,895	751	2.97%	2.76%
95015	KANE COUNTY TEACHERS	111 S Hawthorne St.	Elgin	60123	Mike Lee	(847) 741-3344	\$189,621,513	\$50,722,020	\$130,457,258	\$23,103,879	17,322	4.20%	3.33%
2707	KANKAKEE COUNTY FEDERAL EMP	P.O. Box 1234	Kankakee	60901	Jan Bummaister	(815) 939-7417	\$4,938,943	\$1,286,633	\$3,594,129	\$876,180	755	-3.43%	-4.36%
60198	KANKAKEE FEDERATION TEACHERS	1200 W Jeffrey St.	Kankakee	60901	Patricia Geel	(815) 932-0335	\$7,775,573	\$4,739,722	\$2,972,363	\$1,159,660	1,100	3.04%	2.66%
60536	KANKAKEE TERMINAL BELT	1370 W Court St.	Kankakee	60901	Shelley Messer	(815) 939-1688	\$4,570,058	\$3,871,645	\$410,990	\$611,213	1,302	7.71%	5.61%
65988	KASKASKIA VALLEY	401 S Poplar	Centralia	62801	Kimberly Hocking	(618) 533-6681	\$11,388,639	\$7,767,344	\$2,703,560	\$847,831	2,384	11.24%	7.57%
60283	KEMBA PEORIA	2318 W Willow Knolls Dr.	Peoria	61614	Debbie Beltz	(309) 693-6000	\$9,583,287	\$6,866,193	\$2,239,841	\$1,178,313	2,096	-2.60%	-5.68%
60855	KOME EMPLOYEES	4502 27th St., Ste. K	Moline	61265	Katherine Hoepfer	(309) 743-5482	\$20,157,138	\$8,906,356	\$10,540,905	\$2,246,754	2,305	2.33%	-10.09%
63716	LAND OF LINCOLN	P.O. Box 3310	Decatur	62524	Mac Dunaway	(217) 875-1300	\$199,837,264	\$127,950,217	\$54,607,254	\$20,295,596	27,302	6.61%	4.62%
60532	LANDMARK	506 W Fairchild St.	Danville	61832	Randy White	(217) 442-9005	\$76,656,764	\$29,113,348	\$44,132,119	\$7,917,773	10,699	19.59%	8.44%
60334	LAUHOFF EMPLOYEES	329 E North St.	Danville	61832	Denise Ward	(217) 443-9837	\$5,427,325	\$3,727,425	\$1,502,556	\$1,080,157	970	1.55%	-2.30%
60419	LEVON	P.O. Box 236	Franklin Park	60131	David Lukas	(847) 455-8440	\$74,371,264	\$24,075,765	\$45,890,666	\$6,940,968	4,686	-2.61%	-0.99%
23421	LOYOLA UNIVERSITY EMPLOYEES	2160 S 1st Ave. Bldg. 105	Maywood	60153	Harold Tram	(708) 216-4500	\$47,528,805	\$5,103,734	\$41,716,417	\$3,259,244	5,055	-1.28%	1.29%
11622	MACON CO SCHOOL EMPLOYEES	902 N Monroe St.	Decatur	62522	Fred Barnabe	(217) 423-8297	\$8,302,758	\$4,169,348	\$3,721,242	\$185,480	1,450	-2.83%	-10.81%
66101	MADCO	157 N Main St	Edwardsville	62025	Marcia Praeter	(618) 656-5735	\$1,693,859	\$673,210	\$1,046,285	\$240,449	583	5.74%	-9.44%
62047	MADRON FINANCIAL	5525 S Ellis Ave.	Chicago	60637	Shelley Vance	(773) 702-7179	\$45,828,421	\$20,857,312	\$21,706,743	\$3,506,464	6,204	10.42%	23.70%
60212	MATERNITY B.V.M.	P.O. Box 36	Bourbonnais	60914	Lisa Lillis	(815) 932-7131	\$11,489,109	\$3,952,497	\$7,387,367	\$1,327,762	1,395	-1.64%	-6.00%
14274	MCHENRY COUNTY	345 Congress Pkwy.	Crystal Lake	60014	Gregory Rowlett	(815) 459-3615	\$39,803,567	\$20,416,733	\$17,015,397	\$3,595,155	6,118	-10.65%	2.07%
65005	MC MILLEN MASTER	P.O. Box 112	Gibson City	60936	Carey Barfield	(217) 784-8261	\$402,847	\$279,877	\$126,381	\$105,186	124	20.18%	12.48%
65896	MEA	1 Sage Dr.	Monticello	61856	Janna McGiles	(217) 762-8511	\$296,428	\$161,456	\$132,813	\$29,649	122	1.58%	14.67%
61639	MEADOWS	3350 Salt Creek Ln., Ste. 100	Arlington Heights	60005	Ed Buettner	(847) 342-9300	\$108,344,251	\$75,538,789	\$28,942,696	\$6,751,953	10,242	-2.33%	-6.35%
63368	MEMBERS "FIRST" COMMUNITY	1201 North 24th	Quincy	62301	Teri McEwen	(217) 223-4377	\$45,448,085	\$28,801,432	\$15,470,344	\$6,200,105	5,543	8.22%	10.22%
63783	MEMBERS CHOICE	3919 N University	Peoria	61614	Tory Eckstein	(309) 672-5230	\$114,960,952	\$45,892,446	\$63,297,621	\$15,778,888	10,447	-0.99%	13.50%
81402	MEMBERS ALLIANCE	2550 S Alpine Rd.	Rockford	61108	Cheryl Sio	(815) 226-2260	\$161,578,397	\$84,081,303	\$63,689,786	\$12,214,958	18,232	3.21%	10.27%
65795	MENARD	P.O. Box 314	Chester	62233	Mary Smith-Heberle	(618) 826-5071	\$422,329	\$197,131	\$218,889	\$37,522	327	3.27%	-1.69%
65995	MERCER	100 SE 3rd St.	Aledo	61231	Vicki Korns	(309) 582-2005	\$2,840,181	\$2,113,113	\$698,095	\$318,220	657	-1.97%	21.58%
21326	METRO	2440 E Rand Rd.	Arlington Heights	60004	Richard Marra	(847) 670-0456	\$37,582,435	\$19,386,614	\$16,011,736	\$2,987,227	2,954	3.01%	9.30%
2370	METROPOLITAN L	949 S Ridgeland Ave.	Oak Park	60304	Mary Worth	(708) 386-9272	\$7,020,766	\$2,108,085	\$4,802,079	\$1,423,878	1,785	6.08%	-1.45%
63541	MID-ILLINI	P.O. Box 1266	Bloomington	61702	Thom Stewart	(309) 661-1166	\$47,708,680	\$39,254,099	\$5,006,662	\$3,941,439	7,448	-2.76%	-3.72%
61847	MIDWEST OPERATING ENGINEERS	6240 Joliet Rd.	Countryside	60525	Thomas Pierce	(708) 482-9606	\$47,776,871	\$13,109,426	\$33,724,555	\$4,509,587	7,083	1.84%	-5.98%
60344	MILLEDEVILLE COMMUNITY	P.O. Box 70	Milledgeville	61051	Christina McQuillie	(815) 225-7617	\$4,330,908	\$1,870,233	\$2,105,478	\$473,093	873	5.19%	3.23%
23109	MOLEX EMPLOYEES	2222 Wellington Ct.	Lisle	60532	Lora Clarke	(630) 527-4280	\$2,897,375	\$4,287,345	\$692,879	\$692,879	1,402	3.88%	-4.26%
60186	MOLINE MUNICIPAL	1618 15th St.	Moline	61265	Connie Adkison	(309) 797-2185	\$30,761,098	\$20,512,484	\$9,417,489	\$4,226,068	2,701	4.95%	2.62%
60518	MORRIS COMMUNITY	P.O. Box 125	Morris	60450	Rose Mary Ehrman	(815) 942-2228	\$32,836,239	\$13,042,217	\$17,953,430	\$2,506,442	5,612	4.16%	-5.46%
15401	MORRISON COMMUNITY	204 E Main St.	Morrison	61270	Mary Lindstrom	(815) 772-2200	\$5,598,988	\$2,417,567	\$3,114,143	\$640,077	1,138	11.04%	7.20%
60185	MOTOR COACH EMP.	801 N 47th St.	East St. Louis	62205	Vonzetta Lewis	(618) 271-0600	\$2,078,221	\$947,160	\$1,071,196	\$439,735	1,397	-2.14%	0.86%
63799	MOTOROLA EMPLOYEES	1205 E Algonquin Rd.	Schaumburg	60196	Michael Murphy	(847) 576-5199	\$877,809,266	\$462,220,604	\$395,701,947	\$91,922,026	38,393	-2.56%	-0.87%
67024	MT. ZION	P.O. Box 119	Zion	60099	Laura Hamilton	(847) 872-2148	\$239,584	\$78,737	\$170,451	\$49,645	265	3.09%	27.79%
66015	MURRAY EMPLOYEES	1535 W Mccord St.	Centralia	62801	Phyllis Crosslow	(618) 533-1233	\$5,706,063	\$4,141,635	\$1,559,597	\$929,861	1,067	-6.84%	35.96%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24123	MWPH GRAND LODGE OF ILLINOIS	809 E 42nd 42 Pl.	Chicago	60653	William Norman	(773) 538-1488	\$459,808	\$13,108	\$444,453	\$47,499	472	2.56%	14.46%
65843	MWPH EMPLOYEES	100 E Erie St.	Chicago	60611	Linda Geers	(312) 751-3111	\$27,999,635	\$13,180,438	\$14,249,489	\$4,380,943	2,303	2.55%	-1.03%
61626	NAIL WORKERS	207 Nelson St.	Spring Valley	61362	Linda Pohl	(815) 664-4232	\$480,710	\$115,379	\$385,641	\$102,066	113	-5.22%	-40.05%
1251	NEW CENTURY	971 N Collins St.	Joliet	60432	Terry Shuff	(815) 727-3691	\$53,687,282	\$9,440,636	\$42,006,591	\$6,332,370	6,363	4.92%	-5.59%
60213	NEW HORIZON	1019 E Fairchild St.	Danville	61832	Leesa Hubbard	(217) 431-4204	\$12,598,488	\$5,655,832	\$6,289,234	\$1,695,144	1,975	5.12%	9.65%
12306	NEW TRIER	642 Green Bay Rd.	Kenilworth	60043	Ed Ulnik	(847) 256-8411	\$28,621,699	\$13,330,911	\$13,330,911	\$2,639,523	3,857	2.03%	-3.68%
24039	NICE	P.O. Box 552	St. Charles	60174	Carla Santschi	(630) 584-3670	\$1,331,925	\$1,042,714	\$264,763	\$155,343	336	-7.75%	0.70%
19708	NIU EMPLOYEES	817 W Lincoln Hwy.	Dekalb	60115	Mark Lenaway	(815) 753-1911	\$15,874,171	\$6,518,661	\$8,999,801	\$1,092,160	2,560	4.12%	-0.12%
14972	NORMAL CITY EMPLOYEES	100 E. Phoenix Ave.	Normal	61761	Jackie Thomas	(309) 454-9523	\$4,150,039	\$3,132,892	\$1,002,013	\$370,445	626	8.00%	10.38%
21550	NORTH SIDE COMMUNITY	1011 W Lawrence Ave.	Chicago	60640	Jennifer Sieracki	(773) 769-5800	\$9,178,274	\$4,516,069	\$5,243,638	\$837,616	3,233	-4.29%	0.26%
2467	NORTH SIDE L	4753 N Broadway, Ste. 922	Chicago	60640	Robert Palumbo	(773) 561-9876	\$8,468,043	\$4,303,615	\$4,048,797	\$1,765,018	2,292	-2.85%	21.59%
68214	NORTHSTAR	3 S 555 Winfield Rd.	Warrenville	60555	Lloyd Fredendall	(630) 393-7201	\$98,406,889	\$75,271,820	\$19,244,458	\$10,285,154	8,687	3.02%	21.76%
60276	NORTHWEST COMMUNITY	7400 Waukegan Rd.	Niles	60714	Jose Garcia	(847) 647-1030	\$61,109,677	\$29,271,579	\$30,697,579	\$6,681,225	2,820	-1.01%	-5.73%
17752	NORTHWEST MUNICIPAL	1420 Miner St. Rm. 405	Des Plaines	60016	Nick Chiaro	(847) 391-5369	\$27,281,258	\$11,584,697	\$15,460,787	\$2,305,697	1,862	5.41%	-0.19%
61447	NUMARK	P.O. Box 2729	Joliet	60434	Ann Dubie	(815) 729-3211	\$195,406,484	\$125,249,887	\$52,903,039	\$28,911,746	25,712	5.30%	7.05%
65927	NYC EMPLOYEES	740 Water St.	Harrisburg	62946	Donna Price	(618) 252-4502	\$122,686	\$15,786	\$108,774	\$57,386	93	14.74%	-27.36%
62717	OAK LAWN MUNICIPAL EMPLOYEES	9446 S Raymond Ave.	Oak Lawn	60453	Janice Kitching	(708) 636-0470	\$4,074,103	\$974,595	\$3,063,739	\$456,700	1,080	-0.37%	-2.15%
62513	OAK TRUST	1811 W. Diehl Rd., Ste. 700	Naperville	60563	Jim Dean	(630) 792-0100	\$44,899,974	\$26,994,871	\$12,310,988	\$9,208,518	4,593	-41.34%	-35.21%
63779	OPERATING ENGINEERS LOCAL #148	1503 Lindell Blvd.	Granite City	62040	Gloria Kasprowich	(618) 451-7642	\$17,849,148	\$8,684,932	\$8,973,032	\$2,912,028	2,046	-9.29%	-3.49%
63213	OTTAWA HWYWAY	700 E Norris Dr.	Ottawa	61350	Debra Rosencrans	(815) 434-8475	\$9,198,927	\$4,378,199	\$4,378,319	\$1,230,178	1,230	-1.21%	3.67%
65654	PANDUIT EMPLOYEES	17301 S Ridgeland Ave.	Tinley Park	60477	Dawn Hager	(708) 532-1800	\$8,806,836	\$2,617,805	\$6,053,813	\$1,147,129	1,411	-2.11%	19.70%
64242	PARIS HI-WAY	P.O. Box 610	Paris	61944	Rena Morris	(217) 465-4181	\$8,919,122	\$6,135,085	\$2,791,718	\$1,179,718	1,055	1.62%	7.61%
65230	PARISH MEMBERS	P.O. Box 947	Metamora	61543	Linda Johnstone	(309) 367-4112	\$4,408,968	\$1,298,889	\$3,027,199	\$374,185	585	4.95%	-2.92%
60923	PARK MANOR CHRISTIAN CHURCH	600 E 73rd St.	Chicago	60619	Gwendolyn Bush	(773) 483-0840	\$892,783	\$204,229	\$692,496	\$113,360	354	2.83%	-7.50%
62854	PARTNERSHIP FINANCIAL	5940 Lincoln Ave.	Morton Grove	60053	Mary Ann Pusateri	(847) 675-6610	\$124,130,818	\$38,060,950	\$81,349,951	\$12,413,001	6,671	41.66%	15.46%
62919	PEOPLE'S COMMUNITY	3 Fourth St.	Lasalle	61301	Nancy Starkey	(815) 224-1304	\$1,291,528	\$362,438	\$920,301	\$475,482	329	-9.13%	-4.69%
81200	PEOPLES ENERGY	130 E Randolph Dr., 20th Fl.	Chicago	60601	Patricia Murphy	(312) 240-4970	\$35,586,827	\$7,203,833	\$28,048,413	\$4,790,464	2,478	-3.61%	-1.23%
65905	PEORIA BELL	8216 N University St.	Peoria	61615	Stan Hildebrand	(309) 692-8257	\$8,857,567	\$3,924,082	\$4,872,287	\$2,738,053	945	-7.72%	40.18%
60873	PEORIA CITY EMPLOYEES	505 NE Monroe	Peoria	61603	Julie Gebhards	(309) 494-8790	\$2,242,407	\$2,242,163	\$2,112,163	\$1,083,745	1,203	5.07%	-8.69%
60190	PEORIA FIRE FIGHTERS	505 NE Monroe	Peoria	61602	Mark Ihnklen	(309) 494-8795	\$3,864,249	\$2,854,827	\$1,006,048	\$850,068	368	-3.42%	-2.65%
61232	PEORIA HWYWAY	1025 W Detweiler Dr.	Peoria	61615	Nancy Biagini	(309) 693-5166	\$2,943,611	\$1,968,077	\$964,854	\$290,019	620	18.99%	-6.02%
60863	PEORIA POSTAL EMPLOYEES	P.O. Box 1215	Peoria	61654	Stephen Rowe	(309) 673-8832	\$10,587,787	\$4,720,945	\$5,676,321	\$3,367,887	1,360	0.30%	1.20%
65452	PERU MUNICIPAL	P.O. Box 334	Peru	61354	Linda Tonelli	(815) 223-5212	\$406,262	\$247,772	\$158,723	\$71,187	175	0.21%	-8.16%
64413	PHONE COMPANY	225 W Randolph St.	Chicago	60606	Marilyn Koldziej	(312) 372-6264	\$6,555,695	\$3,065,449	\$3,326,083	\$1,272,986	1,192	-4.91%	-3.21%
65231	PILGRIM BAPTIST	3300 S Indiana Ave.	Chicago	60616	Alfonso Carrington	(312) 842-6666	\$407,763	\$86,711	\$323,241	\$71,567	188	2.92%	36.71%
61643	PLANTIES	300 E Randolph	Chicago	60601	Christine Biasi	(312) 653-6370	\$31,942,053	\$9,117,786	\$22,163,354	\$3,162,605	5,038	0.62%	6.33%
60299	PONTIAC-DWIGHT PRISON EMPLOYEES	P.O. Box 99	Pontiac	61764	Leora Mae Powley	(815) 842-2816	\$6,028,191	\$1,792,743	\$4,180,087	\$734,589	1,130	0.07%	3.60%
2037	PRAIRIELAND	416 Kays Dr.	Normal	61761	Barbara Michael	(309) 862-1838	\$62,113,616	\$48,349,738	\$10,635,557	\$7,985,609	6,999	6.99%	13.96%
65956	PREMIER	1212 W Northw. Hwy.	Palatine	60067	James Roche	(847) 593-6500	\$97,893,673	\$79,233,345	\$97,863,216	\$17,599,513	11,394	3.27%	-1.10%
60147	PROCESSORS-INDUSTRIAL COMMUNITY	P.O. Box 1388	Granite City	62040	Terr Simon	(618) 452-2752	\$9,928,679	\$4,489,344	\$4,576,755	\$1,112,539	2,036	1.06%	-7.02%
60535	QUAD CITIES POSTAL	4502 27th St.	Moline	61265	Brenda Trent	(309) 797-1414	\$6,809,668	\$4,362,022	\$1,859,507	\$738,372	935	2.98%	-0.72%
65483	QUINCY MUNICIPAL	507 Vermont	Quincy	62301	Sue Mohr	(217) 277-2010	\$3,721,271	\$1,800,728	\$1,898,262	\$512,928	502	11.77%	-7.21%
63378	QUINCY POSTAL EMPLOYEES	P.O. Box 3003	Quincy	62305	Dave Huseman	(217) 224-3188	\$1,046,464	\$1,046,923	\$300,923	\$749	-14.48%	-4.39%	
17238	RIND	P.O. Box 2004	Rock Island	61204	Beverly Rice	(309) 794-5431	\$3,876,862	\$1,635,592	\$2,163,592	\$356,419	636	-1.14%	23.60%
61056	REAVIS STICKNEY	6034 W 77th St.	Burbank	60459	Barbara Norway	(708) 599-7200	\$1,203,298	\$24,648	\$965,159	\$106,602	350	10.10%	-19.14%
60346	REDBRAND	P.O. Box 4128	Bartonsville	61607	Kelly Whitaker	(309) 697-1447	\$52,087,259	\$27,058,072	\$19,688,674	\$5,353,161	10,120	-0.81%	0.23%
15240	RESURRECTION LUTHERAN	9349 S Wentworth	Chicago	60620	Marie Wheeler	(773) 995-6441	\$183,959	\$110,658	\$74,194	\$47,216	107	-10.65%	47.33%
61152	RIVER TO RIVER	P.O. Box 516	Vienna	62995	Sheila Reichert	(618) 658-8312	\$16,603,717	\$8,221,278	\$7,530,852	\$1,327,346	2,605	3.89%	5.40%
63791	RIVERSIDE COMMUNITY	185 N. Fraser Ave.	Kankakee	60901	Janet Francoeur	(815) 933-1101	\$27,007,848	\$11,965,804	\$12,565,723	\$2,349,912	3,707	1.93%	1.70%
18944	ROCK VALLEY	1201 Clifford Ave.	Loves Park	61111	Michael Rosek	(815) 877-0441	\$85,765,822	\$59,565,337	\$19,152,477	\$9,879,891	14,491	5.12%	4.77%

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65955	ROCKFORD BELL	4225 Perryville Rd.	Loves Park	61111	John Hansen	(815) 636-2100	\$30,888,390	\$19,057,374	\$10,026,067	\$5,094,078	4,586	1.48%	7.57%
62826	ROCKFORD MUNICIPAL EMPLOYEES	634 N. Church St.	Rockford	61103	Sara Sheahan	(815) 316-4655	\$18,536,321	\$7,378,081	\$10,306,324	\$2,158,626	2,544	8.05%	-1.83%
64948	ROCKFORD POSTAL EMPLOYEES	5608 N Second St., Ste. 1	Loves Park	61111	Tracy Beyer	(815) 282-8711	\$17,370,964	\$5,897,066	\$2,169,738	\$2,479,607	2,440	-0.52%	4.29%
60893	ROMEOWILLE COMMUNITY	2 Belmont Dr.	Romeoville	60446	Andrew Huff	(815) 886-4874	\$5,842,899	\$7,400,642	\$2,828,924	\$331,743	670	-5.75%	-10.03%
61488	ROUTE 1	428 W Jasper St.	Paris	61944	Dawn Galloway	(217) 463-1664	\$5,156,927	\$2,462,680	\$2,387,019	\$581,976	1,421	-3.68%	-4.00%
18110	S.M.H	925 West St.	Peru	61354	Greg Kulpa	(815) 780-3234	\$887,398	\$278,036	\$554,326	\$158,719	273	2.53%	1.27%
65346	SALEM SCHOOL SYSTEM	P.O. Box 456	Salem	62881	Beryl Jett	(618) 548-1009	\$2,446,928	\$1,062,373	\$1,386,257	\$527,512	490	1.84%	5.01%
68036	SALT CREEK	3013 WolfRd.	Westchester	60154	Cherilyn Wiatr	(708) 356-4080	\$8,638,980	\$3,597,520	\$4,988,779	\$838,980	2,372	-7.36%	-23.29%
65624	SANGAMO CHAPTER	310 S Grand Ave. E	Springfield	62703	Kimberly Clemens	(217) 528-0677	\$9,689,508	\$2,616,396	\$6,456,628	\$1,170,036	1,963	-8.29%	-27.96%
60739	SCHOOL DISTRICT #9	3361 Fehling Rd., Ste. 7	Granite City	62040	Lisa Reeves	(618) 877-5198	\$7,345,853	\$3,250,046	\$3,709,162	\$442,590	880	3.81%	5.66%
16453	SCHOOL DISTRICT 218 EMPLOYEES	4625 W 107th St.	Oak Lawn	60453	Carol Kcc	(708) 423-8065	\$12,797,517	\$11,535,137	\$11,114,903	\$1,059,896	1,016	-0.52%	17.00%
60982	SCHOOL DISTRICT 40 EMPLOYEES	3153 Ave. Of The Cities	Moline	61265	Judy Myers	(309) 797-3170	\$5,769,193	\$5,769,193	\$9,135,208	\$1,516,120	1,340	-0.92%	-2.07%
13253	SCHOOL DISTRICTS 162/163 EMPL	242 S Orchard	Park Forest	60466	Linea Fritz	(708) 668-9423	\$1,797,103	\$549,637	\$1,241,930	\$406,354	382	0.50%	-7.89%
66370	SCOTT	1100 Belt Line Rd.	Collinsville	62234	Frank Padak	(618) 345-1000	\$963,658,367	\$848,627,687	\$60,867,099	\$106,428,653	121,043	0.66%	13.52%
62827	SDC EMPLOYEES	100 E Jeffrey St.	Kankakee	60901	Danita Swanson	(815) 935-2270	\$15,189,197	\$6,592,077	\$7,340,659	\$2,601,042	3,299	4.28%	0.05%
60531	SELECT EMPLOYEES	P.O. Box 636	Sterling	61081	Susan Branch	(815) 626-8181	\$37,949,218	\$21,941,026	\$14,445,929	\$2,788,212	4,673	2.00%	4.30%
7346	SELFRELIANCE UKRAINIAN AMERICAN	2332 W. Chicago Ave.	Chicago	60622	Bohdan Watral	(773) 328-7500	\$428,017,248	\$203,867,077	\$200,729,441	\$92,097,994	20,134	-1.11%	1.86%
65770	SERVICE PLUS	2110 53rd St.	Moline	61265	Tim Charles	(309) 736-2500	\$21,417,150	\$15,060,720	\$5,419,173	\$2,583,286	1,715	-6.39%	-6.45%
96066	SERVICES	1807 W Diehl Rd.	Naperville	60566	Daniel Plauda	(630) 983-3400	\$263,765	\$21,238	\$241,384	\$178,128	1,732	-21.20%	-11.52%
91	SHELL COMMUNITY	P.O. Box 619	Wood River	62095	Gregory Lyons	(618) 254-0605	\$109,846,423	\$74,351,045	\$23,376,577	\$9,882,840	15,524	1.86%	13.67%
61368	SHERWIN-WILLIAMS EMPLOYEES	16230 Prince Dr.	South Holland	60473	Raymond Santare	(708) 333-0900	\$31,413,674	\$6,110,199	\$24,512,351	\$4,799,784	6,137	-0.28%	-14.14%
13812	SHILOH BAPTIST	800 S Genesee St.	Waukegan	60085	Sara Hills	(847) 263-6650	\$332,379	\$79,996	\$259,619	\$36,886	171	3.13%	-33.39%
15454	SHILOH ENGLEWOOD	7058 S Racine Ave.	Chicago	60636	Alice Robinson	(773) 651-1750	\$259,379	\$10,283	\$245,513	\$70,787	155	4.75%	-1.07%
68176	SILGON WHITECAP	11400 W 31st St.	Downers Grove	60515	Carolyn Callard	(630) 515-5144	\$27,255,669	\$974,584	\$1,695,065	\$889,189	491	-0.56%	20.37%
60279	SIU	P.O. Box 2888	Carbondale	62902	Dennis Schaefer	(618) 457-3595	\$292,600,243	\$165,935,644	\$115,573,954	\$26,277,715	33,856	5.47%	9.89%
65046	SIUE	P.O. Box 1069 SIUE	Edwardsville	62026	Kathy McKinnon	(618) 650-3760	\$18,255,402	\$7,688,131	\$10,095,690	\$1,401,437	2,166	5.36%	5.32%
61644	SOREN EMPLOYEES	191 E North Ave.	Carol Stream	60188	Jerry Klupp	(630) 260-4196	\$11,117,752	\$197,242	\$930,476	\$335,901	262	-3.56%	-12.51%
60878	SOURCEONE	542 S. Dearborn St., Ste. 410	Chicago	60605	Dave Cogozzo	(312) 922-0495	\$12,551,934	\$1,290,336	\$11,138,702	\$1,874,197	1,443	-2.18%	-5.17%
65550	SOUTH DIVISION	9122 S Kedzie Ave.	Evergreen Park	60805	Geraldine Burek	(708) 857-7070	\$50,523,180	\$20,384,699	\$24,782,747	\$5,632,580	7,627	-4.99%	-22.04%
2682	SOUTH SHOP	7801 S Vincennes Ave.	Chicago	60620	Harry Hollendoner	(773) 873-7101	\$13,066,214	\$5,252,058	\$7,714,656	\$1,741,779	1,133	3.13%	6.66%
24704	SOUTH SIDE COMMUNITY	5401 S Wentworth, Ste. 25	Chicago	60609	Greg Brown	(773) 548-5500	\$3,331,099	\$858,170	\$2,284,652	\$290,605	1,550	-6.71%	-22.95%
65424	SPRINGFIELD CITY EMPLOYEES	300 S 7th. St., Rm. B-4	Springfield	62701	Diane Lauterbach	(217) 789-2346	\$10,540,925	\$4,744,539	\$5,693,265	\$1,325,813	2,000	5.40%	5.49%
65256	SPRINGFIELD FIREFIGHTERS	2401 Peoria Rd.	Springfield	62702	Ed Canny	(217) 788-8440	\$3,625,197	\$1,247,005	\$2,359,625	\$537,316	363	0.85%	-5.36%
20690	ST. ANTHONY HOSPITAL EMPLOYEE	P.O. Box 5105	Rockford	61125	Jan Smith	(815) 395-5146	\$4,166,432	\$1,270,108	\$2,860,475	\$403,054	1,582	2.88%	10.60%
65232	ST. ELIZABETHS	50 E 41st St.	Chicago	60653	Arthur Brooks	(773) 268-1518	\$284,520	\$135,373	\$150,891	\$44,177	194	25.64%	62.96%
60680	ST. GREGORY PARISH	5545 N Paulina St.	Chicago	60640	Pauline Hess	(773) 561-5493	\$323,686	\$102,884	\$230,690	\$43,545	170	-12.91%	-8.86%
66296	ST. HELENA PARISH	10121 S Parnell Ave.	Chicago	60628	Karl Goss	(773) 239-5100	\$87,975	\$72,797	\$20,389	\$18,490	229	-9.01%	3.52%
17142	ST. JAMES HOSPITAL EMPLOYEES	1423 Chicago Rd.	Chicago Heights	60411	Kathleen Hamatt	(708) 756-1000	\$9,824,700	\$3,681,596	\$6,030,761	\$983,269	2,438	-9.29%	-6.76%
65484	ST. JUDE	205 W Monroe St.	Chicago	60606	Ronald Predovic	(312) 236-7782	\$481,430	\$160,858	\$325,392	\$105,638	167	-8.62%	-13.49%
61566	ST. MARK	8441 South St Lawrence Ave.	Chicago	60619	Ruth Goodwin	(773) 846-4433	\$676,742	\$55,615	\$625,223	\$100,028	342	-4.04%	-46.28%
14058	ST. MARTIN DE PORRES PARISH	P.O. Box 24174	Chicago	60624	Francis Scanlan	(773) 626-0776	\$189,928	\$38,473	\$152,042	\$24,472	125	-6.39%	-4.17%
81416	STALEY	P.O. Box 2290	Decatur	62524	Karen Brown	(217) 423-9767	\$125,439,401	\$82,617,850	\$29,841,611	\$10,865,386	12,632	3.56%	5.95%
65259	STATE EMPLOYEES	4500 College Ave.	Alton	62002	Richard Harmon	(618) 462-5229	\$5,659,282	\$3,642,689	\$1,950,487	\$936,979	866	-1.15%	27.97%
1273	STATE FARM	1 State Farm Plaza	Bloomington	61710	Tom DeWitt	(309) 766-6001	\$3,919,760,273	\$856,593,133	\$3,025,039,296	\$470,803,160	131,999	-0.10%	5.44%
62939	STREATOR COMMUNITY	302 N Park St.	Streator	61364	Betsy Rhynes	(815) 672-8488	\$26,446,232	\$9,023,234	\$16,524,156	\$2,244,788	3,385	11.69%	27.22%
68226	STREATOR ONIZED	912 N Shabbona St.	Streator	61364	Kathy Lucas	(815) 673-5577	\$192,206,616	\$127,599,961	\$56,530,607	\$24,725,894	24,545	1.81%	11.28%
21111	SWEDISH AMERICAN	1401 E State St.	Rockford	61104	Kelli Earlywine	(815) 489-4096	\$5,116,485	\$1,448,687	\$3,604,432	\$430,279	1,648	-3.89%	7.57%
60657	SYNERGY PARTNERS	11615 S Ave. 0	Chicago	60617	Brian Blaszk	(773) 646-3000	\$14,104,130	\$1,519,836	\$12,320,000	\$2,516,922	2,262	-0.74%	4.05%
60335	TAYLORVILLE COMMUNITY	422 W Main Cross	Taylorville	62568	Kevin Stich	(217) 824-9658	\$43,768,480	\$32,842,267	\$9,280,483	\$4,675,937	5,939	6.07%	14.69%
65874	TAYLORVILLE SCHOOL EMPLOYEES	821 Pauline	Taylorville	62568	Nancy Montgomery	(217) 824-5626	\$2,038,406	\$558,307	\$1,482,111	\$330,817	380	-0.44%	3.00%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
60298	TAZEWELL COUNTY GOVERNMENT EMPL	P.O. Box 4	Pekin	61555	Jody McFarlin	(309) 353-8633	\$1,889,752	\$1,317,058	\$560,013	\$203,264	439	-2.49%	-4.75%
63672	TAZEWELL COUNTY SCHOOL EMPLOYEES	1470 Valle Vista Blvd	Pekin	61554	Kevin Freeman	(309) 347-6013	\$25,551,957	\$4,225,721	\$20,857,547	\$3,104,999	1,788	-3.43%	-14.02%
60390	TEE-PAK	1035 E Main St.	Danville	61832	Kevin Kennedy	(217) 444-8355	\$17,661,836	\$11,146,796	\$5,314,737	\$3,299,347	3,162	-2.02%	-3.45%
61207	TRIANGLE	12251 S 80th Ave.	Palos Heights	60463	Maribeth Winnick	(708) 923-4602	\$15,137,569	\$1,181,187	\$13,292,084	\$1,811,245	1,471	-14.82%	4.32%
23245	TRINITY U.C.C.	400W 95th St.	Chicago	60628	Barbara Bell	(773) 966-1505	\$3,185,879	\$198,277	\$2,950,989	\$518,858	966	1.92%	21.23%
61793	U.S. EMPLOYEES	230 S Dearborn, Ste. 2962	Chicago	60604	Eric Stiegel	(312) 922-5310	\$81,647,041	\$20,484,460	\$58,634,421	\$10,420,628	9,010	-0.20%	20.09%
24767	UNIFIED HOMEOWNERS OF ILLINOIS	3943 N Western Ave.	Chicago	60618	Teresa Rosado	(215) 477-5000	\$298,726	\$167,892	\$137,862	\$40,263	214	8.08%	-11.72%
60041	UNITED	4444 S Pulaski Rd.	Chicago	60632	Gary Peck	(773) 376-6000	\$176,048,711	\$42,019,688	\$130,160,407	\$19,836,551	19,024	14.29%	1.64%
60095	UNITED COMMUNITY	P.O. Box 1207	Quincy	62306	April Miller	(217) 224-1093	\$66,400,404	\$48,273,169	\$15,215,249	\$5,311,553	7,725	1.02%	4.30%
81688	UNITED EQUITY	2773 N Main St.	Decatur	62526	Gary Walmsley	(217) 875-1845	\$38,633,891	\$17,978,544	\$18,300,184	\$4,640,373	4,432	-3.15%	17.28%
60583	UNIVERSITY OF ILLINOIS EMPLOYEES	P.O. Box 500	Champaign	61824	E.J. Donaghey	(217) 278-7700	\$287,849,689	\$243,856,308	\$24,219,392	\$24,348,942	43,540	0.57%	12.07%
64568	URBANA MUNICIPAL EMPLOYEES	1001 N Cunningham Ave.	Urbana	61802	Melody Neumann	(217) 337-0240	\$3,407,874	\$2,213,634	\$1,192,564	\$317,916	748	4.91%	-3.68%
64481	URBANA POSTAL	P.O. Box 17337	Urbana	61803	Randy Matthews	(217) 367-0653	\$1,048,688	\$759,527	\$260,315	\$142,089	334	2.70%	0.24%
81274	VALLEY BELL	733 W Chicago St.	Elgin	60123	Jackie Hoonjan	(847) 741-3403	\$14,485,201	\$7,732,312	\$5,433,747	\$2,079,792	1,660	9.57%	36.54%
62792	VAMCO	1001 E Touhy Ave.	Des Plaines	60018	Leslie Willerth	(847) 699-1600	\$14,276,284	\$6,641,223	\$7,095,869	\$2,391,471	2,017	0.84%	-8.33%
66016	WAUKEGAN MUNICIPAL EMPLOYEES	100 N Martin Luther King Jr. Ave.	Waukegan	60085	Diana Wright	(847) 360-9000	\$985,364	\$805,915	\$178,863	\$145,321	303	-20.05%	16.26%
60519	WESTERN ILLINOIS	322 W University Dr.	Macomb	61455	Darin Higgins	(309) 298-2986	\$18,714,634	\$9,892,496	\$7,556,087	\$1,735,317	2,817	2.15%	22.33%
65426	WESTERN ILLINOIS SCHOOL EMPLOYEES	1444 Maine St.	Quincy	62301	Kathryn Cox	(217) 223-8700	\$21,097,433	\$9,249,282	\$11,728,178	\$1,893,764	1,702	0.74%	-2.23%
13481	WESTERN SPRINGS	810 Hillgrove Ave.	Western Springs	60558	Monica Gilmartin	(708) 246-6870	\$3,550,913	\$903,111	\$2,617,092	\$405,464	782	10.79%	8.36%
63459	WILLIAMSON COUNTY CATHOLIC	P.O. Box 250	Herrin	62948	Robbie Cannon	(618) 942-5626	\$2,323,604	\$1,793,933	\$527,417	\$177,219	691	27.87%	1.91%
60098	WIN-HOOD CO-OP	6149 N Wolcott Ave.	Chicago	60660	Jessica Bui	(773) 761-3400	\$1,477,483	\$809,765	\$665,307	\$152,151	123	-19.17%	-19.48%
65335	WINNEBAGO COUNTY SCHOOLS	4563 Hydraulic Rd.	Rockford	61109	Cristi Parker	(815) 874-2188	\$13,821,503	\$2,052,759	\$11,297,082	\$897,369	2,605	-7.78%	-4.08%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	197	188	184	177	172	-2.82%	-2.68%
Number of Members	2,245,768	2,251,932	2,279,206	2,240,028	2,259,496	0.87%	0.12%
Total Assets (\$000)	18,741,974	19,413,825	20,612,476	21,473,336	22,090,968	2.88%	3.34%
Total Shares (\$000)	16,072,978	16,680,012	17,821,591	18,564,768	18,933,493	1.99%	3.33%
Total Loans (\$000)	12,130,235	12,060,372	12,442,819	13,059,994	14,145,159	8.31%	3.12%
Total Capital (\$000)	2,076,941	2,117,858	2,271,346	2,351,397	2,476,095	5.30%	3.58%

INDIANA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 TEACHERS	\$2,519,392	11.40%	8.40%	101.36%	0.54%	0.15%	3.34%	436	82.25%	\$18,596	\$7,843	29.11%	45.40%	3.21%
2 INDIANA MEMBERS	\$1,430,285	6.47%	10.99%	53.42%	0.43%	0.04%	2.67%	398	86.52%	\$13,887	\$11,086	16.31%	62.33%	15.74%
3 CENTRA	\$1,221,860	5.53%	10.88%	66.12%	0.86%	0.62%	2.40%	489	69.69%	\$15,613	\$8,066	13.75%	48.38%	8.22%
4 ELI LILLY	\$1,098,118	4.97%	9.03%	76.95%	1.08%	1.01%	3.62%	415	83.88%	\$17,524	\$14,163	13.65%	46.31%	16.82%
5 BEACON	\$1,049,857	4.75%	14.74%	76.26%	0.55%	0.61%	2.12%	225	78.38%	\$80,812	\$19,060	3.66%	52.52%	0.00%
6 EVANSVILLE TEACHERS	\$1,017,028	4.60%	9.35%	82.20%	1.29%	0.59%	3.83%	327	72.30%	\$13,634	\$10,810	31.93%	50.59%	7.93%
7 FORUM	\$962,086	4.36%	12.03%	101.95%	0.29%	0.36%	4.09%	370	92.16%	\$19,954	\$6,719	16.75%	56.75%	2.22%
8 PURDUE	\$824,783	3.73%	9.46%	75.60%	0.67%	0.30%	3.53%	341	82.35%	\$13,204	\$11,343	7.67%	68.72%	48.88%
9 INDIANA UNIVERSITY	\$789,914	3.58%	12.26%	71.37%	0.91%	1.20%	2.87%	313	74.44%	\$24,736	\$11,121	12.86%	69.51%	7.19%
10 3RIVERS	\$756,137	3.42%	11.77%	80.83%	1.08%	0.69%	4.11%	274	76.34%	\$12,386	\$9,109	14.67%	56.74%	21.56%
11 INTERRA	\$699,257	3.17%	11.90%	66.72%	0.61%	0.34%	3.25%	293	83.25%	\$14,539	\$11,203	13.30%	69.37%	20.08%
12 FINANCIAL CENTER	\$505,394	2.29%	11.65%	90.64%	0.43%	0.63%	3.95%	409	87.94%	\$15,277	\$7,562	14.28%	37.02%	8.39%
13 MIDWEST AMERICA	\$504,263	2.28%	12.66%	85.32%	0.82%	0.22%	3.29%	358	81.39%	\$12,162	\$7,192	29.78%	53.03%	0.22%
14 NOTRE DAME	\$472,792	2.14%	7.37%	89.75%	0.29%	0.86%	4.37%	413	85.42%	\$8,886	\$7,242	8.42%	70.72%	31.49%
15 HERITAGE	\$470,575	2.13%	10.27%	69.53%	0.72%	0.33%	3.48%	316	79.59%	\$11,318	\$9,059	26.27%	61.75%	14.98%
16 CRANE	\$421,980	1.91%	13.34%	73.19%	0.91%	1.64%	2.97%	341	73.63%	\$12,362	\$10,327	17.00%	58.84%	19.92%
17 HOOSIER HILLS	\$402,247	1.82%	9.79%	100.18%	0.07%	1.75%	4.25%	196	93.88%	\$22,829	\$12,005	15.03%	66.08%	13.33%
18 PROFED	\$369,726	1.67%	9.13%	49.49%	0.22%	0.24%	4.05%	321	92.01%	\$7,586	\$6,866	15.38%	53.52%	13.70%
19 COMMUNITYWIDE	\$341,187	1.54%	14.32%	98.07%	2.52%	3.35%	1.90%	547	33.32%	\$7,607	\$6,912	57.75%	20.43%	1.71%
20 TECH	\$326,283	1.48%	7.98%	62.58%	-0.17%	0.87%	3.60%	361	99.05%	\$15,788	\$7,856	18.12%	48.44%	0.00%
21 VIA	\$309,664	1.40%	11.40%	50.67%	0.67%	0.73%	2.69%	313	79.53%	\$8,701	\$10,868	23.05%	59.78%	17.25%
22 INOVA	\$292,140	1.32%	7.81%	102.54%	0.04%	1.02%	5.01%	217	94.78%	\$12,891	\$8,561	29.59%	42.13%	20.60%
23 PARTNERS 1ST	\$264,493	1.20%	11.15%	44.95%	0.08%	0.47%	4.25%	220	93.39%	\$6,841	\$8,022	17.15%	53.82%	19.05%
24 SOLIDARITY COMMUNITY	\$200,287	0.91%	10.62%	71.11%	-0.16%	0.19%	4.54%	458	99.44%	\$13,115	\$7,030	21.60%	66.89%	0.00%
25 FORT FINANCIAL	\$169,816	0.77%	8.53%	93.86%	0.54%	1.20%	5.36%	422	82.42%	\$12,305	\$4,691	23.87%	49.92%	3.54%
26 ENCOMPASS	\$163,407	0.74%	9.97%	74.68%	1.18%	1.39%	3.04%	431	63.76%	\$10,360	\$9,155	38.67%	38.51%	3.57%
27 ALLEGUIS	\$163,151	0.74%	9.87%	40.89%	0.77%	1.43%	3.24%	388	81.38%	\$9,966	\$8,924	16.37%	38.98%	4.37%
28 INDUSTRIAL	\$162,536	0.74%	10.89%	71.67%	0.55%	1.62%	5.91%	309	91.55%	\$5,868	\$4,420	19.57%	49.41%	19.85%
29 ADVANCE FINANCIAL	\$155,627	0.70%	7.99%	94.33%	-0.08%	1.42%	3.56%	271	77.95%	\$16,154	\$7,669	36.62%	40.45%	0.00%
30 PRIMETRUST FINANCIAL	\$146,726	0.66%	10.73%	78.18%	-0.08%	1.25%	5.16%	271	89.40%	\$9,754	\$7,232	16.79%	62.37%	23.34%
31 DIAMOND VALLEY	\$136,522	0.62%	8.94%	46.29%	-0.26%	1.62%	4.06%	447	95.95%	\$7,903	\$6,035	13.85%	52.37%	11.86%
32 REGIONAL	\$126,556	0.57%	10.20%	33.01%	0.39%	1.50%	3.08%	570	82.93%	\$8,330	\$5,220	4.92%	34.71%	8.11%
33 FIRE POLICE CITY COUNTY	\$104,724	0.47%	10.43%	84.68%	-0.62%	0.90%	4.35%	176	93.89%	\$8,992	\$9,050	28.27%	65.91%	27.79%
34 US #1364	\$102,083	0.46%	8.83%	64.51%	1.14%	0.58%	2.65%	332	69.28%	\$19,944	\$10,238	18.13%	53.72%	0.00%
35 FIRST TRUST	\$97,293	0.44%	9.40%	80.87%	0.65%	2.74%	4.11%	275	82.88%	\$6,750	\$7,079	13.32%	62.58%	0.00%
36 MIDWEST CARPENTERS & MILL.	\$93,598	0.42%	8.38%	56.15%	0.44%	2.36%	2.25%	1453	75.93%	\$10,641	\$4,335	7.39%	16.07%	10.96%
37 BALL STATE	\$92,838	0.42%	7.19%	67.81%	-0.05%	1.09%	4.46%	434	94.59%	\$10,957	\$6,338	22.31%	45.67%	5.15%
38 MEMBERS ADVANTAGE	\$89,184	0.40%	10.53%	48.21%	0.26%	0.50%	3.70%	315	92.54%	\$7,551	\$9,178	12.43%	63.90%	24.52%
39 FAMILY HORIZONS	\$88,267	0.40%	10.12%	86.48%	0.44%	0.91%	3.56%	395	81.24%	\$15,865	\$7,347	24.96%	57.70%	5.52%
40 CHIPHONE	\$87,067	0.39%	14.42%	53.22%	-0.14%	1.48%	4.63%	307	102.70%	\$11,104	\$5,711	7.10%	59.34%	11.88%
41 INDIANA STATE UNIVERSITY	\$81,581	0.37%	10.04%	67.90%	-0.05%	0.31%	3.46%	287	98.42%	\$12,523	\$9,121	19.17%	49.66%	13.93%
42 GENERAL	\$79,721	0.36%	8.67%	59.45%	0.42%	1.40%	3.46%	341	88.06%	\$14,416	\$8,180	22.06%	63.23%	2.21%
43 MEMBERS SOURCE	\$73,945	0.33%	11.18%	35.60%	0.13%	0.41%	2.88%	412	96.71%	\$7,239	\$8,145	11.60%	32.87%	16.77%
44 FINANCIAL BUILDERS	\$73,482	0.33%	12.04%	79.05%	1.11%	0.14%	5.30%	509	78.30%	\$10,731	\$5,219	14.05%	45.20%	11.02%
45 INDEPENDENT	\$70,761	0.32%	7.56%	59.32%	0.31%	1.11%	4.09%	305	96.02%	\$15,510	\$7,898	16.12%	51.88%	0.00%
46 MADISON COUNTY	\$69,497	0.31%	6.93%	70.15%	0.35%	1.33%	5.74%	287	86.91%	\$9,571	\$6,149	11.20%	70.03%	14.55%
47 NATCO	\$66,637	0.30%	12.50%	69.63%	0.45%	1.17%	6.84%	317	87.62%	\$7,547	\$4,693	20.17%	66.47%	0.00%
48 STERLING UNITED	\$65,754	0.30%	9.95%	84.20%	0.26%	0.77%	3.87%	395	85.98%	\$11,332	\$5,700	18.94%	47.36%	7.68%
49 KEMBA INDIANAPOLIS	\$65,632	0.30%	15.06%	50.11%	0.06%	1.36%	4.34%	308	92.88%	\$12,515	\$8,221	12.46%	57.50%	0.00%
50 NORTH PARK COMMUNITY	\$61,746	0.28%	7.44%	96.72%	0.37%	0.25%	5.48%	359	95.67%	\$13,002	\$7,699	40.50%	36.05%	8.83%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
159	3RIVERS	P.O. Box 2573	Fort Wayne	46801	Don Cates	(260) 490-8328	\$756,137,119	\$500,451,206	\$205,136,316	\$93,671,041	67,973	0.61%	4.19%
13869	A A	P.O. Box 5175	Terre Haute	47805	Joyce Bridgett	(812) 466-2705	\$9,099,209	\$3,984,661	\$4,847,300	\$879,082	2,046	-2.27%	-7.36%
17339	A H E PLANT 3	720 W Franklin St.	Winchester	47394	Nellie Forrester	(765) 584-1055	\$6,538,514	\$1,811,088	\$4,244,388	\$1,155,669	1,919	17.37%	12.81%
3412	AAA	P.O. Box 3788	South Bend	46619	Paul Obermeyer	(574) 232-8021	\$58,799,619	\$24,951,826	\$31,346,441	\$7,338,676	7,510	-1.16%	-0.83%
95812	ADAMS CO FARM BUREAU COOPERATIVE	P.O. Box 158	Monroe	46772	John Bell	(219) 692-6100	\$17,826,312	\$11,595,916	\$5,916,830	\$3,483,224	1,018	3.49%	6.81%
24078	ADVANCE FINANCIAL	31 W Lincoln Hwy.	Schererville	46375	Tony Wohadlo	(219) 392-3900	\$155,627,206	\$131,313,907	\$16,091,040	\$13,713,639	18,152	-2.39%	8.33%
8925	ADVANTAGEPLUS OF INDIANA	P.O. Box 5261	Terre Haute	47805	Pam Lister	(812) 466-8135	\$19,641,142	\$15,790,945	\$2,811,014	\$3,296,815	6,049	-1.08%	14.81%
12153	AFEMA	424 N Bradner Ave.	Marion	46952	Sheila Burkhardt	(765) 664-8089	\$55,885,593	\$40,070,946	\$11,461,171	\$5,763,999	7,400	-3.34%	6.36%
19505	ALL SEASONS	P.O. Box 70	Indpls	46206	Teresa Thullen	(317) 248-9900	\$9,242,129	\$1,970,057	\$6,925,136	\$1,176,584	1,527	5.66%	5.71%
17389	ALLEGUIS	244 Alleguis Dr.	Burns Harbor	46304	Ken Zagrocki	(219) 787-8049	\$163,151,161	\$60,113,166	\$95,568,011	\$15,411,189	16,474	0.79%	-1.05%
1062	AMAIZO	1202 119th St.	Whiting	46394	Camelia Janek	(219) 659-4604	\$1,517,787	\$1,327,607	\$175,870	\$87,805	237	-2.58%	-8.30%
7699	ASSOCIATED	P.O. Box 494	Elkhart	46515	Kathleen Rowe	(219) 294-2325	\$5,443,158	\$1,405,721	\$4,022,884	\$1,359,626	540	-3.34%	10.14%
11103	BALL STATE	P.O. Box 1949	Muncie	47308	Randy Glassburn	(765) 741-2728	\$92,837,835	\$57,831,393	\$29,949,422	\$6,918,205	13,455	1.39%	7.15%
17040	BAR-CONS	1142 N Marr Rd.	Columbus	47201	Karen Allen	(812) 372-8776	\$31,224,029	\$15,365,357	\$14,961,376	\$3,141,996	4,109	-1.91%	-0.95%
17588	BATTERY EMPLOYEES	507 E Monroe St.	Attica	47918	Thomas Schmid	(765) 762-2947	\$1,417,509	\$540,269	\$883,880	\$405,898	285	4.42%	0.00%
82791	BEACON	586 S Wabash St.	Wabash	46992	Kevin Willour	(260) 563-7443	\$1,049,856,657	\$681,247,437	\$310,075,818	\$152,710,037	46,867	-0.70%	5.70%
13940	BUSINESS AND INDUSTRIAL	740 N Marr Rd.	Columbus	47201	Marsha Mayes	(812) 372-6091	\$34,983,793	\$14,878,452	\$18,076,388	\$5,171,218	5,773	3.52%	3.61%
1874	CABLE	P.O. Box 188	Marion	46952	Kristy Salter	(765) 668-0705	\$1,297,212	\$1,060,401	\$237,384	\$252,046	262	-6.11%	10.54%
68287	CENTRA	1430 National Rd.	Columbus	47203	Doug Harris	(812) 314-0244	\$1,221,859,996	\$689,324,200	\$496,877,118	\$142,575,645	129,242	2.12%	13.89%
4152	CENTRAL SOVA	P.O. Box 1002	Decatur	46733	Marilyn Cress	(219) 724-1338	\$25,230,695	\$5,865,482	\$18,744,543	\$4,377,640	2,268	7.53%	4.58%
7726	CENTURION	P.O. Box 3787	Evansville	47736	Kris Ploetz	(812) 422-1936	\$34,935,596	\$22,502,817	\$10,733,307	\$3,139,810	7,455	-0.66%	-7.26%
5422	CHIPPHONE	1655 W Beardsley Ave.	Elkhart	46514	Ronald Mazur	(574) 294-3606	\$87,066,810	\$39,231,481	\$39,066,799	\$12,793,496	12,908	1.95%	0.60%
3012	CITY OF FIRSTS COMMUNITY	P.O. Box 187	Kokomo	46903	Denny Condon	(765) 454-5590	\$27,181,300	\$8,796,211	\$16,479,572	\$2,400,524	7,428	-5.20%	1.26%
8472	CITY TRUST	1020 W State Blvd.	Fort Wayne	46808	Diane Brown	(260) 483-5661	\$6,589,290	\$2,619,881	\$5,583,549	\$1,193,798	985	4.96%	-4.69%
12152	CITY CREEK EMPLOYEES	P.O. Box 8	Madison	47250	Robert Amos	(812) 265-4881	\$7,793,338	\$4,947,662	\$2,123,596	\$2,123,596	1,719	-3.19%	3.44%
24770	COMMUNITY LINK	325 Etna Ave.	Huntington	46750	Misty Harrison	(260) 356-6220	\$19,171,079	\$10,455,020	\$7,917,311	\$2,107,390	2,104	3.43%	6.52%
65493	COMMUNITY SPIRIT	160 Industrial Dr.	Lawrenceburg	47025	Emily Everett	(812) 537-0928	\$13,658,622	\$6,774,382	\$5,990,085	\$2,372,777	1,785	1.91%	14.35%
18336	COMMUNITYWIDE	1555 W Wern Ave.	South Bend	46619	Loren Roth	(219) 239-2700	\$341,187,451	\$279,817,157	\$55,566,976	\$63,619,729	41,280	5.33%	7.89%
3006	CONCORA WABASH	455 W Factory St.	Wabash	46992	Minda Parish	(260) 569-3346	\$852,378	\$208,916	\$567,159	\$208,916	268	-0.11%	-9.17%
10544	CRANE	One W Gate Dr.	Odon	47562	Bob Downs	(812) 863-7000	\$421,979,981	\$256,546,814	\$136,206,108	\$57,737,856	33,943	-3.44%	6.55%
7002	CROSSROADS FINANCIAL	P.O. Box 806	Portland	47371	Janet Bantz	(219) 726-2142	\$45,124,999	\$25,039,000	\$16,384,851	\$3,432,014	8,976	6.59%	2.26%
15321	DEARBORN COUNTY HOSPITAL	600 Wilson Creek Rd.	Lawrenceburg	47025	Kate Goodpaster	(812) 537-8153	\$12,925,927	\$4,133,706	\$8,458,809	\$1,173,330	2,351	0.95%	0.41%
19390	DEL MET	8000 State Road 3 N	Muncie	47303	Jack Voeltz	(765) 289-5554	\$9,514,945	\$2,721,527	\$6,581,218	\$1,490,022	1,601	8.08%	-2.31%
14135	DIAMOND VALLEY	840 Diamond Ave.	Evansville	47711	Brian Lankford	(812) 425-5152	\$136,522,430	\$57,424,797	\$68,125,145	\$12,692,259	20,557	0.06%	5.62%
17411	DIVERSIFIED GENERAL	631 E Broadway	Logansport	46947	Teresa Baer	(219) 753-3547	\$7,459,800	\$3,817,330	\$3,141,353	\$2,123,339	2,951	9.01%	14.36%
20805	DUBOIS-PINE	P.O. Box 841	Jasper	47547	Rose Nealy	(812) 634-9278	\$24,497,871	\$15,903,216	\$7,935,300	\$2,114,574	1,986	1.11%	3.83%
16805	EAST ALLEN	P.O. Box 557	New Haven	46774	Karen Bishop	(219) 749-9956	\$12,739,413	\$3,037,847	\$9,012,466	\$1,188,465	2,050	-3.56%	-2.62%
82772	EAST CHICAGO FIREMENS	3901 Indianapolis Blvd.	East Chicago	46312	Joanne Deyoung	(219) 397-6912	\$943,383	\$109,354	\$827,238	\$165,421	238	0.67%	-10.74%
7066	EASTERN INDIANA	801 S Memorial Dr.	New Castle	47362	Debbie Prince	(765) 529-6632	\$23,334,888	\$6,359,365	\$12,921,834	\$1,923,353	4,976	0.04%	2.77%
14543	ELCOSE	1811 S Main St.	Elkhart	46516	Tom Francis	(219) 295-0093	\$13,884,121	\$6,164,720	\$7,108,485	\$1,333,316	1,943	-0.46%	-13.38%
22468	EL LILLY	P.O. Box 7123	Indianapolis	46207	Lisa Schliehuber	(317) 276-2105	\$1,098,118,227	\$729,611,135	\$349,892,071	\$117,376,558	66,949	0.77%	16.55%
8548	ENCOMPASS	P.O. Box 100	Tipton	46072	Matt Lambert	(765) 675-8848	\$163,406,903	\$108,989,585	\$46,980,333	\$17,529,481	15,942	-0.32%	4.70%
65458	ENERGY PLUS	1230 W Morris St.	Indianapolis	46221	Terri Wildrick	(317) 261-6000	\$29,522,293	\$20,928,265	\$7,855,092	\$4,361,849	4,047	3.47%	3.29%
14562	EVANSVILLE	P.O. Box 651	Evansville	47704	Mike Sills	(812) 424-2621	\$60,838,932	\$43,312,328	\$12,098,913	\$6,760,332	7,431	4.77%	10.22%
1263	EVANSVILLE FIREFIGHTERS	312 N 4th Ave.	Evansville	47710	Melody Isaac	(812) 424-9396	\$20,888,894	\$9,431,633	\$11,025,303	\$2,308,419	2,379	3.63%	6.36%
1682	EVANSVILLE TEACHERS	P.O. Box 5129	Evansville	47716	Bill Schirmer	(812) 477-9271	\$1,017,028,058	\$706,759,048	\$243,873,571	\$97,909,931	79,545	9.87%	17.40%
64942	FAMILY HORIZONS	6665 E 21st St.	Indianapolis	46219	Keith Wright	(317) 352-0423	\$88,267,201	\$67,713,644	\$17,444,126	\$9,949,183	10,658	-4.95%	-1.80%
16213	FINANCIAL BUILDERS	2828 S Lafayette	Kokomo	46902	Cindy Brock	(765) 455-0500	\$73,482,284	\$50,369,425	\$19,948,931	\$9,552,225	12,209	1.32%	11.58%
8594	FINANCIAL CENTER	7101 E 56th St.	Indianapolis	46226	Kevin Ryan	(317) 916-7700	\$305,393,887	\$389,839,295	\$93,245,950	\$63,080,986	56,874	0.14%	-0.82%
20793	FINANCIAL HEALTH	P.O. Box 1367	Indianapolis	46206	Chris Wardrip	(317) 929-8413	\$27,827,390	\$20,377,838	\$5,232,073	\$2,604,302	8,518	-3.46%	-0.91%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
16619	FINANCIAL PARTNERS	P.O. Box 125	Woodburn	46797	David Shurey	(219) 632-4245	\$25,335,574	\$15,844,314	\$8,719,785	\$2,626,736	3,689	-1.16%	5.98%
1457	FINANS	7017-19 Kennedy Ave.	Hammond	46323	Aileen Izzary	(219) 844-3125	\$11,599,031	\$2,799,581	\$8,361,953	\$1,154,415	1,716	-1.88%	10.94%
21593	FIRE POLICE CITY COUNTY	3306 N Clinton St.	Fort Wayne	46804	Nancy Kline	(260) 484-2102	\$57,724,055	\$79,069,390	\$18,332,166	\$11,591,829	10,318	6.71%	12.36%
97052	FIREFIGHTERS	501 N New Jersey	Indianapolis	46205	Linda Walker	(317) 636-5581	\$57,523,615	\$24,974,868	\$30,030,915	\$5,620,585	5,956	1.12%	1.93%
14163	FIRST COUNTY	1100 W 11th St.	Muncie	47302	Julie Eskew	(765) 284-3471	\$15,608,407	\$6,650,595	\$8,088,608	\$1,325,442	2,484	-4.38%	-11.95%
68596	FIRST TRUST	P.O. Box 2116	Michigan City	46360	Ronald Budzinski	(219) 879-6161	\$97,292,507	\$35,836,960	\$53,828,380	\$9,660,261	12,386	1.91%	-0.85%
19432	FO ME BO CO	P.O. Box 398	Wabash	46992	Linette Burchett	(260) 563-0334	\$3,260,545	\$1,549,708	\$1,665,654	\$509,294	709	2.11%	9.25%
5431	FORT FINANCIAL	3102 Spring St.	Fort Wayne	46808	Steve Collins	(260) 432-1561	\$169,815,547	\$145,999,588	\$6,906,847	\$14,688,116	33,158	3.81%	3.67%
7392	FORTRESS	615 N Wern Ave.	Marion	46952	Lisa Blades	(765) 662-5267	\$15,130,190	\$11,217,804	\$2,855,764	\$3,396,855	2,088	2.13%	43.10%
68248	FORUM	P.O. Box 50738	Indianapolis	46250	Doug True	(317) 558-6000	\$962,086,089	\$772,336,884	\$126,372,116	\$125,241,040	112,752	5.36%	14.54%
82753	FRANKLIN ELECTRIC EMPLOYEES	400 E Spring St.	Bluffton	46714	Kathy Durham	(219) 827-5213	\$1,656,581	\$290,786	\$1,375,075	\$275,339	275	-6.23%	40.57%
169	GARY FIREFIGHTERS ASSOCIATION	200 E 5th Ave.	Gary	46402	Joseph Aguilar	(219) 881-5252	\$2,117,066	\$787,989	\$1,328,887	\$657,523	394	0.35%	0.60%
16126	GARY MUNICIPAL EMPLOYEES	401 Broadway B1	Gary	46402	Frankie Wilcox	(219) 881-1320	\$451,870	\$171,356	\$286,717	\$231,441	176	14.53%	37.86%
3251	GARY POLICE DEPARTMENT EMPLOYEES	555 Polk St.	Gary	46402	James Bogard	(219) 949-9722	\$1,633,043	\$1,127,598	\$544,387	\$838,286	372	5.07%	-5.79%
97055	GENERAL	6601 Mutual Dr.	Fort Wayne	46825	Lori Huggin-Curry	(260) 471-5544	\$79,720,691	\$43,118,805	\$32,427,477	\$7,252,147	8,867	-0.46%	-0.43%
23156	GENERATIONS	706 Boyd Blvd.	La Porte	46350	Catherine Seymour	(219) 326-5311	\$9,249,479	\$3,352,896	\$5,221,032	\$874,776	1,541	1.95%	3.58%
13974	GESB SHEET METAL WORKERS	6450 Ameriplex Dr.	Portage	46368	Elizabeth Bergstrom	(219) 887-8556	\$8,425,251	\$3,271,909	\$4,943,513	\$679,259	1,770	-6.89%	-7.47%
10666	GRAND HERITAGE	201 Koomler Dr.	Laporte	46350	Sharon Hemiser	(219) 324-5220	\$15,187,604	\$5,099,433	\$9,463,211	\$1,274,933	2,517	-2.41%	-3.87%
22695	GREAT HORIZONS	608 165th St.	Hammond	46324	Nancy Brandner	(219) 853-6322	\$3,091,229	\$2,243,001	\$818,622	\$610,299	814	6.64%	10.17%
10778	H A L E	P.O. Box 1055	Indianapolis	46206	Angela Dale	(317) 630-1341	\$672,399	\$445,783	\$171,036	\$128,314	310	3.64%	4.42%
82762	HAMMOND FIREFIGHTERS ASSN.	4950 Cedar Ave.	Hammond	46327	Jeff Dixon	(219) 932-6677	\$1,639,499	\$431,274	\$1,216,268	\$345,596	418	-0.53%	4.78%
68584	HARVESTER FINANCIAL	7020 Brookville Rd.	Indianapolis	46239	John Bergeson	(317) 352-0455	\$53,231,188	\$25,841,101	\$28,295,349	\$4,977,397	7,714	-2.22%	-1.94%
5773	HAYNES COMMUNITY	P.O. Box 2148	Kokomo	46904	Dawn Brinkman	(765) 456-3043	\$25,237,433	\$15,575,114	\$8,915,864	\$2,817,224	3,174	0.20%	10.86%
22213	HEALTH CARE PROFESSIONALS	1810 Williamsburg Pike	Richmond	47374	Darrell Rawlings	(765) 962-3172	\$7,858,648	\$7,858,648	\$10,090,402	\$3,179,790	3,501	3.19%	0.13%
16626	HERITAGE	P.O. Box 189	Newburgh	47629	Ruth Jenkins	(812) 253-6928	\$470,574,784	\$290,575,451	\$158,850,311	\$49,152,169	46,131	6.80%	7.52%
8255	HOBART IND SCHOOL EMPLOYEES	36 E. 8th St.	Hobart	46342	Don Hancock	(219) 942-3939	\$1,928,650	\$1,068,452	\$847,604	\$198,792	497	8.43%	0.27%
1621	HOMETOWN	P.O. Box 81	Peru	46970	Mark Lowe	(765) 472-7600	\$19,620,135	\$12,505,822	\$5,843,149	\$2,298,055	3,256	8.97%	16.79%
60768	HOOSIER HILLS	630 Lincoln Ave.	Bedford	47621	George McNichols	(812) 279-6684	\$402,246,887	\$312,613,673	\$69,488,814	\$44,603,942	25,994	4.05%	4.01%
67648	HOOSIER UNITED	P.O. Box 1250	Indianapolis	46206	Jennifer Mulligan	(317) 692-7607	\$18,887,956	\$5,387,037	\$13,087,414	\$1,728,781	4,013	3.17%	4.20%
16065	HOWARD COUNTY SCHOOL EMPLOYEES	105 W Southway Boulevard	Kokomo	46902	Susan McKinley	(765) 453-6688	\$33,068,513	\$10,285,623	\$22,364,504	\$3,625,610	2,777	0.25%	-3.45%
13080	HULMAN FIELD TECHNICIANS	777 E Vanatt Circle	Terre Haute	47803	Leanne Braden	(812) 877-1030	\$7,643,452	\$2,766,323	\$4,787,716	\$1,332,944	836	0.39%	-0.40%
16171	HUNTINGTON COUNTY	P.O. Box 804	Huntington	46750	Kathy Borsley	(219) 356-6400	\$3,386,070	\$2,245,800	\$948,718	\$382,185	887	-19.12%	2.02%
8815	I & M TANNERS GREEK EMPLOYEES	800 Aep Dr.	Lawrenceburg	47025	Kimberly Ascherman	(812) 537-1000	\$2,550,037	\$572,412	\$1,953,045	\$352,176	367	-21.21%	-29.92%
6261	IMECO	3404 W. Boland Dr.	South Bend	46628	Lynda Clark	(219) 232-8403	\$8,100,280	\$4,151,991	\$3,683,178	\$1,431,621	1,120	0.49%	6.54%
24171	INDEPENDENT	3737 S Scatterfield Rd.	Anderson	46013	Connie Lodde	(765) 649-9271	\$70,760,955	\$38,588,409	\$24,140,148	\$5,634,605	8,237	-2.58%	0.58%
24108	INDIANA HEARTLAND	319 S Berkley Rd.	Kokomo	46901	Buffey Hedrick	(765) 854-3067	\$7,806,498	\$6,342,000	\$1,150,323	\$949,844	2,281	10.53%	13.74%
22704	INDIANA LAKES	P.O. Box 1064	Warsaw	46581	David Brumbaugh	(219) 267-7497	\$19,314,449	\$10,070,932	\$8,446,645	\$2,491,176	2,370	-0.59%	9.04%
68259	INDIANA MEMBERS	5103 Madison Ave.	Indianapolis	46227	Ron Collier	(317) 788-0366	\$1,480,285,375	\$670,149,985	\$691,895,391	\$160,886,022	113,173	-0.45%	3.16%
13616	INDIANA STATE UNIVERSITY	444 N 3rd St.	Terre Haute	47807	Trent Kerr	(812) 234-1021	\$81,581,270	\$47,926,379	\$28,754,190	\$8,311,580	7,738	1.52%	0.53%
11799	INDIANA UNITED METHODIST	4047 S Webster St.	Kokomo	46902	Marla Beatty	(765) 689-0226	\$1,423,093	\$700,511	\$712,186	\$179,565	333	-14.02%	1.01%
68577	INDIANA UNIVERSITY	P.O. Box 368	Bloomington	47402	Bryan Price	(812) 855-7823	\$789,913,546	\$486,855,053	\$278,685,460	\$98,783,993	61,335	4.65%	10.45%
14735	INDIANAPOLIS NEWS/SPAPER	111 E Vermont St.	Indpls	46204	Susan Baril	(317) 633-9097	\$7,989,320	\$6,643,112	\$1,066,289	\$1,386,580	1,333	-0.10%	12.02%
82770	INDIANAPOLIS POST OFFICE	P.O. Box 724	Indianapolis	46206	Lisa Tucker	(317) 262-1870	\$55,385,871	\$9,012,560	\$45,371,877	\$10,944,376	4,438	0.84%	19.12%
24026	INDUSTRIAL	1115 Sgammone Pkwy, S	Lafayette	47905	Robert Ellwood	(765) 771-8000	\$162,535,675	\$103,140,797	\$49,447,673	\$18,382,822	32,563	2.30%	2.18%
3631	INDUSTRIAL CENTRE	4501 S Delaware Dr.	Muncie	47302	Brett Rinker	(765) 284-1015	\$27,022,082	\$17,043,856	\$17,603,907	\$5,757,317	5,581	0.86%	5.67%
4968	INOVA	358 S Elkhart Ave.	Elkhart	46516	Dallas Bergl	(574) 294-6553	\$292,139,852	\$257,443,126	\$14,762,109	\$24,886,868	29,325	4.45%	41.66%
82794	INTERRA	P.O. Box 727	Goshen	46527	Amy Smik	(574) 534-2506	\$699,256,918	\$411,168,212	\$247,519,810	\$82,682,456	55,012	4.48%	13.47%
379	ITT EMPLS FORTWAYNE DIVISION	P.O. Box 12685	Fort Wayne	46864	Carol Stanley	(260) 451-6161	\$33,845,875	\$8,859,566	\$24,300,337	\$3,065,195	3,326	-6.10%	-7.52%
97063	JACKSON COUNTY CO-OP	705 W Second St.	Seymour	47274	Kristina McIntosh	(812) 523-1630	\$22,454,800	\$14,038,050	\$7,586,922	\$3,348,656	1,109	-4.23%	-0.10%
19319	JEFFERSON COMMUNITY	P.O. Box 129	Madison	47250	Stephanie Marion	(812) 265-0655	\$10,732,005	\$6,034,030	\$3,951,213	\$871,016	2,838	-2.15%	-0.40%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
82793	KEMBA INDIANAPOLIS	444 S. Shortridge Rd.	Indianapolis	46219	Karla Salisbury	(317) 351-5235	\$65,632,082	\$27,896,335	\$32,525,281	\$10,003,712	6,772	0.70%	-0.89%
13187	KOKOMO HERITAGE	901 S Courtland Ave.	Kokomo	46901	Arthur Lehman	(765) 457-8209	\$8,191,005	\$6,229,395	\$1,521,067	\$1,055,429	1,990	1.18%	5.02%
68816	KOKOMO POST OFFICE	P.O. Box 2933	Kokomo	46904	Charles Mills	(765) 455-8357	\$1,907,737	\$1,023,045	\$947,523	\$298,613	322	-27.67%	-22.59%
2051	LA PORTE COMMUNITY	1304 Jefferson Ave.	Laporte	46350	Sharon Gaul	(219) 326-1698	\$29,009,490	\$16,583,575	\$10,001,069	\$3,303,723	7,643	-0.10%	4.39%
10772	LAKES	106 Rickey Rd.	Monticello	47960	Janice Roth	(219) 583-5556	\$19,747,306	\$9,696,090	\$9,696,090	\$1,525,424	4,228	-1.29%	0.79%
6577	LAKESIDE	7020 Indianapolis Blvd.	Hammond	46324	Sandy Santay	(219) 845-7117	\$3,340,883	\$3,340,859	\$5,287,228	\$845,456	2,262	-2.57%	2.96%
15248	LAMP CO	5411 Dr. MLK Jr. Blvd.	Anderson	46013	Daniel Wminger	(765) 949-9226	\$55,007,318	\$22,931,123	\$22,218,350	\$4,538,127	9,389	-4.24%	15.10%
23975	LINK	5212 Rockville Rd.	Indianapolis	46224	Willie Kirby	(317) 248-9241	\$2,851,795	\$12,643,640	\$8,389,891	\$2,103,412	3,716	0.29%	8.67%
12745	LOCAL 697	P.O. Box 2070	Hammond	46323	David Beamblossom	(219) 845-6040	\$32,848,061	\$6,958,009	\$23,309,033	\$6,380,766	3,150	-5.90%	4.15%
306	MADISON COUNTY	621 E 8th St.	Anderson	46012	David Dool	(765) 644-3623	\$69,496,935	\$45,167,302	\$19,865,128	\$5,026,321	10,470	-1.47%	6.07%
67762	MARTIN COUNTY COOPERATIVE	P.O. Box 183	Loogootee	47553	Michael Hurt	(812) 295-3484	\$11,601,513	\$8,299,402	\$3,148,200	\$1,392,786	1,176	0.22%	3.35%
68242	MEMBERS ADVANTAGE	3064 S Ohio St.	Michigan City	46360	Frank Beachman	(219) 874-6943	\$89,183,721	\$38,327,379	\$43,178,340	\$9,502,017	8,662	1.08%	4.41%
12680	MEMBERS CHOICE	520 W Patterson Dr.	Bloomington	47403	Lori Daukas	(812) 334-1432	\$14,576,906	\$7,897,335	\$5,314,495	\$1,173,620	2,831	-2.80%	-4.34%
68562	MEMBERS SOURCE	8580 Virginia St.	Merrillville	46410	Charles Donovan	(219) 756-4141	\$73,945,085	\$23,302,808	\$46,803,867	\$8,462,404	8,037	-0.61%	5.68%
1427	MIDWEST AMERICA	1104 Medical Park Dr.	Fort Wayne	46825	Greg Mohr	(260) 482-3334	\$504,262,884	\$360,240,624	\$113,307,724	\$65,663,757	58,706	-0.12%	8.36%
13959	MIDWEST CARPENTERS & MILLWRIGHTS	680 Union St.	Hobart	46342	William Lowry	(219) 947-1568	\$93,598,029	\$47,337,342	\$44,034,502	\$8,428,634	19,613	2.96%	-9.93%
15007	MIDWEST FAMILY	P.O. Box 48	Portage	46368	John Peterson	(219) 763-5640	\$26,371,730	\$14,327,677	\$10,082,994	\$2,117,806	3,302	-4.68%	6.39%
15757	MT ZION INDIANAPOLIS	3549 Blvd. Place	Indianapolis	46208	Lewanna Britt	(317) 923-4010	\$843,636	\$685,561	\$9,561	\$90,914	382	16.66%	30.45%
339	MUNCIE	5400 N Wheeling Ave.	Muncie	47304	Vicki Butley-Fannin	(765) 284-7667	\$13,053,003	\$5,347,746	\$7,171,078	\$1,392,935	1,796	2.96%	-8.79%
82785	MUNCIE POST OFFICE	P.O. Box 2061	Muncie	47302	Steven Egan	(765) 282-1309	\$894,252	\$512,705	\$394,795	\$191,300	292	-4.17%	-10.63%
60693	MUNICIPAL EMPLOYEES	809 W 18th St.	La Porte	46350	Bruce Jones	(219) 362-3456	\$1,052,144	\$817,677	\$253,136	\$224,101	275	-10.57%	0.75%
15738	MUNSEETOWN COMMUNITY	1805 N Elm St.	Muncie	47303	Greta Cope	(765) 282-2236	\$9,911,037	\$4,180,377	\$5,429,057	\$874,280	1,854	1.79%	-5.67%
65208	NATCO	P.O. Box 817	Richmond	47375	Cindy Gribben	(765) 962-2561	\$66,637,313	\$40,442,724	\$21,937,720	\$8,715,804	12,376	2.64%	5.14%
168	NORTHERN INDIANA	8121 Grand Blvd.	Merrillville	46410	Sandra Heller	(219) 942-3377	\$2,092,402	\$14,565,748	\$16,302,975	\$2,491,812	6,114	2.79%	0.43%
60251	NORTHARK COMMUNITY	5965 W Technology Center Dr.	Indianapolis	46278	Dan Robbins	(317) 873-6166	\$61,746,021	\$54,802,636	\$2,084,915	\$4,873,858	7,360	0.61%	2.38%
24034	NOTRE DAME	P.O. Box 7878	Notre Dame	46556	Tom Gryp	(574) 239-6611	\$472,792,222	\$378,661,394	\$65,169,103	\$35,444,440	58,261	8.96%	4.12%
9097	ONE VISION	P.O. Box 2007	Clarksville	47131	Pamela Goodman	(812) 283-4149	\$51,180,656	\$21,808,612	\$25,352,240	\$6,168,565	5,430	21.81%	24.53%
18857	OUR SUNDAY VISITOR EMPLOYEES	232 E Washington St.	Huntington	46750	Don Rentschler	(219) 358-0116	\$2,505,743	\$1,828,076	\$665,972	\$341,748	551	6.07%	14.18%
7688	PARTNERS 1ST	1330 Directors Row	Fort Wayne	46808	Carla Bienz	(260) 471-8336	\$264,492,561	\$103,114,960	\$146,857,321	\$31,181,301	28,601	5.02%	0.71%
82792	PERFECT CIRCLE	P.O. Box 29	Hagerstown	47346	Lisa Dykhoff	(765) 489-4571	\$50,823,074	\$31,122,255	\$15,646,674	\$5,614,140	6,860	2.08%	5.25%
18393	POLICEMEN'S	1130 S Main St.	South Bend	46601	Beth Berry	(219) 234-1524	\$57,863,988	\$26,699,889	\$29,797,033	\$7,755,918	4,594	-1.06%	-1.40%
620	POWER ONE	1520 Spy Run Ave.	Fort Wayne	46805	Brett Cain	(260) 425-2324	\$13,605,980	\$8,264,356	\$4,617,337	\$1,676,781	1,781	7.59%	-15.51%
489	PRIME TRUST FINANCIAL	3700 W Bethel Ave.	Muncie	47304	Jeffrey Sikora	(765) 289-2148	\$146,726,313	\$100,533,255	\$38,923,331	\$16,757,092	17,782	1.88%	7.68%
17012	PROFED	P.O. Box 5466	Fort Wayne	46895	Greg Troutner	(260) 483-0514	\$369,726,341	\$158,494,851	\$185,859,913	\$34,510,379	46,650	1.77%	1.89%
82769	PROFESSIONAL POLICE OFFICERS	1502 E Washington St.	Indianapolis	46201	Danny Overley	(317) 327-2600	\$40,008,057	\$14,457,945	\$24,429,526	\$5,539,594	3,394	3.40%	-1.62%
2711	PROFINANCE	7700 Broadway	Merrillville	46410	Malcolm King	(219) 736-5767	\$14,104,224	\$3,976,739	\$9,524,497	\$3,411,092	1,979	-3.34%	4.93%
64275	PUBLIC SERVICE #3	1209 Reckweg Rd.	Fort Wayne	46804	Carolyn Mikesell	(260) 432-3433	\$54,495,733	\$23,955,350	\$27,580,003	\$5,806,812	6,979	100.92%	66.38%
12619	PUBLIC SERVICE EDWARDSPT PLE	P.O. Box 642	Lincoln	47441	Eddy Dale	(800) 847-7302	\$1,573,844	\$1,161,115	\$404,808	\$183,737	359	-4.50%	-3.06%
19307	PURDUE	P.O. Box 1950	West Lafayette	47996	Robert Falk	(765) 497-3328	\$824,782,531	\$52,571,592	\$221,626,247	\$82,573,413	64,436	4.97%	8.21%
15072	REGIONAL	7144 Kennedy Ave.	Hammond	46323	Jill Banning	(219) 845-5654	\$126,556,257	\$37,826,369	\$83,085,371	\$13,602,464	21,956	-1.89%	-5.89%
14768	RICHMOND CITY EMPLOYEES	50 N 5th St.	Richmond	47374	Clara Mathews	(765) 983-7228	\$4,975,034	\$2,297,220	\$2,502,763	\$605,410	982	-8.66%	4.84%
17454	RICHMOND LIGHT EMPLOYEES	P.O. Box 908	Richmond	47375	Robert Schroeder	(765) 973-7200	\$1,097,967	\$364,991	\$722,593	\$211,486	219	1.34%	35.43%
64742	RICHMOND STATE HOSPITAL EMPLOYEES	498 NW 18th St.	Richmond	47374	Stephanie Harrison	(765) 935-0205	\$1,485,384	\$377,825	\$1,062,096	\$293,310	576	-3.77%	18.58%
6204	RIVERBEND	718 Chapin St.	South Bend	46601	Regina Geels	(574) 288-1949	\$5,152,600	\$2,133,872	\$2,653,985	\$766,162	934	-0.16%	13.29%
3775	RIVERSIDE COMMUNITY	508 E Charles St.	Marion	46952	Tim Moorman	(765) 662-3969	\$34,985,121	\$23,069,074	\$11,073,713	\$3,498,093	5,059	5.48%	8.48%
19888	SEABOARD GATEWAY	2710 Dixie Flyer Rd.	Evansville	47712	Vijay Parthoo	(812) 423-6166	\$1,404,941	\$669,275	\$734,706	\$335,223	418	-9.18%	-15.93%
20174	SHEET METAL WORKERS	P.O. Box 20668	Indianapolis	46220	Maris Butler	(317) 549-6009	\$7,276,567	\$2,277,776	\$5,302,035	\$672,083	1,539	5.17%	27.39%
9923	SOLIDARITY COMMUNITY	P.O. Box 2499	Kokomo	46904	Jeffrey McComas	(765) 453-4020	\$200,286,989	\$125,931,918	\$59,314,801	\$20,733,220	25,191	4.19%	10.09%
13279	SOUTH BEND FIREFIGHTERS	1122 S Main St.	South Bend	46601	Daniene Lopez	(219) 287-6161	\$35,342,670	\$22,944,789	\$11,616,600	\$8,640,837	3,811	6.90%	1.50%
66255	SOUTH BEND POST OFFICE	52790 Generations Dr.	South Bend	46635	Evangelina Crites	(219) 272-8581	\$10,194,057	\$3,319,493	\$6,553,671	\$1,149,208	1,338	-0.44%	-1.94%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
4487	SOUTH BEND TRANSIT	402 S. Notre Dame Ave.	South Bend	46617	Amber Graf	(219) 232-2192	\$3,708,369	\$1,871,095	\$1,825,526	\$1,040,255	400	13.55%	-3.52%
1091	SOUTH SHORE RAILROAD EMP	505 N Carroll Ave.	Michigan City	46360	Lewis Ridenour	(219) 874-9000	\$4,015,757	\$1,928,430	\$1,884,740	\$331,841	1,035	-15.97%	-5.43%
8295	ST. MONICA	645 Rhode Island St.	Gary	46402	Betty Looney	(219) 883-1861	\$217,615	\$16,396	\$199,819	\$20,503	190	23.41%	72.14%
95095	STATE SERVICE	302 W Washington St. Rm. E030	Indianapolis	46204	Mary McCune	(317) 232-7674	\$4,857,658	\$2,625,523	\$2,111,100	\$706,838	1,337	-7.05%	17.06%
11273	STERLING UNITED	1330 W Franklin St.	Evansville	47710	Robert Francis	(812) 425-0111	\$65,753,514	\$49,261,720	\$13,020,342	\$6,685,688	10,264	-4.44%	20.58%
82789	SULLIVAN COUNTY FARM BUREAU	101 N Main St.	Sullivan	47882	Carol McKinney	(812) 356-4062	\$23,425,008	\$15,470,123	\$6,953,666	\$3,400,085	1,836	79.40%	65.00%
4488	T H P	P.O. Box 2106	Terre Haute	47802	Michelle Jones	(812) 238-9777	\$4,354,059	\$2,964,059	\$1,333,865	\$979,744	1,063	-10.58%	19.78%
68286	TAPER LOCK	P.O. Box 804	Mishawaka	46546	Jonette Thomson	(219) 255-3193	\$34,311,820	\$11,196,111	\$22,071,937	\$5,332,374	4,993	-7.34%	-1.76%
60060	TEACHERS	110 S Main St.	South Bend	46601	Paul Marsh	(800) 333-3828	\$2,519,391,698	\$2,081,331,159	\$310,884,008	\$221,934,987	261,813	0.34%	12.83%
68225	TECH	10951 Broadway	Crown Point	46307	Michael Hussey	(219) 663-5120	\$326,282,718	\$186,334,434	\$115,980,789	\$27,055,510	37,904	0.98%	6.17%
8654	TIPPECANOE	P.O. Box 4975	Lafayette	47905	Brooke Grube	(765) 448-1158	\$12,706,318	\$4,495,443	\$8,004,619	\$1,593,504	1,197	7.27%	-1.64%
24781	UNION BAPTIST CHURCH	2200 Smith St.	Fort Wayne	46803	Herbert Singleton	(260) 456-3421	\$225,765	\$63,138	\$161,864	\$26,344	303	1.01%	-9.35%
68272	UNITED	122 E Center St., Ste. A	Warsaw	46580	Angela Gross	(219) 372-2521	\$11,053,722	\$5,011,951	\$5,239,095	\$1,502,629	2,223	-2.21%	-6.74%
1364	US #1364	8400 Broadway	Merrillville	46410	Michelle Stack	(219) 769-1700	\$102,082,927	\$60,211,591	\$38,564,708	\$9,022,376	9,117	11.56%	6.96%
68572	VIA	4505 S Adams St.	Marion	46953	David Abernathy	(765) 674-6681	\$309,664,370	\$138,008,597	\$158,407,988	\$36,214,618	25,062	4.73%	8.55%
138	VIGO COUNTY	128 S 8th St.	Terre Haute	47807	Dale Burkitt	(812) 462-4495	\$36,949,017	\$18,330,686	\$15,557,463	\$2,796,849	9,207	-6.03%	-4.72%
23287	VULCRAFT EMPLOYEES	6610 County Rd. 60	St. Joe	46785	Linda Yoder	(219) 337-1808	\$2,827,694	\$1,604,092	\$1,026,712	\$419,951	604	-4.27%	27.08%
14449	WAYNE COUNTY	P.O. Box 2328	Richmond	47375	Suzanne Wright	(765) 962-7113	\$11,037,882	\$3,457,606	\$6,790,668	\$1,045,173	1,444	-4.44%	-9.90%
16732	WEATHERHEAD C C	P.O. Box 431	Columbia City	46725	Juliana Johnson	(260) 248-8309	\$11,550,348	\$5,377,285	\$5,694,463	\$1,410,764	2,435	2.33%	-2.33%
3536	WHITEWATER REGIONAL	2508 Western Ave., Ste. B	Comersville	47331	Renee Zumkeller	(765) 827-1317	\$6,790,952	\$4,195,519	\$2,324,279	\$982,092	1,267	-1.33%	2.84%
198	WHITING REFINERY	1339 119th St.	Whiting	46394	Carol Graziani	(219) 659-3254	\$47,384,161	\$6,596,173	\$40,270,266	\$12,056,086	3,053	0.33%	-0.77%
15028	WUFACE	P.O. Box 1601	Richmond	47375	Jayma Wilburn	(765) 935-2490	\$4,270,162	\$1,550,193	\$2,616,741	\$497,142	1,220	0.44%	-7.75%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	136	134	125	118	111	-5.93%	-3.98%
Number of Members	933,945	963,105	992,183	1,050,857	1,065,749	1.42%	2.68%
Total Assets (\$000)	8,554,668	9,450,663	10,629,756	12,005,379	12,688,043	5.69%	8.20%
Total Shares (\$000)	7,328,391	8,149,672	9,138,657	10,418,669	10,834,266	3.99%	8.13%
Total Loans (\$000)	5,747,403	6,245,012	6,853,253	7,749,938	8,859,323	14.31%	9.04%
Total Capital (\$000)	911,548	1,013,051	1,124,882	1,244,185	1,390,940	11.80%	8.82%

IOWA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 VERIDIAN	\$2,478,661	19.54%	10.43%	81.77%	1.22%	0.94%	2.70%	305	64.08%	\$11,019	\$11,954	26.54%	79.86%	32.74%
2 UNIVERSITY OF IOWA COMMUNITY	\$2,346,595	18.49%	8.56%	115.98%	1.58%	0.87%	2.00%	433	48.07%	\$21,585	\$15,636	29.66%	50.72%	25.67%
3 DUPACO COMMUNITY	\$1,238,204	9.76%	13.07%	64.31%	1.83%	0.99%	2.87%	286	59.86%	\$13,336	\$12,773	20.84%	54.39%	21.40%
4 COLLINS COMMUNITY	\$787,206	6.20%	10.06%	80.58%	0.91%	0.49%	3.23%	296	76.21%	\$17,680	\$11,097	21.31%	54.42%	12.51%
5 DUTRAC COMMUNITY	\$594,451	4.69%	11.11%	66.44%	1.06%	1.06%	2.85%	287	81.94%	\$15,414	\$12,670	17.17%	50.30%	19.85%
6 COMMUNITY 1ST	\$505,424	3.98%	8.36%	94.13%	0.82%	0.54%	3.60%	279	78.34%	\$18,664	\$8,996	23.31%	66.84%	0.00%
7 COMMUNITY CHOICE	\$442,416	3.49%	8.64%	90.44%	0.47%	0.12%	4.08%	350	89.97%	\$11,322	\$9,299	36.03%	51.70%	29.63%
8 R.I.A.	\$350,937	2.77%	9.36%	69.71%	0.62%	0.79%	3.41%	351	79.41%	\$10,447	\$8,237	28.80%	41.55%	12.76%
9 GREATER IOWA	\$346,589	2.73%	8.74%	75.60%	0.19%	0.55%	3.64%	324	88.76%	\$14,891	\$9,443	29.12%	51.22%	3.81%
10 ASCENTRA	\$342,774	2.70%	10.18%	92.88%	0.92%	0.50%	4.34%	274	80.74%	\$12,207	\$8,125	19.04%	53.67%	15.93%
11 LINN AREA	\$325,581	2.57%	8.90%	81.34%	0.64%	0.64%	3.61%	251	80.07%	\$13,075	\$11,345	27.40%	70.05%	24.50%
12 CITIZENS COMMUNITY	\$182,700	1.44%	12.40%	84.87%	1.61%	0.77%	3.81%	252	64.96%	\$8,051	\$10,494	97.75%	58.93%	0.00%
13 MEMBERS1ST COMMUNITY	\$145,517	1.15%	9.57%	41.10%	-0.05%	1.11%	2.53%	479	98.65%	\$12,092	\$7,021	14.74%	46.49%	0.00%
14 THE FAMILY	\$140,203	1.11%	11.24%	63.09%	0.82%	1.69%	3.88%	363	79.55%	\$8,555	\$6,308	14.83%	54.95%	12.81%
15 FINANCIAL PLUS	\$120,261	0.95%	8.88%	51.32%	0.47%	0.59%	2.64%	391	84.88%	\$9,489	\$9,796	16.30%	56.52%	23.31%
16 PREMIER	\$117,577	0.93%	9.93%	93.24%	0.86%	0.31%	3.73%	455	79.46%	\$10,907	\$6,821	20.80%	49.07%	19.81%
17 FIRST	\$107,188	0.84%	8.90%	113.97%	0.78%	0.58%	2.92%	448	70.68%	\$25,169	\$10,968	17.55%	47.66%	7.79%
18 1ST GATEWAY	\$99,470	0.78%	9.97%	94.37%	1.05%	0.38%	3.74%	244	71.65%	\$17,692	\$9,438	33.77%	45.96%	0.00%
19 ALLIANT	\$96,309	0.76%	10.30%	83.92%	0.65%	0.29%	3.21%	363	79.60%	\$10,710	\$9,070	19.85%	42.75%	16.72%
20 CEDAR FALLS COMMUNITY	\$96,081	0.76%	13.05%	74.86%	1.49%	0.39%	2.45%	472	61.58%	\$9,721	\$10,374	25.85%	51.22%	28.60%
21 EMPLOYEES	\$82,597	0.65%	17.30%	61.84%	1.48%	2.47%	1.52%	686	43.85%	\$9,376	\$8,952	33.87%	45.62%	0.00%
22 NORTH STAR COMMUNITY	\$80,198	0.63%	9.49%	51.07%	0.27%	1.57%	2.76%	511	84.10%	\$10,951	\$7,425	16.80%	32.87%	0.02%
23 AFFINITY	\$77,975	0.61%	8.67%	89.25%	0.39%	0.73%	4.92%	452	85.27%	\$11,387	\$5,335	19.70%	45.49%	11.36%
24 TELCO-TRIAD COMMUNITY	\$74,450	0.59%	12.65%	47.52%	0.35%	0.39%	4.06%	363	88.97%	\$5,571	\$4,416	13.99%	33.99%	13.48%
25 FIRST CLASS	\$67,461	0.53%	9.12%	59.75%	0.50%	1.95%	4.41%	452	86.81%	\$8,964	\$6,748	23.26%	51.76%	0.00%
26 NORTH IOWA COMMUNITY	\$64,723	0.51%	9.99%	91.30%	0.01%	1.81%	4.29%	497	92.28%	\$11,120	\$4,986	19.87%	32.30%	7.15%
27 ADVANTAGE	\$59,667	0.47%	14.30%	65.54%	1.03%	0.90%	2.91%	338	68.47%	\$11,062	\$9,300	20.44%	46.73%	11.36%
28 RIVER VALLEY	\$53,450	0.42%	11.10%	61.14%	0.57%	0.49%	2.69%	374	83.29%	\$12,998	\$9,744	20.45%	58.01%	12.93%
29 MEMBERS COMMUNITY	\$51,103	0.40%	8.49%	73.40%	0.46%	0.71%	4.39%	348	89.13%	\$16,481	\$6,890	13.37%	65.99%	0.00%
30 DES MOINES METRO	\$48,640	0.38%	12.09%	50.94%	0.20%	1.03%	3.38%	403	93.13%	\$8,060	\$7,230	13.99%	45.82%	17.58%
31 TRADESMEN COMMUNITY	\$46,671	0.37%	12.97%	57.88%	0.99%	1.68%	3.65%	375	75.91%	\$8,130	\$7,185	30.36%	32.28%	8.72%
32 EDCO COMMUNITY	\$44,875	0.35%	12.66%	51.08%	-1.65%	0.51%	3.06%	390	85.76%	\$12,183	\$10,250	20.57%	48.69%	0.00%
33 DES MOINES POLICE OFFICERS	\$44,284	0.35%	14.04%	69.50%	0.68%	0.17%	2.51%	379	80.12%	\$10,234	\$14,098	31.16%	45.86%	19.25%
34 MIDLAND	\$43,559	0.34%	14.42%	73.05%	0.28%	0.21%	4.24%	291	93.87%	\$11,990	\$8,773	23.29%	58.92%	14.57%
35 MCLG FAMILY	\$41,293	0.33%	12.93%	62.70%	0.32%	0.64%	2.93%	380	90.04%	\$15,105	\$8,399	14.01%	39.43%	2.99%
36 N. W. IOWA	\$39,262	0.31%	10.32%	57.14%	0.49%	0.56%	2.25%	444	79.03%	\$10,964	\$7,925	24.40%	51.15%	0.00%
37 UNITED SERVICE	\$39,222	0.31%	8.75%	36.27%	0.88%	0.48%	2.56%	585	76.75%	\$7,482	\$8,705	13.12%	44.00%	17.54%
38 LENNOX EMPLOYEES	\$37,175	0.29%	14.23%	53.03%	-0.07%	1.66%	3.26%	511	101.87%	\$8,014	\$5,413	18.35%	37.18%	4.91%
39 CAPITOL VIEW	\$32,105	0.25%	14.03%	76.50%	0.69%	0.16%	3.09%	265	78.96%	\$11,943	\$13,579	29.95%	58.54%	31.41%
40 CASEBINE COMMUNITY	\$31,446	0.25%	16.54%	52.42%	0.13%	0.78%	4.98%	409	93.35%	\$5,689	\$4,112	11.45%	33.40%	8.40%
41 POWER CO-OP EMPLOYEES	\$30,479	0.24%	13.11%	44.40%	1.34%	0.28%	1.21%	571	45.38%	\$11,251	\$15,406	25.79%	24.56%	0.00%
42 MERIDIAN	\$29,597	0.23%	12.81%	54.00%	0.85%	0.00%	2.53%	464	74.88%	\$12,929	\$8,531	18.99%	38.78%	3.91%
43 HOLY GHOST PARISH	\$28,364	0.22%	10.55%	1.22%	0.12%	9.60%	0.82%	575	87.65%	\$6,456	\$22,022	1.91%	0.00%	0.00%
44 5 STAR COMMUNITY	\$28,202	0.22%	10.86%	61.99%	-0.59%	1.79%	4.28%	485	103.95%	\$9,319	\$4,914	16.63%	38.72%	0.00%
45 NISHNA VALLEY	\$28,167	0.22%	8.20%	58.66%	0.34%	0.07%	4.21%	468	92.47%	\$12,088	\$4,583	15.98%	38.52%	0.00%
46 METCO	\$27,976	0.22%	11.23%	81.16%	0.52%	0.21%	4.05%	352	90.43%	\$17,724	\$8,240	18.78%	55.65%	0.00%
47 PUBLIC EMPLOYEES	\$26,692	0.21%	13.87%	64.73%	0.13%	0.00%	2.05%	421	93.98%	\$14,271	\$10,908	22.41%	31.77%	7.98%
48 MIDWEST COMMUNITY	\$25,637	0.20%	8.51%	32.86%	0.37%	0.24%	2.82%	557	88.35%	\$6,136	\$5,954	10.12%	45.64%	15.20%
49 PEOPLES	\$24,711	0.19%	13.64%	61.72%	-0.09%	0.62%	3.38%	489	93.47%	\$8,177	\$5,424	18.86%	38.92%	7.73%
50 SIOUX VALLEY COMMUNITY	\$24,193	0.19%	16.50%	61.87%	0.19%	0.16%	3.11%	199	96.37%	\$9,281	\$8,072	24.08%	39.13%	10.27%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
63124	1ST GATEWAY	P.O. Box 110	Gamache	52730	Pat Drennen	(563) 243-4121	\$99,470,015	\$79,473,229	\$10,601,619	\$10,456,828	8,923	10.79%	21.17%
64878	5 STAR COMMUNITY	P.O. Box 28	Mt. Pleasant	52641	Mary Koomtz	(319) 385-4914	\$28,201,625	\$15,497,798	\$11,248,857	\$3,192,098	5,088	47.83%	21.38%
64323	ACE	1028 14th SE	Mason City	50401	Ellen Kay	(641) 424-6330	\$10,391,169	\$1,713,360	\$8,628,661	\$1,101,402	916	7.75%	-2.85%
64030	ADVANTAGE	121 W. 3rd St. N.	Newton	50208	Corinne Coyle	(641) 792-5660	\$59,667,104	\$32,985,698	\$24,854,350	\$9,144,858	5,412	4.92%	9.21%
65521	AEGIS	1200 N. 2nd St.	Clinton	52732	Tim Clark	(563) 242-0531	\$12,056,769	\$7,928,965	\$3,497,530	\$1,432,167	3,328	5.39%	26.52%
62829	AFFINITY	475 NW Hoffman Ln.	Des Moines	50313	Jason Crooks	(908) 860-7300	\$77,974,684	\$59,213,691	\$14,886,573	\$7,200,744	12,435	2.65%	25.56%
67831	ALLEN HOSPITAL PERSONNEL	1825 Logan Ave.	Waterloo	50703	Jeanne Brown	(319) 235-3678	\$5,714,365	\$4,073,271	\$1,470,765	\$1,007,652	1,647	-1.69%	18.77%
64886	ALLIANT	1200 Associates Dr., Ste. 102	Dubuque	52002	Mike Moroney	(563) 585-3737	\$96,308,678	\$71,906,082	\$16,423,518	\$10,299,716	9,447	-0.02%	9.72%
63268	ASCENTRA	P.O. Box 1107	Bettendorf	52722	Dale Owen	(563) 355-0152	\$342,774,391	\$255,281,179	\$50,978,234	\$37,306,361	33,829	15.27%	10.75%
64392	AY McDONALD EMPLOYEES	66 W. 32nd St.	Dubuque	52001	Kristi Howe	(563) 556-3863	\$696,978	\$272,073	\$421,410	\$117,297	196	-8.89%	-16.21%
62974	BENT RIVER COMMUNITY	709 E 46th St.	Davenport	52807	Randy Hass	(563) 391-2850	\$21,801,845	\$12,647,026	\$7,931,981	\$2,615,000	2,311	-4.30%	11.37%
65239	BURLINGTON MUNICIPAL EMPLOYEES	418 Valley	Burlington	52601	Jonie Stewart	(781) 272-2046	\$4,571,623	\$2,701,633	\$1,738,659	\$495,416	666	-5.01%	2.64%
62878	CAPITOL VIEW	1000 E Grand Ave.	Des Moines	50319	Brent Kowalsky	(515) 725-2167	\$32,104,864	\$20,672,638	\$10,405,883	\$4,731,846	1,990	8.17%	5.92%
64868	CASERINE COMMUNITY	485 W Burlington Ave.	Burlington	52601	Patricia Gehring	(319) 752-8745	\$31,445,845	\$13,671,328	\$14,734,766	\$5,375,571	6,342	-3.28%	-8.64%
65565	CEDAR FALLS COMMUNITY	P.O. Box 1009	Cedar Falls	50613	Helen Pearce	(319) 266-7531	\$96,081,091	\$62,311,400	\$27,153,608	\$12,491,446	8,024	0.57%	12.38%
61218	CHEMICAL	3600 Anamosa Rd.	Clinton	52732	Gail Witt	(563) 242-1080	\$13,345,126	\$7,422,459	\$5,542,044	\$2,082,032	1,554	-2.21%	-0.34%
62871	CHICAGO CENTRAL AND COMMERCE	1005 E 4th St.	Waterloo	50703	Marilyn Hileman	(319) 232-0808	\$7,642,356	\$2,430,935	\$4,971,235	\$1,421,014	1,243	3.41%	11.99%
66592	CITIZENS COMMUNITY	2012 1st Ave. S	Fl Dodge	50501	Sean Hanley	(515) 955-5524	\$182,700,138	\$133,480,534	\$43,894,295	\$23,915,086	14,986	4.95%	1.80%
62969	COLLINS COMMUNITY	P.O. Box 10500	Cedar Rapids	52410	Richard Benhart	(319) 393-9000	\$787,206,234	\$554,473,011	\$205,287,665	\$81,122,057	62,007	4.32%	10.53%
68510	COMMUNITY 1ST	P.O. Box 737	Ottumwa	52501	Jim Holle	(641) 684-5448	\$505,424,467	\$431,413,374	\$36,813,014	\$44,287,785	50,946	11.63%	16.11%
65078	COMMUNITY CHOICE	8404 NW 62nd Ave.	Johnston	50131	Roger Reiser	(515) 334-8100	\$442,415,755	\$361,504,712	\$43,722,510	\$39,969,504	42,989	12.90%	23.38%
61917	CONSUMERS	P.O. Box 486	Denison	51442	Janine Keim	(712) 263-5605	\$5,575,158	\$3,699,948	\$947,030	\$845,030	1,582	-4.69%	8.00%
64339	CORNERSTONE COMMUNITY	414 61st St.	Des Moines	50812	Jay Key	(515) 247-7049	\$18,389,360	\$11,567,377	\$5,998,483	\$2,209,284	5,201	7.97%	12.39%
61691	DAVENPORT POLICE DEPARTMENT	227 W 4th St.	Davenport	52801	Jay Verhoevoort	(563) 323-9003	\$3,797,825	\$1,793,762	\$1,947,760	\$539,703	361	0.89%	17.80%
64480	DES MOINES COUNTY POSTAL	P.O. Box 1187	Burlington	52601	Beth Brown	(319) 752-9650	\$1,302,041	\$1,302,041	\$1,563,309	\$495,384	459	-4.05%	-10.99%
64943	DES MOINES FIRE DEPARTMENT	900 Mulberry	Des Moines	50309	Michael Williams	(515) 288-2521	\$5,468,411	\$3,056,273	\$2,383,269	\$849,655	975	-8.50%	15.30%
64380	DES MOINES METRO	100 University Ave.	Des Moines	50314	Brent Helin	(619) 639-4195	\$48,639,166	\$21,543,707	\$22,966,168	\$6,021,194	5,849	2.12%	4.18%
65150	DES MOINES POLICE OFFICERS	423 E Court Ave.	Des Moines	50309	Andy Fogle	(515) 243-2677	\$44,283,953	\$26,004,353	\$15,895,047	\$6,423,543	2,654	7.05%	4.85%
63486	DES MOINES WATER WORKS	2201 George Haag Pkwy.	Des Moines	50321	Norma Thompson	(515) 282-1908	\$1,668,029	\$1,143,898	\$517,341	\$194,652	485	5.25%	-4.75%
62429	DU PONT EMPLOYEES	801 35th St.	Fort Madison	52627	Melodie Goldensoph	(319) 376-5377	\$3,482,184	\$1,671,941	\$1,790,777	\$612,202	467	-1.68%	20.49%
64917	DUBUQUE POSTAL EMPLOYEES	P.O. Box 443	Dubuque	52001	Raymond Pregler	(563) 582-9515	\$4,543,613	\$715,095	\$3,726,379	\$476,712	289	-0.46%	-8.33%
64049	DUPACO COMMUNITY	P.O. Box 179	Dubuque	52004	Joe Hearn	(563) 557-7600	\$1,236,204,306	\$683,162,867	\$488,190,421	\$175,214,306	83,167	9.06%	20.07%
64471	DUTRAC COMMUNITY	P.O. Box 3250	Dubuque	52004	Andrew Hawkins	(563) 582-1331	\$594,451,447	\$348,746,791	\$218,496,425	\$68,095,468	41,427	5.47%	3.60%
65445	EATON EMPLOYEES	1600 Airport Rd.	Shenandoah	51601	Rebecca Livengood	(712) 246-4449	\$2,499,850	\$3,321,504	\$214,189	\$389,203	779	-6.70%	1.28%
65270	EATON EMPLOYEES	P.O. Box 20	Spencer	51301	Kristin Schwemker	(712) 264-3377	\$2,711,761	\$2,080,816	\$652,140	\$327,719	495	8.98%	0.44%
63758	EDCO COMMUNITY	609 38th St.	Des Moines	50812	Karolyn Wells	(515) 274-4100	\$44,875,209	\$19,419,963	\$23,474,813	\$6,473,623	3,709	0.33%	48.40%
60033	EMC	P.O. Box 712	Des Moines	50306	Jennifer Ketchum	(515) 243-6289	\$7,991,371	\$2,703,581	\$5,095,785	\$696,253	1,179	4.56%	14.17%
63299	EMPLOYEES	2714 Central Ave.	Etherville	51334	Mark Peters	(712) 362-5897	\$82,597,278	\$39,847,936	\$41,607,381	\$14,738,699	7,198	1.75%	10.56%
63982	ETIS	3211 Edgington Ave.	Eldora	50627	Carol Strait	(641) 858-5402	\$2,465,805	\$990,144	\$1,483,084	\$359,227	401	-0.43%	-10.98%
64067	FAMILY COMMUNITY	1211 N Grand Ave.	Charles City	50616	Dawn Swainson	(641) 228-6612	\$16,523,216	\$7,400,317	\$8,412,377	\$2,070,982	3,263	-10.45%	20.46%
64443	FEDERAL EMPLOYEES	210 Walnut St., Ste. 132	Des Moines	50309	Michael Whittle	(515) 244-1458	\$19,802,173	\$6,901,887	\$11,813,886	\$1,667,494	3,679	6.25%	-18.78%
62965	FINANCIAL PLUS	1831 25th St.	West Des Moines	50266	Dave Cale	(515) 224-1222	\$107,260,821	\$56,006,958	\$54,599,038	\$11,158,685	11,141	5.62%	-1.37%
24673	FIRST	425 First Ave. SW	Cedar Rapids	52405	Tom Chalmers	(319) 362-3171	\$107,187,773	\$95,165,045	\$14,110,550	\$15,125,873	7,613	-2.80%	-18.78%
64231	FIRST CLASS	2051 Womyn Pkwy.	West Des Moines	50265	Kent Strawn	(515) 224-4300	\$67,461,242	\$35,571,134	\$25,505,532	\$6,348,596	8,822	2.52%	-2.83%
63159	FORT DODGE FAMILY	P.O. Box 821	Fort Dodge	50501	Julie Pngel	(515) 573-1160	\$19,541,377	\$12,115,089	\$11,167,920	\$3,056,355	2,881	3.21%	-0.12%
64417	FRONTIER COMMUNITY	13 S 3rd St.	Fort Dodge	50501	Karolyn Chelleen	(515) 573-8991	\$19,933,893	\$4,372,944	\$14,847,759	\$2,364,403	2,775	-4.99%	-7.12%
65040	GAS & ELECTRIC EMPLOYEES	P.O. Box 481	Mason City	50402	Jeanne Ditter	(641) 422-1714	\$5,238,438	\$2,602,145	\$2,633,526	\$1,506,758	489	-0.51%	-3.64%
65021	GENERAL DRIVERS	P.O. Box 1772	Dubuque	52004	Sonya Hudspeth	(563) 556-2114	\$6,699,547	\$1,872,836	\$4,751,432	\$995,231	820	-5.55%	-9.15%
64203	GREATER IOWA	P.O. Box 665	Ames	50010	Scott Zahmlie	(515) 232-6310	\$346,588,897	\$221,725,553	\$90,612,916	\$32,467,243	31,061	3.40%	16.24%
65243	HOLY GHOST PARISH	66 West 32nd	Dubuque	52001	Kristi Howe	(563) 556-3863	\$28,363,747	\$309,866	\$27,797,455	\$3,032,401	1,150	-7.30%	-16.62%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
65242	INDUSTRIAL EMPLOYEES	1513 S 18th St.	Centerville	52544	Kim Exline	(641) 437-7109	\$8,625,155	\$4,022,758	\$4,408,598	\$1,223,245	1,097	4.32%	7.2%
64348	INTEGRUS	1200 Associates Dr., Ste. 101	Dubuque	52002	Jonathan Miller	(563) 582-1141	\$19,684,277	\$15,701,774	\$2,882,874	\$1,976,238	1,840	3.51%	14.50%
60718	IOWA HEARTLAND	P.O. Box 896	Mason City	50402	Cindy Stephenson	(641) 424-5391	\$22,019,749	\$12,225,098	\$8,420,047	\$4,228,819	3,571	2.84%	3.43%
65391	KAH	1600 Morgan St.	Keokuk	52632	Michelle Rose	(319) 524-7150	\$1,966,300	\$999,618	\$981,556	\$593,653	618	-4.32%	-11.02%
61393	LEHIGH	P.O. Box 907	Keokuk	52632	Kelly Fett	(319) 524-4346	\$3,442,616	\$2,223,269	\$1,218,340	\$625,716	931	4.90%	2.94%
64234	LEHIGH VALLEY	P.O. Box 77	Lehigh	50557	Gary Knopf	(515) 359-2550	\$4,518,433	\$1,483,270	\$3,002,824	\$454,120	345	5.81%	-14.09%
62918	LENNOX EMPLOYEES	1004 E. Main St.	Marshalltown	50158	Gary McKibbin	(641) 754-4501	\$37,175,267	\$16,878,427	\$19,286,579	\$5,372,179	5,880	3.92%	-0.83%
63602	LINN AREA	3015 Blairs Ferry Rd. NE	Cedar Rapids	52402	Jim Hagerman	(319) 378-0101	\$325,980,785	\$223,850,547	\$66,733,292	\$30,010,659	24,256	1.57%	19.08%
63855	LOUDEN DEPOT COMMUNITY	P.O. Box 52	Fairfield	52506	Beth Smith	(641) 472-9770	\$4,590,470	\$3,123,888	\$1,770,192	\$649,631	790	1.87%	20.18%
63945	MA FORD EMPLOYEES	7737 NW Blvd.	Davenport	52806	David Craig	(563) 391-6220	\$1,492,913	\$672,044	\$833,161	\$225,456	298	11.63%	0.51%
65238	MCLG FAMILY	1341 6th St. SW	Mason City	50401	Matthew Chizek	(515) 422-7361	\$41,292,755	\$22,023,767	\$18,133,115	\$6,170,741	4,182	10.74%	1.02%
62683	MEMBERS COMMUNITY	P.O. Box 467	Muscatine	52761	Tim Chapman	(563) 264-7210	\$51,102,707	\$33,391,262	\$9,735,226	\$4,501,372	6,603	2.87%	17.76%
62918	MEMBERSIST COMMUNITY	P.O. Box 777	Marshalltown	50158	Janet Borer	(641) 752-1582	\$145,517,449	\$53,952,880	\$82,783,685	\$14,246,424	18,695	-1.52%	-0.44%
64212	MERIDIAN	1206 N Jefferson	Ottumwa	52501	Brenda Wynn	(641) 684-4207	\$29,597,496	\$13,899,104	\$14,328,936	\$3,963,313	3,017	-1.63%	2.96%
60013	METCO	115 8th Ave. SW	Cedar Rapids	52404	Brad Mertens	(319) 398-5007	\$27,975,945	\$20,010,114	\$6,430,162	\$3,206,031	2,992	9.10%	2.10%
61918	MIDLAND	2891 106th St.	Urbandale	50322	Becky De Vries	(515) 278-1994	\$43,558,762	\$27,049,535	\$15,112,229	\$6,471,438	4,221	5.43%	4.76%
63494	MIDWEST COMMUNITY	1909 Old South Palmetto	Sioux City	51106	Paddy Friedrichsen	(712) 276-1328	\$25,636,729	\$7,633,390	\$17,070,698	\$2,263,541	3,902	6.50%	-1.25%
64727	MIDWEST FEDERAL EMPLOYEES	P.O. Box 1167	Waterloo	50704	Paula Kuehl	(319) 233-4723	\$7,629,496	\$1,526,194	\$6,004,684	\$974,580	990	-9.61%	-2.87%
65199	MORRISON EMPLOYEES	66 W 32nd St.	Dubuque	52001	Kristi Howe	(563) 556-3863	\$1,712,784	\$270,775	\$1,451,059	\$529,715	197	12.59%	-14.92%
61360	MUNI EMPLOYEES	105 E Third St.	Ottumwa	52501	Stephanie Nickerson	(641) 683-0659	\$799,330	\$584,444	\$217,384	\$103,151	256	1.50%	-2.80%
63399	N. W. IOWA	P.O. Box 1030	Le Mars	51031	Steve De Boer	(712) 546-7676	\$39,262,435	\$20,097,066	\$18,442,830	\$4,117,777	4,438	-2.69%	14.90%
64351	NGPL EMPLOYEES	P.O. Box 258	St Charles	50240	Erin Goering	(641) 396-2135	\$3,330,629	\$327,746	\$3,035,162	\$840,005	364	3.67%	-20.11%
60046	NISHNA VALLEY	P.O. Box 350	Atlantic	50022	T.J. Marszak	(712) 243-6645	\$28,166,826	\$15,086,005	\$10,942,687	\$2,521,291	5,612	2.06%	15.85%
64140	NORTH IOWA COMMUNITY	P.O. Box 1248	Mason City	50402	Scott Shipman	(641) 424-2281	\$52,062,287	\$64,722,840	\$6,769,458	\$8,209,752	11,436	-5.20%	-2.17%
62638	NORTH STAR COMMUNITY	P.O. Box 556	Cherokee	51012	Jeffrey Hayes	(712) 225-5731	\$80,198,256	\$36,850,489	\$40,717,472	\$8,209,752	9,717	4.46%	-3.76%
64282	NORTH WESTERN EMPLOYEES	1411 W Broadway	Council Bluffs	51501	Mary Siek	(712) 328-2787	\$7,708,102	\$3,351,997	\$4,083,991	\$1,362,257	1,142	4.43%	4.93%
64468	NORTHWESTERN STATES CEMENT EMP	1314 4th St. SW, Ste. 115	Mason City	50401	Victoria French	(641) 424-4251	\$843,236	\$732,587	\$99,150	\$293,177	377	-1.79%	8.61%
64140	PEOPLES	P.O. Box 545	Webster City	50595	Rusty Knight	(515) 832-6346	\$24,711,373	\$13,083,788	\$10,244,481	\$3,405,494	3,908	7.35%	5.17%
65039	POLK COUNTY	111 Court Ave., Rm. 110	Des Moines	50309	Kristin Katzmann	(515) 244-8647	\$4,569,207	\$3,315,064	\$1,087,813	\$785,583	799	8.52%	14.16%
64360	POLK COUNTY SCHOOLS EMPLOYEES	P.O. Box 7555	Urbandale	50323	Linda Proch	(515) 276-6083	\$11,051,234	\$4,369,086	\$6,355,287	\$1,252,218	1,719	-0.88%	-5.30%
61920	POWER CO-OP EMPLOYEES	1208 N 13th St.	Humboldt	50648	Jacki Lerdal	(515) 332-4096	\$30,479,340	\$11,723,395	\$18,097,194	\$4,153,820	1,714	4.91%	2.45%
64271	PREMIER	800 9th St.	Des Moines	50309	Steve Flamm	(515) 282-1611	\$117,576,550	\$94,074,239	\$15,189,066	\$12,143,420	14,790	1.00%	25.41%
64390	PUBLIC EMPLOYEES	P.O. Box 120	Waterloo	50704	Lisa Carlo	(319) 291-4375	\$26,692,114	\$14,870,789	\$10,953,706	\$3,752,589	2,106	0.08%	10.76%
64991	QUAKER OATS	3555 Center Point Rd. NE	Cedar Rapids	52402	Dennis Choate	(319) 395-7060	\$7,992,531	\$5,741,250	\$1,826,390	\$1,382,638	1,791	0.72%	7.61%
17117	R.I.A.	P.O. Box 4750	Rock Island	52722	Larry Coverstone	(563) 355-3800	\$350,936,715	\$219,802,280	\$107,137,511	\$35,581,570	38,282	-0.82%	7.63%
64986	RIVER COMMUNITY	644 W Second St.	Ottumwa	52501	Nathan Bissell	(641) 684-6302	\$17,966,608	\$9,835,577	\$7,358,653	\$2,429,035	3,195	-0.33%	15.09%
61664	RIVER VALLEY	P.O. Box 747	Ames	50010	Mark Leeper	(515) 232-1654	\$53,450,429	\$28,984,979	\$22,047,728	\$6,076,085	4,865	4.51%	2.46%
65263	SCICAP	1403 NW Church St.	Leon	50144	Connie Banks	(641) 446-4155	\$2,342,298	\$931,011	\$1,442,372	\$528,436	857	10.92%	1.53%
64269	SECU	3200 Main St.	Keokuk	52632	Jill Buckert	(319) 524-4560	\$2,047,515	\$915,652	\$1,109,245	\$477,035	791	0.51%	-13.49%
65136	ST. ATHANASIOS	P.O. Box 387	Sioux City	51102	John Parks	(712) 277-1440	\$24,193,086	\$12,445,555	\$9,916,393	\$4,036,675	2,492	4.60%	21.26%
64417	ST. ATHANASIOS	1255 3rd St.	Jesup	50648	Susan Curry	(319) 827-6595	\$550,472	\$553,925	\$6,479	\$112,562	304	9.98%	3.89%
65062	ST. LUDMILAS	2107 Jst. SW	Cedar Rapids	52404	Patricia Stoelsherry	(319) 362-7282	\$416,461	\$211,883	\$208,720	\$113,670	191	11.27%	-7.47%
65606	TEAMSTERS LOCAL #238	5050 Jst. SW	Cedar Rapids	52404	Eric Sorenson	(319) 363-8247	\$9,850,637	\$4,582,457	\$5,118,862	\$972,394	2,353	10.09%	-16.19%
63218	TELCO-TRIAD COMMUNITY	1420 Tri View Ave.	Sioux City	51103	Tim Piepho	(712) 252-4368	\$74,450,114	\$30,879,307	\$38,141,212	\$9,387,868	14,715	0.05%	10.88%
60728	THE FAMILY	1530 W. 53rd St.	Davenport	52806	Sandra Sheffey	(563) 388-8328	\$140,203,172	\$77,926,064	\$52,772,162	\$16,529,482	19,580	4.22%	7.99%
60678	THE HUB-CO	310 Bank St.	Keokuk	52632	Douglas Nickel	(319) 524-8133	\$16,339,239	\$5,918,178	\$9,631,251	\$1,809,965	3,111	12.17%	8.24%
64021	THE MUNICIPAL	103 S Fairmont	Sioux City	51106	Lorraine Groves	(712) 255-3400	\$15,132,530	\$6,953,757	\$7,672,576	\$1,343,941	2,658	7.06%	6.10%
61545	THREEI	3001 Sylvania Dr	Burlington	52601	Barb Gerst	(319) 752-6332	\$3,190,044	\$3,190,044	\$3,888,604	\$565,011	1,725	0.23%	-15.48%
65168	TOWN AND COUNTRY	1414 Chatham Ave.	Harlan	51537	Denny Siemers	(712) 755-3881	\$16,904,357	\$12,615,164	\$2,093,077	\$2,234,854	2,253	-2.43%	-6.07%
64361	TRADESMEN COMMUNITY	P.O. Box 1496	Des Moines	50305	Rachel Ballenger	(515) 243-8735	\$46,671,291	\$23,383,103	\$21,229,714	\$6,432,799	5,622	8.57%	0.63%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
65071	UNI	802 W 29th St.	Cedar Falls	50613	Leitha Aten	(319) 273-2479	\$20,354,732	\$8,903,778	\$10,825,676	\$2,818,735	2,466	-4.94%	-5.11%
65557	UNITED	1900 W Broadway	Council Bluffs	51501	Andrena MacLeod	(712) 372-0841	\$14,450,267	\$5,016,998	\$8,558,173	\$1,497,944	2,512	-4.03%	-3.40%
61919	UNITED SERVICE	909 9th St.	West Des Moines	50265	Mary Jo Healey	(515) 867-2200	\$39,221,542	\$12,921,376	\$25,064,907	\$3,654,667	4,093	-3.44%	11.66%
60269	UNIVERSITY OF IOWA COMMUNITY	P.O. Box 2630	Iowa City	52244	Jeff Disterhoft	(319) 339-1000	\$2,346,595,107	\$2,104,456,121	\$93,886,531	\$712,877,165	116,048	14.07%	25.50%
65195	USDA	210 Walnut Rm. 927	Des Moines	50309	Kathy Carlson	(515) 243-0480	\$3,883,941	\$2,296,876	\$1,507,411	\$501,039	717	-1.13%	14.61%
64418	VERIDIAN	P.O. Box 6000	Waterloo	50704	Jean Trainor	(319) 236-5600	\$2,478,661,426	\$1,791,570,116	\$591,521,321	\$273,898,660	183,296	-0.16%	16.94%
64308	VILLAGE	601 E Court Ave.	Des Moines	50309	Deborah Whittle	(515) 243-4400	\$10,993,781	\$6,108,026	\$4,187,580	\$1,471,657	2,564	11.17%	8.34%
64790	WARREN	2209 Falls Ave.	Waterloo	50701	Holly Glasener	(319) 233-9240	\$4,436,322	\$1,625,026	\$3,065,237	\$1,287,776	870	-4.25%	-13.41%
65193	WATERLOO FIREMEN'S	425 E 3rd St.	Waterloo	50703	Susan McBroom	(319) 236-3803	\$2,127,974	\$1,458,070	\$650,542	\$252,257	345	-4.06%	9.14%
64469	WATERLOO POLICE	1311 Orchard Dr.	Cedar Falls	50613	Susan McBroom	(319) 266-5788	\$2,306,830	\$1,598,097	\$697,357	\$370,496	363	-15.51%	-4.38%
61049	WEBSTER CITY MUNICIPAL	P.O. Box 484	Webster City	50595	Tim Neuroth	(515) 832-3156	\$477,432	\$142,661	\$335,407	\$157,360	177	-3.59%	-29.30%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	102	101	100	98	93	-5.10%	-1.83%
Number of Members	612,656	626,891	634,436	637,507	643,416	0.93%	0.98%
Total Assets (\$000)	4,329,336	4,636,872	5,103,884	5,371,813	5,634,718	4.89%	5.41%
Total Shares (\$000)	3,728,863	4,003,194	4,410,409	4,643,500	4,864,411	4.76%	5.46%
Total Loans (\$000)	2,875,562	3,021,917	3,240,292	3,460,061	3,734,498	7.93%	5.37%
Total Capital (\$000)	505,564	536,484	579,209	606,463	646,281	6.57%	5.03%

KANSAS		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	MERITRUST	\$966,584	17.15%	9.92%	100.17%	0.56%	0.35%	3.62%	308	71.44%	\$13,915	\$10,567	51.62%	53.28%	14.34%
2	CREDIT UNION OF AMERICA	\$576,256	10.23%	12.30%	92.86%	1.18%	0.98%	3.76%	298	71.08%	\$8,299	\$8,915	38.89%	52.31%	14.61%
3	GOLDEN PLAINS	\$448,495	7.96%	10.10%	102.70%	0.87%	0.42%	3.71%	366	76.88%	\$10,974	\$6,240	40.43%	28.21%	9.67%
4	MAINSTREET	\$353,091	6.27%	9.36%	54.75%	0.28%	0.75%	3.93%	509	90.20%	\$10,487	\$5,200	11.06%	39.10%	7.70%
5	QUEST	\$276,007	4.90%	9.01%	32.13%	0.32%	1.63%	2.76%	411	88.64%	\$8,595	\$9,712	19.04%	44.94%	8.83%
6	ENVISTA	\$259,863	4.61%	10.07%	77.77%	0.58%	0.35%	3.66%	391	79.92%	\$11,268	\$6,805	24.86%	42.31%	11.54%
7	CESSNA EMPLOYEES	\$237,143	4.21%	16.76%	42.07%	1.68%	0.77%	2.19%	469	56.39%	\$7,988	\$13,841	32.94%	44.39%	17.83%
8	MID AMERICAN	\$229,572	4.07%	9.09%	105.49%	0.66%	0.60%	4.19%	466	74.49%	\$11,099	\$5,609	36.48%	25.37%	8.52%
9	HUTCHINSON	\$225,143	4.00%	9.60%	85.24%	0.65%	0.38%	4.05%	207	86.47%	\$9,545	\$10,082	26.49%	45.04%	26.41%
10	EDUCATIONAL	\$192,963	3.42%	8.01%	66.55%	0.65%	0.42%	3.36%	495	78.00%	\$11,297	\$7,910	22.97%	40.82%	13.59%
11	FRONTIER COMMUNITY	\$112,627	2.00%	13.32%	59.78%	0.38%	0.71%	3.08%	306	84.41%	\$12,222	\$8,669	15.59%	41.10%	9.20%
12	FARMWAY	\$89,803	1.59%	20.59%	73.18%	0.61%	1.14%	3.12%	270	83.60%	\$15,298	\$8,500	16.80%	36.26%	0.00%
13	WHITE EAGLE	\$87,945	1.56%	11.15%	84.81%	1.47%	0.39%	4.19%	389	72.79%	\$9,252	\$5,411	28.81%	36.94%	3.84%
14	WICHITA	\$83,530	1.48%	16.11%	94.38%	-0.11%	0.70%	5.08%	277	72.13%	\$9,785	\$7,460	32.53%	36.21%	13.88%
15	KANSAS TEACHERS COMMUNITY	\$80,374	1.43%	10.81%	66.53%	0.53%	0.35%	3.10%	405	84.37%	\$12,295	\$5,890	19.46%	42.91%	0.00%
16	CENTRAL STAR	\$73,903	1.31%	8.63%	68.99%	-0.25%	1.45%	4.91%	291	102.14%	\$10,450	\$7,753	17.44%	50.58%	12.26%
17	TECU	\$70,462	1.25%	9.83%	91.33%	0.67%	0.57%	4.53%	359	82.35%	\$10,169	\$7,854	38.15%	37.73%	13.80%
18	CREDIT UNION OF DODGE CITY	\$69,421	1.23%	8.10%	90.76%	0.64%	0.51%	5.71%	404	88.51%	\$9,436	\$4,338	23.92%	32.87%	8.95%
19	KANSAS STATE UNIVERSITY	\$68,816	1.22%	9.20%	64.67%	0.72%	0.74%	3.54%	379	79.43%	\$8,678	\$7,584	19.03%	51.58%	25.75%
20	EMPORIA STATE	\$68,588	1.22%	8.66%	80.00%	0.72%	0.21%	2.52%	293	74.42%	\$28,044	\$11,525	15.61%	55.05%	1.77%
21	B&V	\$64,908	1.15%	10.68%	22.38%	0.40%	3.40%	0.91%	1637	59.11%	\$9,403	\$11,860	11.63%	2.81%	9.80%
22	SM	\$61,007	1.08%	16.29%	83.53%	0.35%	0.04%	0.94%	613	72.98%	\$51,309	\$20,552	10.36%	0.00%	0.00%
23	MIDWEST REGIONAL	\$58,556	1.04%	9.87%	63.00%	-0.21%	0.91%	3.86%	362	94.06%	\$9,736	\$6,294	10.87%	34.47%	4.48%
24	MID-KANSAS	\$54,119	0.96%	9.66%	49.20%	-0.08%	3.16%	3.44%	253	96.67%	\$10,040	\$10,994	9.20%	51.14%	11.91%
25	PANHANDLE	\$50,425	0.89%	14.96%	44.33%	0.26%	0.83%	1.91%	350	83.55%	\$13,936	\$12,878	12.72%	53.23%	13.68%
26	DILLON EMPLOYEES	\$37,930	0.67%	14.86%	76.05%	0.19%	0.61%	3.14%	447	93.14%	\$12,994	\$6,814	23.43%	26.12%	0.00%
27	KANSAS BLUE CROSS BLUE SHIELD	\$36,801	0.65%	13.71%	67.82%	0.63%	0.27%	2.16%	462	73.54%	\$10,132	\$9,807	25.02%	36.55%	23.42%
28	CENTRAL KANSAS	\$36,757	0.65%	6.67%	66.32%	-0.07%	1.04%	4.54%	388	100.35%	\$8,272	\$4,839	22.28%	40.84%	5.75%
29	UNITED NORTHWEST	\$36,380	0.65%	13.78%	58.30%	1.05%	0.80%	2.30%	250	68.88%	\$14,232	\$12,401	30.55%	49.12%	7.31%
30	USPLK EMPLOYEES	\$34,632	0.61%	10.89%	39.58%	0.05%	2.14%	1.49%	422	78.88%	\$15,223	\$13,235	17.12%	11.90%	0.00%
31	ARK VALLEY	\$34,266	0.61%	7.74%	55.41%	0.11%	0.67%	4.25%	695	87.95%	\$6,544	\$3,749	12.64%	34.63%	4.74%
32	MCPHERSON CO-OP	\$34,024	0.60%	9.17%	56.51%	0.61%	0.16%	2.36%	388	78.58%	\$11,794	\$9,934	21.06%	35.12%	6.77%
33	CAMPUS	\$31,860	0.57%	10.82%	62.11%	0.46%	1.89%	2.78%	523	73.87%	\$6,746	\$5,406	23.05%	29.88%	8.19%
34	FREEDOM 1ST	\$31,757	0.56%	15.01%	26.05%	0.09%	0.46%	2.44%	298	96.60%	\$7,805	\$7,502	14.52%	46.61%	4.28%
35	EQUISHARE	\$29,084	0.52%	10.44%	92.14%	1.37%	1.62%	4.42%	370	64.74%	\$12,842	\$6,279	36.00%	37.67%	0.00%
36	CATHOLIC FAMILY	\$28,364	0.50%	7.46%	77.55%	0.59%	1.17%	3.80%	459	83.06%	\$11,732	\$5,984	17.46%	34.42%	10.72%
37	K.U.M.C.	\$24,771	0.44%	9.61%	33.78%	0.15%	0.34%	2.66%	413	94.18%	\$8,053	\$7,723	15.84%	49.24%	1.24%
38	CO-OPERATIVE	\$21,124	0.37%	15.45%	56.66%	-1.06%	4.10%	3.80%	469	124.92%	\$9,377	\$4,728	19.50%	25.71%	2.85%
39	NEW CENTURY	\$20,976	0.37%	6.65%	71.55%	-0.96%	1.18%	4.48%	307	106.03%	\$6,903	\$5,766	26.90%	32.74%	19.11%
40	RELiance	\$20,073	0.36%	17.16%	67.08%	0.78%	1.48%	3.12%	552	73.95%	\$9,064	\$7,500	16.79%	24.13%	11.54%
41	MEDICAL COMMUNITY	\$19,577	0.35%	8.03%	75.21%	-0.28%	2.24%	6.11%	475	103.86%	\$8,020	\$3,915	15.48%	21.17%	7.62%
42	CREDIT UNION OF EMPORIA	\$19,397	0.34%	12.12%	52.32%	0.36%	0.12%	2.59%	520	87.41%	\$8,243	\$5,000	16.13%	27.95%	2.99%
43	HUTCHINSON GOVERNMENT EML.	\$19,314	0.34%	11.84%	49.48%	-0.78%	0.06%	4.01%	243	114.24%	\$7,800	\$8,149	29.82%	37.75%	3.53%
44	SALINA INTERPAROCHIAL	\$16,690	0.30%	25.89%	75.02%	0.54%	2.39%	1.01%	718	35.99%	\$6,525	\$6,726	49.86%	0.00%	0.00%
45	FARMERS	\$13,921	0.25%	12.07%	39.27%	-0.05%	1.52%	2.64%	247	101.86%	\$10,951	\$9,906	10.62%	37.55%	13.95%
46	K C K FIREMEN & POLICE	\$12,223	0.22%	19.53%	69.92%	1.55%	0.00%	2.33%	1331	48.98%	\$7,105	\$4,875	24.04%	0.00%	0.00%
47	BELL	\$11,522	0.20%	13.31%	61.98%	-0.02%	0.19%	4.10%	347	100.15%	\$6,031	\$7,159	28.37%	37.01%	21.24%
48	GARDEN CITY TEACHERS	\$11,454	0.20%	8.51%	50.57%	0.35%	0.62%	4.86%	308	104.78%	\$8,064	\$5,629	14.56%	54.25%	0.00%
49	BLUESTEM COMMUNITY	\$10,780	0.19%	9.50%	37.83%	0.18%	0.36%	3.88%	462	95.64%	\$6,861	\$5,989	17.01%	36.86%	5.38%
50	TOPEKA CITY EMPLOYEES	\$10,186	0.18%	12.60%	76.80%	0.69%	2.09%	3.41%	424	78.14%	\$9,894	\$5,178	18.56%	27.99%	6.36%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
60807	AREA	1401 Fairfax Rd, E 100	Kansas City	66115	Cynthia Olson	(913) 371-1345	\$7,144,103	\$2,703,455	\$4,387,529	\$1,113,375	1,783	-2.20%	-5.87%
67826	ARK CITY TEACHERS	1 Lakeynods Dr.	Arkcity	67005	Judith Shimaneck	(620) 441-0822	\$3,952,978	\$1,942,315	\$1,975,097	\$345,120	542	2.98%	0.11%
62894	ARK VALLEY	1515 N Summit	Arkansas City	67005	Kim Anneler	(620) 442-8210	\$64,907,963	\$17,322,207	\$14,649,079	\$2,844,718	8,339	5.86%	-6.06%
63598	B&V	11401 Lamar Ave.	Overland Park	66211	Sandra Bartholomew	(913) 458-2739	\$64,907,963	\$13,032,928	\$51,046,957	\$6,585,777	4,910	-0.67%	-4.00%
67263	BELL	1601 N Lorraine	Hutchinson	67501	Claudine Corkins	(620) 662-0731	\$11,521,689	\$6,163,456	\$4,980,406	\$1,592,299	1,389	9.29%	-3.00%
68411	BLUESTEM COMMUNITY	P.O. Box 773	El Dorado	67042	Marilyn Whittington	(316) 320-1777	\$10,780,316	\$3,663,722	\$6,666,907	\$1,037,003	1,617	-1.69%	-2.94%
63240	BROADEN	P.O. Box 188	Atchison	66002	Rita Hartman	(913) 367-2121	\$8,369,021	\$3,861,117	\$4,554,584	\$1,396,673	894	0.52%	-6.91%
67783	C & R	P.O. Box 896	Clay Center	67432	Cyndy Thatcher	(785) 632-5161	\$2,663,703	\$2,663,703	\$471,259	\$398,385	1,200	-5.56%	30.74%
60731	CAMPUS	1845 Fairmount, Box 65	Wichita	67260	Michael Wayne	(316) 978-3666	\$31,860,087	\$17,552,632	\$13,703,054	\$3,727,379	5,228	13.01%	18.77%
5510	CATHOLIC FAMILY	717 N Socora St.	Wichita	67212	Michael Taylor	(316) 264-9163	\$28,363,914	\$20,249,568	\$5,985,537	\$2,263,654	4,364	2.53%	14.45%
68472	CATHOLICS UNITED	P.O. Box 662	Hutchinson	67504	Deborah Fincey	(620) 665-0777	\$184,790	\$83,120	\$102,253	\$29,007	135	3.45%	8.35%
67987	CENTRAL KANSAS	P.O. Box 2708	Hutchinson	67504	Jacque Cully	(620) 663-1566	\$36,757,204	\$22,393,315	\$12,412,221	\$2,495,375	6,978	5.00%	3.65%
67818	CENTRAL STAR	9555 Corporate Hills Dr.	Wichita	67207	Lee Williams	(316) 685-9555	\$73,903,377	\$45,843,789	\$21,069,628	\$6,537,571	8,570	-1.74%	-1.88%
63300	CESSNA EMPLOYEES	P.O. Box 7704	Wichita	67277	Larry Damm	(316) 517-6578	\$237,142,638	\$84,732,593	\$145,638,352	\$34,369,231	14,551	2.93%	3.37%
8072	CHRIST THE KING PARISH	5417 Leavenworth Rd.	Kansas City	66104	Dee Hartner	(913) 287-8448	\$1,683,312	\$624,706	\$1,034,732	\$211,628	705	-12.44%	-0.71%
61783	CO-OPERATIVE	P.O. Box 687	Coffeyville	67337	Dave Colby	(620) 251-5290	\$21,124,393	\$10,052,215	\$9,680,716	\$3,356,575	3,753	-2.58%	-11.01%
60062	CREDIT UNION OF AMERICA	P.O. Box 47528	Wichita	67201	Bob Thurman	(316) 265-3272	\$576,256,447	\$441,196,758	\$86,899,849	\$75,380,454	53,296	8.31%	16.17%
67856	CREDIT UNION OF DODGE CITY	P.O. Box 1028	Dodge City	67801	Tom Armstrong	(620) 227-7181	\$69,420,665	\$54,881,258	\$8,517,091	\$5,796,142	13,938	4.79%	7.60%
63319	CREDIT UNION OF EMPORIA	2711 W 15th Ave.	Emporia	66801	Marilyn Laird	(620) 342-0491	\$19,396,722	\$8,836,187	\$9,896,014	\$2,436,318	3,378	7.03%	2.48%
68557	CROSSROADS	P.O. Box 67	Goessel	67053	Kelly Schrag	(620) 367-2285	\$9,350,739	\$4,362,822	\$4,856,168	\$1,228,322	1,258	7.04%	-0.05%
63209	CU OF LEAVENWORTH COUNTY	397 1st St.	Lansing	66043	Liz Jump	(913) 250-0195	\$7,342,913	\$2,962,552	\$3,906,207	\$885,936	1,630	4.53%	-4.38%
67730	DILLON EMPLOYEES	P.O. Box 2323	Hutchinson	67504	Darrell Riley	(620) 669-8500	\$37,929,844	\$24,325,339	\$11,156,275	\$5,694,405	4,694	4.07%	9.49%
3869	EAGLE	P.O. Box 221	Atchison	66002	Maryl Lee Said	(913) 367-5004	\$1,573,114	\$871,014	\$686,539	\$131,428	481	-2.75%	1.86%
60699	EDUCATIONAL	2808 SW Arrowhead Rd.	Topeka	66614	Greg Winkler	(785) 271-6900	\$192,963,443	\$117,288,283	\$67,011,161	\$16,746,956	22,280	3.53%	15.33%
67797	ELLIS	P.O. Box 105	Ellis	67637	Linda Pfeifer	(785) 726-3499	\$6,305,191	\$3,002,168	\$3,168,940	\$854,464	948	9.43%	10.63%
63162	EMPLOYMENT SECURITY EMPLOYEES	401 S Topeka Blvd.	Topeka	66603	Angie Dail	(785) 296-5015	\$1,626,420	\$942,536	\$663,787	\$371,898	881	-5.60%	3.66%
2227	EMPORIA STATE	310 W 12th	Emporia	66801	Andrea Miller	(620) 342-2336	\$68,587,759	\$50,030,220	\$13,577,139	\$6,124,313	5,426	7.28%	9.43%
68407	ENTERPRISE	P.O. Box 12	Enterprise	67441	Michele Eagleburger	(785) 263-8292	\$1,208,748	\$1,127,921	\$100,833	\$172,842	456	-18.27%	46.20%
65282	EWISTA	3626 SW Wanamaker Rd.	Topeka	66614	Glen Scott	(785) 228-0149	\$259,862,576	\$179,154,072	\$65,173,581	\$26,719,951	33,850	7.13%	11.00%
62649	EQUISHARE	405 E Central	Wichita	67202	Gary Torres	(316) 263-6171	\$29,083,654	\$23,527,153	\$3,554,787	\$3,094,669	4,067	-5.49%	2.44%
62580	FARMERS	2825 Plaza Ave.	Hays	67601	Don Napell	(785) 625-2427	\$13,921,401	\$4,796,638	\$8,468,050	\$1,726,108	1,233	-5.27%	-2.67%
63374	FARMWAY	P.O. Box 446	Beloit	67420	Richard Montgomery	(785) 738-2224	\$89,803,241	\$49,490,299	\$38,112,332	\$19,110,087	7,956	2.50%	4.23%
11643	FREEDOM 1ST	57915 Leavenworth St.	McConnell AFB	67221	Ronda Posch	(316) 685-0205	\$6,985,151	\$23,340,506	\$4,780,754	\$4,780,754	3,574	-1.60%	-8.04%
63201	FRONTIER COMMUNITY	P.O. Box 3032	Fort Leavenworth	66027	Bill Hauber	(913) 651-6575	\$112,627,317	\$57,833,570	\$48,785,735	\$15,562,804	11,160	0.67%	6.29%
7662	GARDEN CITY TEACHERS	P.O. Box 705	Garden City	67846	Cynthia Means	(620) 275-0131	\$11,454,419	\$5,257,971	\$5,547,183	\$986,626	1,847	-3.04%	-13.61%
62542	GOLDEN PLAINS	P.O. Box 459	Garden City	67846	Erich Schaefer	(620) 275-2151	\$448,495,057	\$398,627,691	\$23,858,634	\$47,931,951	62,203	7.73%	12.99%
65220	HEALTH CARE EMPLOYEES	8919 Parallel Pkwy., 208	Kansas City	66112	Steve Ray	(913) 788-8447	\$2,934,060	\$1,108,310	\$1,783,307	\$367,257	839	-3.53%	-20.62%
67828	HOLY NAME	610 Windsor Ln.	Coffeyville	67337	Sandra Hyatt	(620) 251-3171	\$370,220	\$219,118	\$146,861	\$33,706	154	-3.87%	-31.70%
62031	HUTCHINSON	P.O. Box 1645	Hutchinson	67504	Garth Strand	(620) 669-0177	\$225,143,225	\$168,477,730	\$40,907,758	\$23,151,644	19,604	8.34%	20.13%
63090	HUTCHINSON GOVERNMENT EMPLOYEES	121 E Ave. A	Hutchinson	67510	April Blakey	(620) 663-2991	\$19,314,320	\$8,329,943	\$10,183,825	\$2,333,815	2,066	4.75%	23.21%
67829	HUTCHINSON POSTAL & COMMUNITY	2306 N Main St.	Hutchinson	67502	Rosa White	(620) 662-8050	\$4,047,039	\$2,612,852	\$1,080,781	\$964,419	851	6.64%	-2.50%
66299	K C FIREMEN & POLICE	1700 Nebraska Ave.	Kansas City	66102	Edna Lohr	(913) 321-8792	\$12,222,754	\$6,806,517	\$5,548,583	\$2,637,155	1,997	8.42%	12.84%
62702	K.U.M.C.	12510 W 62nd Ter 104	Shawnee	66216	Robert Burton	(913) 588-5375	\$24,770,896	\$7,545,601	\$16,488,755	\$2,436,746	2,892	-2.25%	2.08%
66036	KAN COLO	216 North Maple	Hoisington	67544	Timothy McQuade	(620) 653-4415	\$867,845	\$488,628	\$387,515	\$159,694	135	40.91%	12.90%
67760	KANSAS AIR GUARD	5920 SE Coyote Dr.	Topeka	66619	Becky Razak	(785) 861-4093	\$4,843,714	\$4,264,346	\$564,816	\$797,759	658	-2.43%	0.14%
60795	KANSAS BLUE CROSS BLUE SHIELD	P.O. Box 1975	Topeka	66601	Pete Dido	(785) 291-8774	\$36,800,525	\$21,530,441	\$14,477,466	\$5,113,522	3,237	5.05%	0.07%
63145	KANSAS CITY P&G EMPLOYEES	1900 Kansas Ave.	Kansas City	66105	Maureen Breshhears	(913) 573-0441	\$4,198,907	\$2,961,249	\$1,113,522	\$1,144,959	906	4.38%	7.28%
5257	KANSAS STATE UNIVERSITY	P.O. Box 1343	Manhattan	66505	LaRae Kraemer	(785) 776-3003	\$68,816,062	\$39,971,466	\$25,780,437	\$6,473,556	8,150	8.67%	8.35%
67995	KANSAS TEACHERS COMMUNITY	P.O. Box 1296	Pittsburg	66762	Mark Koharik	(620) 231-5719	\$80,374,064	\$46,842,209	\$29,836,725	\$8,886,982	11,954	3.04%	0.19%
5589	KC FAIRFAX	P.O. Box 15138	Kansas City	66115	Gloria Oliver	(913) 647-9490	\$9,315,385	\$4,824,770	\$4,224,492	\$1,429,441	2,529	-8.12%	1.51%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24858	MAIN STREET	13001 W 95th St.	Lenexa	66215	John Bevelin	(913) 599-1010	\$353,090,843	\$173,126,693	\$163,512,061	\$33,365,970	60,804	2.76%	-0.73%
65371	MCPHERSON CO-OP	P.O. Box 1404	MCPHERSON	67460	Brenda Kliever	(620) 241-9308	\$34,023,519	\$17,407,510	\$15,492,124	\$3,269,646	3,101	0.39%	-3.37%
63211	MEDICAL COMMUNITY	1144 S Clifton	Wichita	67218	Larry Schmitz	(316) 687-4101	\$19,576,735	\$13,297,594	\$6,005,977	\$1,801,747	4,516	6.87%	30.91%
63283	MERITRUST	P.O. Box 789757	Wichita	67278	James Nastars	(316) 683-1199	\$966,584,170	\$817,934,514	\$93,945,122	\$101,749,453	77,270	9.63%	8.50%
65372	MID AMERICAN	8404 W Kellogg Dr.	Wichita	67209	James Holt	(316) 722-3921	\$229,572,040	\$204,030,034	\$13,129,367	\$22,005,893	34,480	21.13%	6.29%
67718	MID PLAINS	P.O. Box 615	Glasc	67445	Irma Ehrig	(785) 568-2648	\$1,297,602	\$1,052,372	\$245,461	\$144,344	250	12.46%	28.38%
60906	MID-KANSAS	P.O. Box 608	Moundridge	67107	Rick Krehbiel	(620) 345-2980	\$54,119,141	\$23,975,843	\$27,941,865	\$5,433,423	4,433	0.33%	-7.22%
60337	MIDWEST REGIONAL	P.O. Box 12217	Kansas City	66112	Lloyd Nugent	(913) 334-4200	\$58,556,076	\$32,995,621	\$23,108,599	\$5,950,229	8,322	2.24%	-1.77%
65466	MORTON	121 Morton Dr.	South Hutchinson	67505	Judith Voeltz	(620) 665-6792	\$3,809,130	\$1,604,479	\$2,073,238	\$528,791	815	10.39%	-6.66%
61111	NEW CENTURY	707 SE Quincy	Topeka	66603	Stephanie Stuart	(785) 235-9551	\$20,976,055	\$13,923,750	\$5,988,411	\$1,471,967	3,375	-0.27%	3.57%
67988	NORWESCO	P.O. Box 545	St. Francis	67756	Sharon Barnhart	(785) 332-2113	\$192,724	\$80,310	\$114,850	\$34,690	104	12.78%	-18.12%
12033	PANHANDLE	P.O. Box 26	Wellington	67152	Karen Hornek	(620) 326-2285	\$50,424,644	\$18,981,170	\$30,152,921	\$7,579,667	3,325	2.71%	7.32%
60039	PEOPLES CHOICE	P.O. Box 467	Coffeyville	67337	Tana Neal	(620) 251-9280	\$7,290,602	\$2,079,509	\$5,005,245	\$1,593,223	828	-0.30%	-9.71%
61823	QUEST	P.O. Box 1128	Topeka	66601	Vickie Hurt	(785) 233-5556	\$276,007,245	\$80,129,877	\$183,594,136	\$26,315,044	25,678	0.74%	-4.70%
8216	QUINDARO HOMES	660 Manorcrest	Kansas City	66101	Dee Hartner	(913) 342-3421	\$1,379,612	\$498,908	\$878,383	\$268,068	253	10.99%	-3.97%
63169	RELIANCE	540 Minnesota Ave.	Kansas City	66101	Marci Frazier	(913) 573-9196	\$20,073,048	\$11,112,394	\$8,728,412	\$3,555,575	2,209	1.08%	7.02%
63337	RIVER CITIES COMMUNITY	625 Commercial St., Ste. 6	Atchison	66002	Bev McConaughy	(913) 367-1488	\$2,871,478	\$2,410,852	\$448,899	\$257,781	893	17.21%	13.14%
67799	SALINA INTERPAROCHIAL	1927 S Ohio	Salina	67401	Laurie Slater	(785) 825-0744	\$16,689,887	\$9,057,280	\$8,170,983	\$5,025,221	1,795	-6.27%	-2.76%
67800	SALINA MUNICIPAL	1939-B S Ohio	Salina	67401	Jody Highsmith	(785) 825-1053	\$1,999,968	\$1,215,011	\$768,443	\$244,726	770	-4.48%	12.68%
63087	SALINA RAILROAD	P.O. Box 1054	Salina	67402	Cindy Brockway	(785) 823-1841	\$600,614	\$522,306	\$61,047	\$64,815	447	-11.86%	8.72%
61765	SALINE COUNTY TEACHERS	631 E Crawford St., Ste. 207	Salina	67401	Trula Harris	(785) 827-7349	\$2,504,625	\$1,265,769	\$1,225,097	\$679,510	644	-9.26%	0.28%
4193	SANDHILLS	P.O. Box 1033	Ulysses	67880	Shella Koop	(620) 353-1009	\$1,454,368	\$632,674	\$804,712	\$207,817	302	2.62%	-22.38%
13941	SM	P.O. Box 498	Mission	66201	William Porter	(913) 831-4555	\$61,007,240	\$43,073,373	\$18,143,160	\$9,979,311	2,451	-1.46%	-5.24%
67759	SOUTHWEST KANSAS COMMUNITY	212 E Frontview, Ste. C	Dodge City	67801	Katherine Ruthi	(620) 225-5625	\$4,794,024	\$2,279,786	\$2,471,057	\$570,837	695	-4.34%	-23.06%
3868	SUNFLOWER	11104 W Taylor Circle	Wichita	67212	Justin Robinson	(620) 838-9495	\$452,487	\$354,305	\$104,138	\$102,015	140	4.44%	13.41%
7610	SUNFLOWER UP	P.O. Box 190	Marysville	66508	Janet Fritsch	(785) 562-3741	\$5,776,177	\$5,296,219	\$242,897	\$413,509	2,040	5.38%	27.83%
67187	TECU	6300 W 21st St. N	Wichita	67205	Chuck Bullock	(316) 263-5756	\$70,462,285	\$56,692,634	\$10,592,402	\$7,427,708	7,903	-0.45%	8.65%
63118	TOPEKA CITY EMPLOYEES	215 Se 7th St.	Topeka	66603	Connie Hammersmith	(785) 368-3832	\$10,186,225	\$6,747,602	\$3,055,323	\$1,344,301	1,697	1.70%	7.63%
63042	TOPEKA FIREMEN'S	2447 SE 29th St.	Topeka	66605	Steven Montour	(785) 266-7533	\$9,088,463	\$4,244,946	\$4,783,409	\$2,489,327	977	-4.00%	0.58%
67785	TOPEKA POLICE	320 S Kansas Ave., Ste. 100	Topeka	66603	Steve Huddleston	(785) 368-9436	\$6,967,364	\$5,467,134	\$1,385,054	\$966,678	1,227	-3.59%	2.91%
63217	TOPEKA POST OFFICE	P.O. Box 1097	Topeka	66601	Connie Kent	(785) 233-4323	\$6,823,577	\$3,300,832	\$3,469,920	\$1,720,395	1,139	10.72%	1.62%
67855	TRI-COUNTY	P.O. Box 55	Ginnell	67738	Ilene Beckman	(785) 824-3988	\$3,603,162	\$1,053,965	\$2,523,702	\$622,415	547	0.86%	-0.60%
6779	UAW MO-KAN	3254 Brinkerhoff Rd.	Kansas City	66115	Donna Johnson	(913) 342-0293	\$5,824,381	\$2,426,436	\$2,962,462	\$776,099	1,618	-6.52%	-1.25%
67810	UNITED	202 S Topeka	Ness City	67560	Patti Lutters	(785) 798-3223	\$8,583,638	\$2,375,099	\$6,071,418	\$745,474	890	6.43%	3.95%
6214	UNITED NORTHWEST	P.O. Box 176	Norton	67654	Denise Bailey	(785) 877-5191	\$36,379,806	\$18,103,626	\$17,309,902	\$5,429,950	2,504	-5.42%	2.65%
64979	UNIVERSAL	117 South 8th	Independence	67301	Laura Keller	(620) 331-6320	\$1,049,665	\$421,022	\$639,093	\$404,141	305	6.12%	-30.55%
4427	USPLK EMPLOYEES	16055 Santa Fe Trail	Leavenworth	66048	Cheryl Smith	(913) 682-2928	\$34,631,531	\$12,148,027	\$21,017,478	\$3,861,100	2,319	-1.11%	-1.24%
61925	VETERANS ADMINISTRATION	804 S Olliver	Wichita	67218	Sunny Nicholson	(316) 687-9809	\$5,201,174	\$4,092,729	\$658,880	\$401,450	1,244	2.80%	16.02%
67821	W. M. H.	1300 E 5th	Winfield	67156	Audrey Elkins	(620) 221-2300	\$1,473,020	\$1,026,323	\$414,549	\$178,558	453	14.59%	2.72%
62840	WAKARUSA VALLEY	2721 W 6th St., Ste. B	Lawrence	66049	Denise Bonner	(785) 865-1201	\$3,654,514	\$2,043,825	\$1,571,487	\$488,003	643	5.94%	11.25%
65965	WESLEY MEDICAL	551 N Hillside, Ste. 340	Wichita	67214	Debbie Roush	(316) 962-3035	\$5,951,670	\$2,042,192	\$3,665,044	\$724,698	1,028	1.92%	-27.84%
63189	WHITE EAGLE	P.O. Box 86	August	67010	Rick Blue	(316) 775-7591	\$87,945,430	\$65,200,095	\$17,803,220	\$11,075,558	14,206	1.72%	4.03%
3907	WICHITA	3730 W 13th St.	Wichita	67203	Jane Hammill	(316) 941-0600	\$83,529,660	\$65,404,183	\$7,902,625	\$15,034,158	9,290	5.07%	16.61%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	86	84	84	81	77	-4.94%	-2.19%
Number of Members	724,830	725,837	741,225	741,026	762,508	2.90%	1.02%
Total Assets (\$000)	5,953,041	6,264,595	6,759,315	7,045,607	7,337,794	4.15%	4.27%
Total Shares (\$000)	5,148,907	5,414,695	5,857,276	6,083,548	6,332,423	4.09%	4.22%
Total Loans (\$000)	3,605,411	3,643,134	3,767,170	4,038,233	4,389,926	8.71%	4.02%
Total Capital (\$000)	754,812	801,972	855,277	902,632	971,416	7.62%	5.18%

KENTUCKY	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 FORT KNOX	\$1,159,567	15.80%	14.73%	75.99%	1.52%	0.42%	2.18%	401	52.79%	\$13,040	\$12,063	24.69%	67.38%	23.58%
2 COMMONWEALTH	\$968,307	13.20%	19.48%	75.04%	0.91%	1.01%	3.57%	330	71.35%	\$8,293	\$9,387	18.71%	49.26%	27.27%
3 L & N	\$872,975	11.90%	10.03%	64.62%	1.10%	0.71%	2.78%	320	70.44%	\$25,905	\$11,093	8.20%	69.15%	0.00%
4 PARK COMMUNITY	\$658,327	8.97%	10.13%	83.98%	0.50%	0.60%	3.30%	364	80.03%	\$16,227	\$8,802	25.88%	50.08%	2.65%
5 UNIVERSITY OF KENTUCKY	\$517,255	7.05%	11.25%	99.27%	1.85%	0.72%	3.61%	418	58.00%	\$11,363	\$7,789	19.29%	63.19%	27.36%
6 MEMBERS HERITAGE	\$349,820	4.77%	11.70%	59.89%	0.23%	1.29%	3.36%	435	81.28%	\$10,892	\$6,850	14.76%	57.57%	11.19%
7 KENTUCKY TELCO	\$327,964	4.47%	11.27%	72.67%	0.97%	0.39%	3.90%	445	75.58%	\$9,041	\$6,967	22.31%	43.67%	18.06%
8 SIGNET	\$209,630	2.86%	15.40%	55.49%	0.59%	0.67%	1.80%	478	69.18%	\$12,863	\$10,861	15.20%	48.54%	10.35%
9 MEMBERS CHOICE	\$194,052	2.64%	10.37%	57.27%	1.02%	1.13%	2.94%	491	74.64%	\$8,455	\$10,215	15.61%	37.60%	21.57%
10 ASHLAND	\$181,183	2.47%	12.42%	67.33%	0.86%	1.19%	2.69%	818	69.41%	\$12,304	\$5,604	13.48%	21.29%	9.01%
11 C-PLANT	\$178,666	2.43%	9.87%	72.51%	1.23%	1.53%	2.67%	430	67.12%	\$15,353	\$10,655	27.31%	63.00%	1.25%
12 CLASSACT	\$175,961	2.40%	10.43%	41.49%	0.42%	0.33%	3.92%	252	93.54%	\$5,518	\$8,443	12.41%	59.22%	18.68%
13 SERVICE ONE	\$126,430	1.72%	10.14%	73.80%	0.65%	0.69%	4.24%	296	79.07%	\$9,750	\$7,663	15.32%	47.39%	21.02%
14 JEFFERSON COUNTY	\$119,634	1.63%	12.92%	37.42%	0.43%	0.66%	2.40%	386	84.23%	\$13,170	\$9,258	9.96%	37.00%	0.00%
15 AUTOTRUCK FINANCIAL	\$110,952	1.51%	11.40%	39.44%	0.10%	1.08%	4.06%	473	95.74%	\$9,616	\$6,235	11.04%	58.38%	6.20%
16 THE HEALTH & EDUCATION	\$73,807	1.01%	12.77%	46.14%	0.17%	0.52%	3.03%	720	91.41%	\$6,057	\$4,206	9.13%	48.10%	16.94%
17 KENTUCKY EMPLOYEES	\$68,264	0.93%	10.49%	72.40%	0.28%	0.81%	4.15%	370	81.20%	\$9,395	\$6,026	11.54%	38.89%	12.17%
18 GREATER KENTUCKY	\$59,441	0.81%	10.33%	85.39%	0.49%	0.49%	4.43%	306	87.19%	\$12,090	\$6,870	20.60%	38.58%	16.20%
19 OWENSBORO	\$56,339	0.77%	11.91%	44.79%	0.07%	0.68%	3.16%	321	96.45%	\$7,961	\$7,462	12.10%	43.91%	10.83%
20 BEACON COMMUNITY	\$52,701	0.72%	11.47%	41.37%	0.47%	0.66%	4.78%	381	87.89%	\$8,917	\$4,572	8.51%	51.02%	0.32%
21 LAKE CHEM COMMUNITY	\$50,232	0.68%	8.78%	74.90%	-0.03%	0.07%	3.81%	444	90.16%	\$12,681	\$4,911	14.71%	19.69%	2.43%
22 KEMBA LOUISVILLE	\$46,766	0.64%	19.74%	47.83%	0.34%	0.38%	3.53%	481	86.13%	\$7,213	\$7,070	16.51%	51.85%	0.00%
23 COVE	\$46,649	0.64%	15.53%	84.99%	1.63%	1.41%	5.42%	588	75.93%	\$6,780	\$4,441	21.90%	43.92%	14.44%
24 KUE	\$40,162	0.55%	12.24%	32.96%	0.40%	0.16%	1.99%	583	79.15%	\$4,804	\$9,987	11.20%	45.89%	51.11%
25 GREEN RIVER AREA	\$39,843	0.54%	19.60%	42.49%	0.35%	0.27%	2.12%	496	86.01%	\$11,289	\$6,488	14.87%	31.64%	0.00%
26 RURAL COOPERATIVES	\$39,551	0.54%	12.05%	56.73%	0.07%	1.35%	3.90%	382	95.85%	\$6,091	\$6,424	20.44%	37.13%	13.16%
27 DAVIESS COUNTY TEACHERS	\$38,728	0.53%	10.15%	60.96%	0.27%	0.08%	3.15%	344	92.48%	\$10,045	\$8,413	17.05%	48.12%	17.03%
28 LOUISVILLE	\$36,175	0.49%	13.89%	44.44%	0.50%	0.62%	2.02%	396	84.97%	\$9,888	\$10,448	16.02%	22.62%	0.00%
29 LOUISVILLE GAS & ELECTRIC CO.	\$33,846	0.46%	14.14%	45.73%	0.56%	0.23%	2.32%	434	80.63%	\$6,330	\$8,909	23.66%	34.32%	27.29%
30 MOREHEAD COMMUNITY	\$28,904	0.39%	11.49%	68.93%	0.77%	0.93%	3.35%	390	80.57%	\$7,659	\$6,220	19.70%	45.03%	0.00%
31 LOUCHEM	\$26,173	0.36%	8.96%	58.32%	0.10%	1.63%	3.94%	768	94.67%	\$6,728	\$4,115	9.26%	28.58%	9.88%
32 LABOR MANAGEMENT	\$23,998	0.33%	12.48%	60.72%	0.80%	0.21%	2.73%	313	72.96%	\$9,265	\$10,306	31.04%	36.25%	5.89%
33 LOUISVILLE METRO POLICE OFFICERS	\$22,964	0.31%	10.52%	85.41%	2.02%	3.33%	4.58%	387	68.04%	\$7,137	\$5,603	24.56%	21.22%	9.39%
34 METRO EMPLOYEES	\$21,736	0.30%	11.39%	60.04%	0.66%	0.28%	5.55%	396	86.00%	\$5,986	\$4,606	15.09%	51.20%	9.91%
35 LOUISVILLE MEDICAL CENTER	\$21,728	0.30%	9.46%	68.28%	0.34%	1.24%	4.96%	650	100.26%	\$7,072	\$4,006	9.15%	25.88%	15.39%
36 AUDUBON	\$21,061	0.29%	9.62%	54.32%	-0.09%	1.18%	3.75%	291	98.36%	\$7,422	\$6,874	20.61%	41.77%	8.61%
37 WHITESVILLE COMMUNITY	\$20,784	0.28%	11.98%	36.06%	0.41%	2.17%	1.95%	373	82.48%	\$15,078	\$9,802	11.48%	35.25%	0.00%
38 MSU	\$19,531	0.27%	7.77%	47.62%	-0.23%	0.00%	2.52%	504	110.02%	\$8,153	\$7,930	22.26%	46.94%	13.66%
39 CHEMCO	\$19,487	0.27%	9.99%	61.09%	-0.28%	2.24%	4.23%	267	102.70%	\$8,974	\$7,287	20.81%	47.86%	10.24%
40 YOUR HOMETOWN	\$18,687	0.25%	9.36%	50.76%	0.01%	2.22%	3.37%	492	102.07%	\$10,825	\$6,235	8.65%	47.71%	4.95%
41 LEXINGTON POSTAL	\$18,464	0.25%	15.78%	31.97%	-0.51%	0.99%	3.63%	495	119.62%	\$4,615	\$5,706	7.57%	51.21%	23.92%
42 NORTHERN KENTUCKY EDUCATORS'	\$18,092	0.25%	7.73%	40.12%	0.20%	0.93%	3.59%	516	94.56%	\$5,862	\$5,329	16.35%	37.77%	7.17%
43 C&O UNITED	\$15,634	0.21%	10.98%	38.26%	-0.47%	0.27%	4.24%	776	111.81%	\$6,660	\$3,247	8.62%	26.60%	2.11%
44 KRAFTCOR	\$14,456	0.20%	11.54%	52.76%	0.21%	1.46%	2.86%	387	93.33%	\$7,980	\$6,581	26.36%	28.89%	2.48%
45 W B H EMPLOYEES	\$13,368	0.18%	14.88%	39.77%	0.31%	0.00%	3.94%	390	91.17%	\$4,803	\$4,484	14.40%	44.59%	0.00%
46 BROWN-FORMAN EMPLOYEES	\$11,738	0.16%	11.29%	63.45%	0.83%	0.47%	3.47%	463	80.78%	\$11,303	\$7,458	18.99%	20.94%	0.00%
47 ARH	\$11,524	0.16%	21.66%	50.91%	1.11%	1.38%	5.29%	732	83.63%	\$5,109	\$2,200	11.12%	34.19%	0.00%
48 HOPKINS COUNTY TEACHERS	\$11,287	0.15%	16.43%	32.60%	-0.11%	0.11%	2.09%	512	105.20%	\$6,518	\$6,135	12.25%	20.13%	0.00%
49 K I T	\$10,716	0.15%	7.48%	69.03%	0.96%	2.40%	5.56%	575	80.35%	\$5,969	\$3,771	13.29%	34.41%	13.02%
50 KYANG	\$10,122	0.14%	6.53%	43.74%	-1.22%	0.00%	3.70%	298	93.27%	\$5,943	\$7,916	13.50%	61.19%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
11487	1ST SELECT	664 North Dr.	Hopkinsville	42240	Teresa Joiner	(270) 886-2002	\$1,034,611	\$757,560	\$240,315	\$82,148	275	1.02%	2.16%
20438	ARH	P.O. Box 1447	Middlesboro	40965	Kim Helton	(859) 248-8566	\$11,524,173	\$4,511,576	\$5,948,492	\$2,567,287	4,027	0.75%	-6.97%
61792	ASHLAND	P.O. Box 391	Ashland	41105	Larry Lucas	(606) 329-5489	\$181,182,795	\$106,452,950	\$68,946,555	\$22,814,949	28,212	-0.86%	7.06%
11168	AUDUBON	1429 Breckmeidge St.	Owensboro	42303	Beverly Knott	(270) 685-3487	\$10,061,399	\$9,815,451	\$9,815,451	\$2,060,227	2,765	0.95%	-4.31%
68617	AUTOTRUCK FINANCIAL	P.O. Box 18890	Louisville	40261	Huston Reinle	(502) 459-8981	\$11,095,162	\$38,388,701	\$66,868,401	\$12,808,736	15,608	10.24%	1.84%
21657	AXTON	1320 W Main St.	Glasgow	42141	Jackie Wilkinson	(270) 659-6249	\$2,836,907	\$1,387,051	\$804,560	\$804,560	486	3.77%	22.72%
60883	BEACON COMMUNITY	7910 National Turnpike	Louisville	40214	Penny Haseler	(502) 366-6022	\$52,700,638	\$19,092,348	\$26,361,056	\$6,179,646	10,095	1.66%	-3.73%
62389	BEREA	105 Jackson St.	Berea	40404	Joe Tarter	(859) 986-3789	\$1,281,588	\$783,659	\$906,648	\$177,676	470	-11.22%	-5.56%
12648	BLUEGRASS COMMUNITY	P.O. Box 81	Ashland	41105	Terry Kidd	(606) 324-0888	\$9,183,691	\$6,575,201	\$2,026,061	\$839,745	2,602	8.35%	4.32%
62482	BROWN-FORMAN EMPLOYEES	850 Dixie Hwy.	Louisville	40210	Gayle Hamilton	(502) 774-7321	\$11,738,480	\$6,578,474	\$4,964,745	\$1,344,135	1,390	-0.07%	9.99%
62587	C&O UNITED	3029 Dixie Hwy.	Edgewood	41017	Mike Cooper	(859) 331-3447	\$15,633,581	\$5,301,757	\$9,933,870	\$1,743,502	4,267	-1.02%	-6.69%
18172	CHEMCO	4200 Bells Ln.	Louisville	40211	Sharon Board	(502) 772-5780	\$19,487,281	\$7,092,183	\$7,928,183	\$2,054,840	2,403	-2.82%	5.48%
9106	CLASSACT	3620 Fern Valley Rd.	Louisville	40219	Lynn Huether	(502) 964-7575	\$175,960,847	\$64,925,946	\$95,823,417	\$18,289,907	18,534	1.86%	11.67%
61437	COMMONWEALTH	P.O. Box 978	Frankfort	40602	Karen Harbin	(815) 937-7447	\$968,307,024	\$588,852,313	\$342,794,793	\$190,755,874	83,603	1.50%	4.97%
11285	CORNING GLASS WORKS HARRODSBG	680 E Office St.	Harrodsburg	40330	Fran Nichols	(859) 734-9656	\$5,717,409	\$1,211,754	\$4,461,632	\$966,819	920	1.86%	-4.08%
19879	COVE	581 Dudley Rd.	Edgewood	41017	Bennie Hoppus	(859) 344-7900	\$46,648,971	\$33,269,865	\$12,251,865	\$7,365,952	8,816	5.84%	12.82%
7524	C-PLANT	2500 Lone Oak Rd.	Paducah	42303	Paul Adams	(270) 554-0287	\$178,665,677	\$116,377,547	\$50,343,673	\$18,759,503	15,062	10.74%	6.90%
20684	DAVISS COUNTY TEACHERS	P.O. Box 1986	Owensboro	42302	Alesha Saalvaechter	(270) 684-8954	\$38,728,301	\$21,144,911	\$16,363,466	\$3,955,184	4,123	2.15%	6.14%
23376	DOE RUIN EMPLOYEES	2450 Olin Rd.	Brandenburg	40108	Debra Allen	(502) 422-6621	\$9,103,112	\$6,312,464	\$2,018,755	\$1,010,896	1,517	-1.86%	4.16%
4366	F.C.I. ASHLAND	P.O. Box 888	Ashland	41105	Larry Broughton	(606) 928-6414	\$1,822,837	\$3,104,875	\$1,822,837	\$1,118,294	692	-1.17%	-2.89%
7000	FORT KNOX	P.O. Box 900	Radcliff	40159	Roy Springsteen	(502) 942-0254	\$1,159,567,022	\$750,954,676	\$328,326,076	\$177,049,741	81,917	7.52%	9.59%
68637	FRIENDS FIRST	922 Triplett St., Unit 1	Owensboro	42303	Joanne Mason	(270) 684-1829	\$6,291,521	\$3,666,224	\$2,307,965	\$445,428	1,465	1.42%	-2.42%
18312	GIBBS ALUMINUM	369 Community Dr.	Henderson	42420	Shaman Kavanaugh	(270) 827-1801	\$4,928,118	\$2,259,049	\$2,604,016	\$1,664,582	1,100	10.47%	-5.45%
62288	GREATER KENTUCKY	1001 Red Mile Rd.	Lexington	40504	Michael Fromma	(859) 231-9300	\$59,440,949	\$44,842,273	\$10,178,245	\$6,376,929	7,644	-6.00%	-0.79%
12852	GREEN RIVER AREA	3000 E 4th St.	Owensboro	40203	Scott Beyke	(270) 926-0210	\$39,842,981	\$13,660,017	\$23,121,516	\$7,659,127	4,955	3.35%	4.35%
22139	GREENUP COUNTY	P.O. Box 433	Russell	41169	Jay Beek	(606) 836-9932	\$5,482,975	\$2,725,275	\$2,688,648	\$619,765	755	10.29%	6.41%
20936	HOPKINS COUNTY TEACHERS	320 S Seminary St.	Madisonville	42431	Shirley Johnson	(270) 821-0504	\$1,287,302	\$3,070,079	\$8,045,539	\$15,616,693	1,535	6.04%	-11.59%
19853	JEFFERSON COUNTY	P.O. Box 22289	Louisville	40252	Carl Hicks	(502) 429-4955	\$119,634,197	\$38,824,956	\$77,758,287	\$15,616,693	11,206	3.81%	16.13%
16947	KIT	3415 Bardstown Rd., Ste. 103A	Louisville	40218	Barbara Leonhardt	(502) 459-9286	\$10,716,264	\$6,739,004	\$2,998,018	\$860,279	2,589	0.49%	20.44%
62358	KEMBA LOUISVILLE	4017 Poplar Level Rd.	Louisville	40213	Donald Diebold	(502) 459-1411	\$46,765,611	\$17,881,144	\$26,263,910	\$9,399,256	5,288	0.88%	-2.02%
62431	KENTUCKY EMPLOYEES	100 Moore Dr.	Frankfort	40601	John Graham	(502) 564-5597	\$68,264,204	\$41,114,169	\$23,386,790	\$7,582,003	9,424	8.84%	7.11%
23541	KENTUCKY TELCO	3740 Bardstown Rd.	Louisville	40218	Richard Reese	(502) 459-3000	\$327,964,213	\$202,822,079	\$114,747,602	\$38,615,841	40,057	6.79%	11.69%
20891	KRAFTCOR	2960 Squirrel Tail Hollow Rd.	Hawesville	42348	Karen Smith	(270) 927-8293	\$14,455,774	\$6,718,868	\$7,223,849	\$1,683,383	1,935	-0.43%	5.73%
22478	KUE	One Quality St.	Lexington	40507	Lew Whalen	(859) 367-5488	\$40,162,172	\$11,520,257	\$28,116,713	\$4,943,539	3,500	5.28%	0.09%
19280	KY WA GAS CO EMPLOYEES	65 Hobson Rd.	Pikeville	41501	Robert Hall	(606) 432-2020	\$3,827,970	\$1,909,256	\$2,018,536	\$1,073,180	403	11.71%	2.52%
10507	KYANG	1101 Grade Ln.	Louisville	40213	Start Fry	(502) 364-9410	\$10,121,742	\$4,130,656	\$5,828,700	\$718,157	1,193	7.82%	-5.53%
9260	L & N	9265 Smyrna Pkwy.	Louisville	40229	Gary Lord	(502) 368-5858	\$872,975,389	\$500,415,144	\$342,682,798	\$89,682,053	69,814	6.59%	10.36%
21853	LABOR MANAGEMENT	679 State Route 1957	Lewistown	42351	Sharon Roberts	(270) 295-3422	\$23,997,892	\$12,739,481	\$10,670,346	\$3,079,263	2,036	3.28%	5.11%
20641	LAKE CHEM COMMUNITY	P.O. Box 244	Galvert City	42029	Pam Holland	(270) 395-5945	\$50,232,212	\$34,275,968	\$11,941,741	\$4,604,361	9,318	0.51%	-4.17%
62303	LETCHER COUNTY TEACHERS	P.O. Box 735	Whitesburg	41858	Jackie Frazer	(606) 633-4455	\$1,060,613	\$384,207	\$672,551	\$208,590	394	-1.84%	-7.97%
62370	LEXINGTON POSTAL	P.O. Box 11001	Lexington	40512	Sharon Stafford	(606) 233-7902	\$18,464,030	\$4,965,336	\$12,957,449	\$2,922,453	2,722	-2.31%	12.02%
18855	LOUCHEM	P.O. Box 16940	Louisville	40216	Michele Resch	(502) 447-6300	\$26,172,990	\$13,819,959	\$11,080,626	\$2,530,361	5,759	-8.12%	0.90%
62433	LOUISVILLE	P.O. Box 33303	Louisville	40232	Mike Hovekamp	(502) 458-2681	\$36,175,046	\$13,794,433	\$21,159,096	\$5,077,386	2,971	-4.01%	-2.05%
61123	LOUISVILLE GAS & ELECTRIC COMPANY	P.O. Box 23040	Louisville	40232	Heather Cumie	(502) 627-3140	\$38,845,673	\$13,274,117	\$20,120,405	\$4,846,682	3,258	0.86%	0.53%
8737	LOUISVILLE MEDICAL CENTER	234 E Gray St., Ste. 130	Louisville	40202	Ray Kirkland	(502) 629-3716	\$21,727,851	\$13,331,108	\$8,145,873	\$2,275,747	4,873	-1.76%	13.30%
61772	LOUISVILLE METRO POLICE OFFICERS	900 W Market St., Ste. 100	Louisville	40202	Sondra Sivers	(502) 584-7134	\$22,964,186	\$17,591,901	\$4,981,033	\$2,446,527	3,676	-1.35%	15.71%
16820	LOUVAH	VA Medical Center, 800 Zorn Ave.	Louisville	40206	Mary Moody	(502) 894-6282	\$3,230,599	\$2,179,974	\$1,083,837	\$424,497	1,030	5.08%	8.95%
12061	MCCRACKEN COUNTY TEACHERS	270 Bleich Rd.	Paducah	42003	Peggy Knott	(270) 554-9941	\$7,874,309	\$3,947,358	\$3,852,042	\$1,038,698	1,294	0.83%	6.42%
62026	MEMBERS CHOICE	P.O. Box 1468	Ashland	41105	Leslie Vincent	(606) 329-7876	\$194,052,385	\$99,162,929	\$85,111,515	\$20,986,284	16,950	10.62%	12.57%
13638	MEMBERS HERITAGE	440 Park Place	Lexington	40511	Pat Ferry	(859) 259-3466	\$349,819,894	\$184,918,017	\$150,398,125	\$39,567,693	45,074	-0.35%	-1.41%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
63058	METRO EMPLOYEES	1306 Versailles Rd.	Lexington	40504	Piper Graham	(606) 258-3990	\$21,735,704	\$11,492,812	\$9,014,159	\$2,530,370	4,156	4.96%	12.28%
8940	MODERN EMPLOYEES	1727 Moseley St.	Owensboro	42303	Tammy Kirkpatrick	(270) 685-1025	\$5,380,840	\$3,403,139	\$1,816,226	\$1,300,291	841	2.49%	0.63%
23070	MOREHEAD COMMUNITY	P.O. Box 949	Morehead	40351	Mike Alcorn	(606) 784-2201	\$28,903,947	\$17,538,822	\$9,765,213	\$3,382,147	4,091	-1.85%	4.59%
20595	MSD	700 W Liberty St.	Louisville	40203	Judi Ray	(502) 540-6213	\$4,802,207	\$2,475,699	\$2,710,094	\$1,036,292	861	-6.13%	10.70%
22978	MSU	202 General Services Bldg., MSU	Murray	42071	Janet Manning	(270) 809-6666	\$19,531,478	\$8,569,276	\$10,490,715	\$1,528,524	2,269	-6.46%	22.68%
62490	MUHLENBERG COMMUNITY HOSPITAL	440 Hopkinsville St., P.O. Box 387	Greenville	42345	Lila Lassiter	(270) 338-8276	\$759,361	\$119,346	\$629,974	\$138,770	428	-4.13%	-19.60%
18084	NORTH EAST KY CAP	P.O. Box 1623	Olive Hill	41164	Karla Back	(606) 286-4443	\$361,925	\$45,120	\$315,267	\$52,028	162	-6.35%	48.48%
21339	NORTHERN KENTUCKY EDUCATORS'	2805 Alexandria Pike	Highland Heights	41076	Judy Hester	(606) 442-3500	\$18,092,401	\$6,618,014	\$10,691,318	\$1,430,292	3,095	6.07%	-5.41%
8988	OWENSBORO	717 Harvard Dr.	Owensboro	42301	Stephen Sharp	(270) 683-1054	\$56,338,905	\$2,562,246	\$28,935,029	\$5,940,551	6,750	4.91%	7.08%
61738	PADUCAH CITY EMPLOYEES	P.O. Box 2267	Paducah	42002	Mary Nelhoff	(270) 444-8510	\$2,729,928	\$1,773,573	\$925,022	\$621,172	629	-9.68%	-1.92%
11955	PADUCAH TEACHERS	800 Caldwell St.	Paducah	42003	Sarah Smith	(270) 444-5600	\$9,230,473	\$4,977,636	\$4,098,526	\$996,596	1,138	5.82%	19.00%
68644	PARK COMMUNITY	P.O. Box 18630	Louisville	40261	Jim Spradlin	(502) 968-3681	\$658,326,945	\$490,569,010	\$111,997,918	\$63,675,181	66,366	7.41%	19.20%
21126	REGIONAL MEDICAL CTR HOPKINS CO EMP	200 Clinic Dr.	Madisonville	42431	Shelley Pennington	(270) 825-5193	\$9,689,281	\$5,818,855	\$3,642,730	\$885,663	2,435	2.55%	-1.57%
61693	RURAL COOPERATIVES	P.O. Box 32170	Louisville	40232	Larry Bischoff	(502) 451-2430	\$39,551,362	\$19,503,751	\$19,263,355	\$4,798,684	5,351	1.40%	-5.46%
13241	SECURITY PLUS	232 Hopkinsville Rd.	Russellville	42276	Patricia Thom	(270) 726-0207	\$1,074,785	\$582,870	\$413,487	\$346,069	207	-7.31%	6.28%
62484	SERVICE ONE	P.O. Box 51770	Bowling Green	42102	Garth Griese	(270) 796-8500	\$126,429,620	\$82,754,733	\$30,247,616	\$13,860,539	14,632	4.16%	7.61%
9497	SHAWNEETVA EMPLOYEES	7755 Metropolis Lake Rd.	West Paducah	42086	Tammy Wiggins	(270) 442-6479	\$6,884,575	\$3,086,372	\$3,700,367	\$1,077,334	810	-5.00%	-13.27%
23949	SIGNET	P.O. Box 426	Paducah	42002	Alan Butler	(270) 443-5261	\$209,629,746	\$97,926,553	\$99,934,705	\$32,748,222	16,248	-0.66%	9.52%
22378	ST. JOSEPH COLD SPRING	4011 Alexandria Pike	Cold Spring	41076	Natalie Powell	(859) 441-7681	\$1,720,867	\$175,829	\$1,527,627	\$424,941	338	-1.94%	-24.42%
61316	TARCANA	1000 W Broadway	Louisville	40203	Brenda Halpin	(502) 213-3234	\$2,944,817	\$1,239,310	\$1,609,550	\$600,086	841	-32.75%	-5.10%
10177	TAYCO EMPLOYEES	P.O. Box 762	South Shore	41175	Sylvia Quillen	(606) 932-4774	\$3,433,069	\$793,883	\$2,603,095	\$1,040,437	535	0.71%	-2.14%
10800	THE HEALTH & EDUCATION	424 Park Place	Lexington	40511	Pam Henson	(859) 231-8262	\$73,807,280	\$30,040,925	\$41,169,982	\$8,997,224	15,481	-0.47%	6.39%
24165	UNIVERSITY OF KENTUCKY	2557 Sir Barton Way	Lexington	40509	David Kennedy	(859) 264-4200	\$17,255,356	\$44,142,413	\$53,955,593	\$64,910,800	57,050	4.92%	13.32%
10274	W B H EMPLOYEES	2501 Broadway	Paducah	42003	Mary Brown	(270) 575-2776	\$13,367,601	\$4,519,667	\$8,005,150	\$2,009,414	2,534	-2.31%	-1.17%
62432	WHITESVILLE COMMUNITY	P.O. Box 83	Whitesville	42378	Denise Lanham	(270) 233-4447	\$20,784,257	\$6,589,047	\$13,729,757	\$2,511,074	1,864	4.00%	6.30%
20218	WICKLIFE PAPER MILL	P.O. Box 574	Wickliffe	42087	Paula Beardsley	(270) 335-3868	\$8,316,618	\$3,344,314	\$4,503,121	\$1,246,620	688	-1.38%	-0.33%
16702	YOUR HOMETOWN	2338 State Rte. 45 N	Mayfield	42066	Nancy Towery	(270) 247-6458	\$18,686,763	\$8,562,954	\$9,336,393	\$1,761,710	2,706	3.61%	3.27%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	224	217	212	208	203	-2.40%	-1.95%
Number of Members	1,181,795	1,191,675	1,202,237	1,221,768	1,234,053	1.01%	0.87%
Total Assets (\$000)	8,350,132	8,745,638	9,287,858	9,590,746	9,844,806	2.65%	3.35%
Total Shares (\$000)	7,314,705	7,672,945	8,165,883	8,424,878	8,604,841	2.14%	3.30%
Total Loans (\$000)	5,034,148	5,184,613	5,377,269	5,620,532	6,068,185	7.96%	3.81%
Total Capital (\$000)	1,013,679	1,058,610	1,082,776	1,114,274	1,165,137	4.56%	2.82%

LOUISIANA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 BARKSDALE	\$1,175,192	11.94%	9.73%	56.00%	0.56%	1.26%	3.23%	324	75.92%	\$9,760	\$9,367	13.77%	45.30%	13.35%
2 NEIGHBORS	\$704,032	7.15%	8.12%	91.68%	0.63%	0.72%	4.11%	322	81.06%	\$13,860	\$8,626	28.13%	53.32%	6.34%
3 CAMPUS	\$522,551	5.31%	9.19%	72.50%	0.42%	0.41%	3.76%	246	88.37%	\$16,754	\$11,516	10.45%	59.37%	18.80%
4 LA CAPITOL	\$458,049	4.65%	12.79%	63.13%	0.31%	0.50%	4.60%	273	91.18%	\$10,157	\$7,512	14.22%	54.41%	14.17%
5 JEFFERSON FINANCIAL	\$354,847	3.60%	11.62%	91.95%	0.53%	1.10%	4.86%	356	86.15%	\$11,496	\$6,177	18.02%	42.53%	12.23%
6 ASI	\$312,639	3.18%	9.93%	65.71%	0.36%	1.20%	5.09%	451	93.19%	\$7,532	\$3,917	6.71%	42.16%	11.05%
7 E	\$298,112	3.03%	10.16%	82.18%	0.35%	0.15%	3.89%	286	90.80%	\$14,646	\$8,607	22.56%	43.37%	12.89%
8 CSE	\$281,270	2.86%	12.77%	69.66%	0.77%	0.60%	3.33%	364	85.88%	\$16,049	\$7,971	10.48%	20.32%	0.00%
9 DOW LOUISIANA	\$250,922	2.55%	9.48%	94.38%	1.66%	1.04%	5.23%	214	76.07%	\$11,822	\$9,729	16.07%	46.77%	24.58%
10 BATON ROUGE TELCO	\$240,529	2.44%	10.91%	94.86%	0.76%	1.19%	3.00%	381	74.87%	\$16,272	\$8,668	23.41%	35.45%	16.51%
11 CARTER	\$240,394	2.44%	8.06%	93.00%	0.19%	1.32%	4.49%	344	87.01%	\$13,721	\$6,446	13.83%	31.47%	11.13%
12 PELICAN STATE	\$232,031	2.36%	9.63%	82.29%	1.06%	1.37%	7.77%	220	78.51%	\$7,489	\$5,534	12.70%	51.26%	18.02%
13 RIVERLAND	\$188,382	1.91%	8.00%	97.38%	0.05%	0.90%	2.77%	272	79.92%	\$11,759	\$11,745	30.32%	46.44%	27.84%
14 LOUISIANA	\$181,487	1.84%	9.88%	78.49%	1.26%	1.37%	4.90%	335	73.48%	\$8,183	\$6,248	13.52%	61.78%	20.38%
15 OUACHITA VALLEY	\$177,554	1.80%	12.80%	77.07%	0.81%	1.19%	4.97%	347	80.98%	\$8,140	\$5,484	21.02%	45.51%	7.43%
16 LAFAYETTE SCHOOLS	\$176,008	1.79%	11.28%	73.95%	0.82%	0.90%	3.42%	340	78.32%	\$12,294	\$8,924	17.52%	40.59%	16.32%
17 BOSSIER	\$155,641	1.58%	10.75%	52.26%	0.27%	2.01%	4.39%	425	81.81%	\$7,547	\$5,616	10.68%	54.48%	9.48%
18 THE NEW ORLEANS FIREMEN'S	\$154,776	1.57%	7.62%	77.41%	-0.16%	0.89%	5.70%	284	92.59%	\$8,318	\$6,101	20.24%	39.28%	17.65%
19 XPLORE	\$132,617	1.35%	8.32%	51.27%	0.17%	0.28%	4.01%	226	92.52%	\$10,296	\$11,860	10.65%	59.04%	27.15%
20 COASTLAND	\$115,435	1.17%	11.09%	56.90%	0.20%	0.49%	2.60%	283	93.92%	\$13,366	\$10,818	14.43%	29.09%	14.82%
21 GREATER NEW ORLEANS	\$114,072	1.16%	12.59%	78.01%	0.32%	1.06%	4.50%	427	85.19%	\$9,908	\$5,994	12.13%	34.64%	20.15%
22 CENTRIC	\$113,343	1.15%	8.95%	82.04%	0.81%	2.15%	5.69%	214	88.51%	\$13,713	\$7,353	19.04%	49.43%	5.59%
23 KRAFTMAN	\$107,332	1.09%	14.44%	32.61%	0.19%	1.89%	2.16%	487	88.66%	\$9,135	\$8,191	6.60%	26.17%	6.01%
24 CENLA	\$105,991	1.08%	12.77%	61.02%	0.67%	0.94%	3.00%	447	76.04%	\$10,033	\$8,161	14.62%	31.93%	14.81%
25 EAGLE LOUISIANA	\$105,744	1.07%	11.32%	97.07%	0.26%	0.42%	5.12%	263	89.44%	\$10,190	\$6,687	24.47%	28.76%	22.01%
26 ANECA	\$105,730	1.07%	17.73%	64.78%	0.16%	1.82%	3.19%	199	84.85%	\$14,053	\$14,468	19.76%	30.71%	25.09%
27 SHREVEPORT	\$100,359	1.02%	16.09%	86.17%	1.26%	2.65%	7.08%	311	80.51%	\$8,577	\$3,860	18.32%	27.02%	5.93%
28 HEART OF LOUISIANA	\$94,221	0.96%	13.02%	71.41%	0.82%	2.24%	4.91%	459	77.26%	\$6,780	\$4,680	11.22%	44.69%	12.90%
29 WYMAR	\$87,033	0.88%	13.61%	64.88%	1.21%	1.23%	1.89%	361	62.49%	\$20,906	\$18,004	20.79%	50.95%	0.00%
30 JEFFERSON PARISH EMPLOYEES	\$81,435	0.83%	13.25%	55.58%	0.59%	2.97%	6.38%	238	84.71%	\$4,555	\$5,965	13.82%	56.36%	13.96%
31 SOUTHWEST LOUISIANA	\$79,965	0.81%	12.82%	83.96%	2.07%	0.53%	6.09%	363	67.14%	\$8,127	\$4,433	11.90%	44.86%	14.86%
32 WESLA	\$79,360	0.81%	17.90%	29.56%	-0.74%	1.70%	4.02%	411	109.56%	\$6,396	\$6,556	7.24%	47.63%	6.89%
33 DEPARTMENT OF CORRECTIONS	\$73,458	0.75%	16.36%	76.78%	0.90%	1.38%	6.17%	238	79.38%	\$5,993	\$5,286	15.88%	32.81%	6.53%
34 BAYOU	\$68,859	0.70%	13.92%	71.73%	0.11%	0.56%	3.87%	395	95.10%	\$13,793	\$5,970	13.05%	33.34%	6.52%
35 FIRST CASTLE	\$63,131	0.64%	8.27%	90.27%	0.77%	0.69%	4.53%	249	79.83%	\$14,458	\$9,243	39.48%	32.72%	5.17%
36 ZELCO	\$57,603	0.59%	32.06%	90.99%	0.88%	0.45%	4.37%	350	83.20%	\$9,591	\$4,255	9.87%	22.47%	0.00%
37 ASCENSION	\$56,498	0.57%	11.18%	48.45%	0.18%	0.92%	4.23%	469	91.51%	\$7,824	\$5,742	6.75%	34.43%	11.03%
38 TOTAL CHOICE	\$54,437	0.55%	6.69%	64.67%	0.22%	2.92%	4.10%	325	82.06%	\$8,562	\$7,472	15.04%	38.52%	19.85%
39 LOUISIANA USA	\$52,904	0.54%	11.38%	67.58%	0.11%	0.96%	4.91%	227	96.09%	\$8,296	\$7,463	13.45%	27.76%	22.85%
40 BRECO	\$46,268	0.47%	11.92%	77.86%	-1.00%	1.33%	5.58%	260	106.91%	\$10,914	\$8,220	23.33%	41.01%	7.62%
41 BATON ROUGE CITY PARISH EMP	\$45,513	0.46%	16.64%	45.50%	-0.14%	0.66%	3.65%	816	104.22%	\$6,226	\$4,033	5.90%	30.74%	8.88%
42 UNIVERSITY OF LOUISIANA	\$45,061	0.46%	10.28%	55.33%	0.28%	2.98%	3.93%	413	83.98%	\$7,757	\$5,868	10.66%	26.31%	16.35%
43 BATON ROUGE FIRE DEPARTMENT	\$42,758	0.43%	17.61%	104.16%	1.18%	0.23%	3.27%	364	73.49%	\$17,216	\$7,599	20.51%	38.97%	0.00%
44 POST OFFICE EMPLOYEES	\$41,554	0.42%	8.49%	47.99%	0.57%	6.28%	3.15%	339	84.80%	\$13,471	\$7,571	8.74%	41.52%	0.08%
45 PROFESSIONAL FIRE FIGHTERS	\$38,506	0.39%	17.14%	64.28%	0.89%	1.11%	2.01%	449	69.24%	\$14,000	\$11,649	19.97%	36.45%	0.00%
46 MONROE TELCO	\$38,018	0.39%	9.56%	38.43%	0.22%	1.03%	4.02%	416	93.74%	\$6,692	\$6,692	11.61%	50.80%	14.00%
47 CALCASIEU TEACHERS AND EMPL.	\$37,875	0.38%	12.75%	40.91%	0.34%	0.22%	2.06%	466	85.68%	\$10,251	\$6,165	6.40%	9.03%	0.00%
48 BOISE SOUTHERN EMPLOYEES	\$35,575	0.36%	15.20%	50.22%	0.99%	0.04%	1.94%	397	66.44%	\$10,462	\$10,858	17.80%	33.75%	0.00%
49 NODA	\$35,324	0.36%	17.95%	40.68%	0.03%	1.24%	2.70%	512	92.57%	\$9,513	\$8,059	8.25%	27.24%	0.00%
50 GP LOUISIANA	\$33,569	0.34%	9.47%	68.64%	0.98%	0.89%	4.15%	591	72.46%	\$8,985	\$7,307	19.23%	27.05%	9.47%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
62808	DEPARTMENT OF CORRECTIONS	P.O. Box 4789	Baton Rouge	70821	Lloyd Giblin	(504) 342-6618	\$73,457,629	\$46,910,921	\$22,939,117	\$12,605,132	11,559	-2.77%	0.62%
14249	DISTRICT 05 DOTT	P.O. Box 4068	Monroe	71211	Kyla Banks	(318) 342-0145	\$1,973,183	\$4,147,406	\$3,729,401	\$1,525,760	1,304	-5.97%	-4.71%
14651	DISTRICT 08	P.O. Box 5464	Alexandria	71307	Ken McDaniel	(318) 484-9817	\$8,301,325	\$3,334,341	\$4,733,088	\$586,342	1,611	-7.25%	-8.28%
15211	DISTRICT 58	P.O. Box 110	Chase	71324	Kristie Emfinger	(318) 412-3146	\$5,034,556	\$3,782,044	\$1,199,077	\$646,222	664	3.37%	16.65%
14375	DISTRICT 62 HIGHWAY	P.O. Box 1709	Hammond	70404	Veronica Perrin	(985) 375-0146	\$4,452,171	\$2,135,547	\$1,277,877	\$778,954	690	0.02%	12.01%
20972	DOW LOUISIANA	P.O. Box 738	Plaquemine	70765	Rick Williams	(225) 353-8238	\$250,922,333	\$211,690,026	\$15,828,220	\$25,301,189	23,055	-0.91%	6.00%
21204	DRESSER ALEXANDRIA	P.O. Box 700	Tioga	71477	Carolyn Guidry	(318) 640-6164	\$6,415,949	\$2,619,839	\$3,693,144	\$1,279,997	911	-2.65%	3.80%
13	E	10719 Airline Hwy.	Baton Rouge	70816	Tyler Grodi	(225) 214-6800	\$298,111,675	\$213,610,151	\$64,474,291	\$30,108,935	30,198	-2.12%	18.91%
24661	EAGLE LOUISIANA	P.O. Box 64630	Baton Rouge	70896	Ginger Mainit	(225) 342-5730	\$105,743,542	\$90,586,320	\$6,218,508	\$12,622,730	13,955	2.47%	9.39%
7253	EAST BATON ROUGE TEACHERS	4836 Plank Rd.	Baton Rouge	70805	Evangeline Spurlock	(225) 355-8896	\$3,238,468	\$2,238,267	\$801,238	\$820,796	1,899	3.91%	-5.53%
18427	EAST FELICIANA TEACHERS	P.O. Box 618	Clinton	70722	Treba Allen	(225) 683-5420	\$315,566	\$251,691	\$92,571	\$83,371	352	-2.08%	-1.40%
10393	ELECTRICAL WORKERS LOCAL 130	3200 Ridgelake Dr., Ste. 304	Metairie	70002	George Dading	(504) 831-1307	\$5,498,795	\$1,403,150	\$4,026,535	\$573,691	1,288	-5.35%	16.20%
62929	FEDERAL EMPLOYEES	P.O. Box 3006	Monroe	71211	Sharon Hester	(318) 387-3215	\$16,461,069	\$10,710,219	\$5,405,965	\$4,908,900	1,563	1.86%	5.74%
13687	FELICIANA	P.O. Box 1130	Zachary	70791	Gigi Robertson	(225) 654-4021	\$25,513,051	\$16,691,635	\$5,201,298	\$4,994,399	2,694	0.46%	6.64%
9512	FIRESTONE LAKE CHARLES	P.O. Box 859	Sulphur	70664	Yvonne Bleivins	(337) 625-7020	\$9,513,215	\$2,982,086	\$6,242,801	\$1,091,205	1,784	13.26%	2.41%
5	FIRST CASTLE	100 Cherokee Rose Ln.	Covington	70433	Kirk Arnold	(985) 867-8867	\$63,131,222	\$51,960,265	\$6,675,143	\$5,629,256	6,228	11.26%	9.80%
24783	FIRST PIONEERS	P.O. Box 80799	Lafayette	70598	Lawoka Dionne	(318) 233-8833	\$25,558,109	\$14,570,879	\$9,730,381	\$3,174,063	5,076	-1.95%	0.93%
7376	FLEUR DE LIS	433 Metairie Rd., Ste. 114	Metairie	70005	Melissa Matherne	(504) 838-5456	\$16,391,672	\$5,727,638	\$9,987,350	\$1,530,236	2,239	-1.35%	2.38%
7877	FOURTH WARD	60233 Smilin Acres Rd.	Amite	70422	Rachel Nixon	(985) 747-1750	\$649,307	\$369,388	\$287,889	\$112,968	195	2.66%	3.51%
15588	G G W	2128 Jackson Ave.	New Orleans	70113	Alvin Phoenix	(504) 252-2525	\$168,200	\$365,877	\$401,904	\$233,883	227	-5.86%	2.09%
20529	G. C. A.	P.O. Box 7278	Lake Charles	70606	Lori Campbell	(337) 474-1006	\$5,291,684	\$1,250,585	\$4,014,775	\$1,259,565	2,132	-16.15%	-12.87%
9060	GECO	P.O. Box 1776	Harvey	70059	Francis Robichaux	(504) 347-4326	\$1,093,478	\$340,915	\$1,093,478	\$130,364	172	-7.52%	-5.69%
23620	GEISMAR COMPLEX	P.O. Box 476	Geismar	70734	Tammy Sides	(504) 673-3371	\$24,254,151	\$14,725,315	\$8,370,188	\$1,871,787	2,514	-6.31%	1.89%
19320	GP LOUISIANA	P.O. Box 520	Zachary	70791	Grace Perkins	(504) 654-7230	\$33,568,527	\$20,764,524	\$11,897,449	\$3,449,129	4,140	2.71%	-10.99%
60261	GRAPHIC ARTS	P.O. Box 30222	Shreveport	71130	Pat Cathy	(318) 459-3387	\$1,726,188	\$989,164	\$751,668	\$654,163	735	6.38%	7.16%
404	GREATER NEW ORLEANS	P.O. Box 6708	Metairie	70009	Janet Sanders	(504) 454-8224	\$114,071,996	\$76,945,898	\$30,020,157	\$15,114,630	16,457	1.46%	19.99%
10164	HEART OF LOUISIANA	303 Edgewood Dr.	Pineville	71360	Cindy Beauregard	(318) 473-4562	\$94,220,770	\$58,298,745	\$28,395,886	\$13,408,405	17,446	4.60%	6.17%
62814	HERITAGE	P.O. Box 80213	Lafayette	70598	Tood Kidder	(337) 269-9880	\$15,141,280	\$7,105,992	\$7,102,503	\$2,091,328	1,625	5.34%	-0.92%
24388	HOMELAND	200 Paris Ave.	Metairie	70005	Joe Battaglia	(504) 835-3810	\$14,799,277	\$8,097,582	\$5,160,111	\$2,846,954	1,976	-2.24%	7.01%
4416	IBERIA PARISH	500 French St.	New Iberia	70560	Melvin Small	(337) 369-3121	\$462,859	\$255,065	\$185,387	\$296,603	257	-7.27%	1.21%
12356	IBERVILLE	P.O. Box 66	Plaquemine	70765	Cora Pania	(225) 687-4836	\$5,654,032	\$2,735,928	\$2,570,226	\$893,938	3,135	-5.79%	5.19%
63143	IMMACULATE HEART OF MARY	P.O. Box 93156	Lafayette	70509	Tammi Brown	(337) 593-0591	\$886,908	\$186,596	\$697,587	\$228,235	365	0.83%	20.58%
2446	INTERNAL REVENUE	1555 Poydras St. 250	New Orleans	70112	Pat Unsworth	(504) 523-3756	\$11,519,204	\$4,883,575	\$6,455,863	\$2,191,317	2,011	4.21%	-9.99%
14291	JACO	P.O. Box 550	Ruston	71273	Rita Ginn	(318) 255-9101	\$13,181,648	\$7,044,486	\$5,963,679	\$1,999,885	1,757	-3.89%	14.40%
14537	JAMES WARD JR.	P.O. Box 1082	Jennings	70546	Linda Williams	(337) 824-5810	\$2,133,827	\$1,246,353	\$850,339	\$530,236	422	2.75%	5.25%
15437	JEFFERSON DAVISTEACHERS	P.O. Box 676	Jennings	70546	Cynthia Neal	(337) 824-6813	\$3,411,510	\$812,210	\$2,564,734	\$614,437	497	12.00%	10.20%
60738	JEFFERSON FINANCIAL	7701 Airline Dr.	Metairie	70003	Mark Rosa	(504) 348-2424	\$354,846,749	\$285,187,165	\$28,561,077	\$42,725,146	50,208	-10.58%	1.65%
13271	JEFFERSON PARISH EMPLOYEES	P.O. Box 10680	Jefferson	70181	Vicki O'Brien	(504) 736-6144	\$81,434,919	\$39,436,822	\$32,865,003	\$10,448,390	11,894	-0.27%	3.18%
63035	JEFFSO	1233 Westbank Expwy, B-110	Harvey	70058	Melissa Noel	(504) 376-2477	\$5,076,702	\$1,013,035	\$4,004,417	\$951,133	1,501	-9.86%	-5.27%
7045	JUDICIAL & JUSTICE	500 Poydras St. Room 718	New Orleans	70130	Cathy Seiler	(504) 568-1192	\$1,174,585	\$855,311	\$1,280,527	\$285,131	452	-5.07%	-5.32%
8530	KRAFTMAN	P.O. Drawer 10	Bastrop	71220	Tina Atkins	(318) 281-2804	\$107,332,031	\$29,936,625	\$72,198,460	\$15,151,502	11,207	0.08%	-11.94%
11230	L C MUNICIPAL	P.O. Box 967	Lake Charles	70602	Jan Eastman	(337) 491-1357	\$1,285,997	\$600,513	\$675,189	\$230,939	652	1.77%	1.60%
14568	LA CAPITOL	P.O. Box 3398	Baton Rouge	70821	Michael Hooper	(225) 342-5055	\$458,049,303	\$252,154,237	\$159,124,957	\$58,087,809	53,171	1.56%	6.79%
20002	LA TERRE	P.O. Box 6037	Houma	70361	Crystal Marks	(985) 873-4610	\$24,495,143	\$7,893,840	\$14,789,636	\$3,520,692	5,104	3.12%	-11.23%
9643	LAFAYETTE SCHOOLS	515 Guilbeau Rd.	Lafayette	70506	Connie Roy	(337) 989-2800	\$176,007,759	\$114,288,405	\$50,922,640	\$19,372,848	17,318	10.06%	12.22%
15202	LAME MEMORIAL	P.O. Box 85	Zachary	70791	Treba Allen	(225) 658-4350	\$1,532,383	\$1,013,288	\$499,649	\$124,454	624	-21.24%	-12.37%
62933	LAWLIFE	P.O. Box 98000	Baton Rouge	70898	Jenny Mapes	(225) 765-2859	\$2,967,722	\$1,167,882	\$1,737,667	\$523,596	660	2.93%	-2.42%
6584	LES	P.O. Box 44201	Baton Rouge	70804	Jackie Patin	(225) 342-3288	\$31,470,081	\$18,600,591	\$10,786,111	\$3,367,307	4,738	1.98%	-0.02%
19295	LIVINGSTON PARISH	P.O. Box 687	Denhon Springs	70727	Fred Banks	(225) 664-9103	\$15,055,949	\$6,013,055	\$7,665,616	\$2,505,120	2,667	-6.94%	-11.65%
174	LOUISIANA	P.O. Box 1956	Laplace	70069	Rhonda Hotard	(504) 652-4990	\$181,486,821	\$126,359,478	\$41,931,941	\$19,027,231	25,766	3.43%	7.47%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
21968	LOUISIANA BAPTIST	1250 MacArthur	Alexandria	71306	Paul Albritton	(318) 448-3402	\$4,603,917	\$2,854,417	\$1,646,161	\$416,556	1,002	5.63%	2.04%
7331	LOUISIANA CATHOLIC	648 E. Kings Hwy	Shreveport	71105	Beatrice Rosenblath	(318) 425-1462	\$20,474,711	\$10,258,138	\$9,583,452	\$2,035,206	2,175	-0.02%	-6.29%
61724	LOUISIANA CENTRAL	824 Elmwood Park Blvd., Ste. 100	Barahan	70123	Eddie Trammell	(504) 733-0789	\$13,154,517	\$6,126,711	\$6,513,087	\$1,032,049	3,098	-3.65%	0.20%
61608	LOUISIANA FARM BUREAU	9516 Airline Hwy.	Baton Rouge	70815	Tena Krumholt	(225) 922-6405	\$4,754,701	\$1,063,988	\$3,647,770	\$731,247	553	-9.12%	-4.76%
14376	LOUISIANA MACHINERY EMPLOYEES	P.O. Box 13058	Monroe	71213	Donna Greer	(318) 342-9722	\$4,793,024	\$3,942,839	\$813,922	\$768,107	777	6.30%	11.69%
3061	LOUISIANA USA	P.O. Box 15745	Baton Rouge	70895	James Foy	(504) 292-8910	\$52,904,265	\$31,432,952	\$18,173,663	\$6,081,248	6,232	2.98%	3.09%
61665	LOUP EMPLOYEES	P.O. Box 357	Gonzales	70707	Kim Populus	(225) 562-3951	\$10,718,251	\$5,809,807	\$4,829,800	\$1,845,782	1,330	-2.87%	2.18%
10241	MAPLE	105 Toledo Dr.	Lafayette	70506	Pamela Stelly	(337) 233-6264	\$25,470,786	\$8,361,952	\$8,361,952	\$3,419,346	5,266	11.04%	9.88%
12571	MCKEESE	P.O. Box 90740	Lake Charles	70609	Ronald Cobb	(318) 475-5344	\$14,598,481	\$3,780,681	\$10,386,357	\$1,985,471	1,545	5.37%	8.32%
65659	MICHOU	P.O. Box 29304	New Orleans	70189	Darlene Moore-Hurst	(504) 257-4205	\$4,548,140	\$1,981,920	\$2,019,220	\$871,120	1,094	-7.41%	-5.60%
62935	MONROE	P.O. Box 14660	Monroe	71207	Thomas Banks	(318) 329-2243	\$3,651,166	\$2,150,827	\$1,386,945	\$465,352	1,087	-7.61%	-10.25%
1725	MONROE TELCO	P.O. Box 4867	Monroe	71211	Patricia Morris	(318) 397-4243	\$38,018,298	\$13,377,557	\$21,399,889	\$3,146,717	5,201	7.46%	-9.76%
20228	MONTELL	4103 Hwy. 108	Westlake	70669	Katherine Louviere	(337) 439-7333	\$4,746,616	\$1,950,941	\$2,780,203	\$1,271,346	754	-2.60%	19.72%
15009	MORGAN CITY	P.O. Box 610	Morgan City	70380	Martha Smille	(985) 380-4722	\$6,512,056	\$3,653,075	\$2,512,789	\$688,738	1,215	4.60%	-0.81%
17334	MORTON WEEKS	P.O. Box 456	Lydia	70569	Lori Landry	(337) 367-5503	\$10,179,603	\$2,993,770	\$6,932,886	\$936,942	1,619	-3.44%	16.96%
10011	MUNICIPAL EMPLOYEES	P.O. Box 1101	Bogalusa	70429	Edna Wascom	(985) 732-6209	\$1,364,198	\$337,608	\$1,010,329	\$277,793	242	4.03%	-18.62%
60842	NAS IRB	400 Russell Ave. Bldg. 509	New Orleans	70143	Heleen Delin	(504) 678-3563	\$29,355,949	\$18,262,194	\$8,575,225	\$2,823,827	5,286	-4.60%	-2.71%
9229	NEIGHBORS	P.O. Box 2831	Baton Rouge	70821	Kathi Gill	(225) 819-2178	\$704,031,724	\$57,475,085	\$73,523,172	\$59,536,301	73,026	12.39%	25.99%
10515	NEW ORLEANS CLERK & CHECKERS	651 Bombabel Blvd.	Metairie	70005	Betty Van Fleet	(504) 837-2828	\$10,130,634	\$5,422,699	\$4,080,901	\$1,519,937	1,166	-3.46%	-3.05%
63008	NEW ORLEANS POLICE DEPARTMENT EMP	715 S Broadway St. Rm. 408	New Orleans	70119	Michael Ellington	(504) 826-2902	\$18,204,551	\$9,525,897	\$8,668,408	\$7,899,783	1,858	1.03%	3.01%
62936	NEW ORLEANS PORT COMMISSION EMP	P.O. Box 60046	New Orleans	70160	Barry Henry	(504) 528-3279	\$4,720,176	\$2,369,890	\$2,303,781	\$471,373	618	-8.86%	5.89%
1665	NEW ORLEANS PUBLIC BELT RAILROAD	P.O. Box 11231	New Orleans	70181	Felicia Gonzalez	(504) 896-7477	\$693,225	\$345,195	\$362,195	\$167,532	162	3.41%	-16.74%
4461	NODA	13800 Old Gentilly Rd. Bldg. 350	New Orleans	70129	Evelyn Parker	(504) 426-6632	\$35,323,864	\$11,758,243	\$22,881,657	\$6,467,560	3,587	0.64%	-2.57%
21998	NORTHWEST LOUISIANA	7070 Jewella Ave.	Shreveport	71108	Jean Dittman	(318) 686-5438	\$10,395,494	\$6,494,207	\$3,157,420	\$3,328,505	1,481	-1.89%	-9.77%
62777	OAK POINT EMPLOYEES	P.O. Box 441	Belle Chasse	70037	Steve Bergeron	(504) 391-6355	\$8,365,276	\$5,636,205	\$2,787,119	\$2,753,350	697	2.05%	-2.24%
61963	OLD SPANISH TRAIL	P.O. Box 37	Westlake	70669	Betty Hudson	(318) 491-5025	\$10,046,590	\$3,449,380	\$6,560,712	\$1,735,335	1,407	1.62%	3.00%
66259	ORLEANS PARISH CRIMINAL SHERIFFS	2614 Tulane Ave.	New Orleans	70119	Dishawn Richard	(504) 827-6705	\$6,413,739	\$1,895,832	\$4,480,761	\$1,846,889	714	-3.80%	-4.76%
10181	OUACHITA VALLEY	P.O. Box 1477	West Monroe	71294	Katie Pilcher	(318) 387-4592	\$177,553,770	\$117,260,652	\$48,973,043	\$22,050,652	27,744	8.69%	12.03%
21716	P. A. C. KENNER	700 Jackson St., P.O. Box 400	Kenner	70063	Ginger Scuderi	(504) 469-6345	\$2,647,768	\$1,247,083	\$1,382,086	\$353,611	514	-4.94%	12.85%
21879	P.H.I.	714 E Kaliste Saloom Rd. Ste. A-3	Lafayette	70508	Sandra Arcuin	(337) 233-2274	\$8,696,749	\$4,207,739	\$4,348,530	\$667,695	1,658	7.03%	1.56%
8920	PAN AMOCO	3500 N Causeway Blvd. Ste. 100	Metairie	70002	Bonnie Guzzardi	(504) 832-5900	\$10,738,976	\$4,052,972	\$6,542,685	\$1,077,900	1,407	0.36%	8.27%
62710	PELICAN STATE	P.O. Box 40088	Baton Rouge	70835	Jeffrey Conrad	(225) 408-6100	\$232,031,209	\$171,004,877	\$42,373,239	\$25,051,298	37,550	6.42%	7.36%
62564	PEOPLES	P.O. Box 290	Rayne	70578	Drusella Schevnder	(318) 334-2132	\$24,424,696	\$8,596,076	\$13,944,046	\$4,364,750	3,440	0.58%	11.21%
20415	PINEY HILLS	P.O. Box 340	Simsboro	71275	Shelia Gilmore	(318) 247-8077	\$3,529,422	\$2,009,763	\$1,412,934	\$595,516	603	13.73%	-7.89%
16386	POINTE COUPEE EDUCATION ASSN	P.O. Box 209	New Roads	70760	Sherry Elloe-Ford	(225) 638-6495	\$971,224	\$164,122	\$721,453	\$98,612	315	-1.65%	-12.07%
24712	POST OFFICE EMPLOYEES	P.O. Box 3871	Shreveport	71133	J D Smith	(318) 222-1979	\$41,554,263	\$18,454,749	\$20,628,408	\$3,025,430	5,079	2.40%	-1.00%
63069	POST OFFICE EMPLOYEES'	4624 W Napoleon Ave.	Metairie	70001	Sidney Parfait	(504) 885-6871	\$24,713,054	\$12,523,086	\$10,128,311	\$2,926,676	4,374	-4.39%	2.24%
62148	POSTAL	P.O. Box 167	Baton Rouge	70821	Tynita Howard	(225) 383-4109	\$27,495,946	\$8,523,422	\$17,431,602	\$5,176,442	3,899	-0.74%	-3.20%
62337	PROFESSIONAL FIRE FIGHTERS	9410 Healthplex Dr.	Shreveport	71106	Bobby Cannon	(318) 603-0626	\$38,505,949	\$20,174,557	\$16,887,825	\$6,810,106	2,694	5.99%	1.45%
12225	RAPIDES	612 Broadway Ave.	Alexandria	71302	Paula Nelson	(318) 445-2866	\$6,440,512	\$2,293,949	\$3,974,316	\$1,679,290	1,227	-1.35%	11.95%
8074	RAPIDES GENERAL HOSPITAL EMPLOYEES	211 Fourth St.	Alexandria	71301	Leroy Martin	(318) 473-3330	\$11,476,851	\$4,605,888	\$6,573,994	\$1,605,226	1,405	0.86%	5.77%
22005	RED RIVER MILL EMPLOYEES	P.O. Box 259	Campiti	71411	Kathy Deloney	(318) 476-3403	\$6,137,681	\$4,914,149	\$954,895	\$1,417,562	840	13.10%	11.34%
22785	RICHLAND PARISH SCHOOLS	P.O. Box 599	Rayville	71269	Beverly Gresham	(318) 728-5964	\$650,030	\$212,104	\$448,530	\$136,254	226	3.16%	10.09%
60309	RIVER CITIES	P.O. Box 13315	Alexandria	71315	Beverly Atwell	(318) 445-0113	\$8,793,653	\$2,834,855	\$5,792,641	\$1,203,334	903	-4.86%	-0.65%
13763	RIVER REGION	P.O. Drawer 309	Lutcher	70071	Gigi Coneglio	(504) 869-9762	\$188,329,134	\$10,828,769	\$21,201,579	\$6,738,545	3,161	2.85%	1.05%
64534	RIVERLAND	639 Loyola Ave., Ste. 220	New Orleans	70113	Carol Irbay	(504) 576-5800	\$188,382,042	\$161,779,854	\$70,844,720	\$15,890,319	14,144	-0.89%	6.32%
10509	S E L H	P.O. Box 8709	Mandeville	70470	Liz Jenkins	(985) 626-6323	\$3,112,575	\$1,382,353	\$1,400,722	\$721,484	1,600	-2.84%	-6.96%
13248	S H P E	P.O. Box 487	Greensburg	70441	Pauline Holden	(225) 222-6869	\$2,415,540	\$1,732,672	\$656,830	\$276,444	1,085	3.10%	12.02%
14225	S M P E	869 Begnard St.	Breaux Bridge	70517	Moses Dyes	(337) 332-3283	\$496,502	\$90,924	\$400,190	\$131,603	219	-5.99%	-40.79%
6528	S.A.I.F.	P.O. Box 77959	Baton Rouge	70879	Donna Lambert	(504) 292-5490	\$9,075,922	\$4,301,541	\$4,047,364	\$766,033	1,547	-3.83%	-8.10%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
21615	SABINE SCHOOL EMPLOYEES	P.O. Box 755	Many	71449	Shelly Wiggins	(318) 256-0191	\$4,726,699	\$2,579,672	\$2,086,186	\$545,246	650	1.53%	7.43%
3069	SACRED HEART	3349 Ridgeland Dr. 105	Metairie	70002	Gerard Chutz	(504) 822-6578	\$1,341,967	\$167,961	\$1,108,365	\$384,297	326	0.37%	16.72%
18749	SECTION 705	1455 W Willow St.	Lafayette	70506	Anna Trahan	(337) 232-8450	\$32,441,077	\$20,264,342	\$10,283,478	\$3,237,342	3,430	2.99%	5.39%
2056	SEWERAGE & WATER BOARD EMPLOYEES	625 St. Joseph St., Rm. B-13	New Orleans	70165	Mary Fricard	(504) 585-2008	\$6,948,754	\$2,257,964	\$4,379,607	\$1,082,549	2,209	-9.56%	7.10%
19385	SHELL GEISMAR	P.O. Box 120	Geismar	70734	Ronald Hardy	(504) 201-6373	\$29,561,456	\$13,181,670	\$14,659,730	\$3,425,412	3,094	-3.04%	-0.58%
11263	SHREVEPORT	P.O. Box 3261	Shreveport	71133	Helen Godfrey-Smith	(318) 798-4061	\$10,359,056	\$70,967,046	\$21,402,142	\$16,040,291	21,337	6.99%	-2.84%
6048	SHREVEPORT POLICE	5330 Hearne Ave.	Shreveport	71108	Betty Fogger	(318) 631-8085	\$5,777,353	\$4,503,590	\$942,575	\$438,050	1,197	1.43%	12.88%
13673	SOUTH JENNINGS CATHOLIC	610 McKinley St.	Jennings	70546	April Simon	(337) 824-4770	\$1,558,810	\$700,521	\$874,614	\$269,932	784	4.33%	-14.05%
14421	SOUTH LOUISIANA HIGHWAY	P.O. Box 9193	Bridge City	70094	Fred Stentz	(504) 437-3146	\$5,956,878	\$3,425,475	\$3,425,475	\$1,704,077	818	-0.59%	1.27%
5839	SOUTHEAST LA VETERANS HEALTH	P.O. Box 51862	New Orleans	70151	Ranata Melancon	(504) 522-5009	\$1,762,218	\$956,919	\$831,087	\$268,607	932	12.14%	-15.66%
2068	SOUTHERN TEACHERS & PARENTS	728 Harding Blvd.	Baton Rouge	70807	Etridige Etienne	(225) 775-8597	\$28,682,226	\$15,461,879	\$11,434,876	\$2,411,503	5,195	-1.87%	-0.98%
62756	SOUTHWEST LOUISIANA	4056 Ryan St.	Lake Charles	70605	Jim Griffin	(318) 477-9190	\$79,965,047	\$58,143,057	\$16,169,089	\$10,900,441	15,620	11.51%	10.21%
11203	SPELC	317 W 18th St.	Lake Charles	70601	Laura Melancon	(337) 436-2257	\$11,470,119	\$5,099,483	\$5,996,726	\$835,477	2,286	-0.58%	2.67%
12944	ST. BERNARD SCHOOL BOARD EMPL	200 E St Bernard Hwy.	Chalmette	70043	Beth Bonnacarre	(504) 301-9000	\$13,658,795	\$4,492,177	\$9,156,089	\$3,510,641	3,027	-2.46%	4.73%
19452	ST. JOHN SELF-HELP	P.O. Drawer F	Reserve	70084	Sterling Simon	(985) 536-2818	\$1,436,795	\$252,888	\$1,111,286	\$516,581	330	2.19%	-10.62%
8314	ST. JOSEPH'S BROADMOOR	3541 Youree Dr.	Shreveport	71105	Stephanie Sievers	(318) 865-3584	\$6,987,797	\$4,342,464	\$2,483,378	\$672,600	546	-0.37%	11.74%
61654	ST. JULES	1600 N Bertrand Dr.	Lafayette	70506	Cindy Rushing	(337) 261-1151	\$10,693,265	\$4,947,717	\$5,304,450	\$952,901	2,709	1.39%	-3.94%
15261	ST. LANDRY PARISH	P.O. Box 998	Opelousas	70570	Stephan Woods	(337) 948-3280	\$6,820,668	\$4,397,637	\$2,367,314	\$657,486	3,575	-4.62%	-14.77%
22417	ST. MARY PARISH SCHOOL EMPLOYEES	P.O. Box 209	Franklin	70538	Terr Bolden	(337) 828-0143	\$402,238	\$175,749	\$222,781	\$87,490	240	4.84%	195.88%
11942	ST. TAMMANY	862 Brownswitch Rd.	Slidell	70458	Glenda Rushe	(504) 643-1237	\$19,470,114	\$12,027,981	\$5,870,744	\$1,978,082	4,299	-0.20%	-1.14%
8006	STATE AGENCIES	1525 Fairfield Ave., 672	Shreveport	71101	Bill Tuttle	(318) 676-5113	\$9,089,859	\$3,889,556	\$4,974,946	\$1,998,514	914	-1.07%	3.70%
15089	STSP	P.O. Box 592	Lacombe	70445	Ron Randolph	(985) 882-5016	\$645,675	\$292,622	\$281,320	\$81,212	348	-0.12%	5.84%
63010	TAFI EMPLOYEES	266 Hwy. 3142	Hahnville	70057	Lula Petit	(504) 587-7420	\$1,692,529	\$880,242	\$880,242	\$562,752	569	-2.07%	5.75%
60475	TANGIPAHOA PARISH TEACHERS	P.O. Box 427	Amite	70422	Cooper Forshag	(504) 748-5132	\$3,137,456	\$8,466,059	\$2,491,977	\$9,319,574	3,870	1.53%	0.26%
18462	TEA	P.O. Box 3380	Houma	70361	Sadie Dennis	(985) 876-6269	\$1,988,076	\$1,012,913	\$952,620	\$226,020	684	-1.79%	8.39%
20550	TEAMSTERS LOCAL UNION #270	701 Elysian Fields Ave.	New Orleans	70117	Muriel Harris	(504) 945-3152	\$683,448	\$245,452	\$437,132	\$123,548	438	4.47%	21.94%
62754	TERMINAL	1215 Clearview Pkwy.	Metairie	70001	Darlene Lockhart	(504) 885-8267	\$7,097,429	\$2,494,132	\$11,525,093	\$2,494,132	942	0.55%	-11.91%
11671	TES REGIONAL HEALTHCARE	2050 Line Ave.	Shreveport	71104	Cindy Morris	(318) 681-4335	\$24,370,322	\$7,589,963	\$14,835,795	\$3,350,271	3,026	-4.85%	-10.92%
62927	TEXACO OF HOUMA	P.O. Box 5096	Houma	70364	Melva Pierce	(504) 868-9644	\$5,049,101	\$3,141,089	\$1,905,539	\$89,999	1,918	-0.81%	-1.44%
6	THE NEW ORLEANS FIREMEN'S	P.O. Box 689	Metairie	70004	Judy DeLuca	(504) 889-9090	\$154,775,556	\$108,611,463	\$55,432,432	\$12,681,137	22,999	0.76%	5.58%
22369	TOTAL CHOICE	P.O. Box 560	Hahnville	70057	Barbara Sassin	(985) 783-2130	\$54,436,884	\$32,202,193	\$19,397,575	\$4,058,569	6,664	-4.84%	-1.92%
22581	TOTAL COMMUNITY ACTION	1422 S. Jefferson Davis Pkwy.	New Orleans	70125	Cissy Comeaux	(504) 827-2255	\$1,317,984	\$646,930	\$687,295	\$266,286	546	-0.62%	4.53%
23540	TULANE/LOYOLA	1440 Canal St. Ste. 101	New Orleans	70112	Connie Kennelly	(504) 587-7420	\$19,398,049	\$8,000,005	\$10,572,990	\$2,080,785	4,336	-4.53%	1.50%
22219	UBC STERN CNCL OF INDSTR L WORKERS	P.O. Box 1397	Minden	71058	Jackie Patterson	(318) 377-5802	\$663,869	\$461,809	\$186,284	\$250,980	379	-2.72%	-3.74%
7301	UNION	P.O. Box 603	Farmerville	71241	Sonia Page	(318) 368-8175	\$1,071,100	\$578,192	\$571,940	\$330,272	636	-4.78%	9.83%
12570	UNIVERSITY OF LOUISIANA	P.O. Box 42970	Lafayette	70504	Patsy Mathieu	(337) 482-6956	\$45,061,452	\$22,781,222	\$18,605,026	\$4,135,358	7,017	3.03%	7.92%
20842	UNO	University Of New Orleans	New Orleans	70148	Christopher Maurer	(504) 280-6496	\$11,015,995	\$11,794,185	\$11,794,185	\$2,834,700	4,907	4.42%	10.76%
267	US VETERANS ADMIN. NEW ORLEANS	671A Whitney Ave.	Gretna	70056	Laura Dufrene	(504) 619-4545	\$1,712,868	\$520,036	\$1,186,950	\$255,044	422	-3.81%	-16.75%
61540	VALEX	P.O. Box 1375	Troga	71477	Chris Chelette	(318) 443-1200	\$18,198,474	\$9,901,086	\$7,721,767	\$1,915,106	2,088	-2.46%	9.76%
16256	VERMILION SCHOOL EMPLOYEES	P.O. Box 848	Abbeville	70511	Stephanie Richard	(337) 898-1388	\$13,755,016	\$3,357,162	\$10,118,660	\$1,245,669	2,094	1.91%	-0.51%
12735	WASHINGTON EDUCATIONAL ASSOC	308-11th Ave.	Franklinton	70438	Freddie Jefferson	(504) 839-5635	\$986,748	\$572,648	\$312,787	\$155,548	375	-2.98%	30.10%
11928	WEBSTER UNITED	1044 Michigan Ave.	Port Allen	70767	Angella Johnson	(225) 344-0318	\$2,317,297	\$1,584,136	\$601,440	\$620,292	936	-8.20%	13.64%
20749	WESLA	P.O. Box 771	Minden	71055	Gwen Mims	(318) 377-6906	\$2,843,519	\$1,129,574	\$1,713,945	\$839,440	1,244	7.38%	0.12%
23607	WEST JEFFERSON	2921 Williamson Way	Shreveport	71118	Linda Morrow	(318) 687-8700	\$79,360,440	\$19,500,985	\$53,131,066	\$13,569,784	10,063	1.88%	-10.62%
22527	WHITE GOLD	1111 Medical Ctr. Blvd. Ste. 118N	Marrero	70072	Charline Camus	(504) 349-1350	\$5,848,048	\$3,181,990	\$2,139,715	\$429,455	1,848	-1.87%	8.90%
8021	WILLIS KNIGHTON	2305 N 7th St.	West Monroe	71291	Erik Pearson	(318) 396-2600	\$4,780,559	\$2,192,110	\$2,554,518	\$522,975	490	4.86%	-7.16%
12748	WYMAR	P.O. Box 431	Raceland	70394	Douald Baptiste	(985) 879-2963	\$477,273	\$298,458	\$155,889	\$149,935	155	-9.79%	-16.46%
12748	XAVIER UNIVERSITY	P.O. Box 17585	Shreveport	71118	Courtney Barnett	(318) 621-0605	\$26,207,543	\$16,971,367	\$7,864,836	\$4,350,506	6,092	8.58%	16.57%
		P.O. Box 457	Geismar	70734	Reggie Gremillion	(225) 339-7191	\$87,033,424	\$48,438,766	\$36,962,863	\$11,962,716	4,147	7.08%	2.13%
		1 Drexel Dr.	New Orleans	70125	Mark Quinn	(504) 486-7411	\$2,369,824	\$423,774	\$1,940,696	\$326,605	495	6.34%	-18.51%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
23017	XPLORE	P.O. Box 60193	New Orleans	70160	Michelle Duhe	(504) 728-4853	\$132,617,430	\$61,743,893	\$62,835,972	\$11,349,001	10,155	11.73%	17.24%
18219	ZACHARY COMMUNITY	P.O. Box 592	Zachary	70791	Louise Horton	(225) 654-3164	\$206,056	\$95,588	\$115,598	\$73,135	176	0.67%	-11.79%
871	ZELCO	520 Ave. V	Bogalusa	70427	Cliff McDaniel	(985) 732-7522	\$57,602,524	\$35,207,025	\$19,041,308	\$19,069,387	9,094	-2.14%	8.63%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	66	64	62	61	61	0.00%	-1.56%
Number of Members	611,596	615,108	623,912	633,272	646,429	2.08%	1.11%
Total Assets (\$000)	5,344,065	5,560,290	5,847,051	6,094,435	6,324,986	3.78%	3.43%
Total Shares (\$000)	4,554,809	4,746,688	5,015,827	5,249,669	5,408,469	3.02%	3.50%
Total Loans (\$000)	3,501,036	3,565,907	3,775,304	4,004,885	4,274,858	6.74%	4.07%
Total Capital (\$000)	568,702	598,453	629,096	653,026	690,699	5.77%	3.96%

MAINE	Total Assets (\$000)	6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 MAINE STATE	\$352,717	5.58%	12.78%	52.74%	0.58%	0.95%	2.72%	334	78.19%	\$10,100	\$12,212	17.03%	53.87%	18.70%	
2 ATLANTIC REGIONAL	\$282,190	4.46%	13.19%	76.47%	0.49%	1.26%	3.38%	276	82.99%	\$19,100	\$12,444	14.85%	72.25%	0.00%	
3 MAINE SAVINGS	\$281,967	4.46%	8.14%	84.65%	0.50%	0.29%	4.00%	296	89.08%	\$13,368	\$9,410	10.42%	55.17%	19.75%	
4 INFINITY	\$267,003	4.22%	10.39%	92.68%	0.71%	0.32%	2.95%	212	90.65%	\$25,433	\$12,287	10.26%	71.95%	5.67%	
5 TOWN & COUNTRY	\$262,358	4.15%	8.22%	103.19%	0.92%	0.89%	4.39%	382	80.21%	\$12,007	\$7,329	19.62%	70.16%	23.68%	
6 UNIVERSITY	\$247,143	3.91%	8.98%	112.66%	0.55%	1.67%	4.31%	302	82.66%	\$14,078	\$6,899	17.42%	71.07%	6.37%	
7 EVERGREEN	\$225,128	3.56%	8.38%	62.67%	0.22%	2.30%	3.25%	420	82.71%	\$21,005	\$9,007	9.65%	67.59%	0.00%	
8 FIVE COUNTY	\$212,666	3.36%	7.74%	80.63%	0.18%	1.44%	5.80%	220	93.88%	\$12,311	\$7,300	14.51%	73.47%	12.63%	
9 YORK COUNTY	\$204,274	3.23%	10.30%	101.52%	0.95%	0.62%	4.26%	277	78.35%	\$18,439	\$8,900	19.37%	73.11%	0.00%	
10 THE COUNTY	\$197,530	3.12%	10.15%	73.64%	0.55%	0.92%	2.56%	358	77.15%	\$13,578	\$10,347	28.95%	42.01%	0.00%	
11 CUMBERLAND COUNTY	\$184,399	2.92%	10.36%	69.14%	0.76%	1.89%	3.13%	388	75.39%	\$13,038	\$9,137	21.19%	59.12%	0.00%	
12 RAINBOW	\$182,180	2.88%	13.57%	85.73%	0.95%	1.07%	3.20%	397	75.90%	\$16,011	\$6,526	11.13%	51.92%	0.00%	
13 NORSTATE	\$174,656	2.76%	12.22%	101.23%	0.97%	1.79%	3.30%	212	70.41%	\$14,283	\$10,342	12.93%	54.73%	23.95%	
14 PEOPLESCHOICE	\$156,713	2.48%	8.94%	71.48%	0.36%	1.93%	3.77%	331	93.77%	\$10,211	\$8,774	6.04%	66.09%	42.56%	
15 CPORT	\$155,360	2.46%	9.56%	77.59%	0.40%	0.43%	3.69%	294	87.81%	\$15,455	\$9,239	12.03%	69.56%	0.00%	
16 OCEAN COMMUNITIES	\$150,576	2.38%	7.47%	91.33%	0.08%	1.88%	4.22%	219	91.34%	\$20,571	\$11,417	20.36%	70.08%	0.00%	
17 OXFORD	\$142,516	2.25%	13.90%	86.06%	0.83%	0.84%	3.37%	443	73.99%	\$9,368	\$7,632	14.54%	54.75%	20.14%	
18 MIDCOAST	\$135,189	2.14%	12.11%	69.66%	0.72%	0.82%	3.86%	307	80.45%	\$11,592	\$7,970	14.57%	53.30%	8.34%	
19 OTIS	\$135,132	2.14%	16.89%	61.13%	0.82%	1.10%	2.31%	461	70.93%	\$8,547	\$10,559	18.79%	72.33%	23.34%	
20 BANGOR	\$125,901	1.99%	8.96%	76.77%	0.38%	1.16%	3.88%	306	84.61%	\$10,647	\$8,118	18.41%	62.16%	12.18%	
21 ACADIA	\$125,710	1.99%	15.16%	94.89%	0.74%	2.38%	3.04%	240	77.27%	\$16,671	\$10,378	17.41%	66.62%	6.75%	
22 MAINE FAMILY	\$123,021	1.95%	9.92%	64.02%	0.46%	1.01%	3.52%	481	86.74%	\$10,036	\$5,677	11.54%	57.71%	9.71%	
23 DOWN EAST	\$120,604	1.91%	8.31%	98.19%	0.01%	1.75%	5.98%	276	89.99%	\$10,932	\$5,971	25.67%	44.56%	8.00%	
24 SEABOARD	\$112,741	1.78%	9.10%	81.05%	0.57%	2.24%	3.77%	333	85.52%	\$11,487	\$8,506	13.16%	54.22%	21.24%	
25 SACO VALLEY	\$99,280	1.57%	9.39%	79.18%	0.87%	0.35%	2.87%	395	76.68%	\$18,914	\$10,588	16.27%	54.63%	13.45%	
26 MAINE HIGHLANDS	\$94,097	1.49%	8.29%	66.87%	0.31%	3.45%	4.03%	296	92.63%	\$9,950	\$7,418	11.78%	43.79%	8.35%	
27 TRUCHOICE	\$93,157	1.47%	11.42%	93.08%	0.59%	1.20%	6.02%	280	85.58%	\$7,728	\$7,472	24.49%	72.51%	29.87%	
28 LISBON COMMUNITY	\$86,861	1.37%	11.14%	73.54%	0.26%	0.48%	3.53%	288	91.06%	\$13,585	\$9,059	10.09%	58.41%	7.34%	
29 CENTRAL MAINE	\$86,274	1.36%	12.59%	39.00%	0.02%	0.85%	2.48%	340	95.74%	\$11,678	\$9,866	10.24%	59.51%	12.50%	
30 SEBASTICOOK VALLEY	\$80,834	1.28%	9.30%	92.42%	1.04%	0.79%	3.76%	409	76.40%	\$10,187	\$6,874	15.90%	56.86%	8.21%	
31 FRANKLIN-SOMERSET	\$80,509	1.27%	9.72%	68.15%	0.92%	1.22%	3.19%	325	73.72%	\$10,509	\$7,112	13.87%	59.64%	0.00%	
32 TRADEMARK	\$78,843	1.25%	11.76%	63.51%	0.12%	0.73%	3.31%	431	91.74%	\$9,675	\$7,114	13.88%	47.45%	12.72%	
33 NEW DIMENSIONS	\$67,751	1.07%	7.86%	95.74%	0.11%	1.43%	5.04%	211	89.43%	\$15,116	\$8,082	17.74%	41.00%	0.00%	
34 KATAHDIN	\$67,477	1.07%	12.59%	84.68%	0.15%	1.28%	4.87%	276	91.84%	\$9,271	\$8,124	14.67%	46.25%	28.02%	
35 WINTHROP AREA	\$60,042	0.95%	9.57%	64.27%	0.44%	1.26%	2.38%	459	80.04%	\$15,509	\$9,392	10.92%	43.61%	3.24%	
36 EASTMILL	\$59,891	0.95%	18.56%	33.33%	0.32%	0.13%	2.11%	276	85.45%	\$7,525	\$11,753	11.05%	51.87%	19.02%	
37 KV	\$58,299	0.92%	10.48%	58.38%	0.37%	0.12%	3.62%	394	90.68%	\$10,082	\$6,773	9.18%	58.84%	17.33%	
38 TACONNET	\$54,657	0.86%	7.81%	81.99%	0.97%	0.36%	4.03%	383	72.95%	\$11,030	\$6,734	19.62%	34.91%	10.24%	
39 KSW	\$52,517	0.83%	9.71%	87.78%	0.69%	0.64%	3.72%	467	80.24%	\$8,044	\$5,516	20.24%	40.59%	9.25%	
40 PENOBSOCOT COUNTY	\$52,289	0.83%	10.21%	84.81%	0.63%	0.58%	4.99%	333	82.34%	\$11,127	\$5,869	17.58%	40.62%	7.56%	
41 LINCOLN MAINE	\$50,321	0.80%	10.67%	73.01%	0.56%	1.06%	2.90%	360	80.47%	\$10,548	\$8,898	24.11%	52.18%	9.92%	
42 BREWER	\$49,100	0.78%	9.90%	82.14%	0.33%	1.54%	5.53%	360	89.46%	\$8,470	\$5,573	20.26%	50.35%	6.63%	
43 COAST LINE	\$48,400	0.77%	15.59%	90.49%	0.84%	0.11%	2.29%	452	71.49%	\$25,039	\$9,932	19.18%	53.99%	0.00%	
44 CASCO	\$47,900	0.76%	9.84%	89.44%	0.32%	2.39%	4.66%	315	85.05%	\$13,466	\$7,123	15.86%	60.70%	0.00%	
45 EASTERN MAINE MEDICAL CENTER	\$45,875	0.73%	9.78%	52.41%	0.14%	0.03%	3.29%	361	92.98%	\$16,572	\$8,761	11.29%	60.89%	0.00%	
46 COMMUNITY	\$45,216	0.71%	11.64%	80.73%	0.60%	1.67%	5.36%	332	84.75%	\$7,894	\$4,703	11.71%	49.28%	9.54%	
47 GARDINER	\$39,728	0.63%	10.83%	76.54%	1.70%	0.91%	3.43%	420	66.52%	\$6,941	\$6,971	18.21%	59.87%	16.54%	
48 SABATTUS REGIONAL	\$35,858	0.57%	11.41%	55.44%	0.39%	2.57%	3.96%	310	89.21%	\$13,931	\$7,558	13.22%	66.86%	0.00%	
49 MAINE EDUCATION	\$33,438	0.53%	11.24%	66.59%	0.33%	0.22%	3.77%	405	89.01%	\$7,283	\$7,310	20.51%	62.16%	0.00%	
50 WINSLOW COMMUNITY	\$31,380	0.50%	8.99%	74.07%	0.76%	0.63%	3.96%	382	81.39%	\$8,585	\$6,666	23.62%	47.63%	15.19%	

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
15619	ACADIA	9 E Main St.	Fort Kent	04743	David Desjardins	(207) 834-6167	\$125,709,981	\$100,644,081	\$19,159,608	\$19,576,831	10,220	5.93%	13.88%
4281	ATLANTIC REGIONAL	P.O. Box 188	Brunswick	04011	Roger Sirois	(207) 725-8728	\$282,190,475	\$182,370,596	\$78,444,117	\$38,926,716	19,164	5.06%	5.44%
10939	BANGOR	P.O. Box 1161	Bangor	04402	Stephen Clark	(207) 947-0374	\$125,901,672	\$87,165,605	\$32,547,882	\$11,642,851	14,084	0.65%	-2.50%
24249	BLUE CROSS AND BLUE SHIELD OF MAINE	2 Gannett Dr.	So Portland	04106	Susan Thurlow	(207) 822-7483	\$6,281,621	\$3,193,822	\$2,974,848	\$1,298,789	810	-2.00%	-12.12%
13682	BREWER	P.O. Box 189	Brewer	04412	Rick Kaul	(207) 989-7240	\$49,100,445	\$36,234,353	\$7,613,416	\$5,023,830	7,916	0.38%	3.40%
9919	CAPITAL AREA	P.O. Box 2626	Augusta	04338	Diana Winkley	(207) 622-3442	\$27,087,845	\$22,633,505	\$3,269,341	\$3,424,443	3,576	0.42%	7.65%
9327	CASCO	375 Main St.	Gorham	04038	James Stone	(207) 839-5588	\$47,899,524	\$37,152,969	\$7,187,839	\$5,127,695	5,832	10.38%	14.97%
6936	CENTRAL MAINE	P.O. Box 1746	Lewiston	04241	Vicki Stuart	(207) 783-1475	\$86,274,811	\$29,392,811	\$51,479,990	\$10,962,607	7,639	-1.51%	0.39%
17472	CHANGING SEASONS	115 Mecaw Rd.	Hampden	04444	Daria King	(207) 945-6264	\$21,976,732	\$17,446,129	\$3,175,064	\$2,319,178	2,200	-0.32%	12.97%
60646	COAST LINE	333 Cottage Rd.	South Portland	04106	Matthew Griffiths	(207) 799-7245	\$48,400,144	\$32,525,485	\$14,006,175	\$7,936,152	3,619	4.03%	3.32%
63447	COMMUNITY	144 Pine St.	Lewiston	04240	Kerry Wood	(608) 779-2400	\$45,216,375	\$32,122,045	\$9,829,828	\$5,275,207	8,461	0.00%	9.00%
63828	CPORT	P.O. Box 777	Portland	04104	Gene Ardito	(207) 878-6200	\$155,360,144	\$108,497,503	\$33,927,453	\$15,421,155	15,137	4.17%	14.98%
9500	CUMBERLAND COUNTY	101 Gray Rd.	Falmouth	04105	Scott Harriman	(207) 878-3441	\$184,399,202	\$112,690,880	\$62,000,705	\$19,886,400	17,838	4.83%	12.32%
68563	DOWN EAST	P.O. Box 130	Baileville	04694	David Tozier	(207) 427-3333	\$120,604,030	\$101,787,541	\$11,998,307	\$10,673,242	17,362	15.51%	18.72%
23310	EASTERN MAINE MEDICAL CENTER	489 State St.	Bangor	04401	Ralph Feland	(207) 945-3632	\$45,875,220	\$21,559,751	\$21,449,307	\$4,551,116	4,695	-0.76%	-4.70%
9518	EASTMILL	60 Main St.	East Millinocket	04430	Daniel Byron	(207) 746-3428	\$59,890,845	\$16,230,924	\$41,967,190	\$11,168,626	4,143	1.09%	2.76%
68038	EVERGREEN	P.O. Box 1038	Portland	04104	Tucker Cole	(207) 221-5000	\$225,127,614	\$129,180,535	\$84,077,336	\$21,136,883	22,885	0.96%	0.01%
67993	FIVE COUNTY	P.O. Box 598	Bath	04530	Richard Dupuis	(207) 443-3528	\$212,665,602	\$148,572,451	\$49,652,740	\$17,291,240	25,244	-1.19%	3.18%
15159	FRANKLIN-SOMERSET	485 Wilton Rd.	Farmington	04938	Karen Greenleaf	(207) 778-4452	\$80,509,384	\$48,791,420	\$28,232,211	\$7,950,603	10,066	3.54%	5.77%
8367	GARDNER	10 Old Brunswick Rd.	Gardner	04345	Phillip Bergeron	(207) 582-2676	\$39,727,981	\$26,896,097	\$11,885,306	\$4,361,096	5,041	3.90%	-0.38%
10221	GREAT FALLS REGIONAL	34 Bates St.	Lewiston	04240	Nancy Bard	(207) 782-7192	\$24,851,524	\$8,160,151	\$15,684,419	\$4,732,459	4,668	0.61%	-8.03%
18500	HEALTHFIRST	9 Quarry Rd.	Waterville	04901	Lynda Quirion	(207) 877-9474	\$16,267,380	\$12,015,666	\$3,956,254	\$1,505,861	3,614	-0.38%	-16.49%
14211	HOWLAND-ENFIELD	P.O. Box 405	Howland	04448	Joan Sage	(207) 732-3686	\$7,428,655	\$3,533,742	\$3,227,717	\$593,453	1,696	-1.53%	-4.96%
24173	INFINITY	P.O. Box 9742	Portland	04104	Sandra Cloutier	(207) 854-6000	\$267,994,311	\$162,794,311	\$90,637,478	\$29,669,602	14,297	0.53%	-1.80%
9348	KATAHDIN	1000 Central St.	Millinocket	04462	Don Caslo	(207) 723-9718	\$67,476,645	\$49,376,392	\$14,481,606	\$8,642,123	7,178	-3.26%	15.43%
9943	KSW	222 College Ave.	Waterville	04901	Desiree Gilman	(207) 872-5602	\$52,516,753	\$41,835,611	\$8,119,492	\$5,157,227	8,640	7.31%	5.95%
15328	KV	316 W River Rd.	Augusta	04330	Christina Devine	(207) 623-5171	\$58,298,510	\$30,376,430	\$24,914,661	\$6,138,699	7,682	1.12%	-1.70%
5144	LEWISTON MUNICIPAL	291 Pine St.	Lewiston	04240	Amanda Piper	(207) 783-3991	\$20,076,079	\$10,242,383	\$8,641,434	\$2,132,668	1,917	2.86%	8.65%
17398	MAINE HIGHLANDS	P.O. Box 220	Lincoln	04457	Cris Kinney	(207) 794-8623	\$50,320,927	\$32,740,893	\$15,577,435	\$5,431,356	5,040	7.45%	1.22%
13190	LISBON COMMUNITY	P.O. Box 878, 325 Lisbon St.	Lisbon	04250	George Roy	(207) 353-4144	\$86,860,683	\$56,583,506	\$26,221,436	\$10,054,318	8,493	7.51%	3.79%
62976	MAINE EDUCATION	P.O. Box 1096	Augusta	04332	Richard Lachance	(207) 623-3857	\$33,437,627	\$19,693,393	\$12,266,610	\$3,843,881	4,046	4.56%	5.63%
2644	MAINE FAMILY	555 Sabattus St.	Lewiston	04240	Rachel Caron	(207) 783-2071	\$123,021,436	\$70,825,937	\$43,253,667	\$12,377,416	19,486	0.70%	4.52%
17398	MAINE HIGHLANDS	P.O. Box 233	Dexter	04930	Rhonda Taylor	(207) 924-5544	\$94,097,291	\$57,283,758	\$30,149,400	\$7,857,235	11,547	5.07%	-1.76%
640	MAINE MEDIA	P.O. Box 7702	Portland	04112	Jennifer Hartel	(207) 774-4307	\$4,260,348	\$3,642,301	\$574,102	\$961,419	1,080	-9.40%	20.28%
14565	MAINE SAVINGS	P.O. Box 347	Hampden	04444	John Reed	(207) 862-6500	\$281,966,980	\$213,605,730	\$49,716,305	\$23,693,365	26,814	6.19%	15.21%
63377	MAINE STATE	P.O. Box 5659	Augusta	04332	Normand Dubreuil	(207) 623-1851	\$352,717,133	\$161,551,142	\$178,540,889	\$44,509,263	25,083	-0.31%	10.01%
10898	MIDCOAST	P.O. Box 780	Bath	04530	Joe Gervais	(207) 443-5531	\$135,188,761	\$83,383,772	\$41,339,325	\$15,502,356	15,020	2.36%	13.91%
9035	MONMOUTH	1176 Main St., P.O. Box 150	Monmouth	04259	Margie Gagne	(207) 933-2667	\$17,603,399	\$10,999,697	\$5,738,181	\$1,649,456	2,635	1.64%	11.42%
11253	NEW DIMENSIONS	61 Grove St.	Waterville	04901	Ryan Poulin	(207) 872-2771	\$67,750,554	\$58,770,699	\$4,006,624	\$5,652,818	7,595	2.55%	-1.41%
4261	NORSTAR	78 Fox St.	Madawaska	04756	Susan Whitehead	(207) 728-7555	\$174,655,649	\$144,574,483	\$13,409,643	\$21,510,842	13,810	4.76%	5.40%
5890	OCEAN COMMUNITIES	P.O. Box 1961	Biddeford	04005	Judy Morin	(207) 284-5918	\$150,576,352	\$122,357,035	\$17,992,009	\$12,689,026	11,734	1.05%	4.56%
9349	OTIS	P.O. Box 27	Jay	04239	Roland Poirier	(207) 897-0900	\$135,131,728	\$68,504,781	\$61,901,826	\$23,136,847	10,612	3.34%	1.49%
2645	OXFORD	P.O. Box 252	Mexico	04257	Matthew Kaubris	(207) 369-9976	\$142,516,038	\$104,650,450	\$31,447,372	\$20,351,592	15,933	1.76%	7.19%
18507	PENOBSCOT COUNTY	P.O. Box 434	Old Town	04468	Steven Baillargeon	(207) 827-3165	\$52,289,424	\$39,757,345	\$7,031,491	\$5,025,573	7,988	3.69%	-2.90%
68442	PEOPLESCHOICE	P.O. Box 488	Biddeford	04005	Huse Labbe	(207) 282-4156	\$156,713,114	\$95,507,761	\$44,642,910	\$12,629,280	15,229	6.49%	-3.10%
675	PORTLAND MAINE POLICE DEPARTMENT	109 Middle St.	Portland	04101	Louka Carpenter	(207) 773-0726	\$7,933,806	\$5,528,948	\$1,965,990	\$526,622	904	2.14%	-5.79%
11144	RAINBOW	P.O. Box 741	Lewiston	04243	Phil Moreau	(207) 784-5435	\$182,179,540	\$119,903,642	\$53,847,087	\$23,459,746	21,431	0.69%	7.52%
64062	SABATTUS REGIONAL	P.O. Box 250	Sabattus	04280	Shelly Page	(207) 375-6538	\$35,857,872	\$16,475,065	\$16,475,065	\$4,209,376	4,182	3.13%	2.93%
68324	SACO VALLEY	P.O. Box 740	Saco	04072	Carrie Shaw	(207) 282-6169	\$99,280,428	\$71,212,790	\$22,831,153	\$9,550,738	8,495	-0.40%	-1.72%
4118	SEABOARD	P.O. Box G	Bucksport	04416	Kyle Casburn	(207) 469-6341	\$112,741,199	\$82,594,352	\$24,331,204	\$10,896,297	11,981	2.96%	1.97%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
8936	SEBASTICOOK VALLEY	P.O. Box 10	Pittsfield	04967	James Lemieux	(207) 487-5576	\$80,833,531	\$67,633,106	\$8,065,643	\$7,774,509	10,646	2.69%	2.19%
17436	SEMICONDUCTOR OF MAINE	P.O. Box 9421	South Portland	04116	Diana Garcia	(207) 775-8371	\$13,550,048	\$9,025,052	\$4,131,319	\$1,915,784	1,406	-3.50%	-0.41%
9009	TACONNET	316 Benton Ave.	Winslow	04901	Karen Denis	(207) 872-7909	\$54,656,999	\$41,228,620	\$10,994,840	\$4,476,789	7,468	3.75%	8.14%
10794	THE COUNTY	82 Bennett Dr.	Caribou	04736	Ken Hensler	(207) 498-8756	\$197,530,270	\$129,666,144	\$58,947,677	\$20,129,279	17,018	3.14%	9.23%
8486	TOWN & COUNTRY	P.O. Box 9420	South Portland	04116	David Libby	(207) 773-5656	\$262,357,527	\$228,316,570	\$21,962,281	\$23,382,027	30,191	6.34%	15.52%
1133	TRADEMARK	P.O. Box 1056	Augusta	04332	Hunter King	(207) 623-1134	\$78,842,773	\$43,826,742	\$32,783,680	\$9,664,580	9,700	4.04%	6.14%
10100	TRUCHOICE	P.O. Box 10659	Portland	04104	Ken Ackler	(207) 772-0808	\$93,156,597	\$76,079,138	\$9,741,939	\$11,492,047	10,938	7.08%	13.91%
63133	UNIVERSITY	139 Rangeley Rd.	Orono	04469	Matthew Walsh	(207) 889-8500	\$247,142,684	\$199,279,438	\$28,885,522	\$23,298,057	25,637	2.68%	13.38%
12396	WINSLOW COMMUNITY	12 Monument St.	Winslow	04901	Cathy Bond	(207) 872-2636	\$31,380,018	\$20,731,866	\$9,143,879	\$2,917,085	4,199	5.68%	23.72%
2301	WINTHROP AREA	P.O. Box 55	Winthrop	04364	Jeffrey Sequin	(207) 377-2124	\$60,042,028	\$34,615,990	\$22,727,436	\$5,848,556	5,735	-0.68%	1.73%
9508	YORK COUNTY	1516 Main St.	Sanford	04073	Jim Nelson	(207) 324-7511	\$204,273,744	\$169,232,980	\$20,132,946	\$21,755,481	18,729	3.75%	9.40%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	110	110	105	99	97	-2.02%	-2.48%
Number of Members	1,779,494	1,755,451	1,762,671	1,766,719	1,769,016	0.13%	-0.12%
Total Assets (\$000)	18,011,379	18,816,831	19,937,382	20,559,879	20,397,968	-0.79%	2.52%
Total Shares (\$000)	15,465,139	16,175,008	17,282,152	17,769,462	17,643,858	-0.71%	2.67%
Total Loans (\$000)	10,561,497	10,399,288	10,776,236	10,985,774	11,499,792	4.68%	1.72%
Total Capital (\$000)	2,032,818	2,118,386	2,199,119	2,243,682	2,314,973	3.18%	2.63%

MARYLAND	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 SECU OF MARYLAND	\$2,795,588	13.71%	9.92%	78.65%	0.55%	1.08%	3.21%	585	79.65%	\$17,979	\$10,818	12.07%	57.71%	15.71%
2 TOWER	\$2,704,756	13.26%	10.75%	51.13%	0.28%	0.87%	2.09%	309	84.06%	\$13,064	\$17,000	12.78%	73.34%	33.97%
3 NASA	\$1,325,901	6.50%	11.45%	88.96%	1.19%	0.46%	3.36%	382	68.30%	\$18,344	\$11,632	18.26%	48.40%	24.31%
4 MUNICIPAL EMPLS C U OF BALTIMORE	\$1,220,294	5.98%	10.65%	69.37%	0.70%	2.01%	3.65%	371	74.57%	\$13,173	\$9,294	11.12%	38.00%	12.53%
5 ANDREWS	\$1,060,862	5.20%	14.42%	77.61%	0.49%	0.75%	3.89%	468	79.19%	\$9,393	\$7,189	13.97%	45.99%	23.52%
6 APG	\$1,017,372	4.99%	9.02%	82.99%	0.61%	0.70%	3.85%	356	78.94%	\$13,124	\$8,560	20.09%	51.36%	21.38%
7 FIRST FINANCIAL OF MARYLAND	\$992,104	4.86%	19.97%	28.07%	-0.08%	0.29%	1.41%	619	60.05%	\$7,061	\$13,190	7.03%	58.96%	25.47%
8 EDUCATIONAL SYSTEMS	\$762,324	3.74%	8.16%	61.98%	0.63%	0.92%	4.08%	455	78.83%	\$10,808	\$7,593	10.89%	64.49%	17.32%
9 POINT BREEZE	\$737,035	3.61%	12.47%	46.91%	0.69%	1.13%	1.78%	559	72.14%	\$14,542	\$13,049	11.31%	40.89%	16.96%
10 NATIONAL INSTITUTES OF HEALTH	\$556,611	2.73%	8.43%	51.29%	0.42%	1.02%	3.20%	382	92.65%	\$34,684	\$12,287	4.96%	56.00%	0.00%
11 CEDAR POINT	\$423,191	2.07%	9.22%	49.38%	0.46%	1.34%	2.85%	364	81.16%	\$17,691	\$9,017	5.96%	48.18%	9.61%
12 APL	\$398,414	1.95%	10.41%	47.68%	0.49%	0.19%	2.19%	414	87.93%	\$14,801	\$17,920	9.22%	65.44%	26.13%
13 LAFAYETTE	\$379,498	1.86%	9.05%	92.49%	0.27%	2.37%	3.56%	200	93.50%	\$17,337	\$23,284	85.98%	82.25%	15.20%
14 JOHNS HOPKINS	\$364,994	1.79%	10.88%	68.66%	0.64%	0.28%	3.40%	508	75.25%	\$16,632	\$8,281	7.74%	59.39%	4.13%
15 SECURITYPLUS	\$359,263	1.76%	8.96%	62.42%	-0.09%	1.03%	3.48%	334	90.57%	\$10,014	\$9,399	13.07%	45.01%	19.41%
16 FEDCHOICE	\$343,161	1.68%	10.56%	52.22%	1.05%	0.35%	3.65%	296	86.22%	\$9,577	\$12,243	10.14%	65.64%	26.79%
17 BALTIMORE COUNTY EMPLOYEES	\$339,536	1.66%	8.85%	48.72%	0.30%	0.45%	2.39%	550	82.25%	\$9,937	\$11,043	13.35%	46.00%	27.99%
18 FIRST PEOPLES COMMUNITY	\$337,958	1.66%	11.63%	98.53%	0.72%	1.77%	3.22%	222	74.03%	\$20,123	\$9,505	15.22%	58.80%	13.50%
19 SIGNAL FINANCIAL	\$314,402	1.54%	11.20%	74.98%	0.02%	1.19%	4.53%	241	96.65%	\$15,683	\$10,600	9.34%	68.76%	26.03%
20 MID-ATLANTIC	\$276,398	1.36%	8.54%	74.83%	0.91%	1.15%	4.23%	350	85.48%	\$16,281	\$10,544	6.58%	70.72%	20.75%
21 FREEDOM OF MARYLAND	\$268,759	1.32%	8.47%	86.70%	0.18%	0.49%	3.57%	365	81.69%	\$14,699	\$8,059	23.67%	39.42%	17.09%
22 NYMEO	\$250,933	1.23%	11.85%	84.77%	1.13%	0.95%	3.87%	333	66.48%	\$14,266	\$8,994	14.93%	48.70%	18.07%
23 CHESSIE	\$246,631	1.21%	8.26%	72.14%	0.16%	0.58%	3.95%	324	86.39%	\$12,346	\$7,618	16.70%	44.87%	11.00%
24 WEPKO	\$204,003	1.00%	9.60%	62.68%	0.39%	1.18%	3.19%	522	86.45%	\$13,928	\$7,029	17.94%	45.25%	0.00%
25 U.S. POSTAL SERVICE	\$201,982	0.99%	11.31%	56.39%	0.76%	3.25%	3.73%	423	82.33%	\$11,745	\$8,151	6.54%	46.42%	21.22%
26 HAR-CO	\$189,657	0.93%	8.85%	69.14%	0.50%	0.22%	3.49%	326	84.43%	\$14,125	\$9,566	12.14%	48.66%	18.72%
27 MARRIOTT EMPLOYEES	\$184,726	0.91%	10.43%	49.03%	0.15%	0.35%	5.31%	753	92.84%	\$3,559	\$4,141	5.46%	16.18%	23.12%
28 PRINCE GEORGE'S COMMUNITY	\$144,445	0.71%	9.57%	78.32%	0.31%	1.19%	4.56%	365	83.82%	\$14,637	\$8,432	15.10%	67.96%	0.00%
29 POLICE	\$143,061	0.70%	11.78%	55.11%	0.65%	1.27%	3.04%	308	78.22%	\$14,083	\$11,341	17.88%	44.92%	4.99%
30 BULLDOG	\$130,308	0.64%	8.92%	51.07%	0.28%	1.44%	4.43%	423	90.78%	\$6,509	\$5,114	22.69%	58.86%	0.00%
31 MONEY ONE	\$106,889	0.52%	13.16%	89.73%	0.50%	0.95%	5.97%	332	81.54%	\$12,192	\$7,451	19.40%	36.70%	19.51%
32 MONTGOMERY COUNTY EMPLOYEES	\$104,050	0.51%	8.16%	61.09%	0.41%	0.70%	5.10%	545	87.88%	\$7,803	\$7,573	12.02%	61.46%	22.06%
33 ENERGY	\$100,959	0.49%	7.88%	56.24%	0.28%	0.63%	4.72%	368	93.26%	\$8,284	\$7,800	10.72%	61.08%	19.83%
34 ALLEGANY COUNTY TEACHERS	\$96,897	0.48%	10.11%	74.45%	0.75%	0.52%	2.64%	362	73.57%	\$12,805	\$9,610	26.42%	38.29%	7.42%
35 MARKET USA	\$95,750	0.47%	19.13%	49.09%	0.51%	1.67%	5.46%	506	88.62%	\$6,818	\$4,273	8.00%	39.58%	7.54%
36 ATLANTIC FINANCIAL	\$90,894	0.45%	8.97%	67.37%	0.00%	0.96%	3.91%	417	81.38%	\$10,741	\$7,941	11.00%	43.11%	23.18%
37 FIRST EAGLE	\$84,684	0.42%	8.82%	55.22%	0.19%	0.37%	3.30%	456	92.62%	\$7,002	\$7,667	17.50%	33.23%	25.62%
38 FEDFINANCIAL	\$73,667	0.36%	7.96%	29.08%	-0.06%	1.12%	3.90%	497	99.62%	\$6,121	\$10,834	8.86%	61.41%	26.91%
39 WASHINGTON COUNTY TEACHERS	\$59,740	0.29%	13.72%	42.90%	0.51%	1.14%	1.49%	571	72.51%	\$15,709	\$12,866	17.13%	31.83%	0.00%
40 DESTINATIONS	\$57,807	0.28%	13.53%	56.66%	-0.01%	1.52%	4.72%	356	102.80%	\$9,126	\$6,382	10.79%	32.27%	11.92%
41 AFL CIO EMPLOYEES	\$56,000	0.27%	10.87%	47.51%	-0.29%	1.41%	4.64%	360	110.53%	\$16,602	\$7,917	5.66%	26.97%	0.00%
42 KEL-CO	\$50,548	0.25%	12.43%	53.29%	0.20%	1.42%	2.87%	379	87.30%	\$11,702	\$8,349	12.37%	40.70%	9.17%
43 ST. AGNES	\$45,695	0.22%	8.73%	52.66%	0.04%	0.21%	3.29%	509	96.62%	\$9,495	\$5,823	7.22%	24.55%	16.97%
44 AL GAR	\$35,462	0.17%	16.67%	59.57%	0.17%	0.47%	3.47%	329	99.29%	\$9,512	\$8,513	22.14%	43.59%	11.64%
45 FORT MEADE COMMUNITY	\$35,059	0.17%	6.95%	32.00%	-0.19%	4.68%	3.66%	302	91.65%	\$9,143	\$6,735	5.36%	39.91%	3.66%
46 POST OFFICE C U OF MARYLAND	\$32,761	0.16%	26.80%	13.79%	0.19%	0.27%	2.06%	813	91.43%	\$8,902	\$7,463	3.47%	3.23%	0.00%
47 FERKO MD	\$32,237	0.16%	9.58%	22.88%	0.08%	3.94%	1.33%	1046	89.21%	\$5,814	\$6,959	9.46%	5.16%	0.00%
48 MEMBERS FIRST	\$31,842	0.16%	10.40%	40.23%	0.07%	1.26%	5.07%	305	123.64%	\$7,830	\$6,492	4.93%	28.65%	18.83%
49 LM	\$31,285	0.15%	7.19%	75.85%	0.24%	0.26%	3.12%	330	92.92%	\$16,382	\$8,733	19.67%	35.86%	0.00%
50 GREENBELT	\$27,917	0.14%	9.36%	27.57%	0.25%	0.37%	2.10%	441	89.46%	\$9,095	\$8,817	6.25%	48.05%	10.43%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
14727	ABLE	P.O. Box 5192	Cresaptown	21505	Leonard Arnold	(301) 729-2499	\$9,062,272	\$4,100,045	\$4,632,519	\$670,282	1,804	6.37%	4.00%
7992	AFL CIO EMPLOYEES	8000 Corporate Dr., Ste. 100	Landover	20785	Jeff Ronald	(301) 683-2800	\$56,000,222	\$23,724,245	\$30,861,035	\$6,074,035	6,307	-7.50%	-11.54%
9183	AL GAR	316 Paca St.	Cumberland	21502	Todd Rigglieman	(301) 722-5446	\$35,461,946	\$17,520,520	\$16,451,772	\$5,971,215	3,455	-4.00%	-0.75%
6679	ALLEGANY COUNTY TEACHERS	14316 National Hwy. SW	LaVale	21502	Patricia Folk	(410) 729-8015	\$96,896,871	\$64,816,830	\$27,089,682	\$10,127,822	9,059	-0.61%	4.55%
5661	AMERICAN HAMMERED	P.O. Box 626	Baltimore	21203	Anne McFarlan	(410) 547-7681	\$5,220,627	\$1,126,357	\$4,051,997	\$781,291	758	-5.42%	-4.98%
5754	ANDREWS	5711 Allentown Rd. 400	Suitland	20746	Jim Hayes	(301) 702-5501	\$1,060,861,546	\$639,151,724	\$373,527,441	\$165,717,902	114,561	7.14%	0.92%
2540	APG	P.O. Box 1176	Aberdeen	21001	Don Lewis	(410) 272-4000	\$1,077,371,928	\$760,250,664	\$217,081,393	\$91,215,470	107,027	3.72%	15.80%
9475	APL	P.O. Box 418	Laurel	20725	Jim Deegan	(240) 228-5252	\$398,414,183	\$168,154,719	\$211,793,864	\$41,458,682	19,682	0.98%	8.92%
19318	ASE	7620 German Hill Rd 105	Dundalk	21222	Shirley Meggee	(410) 282-8181	\$2,459,481	\$1,346,609	\$1,065,207	\$197,135	435	-13.77%	-13.48%
6652	ATLANTIC FINANCIAL	40 S. Chilling Rd.	Hunt Valley	21031	Rick Webb	(410) 584-7474	\$90,894,450	\$55,714,789	\$32,302,733	\$8,596,812	10,414	-6.31%	-5.66%
21975	AUTOMOTIVE AFTERMARKET EMPLOYEE	P.O. Box 938	Severna Park	21146	Jim Donohue	(410) 647-0505	\$2,495,562	\$890,301	\$1,585,220	\$327,005	620	-10.43%	-5.83%
15394	BALTIMORE COUNTY EMPLOYEES	23 W. Susquehanna Ave.	Towson	21204	David Hagar	(410) 828-4730	\$339,535,814	\$150,876,963	\$179,259,083	\$29,281,803	28,043	2.30%	5.12%
20719	BALTIMORE WASHINGTON	301 Hospital Dr.	Glen Burnie	21061	Linda Brown	(410) 787-4680	\$9,262,295	\$3,753,836	\$5,066,751	\$805,886	2,143	0.90%	3.85%
9893	BEE	1414 S. Division St.	Salisbury	21804	James Farley	(410) 548-9351	\$7,636,297	\$1,443,176	\$6,061,375	\$1,573,222	1,223	-10.76%	-16.35%
14876	BOYDS	P.O. Box 75	Boysd	20841	Willard Fitzwater	(301) 972-0275	\$2,058,478	\$323,474	\$1,715,903	\$223,061	376	-14.38%	-8.73%
18868	BULLDOG	580 Nem Ave.	Hagerstown	21742	David Barrett	(301) 797-6318	\$130,308,122	\$56,849,006	\$66,925,386	\$12,788,568	21,769	3.57%	9.02%
20543	CAPITAL AREA REALTORS	P.O. Box 1573	Rockville	20849	Anthony Lanni	(240) 314-0734	\$9,209,363	\$6,603,368	\$2,488,428	\$884,656	1,009	8.56%	-6.19%
22652	CAPITAL AREA TAIWANESE	4827 Hornbeam Dr.	Rockville	20853	Ming-Shiyong Wu	(703) 827-0952	\$8,596,145	\$6,833,010	\$1,796,938	\$829,314	380	20.44%	11.63%
9507	CARCO	114 Market St., Ste. 208	Denton	21629	Thomas Schiff	(410) 479-3320	\$4,937,902	\$1,842,264	\$3,106,388	\$565,279	651	2.68%	3.06%
8549	CECIL COUNTY SCHOOL EMPLOYEES	203 Booth St.	Elkton	21921	Betty Gray	(410) 398-6921	\$23,898,168	\$12,034,436	\$12,285,336	\$2,285,336	3,657	-0.91%	2.05%
5234	CEDAR POINT	22745 Maple Rd.	Lexington Park	20653	Brian Horn	(301) 863-7071	\$423,191,196	\$188,759,408	\$215,627,803	\$41,053,318	42,392	0.97%	-4.08%
66340	CENTRAL CREDIT UNION OF MARYLAND	8501 Lasalle Rd.	Baltimore	21286	Lisa Lester	(410) 828-4500	\$21,563,033	\$10,242,205	\$10,995,496	\$2,981,193	4,714	-1.97%	-0.89%
5636	CHESIE	P.O. Box 689	Cumberland	21502	Richard Daugherty	(301) 777-1781	\$246,630,887	\$162,019,876	\$69,221,552	\$21,032,964	29,478	-0.02%	2.22%
20656	CHOPTANK ELECTRIC COOP EMPL	P.O. Box 430	Denton	21629	Theresa Bishop	(410) 479-0380	\$2,631,634	\$606,874	\$2,009,480	\$435,801	339	-0.58%	7.10%
21167	DELMARVA POWER SOUTHERN DIVISION	P.O. Box 8083	Salisbury	21802	Paula Trader	(410) 860-6290	\$16,481,852	\$3,776,956	\$12,529,312	\$2,994,403	1,547	3.25%	-11.50%
66333	DESTINATIONS	8767 Satyr Hill Rd.	Baltimore	21234	Brian Vittek	(410) 663-2500	\$57,807,438	\$28,291,341	\$23,527,133	\$7,814,445	7,824	-0.71%	1.54%
9585	DORWIC	P.O. Box 3392	Salisbury	21802	Wendy Bailey	(410) 543-0466	\$7,986,511	\$2,603,665	\$5,302,991	\$1,631,996	1,319	4.69%	5.72%
10696	EDUCATIONAL SYSTEMS	P.O. Box 179	Greenbelt	20768	Chris Conway	(800) 356-6660	\$762,324,288	\$43,015,666	\$296,997,870	\$63,413,815	87,765	-1.09%	12.84%
5631	ENERGY	5 Choke Cherry Rd., Ste. 110	Rockville	20850	Ronald Roy	(301) 670-1300	\$10,958,647	\$51,652,021	\$45,065,772	\$8,576,934	11,776	-8.93%	-2.60%
14381	F.I.A.F.E.	C/O Airport Control Tower	BWI Airport	21240	Ronald Puntanen	(410) 859-7276	\$9,196,463	\$2,130,657	\$7,010,299	\$2,173,763	501	2.25%	-2.20%
150	FEDCHOICE	10001 Willowdale Rd.	Lanham	20706	David Bunch	(301) 699-6100	\$343,161,417	\$156,298,600	\$174,224,313	\$41,447,426	24,447	-2.65%	10.97%
216	FEDFINANCIAL	1616-D Rockville Pike	Rockville	20852	Jon Rhodes	(301) 881-5626	\$73,666,767	\$19,557,659	\$51,263,987	\$6,008,581	6,207	2.33%	7.45%
10381	FERRO MD	P.O. Box 1478	Frederick	21702	Thomas Fox	(301) 662-7266	\$32,237,115	\$6,662,366	\$25,299,513	\$3,169,222	4,185	-1.03%	4.80%
10958	FIRST EAGLE	P.O. Box 1585	Owings Mills	21117	Lois Profili	(443) 548-8012	\$84,683,905	\$42,509,935	\$40,330,608	\$7,648,845	10,042	-2.25%	4.84%
8554	FIRST FINANCIAL OF MARYLAND	1215 York Rd.	Lutherville	21093	Eric Church	(410) 321-6060	\$992,104,153	\$218,990,884	\$746,266,270	\$201,054,464	59,155	1.03%	3.57%
13345	FIRST PEOPLES COMMUNITY	P.O. Box 1377	Cumberland	21502	Stacey Bingham	(301) 784-3000	\$337,957,756	\$272,961,860	\$44,661,950	\$42,559,747	29,145	-0.60%	7.40%
95749	FORT MEADE COMMUNITY	P.O. Box 140	Fort Meade	20755	Jacqueline Smith	(410) 551-5800	\$35,059,183	\$10,422,967	\$22,576,902	\$2,507,128	4,836	-4.46%	-9.54%
8550	FREEDOM OF MARYLAND	P.O. Box 1545	Bel Air	21014	Rose Ann Lambert	(410) 676-5700	\$268,758,708	\$211,855,901	\$47,943,512	\$24,387,736	30,324	1.97%	8.90%
23484	G.B.B.R.	1306 Bellona Ave.	Lutherville	21093	Chris Davis	(410) 337-7200	\$7,807,225	\$6,740,589	\$975,098	\$448,213	1,596	5.78%	31.34%
2490	GREENBELT	112 Centerway	Greenbelt	20770	Cynthia Compton	(301) 474-5900	\$27,917,109	\$6,967,110	\$20,517,595	\$2,663,648	2,866	0.37%	11.50%
68639	HAR-CO	30 N Hickory Ave.	Bel Air	21014	James Meehan	(410) 838-9090	\$189,656,883	\$118,734,277	\$62,961,249	\$17,197,594	17,952	-2.97%	-4.73%
13545	HEALTHCARE 1ST	600 Memorial Ave.	Cumberland	21502	Connie Powers-Dickel	(301) 723-4098	\$9,138,865	\$4,351,718	\$4,292,598	\$660,652	1,414	-4.02%	5.00%
21526	HEALTHCARE FAMILY	11110 Medical Campus Rd.	Hagerstown	21742	Karen Boyer	(301) 714-4440	\$10,917,019	\$4,784,326	\$5,642,345	\$354,965	2,407	-0.67%	-14.33%
20924	HEALTHCARE UNITED	6701 N Charles St.	Baltimore	21204	Tina Galloway	(443) 849-2064	\$6,156,632	\$3,364,612	\$2,376,112	\$443,789	2,800	-11.62%	-10.54%
19514	HENA	8701 Georgia Ave., Ste. 407	Silver Spring	20910	Tom Mather	(301) 588-1860	\$14,245,461	\$5,195,269	\$8,939,612	\$1,641,526	2,479	9.97%	4.72%
8642	HOWARD COUNTY EDUCATION	3454 Ellicott Center Dr.	Ellicott City	21043	Janet Oursler	(410) 461-2257	\$20,441,784	\$10,063,024	\$9,319,718	\$2,076,627	3,879	3.36%	9.68%
10323	IB EW 26	4371 Parliament Place, Ste. C	Lanham	20786	Doreen Bruder	(301) 306-0610	\$26,081,654	\$13,292,679	\$12,333,444	\$2,591,262	3,147	-3.22%	-4.49%
20623	JOHN'S HOPKINS	2027 E Monument St.	Baltimore	21287	Michael Mesta	(410) 330-4500	\$364,994,298	\$222,349,276	\$125,849,925	\$40,463,433	39,107	5.40%	8.42%
560	JUDD'S	16501 Shady Grove Rd.	Gaithersburg	20898	Michael Hanigan	(301) 869-8770	\$1,983,898	\$976,254	\$986,902	\$360,284	440	9.22%	13.24%
9965	KEL-CO	321 Greene St.	Cumberland	21502	Kevin Logan	(301) 777-8100	\$50,547,863	\$23,626,437	\$25,225,041	\$6,448,704	5,310	-1.82%	-8.08%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
22700	KOREAN CATHOLIC	17615 Old Baltimore Rd.	Olney	20832	Julia Yi	(301) 924-4090	\$1,618,606	\$861,590	\$703,618	\$313,224	365	11.10%	87.40%
619	LAFAYETTE	3535 University Blvd. W	Kensington	20895	John Farmakides	(301) 929-7990	\$379,497,991	\$313,934,248	\$47,483,080	\$37,671,217	14,577	3.03%	9.78%
6039	LM	101 Chesapeake Park Plaza	Baltimore	21220	Mark Bold	(410) 687-1322	\$21,885,495	\$21,853,614	\$8,724,119	\$2,272,409	3,299	3.26%	9.54%
14815	LOCAL 355 MD	1030 S Dukeland St.	Baltimore	21223	Rose Queen	(410) 566-5700	\$3,984,022	\$771,126	\$3,194,594	\$1,032,124	1,677	4.81%	-2.51%
9003	MARKET USA	8871 Gorman Rd., Ste. 100	Laurel	20723	Laura Hassan	(301) 586-3400	\$95,790,161	\$37,703,707	\$52,285,951	\$18,750,718	17,976	-5.26%	7.92%
8680	MARRIOTT EMPLOYEES	P.O. Box 6006	Bethesda	20827	Glenn Newton	(301) 634-5100	\$184,726,190	\$79,487,939	\$104,132,301	\$21,159,194	39,154	11.75%	0.04%
8001	MARYLAND POSTAL	16501 Shady Grove Rd.	Gaithersburg	20898	Mike Flanigan	(301) 519-9780	\$3,057,909	\$1,413,520	\$1,604,639	\$375,571	579	-1.10%	-2.56%
12440	MASTERS, MATES & PILOTS (MM&P)	700 Maritime Blvd.	Linthicum	21090	Kathy Klisavage	(410) 850-8700	\$1,291,261	\$654,424	\$625,402	\$125,457	451	-1.72%	-9.09%
15805	MBFT	1 Poplar St.	Thurmont	21788	Virginia Butrman	(301) 271-5722	\$740,229	\$252,383	\$487,603	\$325,684	199	-2.93%	10.43%
24855	MEMBERS FIRST	535 Dundalk Ave.	Baltimore	21224	Anthony McColm	(410) 633-8850	\$1,541,945	\$253,885	\$19,051,491	\$3,296,075	4,419	12.00%	58.85%
18716	MID-ATLANTIC	P.O. Box 2270	Germanstown	20875	Rick Wieczorek	(301) 944-1800	\$276,398,369	\$186,510,551	\$68,837,302	\$24,642,413	23,639	1.00%	-3.72%
18948	MNCPCC	5211-A Paint Branch Pkwy.	College Park	20740	Gayle Hutton	(301) 699-2550	\$12,153,633	\$5,928,901	\$6,301,039	\$1,586,568	2,002	5.08%	-14.10%
7264	MONEY ONE	P.O. Box 6398	Largo	20792	Beverly Zook	(301) 925-4600	\$106,889,092	\$84,273,265	\$12,234,400	\$13,748,196	12,605	0.81%	9.50%
18917	MONTGOMERY COUNTY EMPLOYEES	19785 Crystal Rock Dr., Ste. 201	Germanstown	20874	James Morris	(301) 279-1964	\$104,049,623	\$58,000,428	\$34,565,614	\$8,833,163	12,536	7.52%	15.35%
66787	MUNICIPAL EMPLOYEES OF BALTIMORE	7 E Redwood St.	Baltimore	21202	Gary Martin	(410) 752-8313	\$1,200,294,193	\$716,888,693	\$441,966,306	\$140,713,371	111,193	1.89%	6.01%
3072	NARC	5601 Sunnyside Ave., Rm. 1-1180	Beltsville	20705	Carol Ammons	(301) 474-0200	\$25,169,060	\$11,660,420	\$22,718,184	\$1,173,995	2,515	-3.68%	39.56%
6328	NASA	P.O. Box 1588	Bowie	20717	Douglas Allman	(301) 249-1800	\$1,325,901,009	\$1,000,844,004	\$261,453,361	\$159,205,529	96,722	1.51%	28.08%
3601	NATIONAL INSTITUTES OF HEALTH	P.O. Box 6475	Rockville	20850	Rick Wieczorek	(301) 718-0208	\$556,610,909	\$258,814,609	\$277,974,689	\$43,680,057	41,066	-2.49%	28.69%
24657	NONE SUFFER LACK	4710 Auth Place Ste. G-1	Suitland	20746	Toni Hopkins	(301) 899-0300	\$17,104,201	\$2,824,704	\$14,051,331	\$2,322,802	3,268	5.43%	-4.67%
12751	NOTRE DAME 2901	4310 Arizona Ave.	Baltimore	21206	Richard Neiberlein	(410) 325-5095	\$1,891,520	\$313,603	\$1,405,319	\$217,634	253	1.26%	-28.86%
16408	NYMCO	5210 Chairmans Court	Frederick	21703	Vicki Johnston	(240) 436-4000	\$250,932,784	\$173,712,697	\$67,002,609	\$32,244,969	22,783	-1.46%	21.58%
23125	PENINSULA GEN HOSP&MED CENTR EMP	100 E Carroll St.	Salisbury	21801	Doris Dennis	(410) 543-7230	\$1,787,441	\$1,047,218	\$1,047,218	\$677,717	1,635	-4.74%	-2.23%
1477	PERRY POINT	P.O. Box 5	Perry Point	21902	Philip Randall	(410) 642-6037	\$19,334,106	\$9,004,526	\$9,792,675	\$2,118,726	3,736	-2.73%	-0.70%
66585	POINT BREEZE	11104 McCormick Rd.	Hunt Valley	21031	Bernard McLaughlin	(410) 771-3850	\$737,034,502	\$299,664,928	\$413,124,373	\$94,090,272	48,954	-0.99%	5.66%
16401	POLICE	9100 Presidential Pkwy.	Upper Marlboro	20772	Danny Gregg	(301) 817-1200	\$143,060,787	\$69,329,782	\$59,947,860	\$17,549,278	11,093	-4.10%	7.40%
95742	POST OFFICE CU OF MARYLAND	900 E Fayette St., Rm. 606	Baltimore	21233	Carol Bradley	(410) 727-5469	\$32,760,713	\$3,347,032	\$28,888,208	\$8,399,382	3,253	-3.85%	34.50%
9445	POTOMAC	215 Paca St.	Cumberland	21502	Michael Wright	(301) 722-5522	\$22,842,292	\$16,616,193	\$4,969,724	\$3,368,130	3,000	-1.18%	1.04%
18271	PRINCE GEORGE'S COMMUNITY	15201 Hall Rd.	Bowie	20721	Robert Schroeder	(301) 627-2666	\$144,445,222	\$101,271,668	\$28,984,581	\$14,679,409	15,335	3.65%	2.23%
24778	REID TEMPLE	11400 Glenn Dale Blvd.	Glenn Dale	20769	Tracy Bailey	(301) 352-7285	\$1,533,544	\$256,714	\$1,145,179	\$121,948	1,332	-9.66%	661.36%
1812	RELAY	1335 Linden Ave.	Baltimore	21227	Sherry Dayton	(410) 247-6086	\$5,380,437	\$1,058,045	\$4,263,809	\$875,945	552	1.42%	-18.42%
66330	SECU OF MARYLAND	971 Corporate Blvd.	Linthicum	21090	Rodney Staatz	(410) 487-7328	\$2,795,588,084	\$1,963,885,606	\$698,221,143	\$292,537,516	230,806	2.83%	-0.21%
2769	SECURITYPLUS	P.O. Box 47128	Baltimore	21244	Brett Noll	(410) 281-6200	\$359,262,894	\$203,716,581	\$133,746,207	\$32,477,133	34,724	0.50%	12.13%
10511	SELFREUNCE BALTO	2345 Eastern Ave.	Baltimore	21224	Ann Kerdia	(410) 327-9841	\$19,418,555	\$14,661,808	\$4,500,583	\$2,254,691	1,283	-5.88%	-10.97%
5571	SIGNAL FINANCIAL	3015 University Blvd. W	Kensington	20895	Dan Stale	(301) 933-9100	\$314,401,775	\$207,034,106	\$94,279,151	\$37,585,894	26,050	-0.84%	4.89%
19668	ST. AGNES	720 E Maiden Choice Ln.	Baltimore	21228	Jim Whipp	(410) 368-3125	\$45,694,619	\$21,866,333	\$22,724,290	\$4,075,181	7,131	-2.76%	1.04%
18651	ST. JOSEPH MEDICAL CENTER MD	7601 Osler Dr.	Towson	21204	Diane Hall	(410) 337-1319	\$14,198,020	\$4,927,307	\$9,085,979	\$1,905,504	1,908	-1.85%	2.14%
4857	TAYLOR MODEL BASIN	P.O. Box 129	Cabin John	20818	Patricia Dawson	(301) 227-4840	\$26,370,853	\$5,549,140	\$20,140,134	\$2,466,855	1,844	-4.91%	-14.74%
20038	THE MOUNT LEBANON	2812 Reisterstown Rd.	Baltimore	21215	Barbara Casey	(410) 225-0030	\$551,695	\$401,551	\$143,706	\$61,056	332	1.04%	10.34%
12185	THIokol ELKTON	P.O. Box 825	Elkton	21922	Karen Porter	(410) 392-5660	\$21,937,912	\$7,377,819	\$13,889,790	\$2,988,420	1,945	-1.34%	0.98%
8333	TOWER	7901 Sandy Spring Rd.	Laurel	20707	Martin Ireland	(301) 497-7000	\$2,704,755,994	\$1,155,990,585	\$1,464,339,966	\$288,204,812	132,994	4.18%	2.20%
9176	TRIPLE C 16	1103 N Point Blvd., Ste. 422	Baltimore	21224	Robert Grossnickle	(410) 284-7820	\$4,143,148	\$1,638,245	\$2,461,812	\$1,224,566	676	-2.30%	-11.14%
16402	U.S. POSTAL SERVICE	7905 Malcolm Rd., Ste. 311	Clinton	20735	Will Verborough	(301) 856-5000	\$201,981,939	\$101,064,059	\$100,928,310	\$25,935,720	21,986	-1.36%	-1.68%
10545	W R GRACE MARYLAND EMPLOYEES	5500 Chemical Rd.	Baltimore	21226	Sandra Keisey	(410) 354-6794	\$3,442,959	\$508,851	\$2,903,881	\$402,004	574	-3.00%	-18.49%
6353	WASHINGTON COUNTY TEACHERS	823 Commonwealth Ave.	Hagerstown	21740	Steve Ebersole	(301) 733-8676	\$59,740,045	\$22,070,799	\$36,711,669	\$8,368,755	3,999	-1.10%	-0.35%
6685	WEPCO	P.O. Box 157	Bloomington	21523	Becky McKenzie	(301) 359-3081	\$204,002,710	\$115,016,738	\$78,553,420	\$19,019,948	26,105	-1.65%	8.79%
9603	WFO CO	P.O. Box 58	Pocomoke City	21851	Nelva White	(410) 957-4521	\$2,552,368	\$539,666	\$1,998,854	\$372,537	734	-8.79%	-25.86%
16268	WSSC	P.O. Box 1187	Laurel	20725	Jeff Goff	(301) 206-8121	\$22,691,402	\$13,784,860	\$8,787,030	\$2,913,280	2,991	3.91%	18.79%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	217	215	207	195	189	-3.08%	-2.73%
Number of Members	2,467,323	2,479,012	2,520,686	2,595,420	2,523,118	-2.79%	0.45%
Total Assets (\$000)	28,146,953	29,128,703	30,685,771	31,900,041	31,390,085	-1.60%	2.21%
Total Shares (\$000)	23,572,569	24,395,822	25,598,842	26,463,570	25,760,887	-2.66%	1.79%
Total Loans (\$000)	19,160,565	19,373,060	20,275,851	21,634,547	21,580,084	-0.25%	2.41%
Total Capital (\$000)	3,184,034	3,325,403	3,473,487	3,553,775	3,554,727	0.03%	2.23%

	Total Assets (\$000)	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 DIGITAL	\$5,661,861	18.04%	8.93%	101.76%	1.33%	0.63%	2.17%	495	59.10%	\$12,736	\$10,164	23.66%	69.75%	47.11%
2 METRO	\$1,318,043	4.20%	9.86%	104.99%	0.25%	0.39%	3.46%	601	91.69%	\$19,441	\$5,896	11.36%	31.88%	8.36%
3 ROCKLAND	\$1,317,521	4.20%	11.08%	115.55%	1.05%	0.41%	1.76%	986	62.60%	\$14,899	\$6,312	35.61%	25.14%	6.09%
4 GREYLOCK	\$1,096,535	3.49%	8.92%	82.30%	0.36%	2.04%	3.10%	296	83.87%	\$27,780	\$13,922	19.89%	61.80%	0.00%
5 WORKERS'	\$1,082,860	3.45%	12.41%	102.66%	1.45%	0.61%	2.82%	348	61.77%	\$17,395	\$9,917	19.52%	46.13%	0.00%
6 HANSCOM	\$1,071,884	3.41%	9.35%	77.22%	0.53%	0.46%	2.24%	326	78.04%	\$15,275	\$17,298	20.51%	66.77%	25.64%
7 JEANNE D'ARC	\$1,062,727	3.39%	8.30%	76.18%	0.41%	0.59%	2.78%	311	85.10%	\$19,791	\$13,694	6.58%	55.75%	24.65%
8 ST. ANNE'S OF FALL RIVER	\$838,328	2.67%	9.41%	86.34%	0.30%	0.36%	2.50%	294	88.22%	\$49,533	\$12,311	9.06%	48.52%	0.00%
9 RTN	\$811,701	2.59%	11.27%	48.69%	0.43%	1.04%	2.65%	348	83.17%	\$15,773	\$14,778	7.68%	48.16%	20.97%
10 LIBERTY BAY	\$669,816	2.13%	13.88%	56.26%	0.28%	3.10%	2.31%	354	94.91%	\$60,201	\$20,433	2.85%	56.50%	0.00%
11 ST. MARY'S	\$660,880	2.11%	11.24%	94.98%	0.38%	0.44%	2.40%	500	83.81%	\$28,692	\$10,249	24.08%	35.42%	0.00%
12 WEBSTER FIRST	\$645,140	2.06%	19.31%	85.85%	0.93%	1.17%	3.15%	321	75.67%	\$36,366	\$7,998	5.27%	43.79%	0.00%
13 LEOMINSTER	\$639,357	2.04%	7.96%	89.20%	0.33%	0.67%	2.64%	412	84.59%	\$17,159	\$8,630	25.85%	34.74%	0.00%
14 FIRST CITIZENS'	\$604,759	1.93%	10.53%	110.76%	0.52%	0.36%	3.44%	494	86.47%	\$14,485	\$5,683	36.95%	32.75%	0.00%
15 ALIGN	\$553,044	1.76%	12.16%	71.83%	0.04%	0.60%	3.23%	202	104.61%	\$20,437	\$16,087	7.15%	63.99%	27.52%
16 IC	\$536,362	1.71%	8.73%	134.60%	0.46%	0.96%	2.77%	191	82.75%	\$26,498	\$16,386	47.56%	82.47%	0.00%
17 MERRIMACK VALLEY	\$510,711	1.63%	9.85%	57.06%	0.43%	0.74%	2.64%	516	86.18%	\$29,721	\$10,151	7.95%	51.24%	0.00%
18 FREEDOM	\$509,905	1.62%	13.33%	63.17%	0.33%	1.88%	2.96%	216	88.47%	\$42,256	\$16,567	9.29%	46.91%	0.00%
19 POLISH NATIONAL	\$478,890	1.53%	14.56%	67.01%	0.40%	0.79%	1.73%	272	81.41%	\$69,463	\$18,491	1.91%	41.75%	1.38%
20 SHARON	\$476,252	1.52%	11.29%	62.09%	0.40%	0.54%	2.10%	426	83.72%	\$38,109	\$13,691	8.49%	51.82%	0.00%
21 HARVARD UNIVERSITY EMPLOYEES	\$462,133	1.47%	8.32%	81.31%	0.54%	0.37%	3.37%	556	80.24%	\$15,834	\$9,902	3.53%	54.56%	28.53%
22 QUINCY	\$453,251	1.44%	12.82%	67.26%	0.65%	1.33%	2.11%	459	78.50%	\$15,994	\$12,842	14.32%	52.94%	19.02%
23 CRESCENT	\$426,790	1.36%	12.33%	115.64%	0.41%	0.52%	2.98%	470	89.42%	\$22,787	\$6,065	21.06%	30.59%	0.10%
24 DIRECT	\$418,082	1.33%	15.57%	103.38%	1.74%	0.87%	2.09%	548	62.50%	\$22,458	\$14,352	7.65%	28.68%	30.18%
25 GFA	\$417,071	1.33%	10.64%	63.09%	0.23%	1.72%	2.66%	363	85.92%	\$23,349	\$10,971	10.13%	54.44%	0.00%
26 MASSACHUSETTS INSTITUTE OF TECH	\$410,503	1.31%	7.64%	78.62%	0.45%	0.86%	3.31%	405	86.55%	\$14,640	\$12,197	5.83%	68.12%	43.43%
27 CENTRAL ONE	\$392,924	1.25%	8.87%	97.76%	0.73%	1.08%	2.96%	318	77.16%	\$21,997	\$11,192	13.25%	45.29%	18.29%
28 UMASSFIVE COLLEGE	\$386,266	1.23%	7.88%	78.40%	0.56%	1.16%	2.94%	363	75.74%	\$14,882	\$11,305	19.18%	53.94%	18.10%
29 BRIDGEWATER	\$334,808	1.07%	10.46%	90.22%	0.22%	0.89%	3.00%	372	93.32%	\$23,223	\$8,602	18.93%	45.86%	4.58%
30 CITY OF BOSTON	\$318,825	1.02%	13.40%	76.83%	0.60%	1.64%	2.87%	410	76.50%	\$18,463	\$11,753	3.83%	50.26%	2.98%
31 MILLBURY	\$298,625	0.95%	7.42%	83.98%	0.06%	0.33%	3.71%	314	99.62%	\$36,261	\$9,439	7.11%	45.53%	0.00%
32 MASSMUTUAL	\$236,527	0.75%	9.76%	52.17%	0.48%	0.90%	1.81%	437	77.97%	\$16,695	\$17,313	11.47%	59.05%	19.03%
33 MEMBERS PLUS	\$227,722	0.73%	14.41%	83.21%	0.46%	0.53%	2.52%	254	84.76%	\$27,054	\$18,460	4.51%	49.47%	16.58%
34 MASS BAY	\$205,938	0.66%	10.68%	77.63%	0.25%	1.16%	4.09%	266	89.80%	\$27,024	\$10,492	5.83%	39.66%	0.00%
35 FALL RIVER MUNICIPAL EMPLOYEES	\$205,318	0.65%	12.14%	78.28%	0.26%	1.07%	2.88%	326	89.99%	\$49,783	\$9,540	3.30%	39.98%	0.00%
36 BOSTON FIREFIGHTERS	\$198,191	0.63%	12.21%	79.56%	0.94%	0.09%	2.44%	274	71.55%	\$24,183	\$25,299	13.99%	58.11%	28.72%
37 SOUTHERN MASS	\$185,203	0.59%	10.75%	64.27%	0.20%	0.66%	2.57%	252	90.28%	\$19,189	\$15,306	12.17%	61.09%	13.11%
38 LUSO	\$172,187	0.55%	10.67%	86.93%	0.45%	1.09%	2.33%	200	83.74%	\$53,337	\$24,110	7.51%	38.98%	8.56%
39 SOUTHBRIDGE	\$170,692	0.54%	12.51%	89.65%	-0.31%	1.49%	4.11%	211	105.77%	\$28,824	\$11,285	12.81%	70.24%	0.00%
40 TREMONT	\$168,169	0.54%	12.01%	75.90%	-0.19%	3.12%	4.45%	402	113.44%	\$13,370	\$7,196	10.81%	36.67%	9.25%
41 INDUSTRIAL	\$161,538	0.51%	10.55%	68.89%	0.46%	0.37%	1.36%	250	71.84%	\$147,147	\$67,384	1.08%	47.53%	9.69%
42 ST. JEAN'S	\$153,238	0.49%	9.29%	68.45%	0.19%	0.88%	3.57%	357	92.80%	\$23,214	\$8,910	8.54%	45.76%	0.00%
43 HOLYOKE	\$143,260	0.46%	11.06%	89.12%	0.27%	0.59%	4.45%	382	93.99%	\$17,655	\$5,609	10.29%	50.84%	1.74%
44 GREATER SPRINGFIELD	\$143,063	0.46%	11.14%	50.46%	1.03%	0.19%	1.61%	456	58.73%	\$26,048	\$14,596	9.87%	46.14%	0.00%
45 SOMERSET	\$139,351	0.44%	14.79%	64.63%	-0.18%	2.08%	3.00%	283	101.25%	\$52,950	\$13,296	1.65%	50.61%	0.00%
46 COMMUNITY CREDIT UNION OF LYNN	\$133,189	0.42%	12.74%	109.89%	0.67%	1.47%	3.89%	336	85.23%	\$20,471	\$10,318	38.38%	27.90%	0.00%
47 TAUNTON	\$131,673	0.42%	11.29%	94.01%	1.37%	1.94%	4.48%	348	72.45%	\$27,819	\$7,423	14.02%	40.65%	0.00%
48 ALDEN	\$127,056	0.40%	9.63%	95.29%	0.40%	1.75%	3.87%	451	80.87%	\$12,096	\$5,887	17.84%	27.39%	14.98%
49 SHREWSBURY	\$123,859	0.39%	8.07%	46.02%	-0.25%	0.21%	2.95%	373	116.64%	\$15,326	\$12,234	11.68%	52.96%	15.06%
50 STCU	\$119,453	0.38%	8.86%	68.92%	0.59%	0.58%	3.04%	371	83.38%	\$22,574	\$10,841	18.73%	39.73%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
5256	600 ATLANTIC	600 Atlantic Ave.	Boston	02210	Ralph Moore	(617) 973-3286	\$24,679,473	\$11,126,528	\$13,143,858	\$3,234,104	1,606	7.50%	22.13%
13814	ACUSHNET	112 Main St.	Acushnet	02743	Jeanne Gatonska	(508) 995-9100	\$19,076,472	\$8,790,641	\$9,408,047	\$2,046,860	2,618	1.43%	-5.49%
67951	ALDEN	710 Gratian St.	Chicopee	01020	Adam Corcoran	(413) 536-0475	\$127,056,369	\$101,166,883	\$21,563,849	\$11,934,056	28,035	11.81%	25.64%
66365	ALIGN	P.O. Box 7008	Lowell	01852	Kenneth Del Rossi	(978) 452-9961	\$553,044,196	\$293,369,562	\$239,524,664	\$66,896,124	25,389	-1.91%	5.72%
67599	ALLCOM	36 Park Ave.	Worcester	01609	Debbie Guiney	(508) 754-9980	\$67,507,474	\$27,997,263	\$36,652,039	\$10,093,894	5,342	-2.10%	10.58%
67872	ALPHA	One Deaconess Rd.	Boston	02215	David Snow	(617) 632-8164	\$29,030,957	\$5,356,731	\$23,222,884	\$4,055,451	5,135	-2.91%	-10.25%
16067	ANDOVER	19C Lupine Rd.	Andover	01810	Lisa Morelli	(978) 475-6133	\$25,511,011	\$7,187,129	\$17,374,424	\$3,275,744	2,860	11.79%	7.60%
23932	ARLINGTON K OF C 109	15 Winslow St.	Arlington	02474	Frederick Greener	(781) 643-1745	\$205,950	\$372,179	\$372,179	\$322,656	298	-22.26%	5.78%
9805	ARLINGTON MUNICIPAL	730 Mass. Ave.	Arlington	02476	Robert Greeley	(781) 316-3144	\$9,921,026	\$2,001,741	\$7,813,272	\$1,977,037	1,545	-4.44%	10.17%
7891	ARTMET	73 Pond St.	Waltham	02451	Mary Travers	(781) 893-6800	\$814,665	\$210,756	\$599,984	\$1,418,181	69	-9.82%	-8.04%
66819	ATHOL	513 Main St.	Athol	01331	Kevin Miller	(978) 249-3527	\$91,825,031	\$62,626,999	\$26,008,956	\$9,083,630	6,835	-0.70%	-0.62%
16011	ATTLEBORO M E	138 S Main St.	Attleboro	02703	Tracy White	(508) 226-0140	\$16,866,059	\$3,935,075	\$12,032,766	\$2,073,279	1,738	4.88%	7.81%
13859	BEDFORD VA	200 Springs Rd.	Bedford	01730	Julia Oliveira	(781) 687-2446	\$3,296,060	\$1,214,785	\$1,695,940	\$785,131	751	-7.37%	-1.05%
4192	BELMONT MUNICIPAL	P.O. Box 56	Belmont	02478	Michael Nasson	(617) 993-2790	\$3,401,396	\$1,986,465	\$1,403,004	\$508,488	402	-9.72%	-2.65%
17414	BERKSHIRE	700 N St.	Pittsfield	01201	Evelyn Torrey	(413) 447-7772	\$13,170,931	\$3,009,200	\$9,580,831	\$742,472	2,346	-2.82%	-1.78%
24192	BEVERLY MUNICIPAL	139 Cabot St.	Beverly	01915	Laurie Callahan	(978) 922-5254	\$10,760,318	\$5,551,850	\$5,067,271	\$2,001,608	1,813	0.25%	1.18%
66336	BILLERICA MUNICIPAL EMPLOYEES	365 Boston Rd.	Billerica	01821	Karen Geoffrey	(978) 667-2484	\$13,858,082	\$2,419,155	\$11,298,475	\$3,092,053	1,273	5.79%	21.43%
524	BOSTON CUSTOMS	10 Causeway St. Rm. 436	Dorchester	02222	Thomas Long	(617) 742-1135	\$3,055,686	\$1,310,056	\$1,712,786	\$333,039	405	-4.08%	-11.55%
67837	BOSTON FIREFIGHTERS	60 Hallett St.	Dorchester	02124	Bernie Winne	(617) 288-2420	\$198,190,582	\$137,792,228	\$51,543,477	\$25,086,240	6,846	4.94%	10.32%
67984	BRIDGEWATER	75 Main St.	Bridgewater	02324	Audrey Phinney	(508) 697-8101	\$334,807,928	\$78,876,434	\$78,876,434	\$36,591,831	31,231	-1.40%	-2.37%
67340	BROOKLINE MUNICIPAL	334 Washington St.	Brookline	02447	James Hughes	(617) 232-9410	\$41,034,355	\$14,827,114	\$25,339,967	\$4,544,446	2,805	-2.20%	0.65%
66350	BROTHERHOOD	75 Market St.	Lynn	01901	James Sherman	(781) 598-5555	\$109,972,804	\$38,671,886	\$68,361,029	\$39,704,712	5,883	-1.45%	-7.65%
14865	BURLINGTON MUNICIPAL EMPLOYEES	7 Bedford St.	Burlington	01103	Beverly Hanafin	(319) 752-8412	\$8,362,482	\$3,379,267	\$4,873,184	\$852,673	1,494	3.46%	-2.14%
24425	C U OF PROVIDENCE SYSTEMS	P.O. Box 9102	Springfield	01104	Alice Savoy	(413) 748-9590	\$6,615,562	\$1,191,695	\$5,251,695	\$934,255	1,547	-1.78%	-14.58%
67891	CABOT BOSTON	Two Seaport Ln.	Boston	02210	Marta Coney	(617) 342-6154	\$6,209,275	\$3,739,550	\$3,138,957	\$1,285,988	955	-0.30%	-4.86%
1236	CAMBRIDGE FIREFIGHTERS	113 Garden St.	Cambridge	02138	Robert Mahoney	(617) 864-2298	\$5,384,940	\$2,384,940	\$4,844,870	\$2,037,459	911	3.36%	-9.13%
3056	CAMBRIDGE MUNICIPAL EMPLOYEES	795 Mass. Ave. City Hall	Cambridge	02139	Camille Bernazzani	(617) 547-1904	\$8,697,196	\$2,485,361	\$6,134,719	\$1,997,043	1,837	0.14%	2.40%
3115	CAMBRIDGE TEACHERS	459 Broadway	Cambridge	02138	Robert Greene	(617) 492-3212	\$31,614,131	\$8,069,856	\$22,933,764	\$2,990,789	2,413	2.40%	4.76%
8218	CENTRAL ONE	714 Main St.	Shrewsbury	01545	David L'Ecuyer	(508) 842-7400	\$392,923,760	\$32,838,423	\$49,622,240	\$35,824,289	29,598	-3.19%	12.07%
19118	CHADWICK	P.O. Box 9102	Norwood	02062	Richard Bonomo	(781) 255-4916	\$21,727,907	\$11,055,221	\$10,137,206	\$1,398,735	2,967	-0.29%	12.18%
851	CHELSEA EMPLOYEES	500 Broadway, Rm. 205	Chelsea	02150	Bruce Black	(617) 884-3599	\$12,432,063	\$6,672,491	\$5,520,653	\$1,265,051	2,048	4.07%	21.09%
66334	CHICOPEE MUNICIPAL EMPLOYEES	923 Front St.	Chicopee	01020	Kenneth Champeau	(413) 592-5108	\$48,945,374	\$9,278,431	\$38,376,743	\$5,129,846	3,793	3.08%	3.40%
67841	CITY OF BOSTON	One Union St., 3rd Fl.	Boston	02108	Daniel Trombley	(617) 635-4545	\$318,825,233	\$196,174,811	\$116,796,732	\$44,361,127	21,723	1.42%	15.16%
67846	COMMONWEALTH UTILITIES EMP	312 Wareham Rd.	Marion	02738	Cathy Diamond	(508) 748-3452	\$43,339,758	\$11,158,070	\$31,744,668	\$6,260,325	2,510	-3.37%	-7.64%
67558	COMMUNITY CREDIT UNION OF LYNN	1 Andrew St.	Lynn	01901	Nick Sarantopoulos	(781) 598-0820	\$133,189,174	\$104,730,616	\$21,029,181	\$17,849,028	9,236	2.49%	11.24%
67758	CREDIT UNION OF THE BERKSHIRES	P.O. Box 554	Pittsfield	01202	Melissa Morin	(413) 443-1313	\$22,376,409	\$6,140,734	\$15,527,603	\$3,062,594	2,084	-4.61%	-3.60%
68048	CRESCENT	P.O. Box 4290	Brockton	02303	Robert Gustafson	(508) 559-5400	\$426,790,188	\$349,755,835	\$60,798,103	\$54,461,460	49,868	-3.46%	6.26%
14191	DANVERS MUNICIPAL	Danvers Town Hall	Danvers	01923	Joseph Collins	(978) 777-0001	\$7,210,957	\$2,575,794	\$4,577,983	\$2,717,367	1,219	-2.62%	-8.37%
15073	DEDHAM TOWN EMPLOYEES	202 Bussey St.	Dedham	02026	Paula Roche	(781) 326-8068	\$8,443,959	\$4,174,789	\$4,187,337	\$1,027,105	1,463	1.84%	-1.79%
23521	DIGITAL	P.O. Box 9130	Marlborough	01752	Jim Regan	(508) 263-6700	\$5,661,861,168	\$4,621,274,186	\$944,253,269	\$551,908,487	446,822	10.00%	11.16%
9071	DIRECT	50 Cabot St., P.O. Box 9123	Needham	02494	Joseph Walsh	(781) 433-2900	\$418,081,581	\$361,611,411	\$55,559,544	\$73,376,831	24,374	-6.65%	-2.75%
66369	ENERGY	156 Spring St.	West Roxbury	02132	Paul Nore	(617) 325-1999	\$86,623,226	\$36,914,584	\$45,201,220	\$15,481,641	5,100	-5.17%	-11.72%
67559	EVERETT	650 Broadway	Everett	02149	Barbara Frazier	(617) 389-9000	\$45,347,422	\$25,184,236	\$20,184,236	\$6,260,645	4,046	-2.48%	3.64%
67894	FALL RIVER MUNICIPAL EMPLOYEES	333 Milliken Blvd.	Fall River	02721	Matthew Schomdek	(508) 678-9028	\$205,317,715	\$114,302,660	\$80,635,023	\$24,454,296	15,306	-1.50%	1.84%
67772	FIRST CHOICE	55 Marston St.	Lawrence	01841	Peter Vincl	(978) 691-6459	\$8,608,476	\$3,044,534	\$5,476,134	\$1,293,410	893	-0.82%	-0.74%
24254	FIRST CITIZENS'	200 Mill Rd., Ste. 100	Fairhaven	02719	Peter Muise	(508) 999-1341	\$604,758,869	\$52,314,183	\$59,040,215	\$68,288,889	82,977	4.69%	5.74%
66593	FIRST PRIORITY	100 Swift St.	East Boston	02128	William French	(617) 482-4787	\$101,654,776	\$60,118,236	\$32,949,009	\$17,981,977	7,544	-10.04%	-0.77%
12604	FRANKLIN FIRST	57 Newton St.	Greenfield	01301	Martha Richardson	(413) 774-6700	\$60,410,873	\$34,428,147	\$23,676,549	\$4,522,691	6,508	4.23%	7.17%
66824	FREEDOM	P.O. Box 3009	Springfield	01103	Barry Crosby	(413) 739-6961	\$309,905,481	\$275,721,620	\$200,132,496	\$71,117,415	26,346	-1.08%	7.28%
24279	GFA	P.O. Box 468	Gardner	01440	Tina Sbraga	(978) 632-2542	\$417,070,519	\$199,657,681	\$202,012,490	\$45,729,886	28,843	0.06%	4.20%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
67905	GLOUCESTER FIRE DEPARTMENT	8 School St.	Gloucester	01930	Philip Bouchie	(978) 281-9760	\$544,126	\$264,887	\$275,998	\$193,326	98	-0.75%	-13.01%
66371	GLOUCESTER MUNICIPAL	City Hall, 9 Dale Ave.	Gloucester	01930	Lucinda Pratt	(978) 283-1345	\$1,869,708	\$654,346	\$1,139,075	\$396,148	574	4.22%	7.51%
11400	GOLDMARK	155 Pleasant St.	Attleboro	02703	Joanne Robitoux	(508) 222-3009	\$29,235,447	\$12,818,601	\$15,333,549	\$3,830,557	3,382	-0.65%	0.16%
843	GORTON'S OF GLOUCESTER EMPLOYEES	128 Rogers St.	Gloucester	01930	Karen Carter	(978) 281-8259	\$1,105,083	\$505,752	\$591,442	\$188,820	309	-4.81%	-6.83%
4201	GREATER SALEM EMPLOYEES	10 Colonial Rd., Ste. 1A	Salem	01970	Judith Zolla	(978) 745-9803	\$12,867,649	\$4,875,652	\$7,251,525	\$1,059,525	1,591	6.75%	13.91%
67902	GREATER SPRINGFIELD	1030 Wilbraham Rd.	Springfield	01109	Julie Lavoie	(413) 782-3161	\$143,043,011	\$63,816,649	\$75,619,143	\$16,175,260	8,664	2.58%	5.31%
24560	GREYLOCK	150 West St.	Pittsfield	01201	Marilyn Sperling	(413) 236-4000	\$1,096,535,040	\$811,947,151	\$234,745,594	\$114,115,327	70,867	-3.85%	-3.60%
9095	HANSCOM	1610 Eglin St.	Hanscom AFB	07331	David Sprague	(781) 698-2000	\$1,071,883,955	\$735,441,863	\$307,301,488	\$105,725,528	55,057	3.49%	12.00%
67696	HARVARD UNIVERSITY EMPLOYEES	104 Mt. Auburn St., 4th Fl.	Cambridge	02138	Eugene Foley	(617) 495-4460	\$462,133,476	\$340,309,827	\$111,699,584	\$41,109,513	42,269	7.04%	11.93%
67710	HAYHILL FIRE DEPARTMENT	75 Kenosza Ave.	Haverhill	01830	John Hamel	(978) 372-8833	\$16,933,013	\$7,787,023	\$11,699,584	\$2,164,106	1,946	-9.41%	-11.03%
17679	HEALTH ALLIANCE	230 Highland Ave.	Somerville	02143	Jaja Kumpa	(617) 591-6709	\$3,409,775	\$1,493,472	\$1,939,944	\$409,740	721	2.91%	13.37%
11941	HINGHAM	10 Downer Ave.	Hingham	02043	Joseph Bean	(781) 749-2026	\$47,489,203	\$31,813,266	\$12,923,394	\$3,524,718	4,077	-2.03%	1.13%
20853	HOLY FAMILY HOSPITAL EMPLOYEES	70 East St.	Methuen	01844	Mary Martell	(978) 687-0156	\$3,354,772	\$2,738,930	\$572,435	\$372,944	1,125	0.88%	-2.69%
67875	HOLYOKE	490 Westfield Rd.	Holyoke	01040	Michael Murphy	(413) 532-7007	\$143,259,998	\$83,984,121	\$49,923,739	\$16,842,813	16,801	-3.13%	3.16%
67845	HOLYOKE POSTAL	P.O. Box 2442	Holyoke	01041	Edward Callahan	(413) 534-2908	\$3,684,375	\$343,312	\$3,299,761	\$748,842	264	-13.47%	-26.50%
68057	HOMEFIELD	86 Worcester St.	North Grafton	01536	Lloyd Hamm Jr.	(508) 839-5493	\$119,047,446	\$68,698,252	\$44,288,541	\$13,989,059	10,415	-4.46%	7.67%
11884	HOUGHTON MIFFLIN HARCOURT EMPL	181 Ballardvale St., Ste. 2	Wilmington	01887	Reene Betencourt	(978) 661-1425	\$6,634,480	\$1,930,534	\$4,588,709	\$648,456	1,179	-1.46%	-10.75%
67749	HTM	P.O. Box 383	Haverhill	01831	Diane Bewilaqua	(978) 374-7386	\$18,646,529	\$8,447,877	\$9,934,737	\$3,124,305	2,173	0.77%	5.21%
15205	HUDSON MUNICIPAL EMPLOYEES	25 South St. Plaza, Ste. 2	Hudson	01749	Nancy Boire	(978) 562-7878	\$7,231,406	\$3,078,596	\$3,788,511	\$1,005,032	1,040	-0.37%	2.91%
14924	HURLBUT EMPLOYEES	P.O. Box 188	South Lee	01260	Gloria Escobar	(413) 243-5923	\$1,319,518	\$619,535	\$688,505	\$246,639	224	-3.56%	38.98%
24250	IC	300 Bemis Rd.	Fitchburg	01420	Tony Emerson	(978) 343-3725	\$536,361,684	\$474,045,184	\$47,351,396	\$49,991,968	21,494	-0.54%	12.96%
12209	IMMACULATE CONCEPTION FALL RIVER	P.O. Box 4234	Fall River	02723	Patricia Patenaude	(508) 673-6784	\$1,905,008	\$1,301,638	\$538,707	\$171,966	729	2.74%	-11.38%
67994	INDUSTRIAL	1 Liberty Square	Boston	02109	Roy Campana	(617) 742-1616	\$161,538,316	\$98,735,587	\$60,796,990	\$18,726,691	2,127	5.20%	2.68%
67352	JEANNE D'ARC	P.O. Box 1238	Lowell	01853	Mark Cochran	(978) 452-5001	\$1,062,726,694	\$678,109,441	\$345,309,442	\$90,682,316	65,002	3.46%	15.59%
68050	LANDMARK	131 Ashland St.	North Adams	01247	Thomas Turner	(413) 664-4926	\$26,999,476	\$10,182,563	\$14,342,922	\$3,877,044	2,855	-4.59%	-10.31%
67912	LAWRENCE POSTAL EMPLOYEES	P.O. Box 272	Lawrence	01842	Robert Walient	(978) 685-2274	\$470,043	\$214,681	\$258,418	\$129,515	119	36.20%	-14.24%
66699	LEOMINSTER	20 Adams St.	Leominster	01453	John O'Brien	(978) 537-8021	\$639,356,654	\$409,355,592	\$195,550,717	\$62,971,835	53,179	-3.79%	5.41%
14611	LEOMINSTER EMPLOYEES	24 Church St.	Leominster	01453	Thomas Clark	(978) 534-0240	\$15,410,807	\$11,343,282	\$3,714,150	\$1,657,583	2,142	-1.74%	10.72%
14750	LEXINGTON MA	3 Fletcher Ave.	Lexington	02420	Carol Patterson	(817) 862-9011	\$9,994,807	\$3,990,677	\$5,641,830	\$1,153,836	1,589	-2.07%	0.91%
67541	LIBERTY BAY	350 Granite St.	Braintree	02184	Ed Lopes	(617) 439-6500	\$669,816,030	\$272,829,879	\$375,207,437	\$97,717,368	23,733	-6.39%	-3.39%
14847	LINCOLN SUDBURY TOWN EMPLOYEE	288 Old Sudbury Rd.	Sudbury	01776	Margaret Richard	(978) 443-6973	\$5,345,950	\$1,835,134	\$3,465,191	\$698,441	572	-0.28%	-4.42%
15611	LOUISE E. MILLS	12 Merrimac Square	Merrimac	01860	Heather Hull-Colby	(978) 346-4561	\$8,119,607	\$4,093,583	\$3,803,994	\$1,183,342	1,040	1.53%	3.01%
67767	LOWELL FIREFIGHTERS	642 Chelmsford St.	Lowell	01851	Ronald Bouchard	(978) 453-2734	\$17,016,867	\$7,039,757	\$9,510,589	\$2,942,280	1,672	6.28%	13.13%
2065	LOWELL MUNICIPAL EMPLOYEES	City Hall, Room 11	Lowell	01852	David Johnson	(978) 970-4088	\$5,586,484	\$2,673,301	\$2,825,116	\$752,744	1,123	20.33%	10.58%
20600	LUSO	599 East St.	Ludlow	01056	Jennifer Calheno	(413) 589-9966	\$172,186,558	\$132,221,516	\$33,289,896	\$19,220,204	6,309	8.67%	14.04%
67890	LUSO-AMERICAN	37 Tremont St.	Peabody	01960	Ivone Silva	(978) 531-5767	\$79,145,479	\$41,245,992	\$35,454,132	\$11,839,265	6,585	3.99%	11.15%
484	LYNN FIREMENS	676 Western Ave.	Lynn	01905	Maurice Leblanc	(781) 593-8354	\$12,510,265	\$5,434,838	\$6,891,065	\$2,215,480	1,681	-2.77%	-3.48%
67908	LYNN MUNICIPAL EMPLOYEES	3 City Hall Square, Room 104	Lynn	01904	William Clancy	(781) 586-6761	\$2,320,193	\$1,072,739	\$1,223,849	\$540,850	415	9.75%	2.77%
67840	LYNN POLICE	300 Washington St.	Lynn	01902	Kevin Coppinger	(781) 595-2000	\$2,895,074	\$2,895,074	\$9,095,974	\$2,647,855	1,047	-3.43%	1.72%
67882	LYNN TEACHERS	90 Commercial St.	Lynn	01901	Adele Polizzotti	(781) 477-7315	\$4,892,939	\$1,259,456	\$3,586,729	\$752,400	866	3.49%	-4.53%
23627	M.O.S.E.S.	P.O. Box 521	North Reading	01864	Joanne Demers	(617) 727-8184	\$1,752,622	\$596,364	\$1,140,113	\$337,831	401	5.54%	16.45%
67773	MALDEN CITY EMPLOYEES	200 Pleasant St.	Malden	02148	Roberta Thulow	(781) 321-3480	\$13,125,484	\$4,396,942	\$8,570,204	\$1,785,245	1,718	1.52%	-12.23%
4472	MALDEN TEACHERS	P.O. Box 340	Malden	02148	Patricia Dempsey	(781) 324-2241	\$23,438,238	\$11,709,177	\$11,546,301	\$4,226,604	1,849	-3.14%	3.01%
15296	MANCHESTER	10 Central St., Town Hall	Manchester	01944	Paul Koitejahn	(978) 526-7742	\$1,781,990	\$878,575	\$885,984	\$213,958	431	0.80%	-13.76%
23276	MARBLEHEAD MUNICIPAL	7 Widger Rd.	Marblehead	01945	Dana Kiernan	(781) 631-7356	\$8,775,763	\$3,638,367	\$5,072,738	\$1,627,029	1,356	1.98%	-1.87%
68137	MASS BAY	147 W Fourth St.	South Boston	02127	John Thomas	(617) 269-2700	\$205,938,169	\$139,685,774	\$56,052,651	\$22,253,921	17,150	2.22%	-1.79%
67714	MASSACHUSETTS FAMILY	P.O. Box 615	Lynn	01903	Neil Cream	(781) 592-6051	\$20,759,505	\$16,561,078	\$3,872,107	\$3,471,745	3,974	2.41%	9.21%
3830	MASSACHUSETTS INST OF TECHNOLOGY	700 Technology Sq.	Cambridge	02139	Brian Ducharme	(617) 253-2845	\$410,502,538	\$297,024,760	\$98,347,354	\$31,326,855	30,974	7.37%	13.99%
24566	MASSMUTUAL	1295 State St.	Springfield	01111	David Plantier	(413) 744-3431	\$236,526,631	\$110,472,069	\$119,420,793	\$23,281,672	12,231	-0.56%	1.84%
24615	MEDFORD MUNICIPAL EMPLOYEES	City Hall, Rm. 200	Medford	02155	Darlene White	(781) 393-2459	\$6,409,381	\$1,776,800	\$4,609,057	\$1,383,760	840	2.66%	-4.27%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
14820	MELROSE SCHOOL & MUNICIPAL EMPL MEMBERS PLUS	616 Main St.	Melrose	02176	Judy Gilligan	(781) 662-7276	\$10,463,320	\$4,509,750	\$5,810,588	\$1,919,979	1,849	-8.81%	5.73%
66706	MERRIMACK VALLEY	29 High St.	Medford	02155	Alfred Santoro	(781) 905-1500	\$227,721,848	\$151,936,612	\$68,286,937	\$33,692,844	9,891	-0.23%	-0.11%
20066	MESSEIAH BAPTIST-JUBILEE	P.O. Box 909	North Andover	01845	Peter Matthews	(978) 975-4095	\$510,711,379	\$262,761,519	\$230,530,322	\$52,004,619	45,364	1.45%	12.13%
24043	METHUEN MUNICIPAL EMPLOYEES	P.O. Box 696	Brockton	02303	Annette Thomas	(508) 584-1963	\$601,257	\$261,663	\$344,880	\$108,481	400	-4.04%	0.87%
10954	METHUEN MUNICIPAL EMPLOYEES	P.O. Box 295	Methuen	01844	Ann Cote	(978) 686-1471	\$20,852,131	\$10,131,276	\$8,640,824	\$3,100,599	2,548	-0.35%	-2.23%
66364	METRO	200 Revere Beach Pkwy.	Chelsea	02150	Robert Cashman	(617) 884-7200	\$1,318,043,291	\$1,099,693,460	\$148,788,040	\$134,392,764	177,657	7.25%	10.44%
4731	METRO WEST COMMUNITY	200 Concord St.	Framingham	01702	John Gallinagh	(508) 879-5522	\$9,712,860	\$43,662,202	\$52,115,983	\$10,117,590	8,754	0.16%	1.97%
19446	MIDDLESEX-ESSEX POSTAL EMPLOYEES	P.O. Box 577	North Reading	01864	Larry Woodruff	(978) 664-5938	\$5,328,519	\$2,194,072	\$3,096,902	\$1,449,903	951	1.01%	4.35%
24543	MILLBURY	50 Main St.	Millbury	01527	Joseph Barbato	(508) 865-7600	\$29,625,204	\$22,544,972	\$50,183,374	\$22,509,757	28,454	1.75%	6.09%
12334	MILLS42	83 Merrimack St.	Lowell	01852	Carla Waldo	(978) 328-5100	\$16,813,723	\$12,757,348	\$3,507,363	\$1,875,139	2,424	15.50%	16.68%
24511	MORTON	88 Washington St.	Taunton	02780	Kathleen Baran	(508) 828-7036	\$9,382,885	\$3,193,667	\$6,103,704	\$1,444,958	1,403	-7.03%	-4.80%
10065	MYCOM	101 Fenn St.	Pittsfield	01201	Pamela McCarty	(413) 442-6501	\$16,436,577	\$7,453,403	\$8,370,818	\$2,118,824	2,413	2.11%	-0.97%
68046	NAVEO	493 Somerville Ave.	Somerville	02143	Rui Domingos	(617) 547-3144	\$113,724,258	\$51,902,026	\$59,184,756	\$9,331,686	8,252	5.97%	3.87%
12334	NESC	248 Pleasant St.	Methuen	01844	Elaire Sullivan	(978) 475-3090	\$74,634,578	\$56,331,121	\$14,132,643	\$7,165,121	9,167	-0.22%	3.07%
66733	NEW BEDFORD	1150 Purchase St.	New Bedford	02740	David Borges	(508) 994-6546	\$117,493,655	\$57,520,705	\$56,936,962	\$11,131,169	12,604	-4.98%	-2.85%
16383	NEW ENGLAND LEE	P.O. Box 120226	Boston	02112	Richard Lee	(617) 482-0900	\$3,911,055	\$1,243,794	\$2,647,340	\$1,455,080	326	4.05%	-4.88%
21507	NEW ENGLAND TEAMSTERS	P.O. Box 1498	Arlington	02474	Ritchie Reardon	(781) 641-6700	\$60,087,920	\$27,149,490	\$29,325,268	\$9,203,161	7,651	19.34%	3.71%
67992	NORWTON TEACHERS	360 Lowell Ave.	Newtonville	02460	Deborah Grace	(617) 559-6267	\$2,336,245	\$410,004	\$1,903,241	\$346,800	417	-7.06%	-14.39%
8828	NORFOLK COMMUNITY	P.O. Box 306	Norfolk	02056	Susan Kenney	(508) 528-3360	\$15,791,003	\$11,602,409	\$3,361,097	\$1,483,458	3,209	13.80%	19.39%
13274	NORTH ADAMS MFE	City Hall 10 Main St.	North Adams	01247	DeLane Boutin	(413) 662-2657	\$1,902,342	\$942,373	\$929,730	\$469,107	560	-2.12%	24.80%
515	NORTHAMPTON V.A.F	421 N Main St.	Leeds	01053	Teresa Dudumake	(413) 582-3110	\$7,393,859	\$2,190,961	\$5,126,413	\$957,578	871	-5.41%	6.39%
19481	NORTHEASTERN UNIVERSITY	360 Huntington Ave. Rm. 315R1	Boston	02115	James O'Shaughnessy	(617) 373-2900	\$30,122,904	\$16,977,626	\$12,933,136	\$2,636,488	3,613	-8.97%	-6.29%
17112	NORWOD TOWN EMPLOYEES	P.O. Box 340	Norwood	02062	Donna Grant	(781) 769-5169	\$4,665,911	\$2,450,319	\$2,191,273	\$1,017,703	819	14.29%	13.66%
2792	NOTRE DAME COMMUNITY	659 Eastern Ave.	Fall River	02723	Ed Bernardo	(508) 676-1067	\$47,561,984	\$19,276,157	\$26,270,087	\$5,838,162	4,617	-2.54%	-5.87%
17537	OCEAN SPRAY EMPLOYEES	One Ocean Spray Dr.	Lakeville	02347	Deborah Harrington	(508) 946-7412	\$11,376,278	\$5,347,497	\$5,848,344	\$1,469,800	1,330	-12.81%	5.90%
68019	ONE TWENTY	P.O. Box 300041	Jamaica Plain	02130	Thomas Connel	(781) 323-1492	\$364,358	\$176,575	\$209,716	\$107,848	142	2.14%	-0.61%
14695	OUR LADY OF THE ANGELS	P.O. Box 52	Fall River	02724	Joanna Vieira	(508) 678-6391	\$1,905,528	\$1,905,528	\$545,981	\$212,195	2,006	-0.88%	-6.97%
14281	PEABODY MUNICIPAL	12 Chestnut St.	Peabody	01960	Kevin Donovan	(978) 532-1385	\$23,737,814	\$5,017,997	\$17,534,016	\$2,837,088	2,208	-0.79%	12.16%
24443	PIONEER VALLEY	246 Brookdale Dr.	Springfield	01104	Anabela Pereira	(413) 733-2800	\$50,609,737	\$36,509,365	\$26,270,087	\$6,326,796	7,191	13.49%	7.38%
14850	PLYMOUTH COUNTY TEACHERS	P.O. Box 189	West Wareham	02576	Ann Theberge	(508) 291-0777	\$43,245,144	\$20,775,334	\$19,640,885	\$4,479,698	3,693	-0.34%	2.12%
66597	POLISH NATIONAL	46 Main St.	Chicopee	01020	James Kelly	(413) 592-9495	\$478,890,180	\$271,393,006	\$190,811,816	\$72,111,314	21,904	-1.49%	7.36%
67746	PREMIER SOURCE	232 N. Main St.	East Longmeadow	01028	Bonnie Raymond	(413) 525-2002	\$71,512,489	\$38,408,024	\$30,066,048	\$10,396,602	6,322	4.59%	9.32%
61412	PRESSERS UNION LOCAL 12 ILGWU	33 Harrison Ave.	Boston	02111	Warren Picicelli	(617) 426-4653	\$102,116	\$31,185	\$71,438	\$15,684	53	0.90%	-17.69%
67709	QUINCY	100 Quincy Ave.	Quincy	02169	Stewart Steele	(617) 479-5558	\$453,251,452	\$263,867,473	\$170,390,972	\$58,688,365	30,549	2.20%	0.96%
14845	RAH	45 Diauto Dr.	Randolph	02368	Christina Mooney	(781) 961-2417	\$14,719,987	\$8,814,207	\$5,491,754	\$1,867,986	1,822	-4.77%	3.70%
21997	READING MASS. TOWN EMPLOYEES	218 Ash St.	Reading	01867	John Green	(781) 942-9019	\$7,350,328	\$2,467,228	\$4,792,005	\$1,256,677	763	0.75%	14.72%
67851	REVERE FIREFIGHTERS	4 Freeman St.	Revere	02151	Thomas Todisco	(781) 853-0660	\$6,070,530	\$961,397	\$5,044,175	\$884,101	202	1.52%	4.72%
15254	REVERE MUNICIPAL EMPLOYEES	281 Broadway City Hall	Revere	02151	John Kingston	(781) 286-8116	\$10,392,803	\$4,186,507	\$6,135,083	\$1,464,576	1,722	4.10%	29.42%
66346	RIVERWORKS	947 Western Ave.	Lynn	01905	Maia Gaciola	(781) 599-0096	\$100,721,253	\$77,126,900	\$18,449,789	\$11,840,771	6,868	13.18%	39.97%
24224	ROCKLAND	241 Union St.	Rockland	02370	Tom White	(781) 878-0232	\$1,317,520,974	\$1,200,488,413	\$103,237,829	\$156,509,263	164,599	4.22%	8.07%
24311	RTN	600 Main St.	Waltham	02452	Richard Wright	(781) 736-9900	\$81,701,469	\$343,166,266	\$430,260,080	\$81,571,199	47,693	1.85%	0.16%
67893	SALAM ITALIAN-AMERICAN	P.O. Box 734	Salem	01970	John Perroni	(978) 740-0200	\$1,146,897	\$720,942	\$406,779	\$236,320	360	-4.73%	-10.22%
9822	SANTO CRISTO	149 Columbia St.	Fall River	02721	Margaret Diego	(508) 673-9210	\$10,228,731	\$6,944,027	\$2,764,722	\$1,154,393	2,197	1.89%	-3.92%
67781	SEAPORT	336 Lafayette St.	Salem	01970	John Murphy	(978) 744-1153	\$59,039,425	\$32,180,315	\$24,790,661	\$8,904,234	3,439	5.09%	-0.96%
67836	SHARON	30 Pond St.	Sharon	02067	James Carlson	(781) 784-7725	\$47,625,172	\$260,439,996	\$196,509,023	\$54,884,089	30,637	2.67%	1.82%
13601	SHREWSBURY	P.O. Box 227	Shrewsbury	01545	James Dupont	(508) 845-6755	\$123,858,271	\$52,523,271	\$68,131,950	\$9,783,624	9,329	-1.09%	10.28%
3913	SIB	1101 Stafford Rd.	Fall River	02721	Bertha Vasconcelos	(508) 672-6575	\$23,670,019	\$8,263,489	\$14,358,444	\$2,126,582	2,853	-4.96%	2.46%
24239	SOMERSET	740 County St.	Somerset	02726	Joyce Magno	(508) 678-2851	\$139,350,914	\$77,942,776	\$55,885,176	\$19,303,290	9,071	-5.02%	-0.14%
943	SOMERVILLE MASS FIREFIGHTERS	266 Broadway	Somerville	02145	Kenneth Layton	(617) 625-6935	\$7,140,830	\$2,072,356	\$5,020,315	\$1,043,661	316	3.09%	0.40%
4524	SOMERVILLE MUNICIPAL	236 Holland St.	Somerville	02144	Roland Draper	(617) 625-0898	\$36,632,712	\$17,185,884	\$18,604,276	\$5,676,642	2,490	-0.47%	5.05%

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3475	SOMERVILLE SCHOOL EMPLOYEES	P.O. Box 440053	Somerville	02144	Kevin Murphy	(617) 625-8441	\$26,267,705	\$9,727,430	\$15,729,920	\$4,111,449	1,764	-0.89%	-1.37%
66374	SOUTHBRIDGE	P.O. Box F	Southbridge	01550	Jeffrey Davenport	(508) 765-5454	\$170,692,027	\$112,066,186	\$49,425,289	\$21,204,046	11,077	-6.59%	8.21%
22426	SOUTHCOAST HEALTH SYSTEM	101 Page St.	New Bedford	02740	Duarte Silva	(508) 961-5797	\$46,603,606	\$19,827,512	\$21,569,470	\$6,006,418	4,643	-2.93%	12.61%
67481	SOUTHERN MASS	123 Alden Rd.	Fairhaven	02719	Daniel Walitz	(508) 994-9971	\$185,202,894	\$105,499,342	\$71,353,264	\$20,715,569	10,725	-3.15%	1.50%
67965	SPRINGFIELD STREET RAILWAY EMPL	640 Page Blvd., Rm. 102	Springfield	01104	Walter Kocor	(413) 781-4454	\$1,568,886	\$695,615	\$875,380	\$363,364	236	-9.66%	-2.53%
67418	ST. ANNE	93 Union St.	New Bedford	01740	Elizabeth Gatenby	(508) 993-0011	\$16,900,979	\$9,459,324	\$6,813,470	\$1,819,786	2,102	4.78%	-7.24%
67605	ST. ANNE'S OF FALL RIVER	286 Oliver St.	Fall River	02724	Ross Upton	(508) 324-7300	\$836,328,252	\$614,600,462	\$189,015,504	\$79,728,446	57,824	0.76%	11.37%
4847	ST. ANTHONY OF NEW BEDFORD	1743 Acushnet Ave.	New Bedford	02746	Donna Labrode	(508) 996-5492	\$9,977,728	\$3,613,369	\$5,859,947	\$1,127,208	1,492	-1.13%	-5.40%
8616	ST. ANTHONY OF PADUA	806 Bedford St.	Fall River	02723	Joseph Cabral	(508) 674-3019	\$25,119,339	\$10,094,945	\$13,992,495	\$6,064,270	2,623	3.30%	-0.11%
15173	ST. DOMINICS	1723 Gar Hwy.	Swansea	02777	Frances Kelley	(508) 679-5676	\$29,133,307	\$18,020,225	\$9,361,486	\$4,547,270	2,300	2.97%	-1.23%
67959	ST. JEAN'S	527 Western Ave.	Lynn	01904	C. David Surface	(781) 592-5420	\$153,238,317	\$94,596,070	\$48,076,425	\$14,818,729	15,509	2.45%	7.82%
67864	ST. MARY'S	P.O. Box 729	Marlborough	01752	James Ganey	(508) 490-8000	\$660,879,640	\$527,824,831	\$105,385,365	\$71,487,685	54,221	3.02%	12.44%
8915	ST. MICHAELS FALL RIVER	60 Garside St.	Fall River	02720	Joseph Bonanca	(508) 674-3861	\$38,110,873	\$33,235,762	\$2,440,370	\$4,142,630	3,484	18.65%	24.20%
67964	ST. VINCENT HOSPITAL	123 Summer St.	Worcester	01608	Nancy Burbank	(508) 363-9339	\$12,679,128	\$4,651,593	\$7,639,809	\$1,175,931	1,785	-0.36%	2.55%
61189	STCU	145 Industry Ave.	Springfield	01104	Michael Ostrowski	(413) 732-9812	\$119,453,015	\$74,876,372	\$41,245,392	\$10,737,413	10,021	0.80%	-3.55%
15393	STONEHAM MUNICIPAL EMPLOYEES	40 Pine St.	Stoneham	02180	Charles Coogan	(781) 438-3959	\$31,641,078	\$12,241,121	\$18,548,462	\$2,962,059	3,166	1.56%	7.72%
17437	STOUGHTON TOWN EMPLOYEES	10 Pearl St.	Stoughton	02072	James Boushell	(781) 344-7394	\$2,874,331	\$886,838	\$1,962,387	\$352,691	602	-7.73%	17.02%
18861	SYMPHONY	301 Massachusetts Ave.	Boston	02115	Deborah Savage	(857) 362-7328	\$4,130,937	\$2,813,002	\$1,341,960	\$415,268	312	-21.59%	-13.84%
5602	TAUNTON	14 Church Green	Taunton	02780	John Damaso	(508) 824-6466	\$131,672,589	\$109,134,603	\$18,661,984	\$17,754,790	15,639	3.05%	8.31%
23803	TAUPLITHUANIAN	P.O. Box 95	South Boston	02127	Thomas Ashmanskas	(617) 269-1450	\$21,873,050	\$14,762,765	\$6,729,756	\$1,921,331	1,365	2.27%	-10.37%
13926	TEWKSBURY	752 Main St.	Tewksbury	01876	Shelly Robinson	(978) 851-9750	\$51,826,102	\$31,277,875	\$17,560,231	\$6,031,514	4,125	-3.21%	6.35%
11765	TOUCHSTONE	201 Lowell St.	Wilmington	01887	James McCorkle	(978) 657-2223	\$18,418,235	\$8,568,006	\$9,429,260	\$1,543,507	2,537	-6.34%	-7.69%
68349	TREMONT	P.O. Box 850649	Braintree	02185	Michael O'Malley	(781) 843-5626	\$168,168,808	\$111,906,553	\$54,712,775	\$24,766,780	20,489	1.11%	1.50%
18181	UMASSFIVE COLLEGE	P.O. Box 1060	Hadley	01035	Katherine Hutchinson	(413) 256-5500	\$386,266,131	\$278,363,980	\$91,631,180	\$32,876,262	31,406	2.06%	6.67%
12121	W.H. NICHOLS EMPLOYEES	14 Robbins Pond Rd.	Devens	01434	Helen Desrochers	(978) 784-1297	\$1,132,326	\$583,819	\$536,128	\$233,523	268	-3.34%	-16.33%
17870	WAKEFIELD TOWN EMPLOYEES	P.O. Box 571	Wakefield	01880	Paula Whitemore	(781) 245-9331	\$3,620,010	\$1,019,708	\$2,483,112	\$546,390	640	5.60%	10.07%
67838	WALTHAM MUNICIPAL EMPLOYEES	177 Lexington St.	Waltham	02452	Michael Davis	(781) 899-0506	\$8,361,531	\$1,535,717	\$6,751,406	\$1,595,966	934	2.60%	-0.46%
67615	WATERTOWN MUNICIPAL	149 Main St.	Watertown	02472	Patricia Vaglia	(617) 924-0160	\$12,416,329	\$2,631,615	\$9,683,101	\$3,517,263	870	2.56%	-6.44%
24557	WEBSTER FIRST	271 Greenwood St.	Worcester	01607	Michael Lussier	(508) 943-1433	\$645,139,600	\$444,860,337	\$132,835,198	\$124,438,880	64,786	-2.61%	4.04%
10623	WELLESLEY MUNICIPAL EMPLOYEES	One Hollis St., Ste. 105	Wellesley	02482	Doreen Peterson	(781) 235-0503	\$27,691,029	\$9,701,321	\$17,241,213	\$3,209,989	2,720	1.68%	4.98%
13781	WEST SPRINGFIELD	58 Union St.	West Springfield	01089	Jennifer Brooks	(413) 733-6108	\$27,098,856	\$6,928,913	\$19,101,731	\$2,342,233	3,065	0.03%	14.75%
7652	WESTPORT	P.O. Box 288	Westport	02790	Dennis Egan	(508) 679-0197	\$56,012,842	\$21,397,248	\$31,904,485	\$4,271,585	7,588	1.67%	-5.15%
23799	W-G	530 Grafton St.	Worcester	01604	Deborah Beando	(508) 755-3176	\$11,783,577	\$4,936,416	\$6,538,006	\$951,950	2,369	-5.88%	-7.11%
12091	WINCHESTER	968 Main St.	Winchester	01890	Sally Regan	(781) 729-0668	\$2,481,966	\$944,102	\$1,488,049	\$364,025	553	3.29%	-9.62%
17847	WOBURN MUNICIPAL	8 Cedar St.	Woburn	01801	Elizabeth Girardi	(781) 933-2600	\$42,251,931	\$13,207,917	\$28,494,206	\$3,797,249	3,602	1.34%	12.76%
64144	WORCESTER	520W Boylston St.	Worcester	01605	Karen Duffy	(508) 853-9966	\$79,950,686	\$45,907,435	\$28,560,440	\$7,656,951	7,861	-5.76%	-0.67%
67683	WORCESTER FIRE DEPT.	34 Glennie St.	Worcester	01605	Maureen Kane	(508) 752-1122	\$39,864,283	\$12,157,220	\$26,352,453	\$5,517,398	1,937	-0.35%	0.84%
68012	WORCESTER POLICE DEPARTMENT	400 Grove St.	Worcester	01605	Julie Anne Przypek	(508) 799-7677	\$14,049,201	\$10,652,783	\$1,819,030	\$1,962,626	1,016	-3.18%	2.12%
66479	WORKERS	P.O. Box 8207	Fitchburg	01420	Doug Petersen	(978) 345-1021	\$1,082,859,630	\$778,161,797	\$271,964,535	\$142,787,164	76,438	8.50%	8.77%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	327	320	309	299	285	-4.68%	-2.71%
Number of Members	4,448,676	4,442,004	4,516,089	4,566,955	4,670,616	2.27%	0.98%
Total Assets (\$000)	39,555,624	41,423,245	44,119,954	46,032,439	48,258,061	4.83%	4.06%
Total Shares (\$000)	34,026,004	35,797,542	38,160,174	39,797,113	41,272,714	3.71%	3.94%
Total Loans (\$000)	23,034,206	22,920,655	23,507,488	24,778,858	27,129,516	9.49%	3.33%
Total Capital (\$000)	4,703,073	4,903,982	5,174,893	5,383,350	5,757,894	6.96%	4.13%

	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 DFCU FINANCIAL	\$3,724,569	7.72%	11.35%	33.88%	1.45%	0.34%	1.86%	492	57.50%	\$13,788	\$15,151	4.10%	60.96%	16.09%
2 LAKE MICHIGAN	\$3,349,304	6.94%	11.10%	76.58%	1.56%	0.15%	3.02%	286	65.96%	\$17,004	\$11,419	14.12%	69.44%	16.09%
3 MICHIGAN STATE UNIVERSITY	\$2,653,389	5.50%	11.03%	72.14%	1.08%	0.71%	3.02%	324	70.89%	\$12,226	\$12,489	19.57%	72.03%	36.51%
4 UNITED	\$1,735,655	3.60%	10.40%	114.99%	0.84%	0.45%	3.83%	273	72.29%	\$15,926	\$9,833	25.67%	61.75%	20.91%
5 LAKE TRUST	\$1,625,736	3.37%	9.42%	80.43%	0.33%	1.15%	3.69%	420	83.04%	\$13,924	\$8,841	14.49%	58.90%	15.10%
6 GENISYS	\$1,607,839	3.33%	14.15%	70.28%	1.73%	1.23%	2.44%	474	52.86%	\$9,634	\$9,249	27.70%	66.02%	8.71%
7 MICHIGAN SCHOOLS AND GOVT	\$1,527,278	3.16%	10.31%	89.70%	1.09%	0.77%	2.30%	367	57.82%	\$14,782	\$13,610	32.11%	47.44%	21.26%
8 DOW CHEMICAL EMPLOYEES	\$1,453,328	3.01%	11.52%	45.61%	0.41%	0.10%	1.45%	427	76.55%	\$16,306	\$21,765	15.41%	66.70%	25.42%
9 ADVIA	\$1,025,280	2.12%	12.20%	65.82%	0.58%	1.14%	4.66%	317	84.12%	\$11,027	\$8,088	16.08%	64.40%	11.05%
10 CREDIT UNION ONE	\$839,286	1.74%	9.22%	92.55%	1.12%	1.06%	3.86%	410	77.33%	\$14,237	\$6,607	27.38%	62.78%	0.00%
11 MICHIGAN FIRST	\$704,662	1.46%	14.80%	66.58%	1.39%	1.62%	5.40%	393	72.56%	\$6,063	\$5,457	8.91%	57.78%	15.25%
12 MICHIGAN EDUCATIONAL	\$702,285	1.46%	11.80%	48.33%	0.35%	0.19%	2.40%	643	84.50%	\$9,680	\$12,768	13.15%	48.22%	23.38%
13 WILDFIRE	\$685,001	1.42%	12.82%	52.86%	0.38%	0.66%	2.99%	262	88.98%	\$13,086	\$14,977	14.36%	57.93%	22.97%
14 DORT	\$601,779	1.25%	17.60%	77.43%	1.46%	1.08%	3.91%	412	72.72%	\$7,137	\$7,302	19.10%	64.42%	26.48%
15 LAFUCU	\$581,116	1.20%	11.40%	66.83%	0.42%	1.53%	3.93%	406	84.20%	\$10,770	\$9,004	24.59%	51.59%	13.61%
16 HONOR	\$575,065	1.19%	10.57%	76.61%	1.47%	0.44%	3.70%	256	79.28%	\$11,844	\$9,352	17.35%	62.50%	19.64%
17 COMMUNITY FINANCIAL	\$574,461	1.19%	13.36%	108.11%	1.59%	1.18%	3.66%	297	71.33%	\$16,972	\$8,719	21.20%	53.90%	18.47%
18 UNIVERSITY OF MICHIGAN	\$566,036	1.17%	9.03%	63.33%	0.52%	1.76%	3.45%	464	77.90%	\$12,864	\$8,494	12.32%	67.18%	17.92%
19 CONSUMERS	\$528,305	1.09%	9.84%	106.67%	1.26%	0.29%	4.86%	287	77.11%	\$11,549	\$7,465	23.46%	72.14%	19.69%
20 COMMUNITY CHOICE	\$525,665	1.09%	10.72%	87.40%	0.75%	0.81%	4.39%	275	81.46%	\$14,032	\$8,465	17.36%	65.94%	18.13%
21 CO-OP SERVICES	\$512,519	1.06%	12.40%	61.46%	1.52%	1.37%	4.21%	387	72.30%	\$8,946	\$6,990	10.06%	59.89%	18.25%
22 DETROIT METROPOLITAN	\$455,740	0.94%	17.07%	18.83%	0.40%	1.42%	2.00%	437	84.26%	\$8,632	\$14,972	5.86%	35.85%	5.21%
23 KELLOGG COMMUNITY	\$436,275	0.90%	12.41%	57.36%	1.41%	1.51%	2.77%	325	64.76%	\$14,065	\$11,435	11.41%	60.28%	19.08%
24 FINANCIAL PLUS	\$433,917	0.90%	14.30%	72.13%	0.68%	0.76%	4.79%	327	82.71%	\$7,615	\$7,577	24.96%	59.50%	24.32%
25 VIBE	\$423,063	0.88%	15.37%	71.64%	0.34%	0.56%	3.93%	246	87.22%	\$15,694	\$11,025	7.53%	61.11%	19.56%
26 ALLIANCE CATHOLIC	\$412,353	0.85%	9.11%	47.14%	0.98%	1.04%	3.10%	469	75.91%	\$7,464	\$8,737	7.34%	47.71%	30.47%
27 EDUCATIONAL COMMUNITY	\$412,001	0.85%	9.12%	89.36%	0.42%	0.32%	4.27%	298	88.56%	\$12,518	\$9,000	11.98%	65.86%	23.95%
28 TEAM ONE	\$403,023	0.84%	10.83%	71.67%	0.57%	0.76%	3.78%	281	81.62%	\$11,347	\$9,755	12.74%	50.88%	27.72%
29 CP	\$393,141	0.81%	10.85%	83.85%	0.59%	1.88%	4.18%	324	73.59%	\$10,833	\$6,987	21.51%	48.78%	19.11%
30 SECURITY	\$393,046	0.81%	8.19%	49.46%	0.37%	0.81%	3.94%	481	86.53%	\$7,630	\$7,141	17.73%	51.28%	12.79%
31 ELGA	\$376,592	0.78%	10.51%	94.86%	2.01%	1.48%	4.85%	359	63.94%	\$10,141	\$6,368	23.85%	61.26%	18.26%
32 FLINT AREA SCHOOL EMPLOYEES	\$375,452	0.78%	14.59%	21.27%	0.42%	0.75%	1.80%	394	80.88%	\$5,340	\$15,828	11.83%	60.79%	17.35%
33 TLC COMMUNITY	\$360,071	0.75%	14.12%	66.68%	1.25%	0.72%	2.85%	461	71.50%	\$15,885	\$7,262	12.53%	49.14%	8.09%
34 MEMBERS FIRST	\$337,615	0.70%	10.34%	62.31%	0.42%	0.50%	4.26%	344	88.89%	\$6,847	\$6,897	17.56%	53.76%	13.44%
35 CATHOLIC	\$329,915	0.68%	10.81%	70.15%	0.38%	0.85%	3.00%	285	87.39%	\$9,783	\$10,858	15.62%	46.66%	28.03%
36 CHRISTIAN FINANCIAL	\$324,141	0.67%	8.65%	76.49%	1.15%	1.77%	3.91%	368	70.89%	\$9,315	\$7,513	20.09%	51.32%	24.29%
37 OMNI COMMUNITY	\$320,731	0.66%	13.49%	50.27%	1.24%	1.26%	3.86%	400	73.19%	\$6,982	\$7,673	12.56%	67.11%	16.39%
38 FRANKENMUTH	\$319,334	0.66%	11.09%	95.66%	1.66%	1.46%	4.42%	226	66.85%	\$10,566	\$9,591	22.99%	60.45%	30.40%
39 WANIGAS	\$295,178	0.61%	11.76%	76.71%	1.13%	0.63%	3.57%	327	73.22%	\$9,343	\$9,672	16.57%	44.42%	28.71%
40 NORTHLAND AREA	\$288,163	0.60%	10.00%	76.54%	0.87%	0.41%	3.74%	296	78.79%	\$11,801	\$6,549	9.83%	54.35%	12.14%
41 ALPENA ALCONA AREA	\$287,607	0.60%	8.66%	46.66%	0.54%	0.56%	2.29%	362	81.26%	\$9,419	\$9,651	10.40%	58.30%	17.52%
42 OPTION 1	\$280,711	0.58%	15.37%	75.24%	0.69%	0.75%	4.35%	282	86.35%	\$9,688	\$7,863	8.72%	55.93%	17.75%
43 AMERICAN 1	\$270,706	0.56%	15.02%	75.89%	1.43%	1.89%	5.39%	326	72.77%	\$5,099	\$4,368	18.39%	46.40%	33.42%
44 CASE	\$249,035	0.52%	8.37%	88.91%	1.01%	0.90%	4.52%	330	79.23%	\$8,961	\$6,110	31.82%	44.19%	10.18%
45 PORTLAND	\$248,434	0.51%	9.51%	77.91%	0.77%	0.89%	3.67%	272	79.48%	\$10,390	\$9,144	20.54%	57.40%	27.42%
46 MEMBERS	\$224,837	0.47%	10.09%	62.07%	0.73%	0.83%	4.02%	456	80.11%	\$6,913	\$4,281	6.07%	50.80%	8.73%
47 OUR	\$216,356	0.45%	8.64%	49.65%	0.73%	0.98%	3.15%	333	81.31%	\$9,450	\$9,328	13.45%	59.27%	7.77%
48 CORNERSTONE COMMUNITY FIN	\$214,388	0.44%	11.38%	102.99%	1.05%	1.01%	3.90%	410	69.00%	\$10,901	\$8,573	27.00%	47.34%	22.54%
49 TRI-POINTE COMMUNITY	\$211,446	0.44%	14.10%	24.00%	0.39%	0.47%	2.66%	410	87.11%	\$4,183	\$7,110	7.27%	57.17%	22.14%
50 EXTRA	\$195,487	0.41%	8.26%	61.43%	0.59%	0.74%	4.53%	343	83.80%	\$10,693	\$9,133	16.16%	70.15%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
19730	2ND BAPTIST CH. OF ANN ARBOR	850 Red Oak	Ann Arbor	48103	Carolyn Moore	(734) 663-9369	\$110,405	\$31,724	\$78,645	\$30,540	219	-20.19%	81.36%
5885	A.B.D.	27850 Mound Rd.	Warren	48092	James Edwards	(586) 751-4400	\$61,797,506	\$18,009,261	\$40,890,299	\$6,717,950	13,731	0.38%	23.30%
62217	AAC	904 Broadway Ave. NW	Grand Rapids	49504	Brian Turnell	(616) 459-4429	\$91,240,836	\$58,443,385	\$29,148,091	\$16,760,471	10,787	5.03%	14.91%
7603	ADVANTAGE ONE	23670 Telegraph Rd.	Brownstown	48134	Christopher Conkery	(734) 617-7000	\$117,653,975	\$52,124,137	\$58,157,936	\$11,574,097	14,403	5.61%	16.93%
61503	ADWA	550 S. Riverview Dr.	Parchment	49004	Christy DeBoer	(269) 382-9845	\$1,025,279,834	\$83,614,098	\$378,269,834	\$19,085,371	109,623	44.52%	55.86%
61405	AEROUIP	901 Plymouth St.	Jackson	49201	Lisa Robinson	(517) 789-2890	\$42,743,071	\$21,306,524	\$19,990,041	\$6,555,803	4,407	2.39%	4.91%
62642	AFRINITY GROUP	144 E Pile	Pontiac	48342	Carma Peters	(248) 334-0568	\$160,258,164	\$70,691,073	\$78,830,451	\$19,343,647	19,358	0.47%	-9.33%
5185	ALLEGAN COMMUNITY	P.O. Box 320	Allegan	49010	Billie McClellan	(616) 673-5465	\$30,032,435	\$13,094,263	\$15,519,542	\$4,061,905	6,540	-2.60%	5.34%
61759	ALLIANCE CATHOLIC	255 E Maple Rd.	Troy	48083	Rob Grech	(248) 689-7400	\$42,333,176	\$175,593,407	\$211,698,190	\$39,040,491	42,634	-3.17%	-7.02%
62035	ALPENA ALCONA AREA	P.O. Box 515	Alpena	49707	Donald Mills	(989) 356-3577	\$287,606,901	\$121,535,904	\$151,101,590	\$25,218,561	26,990	3.34%	6.89%
62264	ALPENA COMMUNITY	710 W Miller	Alpena	49707	Mary Neiske	(989) 356-4561	\$20,468,476	\$10,498,571	\$8,403,418	\$1,814,575	3,027	-3.41%	-1.05%
65595	AMERICAN 1	27650 Franklin Rd.	Southfield	48034	David Puckett	(248) 440-6790	\$270,706,406	\$171,321,549	\$78,762,470	\$42,929,318	51,683	2.24%	-4.01%
7126	ANN ARBOR POSTAL	P.O. Box 1042	Ann Arbor	48106	James Sadler	(734) 439-3075	\$1,044,890	\$323,504	\$522,926	\$310,155	271	4.85%	-3.72%
60920	ASTERA	111 S. Waverly Rd.	Lansing	48917	Margo Meinfelt	(517) 323-3644	\$151,036,520	\$122,038,538	\$11,860,774	\$15,184,317	24,040	0.61%	3.73%
24827	ATL	841 36th St. SW	Wyoming	49509	Glenn Ketchmer	(616) 257-4285	\$13,112,968	\$5,428,782	\$5,996,587	\$1,492,970	1,724	-2.51%	8.00%
62543	AUTO-OWNERS ASSOCIATES	6101 Anacapri Blvd.	Lansing	48917	Jill Andringa	(517) 323-1370	\$30,589,112	\$7,083,878	\$22,954,007	\$3,638,415	3,204	2.52%	6.75%
7465	AWAKON	P.O. Box 420	Onaway	49765	Scott Pauly	(989) 733-8557	\$90,597,387	\$40,063,614	\$42,191,777	\$9,248,918	10,376	5.78%	10.66%
7672	BARAGA COUNTY	101 E Broad St., P.O. Box 38	L'Anse	49946	Marilyn Harden	(906) 524-6151	\$31,724,142	\$10,470,275	\$18,717,767	\$2,955,336	5,246	5.31%	9.50%
439	BATTLE CREEK AREA COMMUNITY	240 N Helmer Rd.	Battle Creek	49015	Lizbeth Amundson	(616) 968-8063	\$18,432,231	\$4,367,504	\$13,199,994	\$3,411,515	2,038	1.36%	-5.18%
19776	BAY WINDS	P.O. Box 185	Charlevoix	49720	David Leusink	(231) 547-4483	\$179,270,300	\$118,289,166	\$50,014,938	\$20,621,718	28,516	10.06%	14.96%
62342	BELLE RIVER COMMUNITY	P.O. Box 159	Richmond	48062	Victoria McIntosh	(586) 727-6855	\$21,528,082	\$6,565,507	\$13,855,852	\$1,732,542	2,347	0.77%	5.17%
62203	BESSEY	P.O. Box 395	Alpena	49707	Nancy Monte	(989) 356-1880	\$68,484,736	\$27,350,675	\$37,968,982	\$6,401,869	8,431	4.51%	-8.13%
62027	BEST FINANCIAL	P.O. Box 4304	Muskegon	49444	Carol Wagner	(231) 733-1329	\$74,686,931	\$37,964,371	\$33,970,852	\$15,697,237	10,929	4.53%	-3.51%
60150	BESTSOURCE	1054 W Huron	Waterford	48328	John Normandeau	(248) 683-4300	\$95,728,368	\$48,808,857	\$39,000,513	\$12,398,174	8,278	-2.00%	-9.22%
23012	BETHEL AME CHURCH	535 Cayton St.	Saginaw	48601	Sherwood Spells	(989) 755-8023	\$1,078,983	\$622,478	\$460,764	\$122,092	684	-9.43%	-18.92%
62177	BETHEL BAPTIST CHURCH EAST	5715-33 Holcomb	Detroit	48213	Joyce Howard	(313) 923-1644	\$634,136	\$121,404	\$457,826	\$78,298	320	-2.26%	3.19%
5441	BI-COUNTY PTC	21511 Van Dyke Ave.	Warren	48089	Joan Henrion	(586) 754-4214	\$8,324,599	\$4,188,562	\$3,885,559	\$1,018,010	1,336	12.20%	5.04%
62084	BIG DUTCH FLEET	215 E 25th St.	Holland	49423	Patricia Schaub	(616) 396-5000	\$2,269,277	\$2,469,727	\$13,079,794	\$3,389,559	2,935	0.14%	-10.10%
61698	BIRMINGHAM-BLOOMFIELD	576 E Lincoln	Birmingham	48009	Andrew Staley	(248) 647-5958	\$57,215,346	\$24,434,081	\$29,339,165	\$4,687,878	5,439	0.25%	-8.26%
61970	BISSELL EMPLOYEES	2345 Walker Ave. NW	Grand Rapids	49544	Evelyn Garner	(616) 791-0631	\$8,654,514	\$4,835,148	\$3,569,812	\$1,683,906	1,495	-2.23%	5.53%
12906	BLUE WATER	526 Water St.	Port Huron	48060	Jeanne Dawson-Collins	(810) 985-6993	\$12,792,896	\$7,218,328	\$5,351,453	\$2,462,490	1,460	1.90%	5.04%
62333	CALCITE	478 N. Third St.	Rogers City	49779	Barbara Mills	(989) 734-4130	\$59,282,419	\$28,823,794	\$27,230,624	\$6,981,545	8,357	5.75%	2.84%
61908	CASE	4316 S Pennsylvania Ave.	Lansing	48910	Jeffrey Benson	(517) 393-7710	\$249,034,891	\$186,503,756	\$45,420,804	\$24,982,603	34,330	5.65%	14.51%
10848	CATHOLIC	6180 State St.	Saginaw	48603	Alan Watson	(989) 799-8744	\$329,914,699	\$205,485,907	\$108,530,017	\$36,637,376	26,971	2.61%	0.85%
8384	CATHOLIC VANTAGE FINANCIAL	36111 Five Mile Rd.	Livonia	48154	Pete Bagazinski	(734) 432-0212	\$82,675,780	\$30,731,239	\$47,170,617	\$6,576,980	6,944	2.28%	5.00%
60406	CENTRAL MACOMB COMMUNITY	P.O. Box 2800	Mt Clemens	48046	Drema Isaac	(586) 466-7800	\$169,602,617	\$89,466,224	\$72,618,443	\$17,988,236	15,976	4.62%	0.66%
5272	CHARHAM EBEN CO-OP	P.O. Box 126	Chatham	49816	Cathy Freberg	(906) 439-5100	\$6,932,147	\$3,648,797	\$2,712,310	\$766,492	1,636	5.73%	15.49%
4271	CHIEF FINANCIAL	790 Joslyn Ave.	Pontiac	48340	Tom Dilzen	(248) 335-9493	\$130,692,074	\$113,799,373	\$5,776,296	\$17,190,342	22,675	6.69%	16.82%
61416	CHIPPEWA COUNTY	402 W Spruce St.	Sault Ste Marie	49783	Connie Toensing	(906) 632-3134	\$28,321,671	\$16,807,898	\$10,587,434	\$3,346,175	4,073	5.64%	0.47%
6871	CHIROPRACTIC	23617 Liberty	Farmington	48335	Anne Blain	(248) 478-4020	\$25,203,091	\$14,966,734	\$9,560,907	\$3,921,853	2,705	0.97%	4.31%
63805	CHRISTIAN FINANCIAL	18441 Utica Rd.	Roseville	48066	Patricia Campbell	(586) 772-6330	\$324,141,182	\$225,271,679	\$80,380,143	\$32,510,722	39,197	11.72%	7.68%
62280	CHRISTOPHER	P.O. Box 358	Cheesaning	48616	Ronald Hoerner	(989) 845-7616	\$2,384,041	\$269,219	\$2,085,159	\$236,392	484	-3.90%	-14.50%
61293	CLARKSTON BRANDON COMMUNITY	8055 Ortonville Rd.	Clarkston	48348	Donna Bullard	(248) 625-2923	\$61,958,919	\$22,288,680	\$35,815,712	\$5,639,209	9,256	4.68%	2.75%
61495	COMMUNICATING ARTS	P.O. Box 32584	Detroit	48232	Hank Hubbard	(313) 965-8640	\$31,442,061	\$21,446,711	\$7,924,641	\$5,273,605	10,557	-5.97%	-2.69%
61184	COMMUNITY ALLIANCE	P.O. Box 5127	Dearborn	48128	Michele Wollard	(313) 336-1534	\$91,027,175	\$79,282,767	\$7,195,796	\$8,980,501	9,636	9.25%	26.55%
64880	COMMUNITY CHOICE	31155 NW Hwy., Ste. 286	Farmington Hills	48334	Robert Bava	(877) 243-2528	\$525,665,284	\$400,240,591	\$80,597,437	\$61,782,758	54,099	5.16%	12.27%
62029	COMMUNITY DRIVEN	5397 W Michigan Ave.	Ypsilanti	48197	Renae DeMarco	(586) 336-1100	\$62,191,947	\$27,299,793	\$25,776,941	\$8,213,720	8,555	-0.31%	8.34%
68631	COMMUNITY FINANCIAL	500 S Harvey	Plymouth	48170	William Lawton	(313) 965-5366	\$574,461,417	\$528,224,455	\$21,287,071	\$78,785,684	56,042	5.31%	6.34%
24199	COMMUNITY FIRST	9637 N. Greenville Rd.	Lakeview	48850	Tim Rasmussen	(989) 352-6031	\$26,883,625	\$23,380,678	\$2,420,618	\$1,718,043	6,700	16.08%	43.63%
14098	COMMUNITY FOCUS	18925 Telegraph	Brownstown	48174	Lynne Boucher	(734) 281-3900	\$49,439,045	\$14,972,405	\$30,842,198	\$7,881,711	4,727	-0.34%	2.81%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24848	COMMUNITY PROMISE	1313 Portage St.	Kalamazoo	49001	Michael Ross	(269) 377-8408	\$451,360	\$34,285	\$308,113	\$99,166	199	-6.33%	192.09%
61677	COMMUNITY WEST	P.O. Box 8069	Kentwood	49518	Jon Looman	(616) 261-5657	\$126,220,316	\$102,301,225	\$19,223,132	\$16,103,112	15,133	3.15%	6.38%
21798	CONSTRUCTION	21800 W Ten Mile, Ste. 110	Southfield	48075	James Finn	(480) 358-4140	\$20,804,300	\$20,804,300	\$11,763,828	\$3,131,196	2,348	4.41%	-2.52%
62172	CONSUMERS	P.O. Box 525	Oshkemo	49077	Kit Snyder	(269) 345-7804	\$528,305,309	\$460,287,638	\$34,564,331	\$56,155,736	57,806	14.97%	23.53%
60947	CONSUMERS PROFESSIONAL	525 W Willow	Lansing	48906	David Kindy	(517) 372-2400	\$72,086,914	\$50,446,638	\$19,144,180	\$10,528,070	6,611	-3.23%	4.60%
62426	CO-OP SERVICES	P.O. Box 51700	Livonia	48151	Anthony Camarvon	(734) 522-3700	\$512,518,654	\$261,971,366	\$230,630,426	\$72,343,566	60,977	24.32%	28.92%
60470	COPOCO COMMUNITY	P.O. Box 1520	Bay City	48706	Hinda Doan	(989) 684-1873	\$103,579,048	\$65,830,776	\$30,007,669	\$9,593,903	14,613	3.44%	6.58%
68641	CORNERSTONE COMMUNITY FINANCIAL	2955 University Dr.	Auburn Hills	48326	Heidi Kassar	(248) 340-9310	\$214,387,556	\$168,009,177	\$16,558,917	\$26,991,522	21,295	2.72%	18.15%
62079	COUNTRY HERITAGE	P.O. Box 406	Buchanan	49107	Fran Terry	(269) 695-2334	\$37,639,113	\$23,469,931	\$13,949,674	\$5,627,941	1,651	0.23%	4.38%
8667	CP	1100 Clinton Rd.	Jackson	49202	John Crist	(517) 784-7101	\$393,141,162	\$280,362,722	\$98,116,287	\$44,626,573	47,858	3.24%	-0.23%
62517	CREDIT UNION ADVANTAGE	22250 Providence Dr.	Southfield	48075	Janice Zuchowicz	(248) 996-6070	\$27,554,583	\$9,613,744	\$16,905,593	\$3,175,789	3,044	-3.90%	-0.10%
62562	CREDIT UNION ONE	400 E Nine Mile Rd.	Ferndale	48020	Gary Moody	(248) 584-5083	\$839,125,894	\$691,125,894	\$81,145,185	\$85,456,879	113,022	2.27%	9.66%
61296	CREDIT UNION PLUS	415 Washington Ave.	Bay City	48708	Cathy Dahlbeck	(989) 893-2831	\$40,253,078	\$20,795,184	\$17,555,907	\$4,480,967	5,482	-5.32%	-9.57%
61053	D.T.&I EMPLOYEES	26346 Gibraltar Rd.	Flatrock	48134	Peter Silardi	(734) 284-4211	\$18,267,757	\$4,409,446	\$13,526,227	\$2,787,672	1,324	1.77%	-5.91%
62454	DELTA COUNTY	P.O. Box 756	Escanaba	49829	Brenda Lippens	(906) 786-7213	\$117,625,379	\$63,630,948	\$49,528,525	\$12,367,786	11,815	5.38%	9.07%
8385	DENNISSON	P.O. Box 73	Coopersville	49404	Joan Kutchin	(616) 837-9130	\$396,022	\$195,942	\$197,826	\$58,769	189	-26.00%	-3.15%
62344	DETROIT DRUMMOND COMMUNITY	34857 S Townline Rd.	Drummond Island	49726	Hilary Nelson	(906) 493-5263	\$30,885,105	\$15,623,518	\$13,972,015	\$3,868,000	2,152	1.99%	-3.98%
62339	DETROIT METROPOLITAN	1480 E. Jefferson Ave.	Detroit	48207	Kathie Trembath	(313) 568-5000	\$455,739,896	\$69,594,250	\$37,245,494	\$78,155,690	24,684	-2.78%	12.07%
61844	DFCU FINANCIAL	400 Town Center Dr.	Dearborn	48126	Mark Shobe	(313) 336-2700	\$3,724,569,335	\$1,102,338,349	\$2,506,306,324	\$437,663,348	214,727	6.00%	-5.15%
7569	DORT	P.O. Box 1635	Flint	48501	Virki Hawkins	(810) 767-8390	\$601,727,862	\$377,426,604	\$199,495,005	\$110,702,925	66,757	6.23%	11.57%
60137	DOW CHEMICAL EMPLOYEES	P.O. Box 1649	Midland	48641	Dennis Hanson	(989) 835-7794	\$1,453,327,912	\$564,224,961	\$856,688,368	\$173,332,850	56,834	-0.65%	8.14%
21070	DOWNGLAC AREA	473 E Division St.	Dowagiac	49047	Cathy Merrill	(269) 782-2410	\$17,976,746	\$8,293,664	\$8,728,975	\$1,395,774	2,607	-0.92%	32.88%
4853	DOWNRIVER COMMUNITY	4320 W Jefferson Ave.	Ecorse	48229	Michael Chmiel	(313) 386-2200	\$143,504,870	\$56,803,519	\$79,892,726	\$11,742,170	16,551	-3.19%	11.41%
6844	EAST TRAVERSE CATHOLIC	P.O. Box 949	Traverse City	49684	Leonard Classens	(231) 946-6655	\$49,141,214	\$33,330,108	\$12,402,102	\$4,375,017	7,139	4.97%	2.69%
60124	EASTPOINTE COMMUNITY	22544 Grafton Ave.	Eastpoointe	48021	Sharon Sulik	(586) 775-3160	\$8,538,922	\$3,779,617	\$4,551,272	\$859,733	1,931	1.43%	16.91%
7276	EASTSIDE FAMILY	18200 E Ten Mile Rd.	Eastpoointe	48021	Gary Sylwester	(586) 772-1540	\$29,707,175	\$7,921,706	\$20,199,600	\$4,172,412	3,312	-0.67%	1.57%
61878	EDDY PALPER EMPLOYEES	P.O. Box 507	White Pigeon	49099	Katie Edye	(669) 483-2475	\$251,591	\$392,425	\$251,591	\$104,741	196	-6.57%	4.28%
62008	EDUCATION PLUS	P.O. Box 1928	Momroe	48161	Denise Fox	(734) 242-3765	\$93,995,863	\$48,621,216	\$41,877,565	\$13,732,324	12,692	5.43%	2.67%
61708	EDUCATIONAL COMMUNITY	1551 S 9th St.	Kalamazoo	49009	Chuck Cornelius	(269) 375-6702	\$412,000,538	\$296,697,104	\$85,648,972	\$39,121,914	36,893	3.28%	4.24%
64267	ELECTRICAL WORKERS LOCAL 58	1366 Porter	Detroit	48226	Jeanne Nye	(313) 963-6060	\$13,028,068	\$4,636,781	\$8,200,570	\$1,478,133	2,303	11.73%	-1.35%
61797	ELGA	2303 S Center Rd.	Burton	48519	Karen Church	(810) 715-3542	\$376,591,856	\$316,786,178	\$43,645,162	\$43,342,478	52,446	9.48%	14.07%
60428	EXTRA	6611 Chicago Rd.	Warren	48092	Deirdra Williams	(586) 276-3000	\$195,487,463	\$109,677,473	\$73,662,067	\$17,501,105	19,548	-2.45%	-0.25%
62560	FAMILY COMMUNITY	1149 E Bristol Rd.	Burton	48529	Gayle Dolgan	(810) 767-6300	\$39,781,866	\$11,422,083	\$26,104,806	\$3,933,689	5,654	5.63%	-5.35%
61633	FAMILY FINANCIAL	3575 Henry St.	Muskegon	49441	Debra Dietz	(231) 733-4600	\$95,424,792	\$49,935,892	\$38,987,299	\$13,238,082	14,748	3.47%	0.59%
61909	FAMILY FIRST	1011 N Michigan Ave.	Saginaw	48602	Vance Vargo	(989) 759-1686	\$75,551,242	\$49,167,120	\$18,423,529	\$8,030,901	6,972	4.70%	2.80%
61375	FANNIE B. PECK	5050 St Antoine	Detroit	48202	Gary Cummings	(313) 831-8810	\$609,523	\$1,212	\$602,112	\$139,269	500	6.82%	-95.97%
62330	FARM BUREAU FAMILY	7373 W Saginaw	Lansing	48917	Pam MacCreedy	(517) 323-7000	\$16,474,310	\$8,036,799	\$8,283,503	\$1,606,568	1,785	0.46%	1.28%
62096	FEDCOM	150 Ann St. NW	Grand Rapids	49505	Anna Marie Zielinski	(616) 364-7283	\$53,824,688	\$33,739,605	\$16,567,479	\$6,556,233	6,922	3.18%	8.30%
62105	FEDERAL EMPLOYEES OF CHIPPEWA COUNTY	119 E Water St.	Sault Ste Marie	49783	Sabrina Oshelski	(906) 632-4210	\$9,960,498	\$7,447,252	\$2,242,442	\$850,225	1,507	0.22%	4.60%
62010	FILER	P.O. Box 375	Manistee	49660	Patty Preuss	(231) 723-3400	\$115,195,025	\$48,688,321	\$61,731,665	\$12,634,098	8,165	5.92%	8.65%
68646	FINANCIAL PLUS	P.O. Box 7006	Flint	48507	Jill Reno	(810) 244-2200	\$433,916,534	\$265,910,616	\$144,552,804	\$64,745,130	48,655	8.78%	5.37%
61619	FINANCIAL EDGE COMMUNITY	P.O. Box 446	Bay City	48707	Jeremy Coberley	(989) 892-6088	\$82,636,161	\$53,016,671	\$24,382,884	\$8,809,219	9,027	3.03%	5.63%
61756	FIRST AREA	193 Campbell Ln.	Saginaw	48609	Paula Miller	(989) 781-1430	\$28,976,564	\$17,470,339	\$9,643,564	\$3,249,300	3,866	9.38%	-3.13%
61455	FIRST GENERAL	589 E Ellis Rd.	Muskegon	49441	Steve Wimmer	(231) 798-4321	\$67,823,431	\$48,791,860	\$13,168,789	\$11,454,259	10,538	3.47%	7.65%
68640	FIRST UNITED	3140 Wamnest Ave. SW	Grandville	49418	Mark Richter	(616) 532-9067	\$28,861,200	\$21,436,300	\$6,076,910	\$2,836,836	5,161	11.32%	12.13%
13391	FLAGSHIP COMMUNITY	1814 Fenth St.	Port Huron	48060	Steven Scandalito	(810) 982-8575	\$15,792,468	\$9,544,489	\$5,235,917	\$1,126,255	3,560	3.89%	51.98%
60666	FLINT AREA SCHOOL EMPLOYEES	P.O. Box 320830	Flint	48532	Patrick White	(810) 720-8300	\$375,451,994	\$67,582,657	\$295,093,098	\$54,684,246	20,075	1.86%	2.37%
61641	FM FINANCIAL	606 Stevens St.	Flint	48501	Kimberly Blair	(810) 239-7655	\$33,041,806	\$11,044,333	\$20,080,642	\$5,058,382	4,778	-2.70%	-4.53%
1622	FME	P.O. Box 721	Roseville	48066	Thomas Schulz	(586) 415-6610	\$93,414,803	\$32,529,892	\$67,773,714	\$9,329,615	8,301	-4.06%	-5.46%
24047	FOREST AREA	P.O. Box 118	Fife Lake	49633	Merril Nixon	(231) 879-4154	\$93,947,163	\$47,487,057	\$40,550,938	\$14,542,129	10,930	4.08%	-3.07%

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19197	FOSS AVENUE BAPTIST CHURCH	1159 E Foss Ave.	Flint	48505	Amos Lampley	(810) 787-3326	\$257,989	\$82,218	\$174,646	\$31,341	298	-8.83%	-23.30%
10034	FOUNDERS COMMUNITY	611 Grand Rapids St.	Middleville	49333	Rhonda Campbell	(269) 795-9289	\$6,675,219	\$3,356,144	\$2,723,363	\$609,955	1,306	3.17%	-0.48%
62044	FOUR FLAGS AREA	1443 S Third St.	Niles	49120	Chandra Ashby	(269) 684-6512	\$1,865,331	\$1,865,331	\$1,342,913	\$479,768	850	-13.24%	7.35%
61755	FRANKENMUTH	P.O. Box 209	Frankenmuth	48734	Vickie Schmitzer	(989) 497-1600	\$319,333,759	\$260,768,768	\$29,399,579	\$37,298,732	28,425	15.08%	20.34%
13355	FRANKFORT COMMUNITY	P.O. Box 311	Frankfort	49635	Sally Gibson	(231) 352-9392	\$1,005,923	\$3,320,170	\$6,285,091	\$1,615,163	1,758	7.92%	-5.92%
61630	GARRIOLS COMMUNITY	1901 E. Michigan Ave.	Lansing	48912	Dan Dowsett	(517) 484-0601	\$13,656,217	\$9,695,887	\$3,448,253	\$1,515,545	1,458	9.15%	11.41%
1594	GENERATIONS FAMILY	902 S Washington Ave.	Saginaw	48601	Colleen Engel	(517) 755-8502	\$30,538,010	\$9,769,922	\$19,352,597	\$3,593,526	3,772	-4.48%	6.23%
68536	GENISYS	P.O. Box 436034	Pontiac	48343	Jaqueline Buchanan	(248) 322-9800	\$1,607,839,239	\$945,968,204	\$611,124,275	\$240,970,704	145,532	3.55%	12.62%
6832	GERBER	P.O. Box 116	Fremont	49412	John Buckley	(231) 924-4880	\$124,938,575	\$65,851,429	\$50,281,444	\$13,986,972	13,036	-0.44%	5.41%
7644	GOEBEC COUNTY	600 W Lead St.	Bessemer	49911	Jane Baker	(906) 663-4011	\$16,614,683	\$6,229,376	\$9,747,525	\$1,628,925	3,679	6.31%	7.45%
62650	GOOD SHEPHERD	4111 Fort St.	Lincoln Park	48146	Lisa Cook	(313) 386-9220	\$95,342,033	\$23,649,809	\$66,763,372	\$8,185,262	8,328	1.49%	11.45%
68332	GR CONSUMERS	3975 Clay Ave SW	Wyoming	49548	Carol Spoolstra	(616) 538-2810	\$40,076,954	\$12,378,672	\$26,413,184	\$6,209,791	3,979	-1.02%	3.73%
15304	GRACO	305 W Downie St.	Alma	48801	Stacy Grube	(989) 463-1247	\$16,201,534	\$5,916,494	\$9,578,085	\$1,207,553	3,121	-1.25%	5.10%
62207	GRAND RAPIDS FAMILY	1815 Breton Rd. SE	Grand Rapids	49506	Kim Wilson	(616) 456-8848	\$39,930,862	\$20,928,749	\$15,313,980	\$4,642,380	5,184	8.72%	-11.19%
5170	GRAND TRUNK BATTLE CREEK EMP	1275 N. Raymond Rd.	Battle Creek	49014	Luann Schott	(616) 965-1381	\$31,532,919	\$14,309,008	\$16,005,716	\$4,613,544	2,995	3.24%	-1.05%
61986	GRATIOT COMMUNITY	211 W Center St.	Alma	48801	Brenda Miller	(989) 463-8321	\$29,166,254	\$14,363,232	\$12,691,122	\$2,416,336	5,663	3.74%	-0.65%
6102	GREAT LAKES FIRST	2110 Third Ave. N	Escanaba	49829	Wayne Johnson	(906) 786-4623	\$63,272,647	\$29,384,369	\$28,886,676	\$6,723,152	9,414	1.52%	1.19%
61888	GREAT LAKES MEMBERS	22720 Michigan Ave.	Dearborn	48124	Aldo Martin	(313) 274-5030	\$10,153,886	\$2,952,072	\$6,538,935	\$3,077,084	1,637	-2.89%	-7.22%
63713	GREATER CHRIST BAPTIST CHURCH	P.O. Box 7303	Detroit	48207	Robert Pontoo	(313) 925-1359	\$741,514	\$231,862	\$501,030	\$183,871	385	-17.35%	35.48%
62324	GREATER NEW MT. MORIAH BPIST CHURCH	586 Owen	Detroit	48202	Vincent Fields	(313) 871-0744	\$296,024	\$202,509	\$202,509	\$200,626	212	7.74%	-7.72%
22114	GREATER NILES COMMUNITY	P.O. Box 490	Niles	49120	Dave Van Strien	(616) 684-6005	\$53,628,741	\$32,882,209	\$16,841,955	\$4,340,515	4,548	4.13%	3.44%
62219	H.P.C.	1234 W Chisholm St.	Alpena	49707	Cindy Krentz	(989) 354-4698	\$115,755,375	\$47,419,274	\$65,490,280	\$14,643,984	8,159	1.45%	-3.69%
19274	HARBOR BEACH COMMUNITY	P.O. Box 7	Harbor Beach	48441	Lillian Schumacher	(989) 479-3357	\$4,248,207	\$973,309	\$3,160,125	\$511,103	792	-3.48%	5.43%
62066	HARBORLIGHT	P.O. Box 159	Whitehall	49461	Linda Huijey	(231) 894-5608	\$94,987,139	\$44,045,826	\$46,760,034	\$10,392,212	10,464	4.41%	0.03%
61318	HARBOR ONE	600 E Lafayette	Detroit	48226	James Perna	(313) 225-9755	\$16,669,942	\$8,671,212	\$6,515,593	\$813,784	3,764	-22.92%	-13.70%
63004	HONOR	P.O. Box 106	St. Joseph	46970	Scott McFarland	(269) 983-6357	\$75,064,652	\$388,854,245	\$153,859,957	\$65,930,214	54,273	22.77%	31.75%
62167	IM DETROIT DISTRICT	2101 Graitot Ave.	Detroit	48207	James Dogan	(313) 259-5817	\$1,438,445	\$96,419	\$1,338,093	\$262,875	305	14.69%	-44.66%
5123	INTERNATIONAL UAW	8000 E Jefferson Ave.	Detroit	48214	Fabian Ellis	(313) 926-5250	\$26,023,884	\$6,799,614	\$18,207,958	\$2,657,527	3,210	-3.17%	-15.74%
5660	IRON MOUNTAIN KINGSFORD COMMUNITY	P.O. Box 2247	Kingsford	49802	Scott Dickman	(906) 774-6020	\$85,646,171	\$36,360,397	\$44,416,558	\$12,500,273	11,964	3.78%	10.01%
61719	ISABELLA COMMUNITY	P.O. Box 427	Mt Pleasant	48804	Jay Anders	(989) 773-5927	\$97,516,173	\$58,315,187	\$31,519,589	\$8,902,443	15,580	6.25%	5.57%
7549	JACKSON COMMUNITY	408 E Ganson St.	Jackson	49201	James Francis	(517) 787-3544	\$24,005,658	\$13,002,550	\$8,482,257	\$3,404,116	5,050	-2.00%	-7.20%
20943	JOURNEY	1200 Zeeb Dr.	St. Johns	48879	Marisa Kindel	(989) 224-9511	\$94,850,599	\$43,894,818	\$46,117,878	\$10,272,703	15,678	2.51%	14.48%
63842	KALAMAZOO BUILDING TRADES	2988 Business One Dr.	Kalamazoo	49048	Lucinda Michael	(269) 382-5966	\$3,745,182	\$1,135,741	\$2,577,807	\$531,978	702	5.31%	1.06%
61719	KALSEE	P.O. Box 3006	Kalamazoo	49003	Rudy Callen	(269) 382-7800	\$149,946,586	\$79,005,302	\$56,948,521	\$17,675,144	20,120	4.09%	9.36%
4702	KELLOGG COMMUNITY	P.O. Box 140	Battle Creek	49016	Tracy Miller	(269) 968-9251	\$436,274,599	\$216,467,296	\$200,566,406	\$58,354,550	33,002	3.57%	2.26%
8119	KENOWA COMMUNITY	1905 28th St. SW	Wyoming	49509	Brian Moran	(616) 534-3307	\$19,281,471	\$11,649,285	\$6,201,499	\$2,367,471	2,870	4.05%	2.77%
62249	KENT COUNTY	1619 Plainfield NE	Grand Rapids	49505	Raymond Ward	(616) 336-3490	\$40,950,663	\$15,703,665	\$22,438,972	\$4,186,765	6,069	1.83%	-8.97%
68632	LAFCU	P.O. Box 26188	Lansing	48909	Robin Frucci	(517) 622-6600	\$581,115,891	\$335,059,086	\$208,898,724	\$70,738,881	55,680	2.09%	6.64%
62514	LAKE HURON	P.O. Box 5385	Saginaw	48603	Dave Maine	(989) 752-5214	\$45,255,364	\$30,525,073	\$11,670,413	\$4,530,845	6,330	-6.50%	-14.76%
61318	LAKE MICHIGAN	P.O. Box 2848	Grand Rapids	49501	Sandy Jelinski	(616) 242-9790	\$3,349,304,454	\$2,012,726,249	\$1,113,893,542	\$368,818,297	230,177	11.64%	17.31%
65085	LAKE SUPERIOR	P.O. Box 38	Ontonagon	49953	James Davison	(906) 844-2060	\$5,498,905	\$2,339,313	\$3,001,379	\$492,061	1,230	1.29%	-0.54%
62047	LAKE TRUST	501 S Capitol Ave.	Lansing	48933	David Snodgrass	(517) 267-7200	\$1,625,736,488	\$1,162,295,154	\$336,747,850	\$177,994,952	163,457	0.47%	8.14%
62170	LAKES COMMUNITY	P.O. Box 99	Lake Orion	48361	Kathryn Chevrier	(248) 841-4000	\$89,518,264	\$48,507,892	\$35,113,214	\$10,500,615	9,994	12.10%	10.92%
8709	LAKESHORE	2182 Lakeshore Dr.	Muskegon	49441	Kathy Fearnley	(231) 755-1202	\$25,012,690	\$9,347,096	\$15,919,050	\$3,915,526	2,837	2.04%	12.30%
62311	LANSING POSTAL COMMUNITY	P.O. Box 22098	Lansing	48909	Jason Smith	(517) 337-0401	\$22,223,880	\$11,360,943	\$10,066,330	\$2,380,353	2,958	0.00%	-1.05%
15779	LATVIAN HERITAGE	504 Grand Ave. NE	Grand Rapids	49503	Daimis Maitsons	(248) 477-5955	\$6,130,116	\$4,444,671	\$1,677,753	\$710,809	695	-4.00%	-3.61%
60991	LENCO	P.O. Box 338	Adrian	49221	David Chambers	(517) 263-0851	\$68,681,152	\$25,166,728	\$38,278,499	\$5,449,159	6,489	9.51%	6.19%
10083	LIMESTONE	131 River St.	Manistique	49854	Jennifer Watson	(906) 341-5866	\$42,821,967	\$34,579,654	\$5,914,329	\$4,654,128	4,163	11.45%	6.94%
61701	LINCOLN PARK COMMUNITY	1400 Emmons	Lincoln Park	48146	Crystal Hennig	(313) 389-2300	\$51,629,350	\$4,067,916	\$45,861,538	\$8,664,584	4,103	0.55%	1.48%
6651	LOC	22981 Farmington Rd.	Farmington	48336	Jim Dickinson	(248) 474-2200	\$166,935,107	\$74,496,942	\$79,748,917	\$11,278,854	25,430	5.07%	11.52%

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2186	MANISTEE	P.O. Box 218	Manistee	49660	Mary Plamondon	(231) 723-2601	\$4,834,367	\$2,277,803	\$2,433,526	\$390,634	1,292	7.45%	-17.47%
62037	MANISTEE PUBLIC EMPLOYEES	237 River St.	Manistee	49660	Karen Daly	(231) 723-2517	\$1,029,900	\$301,019	\$727,849	\$186,775	317	2.37%	-13.42%
18067	MANISTEE	121 E Elk St.	Manistee	49854	Dennis Cook	(906) 341-6914	\$23,576,815	\$10,633,589	\$11,973,999	\$2,185,787	3,336	3.51%	7.30%
7873	MARQUETTE COMMUNITY	1230 W Washington St.	Marquette	49855	James Lori	(906) 228-9850	\$64,964,802	\$26,766,982	\$34,386,156	\$5,655,276	9,867	3.72%	2.18%
62160	MARSHALL COMMUNITY	839 W Green St.	Marshall	49068	Heather Luciani	(269) 781-9885	\$156,202,483	\$106,731,607	\$38,848,055	\$25,055,737	9,509	0.49%	15.71%
61696	MASON COUNTY SCHOOL EMPLOYEES	809 E Timkham Ave.	Ludington	49431	Walter Leinberger	(231) 843-4066	\$5,933,430	\$1,361,750	\$4,559,590	\$1,052,362	690	0.89%	-12.94%
62393	MEJER	2410 Gaynor NW	Grand Rapids	49514	Cathy Ellis	(616) 784-4822	\$58,848,763	\$30,589,955	\$26,270,093	\$6,273,694	11,188	0.94%	1.20%
61404	MEMBERFOCUS COMMUNITY	P.O. Box 885	Dearborn	48121	Jon Elliott	(313) 581-2002	\$96,004,272	\$27,340,033	\$64,188,078	\$10,330,404	9,765	1.11%	3.18%
61365	MEMBERS	P.O. Box 795	Traverse City	49685	Andy Kempf	(231) 929-2000	\$224,836,902	\$124,142,502	\$81,381,290	\$23,759,652	46,719	1.17%	4.60%
62076	MEMBERS FIRST	P.O. Box 2165	Midland	48641	Eric Brubaker	(989) 835-5100	\$37,615,289	\$187,043,360	\$130,354,022	\$35,870,538	43,521	3.57%	13.01%
63753	MENOMINEE AREA	1011 23rd Ave.	Menominee	49858	Jody Burns	(906) 863-3854	\$8,570,794	\$4,034,548	\$4,220,935	\$1,522,283	1,508	2.49%	9.80%
5748	MENOMINEE COUNTY	W3803 Us 2 & 41	Powers	49874	Pamela Bottkol	(906) 497-5229	\$93,621,352	\$45,575,616	\$43,781,869	\$8,469,146	10,061	4.27%	0.58%
7604	METRO NORTH	4594 Pontiac Lake Rd.	Waterford	48328	Jeffrey Rabanus	(248) 674-0491	\$38,288,671	\$18,388,157	\$17,862,853	\$3,579,904	6,112	3.84%	14.70%
61897	METRO SHORES	2360 W Jefferson	Trenton	48183	Donna Follbaum	(734) 676-8666	\$65,363,776	\$25,993,583	\$35,932,995	\$5,221,995	5,809	1.14%	-3.56%
60993	METROPOLITAN CHURCH OF GOD	13400 Schaefer Hwy.	Detroit	48226	Benjamin Brown	(313) 837-4362	\$145,837	\$21,239	\$130,685	\$18,317	198	-5.14%	-11.35%
61631	MICHIGAN COASTAL	1086 Creston St.	Muskegon	49442	Jeanna Eckhardt	(231) 777-3620	\$12,563,938	\$8,215,606	\$3,623,461	\$1,510,717	3,315	0.19%	-1.32%
5554	MICHIGAN COLUMBUS	30419 Six Mile Rd.	Livonia	48152	Barb Thompson	(734) 425-5080	\$44,217,407	\$16,705,259	\$25,898,055	\$4,187,177	5,277	-8.24%	4.15%
62310	MICHIGAN COMMUNITY	P.O. Box 4100	Jackson	49204	Tina Hamilton	(517) 787-2060	\$127,792,858	\$97,670,051	\$22,701,723	\$13,043,034	15,966	0.95%	13.31%
60931	MICHIGAN EDUCATIONAL	27000 Haggerty Rd.	Plymouth	48170	Robert Sandcock	(734) 455-9200	\$702,285,139	\$295,796,883	\$373,207,851	\$89,753,321	47,930	3.73%	-5.82%
60522	MICHIGAN FIRST	92000 Evergreen Rd.	Lathrup Village	48076	Michael Poulous	(248) 443-4600	\$704,661,990	\$353,389,472	\$299,026,774	\$107,437,149	97,261	0.96%	4.62%
62169	MICHIGAN ONE COMMUNITY	510 S Dexter St.	Ionia	48846	Timothy Hemenway	(616) 527-3900	\$90,324,072	\$73,828,524	\$10,065,096	\$8,134,455	12,783	4.66%	7.07%
62049	MICHIGAN SCHOOLS AND GOVERNMENT	40400 Garfield Rd.	Clinton Township	48038	Pete Gates	(586) 263-8800	\$1,527,779,974	\$1,150,140,358	\$320,728,823	\$174,410,198	94,208	12.69%	52.22%
23279	MICHIGAN STATE UNIVERSITY	3777 West Rd.	East Lansing	48823	Patrick McPharin	(517) 333-2424	\$2,653,389,313	\$1,668,570,147	\$821,034,235	\$299,051,511	185,209	6.61%	10.94%
8272	MICHIGAN TECH EMPLOYEES	700 E Sharon Ave.	Houghton	49931	Ted Frederickson	(906) 482-5005	\$60,515,599	\$35,904,081	\$21,649,733	\$5,003,465	8,026	-0.14%	10.74%
61748	MONROE COUNTY COMMUNITY	P.O. Box 1307	Monroe	48161	Mike Newman	(734) 242-3222	\$162,780,034	\$88,797,630	\$64,004,472	\$14,572,261	31,105	4.64%	4.69%
61999	MONTCALM PUBLIC EMPLOYEES	1157 E Main St.	Edmore	48829	Lisa Longnecker	(989) 427-5663	\$12,887,062	\$4,563,500	\$8,163,575	\$2,258,041	1,867	6.28%	0.19%
63289	MOTOR CITY CO-OP	37321 Garfield Rd.	Clinton Township	48036	Steven Andrews	(586) 228-8484	\$133,449,587	\$36,715,393	\$88,492,972	\$18,648,485	16,403	5.63%	-3.60%
5982	MUSKEGON CO OP	1051 Peck St.	Muskegon	49440	John Rupert	(231) 726-4871	\$51,215,716	\$38,434,165	\$10,746,497	\$6,428,527	9,211	0.88%	8.22%
61678	MUSKEGON CONSUMERS POWER EMP	1122 S Getty St.	Muskegon	49442	Robert Harrington	(231) 773-1370	\$5,589,021	\$1,694,695	\$3,501,884	\$757,758	1,115	-21.47%	-25.30%
7509	MUSKEGON GOVERNMENTAL EMP	65 W Laketon Ave.	Muskegon	49441	Janet Herrmann	(231) 722-7285	\$46,985,369	\$18,052,189	\$26,263,146	\$5,190,119	5,448	1.41%	-5.78%
11146	MUSKEGON PATTERNMAKERS	513 W Broadway	Muskegon Hts	49444	Kathryn VanDusen	(231) 733-1121	\$3,425,974	\$1,357,241	\$2,026,806	\$907,268	500	-2.86%	25.40%
8141	MUSKEGON ST JOSEPH	1903 Barclay St.	Muskegon	49441	Mary Kleinsorge	(231) 759-7931	\$9,914,601	\$5,125,606	\$4,919,735	\$1,800,113	1,439	-1.37%	1.35%
62243	MY PERSONAL	1414 Burton St. SW	Wyoming	49509	Daniel Baines	(616) 452-2161	\$114,854,151	\$58,116,046	\$48,858,862	\$10,330,844	12,061	4.24%	0.46%
61629	MY POSTAL	P.O. Box 430066	Pontiac	48343	Marcia Marino	(248) 332-4000	\$15,244,366	\$2,386,590	\$12,574,903	\$3,300,949	1,335	-3.65%	-1.59%
24030	NEW RISING STAR	10605 Mack Ave.	Detroit	48207	Sabina Moton	(313) 822-4100	\$108,931	\$23,628	\$86,484	\$16,571	168	-3.60%	13.60%
61877	NEWAYGO COUNTY SERVICE EMPLOYEES	P.O. Box 435	Fremont	49412	Dennis Greeno	(231) 924-5510	\$22,652,008	\$8,506,094	\$12,038,736	\$1,740,650	3,194	6.15%	9.14%
61953	NORTH CENTRAL AREA	P.O. Box 817	Houghton Lake	48629	Jacq Pothoof	(989) 910-5135	\$100,092,893	\$45,403,163	\$49,676,553	\$9,517,708	15,230	4.63%	21.51%
3726	NORTHERN UNITED	123 S Lincoln Rd.	Escanaba	49829	Karen Dahl	(906) 786-0888	\$19,236,307	\$9,694,167	\$8,413,594	\$3,026,871	3,124	0.04%	-8.01%
11979	NORTHLAND AREA	4346 E 41 P.O. Box 519	Oscoda	48750	Peter Dzuris	(989) 739-1401	\$288,162,646	\$195,203,472	\$79,471,104	\$31,437,575	38,945	5.08%	8.71%
8077	NORTHWEST CONSUMERS	2948 Garfield Rd. N	Traverse City	49686	Sue Schaub	(231) 947-7600	\$16,652,110	\$11,713,348	\$4,295,995	\$1,773,926	2,336	20.69%	16.76%
60399	NORTHWOOD	30606 Woodward Ave.	Royal Oak	48073	Jacklyn Galesky	(248) 549-3200	\$17,160,752	\$11,734,702	\$5,957,929	\$3,194,741	3,542	-5.84%	-8.47%
62176	NUPATH COMMUNITY	P.O. Box 185	Norway	49870	Michele Freeman	(906) 563-8616	\$13,338,063	\$7,971,456	\$4,054,861	\$1,177,357	2,585	-5.09%	5.55%
68630	NUPATH COMMUNITY	1280 Biddle Ave.	Wyandotte	48192	Kathy White	(734) 282-9200	\$93,648,732	\$36,950,661	\$51,806,211	\$9,111,236	12,621	1.69%	-3.95%
61522	OAKLAND COUNTY	1375 N Oakland Blvd.	Waterford	48327	Allan McMorris	(248) 886-0144	\$194,408,041	\$109,074,803	\$70,788,035	\$16,338,131	21,277	4.01%	5.86%
60105	OMNI COMMUNITY	P.O. Box 1537	Battle Creek	49016	Ted Parsons	(269) 441-1400	\$320,730,826	\$173,180,948	\$162,062,411	\$44,368,138	35,566	4.64%	4.09%
60936	OPTION 1	P.O. Box 895	Grand Rapids	49548	Andrew List	(517) 319-1300	\$280,711,459	\$173,566,584	\$80,084,331	\$44,559,729	29,339	1.14%	1.15%
62028	OUR	3070 Normandy Rd.	Royal Oak	48073	Tina Dix	(248) 549-3838	\$216,355,923	\$97,280,838	\$112,352,267	\$20,609,850	21,006	2.44%	5.87%
62440	OWOSSO COLUMBUS	P.O. Box 672	Owosso	48867	Suzanne Hutto	(989) 723-2247	\$8,552,998	\$4,379,286	\$3,971,794	\$902,621	1,091	7.48%	72.13%
7673	OWOSSO WBC	947 Alken Rd.	Owosso	48867	Kelly Borek	(989) 725-2377	\$3,222,252	\$1,966,158	\$1,020,762	\$628,082	1,095	-4.81%	29.63%
22280	PAC	2889 E Maple Rd.	Troy	48083	John Swidwinski	(248) 619-0440	\$105,383,592	\$67,878,057	\$33,874,215	\$8,547,084	6,802	1.74%	7.06%

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21686	PARDA	P.O. Box 5010	Rochester	48308	Nancy Wasczenski	(248) 340-7000	\$177,385,721	\$76,055,702	\$96,056,348	\$25,208,780	17,399	-3.46%	83.3%
61985	PARKSIDE	3625 Plymouth Rd.	Livonia	48150	Martin Carter	(734) 525-0700	\$83,012,231	\$31,577,851	\$45,967,331	\$12,201,413	13,247	2.04%	-1.96%
5420	PARKWAY	23400 Plymouth Rd.	Redford	48239	Henry Johnson	(313) 532-6451	\$23,174,356	\$10,976,829	\$10,976,829	\$3,060,443	3,677	-5.86%	-14.28%
4291	PENINSULA	P.O. Box 717	Escanaba	49829	Jim Veneskey	(906) 789-6400	\$120,328,693	\$92,339,827	\$16,179,293	\$14,790,354	10,638	3.75%	8.5%
61066	PEOPLE DRIVEN	P.O. Box 984	Southfield	48037	Renée DeMarco	(248) 263-4130	\$181,967,146	\$88,104,645	\$79,765,568	\$15,610,923	22,129	-3.94%	-5.07%
5116	PORT CITY	460 W Laketon Ave.	Muskegon	49441	Ernie Bedwin	(231) 725-3312	\$28,589,893	\$11,259,017	\$16,191,417	\$3,915,779	3,168	-1.37%	0.63%
5477	PORTLAND	9077 Charlotte Way	Portland	48875	Harvey Hoskins	(517) 647-7571	\$248,434,224	\$174,673,935	\$60,862,802	\$24,593,977	24,520	1.18%	12.73%
62155	POST COMMUNITY	240 Cliff St.	Battle Creek	49014	Wendell Stoeffler	(269) 966-3900	\$88,714,052	\$45,854,017	\$36,866,341	\$9,532,643	8,583	4.47%	49.65%
62340	PREFERRED	P.O. Box 120010	Grand Rapids	49512	John Yeomans	(616) 942-9630	\$155,722,995	\$80,181,977	\$68,629,094	\$18,956,618	23,975	63.73%	50.81%
60683	PUBLIC SERVICE	7665 Merriman Rd.	Romulus	48174	Dean Trudeau	(313) 641-8400	\$143,670,743	\$87,670,743	\$41,771,100	\$20,764,356	23,380	0.98%	9.78%
62682	REDFORD MUNICIPAL EMPLOYEES	12200 Beech Daly Rd.	Redford	48239	Paul Bragg	(313) 387-2691	\$2,586,710	\$1,106,711	\$1,460,836	\$222,267	420	-3.40%	-14.39%
62173	RIVER ROUGE MUNICIPAL	10600 W Jefferson	River Rouge	48218	Carol Horvath	(313) 842-4202	\$5,163,978	\$1,508,495	\$3,542,532	\$1,158,115	560	-3.83%	-7.85%
62123	RIVERVALLEY	P.O. Box 493	Ada	49301	Janelle Higginson	(616) 787-7481	\$77,477,881	\$38,030,495	\$33,664,054	\$7,072,520	10,291	4.15%	-1.59%
6164	RIVERTOWN COMMUNITY	P.O. Box 249	Grandville	49468	Sean Tubbs	(616) 406-2480	\$65,025,183	\$30,658,713	\$30,274,092	\$9,827,694	8,073	-7.09%	-6.27%
7921	RIVERVIEW COMMUNITY	102 S Third St.	Saint Clair	48079	Vickie Brandl	(810) 329-6638	\$26,156,020	\$12,303,761	\$11,035,923	\$2,255,090	3,558	6.12%	13.15%
21020	ROCK COMMUNITY	P.O. Box 200	Rock	49880	Marla Moore	(906) 356-6877	\$6,030,666	\$1,997,518	\$3,867,636	\$546,623	1,261	9.44%	8.84%
20278	ROCKFORD COMMUNITY	3 N Monroe St	Rockford	49341	Jane Edson	(616) 866-8570	\$13,783,464	\$9,214,686	\$3,922,882	\$1,019,140	3,170	-1.05%	-8.29%
62040	ROGUE RIVER COMMUNITY	P.O. Box 310	Sparta	49345	Connie Traxler	(616) 887-8262	\$36,969,506	\$16,570,669	\$18,055,277	\$3,581,564	6,450	5.31%	2.00%
61988	SAFE HARBOR	P.O. Box 980	Ludington	49431	Jean Mazur	(231) 843-2323	\$42,585,993	\$23,171,252	\$17,200,257	\$3,722,419	4,146	1.28%	6.85%
61583	SAGELINK	P.O. Box 108	Durand	49429	Anna Willson	(989) 541-2001	\$176,351,896	\$65,785,112	\$99,282,366	\$19,963,214	19,166	0.24%	8.29%
62282	SAGINAW COUNTY EMPLOYEES	1700 Court St.	Saginaw	48602	John Kliss	(989) 793-9188	\$34,043,606	\$16,041,641	\$16,886,766	\$2,855,482	3,471	1.40%	-5.08%
20007	SAGINAW MEDICAL	P.O. Box 6160	Saginaw	48608	Missey Kelly	(517) 754-0601	\$118,116,390	\$41,479,804	\$69,289,972	\$12,985,389	11,725	0.55%	-1.82%
61159	SECURITY	P.O. Box 5160	Flint	48505	Christopher Estes	(810) 235-2322	\$393,045,632	\$175,898,199	\$187,096,704	\$34,183,184	49,807	7.13%	10.53%
4038	SERVICE 1	P.O. Box 810	Muskegon	49443	Joni Shinn	(231) 739-5068	\$100,154,224	\$60,542,973	\$34,862,796	\$16,145,450	18,040	3.75%	5.28%
24793	SETTLERS	P.O. Box 260	Bruce Crossing	49912	Diane Moilanen	(906) 827-3240	\$18,364,426	\$12,041,590	\$4,729,039	\$2,034,057	3,267	8.87%	10.36%
7810	SHAWBOX COMMUNITY	P.O. Box 4687	Muskegon	49444	Pamela Goven-Hanophy	(231) 759-2500	\$12,563,546	\$8,421,817	\$3,371,457	\$1,055,954	1,800	-1.80%	9.54%
8349	SHORE TO SHORE COMMUNITY	4550 Division	Trenton	48183	Jennifer Guest	(734) 675-3100	\$52,439,078	\$21,800,810	\$27,529,884	\$4,339,733	6,207	3.05%	2.54%
8412	SHORELINE	2735 Estes St.	Muskegon	49441	Kathryn Simmerman	(231) 755-1696	\$18,901,975	\$7,680,544	\$10,227,937	\$2,277,924	2,967	7.61%	-7.30%
62325	SOO CO-OP	536 Bingham Ave.	Sault Ste Marie	49783	Lynda Ellis	(906) 632-6819	\$152,958,581	\$103,517,087	\$40,527,335	\$16,661,304	24,760	3.09%	4.20%
62143	SOUTH CENTRAL	P.O. Box 27	Jackson	49204	Terri Papiersky	(517) 787-2220	\$66,317,943	\$21,538,442	\$40,459,139	\$8,678,300	8,077	13.35%	9.74%
7628	SOUTHEAST MICHIGAN STATE EMP	17135 W 10 Mile Rd.	Southfield	48075	Martin Hansen	(248) 557-2266	\$32,011,847	\$8,408,781	\$22,689,941	\$3,708,800	4,459	0.80%	-1.45%
4103	SOUTHWEST MICHIGAN	4000 Sprinkle Rd.	Kalamazoo	49001	Tina Gambino	(616) 342-4651	\$68,004,054	\$28,226,295	\$37,720,554	\$12,966,324	4,340	-0.93%	3.55%
16114	ST. CHARLES PARISH	8033 N Dixie Hwy.	Newport	48166	Deborah Masseant	(734) 586-8895	\$3,633,586	\$846,116	\$2,746,817	\$429,655	809	2.46%	-2.98%
7219	ST. FRANCIS X	2140 M-119	Petoskey	49770	Scott Bingham	(231) 348-7690	\$106,147,027	\$80,750,858	\$22,233,842	\$15,878,076	7,399	3.25%	5.63%
11978	ST. JOSEPH MERCY HOSPITAL PONTIAC	44555 Woodward Ave., 90	Pontiac	48341	Phyllis White	(248) 334-4559	\$13,716,709	\$5,571,824	\$7,804,923	\$1,096,656	2,860	-0.65%	-13.83%
62239	ST. PATRICK CROSWELL	P.O. Box 132	Croswell	48422	Harry Golenberke	(810) 679-3590	\$1,515,687	\$317,119	\$1,274,299	\$469,338	243	-11.13%	-34.02%
7927	STERLING HEIGHTS COMMUNITY	34236 Van Dyke	Sterling Heights	48312	Cherry Alvarez	(586) 268-3720	\$14,639,672	\$4,738,153	\$9,564,097	\$1,951,768	1,796	-3.60%	-11.09%
7428	STRAITS AREA	P.O. Box 367	Cheboygan	49721	Cindy Harrison	(616) 627-3145	\$71,946,135	\$34,704,927	\$33,836,331	\$7,124,596	11,971	8.04%	7.36%
61995	SUNRISE FAMILY	404 S Euclid Ave.	Bay City	48706	Barbara Weiler	(989) 684-1730	\$100,888,606	\$54,967,036	\$41,287,285	\$19,620,665	15,652	3.92%	21.81%
61879	T&I	600 N Main St	Clawson	48017	Marvin Brohl	(248) 588-6688	\$72,160,206	\$23,404,442	\$47,331,820	\$13,358,266	4,294	1.25%	3.81%
60423	TAHQUAMNON AREA	P.O. Box 485	Newberry	49868	Chris Ison	(906) 293-5117	\$59,989,553	\$23,782,232	\$31,179,695	\$6,529,502	6,872	-0.70%	-8.23%
4787	TANDEM	21043 Mound Rd.	Warren	48091	Deirdre Taylor	(586) 759-5050	\$21,794,258	\$6,185,497	\$14,291,696	\$4,422,860	3,005	0.35%	3.39%
61795	TBA	P.O. Box 1049	Traverse City	49685	Karen Browne	(231) 946-7090	\$115,822,414	\$31,326,378	\$23,549,487	\$3,326,378	13,366	0.99%	5.82%
62141	TEAM ONE	P.O. Box 1260	Saginaw	48606	Gerald Hutto	(989) 754-6575	\$403,023,094	\$253,174,728	\$129,026,389	\$45,139,070	36,215	4.88%	11.44%
61791	TEAMSTERS	2825 Trumbull	Detroit	48216	Bobby Walters	(313) 962-4666	\$13,266,796	\$4,866,824	\$7,663,122	\$1,764,554	2,522	4.91%	-7.63%
63342	THE LOCAL	39139 Mound Rd.	Sterling Heights	48310	Marty Winiarski	(586) 264-1212	\$98,995,902	\$29,112,897	\$67,675,546	\$13,262,339	4,760	-9.21%	-0.53%
62226	THORNAPPLE	P.O. Box 289	Hastings	49058	Amy Byers	(616) 948-8369	\$18,079,294	\$10,719,234	\$5,905,221	\$1,659,780	4,431	8.09%	23.38%
62192	THUNDER BAY AREA	417 W Chisholm St	Alpena	49707	Peggy Stanton	(617) 342-2850	\$22,394,929	\$10,637,158	\$10,637,158	\$2,048,189	3,076	-1.01%	-0.15%
60509	TLC COMMUNITY	P.O. Box 927	Adrian	49221	Randall Smith	(517) 263-9120	\$360,071,393	\$204,211,958	\$141,661,530	\$53,397,000	42,170	4.43%	5.45%
10099	TORCH LAKE	100 Calumet St.	Lake Linden	49945	Mary Grabig	(906) 296-0215	\$6,982,499	\$4,455,764	\$2,039,706	\$741,897	2,226	5.53%	0.96%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
62245	TOTAL COMMUNITY	P.O. Box 547	Taylor	48180	Phil Matous	(313) 291-3300	\$58,088,542	\$16,334,675	\$38,719,841	\$4,816,460	7,279	3.45%	4.39%
62129	TOWER FAMILY	3302 Mirdi Ln.	Kalamazoo	49001	Deborah Adams	(269) 344-8525	\$8,092,078	\$1,948,027	\$5,981,982	\$836,201	1,167	9.47%	6.91%
62086	TRADEWINDS	P.O. Box 408	Comstock Park	49321	Mary Sullivan	(616) 784-6390	\$18,526,305	\$5,192,402	\$12,486,559	\$1,634,457	2,849	2.67%	-7.22%
62508	TRI-CITIES	905 Pennoyer Ave.	Grand Haven	49417	Sara Redeker	(616) 842-6320	\$29,011,900	\$10,785,336	\$16,842,447	\$2,761,096	4,346	5.01%	7.73%
61813	TRI-POINTE COMMUNITY	2343 E Hill Rd	Grand Blanc	48439	MacK McConnell	(810) 694-1301	\$21,144,415	\$43,032,973	\$156,518,459	\$30,250,454	25,223	2.30%	-6.08%
6332	TRINORTH	1419 N Second St.	Ishteping	49849	George Isola	(906) 485-5563	\$124,489,711	\$74,289,440	\$43,323,235	\$10,146,632	14,997	1.40%	-5.26%
62038	U.P. CATHOLIC	1001 W Baraga Ave.	Marquette	49855	Tom Blake	(906) 228-7080	\$144,147,675	\$70,438,615	\$66,409,655	\$20,945,982	11,388	3.69%	8.86%
62085	UP STATE	P.O. Box 456	Escanaba	49829	Ray Theoret	(906) 786-1146	\$48,589,749	\$36,931,227	\$8,330,407	\$4,242,905	6,362	8.74%	14.28%
64070	UKRAINIAN FUTURE	26495 Ryan Rd.	Warren	48091	Andrew Jakyrmowych	(586) 757-1980	\$82,055,495	\$36,523,673	\$45,444,697	\$11,732,867	5,835	-2.01%	-3.86%
8000	UKRAINIAN SELF-RELIANCE MICHIGAN	26791 Ryan Rd.	Warren	48091	Sophie Koshiw	(586) 756-3300	\$112,381,894	\$36,956,874	\$74,229,071	\$12,232,936	4,356	-2.55%	-10.37%
62399	UNITED COMMUNITIES	48225 Michigan Ave.	Canton	48188	Mary Lahousse	(734) 485-3300	\$12,648,942	\$7,535,904	\$4,161,966	\$946,605	3,526	-6.84%	-7.90%
6288	UNITED	P.O. Box 125	St. Joseph	49085	Gary Eastelling	(269) 982-1400	\$173,654,990	\$1,441,560,007	\$217,156,171	\$197,344,300	127,490	1.10%	17.06%
61186	UNITED BAY COMMUNITY	P.O. Box 160	Bay City	48707	Gary Klein	(989) 892-4597	\$186,040,979	\$94,322,503	\$78,493,553	\$13,878,227	18,304	-2.81%	-6.47%
62144	UNITED CHURCHES	18590 W Outer Drive	Dearborn	48128	Susan Smith	(313) 565-8400	\$16,702,877	\$4,145,396	\$12,246,387	\$1,254,462	1,991	-7.78%	-2.55%
62072	UNITED EDUCATIONAL	P.O. Box 1160	Battle Creek	49016	Frances Godfrey	(269) 965-7281	\$118,961,006	\$46,834,559	\$67,616,636	\$10,934,046	14,261	1.13%	-0.33%
61657	UNITED FINANCIAL	P.O. Box 618	Bridgeport	48722	Dave Chulka	(989) 777-3620	\$179,123,821	\$108,734,635	\$56,339,415	\$16,990,079	19,434	3.86%	2.49%
65739	UNITED VIP	P.O. Box 517	Sterling Heights	48311	Janet Rosol	(810) 268-4790	\$16,212,121	\$2,020,863	\$13,310,062	\$1,726,870	2,208	-1.62%	-8.40%
62362	UNITY	7240 Etwelve Mile Rd.	Warren	48092	Dennis Morianity	(810) 573-4110	\$47,063,392	\$11,419,601	\$34,522,302	\$7,618,552	6,081	-7.62%	-10.53%
61552	UNIVERSITY OF MICHIGAN	P.O. Box 7850	Ann Arbor	48107	Tiffany Ford	(734) 662-8200	\$566,036,053	\$319,441,226	\$219,518,500	\$56,875,389	59,382	9.09%	16.00%
62138	UPPER MICHIGAN COMMUNITY	P.O. Box 380	Mumising	49862	Rick Gattis	(906) 387-3839	\$31,138,457	\$20,737,047	\$8,955,620	\$2,721,984	4,507	17.97%	18.61%
60775	VALLEY STATE EMPLOYEES	P.O. Box 5366	Saginaw	48603	Stanley Hayes	(989) 793-5943	\$23,039,084	\$11,254,215	\$10,713,923	\$2,720,449	2,562	-5.77%	1.61%
61907	VETERANS HEALTH ADMINISTRATION	4646 John R	Detroit	48201	Ina Atutti	(313) 576-3300	\$3,173,210	\$1,777,591	\$1,700,868	\$343,255	1,289	5.71%	-8.96%
62236	VIBE	44575 W Twelve Mile Rd.	Novi	48377	Tom Reagan	(248) 735-9500	\$423,063,390	\$249,181,143	\$155,596,270	\$69,962,792	31,548	-1.90%	6.31%
62237	VILLAGE COMMUNITY	4353 Maple	Dearborn	48126	Janet Thompson	(313) 584-5400	\$19,569,883	\$12,024,128	\$6,093,176	\$2,389,006	3,061	2.63%	2.65%
6613	WALLED LAKE SCHOOL EMPLOYEES	3095 S Commerce Rd.	Walled Lake	48390	Kenneth Jackson	(248) 624-5222	\$98,357,380	\$32,390,692	\$62,825,415	\$10,923,285	7,141	0.69%	-3.42%
68578	WANIGAS	1837 Bagley St.	Saginaw	48602	Bernard Williams	(989) 799-5780	\$295,177,799	\$188,969,050	\$89,330,188	\$36,457,429	25,470	2.19%	4.96%
7633	WARREN MUNICIPAL	31300 Hoover	Warren	48093	Kay Kalmank	(586) 268-9690	\$17,699,704	\$6,187,885	\$11,154,148	\$1,356,552	1,850	2.77%	-8.77%
6407	WASHTENAW	424 S Mansfield	Ypsilanti	48197	Gregory Gurka	(734) 484-5100	\$37,134,236	\$19,544,547	\$14,110,932	\$3,371,106	6,910	2.23%	2.48%
5928	WAYNE-WESTLAND	500 S Wayne Rd.	Westland	48186	Thelma Dasho	(734) 721-5700	\$81,339,882	\$32,918,983	\$43,717,966	\$7,861,461	10,836	1.31%	-0.87%
62347	WEST MICHIGAN	1319 Front St., NW	Grand Rapids	49504	William Keim	(616) 451-4567	\$139,168,270	\$59,651,620	\$73,874,559	\$22,830,112	15,068	2.50%	13.98%
7910	WEST MICHIGAN POSTAL SERVICE	P.O. Box 341	Muskegon	49443	Terrie Bird	(231) 722-3921	\$6,180,679	\$3,846,222	\$2,163,862	\$536,472	872	1.45%	0.23%
62316	WESTACRES	3700 Westacres Drive	Orchard Lake	48324	Heather Milz	(248) 363-4376	\$8,608,035	\$2,790,758	\$5,687,477	\$906,933	762	1.41%	13.12%
62073	WESTERN DISTRICTS MEMBERS	201 36th St. SE	Grand Rapids	49548	David Keim	(616) 241-2516	\$35,719,011	\$13,075,862	\$21,800,970	\$6,851,671	3,533	-4.58%	-1.10%
65639	WEXFORD COMMUNITY	P.O. Box 610	Cadillac	49601	Fred Schuster	(231) 775-2081	\$46,942,631	\$15,225,004	\$26,999,966	\$3,544,560	9,031	3.66%	3.38%
60057	WILDFIRE	P.O. Box 3285	Saginaw	48605	Tim Benecke	(989) 249-8200	\$685,001,427	\$310,541,371	\$336,272,302	\$92,287,644	39,228	-0.72%	6.48%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	154	149	140	133	132	-0.75%	-3.04%
Number of Members	1,520,557	1,502,557	1,539,318	1,591,167	1,635,953	2.81%	1.47%
Total Assets (\$000)	15,607,979	15,607,979	17,336,276	18,419,201	19,093,581	3.66%	4.11%
Total Shares (\$000)	13,646,964	13,646,964	15,154,685	16,172,415	16,626,136	2.81%	4.03%
Total Loans (\$000)	9,720,632	9,763,616	10,158,922	10,603,179	11,278,986	6.37%	3.02%
Total Capital (\$000)	1,685,227	1,766,903	1,904,174	1,956,184	2,105,408	7.63%	4.55%

MINNESOTA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 WINGS FINANCIAL	\$4,037,637	21.15%	10.70%	36.43%	0.67%	0.57%	1.69%	526	67.47%	\$12,274	\$16,858	13.32%	64.01%	19.70%
2 AFFINITY PLUS	\$1,714,757	8.98%	7.76%	96.28%	0.26%	0.99%	3.83%	372	78.59%	\$8,996	\$8,613	24.13%	63.70%	29.94%
3 US	\$967,416	5.07%	9.46%	76.18%	1.13%	0.95%	2.57%	396	63.84%	\$8,644	\$12,036	49.55%	58.71%	25.06%
4 TRUSTONE FINANCIAL	\$954,947	5.00%	9.07%	70.62%	0.80%	0.49%	3.88%	378	83.61%	\$13,675	\$9,527	10.61%	48.27%	17.98%
5 HIWAY	\$941,651	4.93%	10.27%	68.61%	1.11%	0.34%	2.67%	352	74.01%	\$12,474	\$13,516	15.13%	62.28%	28.11%
6 CENTRAL MINNESOTA	\$848,209	4.44%	14.28%	97.50%	1.78%	0.94%	3.29%	233	71.95%	\$25,227	\$12,307	14.39%	58.05%	10.62%
7 MAYO EMPLOYEES	\$681,620	3.57%	9.98%	46.57%	0.94%	0.14%	2.21%	543	70.84%	\$12,454	\$11,936	12.81%	53.13%	15.31%
8 SPIRE	\$619,229	3.24%	8.35%	73.31%	0.69%	0.20%	3.69%	460	88.21%	\$10,498	\$8,644	19.71%	52.66%	19.39%
9 IDEAL	\$568,995	2.98%	9.47%	100.58%	0.64%	0.68%	3.23%	361	80.04%	\$19,103	\$9,366	26.82%	49.51%	9.39%
10 CITY & COUNTY	\$418,417	2.19%	11.10%	68.32%	0.65%	0.94%	3.62%	493	82.98%	\$10,247	\$9,895	29.70%	94.55%	18.30%
11 MEMBERS COOPERATIVE	\$388,626	2.04%	13.07%	94.55%	1.38%	1.17%	2.87%	304	63.32%	\$13,756	\$11,486	45.29%	70.54%	0.00%
12 TOPLINE	\$351,656	1.84%	10.14%	58.49%	0.84%	0.88%	3.93%	439	84.76%	\$9,694	\$7,621	12.93%	48.64%	18.98%
13 ENDURA FINANCIAL	\$348,719	1.83%	13.70%	65.77%	0.71%	0.71%	2.38%	478	77.82%	\$13,714	\$12,067	14.15%	37.70%	12.11%
14 GENERAL MILLS	\$296,223	1.55%	10.85%	66.26%	0.51%	0.06%	2.87%	491	85.00%	\$19,792	\$9,351	14.38%	37.34%	0.00%
15 SOUTHPOINT	\$266,880	1.40%	14.91%	88.62%	0.70%	0.40%	2.61%	191	78.98%	\$24,313	\$16,299	15.89%	68.08%	10.27%
16 RICHFIELD-BLOOMINGTON	\$258,652	1.35%	9.10%	51.36%	0.76%	1.43%	3.22%	351	80.09%	\$12,345	\$11,310	12.17%	55.57%	22.83%
17 MID MINNESOTA	\$257,319	1.35%	11.30%	86.35%	0.79%	1.05%	4.69%	342	83.51%	\$11,508	\$5,937	20.73%	151.38%	8.65%
18 MINNCO	\$212,325	1.11%	9.66%	61.85%	0.65%	0.32%	3.71%	351	76.49%	\$8,750	\$7,410	23.09%	62.63%	12.48%
19 LAKE STATE	\$186,854	0.98%	10.76%	75.22%	0.09%	1.60%	4.17%	228	90.83%	\$13,152	\$8,784	17.34%	61.01%	2.92%
20 SHAREPOINT	\$184,797	0.97%	11.37%	75.71%	0.38%	0.43%	3.47%	392	83.71%	\$8,895	\$8,684	14.93%	39.76%	31.02%
21 TRUSTAR	\$178,621	0.94%	16.65%	89.91%	1.19%	0.77%	4.22%	213	75.42%	\$14,943	\$10,316	17.91%	61.26%	0.00%
22 GREAT RIVER	\$153,588	0.80%	10.90%	67.46%	0.38%	0.35%	3.69%	300	91.21%	\$9,085	\$8,897	16.34%	46.37%	16.77%
23 UNITED EDUCATORS	\$152,760	0.80%	9.12%	63.34%	0.54%	0.41%	2.79%	440	82.94%	\$8,566	\$9,121	14.44%	45.77%	22.57%
24 CO-OP C U OF MONTEVIDEO	\$148,935	0.78%	12.88%	78.74%	1.37%	0.70%	2.40%	344	61.23%	\$17,631	\$10,513	15.74%	47.67%	4.77%
25 ANOKA HENNEPIN	\$144,969	0.76%	8.39%	69.34%	1.23%	1.03%	4.26%	308	78.49%	\$12,374	\$7,725	13.60%	56.09%	11.90%
26 FIRST ALLIANCE	\$144,364	0.76%	10.89%	68.37%	0.24%	0.55%	4.28%	285	90.50%	\$11,287	\$9,982	15.71%	60.02%	17.32%
27 GREATER MINNESOTA	\$144,094	0.75%	10.25%	60.79%	0.29%	2.47%	4.19%	312	94.56%	\$9,590	\$6,556	11.57%	54.76%	10.42%
28 NORTH SHORE	\$137,340	0.72%	14.46%	95.14%	1.32%	0.92%	2.41%	297	65.64%	\$27,583	\$13,536	5.99%	58.15%	13.45%
29 DAWSON CO-OP	\$130,920	0.69%	12.60%	80.58%	1.87%	1.47%	1.48%	296	41.06%	\$24,215	\$20,885	19.54%	53.38%	4.58%
30 ST. PAUL	\$129,435	0.68%	11.08%	89.05%	1.48%	0.70%	3.14%	422	70.62%	\$14,400	\$11,099	22.46%	42.75%	26.51%
31 BUILDING TRADES	\$118,954	0.62%	12.10%	61.56%	0.37%	0.29%	3.52%	528	88.98%	\$9,989	\$7,013	9.73%	24.53%	17.26%
32 HERMANTOWN	\$118,500	0.62%	10.47%	70.22%	0.46%	0.98%	4.37%	397	83.76%	\$9,564	\$6,347	15.25%	46.33%	0.00%
33 ACCENTRA	\$113,150	0.59%	8.98%	77.91%	0.38%	0.95%	3.98%	371	89.52%	\$9,722	\$7,617	26.29%	48.11%	12.88%
34 HOMETOWN	\$109,130	0.57%	10.06%	82.48%	0.69%	0.54%	3.85%	364	81.36%	\$10,023	\$5,980	26.98%	54.35%	9.49%
35 ST. CLOUD	\$108,505	0.57%	8.44%	82.68%	0.65%	1.15%	4.84%	314	84.60%	\$7,682	\$6,584	29.50%	48.82%	0.00%
36 NOVATION	\$105,476	0.55%	7.87%	83.06%	0.42%	0.40%	4.00%	510	85.89%	\$13,669	\$7,576	15.49%	52.62%	15.90%
37 MINNESOTA VALLEY	\$105,117	0.55%	9.01%	66.76%	0.86%	0.85%	3.18%	472	77.14%	\$9,428	\$8,234	24.38%	51.71%	10.34%
38 ASSOCIATED HEALTHCARE	\$100,191	0.52%	8.74%	66.67%	0.49%	0.29%	4.14%	425	89.10%	\$7,549	\$6,169	20.88%	37.26%	16.15%
39 HEARTLAND	\$98,879	0.52%	9.46%	70.46%	0.89%	1.16%	3.55%	362	76.76%	\$9,732	\$8,973	22.45%	48.10%	21.54%
40 SOUTH METRO	\$91,054	0.48%	10.30%	64.64%	0.99%	0.06%	4.09%	187	81.39%	\$31,571	\$21,674	19.22%	62.24%	5.94%
41 DULUTH TEACHERS	\$89,924	0.47%	8.52%	76.56%	0.49%	0.23%	3.17%	337	81.71%	\$10,579	\$10,147	17.08%	51.11%	33.49%
42 MINNESOTA POWER EMPLOYEES	\$88,808	0.47%	16.81%	65.07%	0.37%	0.30%	3.37%	272	90.27%	\$12,185	\$11,279	18.09%	42.79%	18.89%
43 RED WING	\$80,151	0.42%	9.98%	50.62%	0.66%	0.93%	2.44%	457	78.06%	\$9,628	\$10,160	15.85%	55.70%	18.24%
44 FULDA AREA	\$75,365	0.39%	11.23%	87.20%	1.15%	1.41%	4.02%	185	76.37%	\$13,361	\$10,022	21.34%	46.32%	7.62%
45 NORTHWOODS	\$74,144	0.39%	11.51%	84.52%	0.89%	0.78%	4.45%	267	73.91%	\$9,822	\$9,569	22.57%	63.90%	18.28%
46 CROW WING POWER	\$73,233	0.38%	6.87%	67.14%	0.59%	0.17%	1.60%	512	71.06%	\$27,368	\$13,293	11.52%	30.93%	0.00%
47 NORTHERN COMMUNITIES	\$70,176	0.37%	7.58%	60.34%	-1.08%	1.08%	4.83%	279	101.86%	\$7,543	\$7,172	14.82%	42.37%	21.51%
48 HIBBING COOPERATIVE	\$70,004	0.37%	11.63%	29.37%	0.06%	3.08%	2.16%	710	96.71%	\$6,111	\$7,308	12.61%	46.10%	7.44%
49 FINANCIAL ONE	\$68,248	0.36%	8.54%	100.81%	1.62%	0.39%	4.87%	325	70.65%	\$7,569	\$8,182	41.33%	57.91%	25.52%
50 BRAINERD B.N.	\$64,539	0.34%	11.71%	71.71%	0.41%	0.03%	2.62%	383	87.72%	\$21,110	\$8,470	12.53%	40.78%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
60798	ACCENTRA	P.O. Box 657	Austin	55912	Paul Knorr	(507) 433-1829	\$113,150,033	\$79,293,219	\$25,892,770	\$10,325,327	13,360	0.04%	3.61%
60264	AE GOETZE EMPLOYEES	P.O. Box 190	Lake City	55041	John Rutz	(651) 345-5210	\$4,757,112	\$3,637,208	\$981,051	\$491,333	1,162	4.51%	12.09%
24522	AFFINITY PLUS	175 W. Lafayette Rd.	St. Paul	55107	Dave Larson	(651) 291-3700	\$1,714,736,765	\$1,283,390,618	\$128,390,618	\$147,573,819	181,043	2.63%	1.93%
24532	AGASSIZ	218 N Broadway	Crookston	56716	Barbara McWaters	(218) 281-5741	\$12,804,237	\$6,811,395	\$5,416,163	\$1,183,388	1,535	0.93%	5.22%
64304	ALEXANDRIA SCHOOLS EMPLOYEES	1117 S Darling Dr. NW	Alexandria	56308	Pam Godfrey	(320) 762-6533	\$4,125,525	\$2,892,145	\$1,207,879	\$917,407	1,025	-0.24%	12.62%
60148	ANOKA HENNEPIN	3505 Northdale Blvd. NW	Coon Rapids	55448	Jeffrey Clausen	(763) 422-0290	\$144,969,480	\$91,481,273	\$42,414,966	\$14,061,246	17,078	2.76%	-1.42%
60466	ASSOCIATED HEALTHCARE	360 Sherman St B-10	St. Paul	55102	Jerry Ziegler	(651) 383-4000	\$100,190,714	\$61,137,844	\$36,136,249	\$8,725,128	14,865	-2.28%	13.12%
64186	AUSTIN CITY EMPLOYEES	711 4th Ave. NE	Austin	55912	Pam Reistad	(651) 433-6580	\$8,593,316	\$4,593,316	\$3,762,936	\$1,130,317	965	7.93%	5.99%
60227	BABBITT STEELWORKERS	24 Commerce Rd.	Babbitt	55706	Donna Muellerleile	(218) 827-3121	\$14,742,506	\$2,518,575	\$11,686,903	\$2,347,503	2,183	2.45%	0.64%
60436	BRAINERD B.N.	804 Laurel St.	Brainerd	56401	Mark Prince	(218) 829-9065	\$64,538,600	\$40,721,343	\$21,712,355	\$7,628,708	6,704	0.46%	4.68%
5469	BROOKS COMMUNITY	P.O. Box 38	Brooks	56715	Joyce Morinville	(218) 698-4220	\$2,876,950	\$1,081,345	\$1,750,548	\$310,567	543	15.08%	2.91%
24414	BUILDING TRADES	12080 73rd Ave. N	Maple Grove	55369	Maureen Daehn	(763) 315-3888	\$8,766,990	\$63,766,990	\$48,504,249	\$15,402,404	14,772	5.99%	3.95%
24676	CARPENTERS	720 Olive St.	St. Paul	55101	Kimberly Basico	(651) 646-8827	\$14,241,235	\$8,246,100	\$5,743,946	\$1,360,580	8,832	4.71%	1.86%
68469	CATHOLIC UNITED FINANCIAL	3499 Lexington Ave. N	St. Paul	55126	Terri Maloney	(651) 765-4132	\$17,992,802	\$7,888,766	\$9,644,677	\$2,240,961	3,768	-1.31%	-5.49%
60360	CENTRAL HANNA EMPLOYEES	P.O. Box 465	Keewatin	55753	Sally Baratto	(218) 778-6833	\$4,121,615	\$2,133,501	\$1,809,004	\$939,136	837	-0.73%	12.19%
68604	CENTRAL MINNESOTA	20 S 4th Ave. E	Melrose	56352	Richard Odenthal	(320) 256-3669	\$848,209,499	\$672,416,080	\$140,360,114	\$124,523,860	56,036	18.24%	13.88%
63109	CITIES	3625 Talmage Circle, Ste. 102	Vadnais Heights	55110	Michael Enright	(651) 426-3773	\$26,405,640	\$16,977,062	\$8,241,403	\$2,458,448	3,000	-2.37%	5.11%
60255	CITY & COUNTY	144 11th St. E	St. Paul	55101	Patrick Pierce	(651) 225-2700	\$418,417,000	\$251,824,354	\$143,741,460	\$48,779,504	37,251	4.87%	13.30%
24679	CITY AND COUNTY EMPLOYEES	1719 W Main St.	Albert Lea	56007	Brady Jones	(507) 377-4323	\$16,057,729	\$5,500,464	\$9,712,041	\$2,024,269	2,132	4.89%	-3.77%
13998	CLEMENTS	P.O. Box 17	Clements	56224	Marcia Schiller	(507) 692-2264	\$418,804	\$49,230	\$260,172	\$49,230	304	9.27%	-6.92%
63325	COLLEGEVILLE COMMUNITY	P.O. Box 5577	Collegeville	56321	Mark Douvier	(320) 363-7751	\$11,902,723	\$8,050,040	\$3,552,038	\$1,174,591	2,119	-1.78%	0.70%
60689	CO-OP AREA	P.O. Box 1058	Cook	55723	Rich Cretton	(218) 666-5940	\$28,573,414	\$3,430,139	\$3,356,971	\$3,165,165	2,915	-2.93%	5.18%
62419	COOP CREDIT UNION OF MONTEVIDEO	P.O. Box 447	Montevideo	56265	Linda Givan	(230) 269-2117	\$4,830,526	\$2,020,659	\$2,780,658	\$916,864	304	2.51%	-3.07%
68389	CROW WING POWER	P.O. Box 962	Brainerd	56401	Brian Finch	(218) 829-2827	\$73,233,394	\$45,704,866	\$26,136,735	\$5,264,015	5,121	5.04%	2.62%
61624	DAWSON CO-OP	P.O. Box 1002	Dawson	56232	John Nevins	(320) 769-2908	\$130,920,437	\$92,162,873	\$36,980,341	\$18,182,826	5,476	3.48%	8.13%
60388	DEER RIVER COOPERATIVE	P.O. Box 158	Deer River	56636	John O'Brien	(218) 426-8777	\$14,976,047	\$7,300,467	\$6,567,784	\$1,590,423	2,449	3.41%	20.27%
61726	DIVERSIFIED	700 Linden Ave. W	Minneapolis	55403	Linda Trenter	(612) 321-5300	\$31,619,971	\$9,369,136	\$9,383,362	\$3,362,083	2,928	0.77%	-1.21%
60750	DULUTH FIRE DEPARTMENT	602 W Second St.	Duluth	55802	Tim Aune	(218) 723-8357	\$4,830,526	\$2,020,659	\$2,780,658	\$916,864	304	2.51%	-3.07%
64359	DULUTH POLICE DEPARTMENT EMPL	411 W 1st St.	Duluth	55802	Thomas Ehle	(218) 723-3257	\$10,313,452	\$3,051,977	\$7,183,748	\$1,022,175	860	10.15%	22.10%
60207	DULUTH TEACHERS	11 W Second St.	Duluth	55802	Rick Lappi	(218) 722-9242	\$89,923,805	\$62,850,957	\$23,584,249	\$7,968,711	8,090	3.32%	6.91%
62950	EATON EMPLOYEES	14900 Technology Dr.	Eden Prairie	55344	Theresa Blago	(952) 937-7175	\$2,965,308	\$2,282,577	\$530,638	\$301,584	495	10.38%	14.04%
64722	ECOLAB	370 N Wabasha St.	St. Paul	55102	Sandy Wiederholt	(651) 293-2441	\$10,448,821	\$5,695,074	\$4,037,045	\$1,154,914	2,575	-2.91%	34.45%
63988	ELECTRIC MACHINERY EMPLOYEES	800 Central Ave.	Minneapolis	55413	Gary Ericson	(612) 378-8100	\$8,854,141	\$5,090,847	\$3,745,279	\$1,989,429	1,536	-0.80%	-1.79%
24656	ELECTRUS	7100 Brooklyn Blvd.	Brooklyn Center	55429	Debbie Mickelson	(763) 569-4000	\$50,939,069	\$17,150,459	\$30,747,242	\$9,957,031	4,996	0.79%	2.18%
63398	ELY AREA	2 E Chapman St.	Ely	55731	Mark Krekelberg	(218) 365-3131	\$20,482,478	\$8,944,558	\$10,593,545	\$2,620,438	2,935	8.73%	-0.93%
4708	EMBARRASS VERMILLION	4880 Hwy. 21	Embarrass	55732	Dean Miller	(218) 229-2048	\$26,483,833	\$19,398,573	\$5,873,144	\$3,408,494	3,820	3.63%	-6.15%
63543	EMPLOYEES FIRST	2250 Wabasha Ave.	St. Paul	55114	Jim Carrier	(651) 228-6542	\$16,645,008	\$13,390,129	\$3,236,787	\$3,927,051	1,385	23.27%	17.94%
24446	ENDURA FINANCIAL	820 N Lilac Dr.	Minneapolis	55422	Doug Young	(612) 951-1500	\$348,718,632	\$197,212,114	\$129,872,095	\$49,651,163	24,847	-2.72%	7.64%
24664	ENERGY SERVICES	P.O. Box 808	St. Cloud	56302	Penny Jarrot	(320) 255-8687	\$9,342,966	\$4,499,680	\$4,563,860	\$1,626,985	1,443	5.45%	9.26%
24612	FAIRMONT SCHOOL EMPLOYEES	900 Johnson St.	Fairmont	56031	Troy Stenzel	(507) 235-9797	\$2,151,403	\$1,103,874	\$1,041,441	\$290,170	468	0.49%	-6.93%
22132	FARM CREDIT EMPLOYEES	375 Jackson St., Ste. 100	St. Paul	55101	Brian Lueth	(651) 282-8880	\$13,369,016	\$9,293,531	\$3,865,136	\$1,162,652	1,466	3.34%	-4.32%
64703	FEDERATED EMPLOYEES	1929 S Cedar Ave.	Owatonna	55060	Annette Amdt	(507) 455-5430	\$41,792,403	\$20,901,896	\$20,352,048	\$5,832,324	4,854	-3.60%	2.57%
64287	FINANCIAL ONE	843 40th Ave. NE	Columbia Heights	55421	Ross Bloomquist	(763) 404-7600	\$68,248,007	\$61,618,843	\$167,946	\$6,380,465	7,470	8.24%	15.29%
62872	FIRST ALLIANCE	320 Alliance Pl. NE	Rochester	55906	Kelly McDonough	(507) 288-0330	\$144,364,108	\$86,704,184	\$48,832,727	\$16,261,859	12,704	4.77%	1.43%
64089	FIRST PACE	161 Marie Ave. E	West St Paul	55118	Jennifer Friedman	(612) 451-8495	\$8,342,769	\$5,300,283	\$2,947,476	\$1,706,479	1,247	2.76%	19.93%
60556	FLOODWOOD AREA	P.O. Box 318	Floodwood	55736	Patrick Babinski	(218) 476-2288	\$17,355,862	\$10,430,198	\$6,807,133	\$3,239,413	1,933	-9.50%	-0.82%
68687	FULDA AREA	P.O. Box 329	Fulda	56131	Linda Jacobson	(507) 425-2544	\$75,364,596	\$58,119,649	\$12,003,771	\$8,722,412	6,650	0.94%	17.33%
24444	GENERAL MILLS	9999 Wayzata Blvd.	Minnetonka	55305	Kent Greff	(763) 764-6900	\$296,222,535	\$173,532,610	\$104,936,320	\$33,159,160	28,006	-1.12%	9.92%
24632	GREAT RIVER	1532 W Germain St.	St. Cloud	56301	Jim Leyk	(320) 252-5393	\$153,588,132	\$91,817,974	\$54,446,536	\$17,089,519	15,298	0.23%	1.64%
64798	GREATER MINNESOTA	112 S Lake St.	Mora	55051	Steve Ahness	(320) 679-3863	\$144,094,172	\$78,454,119	\$52,893,573	\$17,120,717	19,685	0.51%	-2.26%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
64959	H.B.I. EMPLOYEES	3415 University Ave.	Saint Paul	55114	Karen Fleming	(651) 642-4490	\$6,888,562	\$3,086,448	\$3,700,106	\$956,090	1,281	-7.78%	-6.87%
64168	HEARTLAND	5500 S Robert Trail	Inner Grove Heights	55077	Kathleen Harrington	(651) 451-5160	\$98,879,483	\$61,732,181	\$31,331,516	\$10,149,750	9,764	1.94%	8.06%
5023	HERMANTOWN	4477 Laraqe Rd.	Hermantown	55811	Scott Lundgren	(218) 729-7733	\$118,499,912	\$74,387,648	\$35,583,629	\$13,339,235	16,691	2.17%	-2.62%
60164	HIBBING COOPERATIVE	P.O. Box 908	Hibbing	55746	Waylon Vitters	(218) 263-8815	\$70,003,611	\$18,283,310	\$50,335,639	\$7,741,235	8,518	7.27%	0.00%
24360	HIWAY	111 Empire Dr.	St. Paul	55103	David Boden	(651) 291-1515	\$941,651,268	\$57,774,634	\$10,442,554	\$24,869,042	62,092	1.35%	2.97%
21669	HOMETOWN	2400 W Bridge St.	Owatonna	55060	Kim Westphal	(507) 451-3798	\$109,130,292	\$79,906,275	\$32,666,093	\$11,534,579	16,201	-3.67%	1.04%
62978	IDEAL	8499 Tamara Rd.	Woodbury	55125	Brian Sherrick	(651) 770-7000	\$568,995,297	\$453,513,127	\$82,208,397	\$54,706,660	48,144	1.25%	8.14%
60221	JOSTENS EMPLOYEES	148 E Broadway St.	Owatonna	55060	Therese Wagaman	(507) 455-6309	\$1,233,287	\$953,639	\$280,903	\$397,953	351	-6.26%	-4.15%
68635	LAKE STATE	P.O. Box 330	Moose Lake	55767	Timothy Smith	(218) 485-4444	\$186,854,485	\$124,085,877	\$53,881,998	\$21,726,675	18,778	1.86%	9.18%
24663	LAKES AREA	18 NW 4th St.	Grand Rapids	55744	Cathy Lafare	(218) 326-1251	\$23,230,525	\$15,708,335	\$6,062,032	\$1,965,571	2,989	-4.97%	-7.01%
63891	LATVIAN	3152 - 17th Ave S	Mineapolis	55407	Uldis Kreslins	(612) 722-5004	\$4,255,972	\$3,999,139	\$375,475	\$546,175	637	-0.02%	-1.96%
24748	MAYO EMPLOYEES	130 23rd Ave. SW	Rochester	55902	Mary Hansen	(507) 535-1460	\$681,620,169	\$283,633,576	\$373,514,368	\$67,864,461	51,021	6.99%	9.43%
60216	MEMBERS COOPERATIVE	101 14th St.	Cloquet	55720	Tammy Heikinen	(218) 879-3304	\$388,625,787	\$310,689,917	\$50,184,693	\$54,234,917	28,611	4.86%	9.22%
64999	METROPOLITAN SERVICES	475 Etna St. 10	St. Paul	55106	Kathy Flaherty	(612) 602-8105	\$7,394,204	\$6,184,874	\$1,014,022	\$697,084	886	2.40%	18.74%
60259	MICO EMPLOYEES	P.O. Box 2058	N. Mankato	56002	Barb Fischer	(507) 386-4032	\$2,046,825	\$1,007,725	\$1,028,555	\$322,138	609	-4.14%	10.15%
20194	MID MINNESOTA	P.O. Box 2907	Baxter	56425	Charles Albrecht	(218) 829-0371	\$257,319,430	\$193,031,661	\$41,422,366	\$30,154,874	37,652	2.43%	7.81%
60958	MIDLAND CO-OP	5172 Central Ave. NE	Mineapolis	55421	Rebecca Lindman	(763) 572-1368	\$9,940,821	\$4,415,680	\$5,412,380	\$1,043,129	1,825	-3.20%	2.55%
63639	MINNCO	235 1st Ave. W	Cambridge	55008	Steve Olen	(763) 689-1071	\$212,324,740	\$117,262,430	\$82,818,698	\$22,108,928	25,587	6.09%	3.50%
63977	MINNESOTA CATHOLIC	400 E Little Canada Rd.	Little Canada	55117	David Savin	(651) 484-0265	\$26,815,643	\$14,249,358	\$11,296,464	\$2,109,849	3,799	-0.81%	11.62%
64325	MINNESOTA ORE OPERATIONS EMPL	2540 E Bellline, Ste. 1	Hibbing	55746	Elle Ranger	(218) 262-1607	\$8,319,497	\$6,136,653	\$6,136,653	\$1,546,897	1,148	-2.80%	-0.44%
60377	MINNESOTA POWER EMPLOYEES	30 W Superior St., Ste. 126	Duluth	55802	Debra Almirall	(218) 336-1800	\$88,807,837	\$47,959,960	\$39,360,785	\$14,925,960	6,534	3.65%	8.11%
19440	MINNESOTA VALLEY	P.O. Box 4399	Mankato	56002	Nick Meyer	(507) 387-3055	\$105,171,159	\$63,622,480	\$97,776,406	\$9,776,406	11,573	9.95%	10.90%
63639	MOORHEAD TEACHERS	2300 4th Ave. S	Moorhead	56660	Karla Brewster	(218) 284-2499	\$780,414	\$87,248	\$698,935	\$109,581	136	1.62%	-17.15%
63258	MOWER COUNTY CATHOLIC PARISHES	P.O. Box 885	Austin	55912	Alicia Schevel	(507) 433-4608	\$4,613,571	\$2,034,684	\$2,500,523	\$787,053	951	-2.54%	6.40%
64518	MOWER COUNTY EMPLOYEES	223 N Main St.	Austin	55912	Thomas Lavik	(507) 437-6360	\$5,093,328	\$2,651,027	\$2,298,066	\$1,153,973	713	0.43%	3.64%
63865	MURPHY	701-24th Ave. SE	Mineapolis	55414	Barbara Nihart	(612) 623-1295	\$658,424	\$480,468	\$173,181	\$124,601	201	-6.61%	3.45%
18569	NASHWAUK	401 E Platt Ave.	Nashwauk	55769	Cindy Stevens	(218) 885-1600	\$4,050,513	\$2,312,576	\$1,461,474	\$574,859	1,486	-1.36%	2.23%
16248	NORTH MEMORIAL	3300 Oakdale North	Robbinsdale	55422	Dana Garrett	(763) 520-5704	\$34,686,501	\$25,082,375	\$5,952,872	\$3,641,588	4,214	0.85%	4.75%
18273	NORTH SHORE	P.O. Box 159	Silver Bay	55614	Mark Sumers	(218) 226-4401	\$137,340,142	\$110,882,969	\$19,728,396	\$20,631,482	8,610	3.61%	4.53%
64655	NORTHERN COMMUNITIES	3311 W Arrowhead Rd.	Duluth	55811	Larry Champagneux	(218) 279-3200	\$70,176,181	\$38,580,297	\$27,312,002	\$5,680,298	8,914	-4.33%	1.47%
24852	NORTHERN EAGLE	5342 Lake Shore Dr.	Nett Lake	55772	Nicole Pieratos	(218) 757-0299	\$352,436	\$88,702	\$189,270	\$44,117	224	N/A	N/A
24701	NORTHERN ENERGY	210 Lime St. P.O. Box 1090	Mankato	56002	Darci DePoppe	(507) 387-9685	\$1,667,121	\$1,234,195	\$427,837	\$320,290	440	-9.93%	11.89%
1856	NORTHERN PACIFIC DULUTH	202 S 26th Ave. W	Duluth	55806	Carolyn Katzmarek	(218) 722-2720	\$2,417,040	\$1,552,929	\$671,276	\$619,631	1,135	-0.64%	14.39%
62733	NORTHERN STATES POWER - ST. PAUL	825 Rice St.	St. Paul	55117	Mary Hoylo-Nelson	(651) 229-2408	\$48,148,119	\$25,802,500	\$22,022,670	\$5,947,355	4,386	-2.09%	-1.18%
61257	NORTHBRIDGE COMMUNITY	P.O. Box 200	Hoyt Lakes	55750	Don Werdick	(218) 225-4170	\$36,217,035	\$26,015,161	\$7,240,852	\$4,985,387	4,638	3.72%	9.11%
62847	NORTHWOODS	1702 Ave. B	Cloquet	55720	Barbara Brown	(218) 879-4181	\$74,144,281	\$55,160,578	\$14,432,999	\$8,957,149	6,820	7.29%	10.85%
65063	NOVATION	500 Imperial Ave.	Oakdale	55128	Kristi Mukomela	(651) 739-8080	\$105,479,468	\$80,166,848	\$17,807,198	\$8,816,140	12,739	-0.99%	8.88%
64343	OTTER TAIL	P.O. Box 334	Fergus Falls	56338	David West	(218) 736-5528	\$14,474,860	\$5,170,386	\$8,790,927	\$1,339,975	2,563	0.31%	-0.08%
64331	PENNINGTON MINNCP & COUNTY EMPL	P.O. Box 155	Thief River Falls	56701	Rosemarie Froeschheiser	(218) 681-7622	\$1,758,316	\$746,766	\$1,003,809	\$194,892	519	8.11%	10.17%
64246	PEOPLES COMMUNITY	1541 Hwy. 7	Hopkins	55305	Rosemarie Kureitch	(952) 932-4499	\$18,982,949	\$13,180,267	\$5,251,360	\$4,621,241	2,658	-2.81%	-16.79%
24675	PINE TO PRAIRIE	P.O. Box 475	Twin Valley	56584	Valerie Riepe	(218) 584-5499	\$678,744	\$471,244	\$184,854	\$55,051	337	-8.70%	0.00%
63157	PIPEFITTERS-STEAMFITTERS	411 Main St., Ste. 102	St. Paul	55102	James Kavaloski	(612) 227-0771	\$35,524,053	\$16,137,198	\$18,873,934	\$4,131,936	3,239	19.89%	16.19%
19960	PROCTOR	410 Second Ave.	Proctor	55810	David Horak	(218) 624-5761	\$35,189,828	\$21,538,189	\$11,654,665	\$3,880,548	5,623	1.01%	5.7%
63669	QUEEN EMPLOYEES	P.O. Box 484	Albert Lea	56007	Leah Miller	(507) 377-8909	\$1,915,824	\$983,800	\$936,728	\$541,804	575	-11.44%	-12.84%
6144	RED LAKE CO OP	P.O. Box 154	Red Lake Falls	56750	Lori Haug	(218) 253-2775	\$6,898,064	\$4,288,210	\$2,378,904	\$519,696	1,431	10.28%	3.38%
61778	RED WING	3303 N Service Dr.	Red Wing	55066	Donald Rutten	(651) 388-7133	\$80,151,418	\$36,394,502	\$38,767,667	\$8,291,790	7,077	4.97%	10.13%
60125	RICHFIELD-BLOOMINGTON	345 E 77th St.	Richfield	55423	Pat Brekken	(612) 798-7100	\$258,652,230	\$119,169,393	\$123,609,924	\$25,982,644	20,516	-0.21%	-6.30%
65448	RIVERVIEW	115 Hardman Ave. S	South St. Paul	55075	Julia Havens	(612) 224-4631	\$5,072,850	\$3,327,892	\$1,691,411	\$1,003,301	766	2.10%	-2.40%
60242	SHARE ADVANTAGE	2502 Maple Grove Rd.	Duluth	55811	Kellee Lueck	(218) 722-5931	\$35,618,783	\$24,850,977	\$9,218,074	\$3,124,572	4,154	5.58%	22.12%
63098	SHAREPOINT	750 Second St. NE Ste. 200	Hopkins	55343	Phil Kopschke	(952) 930-0700	\$184,797,279	\$122,463,764	\$59,398,638	\$22,093,833	18,628	1.33%	7.80%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24363	SMW	700 Apollo Dr.	Lino Lakes	55014	Steve Hauser	(651) 747-1500	\$61,322,058	\$48,099,756	\$6,602,003	\$7,480,283	6,373	4.04%	6.47%
63458	S00 LINE	501 Marquette Ave., Ste. 1100	Minneapolis	55402	Lee Benedict	(612) 373-9400	\$40,666,200	\$29,900,212	\$8,871,986	\$3,267,594	7,486	-3.63%	-5.94%
62670	S00 SELECT	1100 Van Rook Dr.	Thief River Falls	56701	Joyce KalbakMalen	(218) 681-2303	\$14,698,352	\$6,876,800	\$7,061,586	\$1,671,240	2,654	0.73%	12.15%
24482	SOUTH METRO	2573 Credit Union Dr.	Prior Lake	55372	Don Crofut	(952) 445-0888	\$91,053,753	\$49,787,951	\$37,869,379	\$9,469,945	3,554	8.93%	13.95%
24662	SOUTHPOINT	P.O. Box 406	Sleepy Eye	56085	Richard Nesvold	(507) 794-6712	\$266,880,366	\$184,586,869	\$70,133,574	\$40,634,751	12,780	5.96%	9.28%
68651	SPIRE	2025 Larpenteur Ave.	Falcon Heights	55113	Dan Stoltz	(651) 215-3450	\$619,229,412	\$414,327,296	\$159,361,870	\$53,401,469	65,380	2.87%	1.60%
60984	ST. CLOUD CITY & COUNTY EMPLOYEES	P.O. Box 715	St. Cloud	56302	Melvin Toody	(320) 255-1343	\$9,159,855	\$9,784,571	\$2,255,787	\$9,279,571	2,577	3.73%	9.46%
24584	ST. CLOUD	3030 S 1st St.	St. Cloud	56301	Jed Meyer	(320) 252-2634	\$108,504,666	\$81,179,231	\$15,787,072	\$9,729,656	14,913	5.29%	15.05%
24650	ST. JAMES PUBLIC SCHOOLS	32774 730th Ave.	St. James	56081	Donald Kurpiers	(507) 375-5967	\$2,985,779	\$1,074,368	\$1,898,828	\$341,496	420	-4.20%	-19.77%
24358	ST. PAUL	1330 Conway St., Ste. 200	St. Paul	55106	Theresa Malone	(651) 772-8744	\$129,434,804	\$102,236,927	\$25,949,683	\$17,011,507	10,344	7.65%	8.66%
5991	ST. THOMAS EMPLOYEE	2115 Summit Ave. Lor209	St. Paul	55105	Adrienne Sturm	(651) 962-6660	\$3,518,613	\$1,746,855	\$1,768,114	\$409,854	1,227	-5.77%	4.08%
64706	STAR CHOICE	425 Portland Ave.	Minneapolis	55488	Dan Christiansen	(612) 673-4523	\$46,353,578	\$39,280,239	\$3,508,603	\$4,261,442	5,919	-0.41%	5.13%
64652	STARCOR	14267 Bank St.	Becker	55308	John Hardekopf	(320) 258-3190	\$8,021,276	\$6,823,801	\$733,171	\$1,109,182	2,688	6.97%	24.52%
61824	TEAMSTERS	9422 Ulysses St. NE, Ste. 140	Blaine	55434	Andrea Adams	(612) 378-1447	\$8,943,015	\$6,231,285	\$2,574,138	\$921,049	1,926	5.48%	1.76%
24568	TOPLINE	9353 Jefferson Hwy.	Maple Grove	55369	Harry Carter	(763) 391-9494	\$351,655,518	\$182,889,586	\$142,469,633	\$34,936,497	41,034	3.41%	13.44%
21644	TORO EMPLOYEES	8111 Lyndale Ave. S	Bloomington	55420	Grant Johnson	(952) 887-8041	\$27,888,524	\$17,670,018	\$9,988,547	\$3,256,210	3,262	-3.79%	6.63%
24674	TRADES & LABOR	610 S Broadway Ave.	Albert Lea	56007	Peggy Manges	(507) 377-1863	\$9,934,275	\$8,017,135	\$1,488,379	\$813,865	2,247	1.51%	4.24%
24539	TRANSIT OPERATIONS	725 N 7th St.	Minneapolis	55411	Joann Schultz	(651) 646-2684	\$3,925,549	\$1,041,471	\$2,774,751	\$581,479	931	-1.58%	19.02%
24626	TRUSTAR	601 4th St.	International Falls	56649	Dale Johnson	(218) 283-2000	\$178,621,061	\$130,111,544	\$33,631,842	\$32,021,456	14,027	4.87%	3.87%
24354	TRUSTONE FINANCIAL	14601 27th Ave. N, Ste. 104	Plymouth	55447	Tim Bosacki	(763) 595-4003	\$954,947,411	\$575,519,440	\$312,436,038	\$89,092,869	85,546	1.62%	16.28%
5721	TWO HARBORS	626 Second Ave.	Two Harbors	55616	Pamela Jorgensen	(218) 834-2266	\$63,574,806	\$42,619,864	\$19,702,722	\$10,445,256	5,212	1.29%	6.91%
62964	UNITED EDUCATORS	14989 Florence Trail	Apple Valley	55124	Paul Dammann	(952) 997-2200	\$152,760,352	\$87,659,347	\$55,976,760	\$13,947,858	15,173	3.32%	17.01%
60263	UNITED EMPLOYEES	430 Bridge Ave., P.O. Box 729	Albert Lea	56007	Matt Maras	(507) 377-1616	\$32,678,286	\$18,041,096	\$13,755,409	\$4,276,988	4,617	0.58%	0.99%
24297	US	1400 Riverwood Dr.	Burnsville	55337	William Raker	(952) 736-5000	\$967,415,901	\$658,461,455	\$261,189,789	\$99,794,540	71,815	4.61%	11.18%
63965	VIRGINIA COOP	P.O. Box 1225	Virginia	55792	Donald Rausch	(218) 741-5644	\$20,077,726	\$9,266,846	\$9,933,469	\$1,673,286	3,212	1.96%	19.73%
6040	WADENA	P.O. Box 307	Wadena	56482	Kim Pexsa	(218) 631-1401	\$13,199,180	\$2,822,506	\$10,303,767	\$3,037,879	1,727	0.94%	8.74%
24579	WAKOTA	1151 Southview Blvd.	South St Paul	55075	Mary Matheson	(612) 451-3330	\$21,947,417	\$16,027,386	\$3,614,733	\$2,401,136	3,630	7.07%	13.87%
64845	WEST FINANCIAL	3575 Sioux Dr.	Medina	55340	Renee Schuyler	(763) 235-6000	\$23,555,392	\$19,713,537	\$2,847,523	\$2,223,278	3,427	-0.65%	24.53%
62726	WEST METRO SCHOOLS	1001 Hwy. 7249	Hopkins	55305	Vernone Feyereisen	(952) 988-4165	\$27,468,194	\$11,362,988	\$15,327,540	\$4,869,499	2,888	-2.13%	-1.25%
17749	WHITE EARTH RESERVATION	P.O. Box 360	Mahnomen	56557	Brenda Swanson	(218) 935-0862	\$1,642,192	\$944,661	\$505,782	\$123,895	1,606	13.54%	-4.76%
68601	WINGS FINANCIAL	14985 Glazier Ave.	Apple Valley	55124	Frank Weidner	(952) 997-8000	\$4,037,637,131	\$1,255,006,833	\$2,675,004,107	\$436,671,099	204,373	2.06%	4.59%
5781	ZIEGLER	901W 94th St.	Bloomington	55420	Valerie Lembke	(952) 885-8183	\$4,539,155	\$1,208,617	\$3,276,870	\$677,279	918	1.74%	-16.94%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	94	90	86	85	85	0.00%	-1.99%
Number of Members	551,668	550,589	566,808	588,486	590,391	0.32%	1.37%
Total Assets (\$000)	3,963,401	4,135,730	4,401,797	4,644,595	4,783,838	3.00%	3.83%
Total Shares (\$000)	3,435,805	3,584,674	3,792,366	3,981,151	4,097,980	2.93%	3.59%
Total Loans (\$000)	2,157,814	2,052,500	2,087,307	2,224,885	2,364,942	6.30%	1.85%
Total Capital (\$000)	500,547	535,743	564,074	598,687	636,666	6.34%	4.93%

	MISSISSIPPI	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	KEESLER	\$2,163,661	45.23%	13.58%	57.12%	1.13%	0.68%	2.25%	434	61.87%	\$11,298	\$9,932	18.01%	47.62%	14.93%
2	NAVIGATOR	\$290,401	6.07%	13.22%	77.18%	1.23%	1.57%	4.83%	385	69.25%	\$7,328	\$5,350	18.79%	54.69%	5.08%
3	CENTRAL SUNBELT	\$196,456	4.11%	13.10%	42.77%	0.79%	1.30%	4.09%	376	75.72%	\$6,204	\$5,689	13.72%	60.77%	3.46%
4	SINGING RIVER	\$193,136	4.04%	7.97%	97.22%	0.46%	1.38%	4.70%	374	82.57%	\$16,013	\$7,046	18.59%	27.12%	5.16%
5	HOPE	\$182,054	3.81%	8.85%	89.17%	0.13%	7.39%	6.53%	239	94.51%	\$23,376	\$4,635	2.90%	22.81%	1.88%
6	MUTUAL	\$181,799	3.80%	10.31%	50.87%	0.49%	0.91%	4.46%	358	86.24%	\$11,263	\$8,021	12.71%	50.69%	5.77%
7	MISSISSIPPI TELCO	\$172,713	3.61%	12.59%	30.76%	0.70%	0.29%	1.49%	553	67.12%	\$18,410	\$18,115	14.88%	32.86%	0.00%
8	MAGNOLIA	\$130,084	2.72%	13.80%	63.73%	0.55%	1.41%	6.52%	444	81.78%	\$4,600	\$5,176	17.97%	44.08%	8.88%
9	MISSISSIPPI	\$101,412	2.12%	11.70%	50.69%	0.72%	0.20%	3.79%	463	82.16%	\$8,214	\$6,091	9.04%	38.66%	5.59%
10	STATEWIDE	\$101,033	2.11%	7.85%	44.58%	0.33%	0.54%	3.58%	481	84.20%	\$5,380	\$5,873	11.69%	41.26%	14.14%
11	MEMBERS EXCHANGE	\$86,712	1.81%	15.92%	69.17%	1.42%	0.98%	6.11%	397	72.96%	\$6,371	\$4,562	15.54%	24.52%	0.00%
12	GULF COAST COMMUNITY	\$82,028	1.72%	14.96%	83.62%	1.66%	1.15%	6.61%	293	72.98%	\$12,225	\$6,057	18.20%	60.10%	0.00%
13	TRIANGLE	\$74,028	1.55%	8.86%	47.52%	0.40%	1.44%	6.03%	482	83.97%	\$5,292	\$4,211	10.47%	37.64%	10.35%
14	JACKSON AREA	\$63,400	1.33%	12.41%	41.49%	0.49%	0.59%	4.11%	481	89.70%	\$5,375	\$4,513	11.97%	41.05%	8.10%
15	MISSISSIPPI POSTAL EMPLOYEES	\$60,757	1.27%	19.74%	38.46%	0.67%	1.53%	2.79%	333	77.09%	\$6,401	\$11,808	14.15%	44.91%	23.31%
16	FERGUSON	\$58,180	1.22%	14.89%	37.82%	0.57%	0.76%	1.47%	497	69.66%	\$11,685	\$14,251	20.25%	44.57%	0.00%
17	1ST MISSISSIPPI	\$56,531	1.18%	26.99%	43.71%	1.51%	0.30%	4.03%	377	71.41%	\$7,118	\$4,543	9.72%	41.56%	0.00%
18	MERIDIAN MUTUAL	\$32,973	0.69%	12.85%	34.55%	0.53%	0.62%	4.48%	529	89.03%	\$5,449	\$4,391	5.73%	54.94%	2.84%
19	MUNA	\$29,585	0.62%	11.44%	47.02%	0.36%	0.41%	6.47%	295	88.49%	\$5,076	\$4,986	8.49%	51.99%	7.21%
20	BRIGHTVIEW	\$28,638	0.60%	13.50%	46.60%	-1.14%	0.78%	4.06%	328	100.57%	\$5,301	\$5,759	18.31%	38.45%	12.11%
21	SOUTHERN MISSISSIPPI	\$27,519	0.58%	8.14%	75.77%	1.50%	4.87%	4.63%	458	65.02%	\$6,177	\$3,932	15.39%	36.84%	7.55%
22	HOSPITAL SYSTEM	\$25,016	0.52%	13.63%	62.92%	0.12%	1.37%	4.20%	406	97.19%	\$6,780	\$4,393	9.03%	29.69%	0.00%
23	MISSISSIPPI PUBLIC EMPLOYEES	\$21,321	0.45%	16.44%	31.08%	-0.18%	1.98%	4.80%	621	100.05%	\$2,640	\$2,599	4.61%	17.85%	3.27%
24	EPA	\$19,499	0.41%	11.66%	37.68%	0.22%	0.00%	2.15%	1004	84.27%	\$5,638	\$8,510	15.24%	0.00%	12.35%
25	OLD SOUTH	\$19,199	0.40%	14.29%	38.96%	0.07%	2.73%	4.22%	361	93.77%	\$5,662	\$5,094	7.20%	23.61%	0.00%
26	CAMP SHELBY	\$17,455	0.36%	17.13%	56.59%	0.38%	1.21%	3.98%	373	75.48%	\$6,402	\$5,936	16.58%	37.50%	0.00%
27	SECURTRUST	\$16,707	0.35%	21.55%	94.94%	2.30%	0.80%	4.22%	273	61.02%	\$13,196	\$6,282	26.84%	21.72%	2.44%
28	MERIDIAN MISSISSIPPI ANG	\$16,426	0.34%	10.03%	46.57%	-0.03%	0.09%	2.50%	457	90.36%	\$10,034	\$10,742	18.88%	38.56%	0.00%
29	MISSISSIPPI NATIONAL GUARD	\$14,948	0.31%	7.49%	83.66%	1.07%	0.82%	3.46%	431	71.98%	\$9,178	\$7,075	30.96%	29.05%	12.64%
30	FIRST NESHOBA	\$14,824	0.31%	16.56%	26.62%	-1.19%	1.57%	4.42%	529	121.57%	\$4,564	\$2,729	3.98%	26.96%	1.73%
31	MISSISSIPPI FARM BUREAU EMPL.	\$13,428	0.28%	13.51%	26.14%	-0.07%	0.31%	1.71%	507	91.33%	\$5,449	\$6,527	12.05%	0.00%	0.00%
32	N. MISSISSIPPI HEALTH SERVICES EMP.	\$13,149	0.27%	11.34%	36.63%	0.01%	0.04%	1.51%	1076	78.44%	\$4,761	\$3,605	9.48%	0.00%	0.00%
33	ELEVATOR	\$12,688	0.27%	15.22%	25.29%	0.32%	0.00%	2.04%	669	82.72%	\$3,966	\$6,421	9.09%	0.00%	0.00%
34	VICKSBURG RAILROAD	\$12,440	0.26%	30.93%	68.88%	-1.14%	0.12%	3.41%	256	122.80%	\$10,898	\$6,692	13.37%	4.53%	0.00%
35	MCCOMB	\$12,304	0.26%	11.31%	56.69%	0.09%	2.59%	4.79%	455	70.86%	\$4,242	\$4,318	8.79%	39.42%	0.00%
36	MISSISSIPPI HIGHWAY SAFETY PATROL	\$11,417	0.24%	18.56%	28.19%	-0.08%	0.60%	2.61%	860	99.92%	\$1,916	\$5,393	7.73%	9.48%	6.16%
37	BENCHSMART	\$10,834	0.23%	11.17%	40.73%	0.63%	0.28%	3.38%	244	83.79%	\$6,600	\$6,540	20.18%	35.43%	0.00%
38	VICKSWOOD	\$10,647	0.22%	23.15%	28.02%	0.07%	1.33%	1.91%	495	95.24%	\$4,901	\$4,715	7.56%	0.00%	0.00%
39	COLUMBUS MUNICIPAL	\$10,628	0.22%	18.15%	57.25%	0.02%	1.14%	3.72%	426	87.72%	\$5,847	\$4,528	18.41%	16.74%	0.00%
40	TREASURY EMPLOYEES	\$10,030	0.21%	9.08%	15.60%	-0.01%	2.63%	1.74%	280	100.64%	\$7,088	\$16,260	18.25%	0.00%	0.00%
41	BILLOXI TEACHERS	\$9,764	0.20%	9.80%	32.83%	0.07%	2.01%	1.81%	763	93.58%	\$5,580	\$5,759	10.62%	0.00%	0.00%
42	PINE BELT	\$9,570	0.20%	32.82%	76.16%	1.58%	2.51%	4.53%	327	73.69%	\$7,302	\$3,557	15.63%	1.28%	0.00%
43	MEMORIAL	\$9,107	0.19%	20.92%	36.63%	0.59%	0.07%	2.14%	493	82.46%	\$2,848	\$4,171	9.40%	0.00%	0.00%
44	MBHS	\$9,099	0.19%	13.97%	50.77%	1.63%	0.83%	4.45%	555	72.43%	\$4,123	\$3,522	11.12%	26.61%	0.00%
45	HATTIESBURG-LAUREL	\$8,634	0.18%	9.55%	39.71%	0.14%	4.72%	3.99%	266	102.22%	\$5,365	\$7,220	14.30%	36.03%	0.00%
46	NEW HORIZONS	\$8,561	0.18%	20.02%	57.18%	0.35%	0.02%	4.03%	596	88.03%	\$4,933	\$2,291	9.57%	11.01%	0.00%
47	COASTAL	\$8,332	0.17%	17.65%	90.23%	-0.30%	2.87%	5.24%	304	83.96%	\$5,232	\$5,631	31.60%	17.37%	0.00%
48	B & W MISS. EMPLOYEES	\$8,197	0.17%	19.28%	30.79%	-0.43%	0.63%	2.66%	196	119.06%	\$8,515	\$7,503	8.29%	0.00%	0.00%
49	CREDIT UNION SOUTH	\$7,949	0.17%	16.19%	72.26%	0.35%	0.68%	7.78%	220	103.47%	\$3,623	\$3,153	10.98%	26.50%	14.76%
50	MISSISSIPPI DHS	\$7,554	0.16%	15.20%	36.43%	0.36%	0.93%	5.58%	648	82.40%	\$2,357	\$2,418	3.63%	23.51%	3.98%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
21073	1ST MISSISSIPPI	600 19th Ave.	Meridian	39301	Frank Besocke	(601) 693-6873	\$56,530,642	\$17,959,204	\$35,386,230	\$15,303,052	9,043	-0.33%	2.45%
19538	AMPOT	P.O. Box 250	Hamilton	39746	Renelda Goode	(662) 343-8793	\$7,281,483	\$2,405,430	\$4,820,799	\$1,428,387	815	0.74%	0.75%
21358	B & W MISS. EMPLOYEES	P.O. Box 1036	West Point	39773	Robert Shaffer	(662) 494-7473	\$8,196,837	\$3,894,089	\$6,069,200	\$1,587,438	881	3.35%	15.05%
8269	BENCHSMART	803 E 15th St.	Yazoo City	39194	Dawn Parks	(662) 746-0048	\$10,833,559	\$2,884,972	\$6,241,465	\$1,229,377	3,776	-2.54%	3.37%
16699	BILOXI TEACHERS	P.O. Box 168	Biloxi	39533	John Weiler	(228) 374-1810	\$9,763,768	\$2,884,972	\$6,816,620	\$990,323	1,526	1.20%	-1.45%
6527	BRIGHTVIEW	P.O. Box 573	Jackson	39205	Faye Pitts	(601) 961-7497	\$28,638,090	\$11,460,917	\$15,167,135	\$3,989,138	4,270	-1.36%	-7.42%
18150	CAMP SHELBY	S Gate Rd. Bldg. 6500	Camp Shelby	39407	Denise Collier	(601) 544-5421	\$17,454,589	\$8,143,119	\$7,619,136	\$3,142,793	2,424	1.66%	-0.76%
18436	CENTRAL MISSISSIPPI	P.O. Box 749	Winona	39867	Joey Cooley	(662) 283-4781	\$362,387	\$2,946	\$355,986	\$136,215	234	-16.82%	-91.09%
8905	CENTRAL SUNBELT	P.O. Box 2457	Laurel	39442	Chris Hammond	(601) 649-7181	\$196,456,062	\$71,732,202	\$110,040,022	\$26,753,683	29,489	0.99%	-7.31%
22314	CHOCTAW	P.O. Box 6284	Choctaw	39350	William Hanna	(601) 656-0055	\$1,984,250	\$1,435,559	\$529,539	\$412,534	1,966	6.94%	12.32%
17715	CITIZENS CHOICE	P.O. Box 17879	Natchez	39122	Permelia Murphy	(601) 442-5888	\$1,145,391	\$612,226	\$385,667	\$392,500	459	10.26%	1.37%
61717	COASTAL	P.O. Box 503	Biloxi	39533	Alison Lynd	(228) 432-0284	\$8,332,423	\$6,173,543	\$1,815,303	\$1,489,441	1,215	4.50%	1.56%
66839	COLUMBUS MUNICIPAL	P.O. Box 1444	Columbus	39703	Gwenda Aldridge	(662) 327-3030	\$10,628,032	\$4,969,569	\$5,119,114	\$1,965,568	1,917	-5.45%	-1.69%
68424	CREDIT UNION SOUTH	400 Veterans Ave., Bldg. 18	Biloxi	39531	Karen Lizana	(228) 388-5040	\$7,949,310	\$4,771,452	\$2,828,366	\$1,313,184	2,094	-3.21%	-3.50%
68003	DELTA	P.O. Box 755	Greenville	38702	Darlene Rodgers	(662) 332-7184	\$5,248,492	\$2,835,410	\$2,316,869	\$1,274,513	1,446	4.60%	-1.18%
65470	EAST CENTRAL MISSISSIPPI	P.O. Box 5	Newton	39345	Deloris Little	(601) 683-3322	\$4,445,041	\$1,319,068	\$2,681,419	\$567,043	2,134	-6.11%	43.24%
64017	ELEVATOR	P.O. Box 368	Olive Branch	38654	Pamela Collier	(662) 895-2964	\$12,687,922	\$2,716,689	\$9,621,967	\$1,944,454	1,673	4.49%	27.31%
61784	ELLISVILLE STATE SCHOOL EMPLOYEES	1101 Hwy 11 S	Ellisville	39437	Debra Perkins	(601) 477-5635	\$2,315,863	\$369,553	\$1,920,842	\$598,100	300	-3.78%	-18.80%
63701	EPA	P.O. Box 3300	Ridgeland	39158	Jean Rainer	(601) 605-8600	\$19,498,557	\$6,438,504	\$12,871,474	\$2,359,887	2,008	6.07%	4.73%
18515	FERGUSON	577 Na Sandifer Hwy.	Monticello	39654	Leslie Pitts	(601) 587-4037	\$58,179,649	\$18,765,342	\$38,124,645	\$8,572,409	3,482	2.94%	57.87%
16435	FIRST NESHORA	P.O. Box 685	Philadelphia	39350	Jason Martin	(601) 656-6492	\$14,823,566	\$3,268,082	\$10,672,406	\$2,486,880	4,500	5.11%	4.30%
24859	FIRST UNITY	122 5th Ave., Ste. B	McComb	39648	Sam Hall	(601) 680-4419	\$122,453	\$70,000	\$70,000	\$122,453	1	N/A	N/A
14193	FORREST COUNTY TEACHERS	P.O. Box 1271	Hattiesburg	39403	Deron Hall	(601) 584-7331	\$240,492	\$118,199	\$107,473	\$52,562	357	-2.07%	0.78%
16259	FORREST-PETAL EDUCATIONAL	400 Forrest St.	Hattiesburg	39401	Kay Morse	(601) 545-6068	\$1,159,927	\$371,586	\$753,808	\$103,110	552	-1.28%	-7.80%
242	GULF COAST COMMUNITY	12364 Hwy. 49	Gulfport	39503	Lisa Graham	(228) 868-9522	\$82,082,269	\$57,064,845	\$14,515,215	\$12,989,256	11,267	1.54%	1.06%
8593	HARRISON COUNTY P O E	P.O. Box 8536	Biloxi	39535	Tara Merritt	(228) 896-0038	\$3,055,363	\$3,055,363	\$2,580,414	\$1,268,377	3,364	4.37%	5.51%
24218	HATTIESBURG-LAUREL	3205 Hardy St.	Hattiesburg	39401	Alan Sorenson	(601) 583-6938	\$8,633,460	\$829,271	\$4,773,270	\$829,271	1,063	-4.62%	-4.59%
5930	HEALTHPLUS	P.O. Box 1700	Jackson	39215	Jerry Tidmore	(601) 354-6633	\$6,561,708	\$3,005,171	\$3,075,201	\$759,348	3,034	1.04%	30.47%
24829	HOPE	4 Old River Pl.	Jackson	39202	Bill Bynum	(601) 944-1100	\$182,053,880	\$121,997,525	\$44,801,878	\$17,760,207	29,515	12.06%	5.26%
61356	HOSPITAL SYSTEM	2533 Denny Ave.	Pascagoula	39567	Betty Hutchinson	(228) 762-0659	\$25,015,574	\$13,472,315	\$10,047,561	\$3,492,995	4,874	-1.85%	3.00%
19253	ISSAQUENA COUNTY	P.O. Box 87	Mayersville	39113	Clarence Hall, Jr.	(662) 873-4504	\$1,202,674	\$422,822	\$682,808	\$175,415	462	3.87%	-6.11%
63151	JACKSON ACCO	1085 Hwy. 80W	Jackson	39204	Linda Meeler	(601) 960-5240	\$2,678,925	\$1,937,224	\$715,176	\$515,431	426	0.97%	2.94%
8445	JACKSON AREA	P.O. Box 1403	Jackson	39215	Gary Fairley	(601) 922-7055	\$63,400,381	\$22,974,616	\$35,798,121	\$8,150,802	12,269	4.90%	5.05%
7684	JPFCE	600 E. Mc Dowell Rd.	Jackson	39204	Kathleen Phelps	(601) 985-4877	\$1,065,033	\$798,216	\$263,430	\$242,193	183	-7.78%	-1.59%
18889	JUNIOR COLLEGE	P.O. Box 609	Perkinston	39573	Debra Rogers	(601) 928-6336	\$1,771,312	\$517,837	\$1,238,396	\$367,584	653	1.66%	-6.33%
5561	KEESLER	P.O. Box 7001	Biloxi	39534	John Goff	(228) 385-5500	\$2,163,660,999	\$1,064,903,405	\$1,027,317,811	\$284,366,205	187,698	1.96%	7.49%
6320	M S T C	P.O. Box 22828	Jackson	39225	Charles Parham	(601) 923-7446	\$3,417,125	\$2,905,336	\$2,905,336	\$428,037	814	0.45%	-11.17%
224	MAGNOLIA	240 Brianwood Dr.	Jackson	39206	Steve Pollman	(601) 977-8300	\$130,083,538	\$70,319,573	\$44,638,739	\$18,093,214	21,318	-1.31%	13.17%
9567	MBHS	1225 North State St.	Jackson	39202	Sheila Bridges	(601) 968-1213	\$9,098,648	\$3,970,875	\$4,740,347	\$1,285,432	2,221	2.10%	25.56%
4090	MCCOMB	P.O. Box 456	McComb	39649	Laura Burris	(601) 684-7764	\$12,303,794	\$6,129,192	\$5,640,883	\$1,546,507	2,504	-0.06%	13.43%
11367	MEMBERS 1ST COMMUNITY	P.O. Box 2039	Columbus	39704	Jennifer Jones	(662) 243-1181	\$880,265	\$880,265	\$1,585,348	\$261,289	1,126	-4.01%	3.98%
60598	MEMBERS EXCHANGE	P.O. Box 31049	Jackson	39286	Mitzi Tate	(601) 922-3350	\$86,711,660	\$49,477,662	\$27,729,400	\$14,532,266	15,680	1.27%	13.44%
14824	MEMORIAL	P.O. Box 1810	Gulfport	39502	Donna Russell	(228) 865-3142	\$9,107,081	\$2,634,037	\$6,397,910	\$1,920,914	1,724	-2.21%	2.23%
15377	MERIDIAN MISSISSIPPI ANG	P.O. Box 4232 WISS	Meridian	39304	Darlene Breland	(601) 483-7307	\$16,425,738	\$6,863,476	\$9,338,812	\$1,670,436	1,372	4.12%	6.79%
8433	MERIDIAN MUTUAL	P.O. Box 310	Meridian	39302	Dennis Florenc	(601) 693-1900	\$32,972,775	\$10,026,586	\$21,090,828	\$3,848,340	6,609	2.49%	-1.14%
62864	MID DELTA	P.O. Box 670	Indianola	38751	James Vance	(662) 887-8427	\$1,669,329	\$610,416	\$1,045,568	\$519,199	2,082	-0.78%	0.79%
16568	MILLER TRANSPORTERS	P.O. Box 1123	Jackson	39215	Faye Smith	(601) 922-8331	\$3,299,203	\$1,282,659	\$1,987,836	\$588,396	433	-7.43%	-0.29%
24858	MISSISSIPPI	P.O. Box 55889	Jackson	39296	Marilyn Hobson	(601) 984-1315	\$101,412,206	\$45,063,698	\$49,523,020	\$11,909,648	14,596	6.19%	14.15%
24273	MISSISSIPPI CENTRAL	4840 Hwy. 80	Morton	39117	Nellie Gray	(601) 732-8887	\$3,038,853	\$2,475,553	\$529,558	\$679,166	1,084	1.55%	53.39%
63005	MISSISSIPPI COLLEGE EMPLOYEES	P.O. Box 4033	Clinton	39058	Jean Hawkins	(601) 925-3895	\$2,732,793	\$720,851	\$1,989,568	\$310,166	275	-1.77%	7.34%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
8052	MISSISSIPPI DHS	P.O. Box 9602	Jackson	39286	Jennifer Lovett	(601) 354-6544	\$7,554,361	\$2,281,268	\$4,904,417	\$1,173,995	2,590	3.04%	-5.08%
63874	MISSISSIPPI FARM BUREAU EMPLOYEES	P.O. Box 78	Jackson	39205	Candi Mitchell	(601) 981-5332	\$13,427,597	\$3,029,919	\$10,250,937	\$1,823,291	1,776	3.22%	-2.28%
16327	MISSISSIPPI HIGHWAY SAFETY PATROL	P.O. Box 958	Jackson	39205	Tracy Burleigh	(601) 987-1290	\$11,417,190	\$2,615,004	\$8,585,081	\$2,133,849	1,720	2.71%	9.32%
14805	MISSISSIPPI NATIONAL GUARD	142 Military Dr.	Jackson	39232	Vickie Bourne	(601) 932-5194	\$14,948,461	\$11,472,074	\$3,282,768	\$1,192,660	1,938	-6.91%	23.36%
48	MISSISSIPPI POSTAL EMPLOYEES	P.O. Box 567	Jackson	39205	Katie Nelson	(601) 355-6363	\$60,757,108	\$18,903,524	\$39,127,116	\$11,195,990	4,162	-2.54%	6.83%
63442	MISSISSIPPI PUBLIC EMPLOYEES	613 S West St.	Jackson	39201	Debbie Cox	(601) 359-6500	\$21,320,590	\$5,515,727	\$14,700,131	\$3,544,407	6,829	-0.17%	8.78%
473	MISSISSIPPI TELCO	P.O. Box 97997	Pearl	39288	Kevin Long	(601) 664-2085	\$172,713,271	\$46,189,763	\$121,689,236	\$22,363,369	8,289	1.26%	2.38%
15108	MUNA	P.O. Box 3338	Meridian	39303	Biffie Pittman	(601) 485-8746	\$29,584,959	\$12,425,992	\$13,903,404	\$3,532,436	5,301	5.73%	-0.79%
63584	MUTUAL	P.O. Box 25	Vicksburg	39181	Charles Mullins	(601) 636-7523	\$181,798,801	\$83,175,921	\$84,890,737	\$17,403,760	20,383	3.14%	4.61%
16770	MUW EMPLOYEES	1100 College St. Muw 41	Columbus	39701	Donna McKinley	(662) 327-2500	\$1,347,012	\$1,347,012	\$1,935,031	\$639,027	634	6.80%	39.50%
23900	N. MISSISSIPPI HEALTH SERVICES EMP.	830 S Glover	Tupelo	38801	Daphne Burson	(662) 377-3235	\$13,149,016	\$4,261,113	\$8,242,488	\$1,515,934	3,227	0.21%	-10.02%
63821	NATCHEZ ADAMS EDUCATORS	P.O. Box 774	Natchez	39121	Mary Laird	(601) 445-2851	\$1,752,912	\$507,306	\$1,209,406	\$556,690	560	-0.12%	-6.43%
63637	NAVIGATOR	P.O. Box 1647	Pascagoula	39568	Robert Feritta	(228) 474-3442	\$290,400,991	\$193,096,997	\$81,444,246	\$44,774,957	46,769	8.94%	1.97%
63808	NEW HORIZONS	211 High St.	West Point	39773	Jonell Hazlewood	(662) 494-7700	\$8,561,289	\$3,901,680	\$4,402,035	\$1,738,229	2,978	13.73%	15.34%
16449	NORTHEAST MISSISSIPPI	704 Hwy. 25 S	Aberdeen	39730	Sandra Vaughan	(662) 369-2851	\$4,959,906	\$3,694,835	\$1,199,999	\$709,715	871	2.78%	14.33%
8840	OLD SOUTH	148 N Shields Ln.	Natchez	39120	Stacy McCann	(601) 442-4382	\$19,198,778	\$6,448,488	\$11,355,167	\$2,478,152	3,249	-6.62%	-8.66%
65689	PEARL MUNICIPAL	P.O. Box 5948	Pearl	39288	Karen Williams	(601) 939-3126	\$1,096,329	\$581,170	\$447,970	\$150,832	491	2.45%	5.48%
4799	PINE BELT	P.O. Box 1441	Hattiesburg	39403	Bobby Green	(601) 583-3242	\$9,569,961	\$4,870,570	\$4,393,968	\$3,175,547	1,798	8.31%	4.38%
63656	POSTAL	P.O. Box 654	Meridian	39302	Amyrulus Campbell	(601) 693-7413	\$6,109,148	\$841,238	\$5,213,677	\$932,985	614	-2.64%	-9.52%
6370	SECURITRUST	3674 Goodman Rd. E. Ste. 11	Southaven	38672	Martha Rushing	(901) 346-2823	\$16,707,377	\$12,219,076	\$4,184,301	\$3,876,400	2,049	5.68%	-0.77%
9974	SHELBY-BOLIVAR COUNTY	630 Gaines Hwy.	Boyle	38730	Gloria Woodley	(662) 843-0060	\$2,057,915	\$924,005	\$994,057	\$460,643	2,030	-4.77%	-0.91%
8694	SINGING RIVER	P.O. Box 8685	Moss Point	39562	James Smith, Jr.	(228) 475-9531	\$193,135,861	\$169,210,176	\$6,729,865	\$16,535,787	24,703	4.38%	2.14%
24668	SOUTHERN MISSISSIPPI	3318 Hardy St.	Hattiesburg	39401	Kevin Posey	(601) 450-4114	\$27,519,361	\$19,104,610	\$6,526,929	\$2,431,720	6,412	3.26%	9.63%
6369	STATEWIDE	P.O. Box 320483	Flowood	39232	Paul Armstrong	(601) 420-5535	\$101,032,804	\$40,964,242	\$51,652,938	\$8,053,137	15,646	2.99%	7.96%
63869	STEPHENS-ADAMSON EMPLOYEES	P.O. Box 248	Clarksdale	38614	Sid Schuh	(662) 627-5292	\$132,763	\$49,278	\$83,540	\$50,644	41	-9.81%	32.93%
17681	TOMBIGBEE	P.O. Drawer 539	Amory	38821	Carolyn Logan	(662) 256-2791	\$5,813,828	\$1,328,292	\$4,427,904	\$836,361	811	-1.91%	-4.12%
22414	TPC EMPLOYEES	P.O. Box 527	Tupelo	38802	Twylla Ezell	(662) 566-4810	\$457,490	\$248,219	\$212,505	\$64,505	215	-3.99%	-31.86%
5780	TREASURY EMPLOYEES	100W Capitol, Ste. 603	Jackson	39269	Dan Quinn	(601) 355-5411	\$10,029,582	\$1,417,597	\$8,525,919	\$937,620	559	12.73%	10.66%
13334	TRIANGLE	P.O. Box 8300	Columbus	39705	John Gibbons	(662) 434-6052	\$74,028,387	\$31,851,965	\$32,486,531	\$6,983,733	15,915	10.49%	0.97%
16590	TWIN STATES	59 Yorkville Park Square	Columbus	39702	Melissa Carter	(662) 327-7666	\$4,485,578	\$2,190,636	\$2,093,404	\$376,257	1,078	-2.79%	7.57%
24745	UNITED METHODIST OF MISSISSIPPI	P.O. Box 1797	Starkville	39760	Marilyn Rowland	(662) 324-1255	\$1,074,992	\$513,280	\$551,073	\$86,088	323	-4.10%	3.60%
60762	VALLEY GAS EMPLOYEES	1400 Lakeover Rd. Ste. 140	Jackson	39213	Guylean Cooper	(601) 961-6718	\$6,794,215	\$911,044	\$5,817,892	\$1,490,714	596	-9.75%	-4.89%
61553	VICKSBURG RAILROAD	P.O. Box 802	Vicksburg	39181	Flo Cooper	(601) 638-3134	\$12,439,629	\$5,895,560	\$6,273,361	\$3,876,986	1,279	-0.20%	26.96%
63721	VICKSWOOD	P.O. Box 820240	Vicksburg	39182	Jerry Hicks	(601) 636-4484	\$10,646,805	\$2,288,616	\$7,793,539	\$2,471,026	1,732	1.11%	-1.79%
18813	WESLEY HEALTH SYSTEMS	201 Methodist Blvd., Ste. 101	Hattiesburg	39402	Bonita Turner	(601) 268-8056	\$2,902,143	\$1,827,950	\$1,047,033	\$375,671	1,629	5.46%	-11.31%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	142	138	133	131	130	-0.76%	-1.75%
Number of Members	1,350,731	1,353,960	1,392,677	1,424,469	1,456,556	2.25%	1.52%
Total Assets (\$000)	10,582,933	11,046,633	11,769,060	12,072,426	12,398,218	2.70%	3.22%
Total Shares (\$000)	9,057,036	9,449,738	10,137,402	10,541,491	10,770,928	2.18%	3.53%
Total Loans (\$000)	6,490,081	6,552,223	6,644,208	7,014,987	7,523,675	7.25%	3.00%
Total Capital (\$000)	1,158,301	1,209,267	1,272,582	1,290,739	1,353,079	4.83%	3.16%

MISSOURI	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 FIRST COMMUNITY	\$1,992,663	16.07%	8.62%	59.06%	0.35%	0.71%	2.63%	549	83.78%	\$14,162	\$7,643	19.04%	41.75%	6.89%
2 COMMUNITYAMERICA	\$1,968,346	15.88%	12.61%	79.16%	0.77%	0.87%	4.69%	289	81.76%	\$14,143	\$8,533	12.18%	57.03%	13.11%
3 ANHEUSER-BUSCH EMPLOYEES	\$1,446,905	11.67%	10.03%	89.05%	0.47%	1.71%	3.41%	349	72.24%	\$12,944	\$11,109	24.92%	79.02%	36.48%
4 VANTAGE	\$740,334	5.97%	8.83%	81.38%	0.46%	0.59%	5.24%	352	84.32%	\$9,238	\$6,390	20.95%	49.17%	14.20%
5 MAZUMA	\$490,063	3.95%	8.68%	67.61%	1.19%	1.99%	5.04%	295	77.00%	\$10,003	\$7,950	13.36%	56.36%	23.30%
6 NEIGHBORS	\$303,147	2.45%	14.84%	64.17%	0.57%	1.27%	4.83%	316	78.90%	\$8,864	\$5,989	10.87%	65.10%	14.76%
7 GREAT PLAINS	\$286,634	2.31%	17.02%	39.01%	0.47%	0.31%	2.16%	412	82.12%	\$13,670	\$7,860	9.14%	29.21%	0.00%
8 MISSOURI	\$273,990	2.21%	9.55%	72.75%	0.07%	0.14%	4.12%	345	102.45%	\$10,037	\$7,426	27.54%	62.24%	0.00%
9 ST. LOUIS COMMUNITY	\$238,710	1.93%	13.67%	46.51%	0.72%	0.97%	6.76%	358	82.90%	\$6,179	\$4,164	10.44%	72.85%	0.00%
10 ALLIANCE	\$216,769	1.75%	7.91%	111.69%	0.39%	0.50%	3.21%	288	79.24%	\$35,859	\$9,745	14.29%	36.34%	0.00%
11 MID MISSOURI	\$211,512	1.71%	9.11%	62.80%	-0.16%	0.86%	3.69%	289	84.96%	\$11,688	\$7,256	25.09%	51.77%	0.00%
12 ARSENAL	\$202,875	1.64%	8.66%	62.57%	0.27%	1.13%	4.45%	336	87.29%	\$8,322	\$7,074	20.94%	53.05%	21.72%
13 1ST FINANCIAL	\$199,632	1.61%	7.60%	89.03%	1.01%	0.89%	4.54%	408	81.59%	\$11,931	\$5,337	26.94%	40.20%	0.00%
14 GATEWAY METRO	\$176,270	1.42%	8.37%	79.66%	0.18%	0.89%	3.29%	252	85.54%	\$18,770	\$10,246	27.05%	59.64%	0.00%
15 WEST COMMUNITY	\$158,102	1.28%	8.35%	91.48%	0.32%	1.94%	5.79%	282	88.26%	\$13,549	\$7,422	15.50%	57.04%	18.79%
16 MECE	\$151,470	1.22%	8.77%	58.56%	0.87%	0.07%	1.43%	709	64.86%	\$12,137	\$15,555	21.64%	40.68%	30.30%
17 BLUCURRENT	\$150,485	1.21%	8.26%	73.01%	0.54%	0.12%	4.75%	316	88.75%	\$8,320	\$7,056	20.13%	51.50%	19.80%
18 ELECTRO SAVINGS	\$147,854	1.19%	9.69%	78.01%	0.58%	1.72%	4.57%	338	86.73%	\$10,695	\$6,908	29.49%	41.23%	15.90%
19 UNITED	\$141,876	1.14%	10.16%	78.48%	0.34%	0.44%	4.53%	357	85.46%	\$8,753	\$6,233	19.50%	58.57%	10.56%
20 ASSEMBLIES OF GOD	\$140,155	1.13%	9.80%	90.25%	0.62%	1.38%	4.27%	308	83.39%	\$21,402	\$7,080	12.65%	63.12%	0.00%
21 TELCOMM	\$125,568	1.01%	13.69%	45.25%	0.95%	0.16%	3.02%	417	75.84%	\$8,892	\$6,541	10.82%	46.60%	10.06%
22 UNITED CONSUMERS	\$122,199	0.99%	11.27%	67.27%	0.33%	1.96%	5.47%	240	87.08%	\$10,904	\$6,806	11.57%	106.69%	12.23%
23 KC POLICE	\$113,344	0.91%	11.25%	63.97%	-0.07%	0.31%	3.93%	305	97.06%	\$7,741	\$10,147	24.21%	58.61%	31.92%
24 CENTRAL MISSOURI COMMUNITY	\$102,518	0.83%	7.03%	59.41%	0.11%	0.69%	4.02%	342	85.54%	\$8,947	\$6,320	13.52%	46.76%	10.21%
25 RIVER REGION	\$100,340	0.81%	8.34%	96.86%	0.88%	0.76%	4.19%	388	75.10%	\$8,809	\$6,158	43.29%	32.65%	10.56%
26 CONSERVATION EMPLOYEES	\$97,166	0.78%	9.63%	77.43%	0.77%	0.27%	2.69%	444	77.33%	\$12,072	\$11,560	23.36%	49.38%	23.86%
27 CU COMMUNITY	\$94,351	0.76%	13.53%	59.34%	1.47%	0.61%	3.26%	334	67.82%	\$8,879	\$7,833	19.04%	50.62%	14.70%
28 CENTURY	\$87,765	0.71%	15.42%	72.48%	1.24%	0.43%	2.47%	523	63.63%	\$9,853	\$8,554	18.90%	49.18%	17.31%
29 R-G	\$73,122	0.59%	9.17%	49.86%	0.01%	2.06%	3.80%	361	89.44%	\$8,370	\$5,749	13.63%	27.08%	10.89%
30 FIRST FINANCIAL	\$68,701	0.55%	11.49%	46.23%	-0.11%	0.25%	2.96%	326	101.17%	\$14,761	\$9,925	11.74%	44.75%	0.00%
31 FOUNDATION	\$63,989	0.52%	12.74%	33.97%	0.35%	0.00%	1.16%	334	74.46%	\$26,284	\$23,852	15.65%	4.96%	0.00%
32 EMPLOYMENT SECURITY	\$62,608	0.50%	12.27%	34.54%	0.30%	0.31%	2.22%	510	88.11%	\$9,103	\$9,772	15.94%	42.80%	8.56%
33 RAYTOWN LEE'S SUMMIT COMMUNITY	\$60,960	0.49%	7.78%	86.19%	-0.06%	1.17%	3.83%	447	90.24%	\$13,537	\$5,928	24.49%	37.92%	5.26%
34 COMMUNITY FINANCIAL	\$59,237	0.48%	9.61%	42.16%	0.27%	0.11%	3.44%	381	97.32%	\$6,544	\$7,179	19.74%	44.33%	15.72%
35 EDUCATIONAL COMMUNITY	\$56,169	0.45%	8.35%	43.46%	0.00%	1.22%	3.32%	332	95.75%	\$8,430	\$6,910	13.64%	45.05%	11.67%
36 FIRST MISSOURI	\$55,953	0.45%	11.45%	83.92%	0.74%	0.53%	4.65%	338	79.54%	\$11,588	\$6,158	24.04%	40.40%	9.98%
37 HEALTH CARE FAMILY	\$52,369	0.42%	11.85%	80.42%	0.53%	0.68%	4.37%	385	80.40%	\$10,648	\$6,718	12.97%	38.66%	24.21%
38 METRO	\$51,563	0.42%	12.03%	40.87%	0.59%	0.60%	3.27%	486	91.11%	\$5,509	\$5,187	12.51%	39.93%	16.24%
39 MERCY	\$47,771	0.39%	10.00%	55.89%	-0.01%	0.27%	2.92%	493	99.23%	\$7,729	\$4,825	20.00%	36.95%	9.69%
40 PURINA	\$47,503	0.38%	7.16%	29.06%	-0.14%	0.05%	2.33%	447	103.17%	\$11,410	\$12,265	9.22%	48.90%	10.25%
41 CENTRAL COMMUNICATIONS	\$47,084	0.38%	9.59%	38.46%	0.18%	1.60%	3.78%	334	87.55%	\$7,943	\$6,559	11.74%	33.26%	3.68%
42 GOETZ	\$46,223	0.37%	13.06%	57.70%	0.76%	0.97%	3.21%	947	76.02%	\$8,152	\$4,434	16.30%	42.93%	1.63%
43 MISSOURI CENTRAL	\$43,955	0.35%	12.41%	47.78%	0.32%	0.50%	3.53%	574	87.83%	\$8,014	\$4,457	7.09%	35.27%	5.84%
44 OZARK	\$43,486	0.35%	11.48%	69.38%	0.31%	0.62%	4.38%	386	95.56%	\$11,866	\$4,151	12.04%	37.60%	0.00%
45 POSTAL & COMMUNITY	\$39,844	0.32%	8.62%	69.91%	-0.08%	0.44%	3.96%	678	94.88%	\$9,244	\$3,701	14.55%	32.99%	3.25%
46 APEX FINANCIAL	\$37,509	0.30%	11.70%	50.92%	-2.04%	0.52%	6.45%	292	135.94%	\$5,810	\$5,525	10.80%	51.98%	25.25%
47 CSD	\$37,222	0.30%	13.03%	60.10%	-0.52%	0.43%	3.88%	401	90.81%	\$11,491	\$8,865	21.82%	50.78%	6.85%
48 RIVERWAYS	\$36,145	0.29%	7.56%	71.13%	0.23%	0.64%	4.14%	364	91.55%	\$10,571	\$7,372	17.45%	49.52%	0.00%
49 MISSOURI VALLEY	\$34,093	0.27%	8.55%	73.69%	0.09%	0.43%	4.33%	475	87.79%	\$7,836	\$6,558	23.67%	52.35%	15.24%
50 CITY	\$32,197	0.26%	9.12%	61.04%	0.85%	1.00%	4.28%	382	80.74%	\$7,952	\$6,561	23.25%	57.98%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
63995	1ST CITY	5011 Hampton Ave.	St. Louis	63109	Patty Sadauskas	(314) 353-6676	\$9,301,786	\$2,762,778	\$6,347,276	\$1,930,717	1,493	7.53%	-18.86%
24774	1ST FINANCIAL	1232 Wentzville Pkwy.	Wentzville	63385	Carol Minges	(636) 916-8300	\$199,631,646	\$161,691,682	\$20,287,932	\$17,255,100	34,031	-3.02%	-2.41%
67695	ACADEMIC EMPLOYEES	2804 W Ash	Columbia	65203	Sky Poindexter	(573) 445-1845	\$10,348,705	\$5,437,232	\$3,933,770	\$613,283	1,689	5.69%	-0.60%
63789	ALLIANCE	575 Rudder Rd.	Fenton	63026	Tim Stephens	(636) 343-7005	\$216,768,824	\$186,826,677	\$10,960,018	\$18,564,265	17,165	1.78%	10.38%
62715	ANHEUSER-BUSCH EMPLOYEES	1001 Lynch St.	St. Louis	63118	David Osborn	(314) 771-7700	\$1,446,905,266	\$1,134,093,380	\$228,566,748	\$155,393,447	114,643	0.63%	15.02%
62711	APEX FINANCIAL	6401 Stratford Ave.	St. Louis	63120	Donald Cunningham	(314) 385-8800	\$37,509,085	\$16,825,057	\$17,726,014	\$4,720,811	5,981	-1.19%	16.12%
67195	ARSENAL	3780 Vogel Rd.	Arnold	63010	Linda Allen	(314) 962-6363	\$202,874,558	\$113,728,958	\$70,909,323	\$19,358,723	25,694	8.77%	9.70%
62897	ASSEMBLIES OF GOD	P.O. Box 2328	Springfield	65801	Paul Ebusch	(417) 831-4398	\$140,155,274	\$108,272,727	\$22,194,639	\$13,908,765	16,946	11.32%	26.89%
67682	ATLAS	10107 Hwy. 79	Hannibal	63401	Vicki Pezley	(573) 221-1740	\$521,940	\$283,258	\$230,606	\$81,034	234	3.19%	5.16%
63333	BAYER	8400 Hawthorne Rd.	Kansas City	64120	Sherry Taylor	(816) 242-2133	\$7,603,203	\$3,208,738	\$4,273,963	\$695,131	1,432	-2.98%	-1.60%
61790	BLUCURRENT	1983 E Seminole	Springfield	65804	Craig Tabor	(417) 887-1983	\$150,484,810	\$98,549,331	\$39,694,571	\$13,056,021	19,129	0.04%	11.62%
63997	BLUE CROSS BLUE SHIELD K.C.	2301 Main St.	Kansas City	64108	Sheryl Westby	(816) 395-2717	\$5,847,664	\$2,183,625	\$3,514,758	\$757,562	1,089	-7.38%	-16.88%
64777	BLUESCOPE EMPLOYEES	P.O. Box 419917	Kansas City	64141	Gary Stewart	(816) 968-3900	\$1,621,117	\$1,393,053	\$3216,742	\$321,711	494	-1.74%	3.48%
61268	BOTHWELL HOSPITAL EMPLOYEES	600 E 13th St.	Sedalia	65301	Donna Weston	(660) 827-9518	\$2,080,374	\$1,709,549	\$320,438	\$179,948	1,068	-18.44%	-1.15%
62895	BURLINGTON NORTH TOWN COMMUNITY	1002 Swift	N. Kansas City	64116	Suzie Sifuentes	(816) 474-5610	\$11,048,258	\$5,612,632	\$4,763,873	\$1,980,536	1,538	-5.72%	6.82%
64139	BURNS & MCDONNELL	9400 Ward Pkwy., Ste. 624	Kansas City	64114	Marlo Hultgren	(816) 822-3189	\$16,770,382	\$7,521,271	\$8,982,853	\$1,143,034	1,474	15.59%	10.03%
64621	CAPE REGIONAL	2427 Cape Centre Dr.	Cape Girardeau	63703	Jim Cauble	(573) 334-7686	\$14,318,633	\$8,854,805	\$4,529,298	\$1,001,446	3,703	3.76%	24.44%
64762	CATHOLIC FAMILY	9237 Ward Pkwy., Ste. 114	Kansas City	64114	Mark Heineman	(816) 444-7440	\$11,995,962	\$3,205,200	\$8,635,609	\$1,137,687	2,363	-0.46%	11.17%
64196	CENTRAL COMMUNICATIONS	17811 E Us Hwy. 40	Independence	64055	Philip Weber	(816) 842-0727	\$47,083,840	\$15,989,907	\$26,247,029	\$3,930,749	6,338	0.28%	-1.61%
64533	CENTRAL ELECTRIC	2106 Jefferson St. J.C. MO 65101	Jefferson City	65101	Jenifer Seaver	(573) 634-2454	\$1,852,804	\$1,450,071	\$370,486	\$152,788	430	6.38%	34.05%
60383	CENTRAL MISSOURI COMMUNITY	201 S Holden	Warrensburg	64093	Carol White	(660) 747-3311	\$102,517,822	\$56,541,964	\$36,907,815	\$7,620,203	15,600	4.56%	5.49%
60435	CENTURY	1540 Lemay Ferry	St. Louis	63125	Robert Elke	(314) 544-1818	\$87,665,001	\$53,552,403	\$30,519,492	\$13,982,431	8,637	5.60%	3.32%
67924	CITY	2550 S.W. 291 Hwy.	Independence	64057	Steve Knudsen	(816) 252-2415	\$32,196,633	\$17,605,108	\$12,488,865	\$3,192,255	4,396	0.84%	10.23%
64723	CO-LIB	1640 S Lindbergh Blvd.	St. Louis	63131	Ann Gamache	(314) 994-3300	\$414,005	\$414,005	\$571,793	\$121,200	291	-0.51%	-12.99%
62930	COLUMBIA	P.O. Box 1487	Columbia	65205	David Hendry	(360) 891-4000	\$15,286,999	\$15,286,994	\$3,328,636	\$1,510,286	2,913	-3.16%	-4.13%
63389	COMMUNITY FINANCIAL	P.O. Box 1217	Springfield	65801	Loretta Roney	(417) 862-0471	\$59,236,819	\$22,484,771	\$34,156,382	\$5,789,714	7,430	1.39%	6.89%
64746	COMMUNITY FIRST	P.O. Box 1067	Hannibal	63401	Robert Gray	(573) 248-2569	\$7,099,355	\$5,913,753	\$1,103,483	\$766,541	1,153	-1.90%	4.70%
67664	COMMUNITYAMERICA	9060 NW Skyview Ave.	Kansas City	64153	Dennis Pierce	(913) 905-7000	\$1,968,345,867	\$1,232,796,091	\$612,296,552	\$268,030,269	182,513	4.95%	2.72%
64199	CONSERVATION EMPLOYEES	P.O. Box 180	Jefferson City	65102	Louie Delk	(573) 522-4000	\$97,166,214	\$67,627,853	\$26,874,256	\$9,342,604	7,555	3.61%	5.16%
64056	COUNTY	130 S Bemiston Ave., Ste. 100	Clayton	63105	David Buenaman	(314) 725-1113	\$18,509,464	\$8,967,957	\$9,169,405	\$3,284,080	2,362	4.15%	-0.50%
61459	CROSS ROADS	4226 Gardner	Kansas	64120	Judy Cardoza	(816) 483-4574	\$4,689,451	\$1,694,248	\$2,810,351	\$757,180	1,388	2.15%	-10.37%
62701	CSD	8510 E. Bannister Rd.	Kansas City	64134	Anthony Digiovanni	(816) 763-4020	\$37,222,097	\$19,213,260	\$16,521,487	\$4,976,009	3,606	8.72%	-3.40%
63411	CU COMMUNITY	818 N Benton	Springfield	65802	Judy Hadsall	(417) 865-3912	\$94,351,413	\$48,106,192	\$40,286,857	\$12,943,946	10,349	2.92%	4.18%
63507	DE SOTO MO PAC	418 N Main St.	De Soto	63020	Melisa Thebeau	(636) 337-3322	\$11,024,930	\$7,487,654	\$3,396,865	\$1,197,563	966	9.40%	9.13%
67703	DEXTER PUBLIC SCHOOLS	1031 Brown Pilot Ln.	Dexter	63841	Doritte Parrish	(573) 614-4041	\$4,594,923	\$2,106,058	\$2,437,445	\$432,499	779	-2.58%	-6.76%
64708	DISTRICT 7 HIGHWAY	3901 E 32nd St., Ste. A	Joplin	64804	Justin Coyne	(417) 621-6531	\$16,246,698	\$5,469,590	\$10,550,076	\$1,849,775	1,590	4.79%	13.05%
64357	DISTRICT EIGHT HIGHWAY	P.O. Box 868	Springfield	65801	Stacy Yeary	(417) 895-7607	\$16,458,864	\$7,102,407	\$9,162,693	\$2,344,022	2,072	-5.98%	-1.08%
63420	DISTRICT ONE HIGHWAY	3011B N Belt Hwy.	St. Joseph	64506	Robin Shurtleff	(816) 387-2423	\$23,959,286	\$6,179,806	\$17,481,102	\$3,319,143	1,955	0.69%	-0.16%
64755	DIVISION #6 HIGHWAY	1590 Woodlake Dr.	Chesterfield	63017	Rod Colter	(314) 340-4205	\$14,175,608	\$7,115,473	\$6,778,966	\$2,296,032	2,092	-3.90%	17.38%
60167	DIVISION TEN HIGHWAY	337 N Main St.	Stikeston	63801	Linda Klapproth	(573) 472-5373	\$11,967,463	\$3,980,836	\$7,796,633	\$2,585,697	1,500	5.07%	6.59%
67929	EDISON	4200 E Front St.	Kansas City	64120	Ron Miller	(816) 231-3380	\$28,843,102	\$12,601,119	\$14,909,057	\$3,114,395	4,321	3.56%	-0.91%
62589	EDUCATIONAL COMMUNITY	1221 E Grand	Springfield	65804	Steve Wansing	(417) 831-0534	\$56,168,605	\$22,407,221	\$30,155,779	\$4,324,789	7,462	3.36%	12.35%
62590	ELECTRO SAVINGS	1805 Craigshire Dr.	St. Louis	63146	Stan Moeckli	(314) 434-6470	\$102,788,860	\$34,521,118	\$17,854,651	\$14,746,651	19,074	-1.89%	7.63%
62598	EMPLOYMENT SECURITY	P.O. Box 1828	Jefferson City	65102	Bill Mustain	(573) 636-5338	\$62,608,383	\$18,933,775	\$41,778,864	\$7,604,540	5,610	2.18%	6.76%
64397	FEDCO	P.O. Box 658	Jefferson City	65102	Janet Rehagen	(573) 893-1474	\$5,237,874	\$906,108	\$4,285,097	\$388,121	490	8.80%	-4.57%
67619	FIRST COMMUNITY	17151 Chesterfield Airport Rd.	Chesterfield	63005	Glenn Banks	(636) 537-4400	\$1,992,662,888	\$1,064,310,993	\$844,502,557	\$178,529,983	235,800	1.81%	6.89%
67802	FIRST FINANCIAL	P.O. Box 104360	Jefferson City	65110	Marsha Borgmeyer	(573) 636-9198	\$68,701,183	\$28,459,550	\$37,049,559	\$6,781,213	6,203	0.85%	7.00%
62716	FIRST MISSOURI	1690 Lemay Ferry Rd.	St. Louis	63125	Steve Ogolin	(314) 544-5050	\$55,952,581	\$41,010,493	\$6,837,230	\$6,837,230	7,936	2.59%	5.27%
61157	FOUNDATION	P.O. Box 28	Springfield	65801	Sammie Hermann	(417) 895-2770	\$63,989,411	\$18,950,644	\$43,177,914	\$8,161,921	2,339	-3.44%	3.34%
64799	FOUR FOUR	P.O. Box 442	St. Louis	63166	Dennis Hagemann	(314) 444-8904	\$11,186,796	\$4,701,468	\$6,187,135	\$864,873	1,013	5.78%	18.72%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
64668	G.C.I.U. LOCAL 235	10221 E 40 Hwy.	Independence	64055	Jean Skaggs	(816) 358-4248	\$104,204	\$66,498	\$37,321	\$9,955	227	-13.19%	9.93%
24797	GATEWAY METRO	1001 Pine St.	St. Louis	63101	Larry Pitley	(314) 621-4575	\$176,269,617	\$127,694,108	\$41,137,381	\$15,697,505	15,644	-0.88%	5.38%
63606	G0E2T	1905 Howard St.	St. Joseph	64501	Sonda Davidson	(816) 232-8754	\$46,222,782	\$23,005,550	\$22,293,296	\$5,923,743	8,992	5.41%	-1.12%
6853	GREAT PLAINS	P.O. Box 2968	Joplin	64803	Kenneth Martin	(417) 626-8500	\$286,633,567	\$92,149,576	\$183,996,370	\$48,502,274	30,052	-1.49%	4.68%
63249	HEALTH CARE FAMILY	2114 S Big Bend Blvd.	St. Louis	63117	Terry Summers	(314) 645-5851	\$52,368,986	\$36,415,954	\$13,144,586	\$6,378,339	6,740	-1.79%	4.16%
63782	HEALTHCARE COMMUNITY	2316 E Meyer Blvd.	Kansas City	64132	Ella Anderson	(816) 276-9406	\$17,230,581	\$10,842,685	\$5,371,383	\$2,146,395	3,101	-0.96%	-6.35%
63469	HEARTLAND COMMUNITY	P.O. Box 8566	Kansas City	64114	Everton Neil	(816) 363-2223	\$8,691,065	\$3,436,712	\$5,040,473	\$702,049	2,471	-1.97%	-6.35%
67700	HIGHLAND ALLIANCE	P.O. Box 718	Jefferson City	65102	Loretta Roney	(573) 751-7706	\$19,523,867	\$11,392,194	\$6,932,076	\$2,454,364	1,641	7.75%	3.43%
64690	HOLY ROSARY	533 Campbell St.	Kansas City	64106	Carole Wight	(816) 221-2734	\$18,530,027	\$8,476,843	\$9,208,797	\$1,591,558	4,644	4.39%	1.69%
63844	HORIZON	P.O. Box 554	Macon	63552	Kay Lucas	(660) 385-3176	\$21,011,151	\$11,938,418	\$7,495,402	\$2,993,469	2,721	13.69%	12.41%
15509	INDEPENDENCE	201 W Lexington Rm. 210	Independence	64050	Cheri Barnard	(816) 833-0781	\$2,459,378	\$1,683,296	\$726,176	\$202,211	670	2.94%	16.14%
62620	INDEPENDENCE TEACHERS	301 N Forest Ave.	Independence	64050	Vikki Mitchelltree	(816) 521-2700	\$3,897,487	\$3,137,168	\$10,604,726	\$1,430,229	1,895	0.81%	-0.76%
67691	J C FEDERAL EMPLOYEES	P.O. Box 1003	Jefferson City	65102	Kim Lee	(573) 635-8263	\$2,314,170	\$1,536,314	\$758,673	\$431,256	611	2.24%	1.73%
67953	JEFFCO	1200 E Gannon Dr.	Festus	63028	Donna Blue	(636) 931-7144	\$12,490,160	\$5,115,246	\$6,536,327	\$1,321,363	2,125	1.04%	6.58%
64691	JOPLIN METRO	3301 Texas	Joplin	64804	Cindy Atteberry	(417) 623-9816	\$25,375,202	\$14,742,136	\$9,156,106	\$2,520,343	4,934	-0.25%	5.43%
64939	K.C. AREA	P.O. Box 15566	Kansas City	64106	Patricia Evans	(816) 221-5282	\$4,930,294	\$2,034,189	\$2,510,252	\$593,587	1,386	-4.02%	-0.60%
63388	KANSAS CITY	5110 Ararat Dr.	Kansas City	64129	Eric Jones	(816) 861-5700	\$28,639,298	\$7,498,913	\$18,718,053	\$3,637,632	6,620	8.53%	-8.98%
62812	KC POLICE	2800 E 14th St.	Kansas City	64127	Aaron Goff	(816) 504-2800	\$113,344,019	\$64,299,771	\$41,805,006	\$12,763,331	9,906	4.17%	10.34%
4531	KC TERMINAL EMPLOYEES	1015 Avenida Cesar E Chavez	Kansas City	64108	Ismael Gallegos	(816) 842-6473	\$2,107,988	\$1,866,419	\$2,662,130	\$370,508	900	18.68%	37.37%
64195	KCUMB	1750 Independence Ave.	Kansas City	64106	Becky Sevedge	(816) 283-2380	\$504,706	\$146,892	\$351,634	\$123,029	135	-7.72%	1.29%
67727	KILOWATT	2422 Hyde Park, Ste. A	Jefferson City	65109	Barb Shelton	(573) 635-2685	\$6,577,820	\$4,929,975	\$1,377,349	\$538,092	1,444	-4.06%	-3.08%
64074	LACLEDE FAMILY SAVINGS	P.O. Box 69304	St. Louis	63101	Eunice Collins	(314) 241-2979	\$1,965,864	\$3,887,058	\$7,827,305	\$1,139,810	2,483	-1.71%	-183.36%
67936	LAUD COMMUNITY	820 E Main, P.O. Box J	Park Hills	63601	Michael Greif	(573) 431-1882	\$18,408,081	\$10,464,157	\$6,178,645	\$1,942,929	4,311	6.88%	11.17%
64208	LOVERS LANE	1502 S Belt, Ste. A	St. Joseph	64507	Roger Robbins	(816) 364-4000	\$4,984,618	\$3,199,207	\$1,752,346	\$642,713	860	9.43%	13.12%
64857	MAWC	727 Craig Rd.	St. Louis	63141	Oreon Farkas	(314) 996-2399	\$2,541,720	\$1,339,617	\$1,187,091	\$268,850	592	-2.54%	27.07%
64084	MAZUMA	9300 Troost Ave.	Kansas City	64131	Brandon Michaels	(816) 361-4194	\$490,063,190	\$294,998,987	\$134,916,630	\$46,842,096	8,884	0.07%	-2.59%
67739	MECE	P.O. Box 1586	Jefferson City	65102	Randy Marks	(573) 634-2595	\$151,470,416	\$80,761,371	\$67,514,372	\$13,207,737	8,867	10.62%	8.52%
63306	MERCY	P.O. Box 11145	Springfield	65808	Tammy Lee	(417) 820-2931	\$47,771,317	\$23,928,395	\$22,335,298	\$4,867,159	8,873	4.08%	21.46%
61840	METRO	447 S. Campbell	Springfield	65806	Kathie Peterie	(417) 869-9654	\$51,563,099	\$18,559,441	\$29,597,713	\$6,156,702	8,756	-1.15%	-1.49%
7095	METROPOLITAN	4420 Madison Ave.	Kansas City	64111	Rogers Zirbel	(816) 931-4164	\$10,165,548	\$2,592,579	\$7,315,059	\$2,139,024	2,184	-2.92%	-4.78%
63996	MID MISSOURI	P.O. Box 80	Fort Leonard Wood	65473	Johnny O'Hare	(573) 329-3151	\$211,511,947	\$119,160,828	\$78,075,498	\$20,246,878	26,152	2.61%	3.22%
63835	MIDWEST	P.O. Box 839	Florissant	63032	Sukie Cunningham	(314) 837-2500	\$11,138,626	\$5,776,353	\$4,898,180	\$2,038,814	2,691	-3.47%	36.36%
65656	MISSOURI	P.O. Box 1795	Columbia	65205	Harold James	(573) 874-1477	\$273,990,079	\$173,357,563	\$78,547,139	\$26,880,641	32,091	5.48%	7.24%
64718	MISSOURI BAPTIST	400 E High St.	Jefferson City	65101	Scott Harrison	(573) 635-4428	\$6,563,452	\$3,479,534	\$2,922,557	\$638,046	1,057	-1.39%	12.41%
64036	MISSOURI CENTRAL	P.O. Box 6617	Lee's Summit	64064	Glenna Osborn	(816) 246-0002	\$43,955,487	\$18,327,606	\$23,673,024	\$5,542,253	8,606	3.35%	1.51%
22216	MISSOURI VALLEY	P.O. Box 1543	St. Peters	63376	Josh Rodriguez	(636) 978-8800	\$34,093,050	\$22,929,527	\$9,714,812	\$3,112,402	4,745	1.44%	0.46%
62905	NEIGHBORS	6300 S. Lindbergh Blvd.	St. Louis	63123	John Servos	(314) 892-5400	\$303,146,581	\$159,753,011	\$123,142,543	\$46,707,074	41,571	0.89%	10.89%
64859	NEOSHO SCHOOL EMPLOYEES	2209 Oakridge Dr., Ste. B	Neosho	64850	Teresa Brockman	(417) 451-9512	\$2,089,826	\$756,236	\$1,301,441	\$287,986	599	3.68%	8.77%
64709	NORTHEAST REGIONAL	P.O. Box 1105	Hamball	63401	Tracy Lemox	(573) 231-0201	\$1,233,255	\$1,041,997	\$175,371	\$160,067	413	-25.55%	-2.91%
63011	NORTLAND TEACHERS COMMUNITY	6604 N Oak Trafficway	Gladstone	64118	Carolyn Ross	(816) 452-8375	\$9,818,844	\$3,546,424	\$5,694,933	\$1,292,296	1,665	0.28%	0.18%
62611	NORTHWEST MISSOURI REGIONAL	26155 Stolls Country Ln.	Maryville	64468	Coby Lamb	(660) 582-5747	\$7,642,484	\$5,312,979	\$1,786,486	\$652,603	2,413	-0.46%	0.04%
67715	OUR LADY OF SNOWS	268 Hwy. H	Henley	65040	Judy Wieberg	(573) 498-3729	\$4,321,268	\$2,856,078	\$1,821,511	\$363,720	930	1.41%	3.19%
7641	OZARK	2438 Katy Ln.	Poplar Bluff	63901	Kirk Moody	(573) 686-7221	\$43,486,057	\$26,093,503	\$13,517,263	\$5,051,435	9,060	7.86%	1.09%
64145	POSTAL & COMMUNITY	P.O. Box 8035	St. Joseph	64508	James Spafford	(816) 279-5656	\$39,843,694	\$25,430,066	\$12,348,766	\$3,530,845	9,829	0.77%	10.09%
67796	PROCTOR & GAMBLE ST. LOUIS EMP.	169 E. Grand Ave.	St. Louis	63147	Marianne Scott	(314) 622-8209	\$827,253	\$547,958	\$271,377	\$126,930	2,471	8.47%	9.40%
61763	PURINA	1045 Chouteau Ave.	St. Louis	63102	Jeff Schroth	(314) 982-2888	\$47,503,253	\$12,755,857	\$33,691,042	\$3,430,069	3,579	-7.66%	-3.29%
62815	RAYTOWN LEE'S SUMMIT COMMUNITY	10021 E 66th Terrace	Raytown	64133	Donna Bunton	(816) 356-0791	\$60,959,942	\$47,961,740	\$6,978,564	\$5,076,433	9,387	0.77%	-5.65%
11962	R-G	128 W Markey Rd.	Bellton	64012	Thomas Menzies	(816) 331-6600	\$73,121,734	\$32,569,424	\$34,476,949	\$6,891,432	11,361	3.91%	4.53%
64283	RIVER REGION	3608 W Truman Blvd.	Jefferson City	65109	Rick Nichols	(573) 635-4185	\$100,339,889	\$86,700,825	\$6,658,663	\$8,913,750	14,535	15.16%	11.72%
12890	RIVERWAYS	P.O. Box 8	Rolla	65402	Janet Hense	(573) 308-3113	\$36,144,699	\$23,858,402	\$9,175,265	\$2,690,463	4,550	9.40%	49.53%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
61811	SAIN'T LUKES	4200 Pennsylvania, Ste. 161	Kansas City	64110	Susan Venable	(816) 932-5300	\$22,074,542	\$8,093,593	\$13,450,625	\$2,504,884	4,532	-2.81%	0.41%
63998	SCIENTIFIC RESEARCH PARTNERS	425 Voker Blvd.	Kansas City	64110	Carol Oyerly	(816) 753-7600	\$1,051,698	\$807,031	\$233,938	\$88,498	451	-32.40%	18.18%
23355	SHELTER INSURANCE	1817 W Broadway	Columbia	65218	Britt Clements	(573) 214-4294	\$29,589,696	\$5,684,899	\$23,487,041	\$3,419,154	4,008	-1.97%	6.29%
62960	SHOW-ME	P.O. Box 477	Mexico	65265	Chuck Rentschler	(573) 581-6978	\$26,713,141	\$16,281,295	\$8,617,924	\$3,228,595	3,483	5.19%	-3.55%
63820	SIKESTON PUBLIC SCHOOLS	814 Linn St.	Sikeston	63801	Irene Salling	(573) 472-0000	\$5,173,686	\$2,140,941	\$2,974,699	\$675,880	1,068	-6.20%	-4.34%
64222	SOUTH CENTRAL MISSOURI	P.O. Box 220	Willow Springs	65793	Shirley Kinselow	(417) 469-6223	\$12,051,231	\$2,991,550	\$8,749,076	\$1,413,727	1,700	-3.25%	5.68%
64761	SOUTH COMMUNITY	222 N Clark	Sullivan	63880	Thomas Buescher	(314) 631-3888	\$9,067,626	\$4,092,852	\$4,503,375	\$1,035,016	2,077	-20.82%	-9.50%
67716	SOUTHEAST MISSOURI COMMUNITY	P.O. Box 532	Park Hills	63601	Donna Graham	(573) 431-3573	\$5,458,034	\$3,815,084	\$1,429,508	\$748,783	1,953	3.13%	-1.19%
67770	SOUTHPOINTE	4702 Mattis Rd.	St. Louis	63128	Brian Eystone	(314) 487-5628	\$25,586,453	\$16,560,843	\$8,150,265	\$2,010,144	2,564	-1.97%	28.23%
68047	SOUTHWEST COUNTIES SCHOOL EMPLOYEES	2209 Oak Ridge Dr., Ste. B	Neosho	64850	Bruce Forsberg	(417) 451-5035	\$2,106,421	\$655,152	\$1,428,613	\$191,123	742	6.51%	-11.73%
61867	SPRINGFIELD CATHOLIC	1029 S Campbell	Springfield	65807	Steve San Paolo	(417) 862-7074	\$4,230,680	\$2,125,969	\$1,940,103	\$736,883	1,254	-8.04%	1.84%
67750	ST. AUGUSTINE	P.O. Box 6	Kelso	63758	Doris Jansen	(573) 264-3030	\$1,383,896	\$663,635	\$704,761	\$108,905	394	12.27%	31.82%
64856	ST. BERNADETTE	4343 Telegraph Rd.	St. Louis	63129	Peter Erbe	(314) 892-6325	\$7,983,988	\$4,331,241	\$3,366,613	\$639,256	1,602	9.27%	-1.82%
64669	ST. CECILIA PARISH	P.O. Box 18607	St. Louis	63118	Barbara Bunning	(314) 481-7881	\$955,700	\$98,492	\$847,337	\$303,840	509	-3.00%	15.02%
67708	ST. JOSEPH TEACHERS	2316 Village Dr.	St. Joseph	64506	Juanita Herrera	(816) 233-5544	\$7,308,124	\$2,407,483	\$4,679,961	\$529,386	1,445	11.40%	-1.44%
60400	ST. LOUIS COMMUNITY	3651 Forest Park	St. Louis	63108	Patrick Adams	(314) 534-7610	\$238,709,693	\$93,600,999	\$120,165,289	\$33,685,596	48,331	-1.02%	8.10%
67694	ST. LOUIS FIREFIGHTERS & COMMUNITY	5530 Tyler Ave.	St. Louis	63139	Randall Blue	(314) 752-5444	\$17,613,109	\$5,400,459	\$10,735,951	\$2,548,097	2,012	-1.60%	5.05%
63055	ST. LOUIS NEWSPAPER CARRIERS	961 Plateau	Fenton	63026	Dennis Dummerth	(636) 343-5042	\$12,976,485	\$9,368,482	\$3,456,805	\$1,322,472	467	-4.33%	2.89%
64425	ST. LOUIS POLICEMEN'S	1200 Clark Ave.	St. Louis	63103	Paula Sharpe	(314) 444-5392	\$19,564,212	\$5,543,350	\$13,201,985	\$3,019,914	2,384	-4.12%	2.82%
67801	STATIONERY	1402 S 10th St.	St. Joseph	64503	Marti Nurski	(816) 279-7804	\$11,924,737	\$4,864,040	\$6,130,538	\$1,681,427	3,071	-5.05%	4.56%
64394	SUMMIT RIDGE	600 NE Colbern Rd.	Lee's Summit	64086	Brenda Rempe	(816) 622-6315	\$17,035,723	\$8,388,867	\$7,746,630	\$1,636,598	1,803	3.92%	17.83%
63116	TELCOMM	2155 E Sunshine St.	Springfield	65804	Don Ackerman	(417) 886-5355	\$125,567,714	\$48,788,713	\$65,838,940	\$17,333,328	16,484	2.77%	3.74%
67744	UNION MEMORIAL	P.O. Box 11686	St. Louis	63105	Lois Newell	(314) 367-1775	\$196,935	\$55,754	\$139,728	\$30,773	156	31.34%	4.15%
67764	UNITED BURLINGTON	1547 S Broadway	St. Louis	63104	Lisa Crusius	(314) 621-1950	\$2,086,091	\$1,007,403	\$689,950	\$405,907	941	26.73%	16.46%
63597	UNITED	P.O. Box 858	Mexico	65265	Brent Sadler	(573) 581-8651	\$141,876,485	\$99,481,114	\$27,686,934	\$14,005,380	20,339	5.47%	10.92%
68410	UNITED CONSUMERS	1111 E 23rd St.	Independence	64055	Chris McCreary	(816) 325-6900	\$122,198,747	\$72,074,473	\$39,522,834	\$14,476,875	15,743	0.78%	9.42%
67009	UNITED LABOR	6320 Manchester Ave., Ste. 41-C	Kansas City	64133	Tim Vogler	(816) 313-2848	\$11,940,219	\$6,853,957	\$4,928,620	\$993,626	3,928	14.05%	-0.62%
67804	VANTAGE	4020 Fee Fee Rd.	Bridgeton	63044	Eric Acree	(314) 298-0055	\$740,333,841	\$33,874,775	\$147,179,983	\$66,067,742	103,447	0.92%	11.45%
62801	WEST COMMUNITY	4161 Hwy. K	O'Fallon	63368	Gary Hinrichs	(636) 720-2400	\$158,101,632	\$131,001,441	\$14,077,145	\$13,208,320	19,293	-0.26%	8.12%
21683	WEST SIDE BAPTIST	4675 Page Blvd.	St. Louis	63113	Mary Evans	(314) 535-9003	\$307,633	\$61,531	\$242,633	\$64,468	400	1.86%	40.26%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	57	57	57	56	56	0.00%	-0.35%
Number of Members	388,584	391,123	394,899	389,438	386,588	-0.73%	-0.10%
Total Assets (\$000)	3,788,735	3,985,037	4,175,449	4,247,511	4,365,950	2.79%	2.88%
Total Shares (\$000)	3,329,128	3,512,163	3,677,153	3,745,859	3,828,999	2.22%	2.84%
Total Loans (\$000)	2,489,698	2,430,978	2,352,858	2,312,338	2,313,898	0.07%	-1.45%
Total Capital (\$000)	426,380	451,057	479,469	484,400	510,025	5.29%	3.65%

MONTANA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 WHITEFISH	\$1,251,692	28.67%	11.04%	54.38%	1.18%	1.11%	1.50%	453	66.18%	\$84,375	\$19,675	2.78%	0.00%	0.00%
2 MISSOULA	\$395,540	9.06%	9.06%	37.89%	0.42%	0.99%	3.33%	341	91.13%	\$7,974	\$7,295	7.79%	65.50%	14.77%
3 ALTANA	\$217,768	4.99%	11.49%	71.99%	0.40%	0.66%	4.16%	242	88.58%	\$6,470	\$10,387	20.33%	51.80%	21.48%
4 VALLEY	\$201,089	4.61%	10.65%	81.21%	0.65%	1.19%	4.63%	276	79.60%	\$9,748	\$7,048	29.88%	51.84%	8.35%
5 MONTANA	\$200,610	4.59%	9.93%	56.28%	0.62%	0.49%	2.87%	374	79.37%	\$10,052	\$8,015	20.67%	46.59%	9.41%
6 1ST LIBERTY	\$156,592	3.59%	11.17%	51.77%	0.01%	2.83%	3.65%	324	94.41%	\$7,404	\$6,806	19.43%	55.88%	11.82%
7 ROCKY MOUNTAIN	\$153,964	3.53%	10.75%	89.15%	0.56%	0.35%	4.03%	269	83.11%	\$12,832	\$9,529	21.74%	58.24%	26.91%
8 HELENA COMMUNITY	\$152,278	3.49%	12.05%	72.05%	0.41%	0.10%	3.11%	277	86.59%	\$15,747	\$9,041	23.80%	48.19%	0.00%
9 PARK SIDE FINANCIAL	\$124,518	2.85%	11.40%	94.95%	-0.46%	0.94%	5.47%	254	101.12%	\$11,162	\$7,471	22.23%	50.28%	22.40%
10 BILLINGS	\$111,393	2.55%	11.80%	93.40%	1.03%	1.22%	4.53%	235	73.72%	\$13,953	\$10,808	23.38%	58.98%	19.62%
11 LINCOLN COUNTY	\$104,194	2.39%	18.00%	49.62%	1.21%	0.05%	1.57%	371	53.87%	\$15,293	\$13,515	15.49%	56.82%	15.44%
12 BEAR PAW	\$100,347	2.30%	8.91%	61.97%	0.37%	0.13%	3.86%	375	91.74%	\$10,581	\$6,737	15.85%	49.04%	8.44%
13 SOUTHWEST MONTANA COMNTY	\$99,379	2.28%	13.79%	45.70%	0.64%	0.97%	2.47%	286	78.28%	\$11,933	\$11,639	13.31%	48.64%	15.34%
14 EMBARK	\$92,792	2.13%	11.35%	61.78%	0.12%	0.48%	3.50%	334	89.19%	\$9,219	\$8,547	23.40%	46.66%	12.75%
15 SKY	\$87,208	2.00%	8.68%	66.05%	0.60%	0.87%	4.75%	197	89.62%	\$13,758	\$9,372	13.53%	63.27%	9.45%
16 RICHLAND	\$84,409	1.93%	9.85%	48.10%	1.10%	0.56%	1.87%	365	62.73%	\$28,193	\$15,354	11.40%	66.03%	0.00%
17 EDTECH	\$70,591	1.62%	15.13%	48.77%	0.38%	0.27%	2.48%	454	83.25%	\$13,950	\$12,505	9.94%	38.22%	11.75%
18 MCCONE COUNTY	\$63,620	1.46%	11.12%	77.38%	0.66%	1.12%	2.68%	203	75.50%	\$27,744	\$12,225	12.70%	52.14%	8.95%
19 RUSSELL COUNTRY	\$60,498	1.39%	10.32%	77.97%	0.49%	0.13%	3.65%	391	83.87%	\$12,443	\$5,768	26.19%	37.64%	0.00%
20 GATEWAY COMMUNITY	\$58,741	1.35%	8.95%	81.65%	-2.30%	0.99%	6.36%	351	152.89%	\$10,361	\$7,655	34.27%	41.36%	16.12%
21 DANIELS-SHERIDAN	\$56,491	1.29%	14.18%	62.52%	0.52%	0.71%	2.49%	224	78.56%	\$19,021	\$13,919	10.02%	38.50%	18.43%
22 FERGUS	\$54,010	1.24%	11.58%	72.94%	0.82%	1.00%	3.33%	376	80.08%	\$11,479	\$7,917	21.33%	41.37%	7.67%
23 RIMROCK	\$36,741	0.84%	15.28%	44.30%	-0.06%	0.28%	2.84%	385	101.79%	\$7,733	\$7,307	17.79%	39.07%	3.90%
24 RAVALLI COUNTY	\$36,032	0.83%	9.67%	53.44%	0.74%	0.17%	3.67%	382	82.09%	\$8,916	\$6,503	13.08%	47.21%	11.95%
25 GLENDIVE BN	\$31,793	0.73%	10.60%	45.94%	1.04%	0.00%	2.03%	321	66.12%	\$17,998	\$13,498	13.15%	39.35%	0.00%
26 ENERGCOMM	\$30,659	0.70%	10.46%	46.06%	0.02%	1.84%	3.60%	354	99.88%	\$6,305	\$7,355	17.60%	30.64%	12.04%
27 COMMUNITY 1ST	\$26,226	0.60%	8.41%	66.79%	0.59%	0.22%	3.61%	376	84.04%	\$15,042	\$7,054	10.20%	46.13%	3.49%
28 MONTANA HEALTH	\$25,222	0.58%	8.85%	57.71%	0.08%	0.48%	4.44%	328	105.65%	\$7,088	\$7,760	20.00%	46.63%	21.29%
29 BADLANDS	\$23,885	0.55%	7.10%	30.29%	0.09%	0.29%	1.77%	359	96.28%	\$12,199	\$8,381	18.21%	47.93%	0.00%
30 TRICO COMMUNITY	\$22,736	0.52%	8.19%	67.25%	0.61%	0.23%	4.54%	355	84.52%	\$8,205	\$6,432	21.64%	57.04%	12.76%
31 MILE HIGH	\$21,636	0.50%	13.76%	46.74%	0.16%	0.07%	2.99%	401	92.71%	\$4,673	\$8,436	17.66%	36.64%	22.06%
32 HIGH PEAKS	\$19,537	0.45%	9.17%	53.56%	-0.09%	0.81%	3.34%	350	87.05%	\$6,624	\$4,945	11.24%	42.53%	9.01%
33 THE HERITAGE	\$18,671	0.43%	15.03%	45.09%	0.29%	0.26%	2.99%	385	93.09%	\$5,393	\$6,881	15.02%	36.84%	13.98%
34 BUTTE COMMUNITY	\$17,487	0.40%	9.81%	79.63%	-0.05%	2.50%	4.57%	349	91.02%	\$9,597	\$6,885	21.31%	50.02%	12.22%
35 ELKHORN	\$16,250	0.37%	8.18%	58.74%	0.24%	0.05%	3.88%	343	94.15%	\$7,061	\$5,794	13.84%	50.56%	21.14%
36 MONTANA EDUCATORS	\$15,955	0.37%	8.03%	58.52%	0.32%	0.83%	3.50%	332	91.95%	\$8,115	\$8,774	26.90%	55.67%	18.21%
37 FAMILY FIRST	\$13,624	0.31%	7.26%	38.58%	-0.03%	0.84%	4.26%	434	98.87%	\$5,480	\$5,753	11.52%	45.02%	15.90%
38 SEG	\$13,158	0.30%	12.54%	82.16%	0.87%	0.80%	3.68%	319	78.51%	\$9,734	\$7,199	37.79%	33.02%	0.00%
39 WOLF POINT	\$12,050	0.28%	16.24%	59.04%	0.31%	1.91%	4.70%	385	88.54%	\$5,337	\$4,011	15.18%	22.24%	0.00%
40 FORT PECK COMMUNITY	\$10,512	0.24%	11.14%	59.42%	0.85%	2.81%	3.21%	276	79.11%	\$11,695	\$6,755	10.79%	37.58%	0.00%
41 FALLON COUNTY	\$10,070	0.23%	10.12%	84.87%	2.10%	1.69%	3.45%	255	61.80%	\$13,792	\$7,842	22.82%	41.03%	0.00%
42 GLENDIVE P E	\$9,580	0.22%	7.79%	34.38%	0.31%	0.20%	1.87%	410	89.93%	\$9,983	\$7,182	16.11%	32.87%	0.00%
43 BIG SKY	\$8,309	0.19%	9.87%	39.03%	-0.09%	0.15%	2.56%	517	105.79%	\$9,003	\$7,206	19.92%	18.28%	0.00%
44 BITTERROOT COMMUNITY	\$7,573	0.17%	9.34%	50.44%	0.70%	3.04%	4.23%	308	85.74%	\$6,993	\$5,514	15.50%	44.72%	0.00%
45 SHELBY COMMUNITY	\$6,393	0.15%	17.05%	35.75%	-0.46%	2.18%	3.02%	785	118.01%	\$8,565	\$3,360	6.95%	17.53%	0.00%
46 MOUNTAIN WEST	\$6,164	0.14%	31.25%	87.64%	1.44%	0.75%	5.94%	241	80.48%	\$4,171	\$3,500	16.92%	37.31%	11.11%
47 M D U EMPLOYEES	\$4,832	0.11%	12.36%	43.93%	0.20%	0.00%	2.05%	346	95.72%	\$10,447	\$6,117	21.97%	0.00%	0.00%
48 DEER LODGE COUNTY SCHOOL EMP	\$4,414	0.10%	9.07%	35.31%	0.07%	0.00%	2.59%	372	94.84%	\$6,811	\$7,190	10.93%	23.84%	0.00%
49 KOOTENAI VALLEY	\$4,402	0.10%	8.95%	59.20%	-0.73%	0.88%	4.46%	417	79.64%	\$4,759	\$2,734	12.87%	30.39%	0.00%
50 ST. PATS EMPLOYEES	\$3,684	0.08%	8.75%	46.36%	0.79%	0.90%	1.55%	830	65.82%	\$6,763	\$4,042	13.49%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
10375	1ST LIBERTY	P.O. Box 5002	Great Falls	59403	Steve Grooms	(406) 761-8300	\$156,592,332	\$71,261,145	\$77,233,813	\$18,773,110	20,226	1.22%	-9.67%
6275	ALTANA	3212 Central Ave.	Billings	59102	Rhonda Diefenderfer	(406) 651-2328	\$217,767,720	\$137,452,218	\$67,432,042	\$25,844,306	18,382	2.53%	8.74%
4227	BADLANDS	P.O. Box 1382	Glendive	59330	Cindy Scheetz	(406) 377-4442	\$23,885,377	\$3,465,052	\$17,971,709	\$1,735,735	2,153	3.78%	-6.99%
62658	BEAR PAW	P.O. Box 471	Havre	59501	Al Vuokasin	(406) 265-9626	\$100,347,359	\$56,341,326	\$37,013,402	\$9,048,426	13,496	4.57%	-0.58%
15964	BIG SKY	990 Grand Ave.	Billings	59102	Jeanine Blehm	(406) 252-2527	\$8,309,475	\$2,907,932	\$5,005,794	\$827,557	1,034	6.85%	-8.62%
887	BILLINGS	P.O. Box 1779	Billings	59103	Tom Boos	(406) 248-1127	\$111,393,104	\$89,971,122	\$12,491,996	\$13,675,591	8,913	5.61%	10.49%
18964	BITTERROOT COMMUNITY	P.O. Box 467	Darby	59829	Kathy Transue	(406) 821-3171	\$7,572,812	\$3,426,736	\$3,738,574	\$779,108	1,232	13.20%	-2.69%
19896	BUTTE COMMUNITY	2901 Grand Ave.	Butte	59701	Karen Mandic	(406) 723-8284	\$17,487,124	\$12,428,542	\$4,485,167	\$1,776,101	2,267	19.33%	9.92%
8588	COMMUNITY 1ST	2905 Main St.	Miles City	59301	Todd Gillette	(406) 232-2550	\$26,226,009	\$15,944,185	\$8,567,275	\$2,316,573	3,384	11.39%	8.83%
5063	DANIELS-SHERIDAN	P.O. Box 1160	Scobey	59263	Patricia Zuck	(406) 487-5391	\$56,491,494	\$30,224,254	\$24,557,646	\$8,322,191	3,473	-1.69%	0.54%
10857	DEER LODGE COUNTY SCHOOL EMP	P.O. Box 1248	Anaconda	59711	Peggy Davis	(406) 563-7208	\$4,414,492	\$1,416,743	\$2,835,918	\$407,691	558	4.90%	18.47%
9741	EDTECH	P.O. Box 3726	Butte	59702	Tom Kieley	(406) 723-8288	\$70,591,482	\$29,072,130	\$37,739,440	\$10,825,135	4,767	-0.50%	-4.49%
495	ELKHORN	P.O. Box 5508	Helena	59604	Sheri Steinmetz	(406) 449-8690	\$16,250,014	\$8,755,578	\$6,889,421	\$1,431,328	2,573	2.35%	9.87%
1104	EMBARC	P.O. Box 2649	Great Falls	59403	Debra Evans	(406) 727-7300	\$92,791,692	\$50,326,437	\$36,870,021	\$10,810,818	9,531	3.02%	4.32%
21609	ENERGCOMM	P.O. Box 3529	Butte	59702	Connie McManara	(406) 782-2139	\$30,658,571	\$12,603,826	\$16,793,787	\$3,498,592	3,721	3.42%	-17.11%
9780	FALLON COUNTY	P.O. Box 1101	Baker	59313	Judy Brown	(406) 778-2920	\$10,069,940	\$7,640,591	\$1,931,872	\$1,025,765	1,148	16.73%	16.76%
11364	FAMILY FRST	P.O. Box 6587	Great Falls	59406	Kathryn Briggs	(406) 727-7575	\$13,624,098	\$4,817,046	\$7,867,749	\$1,021,412	2,170	4.42%	-11.64%
8881	FERGUS	106 E Janeaux	Lewistown	59457	Robert Bjeland	(406) 535-7478	\$54,010,210	\$34,779,998	\$14,500,222	\$6,378,268	6,023	4.00%	7.04%
8037	FORT PECK COMMUNITY	P.O. Box 214	Fort Peck	59223	Joe Vander Woude	(406) 526-3223	\$10,511,706	\$5,543,411	\$4,678,012	\$1,193,886	1,381	-2.44%	5.76%
3602	FROID	P.O. Box 353	Froid	59226	Elaine Clark	(406) 766-2350	\$1,079,561	\$676,759	\$404,567	\$130,648	274	-2.77%	-20.00%
18983	GATEWAY COMMUNITY	2300 Great Northern Ave.	Missoula	59808	Jim Jacobson	(406) 728-4475	\$58,740,976	\$42,841,563	\$12,181,679	\$5,760,190	6,854	1.65%	-0.52%
7716	GLENDIVE BN	P.O. Box 600	Glendive	59330	Jenifer Knutson	(406) 377-4250	\$31,792,766	\$12,922,466	\$18,321,135	\$3,390,746	2,084	12.77%	4.38%
14851	GLENDIVE P E	P.O. Box 1034	Glendive	59330	Shloh Smeltzer	(406) 377-4360	\$9,580,264	\$3,034,900	\$6,372,287	\$753,963	1,229	-0.09%	-1.82%
68495	HELENA COMMUNITY	P.O. Box 159	Helena	59624	Greg Strizich	(406) 443-5400	\$152,278,316	\$95,790,719	\$47,209,988	\$18,546,326	14,704	-2.41%	-2.01%
14668	HIGH PEAKS	P.O. Box 29	Dillon	59725	Tammy Hatfield	(406) 683-4373	\$19,537,288	\$9,260,599	\$9,549,052	\$1,846,863	3,496	-9.96%	-1.87%
24409	HOMESTEAD	302 N 11th St.	Billings	59101	Becky Schell	(406) 259-7052	\$3,489,016	\$3,088,677	\$355,095	\$450,202	533	6.48%	12.60%
11330	KOOTENAI VALLEY	P.O. Box 636	Libby	59923	Betty Willman	(406) 293-6421	\$4,402,266	\$2,364,992	\$1,844,374	\$430,988	1,461	-2.18%	10.23%
63199	LINCOLN COUNTY	P.O. Box 1586	Libby	59923	Char Lucas	(406) 293-7771	\$4,833,990	\$42,253,642	\$57,600,764	\$19,167,813	6,301	-2.44%	-4.98%
11331	M D U EMPLOYEES	P.O. Box 606	Glendive	59330	Janna McCormick	(406) 377-8883	\$104,193,980	\$1,859,605	\$2,924,683	\$599,596	692	-0.32%	-11.28%
2211	M M EMPLOYEES	2000 S Russell St.	Missoula	59801	Debra McConaughy	(406) 542-6091	\$1,325,721	\$911,667	\$401,884	\$118,529	483	33.28%	17.61%
11030	MCCONE COUNTY	P.O. Box 79	Circle	59215	Deanna Brost	(406) 485-2288	\$63,620,420	\$43,308,603	\$16,445,974	\$7,402,697	2,637	10.29%	2.59%
1739	MILE HIGH	3410 Monroe Ave.	Butte	59701	Diana Cannon	(406) 782-8341	\$21,636,299	\$8,706,419	\$11,307,077	\$3,003,430	2,208	0.97%	6.44%
8003	MILES CITY	P.O. Box 27	Miles City	59301	Sheila Brown	(406) 234-5458	\$2,818,276	\$1,469,182	\$1,055,870	\$558,743	526	-2.01%	2.40%
11300	MISSOULA	3600 Brooks	Missoula	59801	Gary Clark	(406) 523-3300	\$395,540,137	\$128,630,352	\$236,294,419	\$41,327,149	46,540	3.44%	5.60%
4164	MONTANA	P.O. Box 5027	Great Falls	59403	Wally Berry	(406) 727-2210	\$200,610,248	\$101,338,159	\$86,104,393	\$20,211,739	22,466	1.79%	3.57%
68190	MONTANA EDUCATORS	P.O. Box 2668	Missoula	59806	Leslie Womack	(406) 728-1034	\$15,954,867	\$8,512,990	\$6,822,242	\$1,343,897	1,658	-0.41%	-10.48%
16273	MONTANA HEALTH	P.O. Box 2376	Billings	59103	Dennis Wizenan	(406) 259-2000	\$25,221,602	\$15,232,959	\$6,877,157	\$2,279,804	2,955	22.25%	27.29%
8129	MOUNTAIN WEST	P.O. Box 4295	Butte	59701	Leah Salazar	(406) 782-9760	\$6,164,423	\$3,699,623	\$1,785,613	\$1,943,449	1,206	4.30%	1.57%
19285	NORTHERN MONTANA HOSPITAL	P.O. Box 1231	Havre	59501	Corinne DeVries	(406) 262-1306	\$676,554	\$323,208	\$346,883	\$109,940	236	4.42%	-6.63%
68647	PARK SIDE FINANCIAL	1300 Baker Ave.	Whitefish	59937	Jeremy Presta	(406) 862-2652	\$124,517,665	\$103,743,767	\$10,687,439	\$15,161,614	14,625	2.44%	1.21%
19732	RAVALLI COUNTY	P.O. Box 598	Hamilton	59840	Susan Smith	(406) 363-4631	\$36,032,022	\$17,270,195	\$16,586,545	\$3,629,310	4,969	1.48%	0.92%
3391	RICHLAND	201 West Holly St.	Sidney	59270	Kevin Meyer	(406) 482-2704	\$84,409,477	\$36,397,056	\$42,877,797	\$8,424,042	4,928	7.17%	4.41%
63183	RIMROCK	952 Central Ave.	Billings	59102	Paula Ruddock	(406) 248-3685	\$36,741,352	\$13,702,733	\$20,614,216	\$5,685,078	4,233	3.48%	-9.99%
63261	ROCKY MOUNTAIN	3400 N Montana Ave.	Helena	59602	Edward Stofko	(406) 449-2680	\$153,963,907	\$119,005,711	\$19,359,945	\$16,954,579	14,010	8.41%	22.58%
5387	RUSSELL COUNTY	P.O. Box 2605	Great Falls	59403	Bernie Nebauer	(406) 761-2880	\$60,498,038	\$42,218,890	\$14,691,746	\$6,311,305	9,388	-2.47%	-3.79%
7405	SEG	P.O. Box 69	Laurel	59044	Janice Lehman	(406) 628-7711	\$13,157,826	\$9,422,139	\$3,218,480	\$1,720,358	1,593	-1.01%	6.54%
9592	SHELBY COMMUNITY	P.O. Box 903	Shelby	59474	Debbie Pedersen	(406) 434-2848	\$67,392,553	\$1,884,245	\$4,176,674	\$1,100,992	1,569	-6.39%	-6.95%
761	SKY	P.O. Box 1690	Livingston	59047	Mae DeYoung	(406) 222-1750	\$87,208,067	\$51,863,690	\$28,288,341	\$8,237,130	8,377	-0.90%	-4.03%
4401	SOUTHWEST MONTANA COMMUNITY	200 E Park Ave.	Anaconda	59711	Tom Deidman	(406) 563-8484	\$99,379,055	\$38,843,514	\$53,370,530	\$14,266,219	7,303	-3.63%	19.58%
19017	ST. PATS EMPLOYEES	500 W Broadway	Missoula	59802	Silvia Davis	(406) 329-5665	\$3,684,122	\$1,555,491	\$2,025,414	\$329,249	830	-2.91%	6.07%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
7141	THE HERITAGE	P.O. Box 3958	Butte	59702	Kathy Shea	(406) 723-5381	\$18,671,188	\$7,166,784	\$10,763,508	\$2,824,233	2,310	5.58%	-2.45%
9809	TRICO COMMUNITY	P.O. Box 7449	Helena	59604	Eddie Black	(406) 442-1421	\$22,736,300	\$13,833,795	\$5,602,134	\$1,925,470	3,198	1.78%	8.24%
8097	TRICOUNTY	P.O. Box 531	Harlowton	59036	Joann Jenkins	(406) 632-4357	\$1,240,908	\$1,015,390	\$177,445	\$109,495	372	-4.57%	22.90%
24214	VALLEY	P.O. Box 20417	Billings	59104	Mike Silvers	(406) 656-9100	\$201,089,258	\$144,360,184	\$44,094,556	\$22,248,529	25,221	5.52%	1.98%
61949	WHITEFISH	P.O. Box 37	Whitefish	59937	Jim Kenyon	(406) 862-3525	\$1,251,692,188	\$601,087,032	\$608,811,273	\$150,016,145	56,183	0.80%	-8.34%
15375	WOLF POINT	P.O. Box 426	Wolf Point	59201	Michelle Johnson	(406) 653-2880	\$12,049,871	\$5,929,730	\$5,153,216	\$2,013,190	2,504	6.14%	8.04%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30							
	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	72	71	70	69	69	0.00%	-0.85%
Number of Members	423,323	432,342	442,920	450,132	464,884	3.28%	1.89%
Total Assets (\$000)	3,142,811	3,308,161	3,562,411	3,750,600	3,867,026	3.10%	4.23%
Total Shares (\$000)	2,685,304	2,852,432	3,064,258	3,217,911	3,272,742	1.70%	4.04%
Total Loans (\$000)	2,052,920	2,125,857	2,249,232	2,353,074	2,560,688	8.82%	4.52%
Total Capital (\$000)	361,257	370,176	392,449	406,675	425,420	4.61%	3.32%

NEBRASKA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 SAC	\$728,837	18.85%	8.27%	111.93%	0.64%	0.60%	3.27%	384	70.48%	\$14,802	\$7,036	36.40%	42.71%	5.47%
2 CENTRIS	\$525,832	13.60%	9.18%	101.14%	0.28%	1.02%	5.43%	366	88.31%	\$11,381	\$5,395	14.45%	47.00%	8.29%
3 NEBRASKA ENERGY	\$248,855	6.44%	10.94%	62.54%	0.98%	0.15%	1.19%	485	54.47%	\$19,968	\$20,655	19.86%	40.01%	8.09%
4 METRO HEALTH SERVICES	\$241,931	6.26%	11.36%	86.54%	1.28%	0.97%	6.16%	262	82.93%	\$7,395	\$6,611	24.56%	87.22%	16.72%
5 LIBERTY FIRST	\$171,870	4.44%	11.10%	101.27%	0.45%	1.10%	5.80%	262	87.79%	\$11,544	\$6,904	24.41%	46.01%	17.52%
6 SIOUXLAND	\$156,947	4.06%	14.29%	86.09%	0.96%	0.55%	3.98%	277	80.31%	\$13,330	\$7,639	29.35%	44.40%	5.85%
7 FOUR POINTS	\$120,789	3.12%	11.04%	50.26%	0.60%	0.34%	1.48%	422	70.41%	\$19,058	\$14,818	16.03%	28.57%	2.98%
8 MUTUAL 1ST	\$108,776	2.81%	7.41%	58.30%	-0.54%	1.63%	4.32%	321	101.75%	\$11,229	\$7,462	9.55%	41.49%	10.51%
9 FIRST NEBRASKA EDCTRS & EMPL GRPS	\$100,553	2.60%	16.33%	77.50%	0.56%	0.12%	4.94%	272	89.24%	\$11,101	\$6,127	13.73%	31.69%	6.90%
10 UNIVERSITY OF NEBRASKA	\$87,507	2.26%	8.24%	49.42%	0.00%	0.38%	3.28%	400	97.45%	\$7,218	\$7,640	15.23%	46.29%	23.69%
11 MEMBERSOWN	\$86,842	2.25%	7.98%	43.31%	0.18%	1.52%	2.68%	443	87.19%	\$8,309	\$9,430	31.48%	30.72%	4.13%
12 PEOPLES CHOICE	\$75,922	1.96%	7.40%	51.57%	-0.45%	0.98%	3.57%	439	110.12%	\$10,339	\$6,436	18.08%	40.97%	1.61%
13 WESTERN HERITAGE	\$74,094	1.92%	9.77%	60.93%	0.39%	0.37%	4.10%	340	90.78%	\$8,396	\$6,013	21.17%	35.75%	4.53%
14 OMAHA	\$72,284	1.87%	6.54%	50.90%	-0.20%	0.77%	3.35%	392	103.45%	\$9,126	\$9,827	18.91%	46.49%	15.95%
15 OMAHA POLICE	\$62,902	1.63%	8.01%	67.90%	0.22%	0.72%	3.30%	332	94.88%	\$11,520	\$11,903	24.60%	58.54%	23.79%
16 THE ARCHER COOPERATIVE	\$57,560	1.49%	9.44%	93.19%	0.59%	0.76%	3.29%	178	80.57%	\$39,184	\$14,173	14.73%	54.00%	0.00%
17 COLUMBUS UNITED	\$54,739	1.42%	10.75%	54.09%	0.72%	0.88%	4.31%	334	89.63%	\$9,235	\$6,586	22.14%	40.42%	0.00%
18 OMAHA FIREFIGHTERS	\$53,128	1.37%	15.88%	49.99%	0.71%	0.16%	1.87%	607	72.11%	\$12,062	\$10,473	16.80%	36.37%	11.62%
19 KELLOGG MIDWEST	\$50,433	1.30%	18.26%	51.79%	0.40%	0.27%	2.80%	302	88.03%	\$11,044	\$12,055	16.10%	44.34%	21.40%
20 CREIGHTON	\$47,080	1.22%	9.44%	64.22%	0.27%	0.09%	3.82%	521	92.83%	\$10,448	\$4,153	2.25%	41.29%	10.67%
21 LINCOLNE	\$43,860	1.13%	14.85%	86.24%	0.02%	0.62%	4.93%	372	87.85%	\$8,328	\$4,884	24.20%	45.02%	10.02%
22 LINCOLN PUBLIC SCHOOL EMPL	\$40,629	1.05%	12.35%	39.91%	0.48%	0.60%	1.51%	534	73.48%	\$9,139	\$11,099	21.80%	16.66%	0.00%
23 FREMONT FIRST CENTRAL	\$38,095	0.99%	12.21%	46.67%	0.00%	0.64%	3.21%	319	95.19%	\$7,480	\$6,511	12.90%	36.73%	14.27%
24 KEARNEY	\$37,568	0.97%	7.45%	95.50%	0.95%	1.09%	6.76%	216	87.88%	\$6,763	\$5,833	31.59%	44.19%	18.13%
25 SPIRIT OF AMERICA	\$35,871	0.93%	8.53%	45.33%	0.18%	0.62%	3.12%	507	95.02%	\$9,280	\$7,121	14.12%	49.69%	4.16%
26 U.P. CONNECTION	\$32,230	0.83%	13.34%	53.75%	0.16%	0.18%	4.60%	265	95.41%	\$11,920	\$6,843	10.50%	44.85%	0.00%
27 OMAHA PUBLIC POWER DISTRICT EMPL.	\$31,140	0.81%	21.78%	38.97%	-0.10%	0.04%	1.30%	1309	109.23%	\$11,010	\$6,202	15.92%	8.02%	0.00%
28 OMAHA DOUGLAS	\$30,202	0.78%	11.94%	36.36%	0.02%	0.98%	3.42%	473	99.30%	\$5,077	\$6,197	8.29%	44.03%	11.18%
29 FAMILY FOCUS	\$29,556	0.76%	12.23%	84.86%	1.12%	0.73%	3.81%	347	77.16%	\$9,619	\$8,731	26.70%	39.17%	25.18%
30 NORTH PLATTE UNION PACIFIC EMPL.	\$28,340	0.73%	17.00%	48.43%	0.68%	0.73%	2.19%	495	75.40%	\$6,723	\$6,314	26.48%	25.13%	0.00%
31 UNION PACIFIC STREAMLINER	\$26,487	0.68%	3.37%	46.11%	-6.91%	2.07%	3.93%	441	105.93%	\$9,332	\$6,092	11.55%	34.76%	11.01%
32 DALE EMPLOYEES	\$25,612	0.66%	18.96%	44.41%	0.83%	1.94%	1.85%	349	67.23%	\$11,530	\$7,424	12.99%	32.96%	0.00%
33 HEARTLAND AREA	\$23,649	0.61%	22.71%	39.89%	-0.19%	0.07%	2.98%	335	108.05%	\$7,364	\$9,064	18.31%	34.83%	11.39%
34 NEBRASKA STATE EMPLOYEES	\$23,615	0.61%	7.12%	37.22%	0.17%	1.11%	2.37%	876	92.43%	\$7,662	\$6,251	7.73%	23.74%	7.91%
35 NEIGHBORHOOD COMMUNITY	\$23,482	0.61%	13.77%	31.44%	0.34%	1.34%	2.85%	537	89.74%	\$7,821	\$6,264	7.73%	39.86%	0.00%
36 CONSUMERS COOPERATIVE	\$23,340	0.60%	15.78%	77.56%	2.54%	0.81%	2.37%	421	44.20%	\$8,355	\$9,299	47.84%	36.34%	0.00%
37 HASTINGS	\$22,749	0.59%	11.19%	56.91%	0.24%	0.13%	3.87%	659	92.17%	\$7,450	\$3,057	12.12%	24.91%	0.00%
38 FIRST LINCOLN	\$16,977	0.44%	14.03%	72.35%	0.35%	1.30%	4.01%	440	102.02%	\$8,283	\$5,087	27.01%	30.65%	0.00%
39 GALLUP	\$15,952	0.41%	11.75%	94.84%	0.52%	0.00%	4.50%	369	118.46%	\$22,740	\$7,469	12.35%	41.98%	0.00%
40 AMERITAS EMPLOYEES	\$15,294	0.40%	11.48%	44.96%	-0.29%	0.00%	2.49%	454	113.44%	\$18,474	\$8,502	10.57%	20.25%	0.00%
41 K.R.D.	\$13,660	0.35%	9.33%	95.47%	0.26%	1.73%	5.01%	273	91.54%	\$8,558	\$5,008	36.94%	25.64%	0.00%
42 KEARNEY EATON EMPLOYEES	\$13,493	0.35%	12.87%	84.38%	1.47%	1.24%	5.32%	270	78.22%	\$7,530	\$4,257	27.08%	37.76%	0.00%
43 LINCOLN S.D.A.	\$11,881	0.31%	20.54%	31.87%	-0.28%	0.73%	2.44%	428	112.00%	\$12,443	\$7,333	6.16%	17.23%	5.22%
44 ELECTRICAL WORKERS NO 22	\$9,639	0.25%	9.50%	45.47%	-0.22%	2.07%	3.38%	763	106.99%	\$7,938	\$3,804	8.47%	21.66%	0.00%
45 CHADRON	\$9,480	0.25%	11.12%	66.58%	0.22%	0.14%	4.07%	495	92.42%	\$9,397	\$4,246	18.55%	35.39%	0.00%
46 NORTHEAST NEBRASKA	\$9,411	0.24%	10.18%	51.30%	-0.28%	1.05%	4.34%	580	92.55%	\$6,150	\$3,223	9.00%	25.89%	0.00%
47 GREATER OMAHA	\$9,265	0.24%	21.15%	48.12%	-0.09%	0.00%	3.44%	312	104.02%	\$6,762	\$7,769	10.99%	42.26%	35.43%
48 SUGAR VALLEY	\$8,911	0.23%	18.90%	45.28%	0.10%	0.96%	2.69%	652	96.37%	\$5,542	\$3,687	18.26%	11.61%	0.00%
49 CENTRAL NEBRASKA	\$8,132	0.21%	10.65%	61.72%	0.13%	1.66%	5.11%	331	95.61%	\$5,149	\$4,807	20.95%	42.44%	9.81%
50 ROBERTS DAIRY EMPLOYEES	\$7,930	0.21%	23.98%	37.12%	-0.54%	2.11%	3.08%	432	121.46%	\$7,946	\$6,971	14.25%	15.76%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
66099	AMERTAS EMPLOYEES	P.O. Box 5464	Lincoln	68510	David Sanders	(402) 467-7865	\$15,294,039	\$6,077,949	\$8,864,593	\$1,784,171	1,590	-3.00%	-8.95%
23671	BAKERS	11117 John Galt Blvd.	Omaha	68137	Jane Kerrigan	(402) 339-6755	\$7,502,864	\$3,520,091	\$3,867,385	\$1,054,001	1,068	7.23%	-0.95%
4176	BOX BUTTE PUBLIC EMPLOYEES	P.O. Box 822	Alliance	69301	Stephanie Buskirk	(308) 792-4725	\$4,718,205	\$2,620,461	\$1,835,768	\$729,166	673	-3.02%	6.66%
11617	BOYSTOWN	13602 Flanagan Blvd.	Boys Town	68010	Kim McBride	(402) 468-1108	\$1,177,313	\$1,177,313	\$1,839,412	\$239,585	1,594	17.11%	1.63%
24189	CENTRAL NEBRASKA	609 S. Locust	Grand Island	68801	Kathy Hilligas	(308) 382-5041	\$8,132,410	\$4,417,586	\$3,312,694	\$901,185	1,489	8.46%	13.63%
28	CENTRIS	11825 Q. St.	Omaha	68137	Steve Swanson	(402) 334-7000	\$525,832,341	\$439,300,237	\$50,015,965	\$47,495,399	80,507	1.51%	6.18%
13966	CHADRON	126 E 3rd	Chadron	69337	Barb Roth	(308) 432-2588	\$9,480,420	\$5,591,256	\$3,466,782	\$1,066,782	1,978	-8.12%	18.02%
24402	COLUMBUS UNITED	P.O. Box 585	Columbus	68601	Brian Christensen	(402) 563-4597	\$26,163,938	\$24,190,786	\$24,190,786	\$6,155,039	7,345	1.58%	-1.30%
60854	CONSTRUCTION INDUSTRIES	P.O. Box 5801	Lincoln	68505	Carol Claus	(402) 466-4406	\$1,606,301	\$1,275,349	\$319,228	\$272,763	764	8.77%	6.45%
6974	CONSUMERS COOPERATIVE	P.O. Box 836	Alliance	69301	Betsy Marsteller	(308) 762-1871	\$23,339,539	\$15,180,898	\$7,721,091	\$3,781,390	2,105	18.43%	10.01%
7576	CREIGHTON	2575 Dodge St.	Omaha	68131	Thomas Kjar	(402) 341-2121	\$47,079,969	\$27,092,624	\$15,935,239	\$4,563,116	10,159	-7.50%	-0.99%
66144	DALE EMPLOYEES	P.O. Box 609	Columbus	68602	Michele Goebel	(402) 563-6207	\$25,612,436	\$9,212,204	\$16,079,075	\$4,966,751	2,794	-5.52%	-7.59%
66274	EDDYVILLE COOPERATIVE	P.O. Box 106	Eddyville	68834	Michael McVigie	(308) 858-4440	\$1,331,075	\$1,051,705	\$250,845	\$307,770	254	4.66%	26.45%
10763	ELECTRICAL WORKERS NO 22	8960 L St., Ste. 102	Omaha	68127	Susan Fidone	(402) 331-3121	\$9,638,909	\$3,961,303	\$5,404,411	\$955,766	2,290	6.50%	23.05%
24751	FAMILY FOCUS	6221 Center St.	Omaha	68106	Amy Brodersen	(402) 933-0233	\$29,555,640	\$21,863,610	\$5,457,940	\$3,673,623	2,951	2.74%	6.76%
10756	FIRST LINCOLN	P.O. Box 5872	Lincoln	68505	Wayne Wacker	(402) 466-4040	\$16,976,736	\$10,519,065	\$5,784,606	\$2,460,527	2,858	-0.36%	10.25%
65398	FIRST NE EDUCATORS & EMPL GRPS	10655 Bedford Ave.	Omaha	68134	Rich Kounleil	(402) 492-9100	\$100,552,790	\$61,897,982	\$32,723,354	\$16,989,854	13,035	3.69%	-1.27%
24753	FOUR POINTS	P.O. Box 541030	Omaha	68154	Donnie Price	(402) 431-5180	\$120,788,582	\$53,438,495	\$66,319,446	\$13,851,027	7,176	-4.18%	8.44%
24280	FREMONT FIRST CENTRAL	P.O. Box 1521	Fremont	68026	Scott Winkelmann	(402) 721-5368	\$38,094,519	\$15,505,469	\$21,401,776	\$4,741,262	5,102	4.93%	13.52%
23292	GALLUP	1001 Gallup Dr.	Omaha	68102	Ronny Miller	(402) 938-6800	\$15,975,696	\$13,075,476	\$1,939,218	\$1,939,218	1,846	3.96%	5.10%
24222	GREATER OMAHA	601 N 30th St.	Omaha	68131	Cheera Osewowski	(402) 449-4453	\$9,265,330	\$3,502,599	\$5,490,313	\$1,985,628	937	3.89%	-3.82%
5291	HASTINGS	707 N Marian Rd.	Hastings	68901	Linda Stark	(402) 463-6668	\$11,465,600	\$7,248,650	\$9,634,702	\$2,637,225	6,591	4.03%	4.43%
9194	HARTLAND AREA	6111 No. 72 St.	Omaha	68134	Mary Heithoff	(402) 571-8444	\$23,648,987	\$7,267,874	\$15,899,555	\$5,405,121	2,010	-1.77%	-0.49%
7210	HEMINGFORD COMMUNITY	P.O. Box 991	Hemingford	69348	Kathy Gettner	(308) 487-5578	\$7,052,577	\$2,815,677	\$4,031,055	\$638,654	1,024	0.04%	6.91%
6466	K.R.D.	P.O. Box 385	Mccook	69001	Jean Hester	(308) 345-7040	\$13,659,624	\$11,767,041	\$1,001,155	\$1,368,674	2,461	2.90%	4.02%
17999	KEARNEY	2915 2nd Ave.	Kearney	68847	Dee Schirmer	(308) 234-9311	\$32,535,048	\$32,535,048	\$2,486,116	\$3,009,404	5,841	15.89%	21.02%
22113	KEARNEY EATON EMPLOYEES	2600 Hwy. 30 East, P.O. Box 1478	Kearney	68848	Ceryl Montgomery	(308) 237-5872	\$13,492,621	\$9,683,642	\$3,282,023	\$1,831,566	2,696	-1.88%	21.41%
5286	KELLOGG MIDWEST	9601 F St.	Omaha	68127	Barbara Wisowaty	(402) 593-2680	\$50,433,231	\$20,740,242	\$28,509,078	\$10,073,574	3,322	-0.82%	-8.01%
65325	LABOR DEPARTMENT	P.O. Box 94600	Lincoln	68509	Lois Kriger	(402) 471-9916	\$1,886,633	\$1,629,633	\$1,886,205	\$469,106	704	-3.27%	-2.62%
63757	LIBERTY FIRST	501 N 46th St.	Lincoln	68503	Frank Wilber	(402) 464-8347	\$171,870,451	\$135,633,573	\$11,550,459	\$20,308,529	19,399	1.26%	20.22%
2643	LINCOLN PUBLIC SCHOOL EMPLOYEES	5901 O St. Ste. 200	Lincoln	68510	Bruce Healey	(402) 486-3644	\$40,628,966	\$14,202,256	\$25,903,775	\$5,107,812	3,206	5.46%	8.00%
65561	LINCOLN S.D.A.	4733 Prescott Ave.	Lincoln	68506	Lisa Forbes	(402) 489-8886	\$11,880,916	\$2,998,775	\$8,736,032	\$2,467,039	1,283	-9.93%	-18.85%
3491	LINCOLN USDA	Rm. 313 Federal Building	Lincoln	68508	Connie Stevens	(402) 474-0097	\$6,046,365	\$3,866,202	\$2,126,951	\$690,196	1,105	5.11%	6.43%
10585	LINCOLNE	P.O. Box 30659	Lincoln	68503	Jerry Barnett	(402) 441-3555	\$43,859,627	\$32,094,959	\$7,974,515	\$6,861,292	7,621	-3.85%	3.58%
15522	LOCAL 265 IBEW	P.O. Box 22725	Lincoln	68542	Troy Knox	(402) 423-4494	\$3,706,849	\$1,739,617	\$1,946,894	\$378,289	895	7.69%	4.04%
24644	MCPHERSON COMMUNITY	P.O. Box 87	Tryon	69167	Toni Powers	(308) 587-2526	\$762,618	\$530,309	\$168,473	\$52,257	295	-3.03%	-0.69%
24759	MEADOW GROVE	P.O. Box 108	Meadow Grove	68752	Gini Goracke	(402) 634-2911	\$5,209,711	\$4,021,411	\$1,165,622	\$689,084	569	1.18%	-4.58%
66268	MEMBERSOWN	1625 N St., Ste. A	Lincoln	68508	Kenneth Miller	(402) 436-5365	\$86,841,540	\$34,380,785	\$47,706,606	\$6,787,348	8,418	0.59%	-10.70%
7091	METRO HEALTH SERVICES	P.O. Box 390696	Omaha	68139	Michael McDermott	(402) 551-3052	\$241,930,535	\$181,849,564	\$46,336,750	\$30,267,997	31,784	6.91%	15.59%
24540	MUTUAL 1ST	14510 F St., Ste. 201	Omaha	68137	Mark Uden	(402) 697-8200	\$108,775,814	\$53,729,551	\$46,559,823	\$8,352,216	12,350	0.60%	-2.11%
22921	NAFCO NEBRASKA	2115 W State St.	Grand Island	68803	Terri Jewell	(308) 381-2281	\$2,546,048	\$1,505,824	\$949,043	\$109,707	677	-10.94%	-0.02%
24286	NEBRASKA ENERGY	P.O. Box 499	Columbus	68602	Stan Fraser	(402) 563-5900	\$248,854,661	\$137,742,342	\$109,068,358	\$28,065,052	10,663	-3.22%	17.71%
24695	NEBRASKA RURAL COMMUNITY	P.O. Box 747	Morrill	69358	Charles Karpf	(308) 247-2026	\$1,551,482	\$1,551,482	\$575,889	\$184,381	642	8.22%	-1.98%
61715	NEBRASKA RURAL ELECTRIC ASSOCIATION	P.O. Box 82048	Lincoln	68501	Troy Bredenkamp	(402) 475-4988	\$6,028,919	\$2,434,470	\$3,533,825	\$752,107	914	-1.46%	-3.17%
65816	NEBRASKA STATE EMPLOYEES	P.O. Box 95084	Lincoln	68509	Ruth Nielsen	(402) 471-2561	\$23,614,933	\$8,152,326	\$14,966,835	\$1,696,205	3,504	2.03%	11.72%
24396	NEIGHBORHOOD COMMUNITY	4848 S 120th St.	Omaha	68137	Chris Gryskiewicz	(402) 895-6880	\$23,482,437	\$6,342,714	\$16,670,333	\$3,374,421	3,221	-4.00%	-0.31%
65528	NORTH PLATTE UNION PACIFIC EMPL	P.O. Box 1067	North Platte	69103	Donna Obermeier	(308) 532-4426	\$28,339,693	\$11,342,543	\$16,422,084	\$4,925,845	3,709	4.33%	7.89%
14965	NORTHEAST NEBRASKA	P.O. Box 1344	Norfolk	68702	Susie Korth	(402) 371-9345	\$9,410,859	\$4,317,110	\$4,663,756	\$977,708	2,611	11.15%	3.66%
135	OMAHA	3001 S 82nd Ave.	Omaha	68124	Steve Johnson	(402) 399-9001	\$72,284,438	\$34,295,856	\$35,270,913	\$4,916,274	6,857	0.54%	2.71%
66151	OMAHA BURLINGTON EMPLOYEES	4302 Gibson Rd.	Omaha	68107	Joseph Skradski	(402) 422-5358	\$2,593,500	\$1,758,530	\$815,796	\$508,778	445	3.57%	6.88%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
6208	OMAHA DOUGLAS	8251 W Center Rd.	Omaha	68124	Tammy Nelson	(402) 444-5999	\$30,202,123	\$9,590,574	\$18,580,240	\$3,681,271	4,256	-1.53%	1.79%
66126	OMAHA FIREFIGHTERS	4630 S 143 St.	Omaha	68137	Sandra McLean	(402) 553-4560	\$53,127,628	\$22,253,473	\$29,442,020	\$8,476,141	4,251	1.50%	-5.43%
12319	OMAHA POLICE	3003 S 82nd Ave.	Omaha	68124	Mary Johnson	(402) 391-4040	\$62,901,565	\$38,960,415	\$20,707,545	\$5,137,349	4,821	-0.85%	3.74%
2507	OMAHA PUBLIC POWER DISTRICT EMPL	444 S 16th St. Mall, E/AR/EP 5	Omaha	68102	Elizabeth Goodnoad	(402) 636-3177	\$31,140,114	\$9,490,861	\$21,376,977	\$6,802,630	3,977	-4.01%	3.06%
64938	OUR FAMILY SOCIAL	2510 South 84th St.	Omaha	68124	Susan Cain	(402) 391-4279	\$547,000	\$414,062	\$137,446	\$62,653	524	5.16%	-11.61%
6997	PANHANDLE COOPERATIVE	P.O. Box 376	Scottsbluff	69363	Christine Darley	(308) 632-2137	\$4,175,647	\$1,926,629	\$1,884,665	\$472,366	1,200	-16.58%	-35.63%
24794	PEOPLES CHOICE	P.O. Box 83088	Lincoln	68501	Dale Springer	(402) 475-7059	\$75,921,656	\$35,681,103	\$34,184,054	\$5,700,197	10,751	-1.58%	8.58%
24682	PIONEER COMMUNITY	102 S Main	Pallsade	69040	Tonya Placzek	(308) 285-3679	\$3,157,070	\$2,338,745	\$692,037	\$293,862	566	29.42%	13.86%
24114	ROBERTS DAIRY EMPLOYEES	P.O. Box 0366	Omaha	68101	Russel Konecny	(402) 344-4321	\$7,930,360	\$2,232,923	\$5,669,806	\$1,959,368	863	-9.41%	6.63%
5400	SAC	P.O. Box 1149	Bellevue	68005	Gail DeBoer	(402) 292-8000	\$728,836,554	\$650,835,562	\$13,623,199	\$65,175,263	82,637	4.92%	12.45%
24327	SILOUPLAND	P.O. Box 807	South Sioux City	68776	Joel Steenhoven	(402) 494-2073	\$156,946,564	\$112,969,098	\$35,434,331	\$22,887,112	17,177	3.41%	11.78%
24724	SPIRIT OF AMERICA	325 N 52 St., P.O. Box 5556	Lincoln	68505	Rhonda Litt	(402) 467-1102	\$35,870,702	\$14,727,068	\$19,633,130	\$2,964,835	4,562	4.52%	-0.65%
3558	SUGARVALLEY	P.O. Box 745	Scottsbluff	69363	Valerie Henkel	(308) 632-2323	\$8,910,998	\$3,263,947	\$5,454,453	\$1,715,297	1,955	4.03%	-6.57%
66270	THE ARCHER COOPERATIVE	2121 Archer Rd.	Archer	68816	Dan Poppe	(308) 795-2204	\$57,559,963	\$48,157,576	\$7,200,547	\$6,250,790	3,646	-5.53%	3.11%
4098	U.P. CONNECTION	6707 Grover St.	Omaha	68106	Jan Kounkel	(402) 391-5838	\$32,229,630	\$14,638,086	\$14,871,803	\$4,467,053	3,980	4.77%	-0.11%
2260	UNION PACIFIC STREAMLINER	1400 Douglas St., Stop 0040	Omaha	68179	Janet Anderson	(402) 544-2500	\$26,487,411	\$11,767,472	\$14,241,537	\$988,219	4,189	-1.08%	7.56%
2384	UNIVERSITY OF NEBRASKA	P.O. Box 82847	Lincoln	68501	Keith Kaurfield	(402) 472-2087	\$87,507,055	\$39,231,855	\$40,218,001	\$7,356,610	10,390	5.84%	14.48%
60398	WESTERN HERITAGE	P.O. Box 697	Alliance	69301	Kurt Schmidt	(308) 762-5702	\$74,094,000	\$39,249,905	\$29,030,103	\$6,940,779	10,714	-1.12%	13.14%
16	WOODMEN	1700 Farnam St., 11th Fl.	Omaha	68102	Clayton Sumtlen	(402) 271-7285	\$7,844,426	\$4,115,680	\$3,575,535	\$1,248,864	1,143	2.57%	5.46%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	23	23	20	18	18	0.00%	-4.78%
Number of Members	392,060	365,619	347,072	331,346	329,925	-0.43%	-3.39%
Total Assets (\$000)	4,026,253	3,768,058	3,698,657	3,689,741	3,823,111	3.61%	-1.03%
Total Shares (\$000)	3,652,183	3,436,909	3,364,268	3,327,063	3,417,824	2.73%	-1.32%
Total Loans (\$000)	2,683,991	2,315,659	2,103,312	1,952,200	1,990,992	1.99%	-5.80%
Total Capital (\$000)	426,058	396,158	380,204	398,254	429,192	7.77%	0.15%

NEVADA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/ Assets	Loans/ Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./ Average Assets	Members/ Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 ONE NEVADA	\$722,177	18.89%	10.47%	51.79%	0.92%	0.54%	5.37%	304	81.71%	\$9,410	\$8,458	11.00%	70.46%	23.75%
2 SILVER STATE SCHOOLS	\$660,065	17.27%	7.25%	65.66%	2.31%	1.65%	3.16%	321	68.54%	\$31,138	\$11,258	8.88%	65.96%	0.16%
3 CLARK COUNTY	\$531,214	13.89%	10.98%	62.28%	2.55%	0.64%	2.51%	366	52.48%	\$13,843	\$13,960	22.98%	77.61%	22.85%
4 BOULDER DAM	\$499,075	13.05%	9.49%	43.53%	1.22%	2.45%	1.65%	481	57.71%	\$30,072	\$21,530	3.07%	58.58%	14.59%
5 GREATER NEVADA	\$489,237	12.80%	10.04%	68.97%	1.15%	0.64%	5.64%	245	84.62%	\$15,915	\$9,496	15.40%	63.18%	0.00%
6 FINANCIAL HORIZONS	\$142,621	3.73%	10.58%	64.40%	0.82%	0.22%	3.15%	235	78.66%	\$16,786	\$12,234	25.30%	58.60%	0.00%
7 ELKO	\$139,337	3.64%	8.99%	38.95%	0.54%	0.35%	2.76%	425	81.41%	\$11,441	\$9,439	6.02%	51.46%	8.44%
8 WESTSTAR	\$137,285	3.59%	12.14%	69.53%	0.57%	2.48%	6.21%	297	92.90%	\$9,140	\$5,299	12.53%	75.16%	11.83%
9 GREAT BASIN	\$128,573	3.36%	9.93%	67.43%	0.83%	0.62%	3.44%	411	78.98%	\$11,219	\$7,068	19.30%	48.55%	11.95%
10 SIERRA PACIFIC	\$106,402	2.78%	12.39%	53.70%	0.30%	1.67%	2.47%	431	89.32%	\$14,264	\$10,719	22.42%	38.30%	9.62%
11 PLUS	\$81,368	2.13%	12.35%	61.52%	1.35%	0.91%	3.87%	385	80.03%	\$8,287	\$5,743	10.57%	49.75%	18.01%
12 FRONTIER FINANCIAL	\$67,394	1.76%	7.45%	68.04%	1.73%	2.97%	3.71%	334	74.07%	\$13,257	\$8,785	19.47%	56.68%	9.47%
13 CHURCHILL COUNTY	\$44,119	1.15%	15.61%	32.89%	1.07%	0.33%	0.95%	569	48.13%	\$11,912	\$16,371	26.39%	0.00%	0.00%
14 RENO CITY EMPLOYEES	\$28,786	0.75%	8.88%	43.55%	0.00%	0.24%	2.65%	622	106.21%	\$16,004	\$10,526	17.03%	24.19%	0.00%
15 PAHRANAGAT VALLEY	\$18,747	0.49%	10.70%	66.29%	0.76%	1.65%	3.79%	355	79.84%	\$16,604	\$8,550	12.74%	52.92%	0.00%
16 STAGE EMPLOYEES	\$13,461	0.35%	5.15%	45.89%	-0.13%	0.02%	3.90%	280	103.54%	\$4,979	\$10,118	13.79%	58.80%	42.31%
17 E. W. NO. 401	\$8,477	0.22%	11.81%	48.22%	1.00%	3.44%	3.02%	370	75.25%	\$6,010	\$9,685	14.19%	42.97%	21.89%
18 LAS VEGAS UP EMPLOYEES	\$4,773	0.12%	29.86%	43.00%	-0.96%	3.11%	5.24%	305	125.97%	\$5,607	\$3,644	9.06%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
96084	BOULDER DAM	P.O. Box 61530	Boulder City	89006	Eric Estes	(702) 293-7777	\$499,074,821	\$196,070,279	\$295,564,127	\$51,651,731	20,921	4.56%	2.43%
11824	CHURCHILL COUNTY	667 S. Meime St.	Fallon	89406	Terri Black	(702) 423-7444	\$44,119,170	\$12,245,619	\$31,268,740	\$6,951,503	2,274	-1.06%	12.27%
86752	CLARK COUNTY	P.O. Box 36490	Las Vegas	89133	Wayne Jew	(702) 228-2228	\$531,213,571	\$292,397,453	\$212,437,249	\$65,667,039	33,632	3.68%	4.53%
86754	E. W. NO. 401	P.O. Box 21266	Reno	89515	Valerie Jensen	(702) 329-3883	\$8,476,967	\$3,455,742	\$4,940,869	\$1,000,926	740	-5.12%	24.03%
13800	ELKO	2397 Mountain City Hwy.	Elko	89801	Kelly Buckner	(775) 738-4083	\$139,336,542	\$49,196,940	\$83,007,638	\$13,177,744	13,382	5.30%	19.14%
86755	FINANCIAL HORIZONS	P.O. Box 2288	Hawthorne	89415	Barbara Reuter	(775) 945-2421	\$142,621,281	\$82,219,432	\$51,192,245	\$15,523,808	10,436	2.69%	-2.22%
95778	FRONTIER FINANCIAL	P.O. Box 70099	Reno	89570	Bruce Rodela	(775) 829-2070	\$67,393,761	\$41,959,406	\$20,065,399	\$5,903,040	7,020	-3.86%	-7.26%
7063	GREAT BASIN	9770 S Virginia St.	Reno	89511	Dennis Flannigan	(775) 333-4228	\$128,572,958	\$77,356,906	\$43,764,960	\$14,036,563	16,232	2.03%	-0.66%
68228	GREATER NEVADA	451 Eagle Station Ln.	Carson City	89701	Wally Murray	(775) 882-2060	\$489,237,120	\$302,077,188	\$130,159,453	\$51,669,480	46,126	6.09%	13.60%
7698	LAS VEGAS UP EMPLOYEES	320 N 10th St.	Las Vegas	89101	Roy Galyeon	(702) 382-9688	\$4,773,357	\$1,435,312	\$3,294,658	\$1,454,608	916	3.80%	14.86%
68613	ONE NEVADA	2645 S Mijave Rd.	Las Vegas	89121	Brad Beal	(702) 457-1000	\$722,177,017	\$330,389,292	\$371,887,831	\$95,409,089	75,430	3.53%	0.02%
12686	PAHRAMAGAT VALLEY	P.O. Box 419	Alamo	89001	Robin Simmers	(702) 725-3586	\$18,747,353	\$11,074,653	\$7,144,154	\$2,377,216	1,954	3.10%	-7.73%
86756	PLUS	P.O. Box 26597	Las Vegas	89126	Carol Schumacher	(702) 871-4746	\$81,367,757	\$42,837,617	\$32,287,089	\$11,206,893	12,124	-2.42%	-10.07%
7907	RENO CITY EMPLOYEES	386 Holcomb Ave.	Reno	89502	Marven Jeppson	(775) 334-2438	\$28,786,254	\$11,410,692	\$16,772,671	\$2,592,152	2,489	-1.63%	-7.79%
1000	SIERRA PACIFIC	P.O. Box 10100	Reno	89520	Jim Hunting	(702) 689-3337	\$106,401,521	\$49,667,541	\$54,622,125	\$13,572,309	8,629	6.09%	4.35%
97085	SILVER STATE SCHOOLS	P.O. Box 12037	Las Vegas	89112	Andy Hunter	(702) 733-8820	\$660,065,482	\$398,723,821	\$235,161,092	\$57,885,992	53,937	-1.33%	-3.60%
16225	STAGE EMPLOYEES	3000 S Valley View Blvd.	Las Vegas	89102	Margaret Lindsey	(702) 873-3675	\$13,460,620	\$5,860,375	\$7,448,707	\$783,474	1,262	-2.33%	-6.56%
68227	WESTSTAR	P.O. Box 94138	Las Vegas	89193	Rick Schmidt	(702) 791-4777	\$137,285,254	\$82,613,667	\$45,380,717	\$18,328,190	22,421	1.08%	0.93%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	24	23	21	20	19	-5.00%	-4.56%
Number of Members	464,219	486,064	512,617	529,178	549,566	3.85%	3.43%
Total Assets (\$000)	4,970,753	5,224,411	5,588,829	5,915,380	6,208,015	4.95%	4.55%
Total Shares (\$000)	4,054,201	4,274,865	4,584,866	4,877,405	5,075,368	4.06%	4.60%
Total Loans (\$000)	3,230,442	3,482,705	3,737,301	4,052,952	4,453,291	9.88%	6.63%
Total Capital (\$000)	537,237	582,347	622,043	639,693	691,604	8.11%	5.18%

NEW HAMPSHIRE	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/ Assets	Loans/ Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./ Average Assets	Members/ Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 SERVICE	\$2,441,983	39.34%	12.68%	84.43%	1.01%	0.22%	3.72%	323	76.23%	\$13,540	\$10,286	29.46%	90.63%	15.67%
2 NORTHEAST	\$988,417	15.92%	10.45%	103.69%	1.78%	0.56%	3.08%	458	77.24%	\$10,865	\$7,968	35.90%	48.76%	28.05%
3 ST. MARY'S BANK	\$798,318	12.86%	8.19%	91.09%	0.17%	0.54%	3.15%	428	86.59%	\$19,938	\$7,685	21.86%	47.89%	2.78%
4 TRIANGLE	\$511,061	8.23%	7.99%	93.54%	0.36%	0.95%	2.93%	298	85.61%	\$24,508	\$9,844	16.50%	56.19%	0.00%
5 BELLWETHER COMMUNITY	\$390,703	6.29%	11.53%	97.27%	0.28%	0.29%	3.19%	340	89.84%	\$14,574	\$10,189	36.91%	36.93%	17.83%
6 GRANITE STATE	\$334,228	5.38%	8.03%	85.50%	0.65%	0.76%	4.45%	228	91.39%	\$20,553	\$9,716	23.28%	56.02%	0.00%
7 NEW HAMPSHIRE	\$240,853	3.88%	13.02%	64.86%	0.51%	0.00%	2.31%	374	81.09%	\$22,690	\$12,421	17.82%	36.36%	7.49%
8 HOLY ROSARY	\$203,120	3.27%	8.82%	76.54%	0.66%	1.18%	3.68%	266	80.88%	\$13,916	\$9,837	15.30%	58.73%	19.54%
9 MEMBERS FIRST CREDIT UNION OF NH	\$151,231	2.44%	9.50%	73.08%	1.06%	0.97%	4.22%	298	108.99%	\$18,169	\$10,884	26.81%	63.03%	0.00%
10 GUARDIAN ANGELS	\$43,133	0.69%	18.35%	38.48%	-0.10%	1.61%	2.94%	294	100.55%	\$7,216	\$7,703	8.40%	57.12%	8.75%
11 NEW HAMPSHIRE POSTAL	\$38,376	0.62%	21.68%	46.86%	0.42%	0.07%	2.48%	509	81.98%	\$9,091	\$7,374	18.29%	60.32%	0.00%
12 CHESHIRE COUNTY	\$16,396	0.26%	9.06%	44.50%	0.02%	1.29%	5.17%	740	99.61%	\$6,525	\$4,475	10.57%	37.16%	8.29%
13 PRECISION	\$15,892	0.26%	12.98%	56.78%	0.05%	0.07%	3.41%	405	97.09%	\$15,491	\$6,070	6.11%	38.43%	0.00%
14 NH COMMUNITY	\$9,044	0.15%	7.10%	70.91%	-0.03%	3.81%	5.25%	472	100.97%	\$12,697	\$3,918	8.09%	40.05%	0.00%
15 TIMKEN AEROSPACE	\$6,899	0.11%	12.94%	75.78%	0.08%	0.13%	3.04%	298	97.28%	\$8,312	\$6,719	35.61%	25.20%	0.00%
16 ST. JOSEPH HOSPITAL EMPLOYEES'	\$6,502	0.10%	9.61%	38.61%	-0.46%	0.03%	3.55%	525	114.82%	\$8,206	\$5,593	12.49%	33.84%	0.00%
17 NGM EMPLOYEES	\$5,295	0.09%	10.68%	55.15%	0.10%	2.55%	3.01%	717	79.01%	\$6,333	\$3,291	11.09%	0.00%	0.00%
18 CHESHIRE HEALTH	\$4,132	0.07%	6.99%	39.93%	0.15%	3.55%	4.20%	576	96.64%	\$4,939	\$3,328	7.90%	35.33%	0.00%
19 FREUDENBERG-NOK EMPLOYEES	\$2,432	0.04%	26.99%	55.09%	-0.02%	0.25%	2.50%	1005	100.84%	\$5,558	\$1,757	6.47%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
60747	BELLWETHER COMMUNITY	425 Hooksett Rd.	Manchester	03104	Michael L'Ecoyer	(603) 645-8181	\$390,703,318	\$274,582,408	\$94,807,052	\$45,843,988	27,705	1.63%	8.64%
13073	CHESHIRE COUNTY	143 Marlboro St.	Keene	03431	Lynda Faulkner	(603) 355-2328	\$16,396,090	\$6,629,521	\$9,186,957	\$1,574,675	3,329	10.93%	3.39%
16608	CHESHIRE HEALTH	580 Court St.	Keene	03431	Pamela Bailey	(603) 354-6566	\$4,132,272	\$1,531,062	\$2,548,483	\$299,597	1,152	5.96%	8.25%
66305	FREUDENBERG-NOK EMPLOYEES	P.O. Box 2001	Bristol	03222	Jane Sharp	(603) 744-1617	\$2,431,608	\$972,669	\$1,466,104	\$682,062	1,005	9.87%	-1.95%
63272	GRANITE STATE	P.O. Box 6420	Manchester	03108	Denise Caristi	(603) 668-2221	\$334,227,524	\$256,063,966	\$41,024,668	\$28,077,598	30,827	3.11%	10.47%
60786	GUARDIAN ANGELS	200 Coos St.	Berlin	03570	Jerry Dumoulin	(603) 752-2750	\$43,132,931	\$13,522,672	\$28,215,665	\$8,093,706	4,562	4.29%	1.46%
65088	HOLY ROSARY	P.O. Box 2078	Rochester	03866	Brian Hughes	(603) 332-6840	\$203,120,301	\$141,363,708	\$51,824,852	\$18,537,928	18,775	2.73%	6.25%
65491	MEMBERS FIRST CREDIT UNION OF NH	P.O. Box 896	Manchester	03105	Bruce Leighton	(603) 622-8781	\$151,230,579	\$89,936,138	\$56,953,156	\$14,920,953	11,306	-5.93%	-12.31%
4746	NEW HAMPSHIRE	70 Airport Rd.	Concord	03301	John Young	(603) 224-7731	\$240,853,337	\$133,985,001	\$100,459,994	\$31,722,330	16,631	-2.03%	12.53%
66207	NEW HAMPSHIRE POSTAL	955 Goffs Falls Rd.	Manchester	03103	William Milner	(603) 625-9032	\$38,376,292	\$14,073,417	\$23,251,566	\$8,398,525	4,073	0.66%	0.18%
17793	NGM EMPLOYEES	55 West St.	Keene	03431	Sharin Huributt	(603) 358-1302	\$5,295,374	\$2,602,815	\$2,688,878	\$634,611	1,434	4.16%	3.79%
12963	NH COMMUNITY	P.O. Box 1150	Claremont	03743	James Neilsen	(603) 542-7781	\$9,043,668	\$5,904,201	\$2,680,988	\$680,690	2,125	7.01%	-6.90%
68219	NORTHEAST	P.O. Box 1240	Portsmouth	03802	Timothy Collia	(603) 436-1847	\$988,417,462	\$853,486,395	\$94,618,556	\$107,229,129	103,304	7.66%	19.57%
24816	PRECISION	P.O. Box 607	Keene	03431	Jeffrey Belisle	(603) 355-4527	\$15,891,675	\$7,668,049	\$7,733,537	\$2,074,557	2,225	-8.12%	13.92%
68375	SERVICE	P.O. Box 1268	Portsmouth	03802	Gordon Simmons	(603) 422-8304	\$2,441,983,022	\$1,623,613,215	\$570,975,380	\$313,308,959	186,970	5.60%	8.29%
66289	ST. JOSEPH HOSPITAL EMPLOYEES'	172 Kinsley St.	Nashua	03060	Lucy Descoteau	(603) 594-2520	\$6,502,321	\$2,264,898	\$3,940,212	\$648,203	1,049	-2.20%	6.95%
63829	ST. MARY'S BANK	P.O. Box 990	Manchester	03105	Ronald Covey	(603) 669-4600	\$798,317,536	\$624,169,700	\$130,006,981	\$66,450,959	89,156	3.91%	8.38%
24815	TIMKEN AEROSPACE	336 Mechanic St.	Lebanon	03766	Brian Embury	(603) 443-5217	\$6,898,513	\$4,546,891	\$2,150,276	\$909,058	893	-6.70%	-2.91%
68210	TRIANGLE	33 Franklin St.	Nashua	03064	Maurice Simard	(603) 889-2470	\$511,061,084	\$396,373,643	\$85,288,049	\$41,513,664	43,045	0.82%	8.38%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	209	206	201	200	194	-3.00%	-1.48%
Number of Members	1,146,539	1,097,713	1,056,706	1,136,892	1,137,171	0.02%	-0.16%
Total Assets (\$000)	11,836,630	12,175,073	12,545,224	14,347,548	14,357,947	0.07%	3.94%
Total Shares (\$000)	10,438,181	10,782,912	11,104,655	12,775,534	12,688,871	-0.68%	3.98%
Total Loans (\$000)	6,556,151	6,568,840	6,333,688	7,216,462	7,512,432	4.10%	2.76%
Total Capital (\$000)	1,231,962	1,264,307	1,282,402	1,403,126	1,479,033	5.41%	3.72%

NEW JERSEY	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 AFFINITY	\$2,314,972	16.12%	8.49%	89.93%	0.28%	1.94%	3.06%	367	75.75%	\$24,968	\$14,466	8.37%	67.34%	22.99%
2 MERCK EMPLOYEES	\$1,908,347	13.29%	10.06%	13.15%	0.60%	1.29%	0.28%	1,061	33.28%	\$18,876	\$64,598	1.66%	56.66%	32.88%
3 POLISH & SLAVIC	\$1,573,855	10.96%	9.53%	62.66%	0.88%	1.89%	2.37%	308	74.36%	\$31,479	\$17,165	2.34%	64.99%	19.02%
4 PROPONENT	\$542,737	3.78%	10.15%	73.90%	0.79%	0.34%	2.81%	272	74.81%	\$29,281	\$18,375	4.62%	44.89%	20.80%
5 FINANCIAL RESOURCES	\$399,981	2.79%	9.35%	75.56%	0.65%	1.05%	3.23%	281	85.43%	\$55,756	\$17,616	5.60%	57.62%	0.00%
6 SOUTH JERSEY	\$333,049	2.32%	9.03%	43.06%	0.24%	2.53%	4.18%	393	86.43%	\$8,663	\$6,715	6.20%	43.90%	10.76%
7 CREDIT UNION OF NEW JERSEY	\$324,798	2.26%	7.42%	93.94%	0.46%	1.70%	4.98%	439	83.17%	\$12,721	\$7,302	10.12%	47.23%	9.58%
8 UNITED TELETECH FINANCIAL	\$318,734	2.22%	10.04%	80.61%	0.24%	1.86%	4.10%	288	92.91%	\$26,227	\$12,668	15.78%	57.21%	2.75%
9 MCGRAW-HILL	\$302,800	2.11%	13.57%	77.84%	0.05%	0.78%	3.60%	433	103.26%	\$8,265	\$13,021	88.96%	52.18%	18.06%
10 GARDEN SAVINGS	\$301,932	2.10%	10.25%	69.38%	0.34%	1.85%	2.96%	476	75.00%	\$11,380	\$9,905	19.40%	33.46%	12.52%
11 PICATINNY	\$299,993	2.09%	8.43%	43.82%	0.24%	0.60%	2.59%	308	91.44%	\$14,497	\$16,026	9.34%	61.69%	25.52%
12 THE ATLANTIC	\$259,392	1.81%	15.48%	53.34%	0.30%	1.98%	2.96%	293	86.49%	\$21,817	\$12,549	4.97%	41.11%	3.23%
13 NORTH JERSEY	\$219,869	1.53%	10.25%	51.13%	0.24%	3.51%	3.34%	446	82.15%	\$18,091	\$6,427	3.43%	36.64%	0.61%
14 ABCO	\$219,642	1.53%	7.42%	68.05%	0.47%	1.89%	5.15%	470	85.46%	\$8,911	\$5,630	6.33%	39.38%	13.43%
15 FIRST ATLANTIC	\$216,862	1.51%	8.20%	58.39%	0.15%	1.17%	3.08%	490	95.54%	\$22,078	\$7,859	7.20%	40.94%	1.20%
16 FIRST FINANCIAL	\$186,900	1.30%	7.44%	73.87%	0.08%	1.77%	4.52%	307	86.87%	\$7,049	\$9,157	9.49%	45.16%	19.84%
17 ASPIRE	\$177,925	1.24%	10.27%	85.88%	0.29%	1.93%	4.93%	428	89.86%	\$7,238	\$6,622	9.29%	38.11%	2.94%
18 GREATER ALLIANCE	\$163,935	1.14%	8.07%	91.53%	0.52%	3.13%	4.88%	332	82.97%	\$14,210	\$7,900	6.16%	26.53%	0.00%
19 XCEL	\$155,392	1.08%	7.83%	99.18%	0.73%	1.61%	4.87%	489	79.53%	\$7,619	\$7,634	16.27%	60.85%	21.99%
20 FIRST JERSEY	\$154,216	1.07%	9.77%	80.20%	-0.19%	1.01%	3.89%	352	86.08%	\$13,595	\$10,974	33.55%	26.68%	8.65%
21 CAMPBELL EMPLOYEES	\$151,440	1.05%	10.23%	28.21%	-0.01%	0.70%	1.87%	551	93.13%	\$6,614	\$11,459	7.42%	28.94%	28.48%
22 PINNACLE	\$138,486	0.96%	7.31%	90.72%	-0.71%	1.24%	4.47%	453	105.67%	\$14,495	\$6,213	2.79%	40.13%	0.04%
23 NOVARTIS	\$137,526	0.96%	8.04%	30.42%	0.12%	1.29%	2.02%	335	92.31%	\$18,555	\$20,735	4.10%	43.66%	16.53%
24 PRINCETON	\$134,970	0.94%	10.42%	47.11%	0.25%	0.45%	2.50%	354	85.48%	\$14,112	\$15,518	6.71%	61.46%	9.84%
25 TRI-CO	\$134,092	0.93%	2.29%	71.82%	-4.85%	5.87%	6.96%	489	155.10%	\$12,448	\$10,187	10.44%	51.70%	0.00%
26 JERSEY SHORE	\$125,819	0.88%	7.14%	62.47%	-0.10%	1.09%	3.69%	227	103.03%	\$20,616	\$11,801	10.72%	59.07%	0.00%
27 RIEGEL	\$110,134	0.77%	11.93%	33.04%	0.09%	0.37%	2.35%	359	94.84%	\$11,596	\$11,981	7.73%	47.79%	16.67%
28 B-M S	\$102,727	0.72%	14.68%	11.79%	0.23%	0.34%	1.62%	370	89.06%	\$21,723	\$16,061	0.74%	54.34%	0.00%
29 HEALTHCARE EMPLOYEES	\$100,502	0.70%	7.58%	60.96%	0.18%	2.87%	3.30%	986	92.55%	\$7,302	\$4,796	30.53%	16.68%	2.65%
30 COUNTY EDUCATORS	\$100,023	0.70%	9.77%	24.72%	-0.05%	0.72%	3.03%	508	100.00%	\$7,523	\$7,249	4.78%	34.19%	9.49%
31 SELF RELIANCE (NJ)	\$98,362	0.69%	15.33%	55.71%	0.61%	0.60%	1.64%	302	78.54%	\$58,637	\$22,941	0.88%	29.32%	11.38%
32 DEEPWATER INDUSTRIES	\$84,038	0.59%	9.10%	50.75%	0.00%	1.72%	3.04%	570	93.88%	\$9,335	\$8,347	5.27%	46.09%	11.29%
33 MOTION	\$81,791	0.57%	6.85%	73.09%	-0.08%	2.78%	4.11%	384	99.66%	\$15,134	\$9,181	9.71%	68.07%	19.02%
34 RUTGERS	\$81,245	0.57%	7.22%	54.34%	0.34%	1.14%	2.85%	605	78.94%	\$10,923	\$8,228	5.20%	56.21%	22.86%
35 LIBERTY SAVINGS	\$79,658	0.55%	11.13%	92.88%	1.74%	4.08%	8.23%	522	67.59%	\$4,585	\$3,456	10.84%	35.30%	20.95%
36 RARITAN BAY	\$75,570	0.53%	7.01%	54.97%	-0.28%	2.21%	4.86%	303	92.49%	\$7,171	\$7,212	19.41%	42.96%	17.31%
37 UNION BUILDING TRADES	\$74,243	0.52%	13.12%	53.14%	0.08%	3.31%	3.53%	1984	110.05%	\$10,330	\$2,236	0.88%	3.94%	5.13%
38 ADVANCED FINANCIAL	\$73,876	0.51%	8.03%	56.30%	0.24%	7.17%	3.62%	339	89.93%	\$18,609	\$8,324	3.19%	37.49%	9.69%
39 CENTRAL JERSEY	\$73,372	0.51%	6.23%	59.00%	-0.40%	6.28%	4.00%	417	86.08%	\$8,222	\$7,834	4.22%	48.68%	10.07%
40 AUTOMATIC DATA PROCESSING	\$65,339	0.46%	9.73%	36.29%	0.16%	1.58%	2.79%	616	97.00%	\$11,060	\$6,541	5.01%	23.09%	11.42%
41 IRCO COMMUNITY	\$63,815	0.44%	9.50%	60.87%	-0.24%	0.82%	3.98%	350	95.76%	\$9,897	\$7,347	5.19%	34.44%	13.17%
42 FORT BILLINGS	\$60,843	0.42%	10.78%	37.82%	-0.09%	0.64%	3.15%	225	102.28%	\$13,466	\$14,065	6.55%	51.46%	18.17%
43 SEAPORT	\$58,514	0.41%	14.80%	53.40%	0.79%	1.24%	3.24%	422	77.39%	\$10,042	\$9,786	10.06%	25.89%	14.23%
44 ATLANTIC CITY ELECTRIC CO EMP	\$52,389	0.36%	13.03%	28.92%	0.35%	5.68%	2.56%	614	82.50%	\$8,050	\$9,824	10.03%	51.12%	0.00%
45 BAY ATLANTIC	\$52,186	0.36%	7.50%	56.08%	0.72%	1.03%	5.61%	428	88.89%	\$5,902	\$5,738	8.06%	59.33%	11.01%
46 MEMBERS 1ST OF NJ	\$51,215	0.36%	7.89%	53.90%	-0.06%	1.18%	4.56%	403	98.91%	\$5,629	\$6,513	10.61%	36.83%	9.63%
47 HOBOKEN SCHOOL EMPLOYEES	\$46,533	0.32%	27.30%	71.30%	0.49%	0.38%	2.04%	500	76.59%	\$33,011	\$16,814	3.45%	25.26%	12.51%
48 NEW JERSEY LAW AND PUBLIC SAFETY	\$45,672	0.32%	13.21%	65.22%	0.73%	0.66%	3.68%	834	79.67%	\$6,982	\$3,953	4.80%	27.87%	14.45%
49 POSTAL EMPLOYEES	\$42,552	0.30%	13.44%	36.84%	0.60%	5.38%	1.86%	502	61.78%	\$9,022	\$14,646	12.00%	31.90%	9.57%
50 VAH LYONS EMPLOYEES	\$42,029	0.29%	10.11%	25.19%	0.34%	0.65%	1.69%	581	81.75%	\$7,708	\$21,664	13.60%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24810	1ST BERGEN	241 Moore St. P.O. Box 503	Hackensack	07601	Robert Moore	(201) 968-0202	\$2,147,437	\$1,153,659	\$771,495	\$264,052	1,669	8.22%	7.83%
12679	ABCO	P.O. Box 680	Rancocas	08073	Milton Hershberger	(800) 225-1859	\$719,642,369	\$137,725,922	\$66,272,825	\$17,424,442	35,950	3.96%	17.78%
66233	ACUME	P.O. Box 680	Moorestown	08057	Paul Ladd	(856) 235-2037	\$4,405,502	\$1,154,233	\$3,196,405	\$384,618	666	-6.06%	-15.64%
16785	ADVANCED FINANCIAL	785 Central Ave.	New Providence	07974	Alan Feigenbaum	(908) 771-0300	\$73,875,589	\$38,093,272	\$31,032,256	\$6,334,489	8,128	-1.74%	0.76%
857	AFINITY	73 Mountain View Blvd.	Basking Ridge	07920	John Feinton	(515) 288-7725	\$2,314,971,232	\$1,772,748,936	\$117,968,061	\$226,587,222	136,267	-1.46%	2.81%
5800	ASPIRE	67 Walnut Ave., Ste. 401	Clark	07066	Thomas O'Shea	(732) 388-0477	\$177,925,226	\$136,446,569	\$31,090,561	\$19,307,029	23,994	-1.93%	5.50%
3755	ATLANTIC CITY ELECTRIC CO EMP	P.O. Box 368	Mays Landing	08330	Virginia Morrissey	(609) 625-6928	\$52,389,059	\$13,089,085	\$38,557,612	\$7,217,139	4,607	-2.52%	-4.22%
3198	ATLANTIC CITY FIREMENS	P.O. Box 413	Northfield	08225	Steven Schlund	(609) 272-1000	\$19,769,135	\$6,026,218	\$12,385,712	\$1,766,400	2,437	3.01%	-11.37%
3420	ATLANTIC CITY POLICE	P.O. Box 84	Northfield	08225	Charles Conrad	(609) 348-5905	\$2,240,167	\$606,246	\$1,617,522	\$312,163	357	4.07%	0.32%
4738	ATLANTIC COUNTY NJ EMPLOYEES	P.O. Box 97	Northfield	08225	Dorothy Auer	(609) 927-4688	\$2,698,314	\$418,246	\$2,258,522	\$593,141	663	-3.23%	0.80%
21737	ATLANTIC HEALTH EMPLOYEES	99 Beauvoir Ave.	Summit	07902	Susan McNulty	(908) 522-3530	\$18,800,168	\$6,751,047	\$11,905,859	\$2,009,090	3,837	-0.42%	7.65%
22488	AUTOMATIC DATA PROCESSING	1 Adp Blvd.	Roseland	07068	Julie Jaremk	(973) 974-7600	\$65,339,038	\$21,212,421	\$43,093,978	\$6,641,237	8,937	2.54%	-0.22%
14127	BAKER	501 Baltimore St.	Phillipsburg	08865	Susan Rodriguez	(908) 859-2340	\$29,849,930	\$22,481,803	\$6,183,856	\$2,761,087	3,615	-6.10%	27.84%
22627	BARD EMPLOYEES	111 Spring St.	Murray Hill	07974	Jessica Loreti	(908) 277-8130	\$19,157,095	\$8,772,970	\$9,900,088	\$1,862,011	1,671	-11.73%	10.02%
3541	BAY ATLANTIC	101 W Elmer Rd.	Vineland	08360	Carol Muesig	(856) 696-2525	\$52,185,921	\$26,862,276	\$22,207,411	\$4,160,918	8,348	-3.21%	3.36%
16467	BAY RIDGE LODGE NO 632	66 Caldwell Terrace	Marlboro	07746	Charles Gold	(732) 972-6040	\$110,007	\$42,809	\$67,522	\$46,340	40	1.91%	-18.18%
6443	BAYONNE CITY EMPLOYEES	630 Ave. C - City Hall	Bayonne	07002	Ann Zientek	(201) 858-6098	\$5,515,078	\$1,194,570	\$4,280,611	\$1,278,833	852	-1.74%	-10.16%
22398	BAYONNE HOSPITAL EMPLOYEES	29 E 29th St.	Bayonne	07002	Maryann Hourican	(201) 858-5244	\$5,456,118	\$960,397	\$4,446,534	\$790,018	753	-0.38%	10.59%
2641	BAYONNE SCHOOL EMPLOYEES	667 Ave. A	Bayonne	07002	Edward Kaczka	(201) 858-5978	\$2,234,042	\$716,913	\$1,495,741	\$291,833	680	7.85%	-3.30%
16617	BERGEN	11 H Brookside Heights	Wanaque	07465	Patricia Hammitt	(201) 651-1250	\$540,599	\$540,599	\$2,055,361	\$482,215	540	0.48%	15.77%
15139	BERGEN DIVISION	P.O. Box 4860	Toms River	08754	Barry Hayberg	(201) 796-4200	\$8,238,365	\$4,627,086	\$3,661,362	\$1,586,983	1,525	3.25%	-4.24%
3890	BEST FOOD BAYONNE EMPLOYEES	P.O. Box 1786	Bayonne	07002	Dominick Macri	(201) 873-7430	\$733,989	\$5,483	\$744,494	\$1,566,753	79	4.67%	-52.13%
11895	BETHANY BAPTIST	15 Oates Dr	Farmingdale	07727	Audrey Evans	(732) 938-7741	\$8,257	\$4,591	\$5,063	\$8,483	5	-97.15%	-43.17%
7069	BLOOMFIELD FIRE AND POLICE	375 Franklin St.	Bloomfield	07003	Louis Venezia	(973) 680-4123	\$6,925,658	\$3,420,026	\$3,545,728	\$1,097,632	1,279	-7.49%	2.97%
9146	B-M-S	1 Squibb Dr.	New Brunswick	08903	Jennifer Bruett	(732) 227-6700	\$102,726,674	\$10,513,852	\$88,824,037	\$13,258,396	5,552	-3.64%	-13.84%
3476	BRIDGETON UNIZED	2550 S Main Rd.	Vineland	08360	Tamara Ciccoli	(856) 692-4000	\$34,310,719	\$20,672,288	\$11,909,256	\$2,489,828	7,076	1.99%	8.91%
12163	CAMCO COMMUNITY	P.O. Box 1265	Bellmar	08099	Linda Fischer	(609) 931-5600	\$5,201,427	\$1,678,930	\$3,247,801	\$347,349	950	-11.29%	-12.21%
66279	CAMDEN FIREMEN'S	4 N Third St.	Camden	08102	Paul Ladd	(856) 753-9072	\$388,221	\$362,450	\$119,584	\$40,174	152	-10.52%	29.64%
6015	CAMDEN POLICE	800 Federal St.	Camden	08101	Joseph Gallazzi	(856) 757-7463	\$910,464	\$355,263	\$575,057	\$112,565	282	-16.62%	55.74%
2141	CAMPBELL EMPLOYEES	P.O. Box 2737	Camden	08101	David Ardre	(856) 486-3250	\$151,439,668	\$38,285,698	\$110,599,781	\$15,761,725	11,845	-4.81%	26.65%
1108	CENTRAL JERSEY	380 Berry St.	Woodbridge	07095	Michael Reilly	(732) 634-0600	\$73,371,800	\$40,516,032	\$27,958,724	\$5,282,626	8,765	-2.48%	-3.45%
63512	CITY OF TRENTON EMPLOYEES	319 E State St.	Trenton	08608	Roxann Marshall	(609) 989-3035	\$1,243,282	\$277,041	\$969,070	\$165,354	533	-0.24%	-40.59%
277	CLIFTON NJ POSTAL EMPLOYEES	811 Paulison Ave.	Clifton	07011	Alan Patire	(973) 773-5492	\$746,364	\$2,682,394	\$2,682,394	\$1,117,780	556	-0.91%	-14.38%
4526	COLGATE EMPLOYEES	909 River Rd.	Piscataway	08855	Denise Odenwalder	(732) 878-6023	\$7,584,175	\$4,017,385	\$3,520,856	\$556,601	1,713	-4.24%	6.15%
6179	COMMUNITY FINANCIAL SERVICES	P.O. Box 392	Roselle	07203	Robert Caruso	(908) 245-1650	\$41,860,479	\$19,116,409	\$19,500,977	\$7,130,204	3,347	-3.42%	-1.97%
120	COUNTY EDUCATORS	16 E Lincoln Ave.	Roselle Park	07204	Glenn South	(908) 245-0173	\$100,022,621	\$22,312,721	\$73,847,930	\$9,757,096	12,449	-0.20%	-9.60%
65977	CREDIT UNION OF NEW JERSEY	P.O. Box 7921	Ewing	08628	Andrew Jaeger	(609) 538-4061	\$324,798,057	\$281,392,092	\$30,591,643	\$26,480,445	41,022	-0.31%	9.16%
5321	CRISERS	665C Azalea Plz.	Monroe Township	08831	Laurence Schreck	(609) 655-1510	\$1,883,514	\$325,787	\$1,562,035	\$375,647	294	1.03%	19.07%
430	DEEPWATER INDUSTRIES	P.O. Box 42	Deepwater	08023	Bret Rigby	(856) 299-1279	\$84,038,443	\$38,607,899	\$39,013,859	\$7,504,559	9,114	-2.02%	13.18%
13169	DEFENSE LOGISTICS	Bldg. 1, Ardec	Piscataway	07806	Bruce Holland	(973) 724-8290	\$998,551	\$678,063	\$314,306	\$74,091	397	-7.69%	-0.27%
15443	DELAWARE RIVER EMPLOYEES	P.O. Box 64	Bridgeton	08014	Frank Smith	(856) 467-3000	\$694,384	\$253,006	\$437,614	\$138,327	122	-15.63%	3.68%
62855	DIVISION 819 TRANSIT EMPLOYEES	186 Brookside Ave.	Irvington	07111	Shirley King	(973) 373-2332	\$21,522,435	\$5,019,864	\$16,353,343	\$1,984,652	1,857	-6.09%	-2.90%
24062	DOW JONES EMPLOYEES	P.O. Box 300	Princeton	08543	John Yanusky	(609) 520-5812	\$7,865,906	\$6,085,192	\$7,452,550	\$1,610,061	1,499	-7.14%	-11.10%
11014	EAST ORANGE FIREMENS	468 Main St.	East Orange	07018	Douglas Kolb	(973) 677-0969	\$7,516,182	\$3,726,559	\$3,905,564	\$1,732,935	484	2.99%	8.07%
11604	EAST ORANGE VA HOSPITAL	385 Tremont Ave.	East Orange	07018	Josephine Centrella	(973) 672-2073	\$14,346,938	\$4,489,894	\$9,433,163	\$1,488,029	1,763	-1.73%	2.59%
916	ELIZABETH FIREMEN'S	411 Irvington Ave.	Elizabeth	07208	Jay Flanagan	(908) 351-7770	\$8,574,799	\$2,484,048	\$6,135,568	\$703,217	1,522	3.71%	10.12%
3356	ELIZABETH POLICE DEPARTMENT EMP	1 Police Plaza	Elizabeth	07201	Matthew Zainisky	(908) 558-2085	\$3,366,728	\$1,023,489	\$2,370,175	\$1,111,696	469	0.27%	-13.97%
66160	ELIZABETH POSTAL EMPLOYEES	P.O. Box 454	Elizabeth	07207	Peter Simonitis	(908) 289-5846	\$760,611	\$260,111	\$503,928	\$209,438	212	-17.58%	4.03%
13729	ENERGY PEOPLE	P.O. Box 279	Medford	08055	Janice Hughes	(609) 268-9222	\$14,975,183	\$10,632,253	\$4,162,030	\$3,038,091	1,317	-0.96%	-0.13%
4158	ERIE LACKAWANNA RAILROAD CO EMP	50 Harrison St., Ste. 307F	Hoboken	07030	Henry Sliotmaker	(201) 641-0593	\$6,112,248	\$2,144,344	\$3,940,523	\$1,572,138	938	3.77%	28.85%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
112	ESSEX COUNTY NJ EMPLOYEES	Room 221 Hall Of Records	Newark	07102	Mariam Mann	(973) 643-4738	\$6,462,442	\$2,244,272	\$4,267,479	\$925,624	2,135	-1.86%	-0.43%
1131	ESSEX COUNTY TEACHERS	125 Franklin St.	Bloomfield	07003	Bob Steeves	(973) 748-8847	\$14,880,317	\$5,877,394	\$7,988,599	\$1,050,683	2,649	5.12%	18.53%
22510	F.C.	1415 Marlton Pike E Ste. 403-A	Cherry Hill	08034	Lillian Huang	(856) 429-1808	\$106,7249	\$399,058	\$705,287	\$360,287	130	37.91%	-28.14%
16584	FAIRLEIGH DICKINSON UNIVERSITY	285 Madison Ave.	Madison	07940	Judith Kehres	(973) 301-0931	\$13,196,857	\$7,818,698	\$4,923,726	\$1,322,057	1,982	5.39%	6.71%
4894	FEDERAL EMPLOYEES NEWARK	970 Broad St., Rm. 132	Newark	07102	John Newman	(973) 622-6028	\$13,738,267	\$5,783,313	\$7,776,723	\$2,800,505	2,112	-0.05%	3.48%
24411	FINANCIAL ASSURANCE	525 Washington Blvd., 33rd Fl.	Jersey City	07310	Carolyn Anderson	(201) 743-5355	\$16,297,520	\$10,075,000	\$5,698,650	\$1,370,970	3,031	-1.96%	9.22%
6665	FINANCIAL RESOURCES	520 Route 22 E, 1st Fl.	Bridgewater	08807	Lena Matthews	(908) 685-6579	\$399,981,312	\$263,836,425	\$123,509,768	\$40,059,542	19,821	-4.52%	10.93%
82	FIRST ATLANTIC	468 Industrial Way	Eatontown	07724	John Culp	(732) 380-3600	\$216,861,794	\$114,671,149	\$91,147,908	\$18,939,395	24,987	-5.35%	9.63%
66276	FIRST BAPTIST CHURCH CRANFORD NJ	100 High St.	Cranford	07016	Louis Fuller	(908) 276-2760	\$105,811	\$33,539	\$72,128	\$55,865	176	-2.81%	-34.14%
1021	FIRST FINANCIAL	1800 Rt. 34 N	Wall	07719	Issa Stephan	(732) 312-1500	\$186,899,672	\$129,645,135	\$45,055,758	\$14,244,008	19,168	-5.76%	-1.04%
62750	FIRST JERSEY	One Corporate Dr.	Wayne	07470	Christopher Davis	(973) 305-8889	\$154,215,737	\$108,312,876	\$34,994,897	\$15,193,043	12,307	0.20%	3.17%
10319	FIRST POINT	2733 Nottingham Way, Ste. 5	Hamilton	08619	Dorell Wood	(609) 838-2847	\$5,839,714	\$5,839,714	\$16,604,031	\$2,584,116	1,553	11.2%	31.44%
11167	FORT BILLINGS	P.O. Box 369	Paulsboro	08066	John Greskiewicz	(856) 423-1469	\$60,843,467	\$20,373,785	\$38,766,680	\$6,964,014	3,830	1.00%	5.56%
15513	FORT DIX	P.O. Box 1	Fort Dix	08640	Janet Spelling	(609) 723-4415	\$9,408,194	\$3,353,324	\$5,534,678	\$1,406,237	1,616	2.25%	16.53%
2348	GAF LINDEN EMPLOYEES	1361 Alps Rd.	Wayne	07470	Denise Faver	(973) 628-3852	\$5,287,832	\$989,166	\$4,257,282	\$542,040	608	-1.71%	-5.95%
18710	GARDEN SAVINGS	129 Littleton Rd.	Parsippany	07054	Louis Vetere	(973) 576-2000	\$301,932,010	\$186,457,803	\$109,856,596	\$35,093,649	27,131	7.34%	10.66%
14015	GARDEN STATE	P.O. Box 680	Moorestown	08057	Paul Ladd	(856) 235-2077	\$26,432,644	\$13,954,659	\$11,826,814	\$2,991,464	3,838	-3.32%	21.06%
22178	GLOBAL 1	510 Carnegie Center	Princeton	08540	Sue Dubois	(609) 720-3626	\$9,331,552	\$3,311,293	\$5,308,552	\$1,358,015	1,743	5.11%	108.60%
23678	GOYA FOODS EMPLOYEES	100 Seaview Dr.	Secaucus	07094	Bill Manning	(201) 348-4900	\$9,949,681	\$1,249,524	\$8,653,954	\$1,550,654	823	10.02%	-6.07%
2182	GREATER ALLIANCE	40 W Century Rd.	Paramus	07628	Patrick McGrath	(888) 554-2328	\$163,935,027	\$135,437,662	\$13,236,567	\$13,397,341	18,730	-0.36%	2.61%
17569	H. E. TELEPHONE	218 Rt. 17 North	Rochelle Park	07662	Barbara Stewart	(201) 845-6876	\$41,825,466	\$22,389,150	\$18,945,102	\$5,832,166	3,562	-2.73%	5.69%
9411	HAMILTON HORIZONS	3535 Quakerbridge Rd., Ste. 600	Hamilton	08619	Cindy Rein-Zima	(609) 631-4300	\$20,670,579	\$4,731,621	\$2,305,589	\$4,731,621	3,853	-8.19%	-2.79%
6638	HARRISON POLICE & FIREMENS	P.O. Box 31	Harrison	07029	Carl Honegger	(973) 482-0963	\$21,630,745	\$5,912,880	\$15,459,372	\$1,890,941	1,434	-1.83%	-4.77%
23961	HEALTH CARE OF NEW JERSEY	175 Madison Ave.	Mt Holly	08060	Wicki Plagge	(609) 267-0700	\$6,799,110	\$2,966,229	\$3,763,500	\$953,838	1,995	5.88%	1.05%
24150	HEALTHCARE EMPLOYEES	29 Edmonds Dr., Ste. C40	Princeton	08540	John Dawidowski	(609) 951-0700	\$100,502,211	\$56,188,223	\$41,862,095	\$7,820,758	19,220	2.89%	28.14%
23615	HEARD A.M.E.	310 E 8th Ave.	Roselle	07203	Jeanette Keyes	(908) 241-5588	\$28,439	\$52,118	\$198,208	\$35,661	119	-12.47%	42.42%
23265	HELPING OTHER PEOPLE EXCEL (HOPE)	P.O. Box 722	Lakewood	08701	George Wyatt	(732) 942-8930	\$77,605	\$23,056	\$54,458	\$9,653	116	168.66%	385.70%
23052	HMC	2100 Westcott Dr.	Flemington	08822	Dorothy Sliemowitz	(908) 788-6148	\$6,147,027	\$1,835,623	\$4,222,533	\$750,861	965	-3.18%	12.88%
9075	HOBOKEN N J POLICE	P.O. Box 1575	Hoboken	07030	Charles Kosbab	(201) 420-2129	\$9,706,121	\$5,940,941	\$3,719,101	\$1,934,119	778	-5.99%	-7.74%
2155	HOBOKEN SCHOOL EMPLOYEES	1115 Clinton St.	Hoboken	07030	Mary Kovacs	(201) 659-0126	\$46,533,426	\$23,966,039	\$21,393,978	\$12,929,403	1,999	-2.34%	-1.30%
20807	I F F EMPLOYEES	600 State Hwy. 36	Hazlet	07730	Jonathan Kaufman	(732) 335-2706	\$13,347,343	\$5,647,774	\$7,260,113	\$1,197,215	1,506	-4.64%	-10.30%
23807	I.L.A. LOCAL 1235	30 Hennessey St.	Newark	07105	Linda Cernadas	(973) 344-3060	\$8,031,363	\$3,414,611	\$4,524,444	\$1,366,797	841	1.23%	1.56%
24846	INTERNET ARCHIVE	2 Kirkpatrick St Fl. 2	New Brunswick	08901	Jordan Modell	(848) 202-9292	\$1,840,432	\$29,980	\$1,773,964	\$1,014,055	506	-70.64%	NM
17395	IRCO COMMUNITY	P.O. Box 188	Phillipsburg	08865	Jacelyn Frey	(908) 859-1811	\$63,815,266	\$36,004,196	\$25,063,543	\$5,368,045	8,051	5.10%	0.99%
10803	ISRAEL MEMORIAL A.M.E	P.O. Box 8212	Newark	07108	John Webb	(973) 643-1333	\$672,818	\$157,742	\$512,042	\$58,231	260	1.36%	42.07%
2493	JERSEY CENTRAL	P.O. Box 661	Cranford	07016	Chris Chichester	(908) 272-3040	\$18,010,055	\$12,652,860	\$5,266,601	\$4,038,890	3,004	1.58%	12.95%
6700	JERSEY CITY FIREMEN	666 Summit Ave.	Jersey City	07306	Patrick Lacey	(201) 653-8900	\$9,755,241	\$3,261,156	\$6,129,298	\$4,618,065	1,302	5.78%	-9.45%
6944	JERSEY CITY POLICE	161 Sterling Ave.	Jersey City	07305	Lynn Stazak	(201) 547-5388	\$10,242,843	\$1,948,920	\$8,122,216	\$1,207,470	1,466	-2.36%	-9.21%
15483	JERSEY SHORE	1434 New Rd.	Northfield	08225	Virginia Williams	(609) 646-3339	\$125,819,456	\$72,690,381	\$45,265,184	\$9,257,708	9,860	-0.10%	3.70%
6444	K & E EMPLOYEES	P.O. Box 228	Hoboken	07030	Ignazio Camporeale	(201) 420-1399	\$1,009,864	\$563,290	\$451,975	\$307,639	100	-0.77%	-2.17%
10614	KEARNY MUNICIPAL EMPLOYEES	645 Kearny Ave.	Kearny	07032	William Pettigrew	(201) 997-8434	\$9,819,590	\$1,257,023	\$8,445,064	\$1,411,802	854	-1.88%	-2.90%
7958	LAKEHURST NAVAL	Bldg. 60 Naes	Lakehurst	08733	Phyllis Zanko	(732) 323-2496	\$28,121,080	\$10,312,791	\$17,230,634	\$1,988,567	2,358	-1.16%	3.63%
7184	LIBERTY SAVINGS	666 Newark Ave.	Jersey City	07306	James Miller, Sr.	(201) 659-3900	\$79,658,293	\$64,451,271	\$12,077,329	\$10,765,266	20,078	3.70%	10.80%
6805	LINDE EMPLOYEES	575 Mountain Ave.	Murray Hill	07974	Gerard Libertelli	(908) 771-6422	\$6,224,780	\$2,530,282	\$3,557,552	\$411,574	1,434	-7.68%	7.75%
20773	LINDEN NJ POLICE & FIREMEN	300 W. St Georges Ave.	Linden	07036	Robert Bunk	(908) 486-7249	\$19,547,519	\$1,247,787	\$9,305,981	\$1,404,409	1,526	-0.57%	-5.82%
26173	LOCAL 1233	P.O. Box 8008	Newark	07108	Geraldine Nicholas	(973) 824-7246	\$9,327,796	\$4,689,732	\$4,646,744	\$1,491,267	673	4.20%	8.73%
21221	LOCAL 194-6	50 Hwy. 9	Morganville	0751	Amy Stihwell	(732) 536-9498	\$4,276,106	\$1,341,310	\$3,057,861	\$855,955	1,086	-0.18%	-39.85%
16162	LOCAL 37 ASBESTOS WORKERS	870 Broadway	Newark	07104	Christine King	(973) 485-3626	\$192,344	\$60,550	\$135,797	\$34,017	102	-6.32%	-27.30%
21109	L'OREAL USA	P.O. Box 1202	Mountainside	07092	Jean Byrne	(732) 499-6679	\$27,251,185	\$13,914,198	\$12,957,078	\$5,301,274	4,415	-1.47%	-7.35%
17865	M & C MENLO PARK	25 Middlesex Essex Jpk.	Iselin	08830	Kim Maycott	(732) 205-5199	\$1,814,571	\$600,645	\$1,186,530	\$166,440	345	-0.47%	0.91%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
2168	MANVILLE AREA	43 S Main St.	Manville	08835	Bill Warren	(908) 526-8844	\$30,396,428	\$18,788,167	\$10,957,604	\$2,714,287	2,101	2.09%	7.63%
861	MCGRAW-HILL	120 Windsor Center Dr.	East Windsor	08820	Shawn Gillefleder	(609) 426-6500	\$302,799,922	\$204,058,304	\$84,121,253	\$39,905,066	20,131	2.50%	8.31%
2574	MEMBERS 1ST OF NJ	37 W Landis Ave.	Vineland	08360	Eileen Crean	(856) 696-0767	\$51,215,315	\$25,440,951	\$19,545,453	\$4,160,641	7,247	0.79%	4.15%
1546	MERCER CNTY IMPROVEMENT AUTHORITY	600 Sloan Ave.	Hamilton	08619	Frank Gerhard	(609) 689-1765	\$389,182	\$185,719	\$210,729	\$94,692	236	-16.20%	-5.78%
1351	MERCER COUNTY NJ TEACHERS	2271 Hwy. 33, Ste. 108	Hamilton Square	08690	Adam Romero	(609) 586-6669	\$32,321,047	\$9,321,663	\$20,014,073	\$1,408,679	4,271	-6.63%	-7.40%
1454	MERCER EMPLOYEES	P.O. Box 2000	Rahway	07065	Ray Del Nero	(732) 594-4046	\$1,908,347,313	\$225,172,144	\$1,655,310,328	\$189,676,546	26,515	1.02%	-10.41%
21440	MESSIAH BAPTIST CHURCH	13 - 17 Oak St.	East Orange	07018	Edward Powell	(973) 676-7374	\$281,307	\$42,814	\$226,295	\$25,104	218	4.99%	-6.08%
14172	METREX	P.O. Box 157	Kenilworth	07033	Annamarie Duda	(908) 241-6976	\$5,195,070	\$2,196,644	\$2,196,363	\$920,281	866	3.04%	3.76%
18628	MIDDLESEX COUNTY NJ EMP	711 Jersey Ave.	New Brunswick	08901	Mary Aletta	(732) 745-3867	\$8,990,273	\$2,856,879	\$6,071,330	\$1,599,048	1,947	-4.75%	3.41%
6739	MIDDLESEX COUNTY	237 Roosevelt Ave.	Garterer	07008	Tracy Sussmann	(732) 541-4151	\$5,414,554	\$9,420,331	\$2,058,190	\$2,058,190	1,100	-6.12%	-3.40%
61872	MONMOUTH COUNTY POSTAL EMPLOYEES	P.O. Box 518	Red Bank	07701	Maureen Julian	(732) 219-0009	\$26,545,762	\$6,384,577	\$19,935,070	\$4,764,303	1,390	-4.20%	-11.34%
66248	MONTCLAIR POSTAL EMPLOYEES	P.O. Box 535	West Caldwell	07007	Lena Fergusson	(973) 227-8881	\$6,863,055	\$2,119,221	\$4,664,015	\$1,340,832	944	-0.93%	-4.38%
53	MOTION	P.O. Box 1160	Linden	07036	Michael Greenwood	(908) 862-6966	\$81,791,402	\$55,465,646	\$20,131,428	\$5,402,453	8,266	-7.72%	11.12%
18546	MOUNT ZION A M E CHURCH	34 Pennington Ave.	Trenton	08618	Bridget Bryant	(609) 588-3594	\$56,386	\$7,825	\$48,765	\$16,127	108	-2.90%	-34.47%
20463	N. J. LATVIAN	12 Gates Ave.	East Brunswick	08816	Brigita Valters	(732) 247-8542	\$10,371,222	\$604,843	\$9,664,653	\$1,014,726	263	13.87%	-3.49%
21702	N.Y. B & FMC	80 Count Rd.	Jersey City	07097	Arthur Musialowicz	(201) 459-1406	\$6,292,730	\$2,078,235	\$3,857,501	\$1,066,431	1,692	-0.86%	6.77%
22449	NESTLE (FREEHOLD) EMPLOYEES	61 Jerseyville Ave.	Freehold	07728	Luann Aglietti	(732) 577-7206	\$2,470,717	\$1,301,103	\$1,164,275	\$496,094	233	-0.18%	15.46%
2394	NEW BRUNSWICK POSTAL	P.O. Box 10088	New Brunswick	08906	Sandra Schwalb	(732) 985-8120	\$10,816,141	\$4,000,869	\$5,887,535	\$1,236,125	1,400	0.25%	14.51%
24167	NEW COMMUNITY	274 S Orange Ave.	Newark	07104	Mulu Gebreyesus	(973) 621-2363	\$3,259,726	\$2,128,178	\$1,092,178	\$356,564	3,233	-8.58%	-10.28%
64204	NEW JERSEY BUREAU OF PAROLE EMP	P.O. Box 4160	Trenton	08610	Kevin Fowler	(609) 354-1913	\$569,024	\$1,007,397	\$1,007,397	\$180,507	254	9.40%	-6.80%
9555	NEW JERSEY COMMUNITY	P.O. Box 680	Moorestown	08057	Paul Ladd	(856) 235-2077	\$9,022,253	\$4,370,837	\$4,665,332	\$815,693	1,911	-5.61%	3.32%
66130	NEW JERSEY LAW AND PUBLIC SAFETY	P.O. Box 550	Trenton	08666	Bonnie Karczewski	(609) 393-0046	\$45,671,963	\$25,784,727	\$18,950,128	\$6,242,581	10,002	0.40%	3.78%
62796	NEWARK BOARD OF EDUCATION EMP	195 Norman Rd.	Newark	07106	Eddie Daniels	(973) 375-9182	\$37,383,473	\$19,127,116	\$16,914,900	\$9,175,674	5,610	10.47%	43.69%
4175	NEWARK FIREMEN	P.O. Box 5086	Newark	07105	Gene Benick	(973) 589-7199	\$17,857,229	\$6,787,722	\$12,202,226	\$2,733,116	2,125	-2.10%	2.30%
4611	NEWARK POLICE	1 Lincoln Ave. Rm. 306	Newark	07104	MaryAnn Carr	(973) 733-6198	\$5,761,940	\$3,420,350	\$2,368,280	\$1,328,631	1,588	2.11%	24.89%
66159	NEWARK POST OFFICE EMPLOYEES	P.O. Box 20290	Newark	07101	Margaret Porter	(973) 621-7553	\$3,475,451	\$1,629,479	\$1,914,081	\$1,091,509	1,158	-16.95%	-10.05%
19454	NJ GATEWAY	P.O. Box 420	Dayton	08810	Rima Pantano	(732) 329-3838	\$27,002,672	\$8,438,025	\$17,928,081	\$3,110,059	2,870	-1.78%	-12.33%
9723	NUT EMPLOYEES	7 Richard Dr.	Waldwick	07463	Louis Sneyers	(201) 447-6677	\$11,148,300	\$2,954,175	\$8,111,281	\$1,071,958	1,042	3.33%	0.18%
1015	NORTH JERSEY	711 Union Blvd.	Totowa	07512	Louides Cortez	(973) 785-9200	\$99,700,203	\$219,868,942	\$103,132,208	\$23,437,111	30,338	-1.34%	4.46%
5419	NOVARTIS	124 S Ridgecald Ave.	East Hanover	07936	Ann South	(973) 947-1000	\$137,526,147	\$38,037,511	\$90,500,893	\$11,565,697	6,031	-1.04%	-5.61%
18759	OCEAN COUNTY EMPLOYEES	118 Washington St. Crths. Rm. 11	Toms River	08753	Marion Marin	(732) 341-4004	\$1,830,912	\$480,304	\$1,342,897	\$190,728	584	0.04%	-6.24%
5987	OCNAK #1	1082 Summit Ave.	Jersey City	07307	Brent Hamilton	(201) 420-1026	\$6,232,344	\$2,405,471	\$3,832,578	\$832,520	2,302	4.03%	1.89%
8410	OKO CAL	959 Market St.	Paterson	07513	Linda Hill	(201) 825-0300	\$623,577	\$155,419	\$464,704	\$118,412	196	-28.30%	-14.09%
12175	P S E	472 Weston Canal Rd.	Somerset	08873	John Grabenstein	(732) 764-3087	\$11,219,902	\$4,071,055	\$7,111,045	\$1,308,188	1,333	-6.72%	5.10%
9354	P.S. LOCAL 821	973A Argyll Circle	Lakewood	08701	Alvin Dingle	(201) 432-4441	\$1,117,163	\$298,481	\$809,912	\$235,057	243	9.01%	4.09%
24226	P.S.E. & G. NUCLEAR EMPLOYEES	P.O. Box 232	Hancocks Bridge	08038	Jody Mortarulo	(856) 339-5099	\$9,455,677	\$3,259,794	\$6,044,708	\$682,811	1,730	-3.35%	-7.00%
2246	PARLIN DUPONT EMPLOYEES	774 Washington Rd.	Parlin	08859	Christina Olander	(732) 254-7573	\$4,921,975	\$1,847,453	\$2,935,323	\$480,590	614	7.90%	-2.58%
12227	PASSAIC POLICE	330 Passaic St.	Passaic	07055	Bart Gaconia	(973) 365-3913	\$4,930,191	\$2,069,865	\$2,857,587	\$692,779	543	8.37%	2.43%
60448	PASSAIC POSTAL EMPLOYEES	P.O. Box 1686	Passaic	07055	Gerard Walskumndeki	(973) 473-1164	\$531,730	\$238,370	\$292,824	\$103,023	187	-15.94%	26.74%
8339	PATERSON POLICE	111 Broadway	Paterson	07505	Danny Nichols	(973) 881-1137	\$4,682,089	\$1,239,086	\$3,426,204	\$801,246	760	-10.53%	-8.10%
8118	PATH	One Path Plaza	Jersey City	07306	Donna Amabile	(201) 216-6094	\$11,979,267	\$4,456,268	\$7,510,143	\$3,774,409	1,203	-6.66%	2.95%
12956	PEOPLES TRANSPORT	126 W Kings Hwy.	Mt. Ephraim	08059	Patricia Beck	(856) 931-2180	\$8,077,848	\$5,792,902	\$2,369,385	\$1,140,462	1,235	4.38%	4.57%
3291	PICATINNY	100 Mineral Springs Dr.	Dover	07801	Bill Darling	(732) 361-5225	\$299,992,929	\$119,065,805	\$169,448,368	\$27,375,821	16,953	-0.40%	6.43%
15095	PINAWAY	135 Raritan Center Pkwy, Ste. 6	Edison	08837	Stephen Lardiere	(732) 225-1505	\$138,486,350	\$114,913,692	\$15,526,585	\$11,089,807	20,387	-3.88%	-8.24%
15140	PISCATAWAY TOWNSHIP EMPLOYEES	455 Hoes Ln.	Piscataway	08854	Stephen Prohaska	(732) 562-8722	\$1,834,534	\$672,557	\$1,145,582	\$228,036	393	2.17%	-14.27%
66188	PLAINFIELD	P.O. Box 1363	Plainfield	07061	Michael Dipaolo	(908) 226-5200	\$1,461,592	\$224,788	\$1,234,426	\$257,298	220	0.31%	6.13%
2892	PLAINFIELD POLICE & FIREMEN'S	315 Central Ave.	Plainfield	07060	Joseph Woodring	(908) 753-3089	\$1,420,532	\$1,420,532	\$3,005,081	\$415,416	548	-6.69%	3.76%
22592	POLISH & SLAVIC	9 Law Dr.	Fairfield	07004	Bogdan Chmielewski	(973) 808-3240	\$1,573,854,585	\$865,763,976	\$649,472,529	\$150,016,788	80,495	2.43%	6.04%
17251	PORT IVORY	239 Avenel St., Ste. 1	Avenel	07001	Debbie Lenahan	(732) 602-9799	\$2,640,675	\$1,582,112	\$1,013,451	\$337,134	437	-21.67%	-17.95%
64882	POSTAL EMPLOYEES	P.O. Box 8033	Trenton	08650	Darryl Belinski	(609) 585-0003	\$42,552,132	\$13,533,661	\$28,165,596	\$6,021,103	2,508	-6.43%	-2.67%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
21009	PRINCETON	104 Carnegie Center, Ste. 103	Princeton	08540	Samuel Paulicelli	(609) 945-6200	\$134,970,253	\$56,886,132	\$76,088,546	\$14,650,957	7,782	-1.63%	4.86%
20448	PROPOONENT	536 Washington Ave.	Nutley	07110	Debi Van Dorn	(973) 338-1133	\$542,736,839	\$360,338,015	\$170,587,670	\$54,668,031	26,536	-3.43%	7.55%
11779	PUBLIC SERVICE	P.O. Box 3365	Middlesex	08846	Elizabeth Frenitz	(732) 805-9000	\$29,023,173	\$9,727,549	\$18,866,127	\$3,291,737	2,767	3.46%	1.95%
10741	PUBLIC SERVICE E.D. TRENTON	P.O. Box 3365	Mercerville	08619	John Jynell	(609) 581-8260	\$4,244,932	\$437,108	\$3,745,797	\$1,244,133	420	-3.96%	2.59%
9082	PUBLIC SERVICE H.C. EMPLOYEES	P.O. Box 7	Brick	08723	Diane Sullivan	(201) 997-7591	\$8,807,543	\$2,400,851	\$6,297,087	\$2,493,518	1,114	1.73%	0.52%
11863	PUBLIC SERVICE PLAZA	80 Park Plaza	Newark	07102	Albert Gilberti	(973) 621-7500	\$21,136,198	\$1,667,943	\$19,224,417	\$2,325,037	1,270	0.81%	36.63%
24137	PUBLIC SERVICE SEWAREN	Cliff Rd.	Sewaren	07077	Bryon Mayo	(732) 750-2050	\$301,582	\$51,383	\$254,255	\$70,205	104	-17.71%	45.24%
4726	RARITAN BAY	218A Sunset Rd.	Willingboro	08046	Maureen Horan	(609) 835-3053	\$3,166,484	\$1,149,929	\$1,955,275	\$299,935	507	1.10%	-25.23%
68195	RENAISSANCE COMMUNITY DEVELOPMENT	491 Raritan St.	Sayreville	08872	Ronald Behrens	(732) 727-3500	\$75,569,522	\$38,443,847	\$32,856,942	\$5,750,063	9,697	2.87%	6.92%
1166	RESEARCH 1166	P.O. Box 328	Somerset	08875	Shirley Spruill	(732) 247-6883	\$808,507	\$480,720	\$309,508	\$43,766	700	-25.35%	5.43%
13944	RIEGL	600 Billingsport Rd.	Paulsboro	08066	Diane Delooff	(856) 224-2134	\$15,729,273	\$6,690,186	\$8,500,341	\$1,461,926	1,618	-1.20%	19.21%
9237	RUTGERS	515 Milford Warren Glen Rd.	Milford	08848	Franco Rea	(908) 995-2326	\$110,134,417	\$31,992,146	\$75,506,139	\$13,455,131	8,082	-1.96%	-2.80%
2107	RUTHERFORD POSTAL DISTRICT EM	100 College Ave.	New Brunswick	08901	Marie Holowka-Bedatsky	(732) 932-7662	\$81,245,276	\$40,568,130	\$38,956,076	\$6,323,890	9,073	4.27%	5.48%
15370	SAKER SHOP-RITE	P.O. Box 149	Rutherford	07070	Howard Bernier	(201) 475-1839	\$8,210,719	\$463,073	\$7,657,226	\$587,903	446	0.72%	-5.73%
15154	SALEM BAPTIST	922 Hwy. 33 Bldg. 6	Freehold	07728	Patricia VanOver	(732) 462-4105	\$6,676,107	\$2,000,661	\$4,717,078	\$1,813,508	3,900	1.47%	6.72%
19185	SEAPORT	50 Clinton Ave.	Jersey City	07304	James Walton	(201) 324-2828	\$127,792	\$11,497	\$115,045	\$30,613	107	1.28%	-1.26%
13439	SELF RELIANCE (NJ)	P.O. Box 2000	Elizabeth	07207	Lisa Ramos	(908) 558-6167	\$58,513,864	\$26,481,541	\$26,185,192	\$8,997,532	5,068	2.52%	5.58%
3951	SOUTH JERSEY	851 Allwood Rd.	Clifton	07012	Vai Bogatchouk	(973) 471-0700	\$98,361,616	\$46,382,163	\$50,083,419	\$15,124,063	3,629	0.58%	9.41%
9737	SOUTH JERSEY GAS EMPLOYEES	1615 Hurffville Rd., P.O. Box 5530	Deptford	08096	Ben Griffith	(856) 374-9700	\$333,048,859	\$130,565,798	\$170,623,364	\$30,968,064	45,159	0.39%	4.13%
3126	SOUTHERN MIDDLESEX CNTY TEACHERS	Rte. 54	Folsom	08037	Kathy Mochan	(609) 567-3945	\$11,542,920	\$9,476,454	\$9,476,454	\$2,306,297	975	1.58%	-5.73%
24115	ST. ANDREW KIM	39 Brunswickwoods Dr.	East Brunswick	08816	Lynne Fritz	(732) 238-8662	\$35,273,369	\$8,887,383	\$25,920,440	\$3,087,821	3,675	-0.81%	-0.72%
2021	TEANECK	280 Parker Ave.	Maplewood	07040	Peter Lee	(973) 672-2200	\$2,269,465	\$854,243	\$1,418,334	\$287,543	705	-14.15%	-18.70%
17969	TERMINALS	P.O. Box 1016	Teaneck	07066	Susan Raszor	(201) 837-1316	\$1,915,170	\$1,915,170	\$10,701,582	\$1,941,977	1,180	2.65%	5.84%
477	THE ATLANTIC	90 Tennyson St.	Carteret	07008	Donald Skrocki	(732) 541-1373	\$1,150,042	\$843,105	\$300,935	\$271,956	120	4.09%	4.22%
7289	THUNDERBOLT AREA	37 Market St.	Kenilworth	07033	Michael Faneli	(908) 245-1750	\$259,391,972	\$118,572,701	\$133,783,032	\$36,942,485	17,715	-4.64%	9.03%
4906	TRENTON NJ FIREMEN	1601 Cedar St.	Millville	08332	Robert Willard	(856) 327-5755	\$19,501,295	\$6,459,327	\$12,036,159	\$1,848,628	2,749	-1.06%	3.75%
3202	TRENTON NJ POLICE	244 Perry St., 3rd Fl.	Trenton	08618	Dennis Piscione	(609) 989-4030	\$5,592,895	\$971,233	\$4,562,270	\$675,509	999	-5.88%	-8.15%
2932	TRENTON TEACHERS	225 N Clinton Ave.	Trenton	08609	Barbara Rios	(609) 396-7618	\$24,910,382	\$9,179,898	\$15,451,668	\$3,428,795	1,928	5.06%	32.57%
1151	TRI-CO	P.O. Box 9335	Trenton	08650	John Mero	(609) 890-1630	\$2,438,298	\$155,569	\$2,255,403	\$300,164	722	-4.43%	-53.42%
5736	UNILEVER	1240 Sussex Turnpike	Randolph	07869	Michael Prettyman	(973) 895-6760	\$134,091,588	\$93,075,721	\$26,331,329	\$5,136,186	12,722	-10.51%	-12.78%
21244	UNION BUILDING TRADES	800 Sylvan Ave.	Englewood Cliff	07632	Jim Kopfsteiner	(201) 894-7604	\$40,858,651	\$24,974,401	\$15,317,960	\$3,181,133	1,619	1.66%	11.95%
14329	UNION COUNTY EMPLOYEES	P.O. Box 6270	Parsippany	07054	Bob Kodan	(973) 263-0001	\$74,242,990	\$34,172,496	\$38,738,941	\$10,857,023	28,765	2.53%	7.54%
2192	UNITED FINANCIAL SERVICES	2 Broad St., 3rd Fl.	Elizabeth	07201	Winston Cummings	(908) 527-4015	\$8,526,189	\$3,270,953	\$5,224,466	\$1,280,293	2,029	1.12%	-5.65%
13519	UNITED INVESTORS	320 Park Ave.	Scotch Plains	07076	Linda Faro Wood	(908) 322-2600	\$20,213,650	\$7,778,267	\$11,699,103	\$2,924,382	2,198	-4.38%	13.33%
16577	UNITED POLES	16 W Elizabeth Ave	Linden	07036	Patricia Amato	(908) 862-5566	\$4,105,173	\$1,651,440	\$2,425,408	\$406,816	643	-8.00%	1.45%
18195	UNITED TELETECH FINANCIAL	412 New Brunswick Ave.	Perth Amboy	08861	Iwona Karpeta	(732) 442-5648	\$37,708,137	\$23,513,167	\$13,038,939	\$3,161,121	2,359	-7.26%	16.38%
9399	UNITY	205 Hance Ave.	Tinton Falls	07724	Leo Airdine	(732) 530-8100	\$318,733,675	\$222,301,395	\$85,210,805	\$34,614,684	21,770	-2.80%	5.78%
22028	VAH LIONS EMPLOYEES	P.O. Box 67	Oaklyn	08107	Janice King	(856) 854-4583	\$3,665,569	\$1,915,101	\$1,747,130	\$604,520	875	-6.87%	13.82%
3879	W. K.	P.O. Box 187	Lyons	07939	Gloria Westervelt	(908) 647-6952	\$42,028,539	\$9,511,079	\$32,172,111	\$4,325,358	1,743	4.62%	8.43%
15016	WAKEFEERN	192 Washington Ave.	Belleville	07109	James Rotonda	(973) 751-8855	\$963,548	\$196,421	\$774,367	\$84,997	238	-0.18%	-25.31%
2127	WEST HUDSON TEACHERS	600 York St.	Elizabeth	07027	Denise Greig	(908) 527-3749	\$8,753,081	\$1,515,291	\$7,879,273	\$2,073,566	1,523	6.71%	-2.60%
10432	WEST ORANGE MUNICIPAL	180 Prospect Ave.	North Arlington	07031	Patricia Killeeny	(201) 991-0845	\$7,373,593	\$1,144,052	\$6,168,658	\$745,320	1,051	6.38%	4.19%
16218	XCEL	342 Main St.	West Orange	07052	Sandra Mullins	(973) 736-1929	\$3,415,604	\$3,802,380	\$634,956	\$634,956	1,225	-3.95%	9.62%
		P.O. Box 2618	Secaucus	07096	Linda McEdden	(800) 284-8663	\$155,392,390	\$138,698,611	\$2,985,883	\$12,713,634	18,320	4.21%	4.74%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	51	50	50	48	47	-2.08%	-1.62%
Number of Members	659,701	675,713	703,031	729,161	762,999	4.64%	2.95%
Total Assets (\$000)	6,715,181	7,130,354	7,794,564	8,316,858	8,750,088	5.21%	5.44%
Total Shares (\$000)	5,947,698	6,320,180	6,907,702	7,354,278	7,694,625	4.63%	5.29%
Total Loans (\$000)	4,234,313	4,427,065	4,794,935	5,084,261	5,526,188	8.69%	5.47%
Total Capital (\$000)	703,480	757,946	819,833	887,223	972,678	9.63%	6.69%

NEW MEXICO		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	SANDIA LABORATORY	\$2,072,343	23.68%	10.22%	54.29%	1.14%	0.66%	1.65%	284	58.98%	\$19,011	\$25,432	15.93%	74.37%	34.20%
2	NEW MEXICO EDUCATORS	\$1,489,221	17.02%	10.95%	74.76%	1.18%	0.44%	3.46%	379	70.30%	\$12,952	\$9,021	17.49%	69.60%	20.98%
3	U.S. NEW MEXICO	\$803,411	9.18%	10.35%	75.51%	0.83%	1.47%	2.94%	372	70.17%	\$12,501	\$9,520	23.16%	45.23%	21.39%
4	KIRTLAND	\$668,479	7.64%	12.47%	87.74%	0.71%	0.78%	2.65%	335	71.87%	\$15,420	\$12,571	25.67%	53.82%	32.50%
5	SANDIA AREA	\$502,729	5.75%	10.56%	100.22%	1.22%	0.20%	2.12%	525	58.56%	\$14,069	\$6,880	31.39%	38.16%	11.79%
6	DEL NORTE	\$477,481	5.46%	11.45%	77.81%	0.86%	0.36%	3.02%	352	71.81%	\$12,009	\$10,259	25.96%	51.50%	20.04%
7	FIRST FINANCIAL	\$432,554	4.94%	8.58%	72.66%	0.18%	2.60%	4.53%	291	81.09%	\$10,786	\$6,726	18.24%	55.93%	3.10%
8	STATE EMPLOYEES	\$386,820	4.42%	11.02%	95.16%	1.35%	0.58%	3.81%	279	70.55%	\$14,873	\$8,322	28.28%	61.63%	5.92%
9	OTERO	\$274,608	3.14%	13.37%	58.69%	0.64%	0.13%	3.19%	355	81.02%	\$10,931	\$7,204	17.68%	46.95%	6.55%
10	WHITE SANDS	\$266,239	3.04%	8.22%	76.11%	0.33%	0.23%	3.30%	284	87.31%	\$16,093	\$9,031	27.68%	52.86%	0.00%
11	RIO GRANDE	\$243,507	2.78%	13.61%	89.30%	1.74%	0.32%	4.00%	259	65.55%	\$14,095	\$7,806	27.99%	50.00%	3.58%
12	GUADALUPE	\$133,263	1.52%	9.34%	81.49%	0.43%	1.50%	4.77%	239	81.51%	\$11,264	\$8,080	17.60%	50.97%	11.69%
13	ZIA	\$129,162	1.48%	8.88%	64.95%	0.35%	2.00%	4.18%	254	90.79%	\$13,853	\$9,292	14.77%	48.04%	0.00%
14	ANIMAS	\$125,459	1.43%	8.49%	63.70%	0.20%	0.29%	3.83%	346	92.97%	\$10,748	\$7,929	13.89%	53.54%	17.76%
15	ARTESIA	\$89,535	1.02%	11.55%	60.26%	1.24%	0.28%	2.20%	434	63.81%	\$16,439	\$11,259	22.06%	32.42%	1.63%
16	CANNON	\$62,239	0.71%	9.45%	35.88%	-0.03%	0.68%	3.86%	619	119.69%	\$6,074	\$5,048	7.79%	35.45%	12.35%
17	EDDY	\$60,855	0.70%	11.19%	60.19%	-0.55%	1.24%	3.70%	388	73.90%	\$11,140	\$8,127	25.21%	29.14%	3.43%
18	ESTACADO	\$57,176	0.65%	10.68%	46.57%	0.40%	1.66%	5.38%	435	85.61%	\$8,028	\$6,406	16.02%	35.65%	6.75%
19	SOUTHWEST	\$55,407	0.63%	8.64%	55.30%	0.31%	0.18%	4.34%	241	96.99%	\$10,385	\$9,967	15.97%	52.67%	20.31%
20	HIGH PLAINS	\$43,138	0.49%	8.90%	85.47%	-0.33%	0.00%	4.78%	293	98.07%	\$16,143	\$5,131	18.76%	52.27%	0.00%
21	LOCO	\$40,805	0.47%	11.36%	46.97%	0.56%	1.22%	3.28%	321	56.00%	\$7,083	\$8,055	32.02%	27.95%	6.92%
22	FINANCIAL SECURITY	\$37,373	0.43%	12.03%	78.53%	1.31%	1.09%	3.81%	182	70.04%	\$12,303	\$9,163	28.06%	31.13%	2.14%
23	CHINO	\$27,748	0.32%	6.07%	95.29%	-0.77%	1.03%	5.57%	327	67.98%	\$8,068	\$4,045	26.58%	45.11%	2.08%
24	EVERYONE'S	\$26,412	0.30%	14.35%	64.41%	0.89%	0.22%	5.21%	241	83.54%	\$7,289	\$4,527	17.91%	50.20%	4.76%
25	ROSWELL COMMUNITY	\$26,105	0.30%	9.16%	70.66%	1.01%	0.21%	3.99%	326	77.46%	\$12,082	\$9,598	19.23%	38.18%	18.70%
26	FOUR CORNERS	\$25,979	0.30%	15.35%	68.53%	-0.19%	0.81%	6.61%	455	91.71%	\$3,357	\$4,350	17.93%	0.00%	0.00%
27	BELEN RAILWAY EMPLOYEES	\$23,498	0.27%	13.05%	67.91%	0.91%	0.60%	3.08%	267	72.90%	\$14,264	\$10,906	21.53%	14.00%	0.00%
28	CHAVES COUNTY SCHOOL EMPLOYEES	\$22,958	0.26%	17.70%	40.61%	0.44%	0.00%	2.54%	644	85.08%	\$8,420	\$7,298	21.41%	35.16%	0.00%
29	JEMEZ VALLEY	\$20,090	0.23%	13.26%	66.82%	1.24%	1.31%	3.30%	211	72.53%	\$17,827	\$10,296	11.26%	67.69%	0.00%
30	NORTHERN NEW MEXICO SCHOOL EMPL.	\$18,980	0.22%	8.98%	53.32%	0.12%	0.95%	4.25%	299	97.00%	\$10,163	\$9,653	28.72%	47.57%	0.00%
31	LOS ALAMOS SCHOOLS	\$16,449	0.19%	12.12%	64.62%	0.56%	0.12%	2.57%	380	82.20%	\$14,959	\$8,439	15.74%	18.90%	0.00%
32	CUBA	\$12,239	0.14%	15.75%	80.92%	1.09%	3.63%	3.57%	410	73.47%	\$15,219	\$5,018	7.27%	26.78%	0.00%
33	INTERNATIONALITES	\$10,023	0.11%	15.39%	63.63%	0.87%	0.14%	3.84%	274	80.81%	\$7,466	\$6,857	26.38%	29.22%	0.00%
34	THE FLORIST	\$7,572	0.09%	14.67%	69.29%	0.26%	2.70%	3.66%	301	89.63%	\$7,366	\$7,126	26.55%	25.33%	13.50%
35	BAB	\$7,501	0.09%	12.92%	87.90%	2.21%	0.66%	2.67%	601	54.07%	\$8,003	\$4,337	24.22%	0.00%	0.00%
36	TELCO ROSWELL NEW MEXICO	\$7,273	0.08%	19.58%	80.50%	2.29%	3.29%	2.50%	337	44.72%	\$8,905	\$4,946	23.71%	0.00%	0.00%
37	QUESTA	\$7,214	0.08%	25.80%	43.42%	1.17%	0.05%	3.82%	255	113.16%	\$11,369	\$5,988	6.95%	14.01%	0.00%
38	U-1ST COMMUNITY	\$6,890	0.08%	12.31%	59.40%	0.93%	1.67%	4.59%	283	81.99%	\$10,336	\$5,323	13.62%	11.32%	5.84%
39	QUAY SCHOOLS	\$6,730	0.08%	13.86%	66.65%	1.42%	1.38%	3.94%	253	70.60%	\$6,659	\$5,628	20.36%	0.00%	0.00%
40	PERMACULTURE	\$6,484	0.07%	4.80%	67.26%	-0.97%	12.60%	3.91%	344	124.28%	\$13,260	\$7,144	1.39%	0.00%	15.56%
41	DEMING SCHOOLS EMPLOYEES	\$4,771	0.05%	16.50%	53.02%	0.76%	1.61%	3.06%	342	79.58%	\$5,298	\$5,793	18.01%	0.00%	0.00%
42	FORT BAYARD	\$4,707	0.05%	22.78%	99.54%	0.63%	6.22%	5.33%	506	88.19%	\$8,743	\$2,851	19.59%	6.71%	0.00%
43	RINCONES PRESBYTERIAN	\$3,279	0.04%	11.07%	88.62%	0.73%	0.86%	3.86%	341	78.06%	\$8,508	\$3,961	23.94%	0.00%	0.00%
44	MT TAYLOR	\$2,070	0.02%	17.00%	36.30%	0.13%	0.00%	2.56%	380	95.14%	\$5,374	\$4,519	6.84%	0.00%	0.00%
45	ST. GERTRUDE'S	\$1,775	0.02%	7.66%	75.81%	-0.27%	8.45%	5.69%	307	99.41%	\$5,722	\$2,672	7.67%	0.00%	0.00%
46	NEW MEXICO CORRECTIONAL EMPL	\$1,138	0.01%	8.43%	79.85%	10.71%	19.09%	8.54%	152	107.96%	\$5,509	\$3,427	19.08%	0.00%	0.00%
47	COLFAX SCHOOL EMPLOYEES	\$399	0.00%	13.89%	124.42%	0.82%	0.06%	4.11%	342	77.13%	\$5,001	\$1,716	19.88%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
66142	ANIMAS	2101 E. 20th St.	Farmington	87401	Gary Sterton	(505) 326-7701	\$125,459,035	\$73,321,973	\$43,755,616	\$10,333,010	14,517	0.02%	-4.65%
62783	ARTESIA	P.O. Box 406	Artesia	88211	Ronald Johnston	(505) 748-9779	\$89,535,455	\$47,130,102	\$31,671,247	\$10,588,930	6,946	-0.59%	0.16%
66185	BAB	503 NE Aztec Blvd.	Aztec	87410	Natalie Marx	(505) 334-3074	\$7,500,748	\$3,729,894	\$1,725,950	\$1,059,600	1,503	5.44%	5.60%
62841	BELDEN RAILWAY EMPLOYEES	222 N 4th St.	Belen	87002	Gary Troyer	(505) 864-4740	\$23,908,353	\$13,864,578	\$9,049,981	\$3,170,397	1,872	-3.81%	11.90%
7822	CANNON	P.O. Box 2080	Clovis	88102	Kim Wilson	(505) 791-3353	\$62,238,839	\$20,172,621	\$37,591,869	\$6,140,932	11,138	1.69%	-19.34%
66143	CHAVES COUNTY SCHOOL EMPLOYEES	1401 N Lea Ave.	Roswell	88201	Valarie Thomas	(505) 623-5444	\$22,958,285	\$7,628,791	\$14,813,682	\$4,107,251	2,574	0.65%	3.38%
9771	CHINO	2290 E Superior St.	Silver City	88061	Carolyn Shaver	(505) 388-2511	\$27,748,408	\$24,066,898	\$244,429	\$2,192,231	6,384	1.91%	19.52%
62569	COFAX SCHOOL EMPLOYEES	P.O. Box 279	Raton	87740	Carolyn Hestrand	(505) 445-3033	\$365,091	\$52,990	\$52,990	\$82,092	171	-20.37%	1.09%
66097	CUBA	P.O. Box 1660	Cuba	87013	Rhonda Jacques	(505) 289-3763	\$12,239,249	\$8,324,681	\$3,204,326	\$2,015,312	2,050	4.98%	3.83%
64759	DEL NORTE	P.O. Box 1180	Los Alamos	87544	Chuck Valenti	(505) 455-5228	\$477,481,323	\$324,285,892	\$120,430,755	\$57,376,473	40,627	4.39%	22.44%
61559	DEMING SCHOOLS EMPLOYEES	P.O. Box 1494	Deming	88031	Jeanie Coppedge	(505) 546-8310	\$4,770,871	\$2,097,890	\$2,646,992	\$821,472	683	-0.49%	-7.13%
9566	EDDY	909 W Pierce	Carlsbad	88220	Brenda Dugas	(505) 887-1784	\$60,855,448	\$32,251,166	\$25,372,071	\$7,752,008	6,593	-1.74%	-27.25%
8299	ESTACADO	2220 N Dal Paso	Hobbs	88240	Jeff Bruce	(575) 393-1596	\$57,176,484	\$23,369,170	\$30,650,130	\$6,357,231	7,834	37.54%	65.96%
9370	EVERYONE'S	P.O. Box 1023	Tucumcari	88401	Andi Baum	(505) 461-0433	\$26,411,622	\$14,081,827	\$6,729,268	\$4,186,493	4,829	4.05%	-0.08%
62452	FINANCIAL SECURITY	1105 W Pierce	Carlsbad	88220	Judy Carrasco	(505) 887-6030	\$37,372,879	\$25,565,456	\$8,351,874	\$4,618,983	3,553	19.88%	9.15%
68244	FIRST FINANCIAL	P.O. Box 25587	Albuquerque	87125	Ron Moorehead	(505) 766-5600	\$432,553,706	\$284,326,429	\$120,786,249	\$41,481,167	58,179	4.26%	-10.34%
1838	FORT BAYARD	P.O. Box 36173	Ft Bayard	88036	Lupe Barraza	(505) 537-3014	\$4,707,074	\$3,593,365	\$596,594	\$1,104,736	1,266	3.14%	4.24%
16754	FOUR CORNERS	16 Cr 6500	Kirtland	87417	Phyllis Crawford	(505) 598-6623	\$14,918,326	\$9,287,367	\$9,287,367	\$4,376,814	5,004	21.00%	-1.09%
66149	GUADALUPE	3601 Mimbrres Ln.	Santa Fe	87507	Winona Nava	(505) 982-8942	\$133,262,584	\$98,162,462	\$25,210,008	\$13,117,908	14,908	0.35%	1.11%
16559	HIGH PLAINS	P.O. Box 2050	Clovis	88102	Marty Tressell	(575) 762-3313	\$43,138,000	\$33,351,602	\$5,425,809	\$3,930,262	7,605	2.00%	3.70%
7027	INTERNATIONALITES	901 N. Canal	Carlsbad	88220	Jeanette Chester	(505) 885-4027	\$10,022,620	\$5,375,218	\$3,284,672	\$1,587,044	1,232	17.25%	8.09%
62637	JEMEZ VALLEY	P.O. Box 120	Jemez Springs	87025	Tina Trujillo	(505) 829-3366	\$20,090,332	\$11,605,294	\$7,806,287	\$2,748,424	1,687	13.81%	1.53%
12199	KIRTLAND	P.O. Box 80570	Albuquerque	87198	David Seely	(505) 254-4369	\$668,479,215	\$494,815,304	\$152,707,425	\$86,723,111	44,859	3.48%	0.98%
66117	LOCO	P.O. Box 1743	Alamogordo	88311	Pam Vega	(575) 437-3110	\$40,805,239	\$17,013,995	\$22,492,487	\$4,738,977	4,497	9.65%	-14.54%
61165	LOS ALAMOS SCHOOLS	1900 Diamond Dr.	Los Alamos	87544	Matthew Schmidt	(505) 662-3421	\$16,449,320	\$9,319,390	\$6,653,210	\$2,040,320	1,709	0.83%	1.17%
13654	MT TAYLOR	P.O. Box 2550	Milan	87021	Jena Griego	(505) 287-7551	\$2,070,147	\$623,373	\$985,791	\$337,959	380	-1.23%	-18.60%
12633	NEW MEXICO CORRECTIONAL EMPL	1017 Camino Del Gusto	Santa Fe	87507	Jose Lujan	(505) 471-7839	\$1,137,723	\$831,893	\$363,319	\$168,586	304	-13.76%	-14.99%
948	NEW MEXICO EDUCATORS	P.O. Box 8530	Albuquerque	87198	Terry Laudick	(505) 889-7755	\$1,489,221,098	\$974,795,774	\$397,075,621	\$163,522,269	144,546	6.64%	20.60%
4805	NORTHERN NEW MEXICO SCHOOL EMPLOYEE	614 Alta Vista St.	Santa Fe	87505	Larry Lujan	(505) 982-3802	\$18,980,358	\$9,227,690	\$8,705,453	\$1,714,160	1,793	1.55%	0.22%
8475	OTERO	P.O. Box 2800	Alamogordo	88311	Juanita Whiteside	(575) 434-8500	\$274,607,961	\$138,158,160	\$117,002,606	\$37,137,891	32,674	1.83%	2.75%
68438	PERMACULTURE	P.O. Box 29300	Santa Fe	87592	Donald Sarich	(505) 954-3479	\$6,484,259	\$4,137,146	\$2,231,016	\$340,942	861	20.39%	-5.75%
14758	QUAY SCHOOLS	P.O. Box 605	Tucumcari	88401	Angie White	(575) 461-3638	\$6,730,385	\$3,795,699	\$2,596,671	\$960,768	1,012	-4.99%	6.63%
66252	QUESTA	P.O. Box 500	Questa	87556	Maxine Rael	(505) 586-0423	\$7,214,099	\$2,319,351	\$4,694,069	\$1,940,468	892	7.26%	-17.2%
61946	RINCONES PRESBYTERIAN	P.O. Box 149	Chacon	87713	Teresta Duran	(505) 387-6854	\$3,279,059	\$2,390,793	\$784,180	\$412,461	681	-9.11%	-13.57%
62573	RIO GRANDE	301 Rio Bravo SE	Albuquerque	87105	Chris Fitzgerald	(505) 262-1401	\$243,507,435	\$186,701,833	\$40,572,467	\$34,675,409	26,784	1.80%	10.19%
9093	ROSWELL COMMUNITY	P.O. Box 2583	Roswell	88202	Karen Griffo	(505) 623-7788	\$26,105,279	\$16,575,922	\$6,058,572	\$2,434,837	2,444	2.42%	5.83%
11316	SANDIA AREA	P.O. Box 18044	Albuquerque	87185	Scott Connelly	(505) 256-6031	\$502,729,066	\$443,089,653	\$37,092,487	\$57,051,756	64,257	13.27%	17.14%
5851	SANDIA LABORATORY	P.O. Box 23040	Albuquerque	87192	Robert Chavez	(505) 293-0500	\$2,072,343,334	\$1,006,604,324	\$1,003,034,704	\$211,690,439	72,909	3.93%	8.12%
964	SOUTHWEST	P.O. Box 2247	Albuquerque	87103	Randy Lunsford	(505) 243-6751	\$55,406,927	\$27,842,131	\$23,422,682	\$4,869,399	5,052	3.77%	6.40%
62289	ST. GERTRUDES	P.O. Box 92	Mora	87732	Esther Martinez	(505) 387-2644	\$1,775,153	\$1,241,606	\$490,204	\$178,659	613	0.10%	-13.13%
65513	STATE EMPLOYEES	813 St. Michaels Dr.	Santa Fe	87505	Harold Dixon	(505) 983-7328	\$386,820,022	\$300,387,801	\$54,121,183	\$44,390,641	37,930	5.11%	20.48%
7999	TELCO ROSWELL NEW MEXICO	110 N Washington Ave.	Roswell	88203	Teri Romero	(505) 622-4444	\$7,272,814	\$4,702,048	\$2,471,852	\$1,480,866	1,181	15.18%	2.75%
19567	THE FLOREST	P.O. Box 2202	Roswell	88202	Kenneth Bell	(505) 622-0560	\$4,463,805	\$3,048,957	\$1,168,080	\$1,168,080	904	5.99%	-0.51%
808	U.S. NEW MEXICO	3939 Osuna Rd., NE	Albuquerque	87109	Marsha Majors	(505) 342-8888	\$803,410,668	\$538,095,414	\$222,314,340	\$88,869,669	74,856	5.53%	6.87%
10580	U-1ST COMMUNITY	601 N Canal St.	Carlsbad	88220	Theresa Quinonez	(505) 887-4750	\$266,289,946	\$153,576,147	\$2,771,415	\$904,384	1,131	-3.27%	-1.38%
7960	WHITE SANDS	2755 N Maint St.	Las Cruces	88001	William Jacobs	(575) 647-4500	\$68,276,495	\$184,672,635	\$68,276,495	\$22,469,919	26,869	1.57%	5.29%
60467	ZIA	P.O. Box 490	Los Alamos	87544	David Woodruff	(505) 662-4671	\$129,162,264	\$76,678,296	\$46,590,128	\$13,290,772	12,706	-4.05%	-3.85%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	447	434	422	400	385	-3.75%	-2.94%
Number of Members	4,465,578	4,567,292	4,663,611	4,824,994	4,949,202	2.57%	2.08%
Total Assets (\$000)	52,775,810	56,259,968	59,870,279	63,577,136	66,103,667	3.97%	4.61%
Total Shares (\$000)	45,529,863	48,657,883	51,747,246	54,803,776	56,749,490	3.55%	4.50%
Total Loans (\$000)	30,275,826	31,365,129	33,107,952	34,975,967	37,892,605	8.34%	4.59%
Total Capital (\$000)	5,816,500	6,318,121	6,744,859	6,902,511	7,433,084	7.69%	5.03%

NEW YORK	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 BETHPAGE	\$5,685,240	8.60%	8.28%	60.01%	0.50%	1.47%	2.11%	472	78.63%	\$45,798	\$20,812	7.24%	50.53%	6.89%
2 TEACHERS	\$4,967,853	7.52%	9.91%	47.43%	0.60%	0.55%	1.58%	417	70.60%	\$23,990	\$18,613	11.46%	69.91%	8.41%
3 ESL	\$4,823,515	7.30%	15.16%	80.43%	1.56%	0.73%	1.99%	541	53.53%	\$10,954	\$8,990	14.24%	65.36%	16.24%
4 UNITED NATIONS	\$4,088,350	6.18%	9.79%	42.57%	0.57%	1.05%	2.46%	261	76.71%	\$16,743	\$34,329	0.51%	76.84%	38.17%
5 HUDSON VALLEY	\$3,973,833	6.01%	9.44%	58.70%	0.89%	1.01%	2.56%	367	66.43%	\$13,767	\$12,311	14.13%	50.81%	17.95%
6 VISIONS	\$3,308,685	5.01%	12.78%	66.03%	0.87%	1.01%	1.70%	404	62.96%	\$15,076	\$17,438	12.40%	49.77%	21.40%
7 STATE EMPLOYEES	\$2,819,689	4.27%	7.04%	59.61%	0.48%	1.20%	3.48%	398	80.92%	\$12,806	\$8,357	9.20%	56.33%	8.17%
8 NASSAU EDUCATORS	\$2,189,708	3.31%	9.45%	78.47%	0.89%	1.14%	2.19%	545	65.20%	\$15,550	\$11,903	12.47%	60.30%	22.12%
9 MUNICIPAL	\$2,035,964	3.08%	8.96%	68.91%	0.07%	1.42%	6.09%	532	101.44%	\$8,509	\$5,207	6.25%	74.60%	11.80%
10 MELROSE	\$2,024,255	3.06%	19.22%	120.34%	1.45%	0.29%	1.27%	354	47.37%	\$355,674	\$63,347	0.05%	19.18%	0.00%
11 AMERICU	\$1,280,009	1.94%	8.67%	92.34%	0.86%	0.66%	3.16%	387	76.40%	\$18,069	\$10,979	20.20%	56.77%	14.80%
12 EMPOWER	\$1,277,823	1.93%	9.55%	83.67%	0.99%	0.80%	4.57%	343	76.02%	\$10,003	\$8,556	14.13%	71.04%	27.37%
13 CAP COM	\$1,100,378	1.66%	10.94%	96.95%	1.36%	0.84%	4.08%	415	73.52%	\$15,453	\$8,510	12.07%	50.78%	22.02%
14 CORNING	\$1,079,803	1.63%	9.11%	71.07%	0.53%	0.12%	3.19%	312	84.28%	\$14,257	\$10,903	14.75%	60.80%	23.72%
15 SELF RELIANCE NEW YORK	\$1,058,003	1.60%	16.98%	74.98%	0.90%	0.70%	0.85%	347	48.14%	\$126,045	\$58,942	0.07%	20.22%	21.15%
16 ISLAND	\$984,040	1.49%	9.50%	43.92%	0.73%	0.34%	1.47%	353	68.12%	\$29,166	\$25,472	10.43%	45.59%	6.65%
17 SUFFOLK	\$932,071	1.41%	10.11%	61.17%	0.49%	0.78%	2.78%	362	91.47%	\$25,148	\$14,553	8.03%	76.18%	2.85%
18 CFCU COMMUNITY	\$908,934	1.38%	12.60%	69.55%	0.92%	0.30%	2.41%	380	71.67%	\$22,715	\$12,902	15.52%	62.46%	8.77%
19 USALLIANCE	\$901,027	1.36%	7.81%	85.79%	0.75%	1.30%	2.95%	352	78.38%	\$17,836	\$11,706	19.80%	58.30%	7.91%
20 QUORUM	\$838,592	1.27%	7.99%	94.53%	0.21%	1.35%	3.71%	575	83.70%	\$11,229	\$10,515	0.72%	27.79%	37.15%
21 MID-HUDSON VALLEY	\$792,180	1.20%	9.22%	66.36%	0.24%	2.44%	3.51%	326	88.12%	\$15,296	\$11,115	15.74%	54.34%	12.49%
22 THE SUMMIT	\$723,698	1.09%	9.73%	87.94%	0.42%	0.31%	3.76%	333	87.59%	\$8,911	\$8,300	26.78%	53.64%	22.41%
23 PROGRESSIVE	\$683,936	1.03%	39.58%	215.47%	2.65%	0.90%	1.64%	134	36.64%	\$266,611	\$74,291	0.00%	12.73%	0.00%
24 NCPD	\$672,569	1.02%	12.02%	29.05%	1.55%	1.31%	0.75%	868	32.09%	\$21,933	\$38,841	4.00%	38.15%	25.48%
25 SEACOMM	\$485,372	0.73%	12.20%	48.23%	1.24%	1.10%	2.77%	432	69.37%	\$8,131	\$10,389	9.56%	59.73%	18.72%
26 SUNMARK	\$419,054	0.63%	8.78%	97.48%	0.17%	0.76%	5.70%	293	93.66%	\$18,010	\$7,945	16.88%	64.09%	0.00%
27 FIRST HERITAGE	\$398,902	0.60%	10.66%	48.68%	0.61%	0.22%	2.62%	369	79.55%	\$11,072	\$11,469	14.89%	58.28%	17.93%
28 FIRST SOURCE	\$397,319	0.60%	8.84%	81.75%	0.67%	0.33%	3.59%	303	81.72%	\$9,903	\$9,899	19.43%	68.92%	38.85%
29 NASSAU FINANCIAL	\$394,330	0.60%	9.55%	62.22%	0.21%	2.22%	2.41%	402	95.09%	\$18,726	\$13,406	6.98%	34.73%	17.67%
30 SIDNEY	\$390,642	0.59%	13.11%	65.37%	0.66%	0.34%	4.49%	305	84.45%	\$7,615	\$7,163	18.75%	67.80%	15.48%
31 RELIANT COMMUNITY	\$379,856	0.57%	9.03%	78.56%	0.43%	0.19%	4.17%	263	89.57%	\$10,064	\$8,939	12.60%	58.55%	25.26%
32 PITTSFORD	\$361,823	0.55%	10.28%	81.11%	0.55%	0.77%	1.95%	432	74.10%	\$31,236	\$15,781	5.13%	53.85%	15.33%
33 CORNERSTONE COMMUNITY	\$357,836	0.54%	7.94%	66.96%	0.23%	1.09%	4.02%	447	86.40%	\$8,503	\$6,806	18.83%	41.86%	15.77%
34 HUDSON HERITAGE	\$316,245	0.48%	9.69%	78.19%	0.15%	0.77%	4.12%	317	85.94%	\$15,388	\$9,020	9.26%	44.01%	14.52%
35 SUMA YONKERS	\$291,228	0.44%	14.57%	74.48%	0.40%	2.47%	1.48%	228	66.88%	\$91,451	\$34,106	1.24%	33.21%	14.64%
36 OCEANSIDE CHRISTOPHER	\$287,686	0.44%	8.44%	60.06%	0.73%	1.33%	1.88%	390	71.96%	\$26,420	\$20,251	10.17%	47.75%	22.65%
37 FIRST NEW YORK	\$279,815	0.42%	9.24%	61.60%	0.32%	0.33%	3.98%	315	91.91%	\$11,773	\$8,468	10.00%	48.35%	16.16%
38 LOMTO	\$271,420	0.41%	16.05%	108.05%	1.40%	0.03%	1.82%	123	54.15%	\$194,686	\$73,222	1.99%	17.65%	0.00%
39 SPERRY ASSOCIATES	\$260,209	0.39%	6.32%	58.47%	1.57%	7.76%	2.48%	406	75.12%	\$21,532	\$16,222	5.74%	49.61%	17.94%
40 OLEAN AREA	\$250,083	0.38%	12.19%	72.35%	0.97%	0.70%	2.33%	375	62.83%	\$14,148	\$11,299	21.44%	48.15%	12.92%
41 SERVU	\$249,462	0.38%	12.36%	84.71%	0.84%	0.77%	3.07%	344	76.15%	\$9,689	\$5,844	16.67%	58.33%	10.90%
42 PEOPLE'S ALLIANCE	\$242,782	0.37%	8.83%	71.69%	0.26%	1.02%	4.70%	464	85.23%	\$9,109	\$5,617	11.27%	48.95%	14.99%
43 ADVANTAGE	\$218,035	0.33%	10.16%	83.64%	0.79%	0.30%	4.25%	330	79.42%	\$8,229	\$8,049	23.41%	53.22%	31.47%
44 TEG	\$213,165	0.32%	8.58%	71.13%	0.53%	0.50%	4.86%	309	83.01%	\$14,123	\$7,805	13.63%	45.23%	11.21%
45 G.P.O.	\$213,138	0.32%	9.73%	66.28%	1.12%	0.80%	3.16%	428	66.19%	\$8,513	\$7,416	10.39%	60.47%	23.48%
46 NORTHERN	\$204,445	0.31%	6.69%	99.92%	0.31%	1.70%	6.31%	321	91.02%	\$18,095	\$6,287	14.20%	73.02%	0.00%
47 ACTORS	\$198,300	0.30%	8.67%	52.96%	1.44%	0.52%	4.74%	470	74.73%	\$12,854	\$7,529	0.99%	44.40%	22.54%
48 HUDSON RIVER COMMUNITY	\$183,672	0.28%	13.39%	87.11%	0.68%	1.02%	4.89%	280	81.33%	\$10,968	\$6,614	10.61%	47.06%	17.41%
49 BAY RIDGE	\$182,878	0.28%	9.80%	91.10%	1.01%	1.59%	2.15%	248	65.00%	\$38,979	\$21,668	1.69%	7.22%	4.25%
50 UKRAINIAN	\$178,085	0.27%	9.81%	90.79%	0.45%	1.62%	3.64%	278	88.64%	\$13,785	\$8,784	3.19%	37.15%	33.32%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24670	1199 SEIU	310 W 43rd St, 2nd Fl.	New York	10036	Nick Castellano	(212) 957-1055	\$60,715,854	\$22,749,506	\$37,701,899	\$5,187,293	28,495	3.20%	18.80%
23967	65 FAMILY	113 University Place - 5th Fl.	New York	10003	Marilyn Perez	(212) 228-0269	\$2,523,857	\$1,182,552	\$1,224,429	\$187,349	1,046	-3.27%	42.74%
8572	A C M G	1753 Milton Ave.	Solvay	13209	Vicki O'Neill	(315) 488-4433	\$55,233,539	\$31,817,203	\$20,755,611	\$4,496,771	747	-0.80%	3.08%
4170	ABYSSINIAN BAPTIST CHURCH	132 Odell Clark Place	New York City	10030	James McKay	(212) 862-5959	\$1,125,089	\$973,626	\$128,776	\$99,239	299	-3.42%	11.55%
23425	ACADEMIC	C/O Pace Univ., 861 Bedford Rd.	Pleasantville	10570	Ina Fitch	(914) 923-3608	\$42,149,438	\$21,767,225	\$18,328,149	\$2,845,681	3,540	-6.62%	1.22%
5579	ACCESS	P.O. Box 308	Clinton	13323	Thomas Owens	(708) 343-0228	\$146,724,591	\$78,009,474	\$62,993,044	\$11,601,637	21,001	5.99%	-0.91%
15358	ACTORS	165 W. 46th St.	New York	10036	Jeff Rodman	(212) 869-8926	\$198,299,708	\$95,609,715	\$66,453,935	\$17,462,867	23,975	12.59%	4.47%
5546	ADIRONDACK REGIONAL	280 Park St.	Tupper Lake	12986	Cathy Staves	(518) 359-2921	\$23,104,208	\$14,995,213	\$3,365,857	\$3,365,857	291	-4.01%	11.42%
24181	ADVANTAGE	P.O. Box 14440	Rochester	14614	Jeffrey Borach	(585) 454-5900	\$216,034,510	\$162,369,742	\$40,680,275	\$21,944,664	24,120	7.22%	4.55%
5765	AFFINITY ONE	545 E Second St.	Jamestown	14701	Melinda Best	(716) 483-2798	\$32,398,570	\$19,670,180	\$11,044,154	\$4,731,690	3,759	-1.05%	3.72%
15618	AFGM ENTERPRISES	3180 Genesee St.	Cheektowaga	14225	Sandra Randolph	(716) 894-3636	\$11,388,215	\$5,984,709	\$5,263,745	\$2,596,574	1,434	0.73%	9.38%
13367	AKRON SCHOOL EMPLOYEES	4977 N Avers Rd.	Akron	14001	Christine Pagle	(716) 628-1419	\$838,192	\$326,488	\$259,332	\$155,541	242	19.14%	12.80%
17469	ALBANY CITY LODGE K OF P 540	10 Russell Rd.	Albany	12206	Robert Kovach	(518) 438-2224	\$1,987,265	\$640,804	\$1,333,909	\$283,567	291	-10.06%	-4.38%
609	ALBANY FIREMENS	532 Central Ave.	Albany	12206	Michael Tobler	(518) 453-9748	\$13,574,697	\$9,901,159	\$3,259,907	\$1,970,092	1,585	2.73%	26.73%
15614	ALBION SCHOOL EMPLOYEES	254 E Ave.	Albion	14411	Carol Claus	(585) 589-9204	\$2,715,658	\$779,870	\$1,907,738	\$420,235	579	1.21%	3.64%
8975	ALCO	2859 Lindy Ln.	Wellsville	14895	Michael Miller	(585) 593-4959	\$24,107,728	\$14,790,167	\$8,065,057	\$3,661,298	5,423	3.08%	3.04%
8950	ALL SOULS	88 St. Nicholas Ave.	New York	10026	Laurel Benjamin	(212) 663-4514	\$271,393	\$13,679	\$255,250	\$44,068	185	-0.62%	14.70%
8976	ALLEGANY COMMUNITY	180 W Main St.	Allegany	14706	Shella Rees	(716) 373-2482	\$11,721,711	\$4,798,687	\$6,300,132	\$1,133,687	1,299	-0.23%	-0.47%
22883	ALLEGANY COUNTY SCHOOLS	P.O. Box 300	Fillmore	14735	Craig Hoodnett	(585) 567-4103	\$13,550,871	\$4,576,806	\$8,002,897	\$1,428,653	2,095	8.02%	-14.13%
18409	ALLIANCE NIAGARA	P.O. Box 258	Sanborn	14132	Nancy Sweeney	(716) 614-6445	\$15,290,931	\$5,777,815	\$9,025,159	\$1,165,006	1,664	6.79%	-3.63%
23283	ALTERNATIVES	125 N. Fulton St.	Ithaca	14850	Tristram Coffin	(607) 273-4611	\$88,612,175	\$60,600,644	\$22,615,661	\$9,252,760	9,655	4.01%	6.83%
18273	AMERICAN BROADCAST EMPLOYEES	P.O. Box 4002, Ansonia Station	New York	10023	Sherry Ahrens	(212) 456-1064	\$1,074,888,060	\$61,413,758	\$37,131,232	\$10,589,025	9,735	0.87%	1.27%
68433	AMERICU	1916 Black River Blvd.	Rome	13440	Mark Pfisterer	(315) 356-3000	\$1,280,009,315	\$1,065,487,742	\$141,434,122	\$116,391,544	105,103	1.88%	1.73%
5439	AMHERST	6470 Main St., Ste. 5	Amherst	14221	Keri Walczyk	(716) 634-3881	\$29,897,783	\$13,096,143	\$16,159,078	\$2,406,334	4,040	-4.88%	5.19%
930	AMNH EMPLOYEES	15 W 77th St.	New York	10024	Iris Calderon	(212) 769-5117	\$819,551	\$96,488	\$719,404	\$171,048	301	5.69%	12.73%
884	AT-LWYO CORRECTIONAL EMPLOYEES	22 E Main St.	Attica	14011	Patricia Majerowski	(585) 591-1055	\$13,883,525	\$4,112,933	\$9,580,747	\$1,976,281	2,018	5.03%	-1.00%
988	AUBURN COMMUNITY	P.O. Box 867	Auburn	13021	Sam Scro	(315) 253-2934	\$78,926,274	\$19,881,156	\$52,918,181	\$7,471,797	7,616	9.7%	-3.65%
3653	B E T	P.O. Box 474	Bronxville	10708	William Turner	(914) 963-1554	\$7,602,981	\$878,706	\$6,631,927	\$537,039	527	1.92%	-12.62%
78	BAY RIDGE	1750 86th St.	Brooklyn	11214	Gene Brody	(718) 680-2121	\$182,877,835	\$149,445,171	\$22,711,510	\$19,051,879	7,571	5.50%	18.75%
10225	BECAO BUFFALO	P.O. Box 845	Buffalo	14240	Guy DeMarie	(716) 879-0415	\$1,499,839	\$274,475	\$1,214,064	\$208,303	229	1.89%	-2.69%
23888	BEREA	1641 Bergen St	Brooklyn	11213	Arlene Griffin	(718) 342-1753	\$163,961	\$3,196	\$162,639	\$17,460	316	37.30%	-76.64%
19907	BETHEX	20 E 179 St. LI	Bronx	10453	Joy Cousminer	(718) 299-9100	\$17,151,055	\$9,593,562	\$7,382,161	\$2,368,988	5,598	-18.34%	-18.68%
4735	BETHPAGE	899 S. Oyster Bay Rd.	Bethpage	11714	Wayne Grossé	(516) 349-6800	\$5,685,240,422	\$3,021,573,337	\$2,530,471,634	\$506,505,384	241,936	4.88%	11.43%
24790	BEULAH	1250 St. Johns Place	Brooklyn	11213	Valerie Thomas	(718) 756-2310	\$174,869	\$21,865	\$144,707	\$23,115	182	2.70%	-24.45%
16532	BOOTS TRAP	135 W 50 St., Floor 22	New York	10020	David Press	(212) 333-0357	\$798,922	\$45,628	\$746,491	\$67,029	48	-5.25%	-4.58%
11640	BOULEVARD	2787 Niagara Falls Blvd.	Amherst	14228	Miriam Perez	(716) 691-6727	\$31,022,806	\$13,156,921	\$16,518,745	\$3,801,476	4,463	1.85%	-2.92%
63296	BRANCH 6000 NALC	630 Broadway	Amityville	11701	Richard Gallagher	(631) 789-0303	\$8,337,239	\$2,660,147	\$5,060,973	\$787,212	1,973	-5.15%	-3.50%
731	BRIDGEWAY	21 Burnett Blvd., Ste. 2	Poughkeepsie	12603	Michelle McCourt	(845) 452-3451	\$76,502,756	\$51,371,704	\$19,544,929	\$5,726,246	10,035	3.11%	4.79%
8338	BRITISH AIRWAYS EMPLOYEES	75-20 Astoria Blvd.	Jackson Heights	11370	Michael Loiz	(347) 418-4180	\$21,815,884	\$10,785,429	\$10,642,854	\$2,438,264	2,311	-9.72%	-1.56%
20013	BROCKPORT	12 Liberty St.	Brockport	14420	Marilynn Siciliano	(585) 637-9179	\$8,742,839	\$6,486,930	\$1,578,375	\$792,937	1,369	-0.58%	4.63%
24642	BROOKLYN COOPERATIVE	1474 Myrtle Ave.	Brooklyn	11237	Samira Rajan	(718) 418-8232	\$19,656,395	\$12,056,464	\$6,494,330	\$1,778,438	5,740	24.26%	20.35%
20585	BS & CP HOSPITALS EMPLOYEES	1500 Waters Place	Bronx	10461	James Barge	(718) 931-0600	\$1,109,862	\$606,127	\$496,583	\$291,197	392	14.64%	28.88%
613	BUFFALO COMMUNITY	1155 William St.	Buffalo	14206	Debra Culligan	(716) 854-2458	\$74,020,053	\$34,259,062	\$37,795,628	\$8,238,387	7,999	4.80%	-3.50%
845	BUFFALO CONRAIL	1481 Harlem Rd.	Cheektowaga	14206	Paul Whelan	(716) 897-2383	\$39,039,652	\$15,489,876	\$22,493,228	\$8,111,882	2,508	4.79%	24.90%
23495	BUFFALO COOPERATIVE	816 Elmwood Ave. Rear	Buffalo	14222	Brian Barrington	(716) 881-3767	\$2,843,507	\$6,887,487	\$2,951,046	\$440,427	1,567	0.55%	1.55%
2209	BUFFALO METROPOLITAN	62 S Elmwood Ave.	Buffalo	14202	Patricia Edinger	(716) 847-6960	\$69,838,876	\$69,601,850	\$13,149,672	\$9,189,617	15,671	4.10%	5.70%
1157	BUFFALO POLICE	74 Franklin St. Room 103	Buffalo	14202	Betty Lou Young	(716) 851-4490	\$8,604,132	\$4,313,157	\$4,194,588	\$1,345,878	2,051	15.59%	-0.15%
60716	BUFFALO SERVICE	130 S Elmwood Ave.	Buffalo	14202	William Bund	(716) 842-1320	\$46,958,614	\$18,020,042	\$27,608,414	\$5,496,850	6,006	5.00%	-1.78%
20419	BYKOTA	P.O. Box 18 Adelphi Station	Brooklyn	11238	Aston Forrest	(718) 783-3630	\$1,492,967	\$262,713	\$1,180,426	\$208,005	960	-2.31%	-38.62%
6930	CADETS	927 Grant St.	Buffalo	14207	Sandra Kopacz	(716) 873-1174	\$11,387,756	\$7,195,615	\$3,584,935	\$1,416,153	825	10.69%	19.46%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
16176	CANANDAIGUA	3210 Fern Blvd.	Canandaigua	14424	Barry Stilwell	(585) 394-2436	\$22,932,611	\$10,145,308	\$11,646,577	\$2,781,701	2,678	-4.29%	7.09%
8658	CAP COM	18 Computer Dr. E	Albany	12205	Paula Stopera	(518) 458-2195	\$1,100,377,898	\$921,442,851	\$103,730,374	\$131,432,109	111,686	4.20%	13.78%
19027	CATTARAUGUS COUNTY EMPLOYEES	100 Fair Oak St.	Little Valley	14755	Anita Fellows	(716) 938-6071	\$9,936,458	\$4,782,591	\$956,634	\$4,673,539	1,665	8.15%	1.92%
22754	CSE	417 Broad St.	Salamanca	14779	Laurie Urbanski	(716) 945-5340	\$17,007,423	\$17,007,423	\$13,697,196	\$3,461,146	4,469	2.49%	7.53%
24053	CENTRAL HUDSON EMPLOYEES	284 S Ave.	Poughkeepsie	12601	Allan Wheeler	(845) 486-5209	\$47,346,871	\$10,563,906	\$36,169,081	\$9,867,800	1,856	1.85%	-5.21%
68322	CFCU COMMUNITY	1030 Graff Rd.	Ithaca	14850	Lisa Whittier	(607) 257-8500	\$908,933,973	\$549,519,817	\$332,455,817	\$115,939,631	61,238	5.19%	11.22%
12912	CHEEKOWAGA CENTRAL	2875 Union Rd., Ste. 49	Cheekowaga	14227	Andrew Godfrey	(716) 684-1741	\$12,250,637	\$7,524,338	\$4,613,217	\$1,520,681	1,111	0.11%	3.48%
9517	CHEN-DEL-O	P.O. Box 102	Franklin	13775	Sue Giudice	(607) 829-3560	\$25,176,608	\$10,246,494	\$14,374,744	\$2,435,816	3,709	0.42%	7.76%
5127	CHURCH OF THE MASTER	81-82 Morningside Ave.	New York	10027	James Parson	(212) 666-3367	\$640,888	\$127,520	\$506,282	\$112,614	376	-1.87%	38.16%
3330	CITY OF SCHENECTADY EMPLOYEES	105 Jay St., Rm. 1 City Hall	Schenectady	12306	Patrick Smith	(518) 346-3007	\$4,385,788	\$2,255,950	\$2,098,327	\$409,028	1,174	0.23%	-3.03%
9812	CLARENCE COMMUNITY & SCHOOLS	P.O. Box 657	Clarence	14031	Marsha Brauer	(716) 630-0888	\$20,545,538	\$9,586,192	\$10,301,482	\$1,924,551	2,996	4.62%	3.40%
16672	COBBLESTONE COUNTRY	239 S Main St.	Albion	14411	Nancy Zieonko	(585) 589-5286	\$8,013,218	\$5,442,589	\$1,725,771	\$637,914	2,850	4.61%	2.86%
68652	COHOES CITY EMPLOYEES	97 Mohawk St.	Cohoes	12047	Cheryl Green	(518) 233-2116	\$722,961	\$69,105	\$654,174	\$292,737	102	-9.73%	-27.39%
21878	COLUMBIA GREENE	207A Green St.	Hudson	12534	Linda MacFarlane	(518) 828-5216	\$28,052,435	\$14,610,676	\$12,405,744	\$1,934,408	4,268	3.47%	-0.39%
770	COMMUNITY RESOURCE	20 Wade Rd.	Latham	12110	Elizabeth Kindlon	(518) 783-2211	\$75,476,980	\$59,819,498	\$13,848,273	\$9,034,685	6,564	6.40%	19.47%
17289	COMPANION-BRIGHAM PARK	915 E 7th St. TH	Brooklyn	11230	Eric Steinhart	(718) 252-6409	\$487,070	\$5,160	\$427,316	\$117,769	90	-14.83%	-36.91%
17665	COMPASS	131 George St.	Oswego	13126	Thomas O'Toole	(315) 342-5300	\$36,518,515	\$25,272,018	\$9,724,974	\$6,053,740	5,303	0.18%	11.37%
7504	CONCORD	833 Gardner Taylor Blvd.	Brooklyn	11216	Harry Franklin	(718) 622-1818	\$8,530,419	\$999,419	\$7,333,264	\$1,588,820	1,350	-5.71%	-12.66%
16951	CONSUMERS	425 Neptune Ave.	Brooklyn	11224	Steven Jacoby	(718) 266-2204	\$46,581,234	\$40,598,286	\$2,817,332	\$7,274,975	2,464	-13.30%	-12.22%
8702	CONSUMERS UNION EMPLOYEES	101 Truman Ave.	Yonkers	10703	Michael Saccucci	(914) 378-2214	\$4,973,917	\$1,181,346	\$3,662,639	\$661,474	358	0.70%	-17.85%
1134	CO-OPERATIVE	P.O. Box 307	Woodridge	12789	Jennie Harris	(914) 434-4550	\$8,368,108	\$1,471,194	\$6,815,712	\$947,223	773	-13.45%	-28.49%
12671	COOPERS CAVE	92 Dix Ave.	Glens Falls	12803	John Jones	(518) 793-9502	\$12,815,575	\$4,698,112	\$7,021,763	\$1,237,265	2,043	-2.52%	19.54%
13037	CORE	7200 Kirkville Rd.	East Syracuse	13057	William Sweeney	(315) 656-8220	\$89,618,779	\$43,456,221	\$42,186,421	\$10,001,473	10,197	3.64%	6.79%
12085	CORNERSTONE BAPTIST CHURCH	562 Madison St., Ste. 574	Brooklyn	11212	Dorothy Lewis	(718) 574-5900	\$120,148	\$3,425	\$117,390	\$29,660	233	0.55%	-71.48%
11723	CORNERSTONE COMMUNITY	P.O. Box 830	Lockport	14095	Ann Brittin	(716) 434-2290	\$357,836,450	\$219,207,137	\$118,245,078	\$29,778,521	48,106	3.62%	17.91%
1644	CORNING	P.O. Box 1450	Corning	14830	Gary Grinnell	(607) 962-3144	\$1,079,802,658	\$691,530,682	\$339,669,578	\$103,888,218	89,247	4.89%	6.83%
4745	COUNTYRSIDE	P.O. Box 3247	Syracuse	13220	Gerd Henjes	(315) 445-2300	\$128,661,625	\$104,036,860	\$21,823,298	\$16,775,250	8,544	-0.97%	15.60%
888	COXSACKIE CORRECTIONAL EMP.	11260 Route 9W	Coxsackie	12051	Virginia Magee	(518) 731-6004	\$3,374,862	\$1,471,909	\$1,871,953	\$912,227	545	2.35%	3.42%
2508	CROSSROADS COMMUNITY	3031 William St.	Cheektowaga	14227	Kevin Kiehl	(716) 896-8084	\$61,801,084	\$24,644,237	\$35,071,061	\$7,995,421	8,133	3.08%	-3.00%
22972	GROUSE	730 S Crouse Ave.	Syracuse	13210	Donna Ladley	(315) 470-7928	\$14,200,387	\$7,014,013	\$6,786,847	\$1,680,369	2,295	-3.92%	3.06%
13938	GROUSE HINDS EMPLOYEES	P.O. Box 4999	Syracuse	13221	Lorrie Butler	(315) 477-5384	\$6,436,895	\$2,281,457	\$4,025,604	\$491,291	994	-1.99%	9.73%
22195	CVPH EMPLOYEES	75 Beekman St.	Plattsburgh	12901	Cassie Mooney	(518) 562-7030	\$7,832,928	\$5,120,666	\$2,530,638	\$833,278	1,567	10.67%	6.62%
12473	DANNEMORA	344 Tom Miller Rd.	Plattsburgh	12901	Randall Martin	(518) 492-2536	\$143,423,604	\$76,942,177	\$58,710,174	\$18,110,846	13,994	3.13%	11.44%
22532	DELMAR OCF	P.O. Box 75	Coxsackie	12051	Colleen Sager	(518) 475-3628	\$1,291,823	\$423,902	\$858,586	\$201,323	189	2.73%	4.44%
68420	DIRECTORS CHOICE	426 New Karner Rd.	Albany	12205	Bonnie McCullough	(518) 456-2686	\$6,744,871	\$4,406,337	\$2,300,517	\$1,061,448	719	-1.62%	5.39%
1080	DISTRICT #6	107 Broadway	Hornell	14843	Susan Smith	(607) 324-8384	\$17,473,616	\$7,106,039	\$9,815,119	\$1,702,337	1,821	-1.71%	8.35%
20336	DIVISION 726	4886 Arthur Kill Rd.	Staten Island	10309	Robert Teraskiewicz	(718) 356-1616	\$9,665,184	\$7,213,671	\$1,628,872	\$1,628,872	2,098	4.58%	1.79%
7118	DUNLOP EMPLOYEES	P.O. Box 1109	Buffalo	14240	Annamarie Barker	(716) 873-4112	\$15,748,389	\$5,298,380	\$10,254,739	\$1,864,563	2,127	-8.74%	0.55%
11457	EDGE	7545 Morgan Rd.	Liverpool	13090	Theresa Camarino	(315) 451-0105	\$42,833,405	\$15,006,262	\$26,362,820	\$4,747,592	3,579	3.04%	8.39%
13186	ED-MED	601 Ford St.	Ogdensburg	13669	Michael Brshaw	(315) 393-2873	\$22,412,164	\$9,039,187	\$12,917,733	\$1,966,951	2,241	5.88%	5.58%
23500	EDUCATION AFFILIATES	25 W 43rd St. Room 311	New York	10036	Zuzana Kelly	(212) 302-1954	\$50,650,895	\$13,555,709	\$36,645,119	\$5,509,070	3,779	5.49%	-3.50%
2346	EDUCATIONAL AND GOVERNMENTAL	333 N Central Ave.	Hartdale	10530	Wendy Brown	(914) 946-6200	\$49,329,879	\$13,228,002	\$33,826,461	\$5,566,363	6,962	1.40%	-5.98%
15860	ELECTRICHESTER	161-10 H.V.A. Jr. Ave. 7b	Flushing	11365	Valery Sadofsky	(718) 591-5533	\$548,560	\$281,179	\$257,766	\$199,399	237	-2.09%	-25.88%
4127	ELEKTRA	124W 30 St. Rm. 211	New York	10001	Mark Williams	(212) 868-7128	\$34,556,080	\$2,931,748	\$31,454,797	\$5,622,903	6,337	7.73%	-6.20%
63906	EMPIRE BRANCH #36 NALC	347W 41st St., Ste. 101	New York	10036	Winifred Jenkins	(212) 714-9899	\$5,392,644	\$2,933,961	\$2,431,517	\$789,173	3,333	1.33%	-9.77%
60308	EMPIRE STATE	385 W Route 59	Spring Valley	10977	Laig Douga	(845) 356-2545	\$8,202,180	\$2,068,937	\$5,844,192	\$467,485	1,563	-3.46%	1.69%
1343	EMPOT 207	3961 Tenth Ave.	New York	10034	Anthony Feliciano	(212) 942-5750	\$3,990,842	\$2,154,161	\$1,768,822	\$1,169,454	808	-0.55%	-3.28%
3025	EMPPOWER	P.O. Box 11127	Syracuse	13218	John Wakefield	(315) 477-2200	\$1,277,922,551	\$959,125,431	\$245,594,853	\$129,290,275	133,975	5.09%	10.47%
63759	ENCOMPASS NIAGARA	P.O. Box 787	Niagara Falls	14302	Cheryl Wicks	(716) 278-5185	\$18,312,581	\$13,781,722	\$3,491,958	\$1,932,066	1,692	4.88%	-3.28%
22032	ENTERTAINMENT INDUSTRIES	550 Madison Ave.	New York	10022	John Gibardi	(212) 833-5533	\$13,565,636	\$10,022,952	\$2,264,100	\$1,084,375	1,980	-5.53%	-2.22%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
15129	EPIPHANY	P.O. Box 111020	Brooklyn	11211	Nellie Quesada	(718) 782-3576	\$214,728	\$39,070	\$174,664	\$51,079	83	-13.14%	-25.13%
62923	ERIE COUNTY EMPLOYEES	95 Franklin St., Rm. 111	Buffalo	14202	Linda Walker	(716) 858-6245	\$23,736,979	\$7,596,368	\$15,499,858	\$2,963,436	4,404	3.71%	8.13%
22440	ERIE METRO	3291 Lakeshore Rd.	Blasdell	14219	Ramon Gallardo	(716) 826-1976	\$29,480,688	\$13,134,655	\$14,992,988	\$3,249,754	7,181	1.37%	-2.48%
24563	ESL	225 Chestnut St.	Rochester	14604	David Fiedler	(585) 336-1000	\$4,823,514,686	\$2,363,377,510	\$2,272,336,578	\$752,845,957	326,858	4.13%	6.22%
10077	ESQUIRE-GOODFELLOWSHIP	915 E 7th St. H	Brooklyn	11230	Eric Steinhart	(718) 258-3942	\$379,398	\$151,311	\$225,077	\$129,297	127	-4.00%	2.38%
18649	EVER'S GREEN	2761 E Henrietta Rd.	Rochester	14467	Stephen Daggs	(585) 334-2710	\$28,545,908	\$13,730,652	\$12,979,033	\$2,847,852	2,178	11.88%	5.19%
20956	FAIRPORT	70 S Main St.	Fairport	14450	Peter Gagliano	(585) 223-9151	\$37,550,866	\$23,404,990	\$13,071,379	\$2,924,355	4,461	-0.19%	7.70%
19304	FAMILY FIRST	2520 Browncroft Blvd.	Rochester	14625	Christine Peters	(585) 586-8225	\$143,006,011	\$109,589,580	\$23,514,197	\$16,971,239	12,545	4.72%	17.00%
4246	FAR ROCKAWAY POSTAL	P.O. Box 1	Far Rockaway	11690	Bakari Jones	(516) 239-4452	\$622,674	\$297,178	\$329,312	\$137,144	99	-5.36%	19.81%
24690	FASNY	107 Washington Ave.	Albany	12210	John Tucker	(518) 434-7352	\$12,959,586	\$6,512,700	\$6,234,523	\$1,317,654	1,584	-0.57%	8.81%
11380	FIDELIS	448W 152nd St.	New York	10031	Mary Barthell	(212) 234-4121	\$332,502	\$69,794	\$258,254	\$110,778	304	-11.38%	-23.14%
6870	FINANCIAL TRUST	3333 Harlem Rd.	Cheektowaga	14225	John Morrison	(716) 831-0695	\$64,577,750	\$39,062,162	\$22,886,162	\$8,118,068	8,869	23.70%	28.39%
18022	FINGER LAKES	P.O. Box 433	Geneva	14456	Kathleen Cleiot	(315) 781-1334	\$102,179,716	\$68,408,737	\$28,857,328	\$8,578,519	14,623	6.88%	6.84%
21294	FINGER LAKES HEALTH CARE	600 Roe Ave.	Elmira	14905	Robert Mace	(607) 733-1304	\$23,117,263	\$10,327,486	\$11,147,176	\$3,289,798	2,867	0.43%	-4.14%
22226	FIRST BAPTIST CHURCH	100-10 Astoria Blvd.	East Elmhurst	11369	Claudette Gray	(718) 507-5457	\$388,434	\$37,432	\$354,888	\$77,448	199	10.85%	-19.84%
21012	FIRST CHOICE FINANCIAL	P.O. Box 232	Gloversville	12078	Timothy Myers	(518) 725-3191	\$85,295,459	\$40,876,976	\$39,696,354	\$9,601,828	11,514	6.54%	8.35%
24270	FIRST FRONTIER	155 Sherman St.	Lynbrook	11563	Dan Maloney	(516) 599-8243	\$373,431	\$271,771	\$156,047	\$100,894	126	-6.68%	-10.72%
9604	FIRST HERITAGE	110 Village Square, Ste. 101	Painted Post	14870	Daniel Rourke	(607) 936-4667	\$398,902,090	\$172,008,936	\$204,737,373	\$41,956,177	30,811	1.11%	18.39%
2440	FIRST NEW YORK	2 Wall St.	Albany	12205	Rachele Granka	(518) 393-1326	\$154,695,109	\$154,695,109	\$104,175,679	\$26,441,535	29,655	2.97%	2.44%
2658	FIRST SOURCE	4451 Commercial Dr.	New Hartford	13413	Mike Parsons	(315) 735-8571	\$397,319,168	\$293,503,600	\$79,750,850	\$37,382,590	36,268	6.29%	8.00%
12093	FOCALPOINT	6555 Ridings Rd.	Syracuse	13206	Marilyn Marra-Crolick	(315) 463-8333	\$49,018,193	\$23,001,702	\$21,146,456	\$7,128,133	6,219	1.77%	-5.29%
10220	FOCUS FIRST	1546 Lyell Ave.	Rochester	14606	Richard Wetzel	(716) 458-9220	\$17,030,667	\$8,331,593	\$8,092,612	\$1,793	9.37%	12.72%	
22931	G.P.O.	4311 Middle Settlement Rd.	New Hartford	13413	Nicholas Mayhew	(315) 724-1654	\$213,138,140	\$126,087,696	\$73,554,498	\$21,636,613	25,651	4.05%	9.31%
16236	GATES CHILI	2300 Buffalo Rd. Bldg. 500-B	Rochester	14624	Barbara Bamford	(585) 247-1090	\$97,257,819	\$11,507,388	\$11,503,745	\$1,503,745	2,662	5.23%	-3.27%
23848	GENESSEE CO-OP	395 Gregory St.	Rochester	14620	Melissa Marquez	(585) 461-2230	\$14,044,797	\$10,265,870	\$3,258,583	\$1,316,251	3,383	6.05%	7.41%
21658	GENESSEE VALLEY	4621 Mellemium Dr.	Genesee	14454	Gerard Koehler	(585) 243-1500	\$66,523,326	\$43,577,810	\$19,845,659	\$6,349,942	9,102	4.01%	-2.10%
3841	GHS	P.O. Box 1490	Binghamton	13902	Howard Meller	(607) 723-7962	\$137,229,267	\$104,938,269	\$25,883,656	\$13,975,047	14,794	1.26%	11.24%
17358	GOOD COUNSEL	915 Putnam Ave.	Brooklyn	11221	Roy Henry	(718) 453-5449	\$502,433	\$57,182	\$438,835	\$73,294	193	-0.24%	-9.21%
10656	GOVERNORS SCHOOLS	549 Scotch Settlement Rd.	Gouverneur	13642	Donna Siankiewicz	(315) 287-3461	\$1,179,277	\$110,918	\$108,707	\$178,484	237	-11.54%	-31.75%
818	GOWANDA AREA	P.O. Box 29	Gowanda	14070	Mary Stelley	(716) 532-3790	\$6,959,663	\$5,943,830	\$10,601,717	\$1,515,680	2,458	2.72%	-0.74%
16391	GP COMMUNITY	53 Weed St.	Plattsburgh	12901	Ellen Drolette	(518) 563-1338	\$6,164,946	\$4,121,181	\$1,562,385	\$719,805	1,243	9.06%	4.97%
7883	GRACE CONGREGATIONAL CHURCH	310W 139th St.	New York	10030	Cynthia Smith Jackson	(212) 694-4263	\$3219,096	\$27,901	\$183,889	\$91,938	157	-4.53%	-15.03%
1059	GRAND CENTRAL TERMINAL EMPLOYEES	15 Vanderbilt Ave. R. D-41	New York	10017	Gloria Abramo	(212) 697-5367	\$8,030,967	\$42,688,664	\$5,242,749	\$903,767	1,632	-13.86%	-2.34%
7925	GREAT ERIE	4000 N Buffalo Rd.	Orchard Park	14127	Robyn Young	(716) 662-1311	\$74,583,581	\$43,329,861	\$28,711,867	\$7,049,931	7,395	5.21%	-1.54%
11402	GREAT MEADOW	P.O. Box 8	Granville	12832	Carol Roberts	(518) 639-8655	\$22,572,394	\$12,650,962	\$8,461,729	\$4,441,722	2,834	31.20%	17.77%
5163	GREAT NECK SCHOOL EMPLOYEES	345 Lakeville Rd.	Great Neck	11020	Flaviano Pereira	(516) 773-1740	\$3,313,158	\$1,585,439	\$1,717,786	\$942,551	503	4.68%	-7.78%
19775	GREATER CENTENNIAL	114 W 4th St.	Mt. Vernon	10550	Marcella Shelton	(914) 664-1838	\$356,837	\$259,192	\$259,192	\$68,350	277	29.99%	16.08%
3759	GREATER CHAUTAUQUA	51 E Main St.	Falconer	14733	Kelly Haakma	(716) 665-3799	\$57,504,272	\$34,197,143	\$19,961,071	\$5,350,743	9,598	0.74%	1.35%
20382	GREATER METRO	31-10 37th Ave., Ste. 403	Long Island City	11101	Peter Nalaskowski	(718) 361-1002	\$92,991,518	\$33,828,941	\$57,222,918	\$12,423,371	5,387	-2.09%	-2.27%
9537	GREATER NIAGARA	2901 Military Rd.	Niagara Falls	14304	Carolyn Dubois	(716) 297-5944	\$41,049,906	\$18,764,587	\$18,832,035	\$5,064,771	7,541	5.11%	0.76%
18800	GREATWOODLAWN	3811 Lake Shore	Blasdell	14219	Shirley Meyer	(716) 826-6427	\$114,486,955	\$37,616,271	\$71,491,996	\$22,707,349	15,889	3.28%	4.31%
24274	GREECE COMMUNITY	1795 English Rd.	Rochester	14616	Laura Dewey	(585) 865-2560	\$9,139,459	\$4,235,555	\$4,628,352	\$677,622	1,600	-2.75%	-2.00%
14505	GRIFFITH INSTITUTE EMPLOYEES	290 N Buffalo St.	Springville	14141	Carrigan Wach	(716) 592-9887	\$1,139,033	\$1,086,929	\$2,021,485	\$330,767	512	14.32%	-0.43%
24787	GRS EMPLOYEES	P.O. Box 20600	Rochester	14602	Karen Gallagher	(585) 279-2030	\$2,963,628	\$2,022,963	\$885,728	\$251,207	589	4.36%	11.66%
2806	HARRISON TEACHERS	P.O. Box 789	Harrison	10528	Virginia Wentink	(914) 777-2935	\$2,993,568	\$799,357	\$2,192,679	\$325,738	402	-1.12%	-7.26%
22075	HEALTH EMPLOYEES	43 New Scotland Ave.	Albany	12208	David Miller	(518) 262-3096	\$31,827,914	\$10,793,762	\$20,271,526	\$4,705,020	4,396	3.16%	1.61%
8885	HOOSICK	P.O. Box 70	Hoosick Falls	12090	Jim Martinez	(518) 686-4504	\$21,660,431	\$9,698,040	\$11,158,332	\$2,853,403	2,619	12.80%	8.15%
3703	HOPES EMPLOYEES	84 Hopkins Ave.	Jamestown	14701	Stacy Vasquez	(716) 665-5124	\$581,106	\$298,576	\$297,311	\$88,825	276	1.46%	-10.36%
2041	HORIZONS	P.O. Box 1881	Binghamton	13902	Mario DiFulvio	(607) 724-5876	\$99,937,427	\$60,177,906	\$34,982,543	\$12,215,576	11,981	2.25%	2.82%
9543	HORNELL ERIE	80 Erie Ave.	Hornell	14843	Richard Argentieri	(607) 324-2515	\$5,110,196	\$2,027,974	\$2,986,097	\$554,730	1,100	-5.06%	1.05%

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3962	HUDSON HERITAGE	25 Rykowski Ln.	Middletown	10941	Michael Ciriello	(845) 561-5607	\$316,244,894	\$220,433,386	\$72,816,823	\$32,490,928	31,253	14.98%	9.61%
68342	HUDSON RIVER COMMUNITY	One Third St.	Corinth	12822	Sue Comanda	(518) 654-9028	\$183,671,835	\$135,671,142	\$33,504,626	\$25,105,033	23,549	1.10%	8.77%
2812	HUDSON RIVER TEACHERS	3563 Mohegan Ave.	Mohegan Lake	10547	Thomas Powers Jr.	(914) 526-4015	\$46,833,247	\$20,049,321	\$23,871,276	\$3,983,022	6,115	1.36%	-5.86%
15802	HUDSON VALLEY	159 Barneget Rd.	Poughkeepsie	12601	Mary Madden	(845) 463-3011	\$3,973,833,081	\$2,072,204,635	\$1,743,028,436	\$399,964,577	286,761	3.16%	10.34%
15662	HUDSON VALLEY	2111 Fulton Rd.	Elma	14059	Constance Schmidle	(716) 652-3100	\$1,652,779	\$868,687	\$760,728	\$102,736	491	-13.07%	17.34%
9952	IREB	625 Fulton St.	Brooklyn	11201	Andrew Rosenblatt	(718) 488-3105	\$4,057,191	\$1,023,163	\$3,011,561	\$500,717	480	-22.89%	-14.47%
7717	INNER LAKES	19-21 E Main St.	Westfield	14787	Travis Heiser	(716) 326-3858	\$74,544,224	\$31,071,342	\$40,758,238	\$4,912,294	9,556	4.57%	1.63%
16285	INTER-AMERICAN	88 Hanson Place	Brooklyn	11217	David Dyer	(718) 638-3655	\$205,124	\$205,124	\$129,478	\$412,478	542	-4.28%	-8.47%
14268	IRONDEQUOIT	200 Perrin Dr.	Rochester	14622	Christine Finger	(585) 342-5680	\$5,737,298	\$3,130,542	\$2,491,836	\$412,643	1,455	-1.76%	9.88%
11524	IRS BUFFALO	130 S Elmwood Ave.	Buffalo	14202	Lori Makowski	(716) 854-3714	\$4,462,822	\$2,728,830	\$1,621,564	\$333,753	1,028	6.12%	12.03%
10023	ISLAND	120 Motor Pkwy.	Hauptauge	11788	Bret Sears	(631) 851-1100	\$984,040,026	\$357,079,052	\$589,023,051	\$87,815,097	31,916	8.71%	20.28%
110	ITALO-AMERICAN	66-50 Myrtle Ave.	Glendale	11385	Maria Heidenreich	(718) 366-6422	\$15,037,564	\$9,688,831	\$5,189,521	\$1,604,355	447	13.43%	24.29%
3551	JAMESTOWN AREA COMMUNITY	915 E Second St.	Jamestown	14701	Vicky Burdick	(716) 483-1650	\$45,752,491	\$20,489,670	\$22,278,360	\$3,562,317	6,282	7.71%	-3.73%
63761	JAMESTOWN POST OFFICE EMPLOYEES	P.O. Box 322	Jamestown	14702	Sandra Gustafson	(716) 487-9785	\$4,862,222	\$1,293,456	\$3,460,761	\$636,081	745	-9.51%	-11.32%
22220	KALEIDA HEALTH	3 Gates Circle	Buffalo	14209	Michelle Carroll	(716) 887-4854	\$12,861,416	\$6,318,888	\$6,202,223	\$877,369	3,890	103.63%	87.64%
858	KENMORE N.Y. TEACHERS	258 Highland Pkwy.	Buffalo	14223	Cheryl Scott	(716) 877-1630	\$36,261,642	\$15,427,265	\$20,038,676	\$3,020,415	3,640	2.29%	2.57%
10450	KOUMAR N.Y. EMPLOYEES	Box 1111 King St.	Port Jervis	12771	Dawn Amato	(845) 856-5311	\$1,422,494	\$649,246	\$774,268	\$87,509	623	-21.91%	-23.25%
23503	KOREAN AMERICAN CATHOLICS	144-19 33rd Ave.	Flushing	11354	Young Ah Kim	(718) 353-7676	\$28,575,145	\$8,443,151	\$19,507,483	\$2,169,357	2,836	-1.86%	-19.24%
17878	LAKE SHORE	P.O. Box 227	Angola	14006	Susan George	(716) 549-4150	\$13,302,566	\$6,957,854	\$5,780,249	\$1,279,626	3,627	0.83%	2.37%
11663	LANCASTER - DEPEW	300 Burnsack Rd.	Depew	14043	Ann Sweeney	(716) 681-1460	\$43,296,587	\$16,212,518	\$25,868,468	\$3,965,525	4,197	2.10%	11.49%
23317	LAST	43-22 Van Dam St.	Long Island City	11101	Kamini Manna	(718) 667-7130	\$169,448	\$73,249	\$95,267	\$55,653	436	-4.77%	-15.12%
18422	LATVIAN	4 Riga Ln.	Melville	11747	Brigitta Klaus	(631) 481-1491	\$4,739,382	\$829,253	\$3,739,187	\$618,248	215	-5.99%	-10.09%
22625	LEATHERSTOCKING REGION	24 Glen Ave.	Cooperstown	13326	Mary Clarke	(607) 547-3126	\$42,284,815	\$19,746,086	\$21,260,197	\$4,065,839	4,584	2.09%	-2.24%
12170	LERDY	7093 W Main Rd.	Lewy	14482	Geraldine Panek	(585) 768-7207	\$5,617,259	\$2,671,932	\$2,710,708	\$710,708	1,857	-5.36%	2.99%
10728	LEWISTON PORTER	4061 Green Rd.	Youngstown	14174	Kenneth Stadler	(716) 286-7293	\$10,859,992	\$5,930,339	\$4,765,508	\$1,110,490	1,008	5.08%	-6.01%
12833	LEXINGTON AVENUE	1275 Lexington Ave.	Rochester	14606	Charles Casarelli	(585) 254-4543	\$17,292,555	\$13,066,585	\$2,882,490	\$1,638,557	4,580	0.11%	12.80%
9676	LINTON	P.O. Box 44	Tonawanda	14151	Donna Matisko	(716) 879-2793	\$6,420,528	\$3,713,213	\$2,597,874	\$1,313,048	1,103	-2.28%	28.88%
22447	LOCAL 41 IBEW	3564 California Rd.	Orchard Park	14127	Jeff Schmitz	(716) 662-6133	\$5,592,846	\$3,812,255	\$3,812,255	\$931,809	1,389	2.75%	-1.95%
23144	LOCAL 804	34-21 Review Ave.	Long Island City	11101	Aida Blackwell	(718) 786-4205	\$23,727,546	\$7,114,552	\$16,263,492	\$5,256,398	3,906	3.38%	-9.13%
17372	LOCKPORT SCHOOLS	360 S Transit St.	Lockport	14094	Reva Wood	(716) 433-7740	\$12,148,852	\$4,219,123	\$7,755,603	\$1,166,601	1,279	-1.38%	-8.31%
1532	LOMTO	50-24 Queens Blvd.	Woodside	11377	Richard Kay	(212) 947-3380	\$271,420,332	\$242,968,550	\$8,696,983	\$47,117,792	3,071	8.28%	6.03%
3256	LONG BEACH TEACHERS	322 Lagoon Dr. W	Long Beach	11561	Leo Padalino	(516) 897-2064	\$4,529,611	\$1,338,079	\$3,178,086	\$861,906	525	6.09%	-5.20%
75	LONG ISLAND CITY POSTAL EMPLOYEES	46-02 21 St.	Long Island City	11101	Mike Cancel	(718) 786-3991	\$3,453,757	\$179,819	\$3,228,774	\$645,933	300	-6.08%	21.01%
21277	LONG ISLAND COMMUNITY	P.O. Box 467	Port Jefferson	11776	Kathryn Stenger	(516) 474-4027	\$19,280,853	\$9,950,544	\$8,598,925	\$1,941,842	2,953	-8.14%	-7.69%
20857	LONG ISLAND REALTORS	300 Sunrise Hwy.	West Babylon	11704	Luisa Harman	(631) 661-4800	\$12,667,734	\$7,552,784	\$5,048,208	\$1,394,473	1,831	14.12%	31.61%
2782	LONG ISLAND STATE EMPLOYEES	250 Veterans Memorial Hwy.	Hauptauge	11788	Joyce Miller	(631) 291-9160	\$12,232,977	\$5,485,613	\$6,464,082	\$962,289	2,249	0.92%	0.77%
24740	LOVE GOSPEL ASSEMBLY	2315-23 Grand Concourse	Bronx	10468	Raymond Estell	(718) 295-6367	\$109,880	\$27,870	\$64,379	\$25,063	215	-6.92%	11.56%
24232	LOWER EAST SIDE PEOPLES	37 Ave. B	New York	10009	Linda Levy	(212) 529-8197	\$42,904,152	\$31,118,808	\$9,324,773	\$4,960,191	8,390	28.52%	28.63%
20341	LUFTHANSA EMPLOYEES	1640 Hempstead Turnpike	East Meadow	11554	Frank Herzig	(516) 296-9478	\$100,427,749	\$8,391,667	\$19,299,790	\$12,545,264	1,248	-1.70%	1.81%
2800	MAMTA	130 Hommocks Rd.	Larchmont	10538	Dean Reben	(914) 834-3200	\$11,721,443	\$1,314,715	\$10,268,801	\$995,056	1,080	0.12%	12.75%
11550	MARYVALE SCHOOLS	1050 Maryvale Dr.	Cheektowaga	14225	Theresa Karimski	(716) 633-8750	\$8,957,687	\$1,740,111	\$7,111,789	\$1,381,699	1,114	0.85%	-6.98%
13766	MCT	39 Market St.	Amsterdam	12010	Patty Macek	(518) 842-1840	\$49,572,526	\$7,619,894	\$40,718,030	\$4,425,296	4,204	2.92%	1.96%
12546	MEDICAL EMPLOYEES OF STATEN ISLAND	355 Bond Ave. 2nd Fl.	Staten Island	10310	Concetta Gilroy	(718) 818-1426	\$3,011,120	\$1,414,350	\$2,370,472	\$236,279	1,049	1.65%	-4.70%
20885	MEDISYS EMPLOYEES	8900 Van Wyck Expwy.	Jamaica	11418	Karlyn Neumann	(718) 206-8215	\$25,783,065	\$8,042,782	\$17,083,299	\$2,864,225	3,954	-4.75%	20.75%
62005	MELROSE	139-30 Queens Blvd.	Briarwood	11435	Alan Kaufman	(718) 658-9900	\$2,024,254,667	\$1,863,734,005	\$114,076,706	\$385,125,577	24,448	5.46%	7.75%
10684	MERIDIA COMMUNITY	4500 Southwestern Blvd.	Hamburg	14075	Mike Hoffman	(716) 648-4411	\$55,320,546	\$43,195,299	\$5,668,981	\$6,528,402	6,419	6.30%	9.24%
15766	MID-HUDSON VALLEY	P.O. Box 1429	Kingston	12402	Wayne Winkler	(845) 336-4444	\$792,179,787	\$465,999,516	\$264,554,383	\$72,802,384	63,177	0.10%	1.76%
907	MOHAWK PROGRESSIVE	1760 State St.	Schenectady	12304	Carole McCormack	(518) 372-0828	\$4,162,907	\$4,440,816	\$797,007	\$797,007	3,444	-3.44%	-7.22%
20823	MOHAWK VALLEY	207 Genesee St.	Utica	13501	Crystal Sicilia	(315) 793-2212	\$31,861,853	\$16,486,371	\$14,638,989	\$3,787,001	3,143	6.69%	0.01%
22566	MONEY	P.O. Box 957	Syracuse	13201	Bruce LaGrow	(315) 671-4000	\$41,412,435	\$29,801,177	\$10,732,387	\$5,306,304	4,089	-2.42%	3.71%

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10218	MONOFRAX EMPLOYEES	1870 New York Ave.	Falconer	14733	Tori-Ann Lyon	(716) 665-5630	\$850,591	\$354,126	\$507,475	\$187,566	212	-15.04%	-23.48%
63231	MONTAUK	111 W 26th St.	New York	10001	Louis Jimenez	(212) 989-5200	\$164,411,875	\$153,698,902	\$5,733,881	\$20,611,247	3,656	11.27%	15.71%
15669	MOOG EMPLOYEES	Seneca St.	East Aurora	14052	Richard Meyer	(716) 655-2360	\$153,856,459	\$56,814,759	\$94,301,940	\$28,137,982	9,282	3.01%	15.31%
15021	MORTON LANE	388 Englewood Ave.	Buffalo	14221	Richy Bleichfeld	(716) 837-2007	\$39,049,841	\$17,752,044	\$20,286,181	\$5,131,901	4,477	6.07%	16.21%
15043	MOUNT ST. MARY'S HOSPITAL	5300 Military Rd.	Lewiston	14092	Dave Valente	(716) 298-2272	\$2,198,724	\$873,951	\$1,305,202	\$238,361	676	1.07%	50.64%
132	MOUNT VERNON NY POSTAL EMPLOYEES	15 S First Ave., P.O. Box 117	Mt. Vernon	10550	James Parson	(914) 668-0638	\$1,962,938	\$801,264	\$1,163,249	\$220,721	409	-11.19%	-0.30%
23-444	MSBA EMPLOYEES	50 Banks Ave.	Rockville Centr	11570	Julia McLaughlin	(516) 766-0009	\$3,139,151	\$2,452,933	\$3,139,151	\$578,092	1,329	-12.32%	-15.38%
60153	MUNICIPAL	22 Cortlandt St., 26th Fl.	New York	10007	Kam Wong	(212) 238-3300	\$2,035,964,621	\$1,283,690,490	\$589,322,008	\$145,792,986	357,743	5.86%	4.67%
20060	M.U.L.	120 Wall St., 8th Fl.	New York	10005	James Reed	(212) 558-5362	\$432,484	\$33,999	\$394,959	\$75,493	83	4.06%	-6.40%
2760	NASSAU EDUCATORS	1000 Corporate Dr.	Westbury	11590	Edward Paternostro	(516) 561-0030	\$2,189,708,078	\$1,541,001,657	\$587,565,547	\$214,946,188	164,984	6.09%	9.65%
1404	NASSAU FINANCIAL	P.O. Box 9006	Westbury	11590	Frank Cordano	(516) 742-4900	\$394,329,612	\$219,353,200	\$163,702,955	\$38,788,153	26,300	2.45%	3.52%
23251	NBC (NY) EMPLOYEES	30 Rockefeller Pl.	New York	10112	Charles Young	(212) 664-3970	\$32,777,179	\$16,310,800	\$16,310,800	\$4,025,031	2,283	2.44%	-2.33%
3850	NCPD	777 Old Country Rd.	Plainview	11803	Vince Messina	(516) 938-0300	\$672,568,615	\$171,338,263	\$489,562,230	\$80,384,185	15,185	1.37%	7.92%
24589	NEIGHBORHOOD TRUST	4211 Broadway	New York	10033	Justine Zlinkin	(212) 740-0900	\$9,462,329	\$5,480,546	\$3,662,182	\$1,217,179	3,263	-0.19%	-1.70%
24784	NEW COVENANT DOMINION	1185 Boston Rd.	Bronx	10456	Benjamin Udofia	(718) 328-6072	\$1,206,295	\$341,942	\$799,728	\$114,139	977	7.58%	-17.55%
165	NEW YORK STATE EMPLOYEES	80 Wall St. Ste. 315	New York	10005	Joan Messina	(212) 233-4570	\$2,225,827	\$1,434,867	\$810,640	\$308,017	1,172	-2.08%	-4.11%
9358	NEW YORK TIMES EMPLOYEES	620 Eighth Ave., 28th Fl.	New York	10018	Darlene Greene	(212) 354-0351	\$75,121,094	\$37,553,979	\$34,455,634	\$12,833,311	6,345	-4.41%	8.83%
23958	NEW YORK UNIVERSITY	14 Washington Place	New York	10003	Mira Ness	(212) 995-3171	\$14,811,543	\$11,537,675	\$2,941,541	\$1,265,194	4,196	6.68%	20.42%
63856	NEWSPAPER EMPLOYEES	645 Albany Shaker Rd.	Albany	12212	Rhonda Bachman	(518) 454-5363	\$935,006	\$396,829	\$532,624	\$315,939	210	-10.91%	-10.00%
10613	NIAGARA FALLS AIR FORCE	2420 Olmstead St.	Niagara Falls	14304	Linda Malfa	(716) 297-4034	\$12,697,194	\$4,623,521	\$7,619,591	\$1,795,517	2,319	2.60%	8.02%
18391	NIAGARA FALLS MEM. MED. CENTER	P.O. Box 2214	Niagara Falls	14302	Lori Seefeldt	(716) 278-4307	\$4,575,418	\$3,081,183	\$1,375,978	\$872,361	1,502	6.58%	1.79%
62866	NIAGARA FALLS PENN CENTRAL EMPL	8612 Buffalo Ave.	Niagara Falls	14304	Marguerite Blakely	(716) 283-6268	\$4,011,746	\$1,934,690	\$2,024,167	\$602,950	748	-11.11%	-6.99%
98	NIAGARA FALLS TEACHERS	901 24th St.	Niagara Falls	14301	Dawn Stanisz	(716) 285-5569	\$11,743,107	\$3,726,276	\$7,912,282	\$1,726,256	1,581	1.87%	-1.91%
63793	NIAGARA FRONTIER FEDERAL EMPL	P.O. Box 182	Niagara Falls	14302	Pat Ruggirello	(716) 284-2161	\$2,880,087	\$1,471,665	\$1,330,247	\$475,028	499	-2.59%	10.15%
1842	NIAGARA MOHAWK POWER CORP TROY EMP	235 Oakwood Ave.	Troy	12182	Terance Fisher	(518) 270-3400	\$3,817,451	\$2,371,921	\$1,445,774	\$750,324	571	-2.65%	23.97%
3285	NIAGARA REGIONAL	1285 Erie Ave.	North Tonawanda	14120	Donna Wick	(716) 694-7344	\$17,994,884	\$17,994,884	\$8,011,389	\$3,050,139	2,466	5.10%	7.08%
8693	NIAGARA'S CHOICE	3619 Packard Rd.	Niagara Falls	14303	Alfred Frosolone	(716) 284-4110	\$138,308,659	\$67,064,209	\$64,608,547	\$13,625,049	22,892	4.86%	-0.56%
14040	NIAGARA-WHEATFIELD	P.O. Box 265	Saborn	14132	Gregory Hughes	(716) 731-2632	\$17,668,355	\$5,421,549	\$11,890,380	\$1,223,972	2,394	5.53%	0.02%
22548	NORTH EAST ALLIANCE	35 Bardonia Rd.	Bardonia	10954	Don Briggs	(914) 735-1818	\$104,400,411	\$55,074,119	\$41,180,383	\$11,067,125	17,019	12.11%	9.84%
21026	NORTH FRANKLIN	494 E Main St.	Malone	12953	Jim Wyman	(518) 483-8668	\$45,863,265	\$27,036,379	\$17,709,140	\$6,126,913	4,610	5.23%	6.38%
20941	NORTH SHORE LIJ HEALTH SYSTEM	350 Jericho Turnpike	Jericho	11753	Joann Doyle	(516) 876-6120	\$110,086,204	\$70,277,794	\$34,346,996	\$14,689,397	19,275	2.17%	1.24%
21630	NORTHEASTERN ENGINEERS	115-06 Myrtle Ave.	Richmond Hill	11418	Timothy Faughman	(718) 847-6801	\$72,262,280	\$45,950,604	\$27,075,725	\$5,481,528	2,479	-10.22%	5.17%
10578	NORTHERN	120 Factory St.	Watertown	13601	Dan St. Hilaire	(315) 782-0155	\$204,445,396	\$181,334,016	\$4,733,627	\$15,023,979	28,866	-0.09%	7.97%
19774	NORTHERN CHAUTAUQUA	P.O. Box 221	Silver Creek	14136	Edward Gallivan	(716) 934-3111	\$3,927,142	\$2,216,097	\$1,703,479	\$345,268	749	-3.42%	1.25%
61651	NORTON-TROY EMPLOYEES	2600 10th Ave.	Watervliet	12189	Garry Shaw	(518) 266-2481	\$9,072,161	\$2,724,136	\$6,253,409	\$1,077,630	718	-0.61%	-4.35%
18620	NORWICH-TELOPS	P.O. Box 749	Norwich	13815	Sheryl Harmon	(607) 336-4988	\$6,700,336	\$4,252,787	\$2,333,719	\$858,079	1,390	3.41%	-3.79%
19216	NY TEAM	65 Broadway	Hicksville	11801	Robert Young	(516) 822-1070	\$34,008,084	\$18,457,674	\$13,973,614	\$2,343,855	6,649	1.50%	3.17%
18238	NYM	501 Sixth St., Ste. 2 Fl.	Brooklyn	11215	Sabrina Singh	(718) 780-3618	\$15,144,381	\$4,414,173	\$10,502,663	\$2,465,398	2,851	3.41%	0.99%
23700	O & R UTILITIES EMPLOYEES	P.O. Box 470	Monroe	10949	Joe Morrill	(845) 783-5490	\$14,093,928	\$5,700,880	\$8,282,078	\$2,040,545	1,229	-7.93%	-10.06%
19269	OCEANSIDE CHRISTOPHER	45 Atlantic Ave.	Oceanside	11572	Joseph Garay	(516) 620-8100	\$287,686,235	\$158,861,793	\$116,743,840	\$23,298,293	13,061	0.90%	10.60%
21083	OLEAN AREA	1201 Wayne St.	Olean	14760	Brian Snyder	(716) 372-6607	\$250,082,817	\$156,451,436	\$78,405,430	\$33,351,353	19,139	6.18%	-3.37%
7656	OLEAN TEACHERS AND POSTAL	1700 Constitution Ave.	Olean	14760	Patricia Sander	(716) 373-0155	\$16,693,705	\$5,944,204	\$10,229,353	\$1,459,258	1,868	0.72%	1.43%
13102	ONEDADA COUNTY	800 Park Ave.	Utica	13501	Mary Williams	(315) 798-5503	\$12,310,285	\$4,071,711	\$7,638,583	\$1,336,107	2,200	-0.28%	6.41%
14462	ONTARIO SHORES	P.O. Box 9	Newfane	14108	Mark Ruppert	(716) 778-7423	\$62,239,716	\$31,611,238	\$29,122,253	\$5,679,156	5,684	6.12%	0.23%
21927	OSWEGO COUNTY	P.O. Box 310	Oswego	13126	Bill Carhart	(315) 343-7822	\$57,699,933	\$44,093,493	\$8,721,491	\$5,048,988	9,316	4.74%	6.12%
7938	OSWEGO HERITAGE	P.O. Box 180	Fulton	13069	Sally Godfrey	(315) 593-8443	\$13,720,204	\$6,285,583	\$6,964,636	\$1,293,681	1,820	1.34%	1.75%
14436	OSWEGO TEACHERS EMPLOYEES	113 W Albany St.	Oswego	13126	Donna Hanson	(315) 342-4574	\$32,945,350	\$10,103,640	\$22,378,277	\$3,451,733	2,843	3.91%	-5.01%
20898	OUR LADY OF VICTORY INSTITUTIONS	790 Ridge Rd.	Lackawanna	14218	Carole Gillette	(716) 825-5948	\$4,986,866	\$993,835	\$3,866,974	\$781,831	982	1.81%	-11.50%
4480	PALISADES	300 N Middletown Rd.	Pearl River	10965	Jim Carlin	(845) 602-4242	\$163,185,466	\$116,681,519	\$41,510,223	\$20,704,102	11,379	3.02%	2.98%
16933	PARK'S HERITAGE	5 Murray St.	Glens Falls	12801	Michael Howard	(518) 926-4700	\$25,347,579	\$16,778,904	\$5,976,583	\$3,472,210	3,547	-4.12%	-8.74%

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23658	PAUL QUINN	37-22 Union St.	Flushing	11354	Carole Morris	(718) 353-5870	\$370,036	\$76,875	\$291,342	\$91,950	180	11.87%	-20.57%
15459	PENN SOUTH COOPERATIVE	321 Eighth Ave.	New York	10001	Gerard Irimpano	(212) 675-3200	\$5,643,752	\$4,157,762	\$1,511,352	\$522,858	1,000	56.68%	30.47%
3633	PEOPLE'S ALLIANCE	125 Wireless Blvd.	Hauapauge	11788	Carol Allen	(631) 434-3500	\$242,782,206	\$157,009,967	\$79,471,861	\$21,006,082	38,993	0.78%	3.27%
23381	PEPSICO EMPLOYEES	700 Anderson Hill Rd.	Purchase	10577	Judy Germano	(516) 253-3429	\$43,478,180	\$15,578,481	\$27,159,481	\$5,051,887	3,563	-11.41%	-9.00%
15516	PERU	P.O. Box 565	Peru	12972	Margaret Pope	(518) 643-9915	\$15,964,313	\$7,742,841	\$7,871,388	\$2,606,842	2,002	-2.21%	5.77%
19085	PITTSFORD	P.O. Box 726	Mendon	14506	Bill Martin	(585) 624-7474	\$361,822,615	\$262,916,150	\$92,366,851	\$38,447,578	20,542	2.50%	-0.09%
12873	PLATTSBURGH CITY SCHOOL DISTRICT	49 Broadway St. Ste. 101	Plattsburgh	12901	Anna Sherman	(518) 561-4510	\$6,688,450	\$4,075,889	\$2,565,022	\$1,216,265	715	-1.61%	4.94%
9532	PORT CHESTER TEACHERS	14 Bye Ridge Plaza, 150	Rye Brook	10573	Steven Cohen	(914) 939-4870	\$33,097,828	\$7,761,134	\$24,586,949	\$2,403,952	2,792	2.62%	1.58%
18635	PORT WASHINGTON	157 Main St.	Port Washington	11050	Michael Fitzgerald	(516) 883-3537	\$31,239,145	\$16,645,851	\$13,849,884	\$3,443,505	3,298	2.41%	11.43%
6958	PORT WASHINGTON TEACHERS	101 Sands Point Rd.	Port Washington	11050	Barbara Yonak	(516) 883-1227	\$11,999,275	\$2,814,639	\$9,101,782	\$3,358,290	1,058	-4.04%	3.12%
24347	POSTAL EMPLOYEES OF TROY NY	400 Broadway	Troy	12180	Diane Holmes	(518) 272-7300	\$1,652,732	\$345,462	\$1,321,897	\$571,215	176	-0.59%	-16.51%
23757	PRICE CHOPPER EMPLOYEES	404 Princetown Rd.	Schenectady	12306	Dawn Donovan	(518) 355-8280	\$24,101,036	\$4,997,797	\$18,527,398	\$2,352,275	4,220	-1.57%	-17.54%
15246	PRINCE	140 58th St.	Brooklyn	11220	Robert Knoth	(718) 492-9673	\$73,095	\$41,239	\$31,920	\$25,624	36	-21.49%	6.29%
60064	PROGRESSIVE	131 W 33rd St., 7th Fl.	New York	10001	Robert Familant	(212) 695-8900	\$683,935,575	\$63,134,579	\$37,825,410	\$273,957,943	3,944	0.37%	15.85%
20798	PROJECTOR	1300 Wait Whitman Rd.	Melville	11747	Karen Gerold	(431) 547-4359	\$1,009,256	\$150,763	\$836,488	\$97,316	154	-8.99%	-23.87%
3947	OSIDE	35-30 Francis Lewis Blvd.	Flushing	11358	Mark Johnson	(718) 353-1300	\$48,404,987	\$25,758,010	\$15,408,128	\$4,368,687	9,089	-4.33%	-1.58%
22344	QUEENS CLUSTER	46-19 206 St.	Flushing	11361	Gerald Goldenbroit	(718) 229-0675	\$283,316	\$142,794	\$116,876	\$44,327	77	116.90%	73.75%
22769	QUORUM	2500 Westchester Ave.	Purchase	10577	Bruno Semerilli	(914) 641-3700	\$838,591,643	\$692,127,772	\$120,604,383	\$72,564,865	69,633	8.29%	13.98%
16393	RADIO, TELEVISION & COMMUNICATION	225 W34 St. Ste. 1118	Nyc	10122	Donna Semisacchi	(212) 502-8934	\$4,401,645	\$2,686,154	\$1,658,432	\$984,784	571	-8.89%	-0.42%
1317	REDIFORM NIAGARA FALLS NY	3236 Lockport Rd.	Niagara Falls	14305	Linda Casper	(716) 284-2430	\$1,072,747	\$5,422,613	\$4,947,999	\$1,729,647	2,690	-8.82%	-1.32%
20258	RELIANT COMMUNITY	P.O. Box 40	Sodus	14551	Pamela Heald	(315) 483-6936	\$379,855,758	\$265,105,310	\$95,602,408	\$35,471,130	37,750	2.27%	5.48%
2008	REMINGTON	P.O. Box 388	Ilion	13357	Stephen Jones	(315) 894-9924	\$44,814,289	\$31,853,316	\$31,877,496	\$5,192,197	5,556	0.20%	-18.49%
24715	RIVERSIDE	245 Vulcan St	Buffalo	14207	Kevin Mielicki	(716) 875-1747	\$60,764,727	\$37,352,158	\$20,693,854	\$5,987,173	7,030	-0.33%	7.50%
817	ROCHESTER & MONROE CO EMP	460 N Goodman St.	Rochester	14609	William Allen	(585) 246-4279	\$26,539,180	\$20,540,825	\$5,546,055	\$2,927,185	5,197	2.72%	0.39%
680	ROCHESTER AREA STATE EMPLOYEES	P.O. Box 20648	Rochester	14602	William Shirts	(585) 272-0020	\$18,413,405	\$4,253,490	\$9,020,460	\$1,402,307	2,141	0.24%	2.13%
22078	ROCHESTER POLISH	P.O. Box 17108	Rochester	14617	Margaret Urban	(585) 266-5876	\$8,243,601	\$1,969,120	\$6,154,007	\$1,405,243	442	3.14%	8.29%
15080	ROCKLAND EMPLOYEES	170 E Central Ave.	Spring Valley	10977	Miriam Fernandez	(845) 359-1836	\$28,483,466	\$17,091,311	\$8,679,983	\$2,395,668	5,385	-2.77%	-1.40%
1810	ROME	937 Seneca St.	Rome	13440	Susan Mendiola	(315) 339-1658	\$16,825,682	\$9,943,353	\$6,698,083	\$1,413,786	1,715	4.68%	6.97%
12624	ROME TEACHERS	924 Turin St.	Rome	13440	Larry Hitchcock	(315) 336-7810	\$34,743,905	\$17,571,713	\$16,088,245	\$4,575,076	3,444	1.18%	-6.48%
23098	RPI EMPLOYEES	110 8th St.	Troy	12180	Joanne Esposito	(518) 276-6593	\$4,691,338	\$1,104,996	\$3,554,712	\$379,726	1,221	0.08%	5.72%
10022	S I EMPLOYEES	91 Feeder Dam Rd.	South Glens Fal	12803	Peggy Murphy	(518) 584-4100	\$470,310	\$133,788	\$339,556	\$149,220	142	9.83%	3.83%
18528	SAINTE JOHN A M E	917 Garden Ave.	Niagara Falls	14305	Ann Palmer	(716) 285-6482	\$193,325	\$123,919	\$62,271	\$31,950	202	-6.80%	-7.62%
9871	SAINTE LAWRENCE	800 Commerce Park Dr.	Ogdensburg	13669	Todd Mashaw	(315) 393-3530	\$108,925,016	\$67,420,285	\$33,562,196	\$11,804,332	10,155	7.03%	13.90%
5252	SARATOGA'S COMMUNITY	23 Division St.	Saratoga Springs	12866	Don Denofio	(518) 583-2323	\$40,093,980	\$29,739,095	\$7,448,610	\$3,189,097	5,135	-6.11%	-9.76%
21231	SCF WESTCHESTER N. Y. EMPLOYEES	1000 Westchester Ave., Rm. 1139	White Plains	10610	Patricia Clarke	(914) 694-3421	\$1,355,547	\$571,646	\$807,150	\$327,853	344	-2.37%	-1.65%
16278	SCHEENECTADY COUNTY EMPLOYEES	388 Broadway - Ste. B	Schenectady	12305	Denelle Albert	(518) 374-3830	\$4,927,083	\$2,782,055	\$2,032,548	\$388,497	962	2.18%	-2.54%
9486	SCHOOL SYSTEMS	150 DeForest Dr.	Troy	12180	Mark Hatfield	(518) 286-1611	\$78,770,576	\$30,471,390	\$45,481,332	\$5,783,386	6,139	2.96%	-2.22%
15672	SEACOMM	30 Stearns St.	Massena	13662	Scott Wilson	(315) 764-0566	\$485,372,289	\$204,720,246	\$263,952,978	\$59,771,318	40,856	2.45%	0.41%
20496	SECNY	P.O. Box 15040	Syracuse	13215	Walter Bobesky	(315) 469-5599	\$160,457,376	\$95,478,064	\$57,306,486	\$11,559,080	15,370	0.01%	0.47%
7217	SELF RELIANCE NEW YORK	108 Second Ave.	New York	10003	Bohdan Kurczak	(212) 473-7310	\$1,058,003,142	\$659,339,094	\$387,900,825	\$182,388,627	14,920	10.78%	7.55%
10933	SERVO	9823 Science Center Dr.	Painted Post	14870	Nancy Williamson	(607) 936-2293	\$249,461,738	\$184,589,964	\$55,887,027	\$31,480,366	37,286	3.16%	5.17%
6011	SIDNEY	42 Union St.	Sidney	13838	James Doig	(607) 561-7300	\$390,641,725	\$220,950,954	\$142,744,829	\$52,225,362	47,181	3.77%	6.13%
4441	SING SING EMPLOYEES	2 Church St.	Ossining	10562	Denmis Manwaring	(914) 762-3372	\$6,507,547	\$4,249,437	\$2,238,492	\$982,803	1,361	8.43%	12.47%
20279	SISTERS HOSPITAL EMPLOYEES	2157 Main St.	Buffalo	14214	Rosita Leone	(716) 862-1472	\$7,207,274	\$2,648,754	\$4,488,520	\$613,117	1,749	3.21%	-0.03%
20292	SLOAN PUBLIC SCHOOLS	305 Cayuga Creek Rd.	Cheektowaga	14227	Tina Roskivitski	(716) 897-7800	\$2,256,089	\$1,295,457	\$967,556	\$205,106	510	-3.15%	15.66%
22247	SMSD	2253 Main St.	Buffalo	14214	Michael Soehner	(716) 834-7200	\$2,150,349	\$751,195	\$1,384,517	\$370,859	358	10.91%	22.91%
7846	SOLUTIONS	907 Broadway	Elmira	14904	Thomy Wood	(607) 734-7144	\$21,072,605	\$13,493,498	\$6,389,318	\$2,294,006	3,777	-5.10%	3.99%
17891	SOUTH TOWNS COMMUNITY	3040 S Park Ave.	Lackawanna	14218	Chad Omeara	(716) 827-7788	\$14,617,352	\$5,913,433	\$7,866,205	\$1,162,373	3,144	-2.97%	-5.88%
23177	SOUTHERN BAPTIST CHURCH OF NY	12-16 W 108th St.	New York	10025	Lena Lacerwell	(212) 678-9769	\$21,437	\$43,373	\$177,675	\$42,229	105	0.21%	30.67%
9107	SOUTHERN CHAUTAUQUA	168 E Fairmount Ave.	Lakewood	14750	John Felton	(716) 665-7000	\$62,378,952	\$44,171,109	\$15,039,728	\$7,038,910	10,971	2.36%	4.98%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
18858	SPC BROOKLYN	29 Claver Place	Brooklyn	11238	Balfour Thompson	(718) 961-7585	\$475,667	\$176,368	\$300,592	\$59,465	330	8.32%	9.58%
14522	SPECIAL METALS	4317 Middle Settlement Rd.	New Hartford	13413	Jaime McCloskey	(315) 797-5575	\$10,917,177	\$5,381,739	\$5,111,126	\$1,416,742	1,068	-4.30%	-13.20%
14884	SPENCERPORT	P.O. Box 86	Spencerport	14559	Nancy Bodhorn	(716) 352-6890	\$25,424,733	\$13,501,904	\$11,297,689	\$2,155,707	3,621	-1.31%	5.40%
1787	SPERRY ASSOCIATES	2400 Lercho Turnpike	Garden City Park	11040	Kevin Healy	(516) 873-7171	\$260,208,683	\$142,369,648	\$111,805,558	\$19,855,090	15,009	-6.15%	-2.10%
5263	ST. AUGUSTINE PRESBYTERIAN	838 E 165th St.	Bronx	10459	Jose Sprouse	(718) 542-7263	\$108,936	\$10,988	\$96,696	\$20,900	125	-4.38%	-17.50%
21355	ST. JOHN UNITED	184 Goodell St.	Buffalo	14204	Juanita Pearson	(716) 847-1815	\$1,121,403	\$379,724	\$730,625	\$178,380	1,481	-1.19%	21.05%
7586	ST. JOHN'S BUFFALO	2322 Seneca St.	Buffalo	14210	Dorothy Ellis	(716) 823-1527	\$4,240,981	\$2,479,140	\$1,673,497	\$431,890	2,400	1.85%	11.64%
3306	ST. JOSEPH'S PARISH BUFFALO	418 Englewood Ave.	Buffalo	14223	Michael Bondanza	(716) 833-9670	\$38,742,528	\$32,983,920	\$4,343,710	\$3,402,835	4,579	15.86%	7.82%
5022	ST. MARKS	49-55 Edgcombe Ave.	New York	10030	George Daniels	(212) 491-2924	\$222,855	\$6,751	\$210,121	\$37,250	129	-0.95%	-71.43%
2184	ST. MARTIN'S	230 Lenox Ave.	New York	10027	James Garreri	(212) 762-0734	\$214,987	\$9,137	\$205,901	\$26,456	207	-8.24%	-22.66%
7172	ST. PHILIP'S CHURCH	204W 134th St., Rm. U-13	New York	10030	Thomas Werham	(212) 862-4940	\$1,642,374	\$192,976	\$1,456,080	\$398,679	416	-1.85%	-30.72%
18090	ST. PIUS X CHURCH	2998 Chilli Ave.	Rochester	14624	Ann Hynes	(585) 247-0724	\$66,948,574	\$48,983,330	\$16,244,964	\$7,099,017	5,949	-4.60%	1.87%
16207	STATE CIVIL SERVICE EMPLOYEES	317 Washington St.	Watertown	13601	Theresa Eassa	(315) 785-2400	\$16,705,454	\$8,428,118	\$7,671,122	\$2,056,137	2,107	-2.03%	10.28%
51	STATE EMPLOYEES	700 Patron Creek Blvd.	Albany	12206	Michael Castellana	(518) 452-8234	\$2,819,689,486	\$1,538,855,656	\$1,179,857,412	\$218,363,306	308,912	5.08%	7.86%
20799	STATE UNIVERSITY OF NY GENESOO	1 College Circle, College Union 111	Genesee	14454	Barbara Dillon	(585) 245-5700	\$5,517,490	\$2,379,272	\$2,879,634	\$1,681,164	1,086	-1.80%	-1.30%
24036	STEWARTS	P.O. Box 435	Saratoga Spring	12866	John Bottisi	(518) 581-1201	\$9,398,104	\$3,793,422	\$5,442,738	\$1,325,553	2,895	-2.04%	8.42%
10773	STRATTON AIR NATIONAL GUARD	1 Air National Guard Rd.	Scotia	12302	Barbara Secore	(518) 372-1254	\$963,411	\$750,771	\$192,757	\$287,686	805	-9.34%	9.20%
18823	STIS PETER & PAUL	71 S 3rd St.	Brooklyn	11211	Wilfredo Negron	(718) 388-9576	\$1,919,278	\$209,745	\$1,663,900	\$437,601	300	-3.92%	-18.68%
17914	SUFFOLK	P.O. Box 9005	Medford	11763	William O'Brien	(631) 924-8000	\$932,071,190	\$471,504,580	\$404,959,605	\$94,376,492	52,967	-0.62%	10.81%
16360	SUNAM YONKERS	125 Corporate Blvd.	Yonkers	10701	Walter Kozicki	(914) 220-4900	\$291,228,017	\$185,004,656	\$96,085,835	\$43,754,164	7,283	2.23%	14.10%
1884	SUNMARK	1187 Troy-Schenectady Rd.	Latham	12110	Bruce Beaurette	(518) 382-2597	\$419,054,497	\$372,620,301	\$17,421,026	\$35,358,509	48,109	5.65%	21.07%
21851	SUNY FREDONIA	G142 Williams Center	Fredonia	14063	Ray Lindquist	(716) 673-3585	\$24,103,984	\$8,321,739	\$2,619,328	\$2,619,328	8,272	5.67%	-1.59%
11470	SWEET HOME	656 N. French Rd. Ste. 5	Buffalo	14228	Kathryn Getz	(716) 691-9187	\$27,556,266	\$12,322,616	\$12,263,976	\$2,413,365	2,879	4.44%	-1.53%
23865	SYRACUSE COOPERATIVE	723 Westcott St.	Syracuse	13210	Ron Ehrenreich	(315) 473-0270	\$20,665,174	\$16,936,034	\$2,109,138	\$1,714,731	4,196	0.99%	6.03%
6627	SYRACUSE FIRE DEPARTMENT EMPL	211 Wilkinson St.	Syracuse	13204	Jeffrey Fragale	(315) 471-4621	\$77,712,280	\$44,116,190	\$30,829,943	\$9,050,092	5,988	1.05%	3.20%
24387	SYRACUSE POSTAL	5640 E. Iaft Rd., P.O. Box 2071	Syracuse	13220	Tanya Buffham	(315) 458-5550	\$13,556,327	\$3,501,304	\$9,909,837	\$1,290,716	1,749	15.50%	-9.07%
12957	TCT	416 Rowland St.	Ballston Spa	12020	Curt Cecala	(518) 884-7002	\$160,930,665	\$94,876,762	\$58,658,197	\$12,084,500	12,071	2.52%	11.35%
8116	TEACHERS	P.O. Box 9005	Smithtown	11787	Robert Allen	(631) 698-7000	\$4,967,853,362	\$2,118,839,184	\$2,700,881,676	\$506,530,627	239,993	0.76%	12.30%
19401	TEG	1 Commerce St.	Poughkeepsie	12603	Ronald Flaherty	(845) 452-7323	\$213,164,500	\$137,346,121	\$57,804,763	\$18,541,616	24,740	3.59%	16.55%
22456	THE HEART CENTER	100 Port Washington Blvd.	Roslyn	11576	Maureen Duff	(516) 562-6650	\$16,857,317	\$3,444,240	\$13,268,827	\$2,158,943	2,357	-2.17%	4.21%
4580	THE SUMMIT	100 Marina Dr.	Rochester	14626	Michael Vadaia	(585) 453-7000	\$723,698,193	\$563,283,882	\$115,580,545	\$70,047,899	77,177	-0.66%	22.99%
3300	THE URBAN STREET BISCUIT WKRS	243 Urban St.	Buffalo	14241	Joan Sowinski	(716) 891-6564	\$14,232,204	\$472,198	\$162,764	\$268,511	189	-13.43%	-3.93%
9219	TICONDEROGA	1178 NYS Rte. 9N	Ticonderoga	12883	Shawn Hayes	(518) 585-6725	\$92,110,173	\$31,746,585	\$54,525,610	\$9,352,147	9,380	2.88%	-1.03%
22962	TOMPKINS EMPLOYEES	322 W State St.	Ithaca	14850	Barbara Emery	(607) 272-8567	\$6,103,724	\$4,082,247	\$1,729,557	\$790,913	1,226	5.89%	38.39%
22464	TONAWANDA COMMUNITY	257 Highland Pkwy.	Buffalo	14223	Mindy Hedges	(716) 873-4688	\$27,089,132	\$9,933,324	\$15,704,234	\$1,937,683	6,414	2.90%	1.73%
22167	TONAWANDA VALLEY	P.O. Box 398	Batavia	14021	Kristine Duran	(585) 343-5627	\$84,059,212	\$36,139,296	\$44,815,378	\$7,342,817	14,030	4.15%	-1.14%
23717	TOWN OF CHEEKOWAGA	3251 Broadway	Cheekowaga	14227	Fredrick Roll	(716) 681-1436	\$17,900,041	\$9,594,646	\$7,410,778	\$2,418,009	1,259	5.36%	1.30%
15539	TOWN OF HEMPSTEAD EMPLOYEES	1830 Grand Ave.	Baldwin	11510	Robert Muir	(516) 867-4730	\$116,311,915	\$58,108,957	\$53,800,203	\$6,466,200	8,415	-1.52%	7.39%
20495	TRANSFIGURATION MANHATTAN	70-74 W 126th St.	New York	10027	Frances Bost	(212) 722-0601	\$112,344	\$16,005	\$95,263	\$10,704	146	1.08%	99.09%
15067	TRANSFIGURATION PARISH	429 Broadway	Brooklyn	11211	Eledio Lamboy	(718) 388-0729	\$7,253,026	\$3,800,850	\$2,559,687	\$632,926	2,355	2.90%	-15.36%
21831	TRANSIT	101-49 Woodhaven Blvd.	Ozone Park	11416	Barbara Byram	(718) 425-1312	\$14,441,480	\$4,293,488	\$10,208,191	\$2,828,606	4,772	-11.36%	-23.44%
798	TRANSIT AUTHORITY DIVISION B	3961 10th Ave. Rm. 230	New York	10034	Robert Nemeth	(212) 942-1448	\$5,019,679	\$2,200,780	\$2,756,207	\$336,603	1,755	2.94%	-2.57%
119	TRIBORO POSTAL	P.O. Box 520487	Flushing	11352	Bernadette Summa	(718) 961-7585	\$13,410,821	\$13,338,541	\$17,708,027	\$17,708,027	4,279	2.00%	-12.56%
21875	TRI-COUNTY	P.O. Box 241	Delewan	14042	Sylvia Chase	(716) 496-5087	\$4,091,207	\$1,629,975	\$2,418,508	\$717,638	888	-1.36%	-3.28%
23198	TRI-LAKES	197 Broadway	Saranac Lake	12983	Barbara Kourofsky	(518) 891-1666	\$7,842,241	\$7,842,241	\$5,820,033	\$931,220	2,299	1.10%	0.60%
15928	TROY	P.O. Box 862	Troy	12180	Mike Hetman	(518) 272-1688	\$2,423,995	\$1,388,031	\$1,524,429	\$394,610	495	-6.61%	-8.55%
20290	TWIN RIVERS	23 Phillips St.	Massena	13662	Jane Iyo	(315) 764-0240	\$27,157,943	\$12,850,260	\$13,392,082	\$3,197,008	3,081	7.61%	-7.52%
20613	UFBST	P.O. Box 473	Plattsburgh	12901	Linda Bourgeois	(518) 564-4110	\$58,341,844	\$23,828,619	\$29,246,118	\$6,468,794	6,470	1.20%	22.33%
21586	UHS EMPLOYEES	33-57 Harrison St.	Johnson City	13790	Jack Ewald	(607) 763-6565	\$15,159,887	\$7,581,049	\$7,293,000	\$1,426,109	3,465	-0.50%	0.83%
8854	UKRAINIAN	824 Ridge Rd. E	Rochester	14621	Oleg Lebedko	(585) 544-9518	\$178,085,015	\$144,243,980	\$30,120,073	\$19,148,426	18,087	6.20%	6.63%

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17107	UKRAINIAN NATIONAL	P.O. Box 160 Cooper Station	New York	10276	Natalia Pachashynska	(212) 533-2980	\$142,555,064	\$80,505,829	\$57,825,201	\$15,334,024	6,176	2.26%	12.96%
21694	ULSTER	P.O. Box 2310	Kingston	12402	Richard Mantey	(845) 339-5544	\$110,191,774	\$40,375,591	\$65,286,661	\$9,519,480	9,030	5.39%	-1.96%
3313	UMICO	P.O. Box 530	Utica	13503	Michelle Siriano	(315) 734-2139	\$7,581,491	\$4,162,977	\$3,227,133	\$928,812	1,314	-0.40%	10.49%
16790	UNION BAPTIST GREENBURGH	31 Manhattan Ave.	White Plains	10607	Jane Marable	(914) 948-6917	\$320,138	\$88,301	\$237,527	\$118,124	297	-31.72%	10.63%
5655	UNION CONGREGATIONAL	P.O. Box 313 - Lincoln Station	New York	10037	Ruby Solomon	(212) 281-2662	\$370,679	\$21,772	\$346,104	\$65,112	138	-5.79%	-40.68%
5588	UNITED NATIONS	24-01 44th Rd.	Long Island City	11101	Bill Piedmore	(347) 686-6000	\$4,088,350,271	\$1,564,645,063	\$2,341,126,131	\$400,486,028	107,057	5.30%	5.77%
9478	UNITED NEIGHBORS	P.O. Box 216	Defeniet	13628	Jen Baker	(315) 493-6203	\$5,686,670	\$3,992,676	\$1,473,720	\$582,876	1,287	17.98%	38.53%
3714	UNIVERSITY SETTLEMENT	184 Eldridge St.	New York	10002	Clara Lagos	(212) 453-4552	\$846,615	\$166,168	\$664,506	\$82,657	191	0.15%	-25.55%
20547	UPSTATE MILK EMPLOYEES	90 Anderson Rd.	Buffalo	14225	Gail Fronczak	(716) 892-3694	\$2,714,609	\$1,213,249	\$1,478,109	\$284,983	558	21.01%	7.19%
10746	UPSTATE TELCO	137 Harrison St.	Gloversville	12078	Barb Insoopia	(518) 773-6548	\$4,938,756	\$1,654,329	\$3,212,114	\$869,840	885	-9.93%	-3.10%
24823	URBAN UPGROUND	13-03B 40th Ave.	Long Island City	11101	Jeffrey Eschwege	(718) 784-5050	\$779,236	\$56,509	\$630,784	\$74,499	1,106	-0.11%	112.52%
5973	US COURT HOUSE SDNY	40 Foley Sq, 104	New York	10007	Nora Masi	(212) 349-0406	\$3,266,953	\$2,214,640	\$1,019,534	\$793,896	569	-5.41%	-16.38%
6265	US WEATHER BUREAU NY	630 Johnson Ave., Ste. 202	Bohemia	11716	Eleanor Waymer	(631) 244-2511	\$1,824,528	\$112,671	\$1,714,938	\$326,517	175	2.51%	-4.42%
17587	US ALLIANCE	600 Midland Ave.	Rye	10580	Kris VanBeek	(914) 921-0500	\$901,026,699	\$702,616,617	\$162,471,636	\$69,714,341	69,961	4.42%	5.63%
11157	UTICA DISTRICT TELEPHONE EMP	2812 Genesee St	Utica	13502	Patrick Gallagher	(315) 724-5133	\$35,414,264	\$13,485,785	\$20,663,240	\$9,506,908	2,444	-1.93%	2.70%
2252	UTICA GAS & ELECTRIC EMP	215 Old Campton Rd.	New Hartford	13413	John Deecher	(315) 733-1596	\$56,509,782	\$29,301,303	\$25,205,647	\$9,379,698	2,576	1.53%	10.59%
2208	UTICA POLICE DEPARTMENT	413 Oriskany St. W	Utica	13502	Francis Noti	(315) 223-3592	\$7,118,857	\$3,542,444	\$3,613,504	\$1,149,645	613	0.00%	-7.44%
6225	V.A.C.EMPLOYEES	2 Wilson Ave.	Bath	14810	Gail Stowe	(607) 776-3684	\$24,264,156	\$4,726,711	\$18,696,280	\$4,177,323	3,507	-3.48%	-16.90%
1125	VAN CORTLANDT COOPERATIVE	98 Van Cortlandt Park S	Bronx	10463	Mirela Alexe	(718) 549-5858	\$79,378,826	\$27,364,927	\$48,646,232	\$10,387,446	3,467	0.14%	9.42%
24598	VARRICK MEMORIAL	P.O. Box 403	Uniondale	11553	Lynette Robinson	(516) 564-6061	\$351,382	\$134,986	\$211,260	\$48,127	254	-29.07%	-25.40%
17429	VISIONS	24 McKinley Ave.	Endicott	13760	Iyrene Muse	(607) 786-2000	\$3,308,685,215	\$1,895,771,475	\$1,257,234,184	\$431,109,609	164,637	4.78%	11.79%
14134	WARDEN CAPTREE	2208 Ave. X	Brooklyn	11235	Alan Krell	(718) 648-6600	\$676,902	\$62,001	\$617,570	\$212,067	276	-16.15%	-31.47%
6112	WATERTOWN POSTAL	P.O. Box 6601	Watertown	13601	Paul Milereschin	(315) 788-4163	\$7,941,507	\$1,768,733	\$6,104,788	\$861,895	667	-0.10%	-7.42%
16335	WEBSTER	815 Ridge Rd.	Webster	14580	Walter Zender	(585) 671-8900	\$5,865,802	\$8,675,834	\$5,865,802	\$1,281,403	2,573	-3.61%	6.29%
15386	WESTAR	2565 Hambletonian Way	Camillus	13031	Karen Grabowski	(315) 672-7827	\$23,858,387	\$10,838,669	\$12,283,207	\$2,086,830	2,709	-0.35%	14.39%
24731	WESTERN DIVISION	6750 Main St.	Williamsville	14221	Craig Mellenthien	(716) 632-9328	\$135,859,492	\$51,350,277	\$81,507,634	\$18,986,233	9,455	-0.23%	-4.59%
16042	WESTERN NEW YORK	1937 Union Rd.	West Seneca	14224	Marie Betti	(716) 674-3199	\$42,046,447	\$25,427,485	\$13,629,678	\$3,804,540	7,686	5.86%	0.56%
8529	WESTFIELD AREA	P.O. Box 503	Westfield	14787	Charlene Eichelberger	(716) 326-4200	\$3,667,566	\$1,592,679	\$1,923,310	\$276,628	1,478	0.58%	9.50%
15324	WESTSIDE COMMUNITY	139 Fairbanks Rd.	Churchville	14428	Joan Hawthorne	(585) 293-3840	\$15,136,091	\$7,012,862	\$7,147,522	\$1,215,501	2,059	-2.78%	20.22%
3110	WHITE PLAINS P O EMPLOYEES	P.O. Box 2	White Plains	10602	Patricia Clarke	(914) 761-6507	\$1,506,562	\$291,923	\$1,213,188	\$357,691	147	-5.99%	-2.93%
8618	WILLIAMSVILLE	656 N French Rd., Ste. 7	Amherst	14228	Sandra Castiglia	(716) 691-3110	\$13,116,707	\$2,974,646	\$9,869,028	\$1,279,277	2,200	1.65%	44.29%
21168	WINTHROP-UNIVERSITY HOSPITAL EMP	259 First St.	Mineola	11501	Carol Kristianson	(516) 663-2230	\$28,382,061	\$16,278,031	\$11,629,908	\$3,081,990	3,871	3.12%	8.89%
14836	WIT	22 Fourth St.	Rochester	14609	David Wright	(585) 454-4580	\$11,844,054	\$9,755,237	\$1,872,506	\$1,675,007	2,187	3.53%	6.61%
63918	YONKERS POSTAL EMPLOYEES	P.O. Box 653	Yonkers	10702	Peter Pagano	(914) 423-7628	\$7,808,767	\$2,226,800	\$5,527,268	\$1,333,775	511	6.00%	14.17%
2819	YONKERS TEACHERS	P.O. Box 1066	Yonkers	10703	William Turner	(914) 761-5775	\$54,649,799	\$3,863,011	\$50,235,276	\$6,625,423	2,997	1.84%	-8.21%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	99	96	94	88	84	-4.55%	-3.23%
Number of Members	3,196,296	3,283,081	3,406,246	3,472,535	3,560,784	2.54%	2.18%
Total Assets (\$000)	31,963,352	34,606,387	37,327,827	39,651,583	41,924,627	5.73%	5.58%
Total Shares (\$000)	28,849,413	31,160,957	33,701,062	35,774,609	37,773,984	5.59%	5.54%
Total Loans (\$000)	20,335,211	20,784,477	20,894,408	21,988,450	24,553,092	11.66%	3.84%
Total Capital (\$000)	2,852,298	3,114,856	3,327,338	3,530,213	3,840,305	8.78%	6.13%

	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 STATE EMPLOYEES	\$28,645,355	68.33%	7.48%	60.10%	1.13%	1.47%	1.68%	377	71.02%	\$20,473	\$13,717	7.85%	56.44%	15.36%
2 COASTAL	\$2,282,839	5.45%	10.53%	93.69%	0.90%	0.94%	3.29%	415	77.02%	\$19,714	\$9,964	18.76%	57.27%	12.83%
3 TRULIANT	\$1,754,607	4.19%	9.23%	86.14%	0.68%	0.53%	3.42%	359	74.85%	\$12,246	\$8,326	23.07%	61.52%	13.21%
4 LOCAL GOVERNMENT	\$1,418,583	3.38%	8.70%	73.59%	1.12%	1.74%	3.60%	2,103	71.83%	\$11,148	\$5,249	11.88%	59.04%	8.63%
5 ALLEGACY	\$1,088,549	2.60%	9.52%	88.38%	0.76%	1.01%	4.58%	337	78.91%	\$12,823	\$8,799	11.72%	57.63%	8.87%
6 MARINE	\$730,038	1.74%	8.87%	69.25%	0.12%	1.15%	4.01%	338	87.02%	\$9,297	\$6,484	14.91%	44.03%	25.92%
7 SELF-HELP	\$672,640	1.60%	12.67%	71.00%	1.20%	5.05%	2.43%	407	60.10%	\$21,243	\$9,417	8.02%	28.28%	4.91%
8 SELF-HELP	\$550,793	1.31%	15.69%	65.21%	1.06%	3.61%	4.07%	221	90.02%	\$26,183	\$9,184	7.18%	40.90%	2.10%
9 CAROLINAS TELCO	\$392,379	0.94%	15.76%	51.49%	0.81%	0.91%	2.64%	443	74.78%	\$7,853	\$9,378	9.25%	53.56%	27.21%
10 FORT BRAGG	\$386,120	0.92%	9.43%	50.67%	0.39%	0.92%	2.94%	425	82.11%	\$7,743	\$7,559	10.74%	43.03%	7.43%
11 CHARLOTTE METRO	\$307,370	0.73%	10.60%	84.56%	1.29%	0.61%	5.00%	401	76.55%	\$12,188	\$6,521	10.78%	64.50%	9.18%
12 PIEDMONT ADVANTAGE	\$282,846	0.67%	10.73%	86.91%	0.11%	1.20%	5.07%	471	85.51%	\$9,195	\$5,466	15.78%	43.87%	23.04%
13 MEMBERS	\$255,497	0.61%	9.89%	38.68%	0.47%	0.61%	4.28%	535	83.60%	\$3,891	\$4,676	13.14%	53.26%	0.00%
14 CHAMPION	\$186,171	0.44%	12.79%	90.34%	0.46%	1.42%	4.29%	345	76.53%	\$10,785	\$6,845	16.15%	57.90%	17.02%
15 FIRST FLIGHT	\$168,548	0.40%	12.80%	92.89%	0.52%	0.89%	5.19%	368	86.15%	\$14,132	\$5,981	21.73%	46.14%	0.00%
16 MOUNTAIN	\$164,312	0.39%	10.32%	63.90%	0.91%	0.47%	4.17%	398	80.70%	\$9,623	\$7,151	20.87%	54.61%	5.74%
17 SUMMIT	\$155,705	0.37%	10.95%	83.04%	1.23%	0.83%	5.28%	366	75.76%	\$7,220	\$5,506	15.91%	53.73%	16.70%
18 PREMIER	\$154,541	0.37%	13.98%	72.12%	0.91%	1.06%	5.70%	382	78.62%	\$5,793	\$5,290	19.46%	52.02%	14.04%
19 LATINO COMMUNITY	\$150,512	0.36%	9.19%	90.39%	1.39%	1.57%	4.77%	739	82.03%	\$13,598	\$2,314	5.12%	29.71%	2.41%
20 TELCO COMMUNITY	\$118,912	0.28%	10.24%	82.02%	1.31%	0.90%	4.78%	416	72.96%	\$9,656	\$4,945	19.84%	57.21%	12.53%
21 DUKE UNIVERSITY	\$113,996	0.27%	7.89%	52.18%	0.34%	0.80%	4.71%	447	93.20%	\$7,218	\$6,766	9.77%	52.27%	11.56%
22 RTP	\$106,376	0.25%	8.61%	58.76%	0.23%	0.32%	3.97%	322	92.45%	\$8,951	\$8,534	14.74%	58.74%	22.40%
23 RIEGELWOOD	\$98,851	0.24%	13.18%	73.36%	-0.16%	4.22%	4.36%	286	95.05%	\$8,562	\$7,510	20.32%	44.14%	18.04%
24 WELCOME	\$89,074	0.21%	12.08%	59.28%	0.51%	0.63%	2.95%	340	84.47%	\$15,848	\$9,294	19.83%	30.48%	1.74%
25 CAROLINA POSTAL	\$85,491	0.20%	12.72%	71.06%	0.31%	0.75%	5.12%	331	91.64%	\$13,039	\$7,853	9.45%	52.79%	15.05%
26 WEYCO	\$80,993	0.19%	13.09%	39.92%	-0.22%	4.39%	2.60%	303	98.31%	\$11,779	\$10,655	10.44%	63.26%	10.07%
27 WNC COMMUNITY	\$75,636	0.18%	14.99%	57.91%	0.61%	0.96%	2.09%	408	78.17%	\$21,597	\$14,272	9.12%	32.11%	0.00%
28 NORTH CAROLINA COMMUNITY	\$63,489	0.15%	11.06%	52.69%	-0.14%	2.35%	4.22%	292	103.21%	\$15,600	\$7,010	3.60%	49.08%	6.72%
29 WINSTON-SALEM	\$62,817	0.15%	11.67%	82.46%	0.05%	1.93%	5.50%	397	81.60%	\$10,130	\$5,073	12.70%	83.77%	0.00%
30 TELCO	\$53,706	0.13%	22.32%	62.16%	0.11%	1.15%	3.46%	538	102.91%	\$11,344	\$5,000	10.08%	23.50%	5.98%
31 HANESBRANDS	\$53,164	0.13%	11.97%	50.70%	-0.46%	4.81%	3.13%	485	111.61%	\$12,460	\$7,162	10.39%	39.59%	0.00%
32 FREEDOM	\$52,623	0.13%	9.36%	79.88%	-0.16%	0.18%	4.37%	435	96.41%	\$6,354	\$4,732	19.29%	21.02%	10.83%
33 ECUSTA	\$52,211	0.12%	12.52%	41.03%	-0.13%	0.19%	3.74%	502	102.60%	\$8,667	\$6,236	4.30%	47.59%	11.51%
34 BRAGG MUTUAL	\$48,434	0.12%	12.77%	34.47%	-0.54%	2.01%	4.67%	415	89.67%	\$4,683	\$3,889	6.73%	58.31%	1.27%
35 AMERICAN PARTNERS	\$48,415	0.12%	10.54%	76.72%	0.84%	0.77%	5.59%	315	85.11%	\$5,750	\$5,462	18.33%	58.93%	21.00%
36 CHARLOTTE FIRE DEPARTMENT	\$46,665	0.11%	12.13%	46.22%	-0.01%	0.73%	3.12%	258	96.00%	\$11,156	\$14,534	22.62%	38.76%	10.13%
37 GREENSBORO MUNICIPAL	\$45,578	0.11%	10.27%	62.48%	0.37%	1.20%	4.12%	355	85.86%	\$5,134	\$7,539	23.49%	53.06%	13.29%
38 VISION FINANCIAL	\$45,131	0.11%	11.88%	63.01%	0.31%	0.86%	4.61%	394	90.94%	\$4,740	\$4,368	15.61%	31.82%	22.34%
39 CAROLINA COOPERATIVE	\$42,214	0.10%	9.29%	75.31%	-0.02%	2.03%	5.99%	526	75.46%	\$4,209	\$3,779	11.80%	57.72%	28.21%
40 ELECTEL COOPERATIVE	\$42,047	0.10%	10.48%	79.77%	0.67%	0.59%	4.79%	549	87.73%	\$6,283	\$5,246	19.93%	48.96%	21.72%
41 LION'S SHARE	\$39,165	0.09%	8.15%	84.81%	0.38%	2.15%	5.86%	633	79.00%	\$6,690	\$3,295	13.89%	34.99%	12.30%
42 CAROLINA	\$39,089	0.09%	12.56%	83.03%	2.55%	1.80%	3.47%	472	61.10%	\$8,989	\$6,929	29.70%	33.09%	13.41%
43 FIRST LEGACY COMMUNITY	\$36,311	0.09%	11.69%	85.43%	-0.09%	7.26%	6.75%	434	102.16%	\$10,281	\$3,106	6.78%	59.74%	2.86%
44 CORNING CABLE SYSTEMS	\$35,888	0.09%	9.52%	45.22%	0.03%	0.65%	3.29%	395	98.76%	\$10,218	\$8,160	9.61%	49.24%	10.57%
45 ACCLAIM	\$35,670	0.09%	8.92%	65.99%	0.95%	1.70%	4.93%	494	79.56%	\$7,086	\$4,649	12.94%	46.18%	15.34%
46 BLUE FLAME	\$35,478	0.08%	15.77%	72.78%	0.18%	0.29%	3.51%	453	87.17%	\$8,197	\$8,245	23.01%	35.82%	24.17%
47 LORILLARD	\$33,906	0.08%	11.66%	37.41%	-0.40%	3.18%	3.33%	412	97.69%	\$5,365	\$6,733	11.78%	26.84%	2.82%
48 SOUTHERN SELECT COMMUNITY	\$33,702	0.08%	12.33%	66.71%	-0.04%	3.83%	5.30%	344	97.63%	\$10,184	\$5,294	7.40%	42.55%	8.86%
49 HEALTHSHARE	\$31,485	0.08%	13.45%	50.59%	0.61%	1.26%	3.04%	589	79.79%	\$6,062	\$5,071	14.60%	37.38%	6.83%
50 COMM-SCOPE	\$28,024	0.07%	12.66%	48.52%	0.65%	2.83%	3.38%	342	83.75%	\$6,261	\$7,943	10.57%	49.84%	2.60%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
23386	ACCLAIM	P.O. Box 29527	Greensboro	27429	Valerie Marsh	(336) 332-5302	\$35,669,921	\$21,222,768	\$11,492,657	\$3,329,602	6,917	6.48%	14.42%
24438	ALLEGACY	P.O. Box 26043	Winston-Salem	27114	Cathy Pace	(336) 774-3400	\$1,088,549,225	\$807,971,073	\$201,988,012	\$113,242,355	103,895	5.13%	8.59%
60660	ALLIANCE SAVINGS	P.O. Box 5030	Monroe	28111	Janet Mullis	(704) 291-7112	\$7,105,397	\$2,268,614	\$4,766,933	\$1,094,489	1,361	4.96%	-2.77%
22119	AMERICAN PARTNERS	P.O. Box 1198	Reidsville	27323	Dorinda Edwards	(336) 349-2729	\$48,415,316	\$32,959,602	\$12,766,420	\$5,368,206	7,865	-4.31%	-1.60%
62114	ARCADE	151 Patton Ave., Ste. 280	Asheville	28801	Charlene Costa	(828) 254-1582	\$7,018,112	\$3,988,230	\$2,933,908	\$1,017,397	1,269	-4.75%	-16.18%
22639	BIP	P.O. Box 957	Lenoir	28645	Richard Porter	(828) 759-6498	\$4,532,042	\$2,456,537	\$1,660,762	\$617,598	1,425	-9.07%	3.13%
66312	BCBSNC	P.O. Box 2291	Durham	27702	Laura Williams	(919) 765-1677	\$15,821,054	\$4,403,418	\$10,767,354	\$1,988,412	2,901	8.04%	-18.58%
63519	BLUE FLAME	P.O. Box 12400	Charlotte	28220	Eric Nystrom	(704) 523-0075	\$35,478,169	\$12,745,718	\$13,700,994	\$6,019,221	3,624	-3.30%	-4.03%
7955	BRAGG MUTUAL	2917 Village Dr.	Fayetteville	28304	Jean Stultz	(910) 488-3515	\$48,433,528	\$14,469,986	\$29,262,085	\$6,271,964	10,796	-2.05%	-4.96%
20505	CABISCO	P.O. Box 886	Elon	27244	Sandy King	(336) 584-5695	\$2,379,157	\$1,041,109	\$999,905	\$239,038	608	-12.71%	-1.47%
19788	CAROLINA	1200 E Church St.	Cherryville	28021	Donna Beringer	(704) 435-0186	\$39,089,431	\$27,156,003	\$10,813,462	\$5,145,405	4,720	8.31%	45.80%
24801	CAROLINA COOPERATIVE	6502 McMahon Dr.	Charlotte	28226	Ashley Hill	(704) 543-8901	\$42,213,630	\$28,429,519	\$10,088,629	\$4,702,932	9,988	0.07%	2.76%
63425	CAROLINA POSTAL	P.O. Box 669227	Charlotte	28266	Joy Watts	(704) 392-3418	\$85,491,131	\$52,638,528	\$25,823,636	\$10,920,107	9,433	1.06%	3.04%
23494	CAROLINAS TELCO	P.O. Box 668467	Charlotte	28266	Jimmy Womack	(704) 391-5600	\$392,379,157	\$163,506,224	\$215,290,948	\$60,436,267	33,863	0.40%	-3.23%
62870	CENTURY EMPLOYEES SAVINGS FUND	P.O. Box 608	Hickory	28603	Lola Bumbarger	(828) 326-8512	\$8,886,505	\$4,475,134	\$3,987,308	\$2,874,071	1,374	-3.11%	-4.88%
60721	CHAMPION	P.O. Box 1389	Canton	28716	Mike Clayton	(828) 648-1515	\$186,171,286	\$146,151,972	\$30,087,555	\$25,285,667	23,634	-0.10%	11.64%
63566	CHARLOTTE FIRE DEPARTMENT	2100 Commonwealth Ave.	Charlotte	28205	Debbie Trotter	(704) 375-3950	\$46,664,738	\$19,998,276	\$25,178,308	\$5,403,625	2,843	-5.34%	0.74%
24808	CHARLOTTE METRO	718 Central Ave.	Charlotte	28204	Robert Bruns	(704) 375-0183	\$307,370,407	\$229,066,733	\$47,288,720	\$34,149,542	41,544	0.54%	7.91%
63424	CITY OF RALEIGH EMPLOYEES	P.O. Box 26897	Raleigh	27611	Janell Minor	(919) 996-6800	\$23,248,543	\$6,963,634	\$16,036,435	\$2,936,026	3,059	-4.99%	-10.96%
18297	COASTAL	P.O. Box 58429	Raleigh	27658	Chuck Purvis	(919) 420-8000	\$2,282,838,225	\$1,784,483,998	\$397,655,474	\$252,858,014	191,170	1.92%	26.09%
66856	COMM-SCOPE	P.O. Box 199	Catawba	28609	Steve Vaden	(828) 241-2412	\$28,024,498	\$11,846,119	\$15,508,039	\$3,596,982	3,074	7.36%	2.02%
65508	CORNING CABLE SYSTEMS	P.O. Box 489	Hickory	28603	Mar Jacobson	(828) 327-5290	\$35,887,550	\$14,591,157	\$20,664,570	\$3,462,662	3,954	5.76%	0.06%
20575	DILL	P.O. Box 241	Roxboro	27573	Bettye Watts	(336) 503-6544	\$1,138,809	\$427,140	\$702,524	\$494,593	352	3.67%	-18.53%
18616	DUKE UNIVERSITY	2200 W Main St., Ste. 1100	Durham	27705	Daniel Berry	(919) 684-6704	\$113,995,927	\$54,480,935	\$54,860,548	\$9,773,132	15,433	2.23%	-1.62%
36632	ECUSTA	P.O. Box 910	Pisgah Forest	28768	Susan Holliday	(828) 884-7283	\$52,211,384	\$18,634,858	\$31,136,149	\$6,610,101	7,283	3.73%	2.66%
24819	ELECTEL COOPERATIVE	P.O. Box 27306	Raleigh	27611	Nancy Long	(919) 872-2395	\$42,047,288	\$29,881,599	\$10,591,973	\$4,528,897	7,141	2.47%	10.06%
63569	ELIZABETH CITY COAST GUARD EMP	USCG Support Center, Bldg. 984	Elizabeth City	27909	Bonnie Spear	(252) 338-3053	\$3,226,237	\$1,657,886	\$1,485,306	\$552,127	582	0.35%	-1.13%
66354	EMERGENCY RESPONDERS	1777 Link Rd.	Winston-Salem	27103	Jan Rickett	(336) 723-0619	\$17,636,011	\$11,924,472	\$5,110,288	\$2,282,007	2,418	3.63%	10.65%
63612	FAYETTEVILLE POSTAL	544 Ramsey St.	Fayetteville	28301	Molly Gill	(910) 484-5146	\$7,247,688	\$4,598,208	\$2,307,943	\$848,991	1,693	4.18%	2.69%
62673	FIRST CAROLINA PEOPLES	P.O. Box 1637	Goldensboro	27533	Crystal Grant	(919) 736-0885	\$26,041,909	\$20,148,731	\$4,026,700	\$2,774,361	2,371	4.02%	7.96%
7870	FIRST FLIGHT	2425 Midaire Farm Rd., Ste. 106	Cary	27518	Al Fallon	(919) 576-2812	\$168,547,553	\$134,845,111	\$22,711,744	\$23,441,091	24,271	6.90%	1.60%
68593	FIRST LEGACY COMMUNITY	P.O. Box 16285	Charlotte	28297	Tamica Dawkins	(704) 375-5781	\$36,310,897	\$27,037,749	\$7,593,043	\$6,501,594	10,189	-8.73%	-14.12%
13690	FORT BRAGG	P.O. Box 70240	Fort Bragg	28307	David Elliott	(910) 864-2232	\$386,120,059	\$175,742,925	\$184,739,451	\$36,831,074	45,883	-3.43%	-0.09%
8232	FREEDOM	P.O. Box 2703	Rocky Mount	27802	Jeff Jones	(252) 442-8888	\$52,623,296	\$37,791,963	\$9,976,177	\$5,103,109	9,998	-0.93%	30.76%
64034	GREATER KINSTON	901 N. Queen St.	Kinston	28501	Napoleon Wallace	(252) 527-4002	\$10,706,054	\$7,386,261	\$2,685,412	\$1,201,788	5,641	-0.37%	58.90%
68276	GREATER PIEDMONT	P.O. Box 1729	Durham	27702	Ed Holland Jr.	(919) 687-0585	\$15,724,797	\$9,804,749	\$4,933,257	\$1,440,549	6,097	1.00%	1.60%
24840	GREENSBORO MUNICIPAL	217 N Greene St.	Greensboro	27401	Jerry Wise	(336) 373-2090	\$45,578,396	\$25,085,051	\$17,964,294	\$4,995,019	5,326	2.24%	8.21%
63445	GREENSBORO POSTAL	3701 W Wendover Ave.	Greensboro	27495	Carla Stampler	(336) 855-0662	\$24,526,472	\$8,215,126	\$16,015,303	\$5,110,142	2,590	-2.88%	-0.78%
62985	GUCCO	P.O. Box 1847	Greenville	27835	Tim Lineberry	(252) 551-1599	\$13,001,866	\$5,543,334	\$7,309,396	\$1,645,060	1,954	0.14%	-9.94%
21044	HAMLET	P.O. Box 271	Hamlet	28345	Al Parrish	(910) 582-1227	\$15,944,115	\$6,611,855	\$8,375,165	\$1,759,181	2,765	-2.86%	-3.41%
60881	HANES BRANDS	5995 Museum Dr.	Winston Salem	27105	John Hewes	(336) 519-7528	\$53,163,935	\$23,798,379	\$25,943,091	\$6,272,734	6,554	-2.43%	20.07%
10940	HANDOVER	3802 Cherry Ave.	Wilmington	28403	James Hurley	(910) 799-4125	\$6,797,687	\$2,998,898	\$3,440,865	\$670,361	1,888	-13.02%	-3.89%
66317	HEALTHSHARE	1200 N. Elm St.	Greensboro	27401	James DeCorte	(336) 832-8119	\$31,602,045	\$17,115,443	\$17,115,443	\$4,340,633	5,302	-1.61%	0.21%
22740	HSM	P.O. Box 128	Hickory	28603	Lori Whitener	(828) 328-2213	\$4,559,328	\$2,728,185	\$1,718,849	\$758,581	1,940	0.91%	4.53%
3685	INTERNAL REVENUE EMPLOYEES	320 Federal Place, Room 108	Greensboro	27401	Lisa Johnson	(336) 378-2494	\$24,358,000	\$3,977,106	\$20,076,571	\$2,778,218	1,210	-7.06%	13.91%
68430	LATINO COMMUNITY	P.O. Box 25360	Durham	27702	Luis Pastor	(919) 530-8800	\$150,512,421	\$114,413,952	\$30,972,803	\$15,741,764	54,710	15.05%	22.10%
830	LINCOLN NATIONAL	P.O. Box 21008	Greensboro	27420	Sally Alvarez	(336) 691-4218	\$3,682,806	\$3,682,806	\$15,103,201	\$2,436,348	1,060	-4.98%	-8.45%
24813	LION'S SHARE	P.O. Box 278	Salisbury	28145	Mark Curran	(704) 636-0643	\$39,165,023	\$30,071,742	\$7,666,456	\$3,671,324	10,760	22.03%	14.55%
11409	LITHIUM	1111 Bessemer City/Kings Mtn Hwy.	Bessemer City	28016	Sharon Smith	(704) 868-0890	\$8,513,627	\$4,367,705	\$3,548,853	\$1,573,550	1,307	-0.13%	5.37%
24003	LOCAL GOVERNMENT	323 W Jones St., Ste. 600	Raleigh	27603	Maurice Smith	(919) 755-0534	\$1,418,582,662	\$946,670,664	\$377,576,046	\$120,544,851	245,050	6.18%	18.18%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
17060	LORILLARD	2917 S Elm-Eugene St.	Greensboro	27406	Patti Weber	(336) 272-5244	\$33,906,437	\$11,421,524	\$19,844,230	\$3,405,350	4,535	-2.07%	-1.49%
12977	MARINE	P.O. Box 1551	Jacksonville	28541	Craig Chamberlin	(910) 577-7333	\$730,038,036	\$457,459,488	\$178,675,832	\$68,453,308	101,875	-0.93%	-4.64%
60149	MCDOWELL CORNERSTONE	P.O. Box 519	Marion	28752	Ann Johnson	(828) 652-4141	\$24,498,911	\$13,269,778	\$10,086,321	\$4,920,163	2,993	0.60%	-6.89%
60002	MEMBERS	P.O. Box 5297	Winston-Salem	27113	Jack Braswell, Jr.	(336) 748-4800	\$255,497,472	\$88,970,750	\$149,892,531	\$25,040,853	49,197	-0.10%	2.09%
63595	MOUNT VERNON BAPTIST CHURCH	1007 S. Roxboro St.	Durham	27707	Gwen Clemons	(919) 688-1823	\$192,127	\$26,864	\$165,966	\$65,742	300	-4.04%	-8.85%
68531	MOUNTAIN	38 Maple St.	Waynesville	28786	Patty Idol	(828) 456-8627	\$164,311,715	\$93,619,698	\$56,333,453	\$17,393,936	20,488	7.25%	14.99%
24140	NC PRESS ASSOCIATION	P.O. Box 27744	Raleigh	27611	Bobby Nichols	(919) 839-5128	\$6,755,534	\$1,718,418	\$5,010,691	\$875,344	1,374	16.29%	181.45%
12004	NORTH CAROLINA COMMUNITY	2401 E Ash St.	Goldsporo	27534	Mark Lesnau	(919) 734-8224	\$63,489,164	\$29,624,110	\$29,199,646	\$7,251,938	8,020	4.13%	-1.69%
932	OTEEV. A.	1100 Tunnel Rd., Unit 24	Asheville	28805	Shella Biddix	(828) 298-8521	\$24,829,067	\$6,600,392	\$17,174,309	\$2,038,181	3,116	5.94%	-7.36%
20750	OXFORD	P.O. Box 307	Oxford	27665	Michael Dickerson	(919) 693-7151	\$17,877,104	\$4,559,841	\$13,074,072	\$4,307,998	2,481	-4.59%	3.44%
65781	PIEDMONT	207 S Meeting St.	Statesville	28687	Teresa Fox	(704) 873-6400	\$4,985,791	\$3,245,241	\$1,675,540	\$659,597	1,274	-3.56%	2.32%
60160	PIEDMONT ADVANTAGE	3810 N Liberty St.	Winston-Salem	27105	Judy Tharp	(336) 776-1700	\$282,845,697	\$212,494,351	\$48,313,477	\$32,203,823	44,730	18.32%	31.69%
15863	PREMIER	P.O. Box 26590	Greensboro	27415	Lori Thompson	(336) 370-1286	\$154,540,866	\$95,427,359	\$43,308,183	\$22,910,777	25,011	2.22%	11.61%
20750	PURLOATOR EMPLOYEES	P.O. Box 64637	Fayetteville	28306	Kathy Trail	(910) 425-1716	\$4,444,032	\$1,967,380	\$2,182,714	\$496,337	1,174	10.69%	11.05%
8660	RIEGLWOOD	P.O. Box 508	Riegelwood	28456	Linda Ganey	(910) 655-2274	\$98,851,409	\$62,281,801	\$30,147,345	\$13,876,618	11,305	2.46%	-1.74%
18550	RTP	P.O. Box 12807	Rtp	27709	Doug Wilkerson	(919) 941-5700	\$106,376,201	\$56,581,880	\$47,118,358	\$9,127,154	11,282	-0.11%	15.69%
66258	SELF-HELP	P.O. Box 3619	Durham	27702	Martin Eakes	(919) 956-4400	\$672,640,357	\$405,941,030	\$248,979,193	\$85,810,725	60,713	15.35%	26.21%
24802	SELF-HELP	P.O. Box 3619	Durham	27702	Martin Eakes	(919) 956-4600	\$550,792,712	\$297,832,946	\$218,264,188	\$88,248,427	49,734	-6.58%	3.96%
19826	SHAW UNIVERSITY	118 E South St.	Raleigh	27601	Nnamdi Onuorah	(919) 546-8340	\$522,391	\$230,048	\$300,121	\$151,770	130	-5.58%	-9.35%
24811	SHUFORD	882.16th St. NE	Hickory	28601	Jerry Gaillard	(828) 325-5900	\$25,141,660	\$17,144,626	\$5,850,079	\$2,665,012	4,632	0.24%	-6.66%
66583	SOUTHERN SELECT COMMUNITY	169 Dale Earmhardt Blvd.	Kannapolis	28081	Huyia Jackson	(704) 934-2300	\$33,701,618	\$19,421,351	\$10,193,260	\$4,283,694	5,499	-3.26%	-2.18%
66310	STATE EMPLOYEES	P.O. Box 27665	Raleigh	27611	Jim Blaine	(919) 839-5000	\$28,645,354,689	\$15,784,351,653	\$11,799,841,024	\$2,356,575,922	1,914,577	7.05%	12.26%
63020	SUMMIT	8210 W Market St.	Greensboro	27409	Sam Whitehurst	(336) 662-6200	\$155,705,468	\$114,699,583	\$32,545,879	\$17,622,417	25,083	6.28%	2.96%
65384	TCP	P.O. Box 881	Rural Hall	27045	Wilda Sudderth	(336) 969-6518	\$13,236,256	\$6,190,746	\$6,516,685	\$1,954,824	1,247	-9.09%	2.07%
21639	TEAM AND WHEEL	1405 Trade Mart Blvd.	Winston-Salem	27127	Juanita Brewer	(336) 785-0103	\$10,301,998	\$5,457,419	\$4,234,494	\$1,550,167	2,506	-4.89%	-3.24%
66319	TELCO	P.O. Box 4002	Tarboro	27886	Charles Johnson	(252) 823-0119	\$53,706,129	\$25,897,507	\$25,428,946	\$12,130,384	8,332	0.89%	11.23%
63545	TELCO COMMUNITY	7 Orchard St.	Asheville	28801	Rita Gentry	(828) 252-6458	\$118,911,548	\$86,979,589	\$23,613,175	\$12,447,046	21,443	10.75%	12.73%
66320	TEXAS GULF CAROLINA EMP	1530 NC Hwy. 306 S	Aurora	27806	Jack Moore	(252) 322-4111	\$2,752,169	\$933,339	\$1,824,248	\$903,116	549	-9.11%	-12.40%
7840	TRULIANT	3200 Truliant Way	Winston-Salem	27103	Marcus Schaefer	(336) 659-1955	\$1,754,607,154	\$1,341,186,054	\$334,462,488	\$169,570,566	186,983	4.45%	5.38%
13492	VISION FINANCIAL	P.O. Box 15818	Durham	27704	Michael Waylett	(919) 477-0696	\$45,131,192	\$24,953,275	\$17,060,354	\$5,535,192	9,067	1.32%	8.20%
24807	WELCOM	P.O. Box 830	Morrisville	27560	Cynthia Jenkins	(919) 474-3250	\$89,074,268	\$45,958,026	\$39,604,153	\$11,233,242	8,342	-4.56%	4.18%
66324	WEYCO	P.O. Box 69	Plymouth	27962	Steven Hardison	(252) 793-9577	\$80,992,886	\$27,669,591	\$50,681,517	\$11,057,241	6,505	1.55%	-12.00%
24814	WINSTON-SALEM	711 Salem Ave.	Winston-Salem	27101	Tony Ebron	(336) 727-2663	\$62,816,855	\$44,827,462	\$15,801,450	\$8,197,627	10,715	-5.50%	2.19%
66854	WNC COMMUNITY	P.O. Box 1440	Waynesville	28786	Randall Crawford	(828) 456-1840	\$75,635,598	\$37,081,968	\$34,384,107	\$11,480,403	4,487	2.09%	-5.36%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	47	45	42	40	38	-5.00%	-4.16%
Number of Members	201,830	202,775	207,390	212,048	213,948	0.90%	1.17%
Total Assets (\$000)	2,243,203	2,439,647	2,774,916	2,993,661	3,212,349	7.31%	7.45%
Total Shares (\$000)	1,965,942	2,153,899	2,438,449	2,637,013	2,803,468	6.31%	7.36%
Total Loans (\$000)	1,511,852	1,632,430	1,856,286	2,032,356	2,224,795	9.47%	8.03%
Total Capital (\$000)	246,162	272,361	302,854	335,252	372,532	11.12%	8.64%

	Total Assets (\$000)	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members	
															6/30/14
1	FIRST COMMUNITY	\$507,411	15.80%	11.78%	101.06%	1.18%	0.55%	3.41%	233	72.68%	\$20,432	\$12,451	25.90%	54.83%	11.64%
2	TOWN AND COUNTRY	\$366,250	11.40%	11.94%	99.30%	1.29%	0.04%	3.60%	156	70.48%	\$25,663	\$18,276	15.12%	60.64%	27.35%
3	CAPITAL	\$362,371	11.28%	10.05%	86.99%	1.28%	0.44%	3.14%	257	65.89%	\$16,235	\$11,122	21.09%	55.72%	13.16%
4	WESTERN COOPERATIVE	\$330,260	10.28%	9.62%	57.55%	0.87%	0.41%	3.04%	238	76.32%	\$21,984	\$14,224	18.49%	60.85%	0.00%
5	DAKOTA WEST	\$230,645	7.18%	8.39%	70.80%	1.42%	0.92%	2.13%	179	57.09%	\$25,064	\$23,287	13.75%	58.16%	6.81%
6	COMMUNITY	\$165,298	5.15%	12.16%	20.15%	0.61%	1.01%	0.65%	491	51.62%	\$25,391	\$25,595	1.61%	46.35%	9.71%
7	NORTH STAR COMMUNITY	\$160,946	5.01%	12.44%	81.27%	0.94%	1.11%	2.85%	214	74.07%	\$17,354	\$15,338	19.38%	57.37%	19.37%
8	CITIZENS COMMUNITY	\$156,101	4.86%	11.63%	103.62%	1.36%	0.21%	3.74%	176	74.41%	\$19,517	\$12,934	12.23%	47.83%	4.62%
9	NORTHERN TIER	\$111,383	3.47%	8.59%	78.94%	0.61%	1.56%	2.50%	389	67.03%	\$14,339	\$8,057	26.24%	35.61%	0.00%
10	PRAIRIE	\$107,996	3.36%	10.73%	80.60%	0.88%	0.33%	2.47%	468	72.82%	\$21,818	\$11,718	15.65%	43.09%	12.63%
11	RAILWAY	\$87,351	2.72%	12.26%	76.86%	1.06%	0.48%	2.96%	261	72.58%	\$19,279	\$11,493	23.85%	35.20%	1.61%
12	HOMETOWN	\$85,733	2.67%	11.85%	100.86%	2.13%	0.03%	1.74%	181	45.38%	\$39,816	\$25,257	15.80%	48.04%	0.00%
13	DAKOTA PLAINS	\$62,247	1.94%	7.94%	94.64%	1.12%	0.10%	3.06%	229	69.25%	\$17,083	\$13,841	31.41%	50.01%	19.90%
14	VUE COMMUNITY	\$49,372	1.54%	11.09%	52.05%	0.57%	0.39%	3.27%	247	89.30%	\$17,590	\$12,636	11.34%	53.64%	12.93%
15	AFFINITY FIRST	\$48,002	1.49%	10.12%	84.27%	1.45%	0.79%	3.06%	313	66.51%	\$15,785	\$13,074	19.63%	52.75%	21.36%
16	UNITED SAVINGS	\$40,653	1.27%	19.06%	89.46%	0.76%	0.19%	4.20%	299	81.42%	\$9,439	\$7,806	28.98%	47.94%	25.88%
17	FARGO PUBLIC SCHOOLS	\$31,912	0.99%	13.86%	62.39%	0.45%	0.13%	3.30%	320	87.54%	\$11,956	\$10,646	18.33%	52.62%	15.72%
18	UNIVERSITY	\$28,447	0.89%	7.95%	54.13%	0.59%	0.38%	2.99%	468	82.66%	\$7,367	\$6,962	13.86%	49.64%	22.06%
19	G.E.M.	\$24,449	0.76%	7.07%	48.31%	0.07%	0.17%	2.81%	327	97.59%	\$10,450	\$10,648	23.29%	53.69%	12.89%
20	LAMOURE	\$23,918	0.74%	9.24%	80.55%	1.07%	0.00%	2.07%	260	65.82%	\$23,536	\$16,650	22.73%	63.06%	7.07%
21	FREEDOM COMMUNITY	\$23,869	0.74%	9.17%	64.39%	-0.63%	3.03%	3.46%	389	112.39%	\$8,449	\$6,906	16.16%	37.56%	17.32%
22	RIVERFORK	\$22,973	0.72%	9.33%	59.28%	0.74%	1.55%	2.12%	538	73.97%	\$9,406	\$9,620	30.82%	59.88%	15.90%
23	DAKOTA TELCO	\$21,798	0.68%	11.02%	6.69%	0.18%	0.00%	0.54%	613	75.40%	\$8,774	\$21,106	7.40%	0.00%	0.00%
24	AREA COMMUNITY	\$21,588	0.67%	13.36%	61.62%	1.28%	1.99%	3.15%	422	70.17%	\$9,087	\$7,368	29.30%	43.64%	0.00%
25	ELM RIVER	\$21,225	0.66%	13.37%	97.99%	1.43%	0.00%	2.82%	268	65.42%	\$22,524	\$11,350	14.82%	57.91%	8.22%
26	POSTAL FAMILY	\$20,176	0.63%	12.55%	49.71%	-0.02%	0.90%	4.02%	294	99.14%	\$7,146	\$7,492	17.79%	47.25%	20.39%
27	MED PARK	\$16,038	0.50%	11.01%	61.86%	0.68%	0.00%	2.54%	560	77.88%	\$8,869	\$6,320	11.79%	34.12%	20.10%
28	NORTHERN VALLEY	\$13,529	0.42%	10.38%	56.57%	0.33%	0.00%	3.01%	412	89.89%	\$10,975	\$8,355	18.86%	50.69%	0.14%
29	CITY AND COUNTY EMPLOYEES	\$13,244	0.41%	8.03%	49.45%	0.66%	1.27%	2.50%	374	76.92%	\$5,106	\$8,088	32.44%	41.47%	23.28%
30	ASCENTIA	\$11,515	0.36%	11.38%	73.64%	0.50%	0.58%	4.07%	224	93.88%	\$11,668	\$7,575	19.78%	47.88%	0.00%
31	MINOT AREA SCHOOLS	\$10,636	0.33%	7.03%	49.96%	0.00%	0.00%	2.04%	574	100.15%	\$8,945	\$6,862	18.75%	29.41%	0.00%
32	FLASHER COMMUNITY	\$9,435	0.29%	7.61%	79.31%	0.95%	2.43%	2.86%	424	73.79%	\$23,079	\$10,273	10.04%	48.52%	0.00%
33	FARGO VA	\$8,896	0.28%	11.84%	66.36%	0.53%	0.00%	3.99%	447	91.05%	\$7,554	\$5,819	17.51%	40.16%	14.68%
34	TEL-U-WATT	\$4,708	0.15%	8.98%	74.29%	0.18%	1.05%	1.08%	323	85.83%	\$9,237	\$8,837	40.08%	0.00%	0.00%
35	F.F.E.	\$4,590	0.14%	10.74%	37.63%	0.67%	0.50%	1.66%	568	71.31%	\$8,244	\$7,213	16.90%	0.00%	0.00%
36	LISBON FARMERS UNION	\$4,530	0.14%	68.48%	183.75%	0.54%	0.00%	3.42%	182	75.57%	\$13,094	\$5,220	15.02%	0.00%	0.00%
37	NORTHERN STS PWR COMPANY EMP	\$1,516	0.05%	7.61%	44.71%	0.28%	0.00%	0.92%	43	76.49%	\$12,782	\$10,859	25.58%	0.00%	0.00%
38	TOLNA CO OP	\$1,338	0.04%	15.82%	26.84%	0.08%	4.93%	1.45%	456	94.82%	\$8,167	\$4,938	7.46%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
12980	AFFINITY FIRST	811 S Broadway, Ste. A	Minot	58701	Janice Katin	(701) 857-5541	\$48,001,665	\$36,259,073	\$9,826,249	\$5,236,143	3,291	3.61%	-1.43%
64294	AREA COMMUNITY	2800 S Washington St.	Grand Forks	58201	Lomny Nygren	(701) 772-2690	\$21,588,324	\$11,495,253	\$9,467,557	\$3,129,886	2,532	-0.96%	7.15%
17222	ASCENTIA	1400 S Broadway	Minot	58701	Susan Schmitzler	(701) 858-9300	\$11,514,875	\$7,502,353	\$3,642,488	\$1,400,908	1,345	-7.67%	-9.15%
61637	CAPITAL	204 W Thayer Ave.	Bismarck	58501	Deb Gallagher	(701) 255-0042	\$362,371,230	\$281,069,684	\$64,862,400	\$38,309,029	29,052	6.21%	19.71%
60600	CITIZENS COMMUNITY	P.O. Box 1000	Devils Lake	58301	Darwin Brokkie	(701) 662-8118	\$156,101,052	\$134,315,217	\$8,048,491	\$19,154,843	10,022	7.80%	17.91%
61390	CITY AND COUNTY EMPLOYEES	P.O. Box 2772	Fargo	58108	Dawn Rognlien	(701) 237-4493	\$13,243,633	\$5,978,919	\$6,908,482	\$1,122,161	1,495	1.27%	21.04%
61336	COMMUNITY	20 N 1st St.	New Rockford	58356	Marvel Ebenhahn	(701) 947-5011	\$165,297,636	\$29,123,117	\$134,776,645	\$21,404,495	5,646	-3.15%	-2.60%
63613	DAKOTA PLAINS	P.O. Box 248	Edgeley	58433	Michael Reinsour	(701) 493-2334	\$52,462,996	\$7,312,959	\$7,312,959	\$5,254,495	4,005	8.24%	11.11%
1862	DAKOTA TELCO	P.O. Box 407	Fargo	58107	Mary Hildre	(701) 298-8207	\$21,797,878	\$1,298,568	\$20,231,609	\$2,409,100	919	5.38%	4.51%
62380	DAKOTA WEST	P.O. Box 1496	Watford City	58854	Denton Zubke	(800) 411-7590	\$230,645,050	\$148,805,538	\$67,552,704	\$20,714,716	9,025	13.60%	1.86%
64444	ELM RIVER	P.O. Box 307	Kindred	58051	Erin Olstad	(701) 428-9111	\$21,225,278	\$17,861,757	\$2,589,485	\$2,926,302	1,606	-6.93%	7.70%
9102	F.F.E.	P.O. Box 2551	Fargo	58108	Marilyn Burchholtz	(701) 235-1359	\$4,589,854	\$1,541,165	\$2,999,435	\$511,024	568	8.01%	4.72%
47	FARGO PUBLIC SCHOOLS	415 4th St. N	Fargo	58102	Debra Mathern	(701) 241-4770	\$31,911,604	\$16,989,805	\$12,818,170	\$4,471,408	2,558	6.90%	4.67%
2088	FARGO VA	2101 Elm St. N	Fargo	58102	Jana Thune	(701) 280-0870	\$8,896,187	\$5,182,079	\$3,512,514	\$1,070,439	1,342	4.17%	5.11%
60103	FIRST COMMUNITY	P.O. Box 2180	Jamestown	58402	Stephen Schmitz	(701) 252-0360	\$307,410,823	\$413,963,403	\$69,517,484	\$63,685,400	32,900	8.69%	10.96%
64240	FLASHER COMMUNITY	P.O. Box 266	Flasher	58535	Darla Schafer	(701) 597-3391	\$9,435,277	\$6,900,491	\$2,368,586	\$763,488	847	17.78%	2.03%
62722	FREEDOM COMMUNITY	2940 N University Dr.	Fargo	58102	Mary Hagen	(701) 232-0828	\$23,869,266	\$13,839,080	\$8,085,555	\$2,301,440	3,112	2.42%	-1.21%
3660	G.E.M.	P.O. Box 1606	Minot	58702	Cassia Dahl	(701) 852-3866	\$24,448,517	\$10,930,185	\$12,218,242	\$1,776,776	2,125	4.00%	11.69%
61648	HOMETOWN	P.O. Box 310	Kulm	58456	Harold Hagen	(701) 647-2448	\$85,733,226	\$76,088,608	\$7,722,079	\$11,166,628	2,987	0.36%	5.15%
62218	LAMOURE	P.O. Box 178	Lamoure	58458	Eric Musland	(701) 883-5241	\$23,918,309	\$17,463,349	\$5,399,479	\$2,311,190	1,302	0.71%	7.24%
64688	LISBON FARMERS UNION	18 5th Ave. W	Lisbon	58054	Daniel Wagner	(701) 683-4713	\$4,529,578	\$2,618,708	\$1,760,897	\$3,127,182	273	-4.85%	3.31%
62593	MED PARK	1200 S Columbia Rd.	Grand Forks	58201	Cheryl Malin	(701) 780-5733	\$16,038,157	\$8,753,603	\$6,835,602	\$1,803,652	2,239	-1.98%	18.83%
8943	MINOT AREA SCHOOLS	21 S 2nd St. SE	Minot	58701	Dee Dee Kraft	(701) 857-4430	\$10,636,388	\$4,919,743	\$5,566,670	\$773,072	1,435	0.41%	1.68%
62563	NORTH STAR COMMUNITY	P.O. Box 10	Maddock	58348	Cynthia Hegland	(701) 438-2222	\$160,946,491	\$114,604,580	\$37,725,681	\$20,829,221	9,194	4.10%	8.86%
147	NORTHERN STS PWR COMPANY EMP	1206 5th Ave. S	Grand Forks	58201	Larry Kalash	(701) 795-5244	\$1,516,455	\$626,305	\$872,445	\$120,837	129	18.53%	10.73%
12998	NORTHERN TIER	P.O. Box 1987	Minot	58702	Darrell Roos	(701) 727-6111	\$111,383,312	\$79,080,827	\$27,543,758	\$10,178,160	12,434	6.65%	-0.36%
1344	NORTHERN VALLEY	3030 Demers Ave.	Grand Forks	58201	Nancy Volden	(701) 772-7922	\$13,529,034	\$6,815,410	\$5,562,335	\$1,413,691	1,442	4.00%	15.34%
951	POSTAL FAMILY	P.O. Box 9318	Fargo	58106	Karen Andersen	(701) 232-6910	\$20,175,813	\$8,747,087	\$10,624,267	\$2,569,311	2,349	3.52%	-0.09%
1888	PRAIRIE	P.O. Box 3160	Minot	58702	Steve Tomson	(701) 837-5353	\$107,995,710	\$77,389,361	\$26,909,435	\$12,087,464	8,194	4.19%	16.60%
60787	RAILWAY	1006 E Main St.	Mandan	58554	Paul Brucker	(701) 667-9500	\$87,350,525	\$57,739,395	\$25,856,529	\$11,187,429	6,537	32.88%	20.83%
13067	RIVERFORK	711 N Washington St.	Grand Forks	58203	Veronica Holweger	(701) 775-0593	\$22,973,436	\$12,265,983	\$10,193,402	\$2,210,420	2,151	7.85%	6.45%
146	TEL-U-WATT	P.O. Box 788	Minot	58702	Diane Ladner	(701) 838-9810	\$4,707,932	\$3,177,566	\$1,477,300	\$432,618	484	6.53%	-0.07%
3661	TOLNA CO OP	P.O. Box 8	Tolna	58380	Debi Halvorson	(701) 262-4726	\$1,337,793	\$302,183	\$1,036,000	\$233,220	228	-24.04%	-1.96%
60790	TOWN AND COUNTRY	P.O. Box 2046	Minot	58702	Darrell Olson	(701) 852-2018	\$366,250,431	\$318,920,095	\$20,194,453	\$48,950,779	17,574	13.37%	13.24%
65578	UNITED SAVINGS	P.O. Box 2308	Fargo	58108	Nicholas Woodard	(701) 235-2832	\$40,653,115	\$29,251,619	\$9,882,071	\$8,260,345	4,189	5.01%	17.88%
1904	UNIVERSITY	2901 University Ave.	Grand Forks	58202	Marney Kresel	(701) 777-2274	\$28,447,136	\$14,114,635	\$13,606,410	\$2,322,685	3,745	2.96%	5.78%
64408	VUE COMMUNITY	P.O. Box 2336	Bismarck	58502	Patty Mathisen	(701) 223-6533	\$49,372,326	\$22,744,252	\$22,677,337	\$5,613,104	3,458	12.03%	-3.69%
61758	WESTERN COOPERATIVE	P.O. Box 2237	Williston	58802	Melanie Stillwell	(701) 572-4000	\$330,259,573	\$173,652,087	\$134,408,915	\$31,303,357	21,214	9.86%	4.77%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	390	382	370	347	334	-3.75%	-3.05%
Number of Members	2,664,443	2,683,206	2,711,226	2,745,627	2,776,543	1.13%	0.83%
Total Assets (\$000)	20,837,347	21,850,499	23,543,570	24,411,036	25,015,986	2.48%	3.72%
Total Shares (\$000)	18,042,876	18,946,885	20,427,428	21,165,746	21,551,619	1.82%	3.62%
Total Loans (\$000)	12,266,365	12,592,091	13,356,769	14,478,952	15,554,690	7.43%	4.86%
Total Capital (\$000)	2,412,433	2,527,232	2,643,198	2,736,311	2,876,086	5.11%	3.58%

OHIO	Total Assets (\$000)	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios				
			6/30/14	Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	WRIGHT-PATT	\$2,849,224	11.39%	11.24%	81.97%	1.29%	0.57%	3.24%	465	65.21%	\$10,815	\$8,622	29.41%	61.32%	17.79%
2	GENERAL ELECTRIC	\$1,941,321	7.76%	11.21%	111.63%	0.23%	0.66%	1.41%	965	51.77%	\$16,420	\$11,576	55.25%	17.25%	11.47%
3	KEMBA FINANCIAL	\$901,070	3.60%	11.06%	96.53%	1.16%	0.32%	2.86%	408	66.59%	\$12,825	\$8,980	24.42%	55.12%	28.29%
4	SEVEN SEVENTEEN	\$830,585	3.32%	11.68%	77.37%	0.92%	0.49%	3.78%	270	76.64%	\$13,215	\$10,804	23.25%	55.99%	18.49%
5	DIRECTIONS	\$611,744	2.45%	8.45%	75.45%	0.44%	0.85%	3.83%	300	87.92%	\$10,431	\$7,745	14.98%	47.20%	14.38%
6	KEMBA	\$594,758	2.38%	13.85%	99.74%	1.07%	0.35%	3.06%	544	70.50%	\$10,426	\$6,312	30.21%	37.41%	12.75%
7	TELHIO	\$529,109	2.12%	9.71%	90.63%	0.28%	0.58%	3.78%	340	81.39%	\$16,813	\$9,574	24.83%	67.47%	0.00%
8	SUPERIOR	\$467,800	1.87%	15.64%	73.69%	1.10%	0.62%	3.02%	440	70.77%	\$16,139	\$7,454	11.63%	47.30%	7.83%
9	SUN	\$456,388	1.82%	8.93%	67.74%	0.31%	1.56%	3.08%	296	85.85%	\$16,501	\$13,239	10.07%	56.30%	21.61%
10	BMI	\$394,188	1.58%	9.15%	77.53%	0.45%	0.35%	3.07%	368	83.17%	\$15,084	\$11,088	9.34%	52.58%	26.33%
11	UNIVERSAL 1	\$379,542	1.52%	8.43%	90.13%	0.62%	1.89%	3.63%	475	74.82%	\$11,043	\$6,660	26.34%	44.46%	12.49%
12	DOVER-PHILA	\$372,022	1.49%	14.08%	45.20%	1.39%	1.28%	2.12%	485	60.02%	\$15,841	\$9,016	14.28%	62.94%	0.00%
13	HOMELAND	\$358,412	1.43%	17.24%	31.76%	0.84%	1.06%	1.71%	359	65.38%	\$7,344	\$13,714	14.98%	72.24%	20.08%
14	CENTURY	\$345,752	1.38%	8.98%	69.09%	0.35%	0.82%	2.36%	407	75.82%	\$17,349	\$12,053	10.82%	63.88%	20.56%
15	CINFED	\$329,688	1.32%	10.61%	83.32%	0.94%	1.82%	3.57%	323	77.87%	\$14,167	\$9,527	6.11%	59.89%	29.00%
16	SHAREFAX	\$321,968	1.29%	9.31%	61.50%	0.87%	1.06%	2.32%	483	68.73%	\$12,583	\$10,137	23.40%	48.18%	8.18%
17	RIVER VALLEY	\$313,069	1.25%	8.81%	76.54%	1.50%	0.66%	3.49%	278	82.69%	\$10,557	\$9,738	31.58%	49.82%	24.80%
18	OHIO UNIVERSITY	\$299,136	1.20%	9.78%	74.16%	0.71%	1.18%	3.24%	298	78.09%	\$11,708	\$11,186	11.57%	65.49%	31.40%
19	DAY AIR	\$287,835	1.15%	11.00%	92.48%	1.30%	0.36%	3.04%	472	66.46%	\$11,784	\$7,461	22.19%	55.02%	18.46%
20	DESCO	\$271,077	1.08%	9.91%	64.43%	0.46%	1.78%	3.43%	235	85.50%	\$13,385	\$10,518	10.22%	43.49%	21.66%
21	INTERNATIONAL HARVESTER EMPL	\$266,116	1.06%	17.49%	46.35%	0.16%	1.09%	2.58%	385	90.39%	\$12,021	\$10,957	17.45%	31.05%	13.44%
22	COLUMBUS METRO	\$236,387	0.94%	9.48%	88.52%	0.50%	0.79%	2.55%	487	74.00%	\$10,934	\$9,141	48.37%	29.03%	15.12%
23	CME	\$229,027	0.92%	8.91%	83.84%	0.59%	0.41%	4.02%	463	81.59%	\$12,851	\$7,328	10.35%	35.46%	6.24%
24	FIRELANDS	\$227,672	0.91%	10.28%	77.44%	0.58%	0.73%	4.21%	337	75.39%	\$8,866	\$7,150	29.42%	45.01%	14.21%
25	PATHWAYS FINANCIAL	\$220,656	0.88%	9.43%	63.27%	0.40%	0.71%	4.06%	374	91.57%	\$12,541	\$7,289	13.84%	42.46%	10.31%
26	ATOMIC	\$218,836	0.87%	8.90%	74.07%	0.67%	0.47%	5.25%	275	86.87%	\$10,431	\$5,258	15.52%	46.59%	6.24%
27	FIRESTONE	\$209,550	0.84%	16.25%	18.88%	0.27%	2.47%	0.68%	1030	57.27%	\$19,237	\$14,799	5.10%	0.00%	0.00%
28	GENFED	\$207,748	0.83%	16.63%	91.70%	0.57%	0.67%	4.02%	303	86.43%	\$12,378	\$7,355	22.88%	47.17%	14.44%
29	CSE	\$200,158	0.80%	8.85%	77.40%	0.01%	1.68%	6.45%	354	76.82%	\$5,168	\$4,551	24.90%	49.88%	25.85%
30	FIREFIGHTERS COMMUNITY	\$199,126	0.80%	11.09%	89.30%	-0.19%	1.56%	4.53%	480	94.06%	\$11,155	\$6,280	21.09%	32.63%	14.58%
31	MIDUSA	\$193,069	0.77%	10.27%	71.09%	0.18%	1.11%	3.74%	286	86.28%	\$11,131	\$11,454	22.45%	44.45%	26.06%
32	GLASS CITY	\$189,696	0.76%	9.68%	50.46%	0.24%	0.83%	3.58%	460	90.66%	\$10,443	\$7,289	11.38%	44.36%	17.45%
33	CARDINAL COMMUNITY	\$177,260	0.71%	10.84%	78.16%	0.18%	1.19%	3.64%	335	86.16%	\$12,108	\$7,764	23.32%	40.51%	16.57%
34	CHACO	\$175,763	0.70%	8.09%	83.53%	0.18%	1.10%	4.36%	388	91.74%	\$12,037	\$6,218	17.55%	50.25%	15.28%
35	VACATIONLAND	\$165,801	0.66%	10.13%	73.12%	0.74%	0.83%	4.37%	278	81.17%	\$10,320	\$8,171	18.05%	59.50%	24.23%
36	FREMONT	\$163,231	0.65%	13.37%	69.59%	0.86%	2.14%	3.73%	303	75.95%	\$12,047	\$8,619	15.40%	43.34%	17.49%
37	EMERY	\$162,103	0.65%	9.93%	76.73%	-0.20%	0.79%	16.62%	370	104.36%	\$12,044	\$6,749	10.47%	23.05%	21.60%
38	BFG	\$157,894	0.63%	10.94%	59.44%	-0.49%	0.47%	3.93%	677	107.89%	\$4,069	\$4,945	12.08%	25.84%	26.86%
39	OHIO CATHOLIC	\$153,390	0.61%	9.24%	77.91%	0.46%	0.13%	3.45%	285	77.62%	\$14,937	\$8,642	5.53%	40.70%	19.26%
40	LORMET COMMUNITY	\$149,210	0.60%	11.54%	53.85%	-0.39%	0.15%	3.28%	453	109.70%	\$8,210	\$7,046	25.72%	38.93%	13.46%
41	AURGROUP FINANCIAL	\$146,669	0.59%	8.41%	65.38%	0.08%	1.37%	4.65%	231	99.46%	\$14,561	\$8,535	17.82%	61.38%	0.00%
42	ASSOCIATED SCHOOL EMPLOYEES	\$144,800	0.58%	9.57%	52.06%	-0.24%	1.42%	3.21%	433	106.52%	\$8,843	\$7,928	15.47%	43.26%	10.20%
43	SCHOOL EMPLOYEES LORAIN COUNTY	\$143,745	0.57%	10.43%	44.17%	-0.04%	0.65%	2.87%	294	96.16%	\$6,399	\$11,382	11.88%	46.74%	50.01%
44	MIDWEST COMMUNITY	\$140,205	0.56%	9.49%	55.83%	0.12%	0.33%	3.65%	321	96.62%	\$12,429	\$9,848	11.67%	51.78%	12.91%
45	OHIO VALLEY COMMUNITY	\$135,427	0.54%	8.22%	44.81%	0.16%	1.28%	2.49%	453	87.05%	\$8,499	\$9,038	19.91%	33.60%	16.96%
46	FIRST SERVICE	\$135,291	0.54%	9.35%	65.84%	0.08%	0.10%	3.19%	403	94.11%	\$14,640	\$7,342	14.19%	42.87%	1.91%
47	CREDIT UNION OF OHIO	\$133,791	0.53%	10.65%	44.31%	0.14%	0.84%	4.51%	350	97.21%	\$6,491	\$6,677	9.24%	40.20%	23.16%
48	BEST REWARD	\$126,065	0.50%	15.48%	35.77%	-0.20%	4.01%	2.77%	460	102.95%	\$8,852	\$7,133	9.19%	35.75%	9.60%
49	CES	\$124,227	0.50%	7.74%	46.90%	0.53%	0.45%	3.86%	321	89.63%	\$7,777	\$6,755	14.51%	56.96%	13.94%
50	THE OHIO EDUCATIONAL	\$124,216	0.50%	7.46%	73.96%	0.13%	0.80%	5.27%	386	93.98%	\$10,323	\$6,251	14.59%	41.06%	9.68%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
96652	540 IBEW	2333 Nave Rd. SE	Massillon	44646	Kimberly Lowe	(330) 833-8337	\$836,044	\$460,755	\$375,972	\$160,400	480	-1.87%	6.86%
66827	ABBEY	800 Falls Creek Dr.	Vandalia	45377	Dean Pielemeier	(937) 898-7800	\$84,284,705	\$59,041,429	\$21,908,945	\$7,196,576	9,940	1.33%	12.85%
3447	ACME	34799-B Curtis Blvd.	Eastlake	44095	Theresa Halaburda	(440) 946-1980	\$7,886,240	\$3,739,357	\$3,739,357	\$2,052,152	2,166	-1.10%	11.26%
61383	ADVANTAGE	700 Stumbo Rd.	Ontario	44906	Robert Grove	(419) 529-5603	\$41,978,836	\$19,147,961	\$20,229,895	\$3,113,205	6,965	-4.59%	12.18%
1383	AFFINIA	P.O. Box 1005	Dayton	45401	Joan Dunsly	(937) 485-0160	\$32,734,458	\$3,275,491	\$28,961,990	\$7,238,088	3,160	-2.66%	-15.20%
96656	AKRON FIREFIGHTERS	161 Massillon Rd.	Akron	44312	Linda Williams	(330) 798-1994	\$20,053,194	\$11,028,436	\$8,575,346	\$1,733,115	2,260	2.98%	-1.77%
63084	AKRON MUNICIPAL EMPLOYEES	146 S High St.	Akron	44308	Sandra Evans	(330) 375-2020	\$5,476,022	\$1,866,420	\$3,291,491	\$582,363	1,248	0.39%	-2.71%
96657	AKRON POLICE DEPARTMENT	217 S High St., Room 508A	Akron	44308	Constance Palmer	(330) 384-8317	\$12,076,887	\$7,630,664	\$3,683,025	\$1,604,005	2,067	-0.15%	-1.86%
4845	ALL SAINTS	5269 E 104th St.	Garfield Heights	44125	Regina Straight	(216) 587-0631	\$19,177,662	\$6,749,272	\$12,098,670	\$3,132,829	2,508	-2.66%	4.99%
5845	ALLWEALTH	309 Court St.	Hamilton	45013	Kim Eads	(513) 868-5881	\$19,417,391	\$14,549,691	\$3,622,323	\$1,496,290	3,276	-4.80%	-9.93%
14418	AMERICAN CHEMICAL SOCIETY	2540 Orlentangy River Rd.	Columbus	43202	Theresa Timmons	(614) 447-3675	\$19,558,944	\$6,948,528	\$12,244,341	\$1,898,005	1,876	1.88%	4.00%
96660	ANTIOCH	8629 Cedar Ave.	Cleveland	44106	Alicia Green	(216) 421-8886	\$2,917,396	\$359,308	\$2,419,478	\$1,003,747	2,444	-11.77%	4.16%
11171	AP	3907 N Detroit Ave.	Toledo	43612	Joyce Warner	(419) 476-2531	\$35,889,706	\$17,552,837	\$14,990,185	\$4,677,348	4,719	-1.01%	-6.26%
7072	ASHLAND COMMUNITY	P.O. Box 682	Ashland	44805	Dan O'Connell	(419) 289-6211	\$11,845,621	\$6,455,456	\$4,275,498	\$1,122,553	3,164	1.13%	-14.45%
68587	ASSOCIATED SCHOOL EMPLOYEES	1690 S. Canfield Niles Rd.	Youngstown	44515	Michael Kurish	(330) 792-4000	\$144,800,291	\$67,842,285	\$69,495,790	\$14,060,357	16,438	-1.37%	4.87%
63532	ATOMIC	711 Beaver Creek Rd.	Pikelet	45661	Thomas Griffiths	(740) 289-5060	\$218,835,863	\$146,388,920	\$54,980,600	\$20,268,148	37,587	7.35%	15.11%
63446	ATRIUM	605 Market Ave., Ste. C	Franklin	45005	Lisa Collins	(513) 420-5179	\$7,304,691	\$4,739,810	\$2,338,681	\$968,820	1,557	-2.48%	8.76%
96761	AURGROUP FINANCIAL	8811 Holden Blvd.	Fairfield	45014	Tim Boellner	(513) 942-4422	\$146,668,933	\$87,121,014	\$49,202,506	\$13,475,951	15,612	-0.60%	-2.27%
20082	BAILEY CONTROLS	29801 Euclid Ave.	Wickliffe	44092	Barbara Sopko	(440) 585-5171	\$2,159,721	\$1,240,437	\$861,179	\$135,833	509	-15.62%	3.76%
12539	BARDES EMPLOYEES	4730 Madison Rd.	Cincinnati	45227	Barbara Roberts	(513) 533-6200	\$1,078,126	\$504,270	\$574,502	\$145,942	289	16.95%	-0.26%
63375	BAY AREA	4202 Navarre Ave.	Oregon	43616	Jennifer Ferguson	(419) 698-2962	\$55,972,231	\$32,951,734	\$19,964,029	\$7,268,605	5,344	-0.17%	-1.34%
12407	BEACON MUTUAL	2301 Allentown Rd.	Lima	45805	Cynthia Freeland	(419) 228-4321	\$13,387,950	\$3,916,209	\$8,956,450	\$1,066,226	2,081	-1.74%	9.16%
68539	BEST REWARD	5681 Smith Rd.	Brook Park	44142	John Shirila	(216) 367-8000	\$126,065,006	\$38,108,300	\$83,361,901	\$20,109,771	14,934	33.88%	32.22%
14798	BETHEL COMMUNITY	401 S.P.L. Dunbar St.	Dayton	45402	Robert Hardin	(937) 222-2994	\$210,686	\$36,715	\$165,484	\$19,493	230	-11.49%	-50.08%
511	BEG	445 S. Main St.	Akron	44311	Michael Owens	(330) 374-2990	\$157,894,105	\$85,579,726	\$64,137,833	\$15,347,461	29,116	-1.00%	0.56%
1199	BMI	P.O. Box 3670	Dublin	43016	William Allender	(614) 707-4000	\$394,188,262	\$249,223,090	\$120,690,757	\$37,427,176	28,873	1.91%	6.33%
11445	BREWSTER	P.O. Box 115	Brewster	44613	Connie Risher	(330) 767-4345	\$18,889,345	\$10,641,905	\$7,458,991	\$2,637,349	3,225	4.33%	9.63%
62406	BRIDGE	1980 W Broad. St.	Columbus	43223	Christine Leslie	(614) 466-4988	\$45,663,560	\$37,240,560	\$7,250,666	\$6,597,976	7,639	0.41%	16.27%
97078	BSE	19249 E. Bagley Rd.	Middleburg Hts	44130	Drema Braun	(440) 243-9180	\$18,004,815	\$6,165,171	\$11,192,045	\$1,424,181	3,121	1.01%	-4.50%
96672	BUCKEYE STATE	155 E Ivoris St.	Akron	44311	Sue Preston	(330) 253-9197	\$84,967,865	\$40,387,060	\$39,001,207	\$8,182,641	16,409	0.27%	4.84%
11440	BUTLER HERITAGE	660 N. University Blvd.	Middletown	45042	Sandy Creach	(513) 423-2921	\$12,201,100	\$5,225,447	\$6,045,788	\$1,236,226	1,723	5.11%	-2.47%
63633	C.C.C. VAN WERT	1296 W Main St.	Van Wert	45891	Charles Golemon	(419) 238-5241	\$691,874	\$282,214	\$432,256	\$273,063	163	-0.32%	-16.63%
61382	CANDO	113 S Main St.	Walbridge	43465	Mark Sommer	(419) 666-3113	\$9,217,946	\$5,233,390	\$3,620,143	\$825,468	2,310	-2.74%	-5.42%
96675	CANTON POLICE & FIREMENS	530 McKinley Ave. NW	Canton	44702	Rebecca Geissinger	(330) 453-2467	\$7,723,969	\$4,287,025	\$2,625,458	\$770,763	1,753	3.89%	-5.89%
16752	CARDINAL	1041 W Main St.	Newark	43055	Jerry Jackson	(740) 344-5400	\$25,988,362	\$10,497,081	\$14,431,665	\$2,846,175	3,283	-1.67%	-1.39%
96753	CARDINAL COMMUNITY	8500 Westport Dr.	Mentor	44060	Christine Blake	(440) 266-2226	\$177,259,798	\$122,025,934	\$43,993,252	\$20,224,070	20,108	-0.29%	1.77%
6636	CAREY POVERELLO	P.O. Box 213	Garey	43316	Robyn Dilley	(419) 396-6071	\$20,108,001	\$3,028,408	\$16,601,399	\$3,010,508	1,990	1.29%	4.23%
6207	CARMEL BROTHERHOOD	3549 Reading Rd.	Cincinnati	45229	Arnold Mungin	(513) 281-8388	\$236,851	\$137,057	\$102,650	\$30,786	146	-5.81%	71.87%
96715	CENTRAL OHIO COMMUNITY	6325 Humtley Rd.	Columbus	43229	Karen Priest	(614) 438-2388	\$2,683,570	\$1,262,817	\$1,369,834	\$357,464	459	9.61%	6.52%
5852	CENTURY	1240 E Ninth St., Room 719	Cleveland	44199	Sharon Churchill	(216) 535-5120	\$345,751,608	\$215,332,513	\$124,202,904	\$33,527,311	25,858	-0.51%	1.06%
62352	GES	P.O. Box 631	Mount Vernon	43050	Sandy Goffing	(740) 397-1136	\$124,226,676	\$52,354,504	\$65,370,524	\$9,837,318	16,526	1.30%	2.57%
60954	CHACO	100 S Third St.	Hamilton	45011	Jim Schultheiss	(513) 785-3500	\$175,763,459	\$132,129,357	\$34,310,752	\$15,174,950	25,438	-2.16%	7.80%
20570	CHAMPION	6420 Glenn Hwy.	Cambridge	43725	Sharon Bryan	(740) 432-6713	\$4,856,506	\$1,757,198	\$3,088,136	\$714,060	900	0.21%	-3.94%
63100	CHAMPION	4140 W Laskey Rd.	Toledo	43623	Steven Gindlie	(419) 407-4140	\$48,186,447	\$23,107,728	\$21,155,092	\$6,131,421	5,940	2.83%	2.05%
20186	CHILDREN'S MEDICAL CENTER	3333 Burnet Ave., Ste. 5010	Cincinnati	45229	Sarah Luparello	(513) 636-4470	\$32,569,395	\$19,345,962	\$14,697,099	\$4,491,234	7,701	4.35%	1.82%
5741	CHIVARO	17273 Ohio 104	Chillicothe	45601	Laura Roberts	(740) 775-3381	\$25,516,826	\$10,271,415	\$14,376,351	\$4,608,664	2,486	-0.32%	0.09%
5524	CHRISTO REY	15246 Volmer Rd.	Ney	43549	Cindy Siler	(419) 658-2707	\$1,950,955	\$526,794	\$1,427,252	\$248,260	564	-1.11%	-12.77%
95802	CINCINNATI CENTRAL	1717 Wern Ave.	Cincinnati	45214	Bill Herring	(513) 241-2050	\$93,589,690	\$44,587,449	\$42,511,127	\$9,446,263	15,748	-1.34%	2.04%
65205	CINCINNATI EMPLOYEES	7420 Kilby Rd.	Harrison	45030	Deborah Alhaus	(513) 367-4495	\$26,352,730	\$11,705,182	\$14,222,560	\$2,967,006	1,514	4.66%	5.53%
21157	CINCINNATI HEALTHCARE ASSOCIATES	2139 Auburn Ave.	Cincinnati	45219	Rick Williams	(513) 585-2398	\$20,627,196	\$7,931,071	\$12,259,411	\$1,936,548	4,521	-3.15%	-0.13%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
7088	CINCINNATI INTERAGENCY	26 W. ML King Dr., G4	Cincinnati	45220	Karen Anderson	(513) 569-7878	\$25,578,944	\$12,343,306	\$12,847,033	\$3,229,819	2,707	5.63%	2.07%
389	CINCINNATI OHIO POLICE	959 W 8th St.	Cincinnati	45203	Tina Wochoer	(513) 381-2677	\$106,496,546	\$54,646,734	\$47,441,216	\$12,298,477	10,478	0.31%	3.27%
68481	CINCO FAMILY FINANCIAL CENTER	49 William Howard Taft Rd.	Cincinnati	45219	Mark Schwemfurther	(513) 281-9988	\$119,349,120	\$69,926,250	\$41,069,267	\$9,211,947	13,063	-5.12%	-8.11%
21930	CINFED	550 Main St., Room 5510	Cincinnati	45202	Jay Sigler	(513) 333-3800	\$329,688,039	\$237,040,241	\$80,644,082	\$38,793,974	29,863	1.51%	2.01%
68680	CIVIL SERVICE EMPL ASSOCIATION	60 Lakeside Room 3	Cleveland	44114	Jm. Olenik	(216) 664-2216	\$6,214,494	\$3,077,256	\$2,927,678	\$1,300,087	2,689	-0.69%	2.80%
15768	CLASSIC	P.O. Box 488	Amelia	45102	Shari Duff	(513) 753-4141	\$36,888,395	\$19,413,858	\$16,070,928	\$3,555,205	5,480	-2.44%	1.96%
22151	CLEVELAND CHURCH OF CHRIST	1035 E 105th St.	Cleveland	44108	Chris Tartar	(216) 761-2110	\$216,552	\$131,395	\$76,471	\$67,599	547	-16.87%	34.56%
61300	CLEVELAND HEIGHTS TEACHERS	14780 Superior Rd.	Cleveland Hts	44118	Debra Lavin	(216) 371-2550	\$7,654,698	\$2,551,204	\$5,052,888	\$1,555,885	1,051	-20.49%	-2.56%
62588	CLEVELAND POLICE	2301 Payne Ave.	Cleveland	44114	Yolanda Roldan	(216) 861-5355	\$33,124,609	\$17,040,372	\$14,397,322	\$3,321,435	4,645	-1.27%	-6.44%
24516	CLEVELAND SELFRELIANCE	6108 State Rd.	Parma	44134	Orest Lisycnesky	(440) 884-9111	\$90,136,216	\$32,851,126	\$54,025,871	\$14,820,457	3,942	-1.34%	-12.44%
294	CME	150 E Mound St., Ste. 100	Columbus	43215	James Riederer	(614) 222-3100	\$229,027,487	\$173,648,133	\$38,945,495	\$21,108,219	28,267	-0.55%	7.92%
68840	CODE	355 W Monument Ave.	Dayton	45402	Scott Rutherford	(937) 222-8971	\$113,762,060	\$60,193,744	\$49,343,292	\$13,628,817	12,710	4.24%	6.89%
63676	COLUMBIANA COUNTY SCHOOL EMP	P.O. Box 444	Lisbon	44432	Peter Marra	(330) 424-9649	\$10,002,968	\$3,026,283	\$6,938,534	\$1,366,905	1,071	-9.57%	6.10%
7393	COLUMBUS METRO	P.O. Box 13240	Columbus	43213	Tim Richey	(614) 239-0210	\$236,386,987	\$187,193,983	\$38,755,656	\$24,407,993	23,136	1.52%	11.09%
21873	COMMODORE PERRY	1016 S State Route 19	Oak Harbor	43449	Michael Barr	(419) 898-3366	\$34,377,087	\$26,839,704	\$4,855,360	\$2,895,460	5,574	4.68%	17.19%
96690	COMMUNICATING ARTS	P.O. Box 141239	Cincinnati	45250	Catherine Herring	(513) 381-3070	\$60,844,363	\$24,338,056	\$35,347,935	\$7,359,354	5,757	1.78%	-4.30%
61094	COMMUNITY FIRST	2043 E Prospect	Ashabula	44004	Mike Riesterer	(440) 997-5919	\$72,345,207	\$25,315,639	\$45,274,540	\$10,933,480	6,094	1.90%	8.49%
62628	COMMUNITY ONE CU OF OHIO	6583 Frank Ave. NW	North Canton	44720	Evelyn Gantebury	(330) 305-3050	\$66,261,899	\$32,331,573	\$30,801,197	\$5,172,268	6,465	0.92%	6.46%
95008	COMMUNITY STAR	832 Cleveland St.	Elyria	44035	Ernie Jackson	(440) 365-7342	\$53,029,950	\$32,745,641	\$17,267,697	\$4,918,415	8,452	-1.44%	4.11%
97092	COMMUNITY UNITED	10883 Pearl Rd., Ste. 203	Strongsville	44136	Donna Hovatter	(912) 285-5150	\$11,312,773	\$6,297,561	\$4,317,780	\$1,899,299	2,317	-7.36%	2.94%
68279	CO-OP TOLEDO	2422 S Holland-Sylvania Rd.	Maumee	43537	Jenny Segura	(419) 865-3600	\$9,131,024	\$2,842,564	\$5,419,484	\$1,187,117	2,470	-2.17%	11.13%
12907	CORCO	325 S Sandusky St., Rm 201	Delaware	43015	Jeri Burgess	(740) 369-9050	\$641,316	\$297,555	\$340,056	\$62,472	197	2.89%	-14.33%
61622	CORY METHODIST CHURCH	1117 E 105th St.	Cleveland	44108	Melody Peck	(216) 451-2077	\$1,881,938	\$678,164	\$1,170,935	\$612,501	661	-20.26%	0.56%
21511	COSHODON	4061/2 Main St., Rm. 5	Coshocton	43812	Lois Haight	(740) 623-0527	\$532,510	\$1,304,962	\$236,510	\$2,302,660	1,244	0.24%	-8.69%
14811	COUNTYWIDE	2089 Dayton-Xenia Rd.	Beavercreek	45434	Nadine Vichich	(937) 426-7687	\$13,172,867	\$3,924,583	\$8,672,428	\$1,271,955	1,812	1.10%	-1.89%
68561	CREDIT UNION OF OHIO	5500 Britton Pkwy.	Hilliard	43026	Rich Capuano	(614) 487-6650	\$133,790,672	\$52,834,820	\$70,296,503	\$14,609,213	17,859	0.89%	6.21%
96693	CREDIT UNION ONE	P.O. Box 277	North Jackson	44451	Linda Cappella	(330) 333-2202	\$10,723,331	\$4,027,054	\$6,246,924	\$1,949,924	2,939	4.20%	2.02%
2535	CSE	1920 Marker Ave. N	Canton	44714	Stan Barnes	(330) 452-9801	\$200,158,433	\$135,826,117	\$46,758,912	\$21,376,128	38,558	4.45%	3.88%
96696	DAIRY PAK EMPLOYEES	7920 Mapleway Dr.	Olmsted Falls	44138	Gerald Butkiewicz	(440) 235-7217	\$452,379	\$232,680	\$239,584	\$154,978	135	35.44%	21.58%
68835	DAY AIR	P.O. Box 292980	Kettering	45429	William Burke	(937) 643-2160	\$287,834,704	\$219,613,732	\$59,479,755	\$34,906,915	31,828	4.28%	20.69%
60885	DAYMET	P.O. Box 13087	Dayton	45413	Jane Schank	(937) 236-2562	\$81,501,230	\$47,817,665	\$30,030,411	\$9,454,763	8,410	-3.95%	6.79%
395	DAYTON FIREFIGHTERS	338 S Patterson Blvd.	Dayton	45402	Thomas Newton	(937) 228-1614	\$50,905,921	\$22,304,814	\$27,394,776	\$5,062,406	3,881	14.10%	3.21%
64825	DECA	3118 Colerain Ave.	Cincinnati	45225	Patricia Luken	(513) 541-2480	\$4,575,811	\$2,181,782	\$2,355,107	\$1,019,288	2,074	-0.24%	21.58%
15882	DESCO	P.O. Box 1546	Portsmouth	45662	Lee Powell	(740) 354-7791	\$271,076,775	\$156,298,257	\$99,791,518	\$25,394,876	23,063	-0.65%	6.11%
24720	DEBOLD	5995 Mayfair Rd.	North Canton	44720	Dan Gann	(330) 526-2075	\$16,651,185	\$14,816,733	\$1,144,607	\$1,494,380	3,253	-2.32%	7.68%
552	DILLONVALE	P.O. Box 685	Dillonvale	43917	Peggy Grady	(740) 769-2106	\$1,243,162	\$608,648	\$652,193	\$378,885	311	-15.60%	-1.07%
60978	DIRECTIONS	P.O. Box 23330	Toledo	43623	Barry Shaner	(419) 841-9838	\$611,743,890	\$411,243,799	\$159,549,822	\$54,089,795	70,371	4.43%	3.68%
95028	DISTINGUISHED SERVICE	P.O. Box 155	Youngstown	44501	Sharon Valentino	(330) 759-5404	\$1,371,521	\$521,152	\$837,368	\$439,978	577	-14.83%	-8.07%
88622	DOVER-PHILA	119 Fillmore Ave.	Dover	44622	Jack Dooling	(330) 364-8874	\$372,021,899	\$144,247,959	\$217,472,041	\$51,732,205	35,398	5.93%	0.06%
20661	DOY	1500 Gypsy Ln.	Youngstown	44505	Jim Bellavia	(330) 744-5680	\$45,121,942	\$20,948,164	\$22,041,485	\$6,288,103	3,462	1.39%	-2.09%
6747	DYNAMIC	123 Summit St.	Celina	45822	Diane Rodriguez	(419) 586-5522	\$26,861,976	\$14,551,234	\$11,611,846	\$4,482,078	4,356	3.55%	5.06%
434	EAST OHIO GAS CLEVOPE EMP	1201 E 55th St	Cleveland	44103	Edwin Leinweber	(216) 736-6959	\$1,656,148	\$801,124	\$846,223	\$406,053	435	-7.96%	-5.52%
345	EAST OHIO GAS YO DOW EMP	1165 W Rayen Ave.	Youngstown	44502	George Errington	(330) 742-8131	\$1,788,952	\$1,788,952	\$1,939,043	\$747,724	434	-3.95%	-2.61%
68354	EATON FAMILY	333 Babbitt Rd.	Euclid	44123	Michael Losneck	(216) 920-2000	\$59,294,485	\$39,198,402	\$18,147,910	\$6,645,124	13,875	4.07%	1.33%
66280	ECO FOOD DEALERS ASSOCIATION	7200 R. N Main St.	North Canton	44720	Tina Jellel	(330) 494-6028	\$1,227,862	\$624,107	\$599,909	\$89,230	990	0.24%	8.42%
1920	EDCO	1165 N Ridge Rd. E	Lorain	44055	Patricia Orsz	(440) 233-4878	\$9,545,106	\$3,444,028	\$5,845,490	\$898,418	1,555	6.62%	-4.98%
62269	EDISON	420 S York St.	Springfield	45505	Robert Bragg	(937) 325-3582	\$4,714,939	\$2,873,345	\$1,705,218	\$657,108	839	-12.97%	14.08%
61121	EDISON FINANCIAL	45 S Ave.	Youngstown	44503	David Bedchorn	(330) 746-8621	\$40,563,963	\$21,104,775	\$17,703,549	\$6,027,804	6,400	-7.48%	-6.67%
68447	EDUCATION FIRST	501 W Schrock Rd., Ste. 400	Wesleyville	43081	Michael Wettrich	(614) 221-9376	\$87,881,102	\$52,382,609	\$29,680,085	\$8,733,640	16,011	0.17%	-6.47%
68181	EDUCATIONAL COMMUNITY ALLIANCE	3845 Angola Rd.	Toledo	43615	Robert Tracy	(419) 381-2323	\$43,179,101	\$22,525,690	\$18,011,744	\$4,723,060	6,087	-1.03%	-1.41%

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20222	EIGHT	P.O. Box 60319	Rossford	43460	Ruth Miller	(419) 666-7334	\$10,837,176	\$5,036,846	\$5,616,219	\$1,849,051	2,158	4.05%	9.81%
97077	EMERALD	13201 Granger Rd., Ste. 1	Garfield Heights	44125	Wendy Driver	(216) 581-5581	\$48,410,516	\$35,426,545	\$11,373,583	\$4,583,805	7,763	-7.49%	-1.15%
3360	EMERY	7890 E Kemper Rd.	Cincinnati	45249	Joe Lind	(513) 530-9351	\$162,102,874	\$104,515,965	\$54,198,927	\$17,017,871	20,184	1.95%	5.98%
1649	EQUITABLE	2000 Brittain Rd., Ste. 1120	Akron	44310	Julie Gardner	(330) 633-7307	\$7,572,948	\$2,851,232	\$4,422,005	\$1,511,406	2,904	-6.16%	17.77%
12616	ERIE COMMUNITY	4416 Milan Rd.	Sandusky	44870	Jerry Weninger	(419) 626-4283	\$2,154,718	\$9,941,335	\$11,142,156	\$2,180,370	3,610	1.25%	-1.79%
6246	ERIE SHORES COMMUNITY	One American Rd.	Cleveland	44144	Judie Cunningham	(216) 252-6232	\$20,971,312	\$7,932,092	\$11,871,777	\$2,482,864	3,576	-5.54%	-7.21%
21216	ESCU	7035 Madison	Holland	43528	Stacey Goetz	(419) 867-5760	\$5,145,781	\$2,300,058	\$2,807,128	\$848,160	860	-4.81%	17.85%
96706	FAITH COMMUNITY UNITED	3550 E 93rd St.	Cleveland	44105	Larry Moore	(216) 271-7111	\$13,230,897	\$8,463,718	\$4,555,760	\$2,608,281	4,182	0.29%	13.77%
96707	FALLS CATHOLIC	33 Graham Rd.	Cuyahoga Falls	44223	Larry Thrasher	(330) 929-7341	\$39,894,555	\$27,010,148	\$11,509,043	\$6,257,310	5,338	2.13%	10.16%
13115	FASSON EMPLOYEES	250 Chester St. 1-E	Painesville	44077	Sue Whitten	(440) 358-2100	\$13,000,376	\$2,227,152	\$10,642,080	\$2,134,542	1,540	0.93%	-0.21%
4024	FIBERGLAS	215 Deo Dr.	Newark	43055	Jay Young	(740) 345-6608	\$122,383,728	\$80,193,963	\$28,676,733	\$9,158,080	13,595	0.02%	-1.40%
96723	FIREFIGHTERS COMMUNITY	2300 St. Clair Ave.	Cleveland	44114	Ben Laurendeau	(216) 621-4644	\$199,125,984	\$156,000,195	\$28,620,306	\$23,165,813	27,819	1.01%	9.04%
11674	FIRELANDS	P.O. Box 8005	Belleuve	44811	Stephen Wasserman	(419) 483-4180	\$227,671,778	\$156,833,303	\$48,544,004	\$23,849,264	28,324	6.39%	4.41%
14066	FIRESTONE	31 Hanna Pkwy.	Akron	44319	Wayne Chapman	(234) 352-1100	\$209,550,221	\$33,088,019	\$173,955,681	\$34,947,463	11,844	-6.18%	-2.12%
61466	FIRST CHOICE	300 W Sycamore St.	Coldwater	45828	Janet Uhtenahle	(419) 678-3335	\$14,209,989	\$6,109,646	\$7,667,338	\$1,665,085	1,950	-1.64%	4.02%
60973	FIRST CHOICE COMMUNITY	804 Warren Ave.	Niles	44446	Marc Microski	(330) 652-3887	\$26,129,430	\$8,790,100	\$16,759,456	\$3,334,768	4,205	4.96%	-4.47%
24336	FIRST MIAMI UNIV STUDENT & ALUMNI	144 Shriver Center	Oxford	45056	Amy Hines	(513) 529-1251	\$654,545	\$397,725	\$250,159	\$75,400	1,375	-18.72%	-25.05%
2454	FIRST OHIO COMMUNITY	P.O. Box 2479	North Canton	44720	Kim Lapinski	(330) 494-8775	\$35,028,514	\$19,217,623	\$13,547,683	\$3,184,817	6,514	2.00%	15.04%
11170	FIRST SERVICE	100 Main St.	Groveport	43125	Jack Harper	(614) 836-0100	\$135,291,191	\$77,840,005	\$45,182,553	\$13,012,100	16,104	1.17%	4.66%
61620	FIRSTENERGY FAMILY	39 E. Market St., Ste. 202	Akron	44308	Timothy Baker	(330) 384-5101	\$14,077,578	\$23,310,282	\$17,328,048	\$5,441,410	4,694	-0.32%	14.33%
5461	FOCUS	1001 S Reynolds Rd.	Toledo	43615	Brandy Adams	(419) 724-6611	\$9,425,464	\$4,555,349	\$4,101,284	\$946,761	1,702	-3.26%	-15.02%
22554	FORMICA-EVENDALE	10155 Reading Rd.	Evendale	45241	Kathy Dolezal	(513) 786-3103	\$874,509	\$1,002,389	\$874,509	\$508,215	320	-3.60%	13.41%
61001	FREEDOM 1ST	1645 Webster St.	Dayton	45404	Deborah Devous	(937) 223-2828	\$28,896,201	\$15,321,384	\$11,944,389	\$2,666,505	5,856	8.97%	5.30%
5370	FREMONT	P.O. Box 1208	Fremont	43420	Tony Camilleri	(419) 334-4434	\$163,231,218	\$97,379,013	\$56,584,155	\$22,805,267	16,236	2.21%	4.50%
96750	FRIENDS-AND FAMILY	46 Federal Ave., NW	Massillon	44647	Nick Langenfeld	(330) 832-1371	\$66,485,079	\$53,436,203	\$7,933,064	\$5,512,235	8,268	-1.33%	5.60%
61220	GEAUGA	P.O. Box 839	Burton	44021	Thomas Briggs	(440) 834-4327	\$34,430,757	\$9,505,445	\$23,424,404	\$4,423,422	5,740	-0.42%	-3.35%
68574	GENERAL ELECTRIC	10485 Reading Rd.	Cincinnati	45241	Patrick Taylor	(800) 542-7093	\$1,941,321,171	\$1,801,494,804	\$84,089,456	\$227,738,980	139,410	8.21%	11.80%
20995	GENERAL PORTLAND PENINSULAR EMPL	P.O. Box 160	Paulding	45879	James Myers	(419) 399-5251	\$742,417	\$469,926	\$271,557	\$108,635	176	-2.83%	12.03%
68451	GENESIS EMPLOYEES	2951 N Maple Ave.	Zanesville	43701	Mike King	(740) 454-4603	\$12,306,108	\$6,255,188	\$5,677,137	\$1,407,391	3,509	-1.03%	-0.97%
68611	GENED	2492 Wedgewood Dr., Ste. G	Akron	44312	Joyce Jones	(330) 734-0225	\$207,746,000	\$157,273,176	\$38,091,674	\$34,466,780	23,320	3.62%	15.72%
62518	GIRARD	P.O. Box 98	Girard	44420	Gail McCombs	(330) 545-8203	\$2,273,881	\$843,182	\$1,419,324	\$349,193	352	-0.91%	6.11%
5495	GLASS CITY	1340 Arrowhead Dr.	Maumee	43537	Mark Slates	(419) 887-1000	\$189,696,486	\$85,390,858	\$89,326,891	\$18,612,486	23,219	3.69%	0.64%
61520	GLOBE INDUSTRIES EMPLOYEES	1944 Troy St.	Dayton	45404	Pamela Burille	(937) 229-8598	\$1,816,884	\$750,009	\$1,056,164	\$364,368	714	0.14%	-5.61%
61239	GOLDEN CIRCLE	4118 Lincolnway E	Massillon	44646	Jeffrey McClain	(330) 479-3130	\$88,189,061	\$33,751,435	\$49,488,318	\$14,510,969	10,870	-3.41%	1.31%
96718	GOODYEAR EMPLOYEES	501 Kelly Ave.	Akron	44306	William Thompson	(330) 724-9391	\$4,140,651	\$1,612,450	\$2,441,648	\$936,256	844	-4.09%	26.58%
61452	GRANGE MUTUAL EMPLOYEES	650 S. Front St.	Columbus	43206	Sheila Burle	(614) 445-2700	\$7,652,817	\$4,295,534	\$3,159,621	\$620,349	1,466	3.69%	1.15%
68243	GREAT LAKES	6600 Sylvania Ave., Ste. 6D	Sylvania	43560	David Seeger	(419) 246-5900	\$27,489,978	\$12,542,354	\$13,623,526	\$3,051,204	3,360	-0.84%	0.07%
13149	GREATER ABYSSINIA	1161 E 105th St.	Cleveland	44108	Juanita McLaurin	(216) 795-4028	\$580,994	\$184,355	\$394,534	\$138,174	448	-11.29%	11.15%
96722	GREATER CINCINNATI SCHOOLS	2721 Central Pkwy.	Cincinnati	45225	Daryl Sawyer	(513) 559-1234	\$88,656,213	\$60,204,335	\$21,897,892	\$6,868,316	12,467	1.99%	-0.71%
4369	GREATWAY COMMUNITY	P.O. Box 115	Rittman	44270	Kim Futo	(330) 927-2516	\$13,372,296	\$10,571,607	\$2,295,988	\$1,137,685	2,494	0.88%	13.96%
96719	GROHIO COMMUNITY	P.O. Box 1226	Mansfield	44901	Jeff Green	(419) 525-3800	\$9,022,546	\$6,229,894	\$2,158,893	\$997,419	1,670	11.02%	10.15%
2815	HANCOCK	P.O. Box 1623	Findlay	45839	Dan Kearnard	(419) 424-0163	\$69,847,608	\$49,455,401	\$16,758,543	\$8,142,981	9,610	0.18%	7.44%
20302	HARVEST	P.O. Box 2216	Heath	43056	Julie King	(740) 522-5277	\$25,823,190	\$11,815,288	\$13,380,410	\$3,592,068	2,646	3.75%	-8.20%
24725	HEALTHCARE CREDIT UNION SYSTEM	3955 W. Dublin Granville	Dublin	43017	Bill Butler	(614) 737-6030	\$71,492,061	\$46,908,969	\$20,565,145	\$5,958,492	12,849	35.79%	26.28%
264	HEARTLAND	3400 Office Park Dr.	Dayton	45439	Jim Sprauer	(937) 294-1991	\$79,555,423	\$43,627,301	\$32,197,845	\$7,732,885	8,651	-4.61%	-1.41%
96821	HEERIKAN EMPLOYEES	8200 Broadwell Rd.	Cincinnati	45244	Donna Reeves	(513) 388-2330	\$903,996	\$364,618	\$541,103	\$341,125	206	5.24%	8.71%
8944	HOLY FAMILY PARMA	7367 York Rd.	Parma	44130	Raymond Welling	(440) 842-1620	\$21,092,700	\$3,085,133	\$17,347,103	\$3,129,705	1,548	1.79%	-0.09%
61089	HOMELAND	P.O. Box 1974	Chillicothe	45601	Shayne Poe	(740) 775-3331	\$358,411,948	\$94,633,624	\$256,584,756	\$61,274,574	21,729	-0.01%	5.73%
15307	HOPEWELL	P.O. Box 2157	Heath	43056	James Johnson	(740) 522-8311	\$76,236,173	\$46,690,610	\$24,040,681	\$6,448,815	7,242	0.10%	0.50%
68522	HTM AREA	847 W Main St.	Troy	45373	James Beck	(937) 335-8591	\$20,164,819	\$11,767,518	\$7,304,025	\$2,819,362	2,701	2.38%	16.27%

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68150	IMPACT	1455 W. McPherson Hwy.	Clyde	43410	Scott Hicks	(419) 547-7781	\$121,641,103	\$76,938,340	\$35,600,028	\$11,693,663	14,542	1.06%	-1.80%
293	INCENTA	2300 S. Edwin C. Moses Blvd.	Dayton	45408	Deborah Gable	(937) 223-4943	\$83,529,476	\$46,740,624	\$30,640,130	\$8,990,431	9,614	-4.03%	-1.02%
475	INTEGRITY	971 W. Wooster Rd.	Barberton	44203	Karen Hardy	(330) 825-2455	\$41,317,175	\$20,824,317	\$18,554,519	\$4,019,080	5,309	1.91%	3.08%
61744	INTERNATIONAL HARVESTER EMPLOYEE	5000 Urbana Rd.	Springfield	45502	James Kitchen	(937) 390-1800	\$266,115,768	\$86,974,161	\$169,895,517	\$46,675,663	17,125	-0.26%	-1.51%
2918	JEOP COUNTRY	7030 Spring Meadows West Dr.	Holland	43528	Laurie Antonacci	(419) 865-2200	\$63,239,524	\$37,473,363	\$27,602,914	\$10,255,635	9,201	3.88%	9.80%
61810	KEMBA	P.O. Box 14090	Cincinnati	45250	Stephen Behler	(513) 762-5700	\$594,757,956	\$503,142,198	\$48,489,651	\$80,239,319	79,914	3.69%	15.51%
61623	KEMBA FINANCIAL	P.O. Box 307370	Gahanna	43230	Jerry Guy	(614) 235-2395	\$90,107,017	\$63,445,627	\$23,439,762	\$104,537,544	73,192	7.87%	11.35%
15263	KENAMETAL ORWELL EMPLOYEES	180 Penniman Rd.	Orwell	44076	Melody Sprague	(440) 437-4254	\$929,767	\$439,904	\$489,514	\$238,726	319	-6.94%	-5.99%
67199	KENT	6020 Rhodes Rd.	Kent	44240	Joseph Crawfis	(330) 678-2274	\$45,234,139	\$27,827,529	\$15,317,542	\$2,426,143	7,359	-0.50%	-0.26%
68542	KHNETWORK	7740 Paragon Rd.	Dayton	45459	Bradley Mader	(937) 558-9070	\$44,451,946	\$31,923,328	\$10,120,328	\$5,275,255	6,299	-2.78%	3.40%
20204	KRATON BELPRE	P.O. Box 235	Belpre	45714	Tonya Johnson	(740) 423-2382	\$65,996,232	\$2,132,743	\$4,395,530	\$865,903	957	-7.90%	-3.23%
96737	KYGER CREEK	P.O. Box 372	Cheshire	45620	Rebecca Overstreet	(740) 367-5055	\$17,040,840	\$10,362,573	\$6,502,046	\$2,770,444	1,333	1.20%	1.20%
13885	L C E	77 N St Clair St.	Painesville	44077	Anita Walters	(440) 357-2560	\$35,455,789	\$15,883,204	\$18,455,737	\$2,620,449	5,267	1.83%	-0.67%
66329	L E O	P.O. Box 937	Painesville	44077	Beth Patla	(440) 347-3891	\$15,636,340	\$3,985,011	\$11,446,461	\$2,186,229	2,070	-4.99%	-3.82%
15942	LAKE COMMUNITY	P.O. Box 457	Hartsville	44632	Renee Rose	(330) 877-4370	\$19,941,814	\$12,156,471	\$7,042,250	\$1,756,239	3,583	2.86%	24.83%
24545	LAKE COUNTY EDUCATIONAL	1595 Mentor Ave.	Painesville	44077	Miranda Puthoff	(440) 352-4732	\$18,834,854	\$7,466,782	\$10,428,423	\$1,468,647	2,879	4.64%	5.83%
61428	LAKESHORE COMMUNITY	586 Moore Rd.	Avon Lake	44072	Don McIntosh	(440) 933-3181	\$27,988,719	\$11,767,482	\$15,226,739	\$2,348,776	2,723	2.95%	7.83%
14584	LAKEVIEW	P.O. Box 2609	Ashtabula	44005	Sherry Cornell	(440) 998-2707	\$88,893,850	\$49,576,373	\$35,363,574	\$10,892,282	8,598	1.10%	3.71%
96738	LAKEWOOD FIRE FIGHTERS	18124 Detroit Ave.	Lakewood	44107	James Bennett	(216) 529-6661	\$595,870	\$595,870	\$989,384	\$317,683	219	-0.53%	-6.23%
17327	LAIN FAIR	926 Prestige Blvd.	Lancaster	43130	Gaura Thomas	(740) 654-2886	\$53,334,350	\$12,821,454	\$38,891,239	\$5,617,923	5,159	7.08%	-4.31%
62822	LATVIAN CLEVELAND	1385 Andrews Ave.	Lakewood	44107	Laura Foraker	(216) 228-1996	\$32,011,306	\$19,553,300	\$12,446,584	\$4,226,698	1,110	4.01%	12.82%
3522	LIBBEY	P.O. Box 919	Toledo	43697	Lynn Siler	(419) 727-2346	\$9,515,632	\$3,161,931	\$6,155,012	\$1,244,701	1,361	-0.61%	-1.59%
19723	LOCAL 50 PLUMBERS & STEAMFITTERS	7570 Cagle Blvd., Ste. C	Northwood	43619	Amy Cobb	(419) 662-3993	\$7,675,962	\$4,413,198	\$3,144,807	\$1,063,061	1,742	4.20%	8.31%
62852	LOCAL 673	8356 Munson Rd.	Mentor	44060	Thomas Goss	(440) 235-4600	\$17,663,982	\$909,881	\$848,520	\$271,727	474	-2.55%	-10.25%
24473	LOCAL UNION 392	1228 Central Parkway, Ste. 108	Cincinnati	45202	Valerie Fortman	(513) 621-3817	\$9,598,383	\$7,174,011	\$2,296,967	\$1,666,025	2,095	8.07%	10.37%
96746	LORAIN SCHOOL EMPLOYEES	2350 Pole Ave.	Lorain	44052	Neil Sommers	(440) 282-4600	\$15,664,221	\$4,334,839	\$10,818,569	\$1,608,784	1,469	-1.83%	-12.47%
24637	LORNET COMMUNITY	1825 E 28th St.	Lorain	44055	Daniel Cwalina	(440) 277-8265	\$149,210,441	\$70,413,325	\$62,782,510	\$16,521,052	18,557	-0.19%	-6.26%
21787	M G EMPLOYEES	P.O. Box 66	Marysville	43040	Roger Packman	(937) 747-3892	\$3,398,133	\$1,316,469	\$2,103,223	\$849,790	276	6.40%	-5.44%
63053	MANATROL DIVISION EMPLOYEES	P.O. Box 4026	Elyria	44036	Shirley Norris	(440) 366-1250	\$742,443	\$438,362	\$294,212	\$120,140	227	8.75%	-14.55%
61324	MARION COMMUNITY	P.O. Box 84	Marion	43302	Viola Jeygar	(740) 389-9960	\$58,360,474	\$31,240,773	\$23,848,726	\$5,875,694	8,314	-0.74%	6.31%
20063	MATERION	14710 W Portage River Rd.	Elmore	43416	Suzette Willard	(419) 862-4115	\$17,291,070	\$13,551,570	\$3,354,046	\$2,493,867	1,717	0.88%	10.61%
15390	MAUMEE EDUCATORS	950 Cass Rd.	Maumee	43537	Lawrence Lines	(419) 893-1039	\$2,990,956	\$953,855	\$2,015,204	\$372,422	375	-7.35%	9.26%
97053	MAUMEE VALLEY	28 Fearing Blvd., N	Toledo	43607	John Banks	(419) 382-4071	\$2,908,805	\$1,214,021	\$6,998,304	\$2,818,611	3,435	0.91%	-4.46%
15599	MCDONALD COMMUNITY	408 Ohio Ave.	Mcdonald	44437	Janet Zielinski	(330) 530-5091	\$4,641,344	\$1,241,855	\$3,330,647	\$868,445	811	-0.88%	3.29%
13794	MEDINA COUNTY	P.O. Box 1010	Wadsworth	44282	Pete Grimm	(330) 334-1023	\$68,422,740	\$19,066,492	\$46,726,826	\$7,838,700	7,700	-0.91%	-7.61%
96771	MEMBERS CHOICE	P.O. Box 472	Greenville	45331	Patricia Niese	(937) 548-0360	\$17,441,739	\$10,886,778	\$6,100,809	\$3,424,554	3,553	-0.14%	-1.23%
15874	MEMBERS TRUST	4000 Luxottica Place	Mason	45040	Darren Hartt	(513) 765-6075	\$22,965,261	\$10,801,232	\$11,853,395	\$3,678,082	4,650	-3.19%	-3.26%
12706	MERCY HEALTH PARTNERS	2213 Cherry St.	Toledo	43608	Cheryl Dorman	(419) 251-4707	\$21,497,341	\$8,582,869	\$12,111,544	\$2,973,921	3,613	-2.26%	0.27%
19678	MIAMI UNIVERSITY COMMUNITY	420 Wells Mill Dr.	Oxford	45056	Richard Paiker	(513) 529-2739	\$57,873,035	\$29,846,739	\$25,029,764	\$5,749,302	5,630	3.12%	3.97%
62877	MIDDLETOWN AREA SCHOOLS	1730 Central Ave.	Middletown	45044	Mary Lawson	(513) 422-2392	\$7,465,028	\$4,520,105	\$2,604,051	\$954,600	1,156	5.63%	6.15%
96755	MIDUSA	3600 Towne Blvd.	Middletown	45005	Jim Miles	(513) 420-8640	\$193,069,387	\$122,053,982	\$56,594,022	\$21,060,397	14,990	-3.78%	3.03%
22915	MIDWEST ASSOCIATES	4361 Irwin Simpson Rd.	Mason	45040	Kathy Kohrs	(513) 336-5613	\$5,558,237	\$2,657,270	\$2,776,051	\$374,577	1,350	-4.56%	0.77%
9522	MIDWEST COMMUNITY	0870 State Rte. 66 N	Defiance	43512	Sonja Delaney	(419) 783-6500	\$140,204,598	\$70,659,951	\$61,287,598	\$13,783,304	12,851	2.56%	8.56%
96756	MILLSTREAM AREA	1007 Western Ave.	Findlay	45840	Karen Reams	(419) 422-5626	\$32,764,557	\$26,011,370	\$4,476,827	\$4,019,188	7,460	0.04%	19.32%
20622	MINERVA AREA	3570 Union Ave. SE	Minerva	44657	Jane Yankovich	(330) 868-7080	\$7,090,058	\$4,601,782	\$2,084,045	\$967,011	2,835	-2.14%	-1.27%
1489	MONARCH	170 Monarch Ln.	Miamisburg	45342	Douglas Hemmelgarn	(937) 865-2909	\$10,595,863	\$5,567,239	\$4,661,355	\$2,130,258	1,286	-0.39%	0.87%
63961	MONTGOMERY COUNTY	409 E. Monument Ave., 105	Dayton	45402	Sylvia Minnifield	(937) 224-4050	\$28,217,458	\$9,242,787	\$17,825,574	\$2,822,574	6,742	-6.52%	-3.80%
21606	MORGON COUNTY	P.O. Box 148	Mt. Gilead	43338	Sandra Counts	(419) 946-5066	\$5,833,760	\$2,022,444	\$3,724,777	\$1,003,490	1,250	7.73%	8.38%
61827	MORTON SALT	P.O. Box 36	Rittman	44270	Pamela Blubaugh	(330) 927-1025	\$4,552,172	\$1,914,314	\$2,546,796	\$846,604	578	2.64%	-1.64%
18562	MT ZION WOODLAWN	10180 Woodlawn Blvd.	Cincinnati	45215	John Burress	(513) 772-6230	\$98,460	\$29,433	\$71,899	\$18,011	341	3.16%	-30.50%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
616	NEW HORIZON	180 2nd St. SW	Barberton	44203	Michael Heidenreich	(330) 745-8897	\$15,992,016	\$9,038,644	\$6,445,392	\$1,875,110	2,163	6.58%	9.94%
63307	NEW HORIZONS	P.O. Box 539	Cincinnati	45201	Gary Hesse	(513) 562-6600	\$41,388,738	\$24,685,896	\$15,941,066	\$4,325,367	5,178	4.69%	11.08%
9000	NICKEL STEEL	1067 S. Main St.	Lima	45804	Rikki Haiton	(419) 224-7861	\$2,540,509	\$2,620,977	\$2,509,505	\$1,254,999	751	-1.91%	-0.12%
95786	NORTH COAST	20525 Center Ridge Rd. Rm. 410	Rocky River	44116	Bryan Boyko	(440) 333-6366	\$12,567,163	\$4,971,742	\$6,398,655	\$5,970,647	2,602	5.23%	6.79%
15968	NORTH OLDMSTED SCHOOL EMPLOYEES	30129 Lorain Rd.	North Olmsted	44070	Carol Stefanac	(440) 777-2009	\$4,936,249	\$953,908	\$3,927,775	\$614,279	985	-3.19%	-12.60%
6949	NORTHWESTERN	234 N. Main St.	Bryan	43506	Beverly Psurny	(419) 636-2123	\$11,609,087	\$3,431,496	\$7,400,336	\$1,091,363	2,629	-8.13%	-11.00%
13559	NOTE WORTHY	1900 Superior Ave., Ste. 126	Cleveland	44115	Annette Quinn	(216) 422-7034	\$2,106,334	\$1,780,808	\$296,376	\$180,612	443	14.28%	20.79%
68603	NUOVA ESPERANZA COMMUNITY	P.O. Box 9875	Toledo	43697	Sue Cievas	(419) 720-9530	\$1,569,714	\$685,638	\$866,328	\$195,342	434	0.19%	70.77%
96764	OARDC EMPLOYEES	1680 Madison Ave.	Wooster	44691	Pam Schoenberger	(330) 263-3923	\$517,996	\$299,315	\$222,004	\$80,511	216	1.58%	7.78%
10089	ODJFS	4020 E Fifth Ave.	Columbus	43219	Diane Easterday	(614) 466-3416	\$9,687,003	\$4,587,587	\$4,789,645	\$1,245,077	2,793	-1.68%	-3.58%
9208	OHO CATHOLIC	13623 Rockside Rd.	Garfield Hts	44125	Todd Turner	(216) 663-6800	\$153,390,377	\$103,524,977	\$40,369,694	\$15,747,206	15,377	-2.87%	2.78%
14689	OHO OPERATING ENGINEERS	3515 Prospect Ave., Rm. 200	Cleveland	44115	Kenneth Strnad	(216) 432-0300	\$5,541,778	\$3,256,132	\$2,193,096	\$420,021	1,205	-2.59%	0.20%
61136	OHO TEAMSTERS	6100 Rockside Woods Dr.	Independence	44131	Andrew Megrey	(216) 573-6700	\$16,233,624	\$9,806,841	\$6,707,319	\$4,756,673	6,227	-0.06%	-7.21%
61048	OHO UNIVERSITY	944 E State St.	Athens	45701	Phil Meyer	(740) 597-2800	\$299,136,317	\$196,241,052	\$90,212,277	\$31,398,098	23,657	3.16%	10.16%
22688	OHO VALLEY	2091 James E. Sauls Sr. Dr.	Batavia	45103	Martin Purdin	(513) 724-6098	\$21,902,685	\$12,968,698	\$8,081,028	\$2,267,588	3,416	-5.70%	-5.30%
60913	OHO VALLEY COMMUNITY	52775 Boston Hill Rd.	Clarington	43915	Gregory Harper	(740) 483-2279	\$135,427,105	\$55,967,551	\$69,447,555	\$10,646,371	13,819	3.13%	-3.86%
96682	OHO'S FIRST CLASS	P.O. Box 5877	Cleveland	44101	Jeff Spada	(216) 241-1088	\$38,298,742	\$19,272,470	\$16,941,041	\$6,459,965	10,155	-0.26%	8.14%
96765	ORANGE SCHOOL EMPLOYEES	32000 Chagrin Blvd.	Cleveland	44124	Francine Mangoni	(216) 765-1070	\$3,072,521	\$1,569,355	\$1,477,386	\$601,225	469	14.83%	11.17%
24681	OSNOVA UKRAINIAN	5602 State Rd.	Parma	44134	Inessa Koval	(440) 842-5888	\$8,237,914	\$5,822,565	\$2,104,266	\$834,279	692	-7.76%	12.10%
14784	OUR LADY OF ANGELS	3644 Rocky River Dr.	Cleveland	44111	Karen Helbig	(216) 252-0665	\$396,354	\$164,307	\$164,307	\$64,419	213	-5.54%	8.19%
4150	PAKO	6035 Parkland Blvd.	Cleveland	44124	Sharon Wade	(216) 896-2220	\$7,182,528	\$1,861,797	\$5,260,024	\$626,367	1,445	3.62%	-15.07%
63679	PAINEVILLE	280 N. St. Clair St.	Painesville	44077	Vaughn Johnson	(440) 352-8974	\$8,850,930	\$15,890,211	\$8,259,755	\$3,259,755	3,643	-4.02%	-2.59%
2935	PARISH	5138 N. Summit St.	Toledo	43611	Bill Hann	(419) 729-9650	\$17,443,864	\$7,430,018	\$6,809,055	\$1,579,581	1,917	-0.21%	6.55%
66376	PATHWAYS FINANCIAL	5665 N. Hamilton Rd.	Columbus	43230	Michael Shafer	(614) 416-7588	\$220,655,888	\$123,455,783	\$81,242,393	\$21,306,217	26,771	0.76%	12.64%
24761	PLAIN DEALER	1801 Superior Ave.	Cleveland	44114	William Pelger	(216) 999-4270	\$17,761,096	\$6,032,539	\$11,406,729	\$3,286,950	2,453	-9.64%	-6.05%
18013	PLUMBERS 55	980 Keynote Cr.	Brooklyn Hts	44131	John Allen	(216) 459-2432	\$3,257,067	\$1,050,369	\$2,177,753	\$541,447	963	5.94%	-7.20%
12351	PORT CONNEAUT	1002 Broad St.	Conneaut	44030	Tony Coniglio	(440) 593-6218	\$27,245,773	\$12,755,650	\$13,009,358	\$3,184,636	4,736	-2.95%	5.26%
97079	POSTAL FAMILY	P.O. Box 14403	Cincinnati	45250	Ann Martin	(513) 381-8600	\$61,552,054	\$23,776,338	\$35,293,084	\$8,116,575	7,722	-0.55%	-2.57%
24530	PRESIDENTS	4135 S.R. 128	Cleves	45002	Daniel Minneman	(513) 941-6675	\$10,075,847	\$7,968,996	\$1,192,962	\$821,103	1,903	0.31%	6.38%
96770	PRODUCERS EMPLOYEES	P.O. Box 29800	Columbus	43229	Richard Majzik	(614) 433-2170	\$636,826	\$306,320	\$355,388	\$95,751	163	-10.54%	-19.40%
21226	PROMEDICA	2301 W Central Ave.	Toledo	43606	Rick Haas	(419) 479-4040	\$50,941,990	\$18,661,781	\$30,447,186	\$6,166,622	7,061	-1.12%	-1.62%
96768	PSE	P.O. Box 29450	Parma	44129	Janice Thomas	(440) 843-8300	\$121,672,184	\$51,058,079	\$61,357,302	\$10,784,033	21,540	-0.05%	5.05%
19508	QUEST	12837 S. R. 68 S	Kenton	43326	Matthew Jennings	(419) 674-4998	\$89,271,786	\$50,360,281	\$30,717,317	\$8,558,754	12,564	2.38%	13.15%
3240	RT A BROOKLYN	4319 State Rd.	Cleveland	44109	Edward Walters	(216) 749-0583	\$7,343,764	\$3,332,689	\$3,834,399	\$612,104	2,270	-2.92%	-10.76%
21503	READING	2110 E Galbraith Rd.	Cincinnati	45237	Napoleon Smith	(513) 948-7778	\$8,762,010	\$1,718,936	\$6,934,231	\$991,390	871	-6.41%	-9.12%
3750	REPUBLIC HOSE EMPLOYEES	600 Industrial Rd.	Youngstown	44509	Chris Curry	(330) 799-2575	\$583,879	\$494,572	\$84,456	\$42,553	455	-4.03%	-7.87%
68476	RIVER VALLEY	505 Earl Blvd.	Miamisburg	45342	John Bowen	(937) 859-6260	\$313,068,824	\$210,988,690	\$83,175,375	\$31,392,134	28,307	38.21%	27.99%
62413	RIVERVIEW	403 Main St.	Belpre	45714	Michael Iadrosza	(740) 423-4260	\$53,712,231	\$12,816,631	\$38,258,195	\$8,732,161	6,078	-1.08%	-10.50%
346	ROBBINS & MYERS EMPLOYEES	1631 W Main St.	Springfield	45504	James Fenwick	(937) 325-8697	\$3,366,359	\$2,048,624	\$1,222,923	\$338,878	786	-4.61%	-7.52%
2181	RSC/VO OFFICES	25 E Boardman St., Ste. 333	Youngstown	44503	Diane Ianeek	(330) 743-6400	\$6,642,110	\$1,222,931	\$5,372,798	\$791,230	689	-3.88%	14.97%
2538	RITA HAYDEN	1661 Hayden Ave.	East Cleveland	44112	Pat Lamp	(216) 451-0662	\$1,692,624	\$872,177	\$808,180	\$469,173	733	-0.68%	-3.82%
17331	S & J SCHOOL EMPLOYEES	P.O. Box 2161	Wintersville	43953	Lisa McConnell	(740) 266-6354	\$3,426,048	\$1,305,053	\$2,048,700	\$235,307	930	-6.62%	1.68%
16682	S.T.O.F.F.E.	5750 Harper Rd.	Solon	44139	Jerry Mehle	(440) 349-5757	\$5,715,253	\$3,564,734	\$2,059,353	\$1,210,791	2,356	-9.37%	17.94%
3376	SANDUSKY OHO EDISON EMPLOYEE	2508 W Perkins Ave.	Sandusky	44870	Mary Jean Burch	(419) 627-6920	\$536,651	\$280,265	\$252,925	\$121,814	153	1.37%	5.93%
63340	SCFE	P.O. Box 1188	Portsmouth	45662	Bob Ridenour	(740) 353-1628	\$1,014,811	\$668,025	\$343,134	\$117,044	186	-4.14%	-15.02%
97094	SCHOOL EMPLOYEES LORAIN COUNTY	340 Griswold Rd.	Elyria	44035	Brent Binkley	(800) 451-6315	\$143,745,266	\$58,375,950	\$79,778,976	\$15,127,209	11,612	0.89%	-3.67%
63386	SCOTT ASSOCIATES	14711 Scitslawn Rd.	Marysville	43041	Karla Poling	(937) 644-7385	\$4,882,039	\$4,882,039	\$6,589,547	\$1,411,116	2,083	2.49%	4.17%
61077	SEVEN SEVENTEEN	3181 Larchmont Ave.	Warren	44483	Gary Souknenik	(330) 372-8100	\$830,584,967	\$557,296,324	\$232,943,753	\$99,805,508	66,670	-0.69%	6.19%
3787	SHAKER HEIGHTS	3400 Lee Rd.	Shaker Heights	44120	Frank Novak	(216) 491-1486	\$2,054,182	\$628,442	\$1,441,293	\$299,684	343	-1.82%	-8.62%
61090	SHAREFAX	1147 Old State Rte. 74	Batavia	45103	Art Kremer	(513) 753-2440	\$321,968,469	\$179,191,521	\$127,148,530	\$30,686,120	28,742	1.19%	6.90%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
19920	SHERGHEM	2900 Middle Rd.	Ashkabula	44004	Marilyn Pifer	(440) 994-1598	\$3,216,564	\$1,485,281	\$1,696,957	\$495,407	484	1.73%	9.16%
7772	SMART	3454 N High St.	Columbus	43214	Jodi Henricks	(614) 261-0650	\$31,086,764	\$11,154,249	\$19,259,513	\$3,237,198	4,488	-2.70%	-5.37%
19433	SOFITTE COMMUNITY	1201 S Zane Hwy.	Martins Ferry	43935	Pam Fankhouser	(740) 633-2103	\$16,878,827	\$8,869,167	\$7,247,055	\$2,414,414	2,853	-4.51%	-7.71%
15451	SOLOM/CHAGRIN FALLS	33600 Inwood Dr.	Solon	44139	Kirk Miller	(440) 349-6257	\$8,577,025	\$3,486,889	\$5,009,740	\$1,109,515	1,102	10.26%	12.59%
6772	SORG BAY WEST	P.O. Box 42903	Middletown	45042	Joann Mammaligas	(513) 432-8697	\$8,235,262	\$3,514,867	\$4,255,085	\$793,960	941	7.44%	2.45%
96674	SOUTHEASTERN OHIO	115 Market St.	Cambridge	43725	Marsha Leasure	(740) 432-0430	\$24,955,351	\$11,703,983	\$11,592,590	\$2,578,053	4,819	5.38%	21.49%
7022	SPRINGFIELD POSTAL EMPLOYEES	P.O. Box 3087	Springfield	45501	Marcille Williams	(937) 323-8949	\$5,229,320	\$2,791,663	\$2,397,884	\$967,212	609	5.75%	3.47%
3462	ST. COLUMANS & AFFILIATES	6637 Lorain Ave.	Cleveland	44102	Dennis Solomon	(216) 281-4570	\$6,354,346	\$3,540,873	\$2,662,077	\$566,654	3,197	-6.78%	8.31%
13971	ST. COLUMBKILLE	6740 Broadview Rd.	Parma	44134	Joanna Bonacci	(216) 524-0414	\$25,247,110	\$7,755,588	\$17,067,473	\$2,046,093	2,327	6.61%	18.83%
4385	ST. FRANCIS DE SALES PARISH	P.O. Box 347145	Parma	44134	Christopher Carrig	(440) 888-3663	\$6,391,273	\$2,025,664	\$4,309,350	\$1,705,769	1,364	-8.24%	-7.75%
10900	ST. HELEN	5000 Burkhardt Rd.	Dayton	45431	Amy Comer	(937) 252-7477	\$2,688,671	\$998,916	\$1,640,119	\$321,740	851	3.63%	59.38%
62624	ST. JAMES PARISH	6195 Cheviot Rd.	Cincinnati	45247	Julie Bruzina	(513) 385-5921	\$6,674,800	\$3,082,929	\$3,490,560	\$888,815	1,072	0.75%	-8.13%
4884	ST. JOSEPH'S CANTON PARISH	1811 Whipple Ave. NW	Canton	44708	Cari Huthmacher	(330) 478-8400	\$43,457,677	\$18,536,734	\$22,471,641	\$3,379,084	6,299	1.80%	22.93%
934	ST. MARY ASSUMPTION PARISH	1782 Us 20	Swanton	43558	Patricia Dowling	(419) 644-4184	\$1,336,154	\$204,378	\$1,130,019	\$196,190	217	-1.90%	-18.89%
5460	ST. MARY'S PARISH OTTOVILLE	P.O. Box 1167	Ottoville	45876	Virginia Kimmet	(419) 453-3762	\$185,707	\$32,969	\$151,377	\$32,327	110	-6.36%	-32.03%
11992	ST. PASCAL BAYLON	5384 Wilson Mills Rd.	Highland Height	44143	Gary Lang	(440) 646-0409	\$6,521,129	\$466,985	\$5,995,171	\$773,065	544	-7.85%	14.52%
96787	ST. PAUL AME ZION CHURCH	2393 E 55th St.	Cleveland	44104	William Bloodsaw	(216) 431-7716	\$218,428	\$79,544	\$135,900	\$57,498	225	1.15%	27.24%
4932	ST. PAUL'S EUCLID PARISH	1231 Chardon Rd.	Euclid	44117	William Gulde	(216) 481-2968	\$1,946,502	\$164,216	\$1,765,599	\$278,589	305	1.32%	-7.83%
8301	ST. PAUL'S PARISH	1762 Brown St.	Akron	44301	James Tawney	(330) 724-5183	\$4,707,601	\$1,834,485	\$2,592,996	\$968,011	680	-0.73%	-9.74%
1380	STANDARD REGISTER	P.O. Box 1167	Dayton	45401	Michael Frankey	(937) 232-3333	\$42,621,051	\$24,818,634	\$16,723,896	\$1,183,486	4,804	-2.52%	4.26%
14120	STARK	4100 Dressler Rd. NW	Canton	44718	Nino Gemma	(330) 493-8325	\$110,208,753	\$43,236,394	\$62,402,516	\$12,142,482	13,749	4.55%	14.88%
24646	STARK METROPOLITAN HOUSING AUTHORITY	P.O. Box 7006	Canton	44705	William Lacy	(330) 454-0779	\$1,774,139	\$355,098	\$355,098	\$258,192	1,558	0.12%	-20.51%
13432	STATE HIGHWAY PATROL	6161 Busch Blvd., Ste. 215	Columbus	43229	Becky Landis	(614) 431-0784	\$61,938,520	\$23,909,202	\$37,334,647	\$7,116,743	5,938	-0.23%	-1.31%
17555	STEELE VALLEY	P.O. Box 609389	Cleveland	44109	David Lawhoun	(216) 741-9430	\$37,128,407	\$6,412,617	\$37,996,710	\$3,525,472	9,162	-14.42%	-18.50%
13531	STRUTHERS	964 Fifth St.	Struthers	44471	Linda Kestel	(330) 755-7556	\$16,001,171	\$6,528,918	\$7,975,790	\$1,183,486	3,687	4.35%	10.72%
5089	ST. MARGARET & GREGORY	1499 Dean Dr.	South Euclid	44121	Karen Helbig	(216) 691-0242	\$11,452,450	\$7,339,597	\$3,657,664	\$1,196,532	2,296	8.78%	5.73%
11841	SUBURBAN	5310 Elmer Dr.	Toledo	43615	Susan Polcyn	(419) 531-9683	\$6,101,838	\$1,911,019	\$3,983,328	\$564,091	1,360	3.25%	-3.33%
96793	SUGARDALE EMPLOYEES	P.O. Box 7423	Canton	44705	Nancy Campbell	(330) 430-7662	\$1,837,464	\$1,837,464	\$1,962,375	\$325,608	1,186	-0.60%	-1.25%
7182	SUMMIT	P.O. Box 1460	Akron	44309	Sharon Arthur	(330) 376-3626	\$4,125,355	\$21,597,753	\$20,140,097	\$5,312,890	5,480	5.09%	3.87%
7064	SUN	1627 Holland Rd.	Maumee	43537	Gary Moritz	(419) 893-2170	\$456,388,268	\$277,356,482	\$156,088,914	\$36,931,377	30,928	-0.12%	7.74%
22421	SUN CENTER	133 Commerce Dr. E	Lagrange	44050	Brenda Hammond	(440) 355-5166	\$34,917,102	\$26,140,973	\$7,256,226	\$3,055,684	4,047	-4.41%	4.44%
9845	SUPERIOR	P.O. Box 1110	Lima	45802	Phil Buell	(419) 223-9746	\$467,800,357	\$282,467,500	\$155,907,491	\$74,207,147	51,422	5.33%	8.78%
63502	SUPERIOR SAVINGS	1807 Lincoln Way E	Massillon	44646	Deborah Hartke	(330) 833-0751	\$21,656,644	\$14,178,114	\$6,070,308	\$2,105,573	2,655	-6.88%	-2.74%
17733	SYLVANIA AREA	6613 Maplewood Ave.	Sylvania	43560	Debbie Gerschultz	(419) 882-3525	\$21,543,473	\$7,727,025	\$13,109,907	\$2,058,568	2,362	-0.47%	-5.04%
95821	TALERS	1250 E Granger Rd.	Cleveland	44131	Robin Thomas	(216) 739-2300	\$70,279,491	\$44,225,157	\$20,465,825	\$12,241,990	9,508	-1.89%	-0.30%
96796	TAPPAN COMMUNITY	191 Park Ave. E	Mansfield	44902	Connie DeVault	(419) 526-1616	\$14,838,245	\$1,067,310	\$13,455,724	\$2,964,624	811	-2.38%	-7.92%
19430	TEAMSTERS LOCAL 92	1105 9th St. SW	Canton	44707	Melissa Holman	(330) 453-8409	\$2,008,193	\$1,402,382	\$510,170	\$184,787	597	-1.56%	18.69%
62848	TELHO	96 N 4th St.	Columbus	43215	Leslie Bumgarner	(614) 221-3233	\$529,108,857	\$402,608,967	\$107,991,369	\$54,418,993	46,399	4.91%	15.02%
63177	THE CATHOLIC	P.O. Box 262	Avon Lake	44012	Lorelei Killbane	(440) 933-2524	\$9,644,483	\$4,214,174	\$5,299,602	\$1,023,461	1,623	-0.01%	6.53%
95107	THE OHIO EDUCATIONAL	2554 E 22nd St.	Cleveland	44115	Jerome Valco	(216) 621-6296	\$124,216,163	\$83,949,839	\$33,345,176	\$10,300,135	18,158	-0.10%	-0.84%
66066	THE WAY	19100 E Shelby Rd.	New Knoxville	45871	Jeanette Lomax	(419) 353-1312	\$12,312,807	\$7,214,059	\$12,144,059	\$1,191,379	831	1.55%	N/A
3748	TOLEDO FIRE FIGHTERS	2800 W Laskey Rd.	Toledo	43613	Christine Cwynar	(419) 474-7200	\$31,033,287	\$12,959,099	\$17,070,880	\$4,038,333	2,786	1.49%	0.04%
9189	TOLEDO METRO	1212 Adams St.	Toledo	43604	James McCabe	(419) 242-4926	\$39,222,138	\$25,945,447	\$10,431,663	\$3,813,695	5,644	10.28%	22.71%
3720	TOLEDO POLICE	4280 Heatherdowns	Toledo	43614	Lorraine Ford	(419) 385-0101	\$33,594,606	\$13,085,041	\$19,469,600	\$3,301,914	3,092	1.88%	2.02%
63621	TOLEDO POSTAL EMPLOYEES	P.O. Box 117	Toledo	43697	Matthew Studer	(419) 241-1507	\$5,095,251	\$1,734,806	\$3,228,389	\$958,589	1,288	-2.83%	-21.61%
5352	TOLEDO TEAMSTERS	435 S. Hawley	Toledo	43609	D. Scott Bechtel	(419) 243-7373	\$5,354,950	\$3,498,219	\$1,631,855	\$411,758	1,305	18.19%	7.77%
24578	TOLEDO URBAN	1339 Dor	Toledo	43607	Suzette Cowell	(419) 255-8876	\$4,540,073	\$3,954,619	\$425,473	\$437,851	2,037	11.40%	14.59%
15438	TOPMARK	1511 N Main St.	Lima	45001	Angie Maynard	(419) 223-5886	\$29,683,543	\$19,636,257	\$8,817,555	\$3,689,984	6,502	7.73%	10.19%
96658	TOWPATH	2969 Smith Rd.	Fairlawn	44333	Rose Bartolomucci	(330) 664-4700	\$115,741,423	\$51,309,946	\$56,595,449	\$13,432,825	21,195	-1.11%	5.55%
61014	TRIANGLE	2875 Culver Ave.	Kettering	45429	Brenda Staley	(937) 294-4795	\$17,592,520	\$4,030,912	\$12,998,580	\$2,020,456	2,515	-2.26%	-4.81%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
96798	TRI-COUNTY	4410 Boardman-Canfield Rd.	Canfield	44406	Carol Amicone	(330) 533-3215	\$12,275,008	\$3,312,783	\$8,765,490	\$1,801,306	1,936	3.48%	-1.34%
63615	TRUMBULL COUNTY POSTAL EMPL	P.O. Box 1366	Warren	44482	Walter Nolan	(330) 399-5164	\$1,434,820	\$805,843	\$695,240	\$223,062	268	-0.69%	-8.53%
61154	TUSCARAWAS SCHOOLS	501 Monroe St.	Dover	44622	Linda Myers	(330) 364-5113	\$14,845,328	\$2,275,347	\$12,159,330	\$1,547,743	2,527	4.58%	-20.36%
4360	UTU	14600 Detroit Ave.	Lakewood	44107	Charles Blackburn	(216) 228-9400	\$3,383,713	\$342,357	\$3,027,318	\$390,083	227	-15.23%	-70.72%
14967	UAP EMPLOYEES	200 Railroad St.	Forest	43843	Cheryl Holtzberger	(419) 273-2511	\$986,378	\$362,843	\$611,966	\$123,720	166	1.99%	-7.63%
96800	UNION OF POLES IN AMERICA	6501 Lansing Ave.	Cleveland	44105	Allan Scuffada	(216) 478-0120	\$889,878	\$509,191	\$379,692	\$132,946	539	-1.04%	-14.17%
96699	UNITED METHODIST FINANCIAL	P.O. Box 2800	North Canton	44720	Wayne White	(330) 499-3972	\$98,282,125	\$27,960,618	\$68,919,461	\$8,533,377	4,803	7.31%	-20.14%
6019	UNITED SERVICES	1716 Spielbusch Ave., Rm. 405	Toledo	43604	Cheryl Fitzpatrick	(419) 241-2163	\$7,082,001	\$1,612,111	\$5,380,286	\$1,148,018	966	-3.59%	-4.77%
4966	UNITY CATHOLIC	5839 Ridge Rd.	Parma	44129	Tamlyn Straight-Schievish	(440) 886-2558	\$70,461,770	\$32,767,845	\$34,586,252	\$6,585,926	11,747	-0.15%	4.43%
64970	UNIVERSAL 1	P.O. Box 467	Dayton	45409	Loren Rush	(937) 225-6800	\$379,542,456	\$309,392,027	\$52,180,920	\$36,356,442	51,541	-1.99%	1.03%
16174	UNIVERSITY OF TOLEDO	5248 Hill Ave.	Toledo	43615	Steve Wagner	(419) 534-3770	\$65,366,052	\$25,727,089	\$38,371,369	\$7,440,794	6,664	3.08%	3.11%
96799	UPS	644 Linn St., Ste. 129	Cincinnati	45203	Mary Dameron	(513) 241-2892	\$3,824,050	\$1,916,676	\$1,916,676	\$716,380	1,203	-1.33%	1.16%
11293	VACATIONLAND	2911 S Hayes Ave.	Sandusky	44870	Bryan Myers	(419) 625-9025	\$165,801,000	\$99,658,312	\$57,228,411	\$18,021,415	16,680	2.93%	6.31%
16756	VALLEY ONE COMMUNITY	2990 Johnson Rd.	Steubenville	43952	Linda Cecolones	(740) 264-1402	\$31,504,846	\$8,704,458	\$21,101,377	\$3,087,958	3,946	-1.95%	0.70%
10859	W T COMMUNITY	755 Ohio Pike	Cincinnati	45245	Angela Wuerdeman	(513) 752-6250	\$3,306,860	\$1,311,983	\$1,871,772	\$373,026	766	-3.39%	3.92%
17449	WAYNE COUNTY COMMUNITY	P.O. Box 214	Smithville	44677	Mike Hofstetter	(330) 669-2117	\$46,972,074	\$14,037,771	\$31,804,899	\$3,861,084	6,621	1.14%	5.56%
61233	WES	38024 2nd St.	Willoughby	44094	Steven Simone	(440) 942-6981	\$10,952,097	\$2,758,463	\$7,910,781	\$1,181,648	1,708	-1.21%	-4.40%
96807	WEST HOLMES SCHOOL EMPLOYEES	8540 Township Rd., 308 Rt2	Millersburg	44654	Carla McDowell-Barnhart	(330) 674-7816	\$307,191	\$127,129	\$177,842	\$46,864	96	8.67%	-10.89%
2966	WEST STARK COMMUNITY	46 Federal Ave. NW	Massillon	44647	Rebecca Decker	(330) 837-0847	\$9,125,446	\$4,897,926	\$3,825,388	\$706,684	2,473	3.06%	-2.01%
13615	WESTERN REGION	18101 Lorain Ave.	Cleveland	44111	Nancy Chapman	(216) 476-7072	\$13,346,289	\$5,102,480	\$7,931,903	\$1,938,560	2,555	-1.03%	0.63%
97091	WHITEHALL	5025 E Main St.	Columbus	43213	Jeff Gardner	(614) 866-5025	\$18,020,719	\$7,135,304	\$9,887,987	\$2,210,249	2,833	1.04%	-0.08%
61760	WHITEWATER COMMUNITY	10935 New Haven Rd.	Harrison	45030	Jenny Colyer	(513) 202-1306	\$6,094,898	\$4,669,677	\$1,179,403	\$592,895	1,388	-2.16%	1.65%
96808	WIREMEN'S	5800 State Rd.	Parma	44134	Robert Milna	(440) 887-3800	\$25,489,016	\$10,597,524	\$13,954,782	\$6,122,914	4,334	6.92%	8.90%
14444	WITTENBERG UNIVERSITY	P.O. Box 720	Springfield	45501	Anny Pennington	(937) 327-6427	\$3,563,587	\$1,367,772	\$2,193,428	\$192,812	654	-14.02%	-13.17%
16537	WOODCO	P.O. Box 166	Millbury	43447	Juanita Zunk	(419) 931-0700	\$9,554,969	\$6,994,829	\$2,330,848	\$871,533	1,647	-3.40%	-8.26%
96691	WRIGHT-DUNBAR AREA	P.O. Box 17605	Dayton	45417	Dorothy Bates	(937) 223-1101	\$447,946	\$120,193	\$324,031	\$82,389	412	2.88%	-8.66%
66328	WRIGHT-PATT	P.O. Box 340134	Beavercreek	45434	Doug Fecher	(937) 912-7000	\$2,849,223,922	\$1,994,792,101	\$607,786,551	\$337,315,762	282,219	6.18%	19.35%
14469	YHA SOUTH UNIT	12 Colonial Dr., Ste. B	Youngstown	44505	Shirley Grace	(330) 759-9570	\$1,781,307	\$376,434	\$1,387,864	\$457,623	611	5.53%	33.25%
17550	YORKVILLE COMMUNITY	307 Public Rd.	Yorkville	43971	Marcia Langford	(740) 859-4922	\$11,023,738	\$3,263,648	\$7,568,830	\$1,626,166	1,457	-3.60%	3.72%
96812	YOUNGSTOWN CITY SCHOOLS	P.O. Box 550	Youngstown	44503	Sandra Kolbrich	(330) 744-5846	\$9,187,663	\$3,029,206	\$6,070,565	\$2,625,917	1,405	0.64%	3.67%
68811	YOUNGSTOWN FIREFIGHTERS	600 Industrial Rd.	Youngstown	44509	John Kodash	(330) 793-4355	\$3,229,179	\$567,582	\$2,671,171	\$1,456,281	562	-9.17%	-11.24%
9100	YOUNGSTOWN OHIO CITY EMPLOYEES	1045 W Rayen Ave.	Youngstown	44502	Carol Kopsic	(330) 744-8447	\$3,403,303	\$1,321,389	\$2,030,171	\$416,967	893	-7.12%	-5.15%
7674	YOUR LEGACY	P.O. Box 280	Tiffin	44883	Rick Burde	(419) 448-0191	\$52,026,675	\$26,540,604	\$23,576,222	\$5,037,141	7,675	8.82%	14.19%
5732	YS	217 Xenia Ave.	Yellow Springs	45387	Sandra Hollenberg	(937) 767-7377	\$16,216,299	\$9,457,785	\$6,140,148	\$1,547,719	2,107	3.31%	4.29%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30							
	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	74	73	71	69	65	-5.80%	-2.56%
Number of Members	1,024,758	1,040,596	1,084,101	1,122,985	1,162,692	3.54%	2.56%
Total Assets (\$000)	9,679,232	10,353,776	11,311,470	12,019,927	12,514,870	4.12%	5.27%
Total Shares (\$000)	8,244,825	8,810,047	9,719,415	10,404,617	10,708,926	2.92%	5.37%
Total Loans (\$000)	5,206,663	5,508,297	6,067,973	6,803,682	7,471,968	9.82%	7.49%
Total Capital (\$000)	1,077,636	1,150,678	1,239,703	1,264,259	1,358,157	7.43%	4.74%

OKLAHOMA		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	TINKER	\$3,217,836	25.71%	9.64%	65.30%	0.76%	0.81%	2.71%	486	68.47%	\$9,276	\$9,668	26.81%	44.58%	19.12%
2	TTCU	\$1,472,797	11.77%	12.01%	98.67%	0.90%	1.28%	2.46%	360	55.64%	\$17,073	\$10,124	32.87%	42.51%	8.17%
3	WEOKIE	\$965,539	7.72%	10.39%	61.83%	0.73%	0.13%	2.30%	287	75.52%	\$19,033	\$13,717	24.31%	52.92%	8.04%
4	COMMUNICATION	\$946,211	7.56%	14.86%	73.10%	1.14%	0.57%	2.18%	377	63.71%	\$10,612	\$11,344	37.19%	38.02%	13.78%
5	TRUITY	\$707,770	5.66%	7.54%	83.37%	0.36%	0.86%	3.73%	374	77.42%	\$15,929	\$9,225	28.85%	37.20%	12.32%
6	TULSA	\$662,211	5.29%	8.99%	62.14%	-0.03%	1.51%	2.80%	343	79.35%	\$14,513	\$9,724	16.39%	30.77%	2.26%
7	FAA	\$562,655	4.50%	8.43%	57.36%	0.72%	0.52%	2.98%	367	80.62%	\$11,820	\$10,530	24.64%	55.37%	13.80%
8	OKLAHOMA CENTRAL	\$491,830	3.93%	13.02%	49.64%	0.61%	0.23%	3.33%	284	84.32%	\$16,495	\$12,330	20.07%	69.90%	0.00%
9	OKLAHOMA EMPLOYEES	\$435,069	3.48%	12.27%	86.80%	1.15%	0.58%	3.25%	322	67.85%	\$10,273	\$8,832	39.76%	37.20%	18.73%
10	FORT SILL	\$257,607	2.06%	9.64%	44.91%	0.35%	0.78%	3.77%	339	87.63%	\$8,476	\$8,097	13.00%	64.62%	12.73%
11	ENERGY ONE	\$257,396	2.06%	6.45%	57.50%	-0.19%	1.95%	3.26%	266	105.40%	\$22,172	\$12,472	9.62%	35.01%	5.06%
12	ALLEGIANCE	\$246,461	1.97%	7.49%	85.77%	0.17%	0.39%	4.02%	321	81.83%	\$19,016	\$7,896	19.32%	48.23%	0.00%
13	RED CROWN	\$153,292	1.22%	7.51%	71.88%	0.72%	0.23%	3.34%	391	78.91%	\$12,574	\$7,065	22.06%	33.41%	6.64%
14	HALLIBURTON EMPLOYEES	\$146,039	1.17%	9.05%	69.75%	0.72%	0.48%	2.92%	439	75.87%	\$12,338	\$8,112	29.83%	46.81%	10.02%
15	US EMPLOYEES OC	\$144,259	1.15%	11.38%	86.02%	0.92%	0.57%	3.45%	330	72.79%	\$11,941	\$7,770	29.50%	36.45%	13.88%
16	ME/CU	\$138,033	1.10%	8.35%	87.64%	0.96%	0.55%	4.61%	269	77.83%	\$11,842	\$9,702	31.43%	46.14%	19.68%
17	WESTERN SUN	\$134,439	1.07%	11.51%	86.05%	1.08%	1.86%	3.56%	557	67.38%	\$9,711	\$4,343	22.08%	23.91%	4.36%
18	OKLAHOMA EDUCATORS	\$114,980	0.92%	7.69%	70.31%	0.98%	0.44%	2.73%	331	67.58%	\$11,254	\$8,673	26.63%	41.44%	12.93%
19	OKLAHOMA	\$109,063	0.87%	11.50%	81.20%	1.41%	0.17%	3.07%	538	63.45%	\$14,070	\$8,269	26.29%	50.23%	6.24%
20	UNIVERSITY & COMMUNITY	\$103,072	0.82%	9.07%	49.02%	0.77%	0.79%	2.56%	510	70.24%	\$11,086	\$7,129	11.33%	60.38%	12.55%
21	THE FOCUS	\$99,398	0.79%	7.40%	92.85%	0.41%	0.39%	4.13%	269	88.34%	\$11,521	\$8,510	32.21%	53.49%	14.18%
22	SOUTHWEST OKLAHOMA	\$87,868	0.70%	9.06%	36.11%	0.93%	0.79%	2.71%	315	75.23%	\$11,447	\$11,675	15.60%	62.44%	8.04%
23	CHEROKEE STRIP	\$83,890	0.67%	9.13%	41.17%	0.08%	0.16%	2.16%	534	91.08%	\$15,740	\$8,832	12.59%	30.60%	0.00%
24	RED RIVER	\$81,132	0.65%	11.10%	72.20%	0.15%	1.10%	4.41%	311	92.53%	\$9,685	\$6,059	18.17%	48.09%	13.85%
25	MUSKOGEE	\$67,917	0.54%	6.22%	54.98%	0.41%	0.69%	3.21%	278	92.05%	\$8,906	\$6,140	20.03%	42.78%	6.60%
26	FIRST FAMILY	\$55,419	0.44%	10.22%	92.99%	1.45%	1.13%	4.97%	346	70.45%	\$7,374	\$4,208	30.99%	34.56%	10.97%
27	OU	\$53,054	0.42%	6.76%	37.89%	0.31%	0.09%	2.85%	534	90.19%	\$12,539	\$7,037	9.36%	66.59%	0.00%
28	GREEN COUNTRY	\$50,466	0.40%	8.30%	69.95%	1.20%	1.97%	4.87%	357	77.36%	\$9,077	\$5,255	18.50%	38.08%	5.92%
29	EL RENO R.I.L.	\$44,366	0.35%	7.52%	28.12%	0.20%	0.24%	2.07%	426	90.30%	\$9,783	\$12,009	15.04%	44.57%	4.96%
30	CREDIT UNION ONE OF OKLAHOMA	\$40,405	0.32%	10.92%	49.53%	-0.89%	0.43%	4.50%	509	122.66%	\$9,776	\$3,911	10.01%	25.67%	7.59%
31	FRATERNAL ORDER OF POLICE	\$35,279	0.28%	8.33%	63.86%	0.42%	1.04%	2.99%	383	84.51%	\$8,894	\$8,811	37.67%	37.04%	16.17%
32	CENTRAL OKLAHOMA	\$35,042	0.28%	15.10%	72.48%	0.15%	1.07%	3.18%	230	69.62%	\$12,978	\$10,285	22.71%	26.96%	0.00%
33	FIRE FIGHTERS	\$34,913	0.28%	15.71%	64.24%	0.43%	0.44%	4.40%	473	90.42%	\$8,943	\$5,541	20.14%	34.14%	0.00%
34	BISON	\$34,770	0.28%	8.43%	38.40%	0.57%	1.13%	3.23%	441	83.57%	\$8,130	\$6,818	7.34%	54.21%	8.47%
35	SAINT FRANCIS EMPLOYEES	\$34,319	0.27%	7.53%	45.63%	0.24%	0.64%	3.44%	843	92.53%	\$8,271	\$3,721	12.68%	33.06%	2.38%
36	DOWELL	\$33,651	0.27%	10.36%	65.41%	0.35%	1.24%	2.80%	1331	85.27%	\$8,721	\$4,514	17.04%	34.64%	10.72%
37	ENCENTUS	\$29,710	0.24%	11.31%	54.14%	0.09%	0.27%	4.56%	348	98.37%	\$8,815	\$5,347	12.38%	38.81%	5.73%
38	FIRST OKLAHOMA	\$29,108	0.23%	9.07%	81.42%	0.66%	0.37%	4.71%	349	79.49%	\$10,846	\$6,715	21.10%	39.32%	11.86%
39	DEPARTMENT OF PUBLIC SAFETY	\$27,787	0.22%	19.94%	38.65%	0.13%	0.23%	2.37%	445	94.70%	\$11,184	\$6,939	15.15%	20.87%	0.00%
40	ENERGIZE	\$26,502	0.21%	10.43%	63.66%	-0.07%	0.64%	2.37%	1172	99.74%	\$7,705	\$6,755	25.65%	0.00%	0.00%
41	COMANCHE COUNTY	\$22,440	0.18%	14.89%	45.13%	0.51%	0.02%	3.31%	445	86.92%	\$7,487	\$4,731	13.41%	43.88%	3.87%
42	OK MEMBERS FIRST	\$21,083	0.17%	14.39%	56.09%	0.25%	1.19%	3.46%	492	93.15%	\$6,081	\$4,853	17.55%	17.98%	18.03%
43	EMPLOYEES	\$21,026	0.17%	8.51%	43.73%	-1.66%	1.40%	7.43%	386	123.21%	\$8,567	\$6,179	17.34%	62.56%	0.00%
44	OK	\$20,043	0.16%	8.12%	46.29%	0.25%	0.11%	2.62%	677	89.86%	\$9,557	\$5,417	13.89%	33.60%	0.00%
45	SPACE AGE TULSA	\$16,918	0.14%	15.97%	50.02%	0.06%	0.10%	3.28%	394	97.12%	\$10,117	\$7,325	26.71%	33.32%	1.78%
46	GOLDEN EAGLE	\$16,471	0.13%	16.48%	63.56%	0.18%	1.54%	4.55%	423	96.23%	\$9,064	\$4,584	20.70%	23.26%	0.00%
47	HILLCREST	\$14,696	0.12%	14.74%	50.72%	-0.64%	1.54%	2.71%	525	95.13%	\$6,478	\$6,803	17.90%	0.00%	0.00%
48	MCALISTER AAP	\$13,921	0.11%	21.22%	37.61%	0.11%	0.61%	2.55%	454	95.79%	\$6,602	\$6,032	9.53%	0.00%	0.00%
49	UNITED MEMBERS	\$12,898	0.10%	14.05%	19.04%	0.29%	0.26%	2.09%	451	87.43%	\$8,526	\$8,173	8.50%	24%	0.00%
50	INTEGRIS	\$12,686	0.10%	12.02%	43.09%	0.02%	0.30%	4.21%	462	99.55%	\$7,957	\$4,782	17.41%	51.45%	2%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
63250	ALLEGIANCE	4235 N Meridian	Oklahoma City	73112	Lynette Leonard	(405) 789-7900	\$246,460,601	\$190,429,820	\$40,489,365	\$19,375,868	28,117	-0.92%	0.58%
24843	ARBUCKLE	P.O. Box 1583	Ada	74821	Linda Roark	(580) 332-0181	\$107,778,795	\$7,576,481	\$2,247,024	\$828,055	1,249	2.33%	-5.38%
7149	BISON	2 W Macarthur	Shawnee	74804	Tony Thompson	(405) 275-5014	\$34,770,142	\$21,121,340	\$21,188,426	\$3,063,231	4,630	4.57%	-3.59%
24350	CENTRAL OKLAHOMA	P.O. Box 310	Davenport	74026	Ray Wade	(918) 377-2341	\$35,041,970	\$21,400,790	\$12,891,651	\$5,629,828	2,871	-1.25%	-7.17%
64281	CHEROKEE STRIP	1508 E Prospect	Ponca City	74604	Howard Sissel	(580) 718-4000	\$83,890,438	\$31,085,790	\$49,594,561	\$7,383,676	8,549	-4.44%	36.67%
16367	COMANCHE COUNTY	P.O. Box 143	Lawton	73502	Donna Whitaker	(580) 353-3755	\$22,439,661	\$8,550,094	\$12,780,304	\$3,370,433	4,004	1.38%	-11.57%
3454	COMMUNICATION	4141 NW Expressway, Ste. 200	Oklahoma City	73116	Larry Shropshire	(405) 849-5600	\$946,211,346	\$512,498,733	\$386,964,787	\$145,004,234	61,803	0.83%	21.74%
62502	COOPERATIVE EMPLOYEES	P.O. Box 429	Anadarko	73005	Jamie Courtney	(405) 247-4522	\$6,704,212	\$5,717,694	\$762,975	\$938,353	871	-9.95%	4.98%
1113	CORRECTIONAL WORKERS	P.O. Box 1345	El Reno	73036	Robin Robinson	(405) 262-1291	\$10,871,303	\$4,690,598	\$6,032,294	\$1,169,757	1,895	-0.84%	-4.11%
64850	CREDIT UNION ONE OF OKLAHOMA	P.O. Box 53005	Oklahoma City	73152	William Lavin	(405) 557-0167	\$40,404,968	\$17,753,229	\$19,493,840	\$4,450,255	9,164	-3.14%	40.95%
8890	DEPARTMENT OF PUBLIC SAFETY	P.O. Box 11415	Oklahoma City	73136	Barbara Ray	(405) 425-2048	\$27,787,336	\$8,354,643	\$18,905,607	\$5,585,905	3,115	-2.26%	3.42%
14858	DOWELL	5319 S Lewis Ave., Ste. 111	Tulsa	74105	Rob Holder	(918) 665-7662	\$33,650,722	\$19,649,074	\$33,669,627	\$3,669,627	6,654	2.45%	2.90%
62479	EL RENO R.L.L.	320 S Rock Island	El Reno	73036	Kelly Waggoner	(405) 262-1463	\$44,365,891	\$11,495,406	\$31,871,329	\$3,335,329	3,404	-2.61%	5.65%
9715	EMPLOYEES	1120 W 17th St.	Tulsa	74107	Charles Howard	(918) 582-7573	\$21,025,566	\$8,336,077	\$11,194,902	\$1,855,136	3,085	-2.36%	-6.91%
20015	ENCENTUIS	1924 S Ultra Ave., G06	Tulsa	74104	Misty Potter	(918) 744-2962	\$29,709,766	\$14,103,588	\$11,620,133	\$3,382,492	4,872	3.84%	-1.60%
60994	ENERGIZE	P.O. Box 54309	Oklahoma City	73154	Jason Boesch	(405) 478-0046	\$26,502,013	\$15,124,557	\$11,060,926	\$2,778,893	3,517	-2.12%	-4.24%
256	ENERGY ONE	220 W. 7th St.	Tulsa	74119	Curt Coffman	(918) 699-7100	\$257,395,619	\$137,245,407	\$111,496,740	\$16,864,776	19,139	4.73%	-0.43%
62568	FAA	P.O. Box 26406	Oklahoma City	73126	Steve Rasmussen	(405) 682-1990	\$562,655,305	\$291,802,245	\$246,511,826	\$49,194,867	48,310	-0.59%	1.15%
60696	FIRE FIGHTERS	9200 E 41st St.	Tulsa	74145	Frances Reed	(918) 582-1191	\$34,913,496	\$18,538,273	\$14,300,122	\$5,530,518	5,208	-0.27%	3.94%
11057	FIRST FAMILY	P.O. Box 170	Henryetta	74437	David Dykes	(918) 652-4407	\$55,419,221	\$45,975,553	\$4,099,449	\$5,623,187	11,749	13.63%	15.12%
9090	FIRST OKLAHOMA	1419 S Denver Ave.	Tulsa	74119	Mark Colley	(918) 582-1965	\$29,108,457	\$20,986,265	\$4,682,706	\$2,824,791	3,838	2.35%	23.86%
21489	FIRST TULSA	P.O. Box 470192	Tulsa	74147	Karen Quin	(918) 619-9770	\$10,714,650	\$8,902,218	\$1,697,777	\$1,685,368	1,801	-4.88%	6.67%
10832	FORT SILL	P.O. Box 33039	Fort Sill	73503	Denise Floyd	(580) 353-2124	\$257,606,502	\$104,123,857	\$142,731,920	\$25,414,844	28,630	1.69%	5.28%
62997	FRAATERNAL ORDER OF POLICE	P.O. Box 691090	Tulsa	74169	Carol Webb	(918) 836-9922	\$35,278,632	\$20,491,603	\$13,146,802	\$2,991,232	3,642	-1.99%	-5.65%
14250	FRIENDS	1326 Alameda	Norman	73071	Karen Smithers	(405) 701-1330	\$7,998,386	\$3,806,416	\$4,245,080	\$1,402,717	1,556	-1.18%	-10.59%
14412	GILT EDGE EMPLOYEES	P.O. Box 1248	Norman	73070	Twila Rogers	(405) 321-3191	\$1,989,941	\$910,564	\$1,101,650	\$252,268	347	-11.63%	-3.25%
9817	GOLDEN EAGLE	P.O. Box 582350	Tulsa	74158	Norma Gates	(918) 836-6752	\$16,471,268	\$8,629,362	\$7,029,576	\$2,743,619	2,962	2.02%	-2.12%
24613	GREEN COUNTRY	202 E Morrow Rd.	Sand Springs	74063	Leilani Harpole	(918) 245-1301	\$50,465,625	\$32,150,567	\$15,147,281	\$4,327,023	8,747	7.37%	17.19%
11341	GROUP SERVICE EMPLOYEES	P.O. Box 21258	Tulsa	74121	Michael Rollins	(918) 551-3800	\$11,614,282	\$9,494,031	\$1,967,952	\$1,828,006	1,778	-2.81%	-0.91%
13898	HALLBURTON EMPLOYEES	703 S 9th St.	Duncan	73533	Chris Bower	(580) 255-3550	\$146,039,489	\$91,845,659	\$47,945,590	\$13,557,014	16,232	12.89%	9.56%
7162	HILLBREST	P.O. Box 4682	Tulsa	74159	Linda Curtis	(918) 579-7998	\$14,695,744	\$6,342,345	\$7,797,143	\$2,218,125	1,838	-0.73%	-1.37%
17218	INTEGRIS	4900 N Portland Ave., Ste. 101	Oklahoma City	73112	Michael Davenport	(405) 947-3730	\$12,685,881	\$4,758,318	\$7,397,171	\$1,543,849	2,309	-0.38%	-6.58%
64983	MCALESTER	P.O. Box 722	Mcalester	74502	Margaret Jones	(918) 423-1322	\$3,317,345	\$921,354	\$2,388,443	\$689,836	582	-0.20%	-12.84%
5531	MCALESTER AAP	1 C Tree Rd.	Mcalester	74501	Karen Bennett	(918) 420-6377	\$13,921,108	\$4,119,833	\$9,711,354	\$3,031,072	1,816	-2.44%	-8.70%
65503	ME/CU	101 N Walker	Oklahoma City	73102	Agnes Beckenbille	(405) 297-2995	\$138,032,916	\$109,753,516	\$21,673,345	\$12,967,534	12,907	3.20%	4.45%
14610	MORNING STAR	1014 E Pine	Tulsa	74106	Thomas William	(918) 582-9422	\$485,824	\$314,316	\$174,262	\$65,375	474	-9.09%	-4.38%
946	MUSKOGEE	P.O. Box 129	Muskogee	74402	Jim Harig	(918) 683-3460	\$67,917,390	\$35,224,104	\$27,381,737	\$3,590,006	10,434	0.28%	10.33%
19676	MY CHOICE	2192 S Sheridan Rd.	Tulsa	74129	Jeffrey Lee	(918) 835-0634	\$1,956,014	\$1,710,895	\$227,934	\$159,908	693	-18.72%	-15.41%
10158	OK	3900 SE Adams Rd.	Bartlesville	74006	Jim Franks	(918) 335-1844	\$20,043,107	\$8,486,417	\$10,745,529	\$1,655,009	3,384	4.53%	6.28%
7154	OK MEMBERS FIRST	10832 E 31st St.	Tulsa	74146	Gary Juby	(918) 683-2050	\$21,082,693	\$10,052,151	\$9,686,193	\$3,087,362	3,693	-4.41%	-6.31%
7151	OKLAHOMA	517 NE 36th St.	Oklahoma City	73105	Tim DeLise	(405) 524-6467	\$109,062,935	\$77,653,674	\$28,389,269	\$12,817,275	11,566	13.11%	22.03%
62322	OKLAHOMA CENTRAL	P.O. Box 471227	Tulsa	74147	Gina Wilson	(918) 664-6000	\$491,829,534	\$211,476,874	\$246,271,989	\$65,009,152	34,548	1.33%	2.84%
61088	OKLAHOMA EDUCATORS	P.O. Box 22222	Oklahoma City	73123	Floyd Atha	(405) 722-2234	\$64,641,401	\$43,570,471	\$8,676,627	\$10,601	10,601	0.40%	54.70%
65032	OKLAHOMA EMPLOYEES	P.O. Box 24027	Oklahoma City	73124	Mark Kelly	(405) 602-6328	\$435,068,630	\$319,234,215	\$94,090,786	\$56,373,556	41,641	2.53%	3.19%
15833	OSU INSTITUTE OF TECHNOLOGY	1801 E 4th P.O. Box 2566	Oklmulgee	74447	Carol Been	(918) 756-6705	\$4,496,845	\$1,358,206	\$3,005,544	\$404,455	660	-2.36%	9.57%
9335	OU	P.O. Box 6g	Norman	73070	Shannon Hudzinski	(405) 325-2211	\$53,054,325	\$18,519,776	\$32,129,219	\$3,564,143	6,946	-3.93%	-3.57%
2585	RED GROWN	5001 E 91st St.	Tulsa	74137	Marsha Schmidt	(918) 477-3200	\$153,291,533	\$101,393,173	\$43,998,473	\$11,295,093	19,965	3.92%	15.80%
12082	RED RIVER	P.O. Box 638	Altus	73522	Mark Taylor	(580) 482-7965	\$81,131,993	\$46,922,404	\$27,197,797	\$9,314,834	10,727	-0.10%	3.32%
19593	SAINTE FRANCIS EMPLOYEES	P.O. Box 350	Tulsa	74101	Thomas Eaton	(918) 494-1810	\$34,318,972	\$14,317,478	\$18,688,892	\$2,763,703	8,432	-6.25%	-3.44%
12271	SOUTHWEST OKLAHOMA	1806 NW Liberty Ave.	Lawton	73507	Emmet Mearz	(580) 353-0490	\$87,867,956	\$28,584,325	\$55,078,923	\$8,586,995	6,781	1.26%	-0.27%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
19355	SPACE AGE TULSA	11333 E Pine St. Ste. 38	Tulsa	74116	Dana Warne	(918) 438-0140	\$16,918,403	\$7,213,762	\$8,321,691	\$2,488,734	1,969	2.20%	-1.69%
16755	SSMOK EMPLOYEES	P.O. Box 60347	Oklahoma City	73146	Troy Hoobler	(405) 272-6100	\$8,044,945	\$3,876,083	\$3,928,635	\$1,482,665	1,435	4.85%	1.90%
65774	TEACHERS	900 N Klein	Oklahoma City	73106	Everett Baker	(405) 232-8288	\$6,648,733	\$1,680,982	\$4,907,680	\$2,432,913	2,735	-0.56%	-2.77%
10283	THE FOCUS	420 NE 10th St.	Oklahoma City	73104	Kyle Roush	(405) 230-1328	\$99,397,842	\$83,996,639	\$11,824,471	\$7,885,696	10,631	4.04%	16.22%
24524	TINKER	P.O. Box 45750	Tinker AFB	73145	Michael Kloiber	(405) 732-0324	\$3,217,835,770	\$1,878,798,890	\$1,226,376,003	\$328,904,976	297,607	3.53%	12.43%
3718	TRI-COUNTY	P.O. Box 972	Shawnee	74802	Sue Lam	(405) 273-6677	\$3,150,873	\$1,216,567	\$1,901,472	\$306,319	751	-8.09%	-3.83%
3130	TRUITY	P.O. Box 1358	Bartlesville	74005	Kelly Diven	(918) 336-7662	\$707,770,021	\$533,257,645	\$137,679,862	\$57,804,723	69,333	4.31%	13.80%
60553	TTCU	P.O. Box 4999	Tulsa	74159	Tim Lyons	(800) 234-8828	\$1,472,796,795	\$1,132,206,404	\$286,334,462	\$193,912,333	113,339	11.80%	9.14%
24812	TULSA	9323 E 21st St.	Tulsa	74129	Greg Gallant	(918) 610-0200	\$662,210,691	\$374,750,218	\$249,716,226	\$59,476,123	62,020	5.85%	6.51%
9248	UNITED MEMBERS	4833 S Sheridan Ste. 401	Tulsa	74012	Mary Sue Stephen	(918) 663-9303	\$12,897,751	\$2,105,811	\$10,593,426	\$1,815,936	1,353	-3.02%	-11.15%
18965	UNIVERSITY & COMMUNITY	311 E Mcelroy Rd.	Stillwater	74075	Phil Dysinger	(405) 743-3328	\$103,071,684	\$45,417,612	\$52,979,911	\$9,164,947	12,996	7.59%	9.64%
2744	US EMPLOYEES OC	P.O. Box 44000	Oklahoma City	73144	Russell Neuenschwander	(405) 685-6200	\$144,259,127	\$109,092,152	\$23,442,909	\$15,828,633	16,321	0.00%	12.52%
8962	VELMA	P.O. Box 186	Velma	73491	Heather Williams	(580) 444-3396	\$2,360,501	\$1,045,946	\$1,298,019	\$232,173	617	3.29%	-5.98%
60380	WFOKIE	P.O. Box 26090	Oklahoma City	73126	Ernest Brent Taylor	(405) 235-3030	\$965,538,753	\$445,734,588	\$484,662,553	\$106,484,019	52,557	-0.80%	11.11%
4202	WESTERN SUN	4602 W Kenosha St.	Broken Arrow	74012	Robert Taylor	(918) 362-1400	\$134,439,274	\$101,999,814	\$25,160,654	\$16,041,161	27,292	8.24%	15.21%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	82	78	74	69	66	-4.35%	-4.25%
Number of Members	1,503,877	1,363,866	1,401,743	1,439,875	1,500,788	4.23%	-0.04%
Total Assets (\$000)	16,062,922	14,229,166	15,415,828	16,087,480	16,804,041	4.45%	0.91%
Total Shares (\$000)	14,142,252	12,678,176	13,780,849	14,348,657	14,961,285	4.27%	1.13%
Total Loans (\$000)	10,964,503	9,641,336	9,755,191	9,971,951	10,908,659	9.39%	-0.10%
Total Capital (\$000)	1,554,130	1,431,275	1,516,552	1,601,163	1,725,551	7.77%	2.11%

OREGON	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 ONPOINT COMMUNITY	\$3,524,154	20.97%	10.70%	66.54%	0.97%	0.51%	2.79%	522	74.47%	\$13,933	\$11,491	18.59%	79.59%	19.71%
2 OREGON COMMUNITY	\$1,233,217	7.34%	8.26%	95.67%	0.48%	0.22%	3.58%	395	80.89%	\$12,263	\$9,759	45.65%	55.87%	8.55%
3 SELCO COMMUNITY	\$1,182,753	7.04%	9.98%	80.90%	1.13%	0.49%	3.07%	373	72.25%	\$10,612	\$9,398	29.57%	53.49%	20.79%
4 ADVANTIS	\$1,146,157	6.82%	9.87%	85.82%	0.66%	0.32%	2.39%	340	71.58%	\$20,118	\$18,279	34.78%	59.20%	18.87%
5 UNITUS COMMUNITY	\$937,899	5.58%	9.16%	72.35%	0.40%	0.40%	3.66%	366	87.82%	\$11,311	\$10,019	23.97%	68.51%	25.15%
6 ROGUE	\$890,586	5.30%	9.18%	81.46%	1.38%	0.77%	3.72%	283	68.81%	\$11,517	\$9,814	27.79%	54.72%	19.53%
7 NORTHWEST COMMUNITY	\$878,107	5.23%	9.47%	95.44%	0.80%	0.66%	4.09%	351	78.87%	\$12,572	\$8,751	29.34%	45.69%	21.24%
8 OSU	\$872,690	5.19%	10.93%	61.65%	0.80%	0.89%	2.97%	430	74.82%	\$10,971	\$9,638	16.86%	73.74%	19.62%
9 OREGON FIRST COMMUNITY	\$795,398	4.73%	10.40%	58.31%	0.75%	0.97%	3.23%	279	81.33%	\$14,187	\$9,746	12.47%	63.76%	13.15%
10 RIVERMARK COMMUNITY	\$590,255	3.51%	9.17%	85.32%	0.70%	0.70%	4.06%	406	79.15%	\$13,211	\$7,949	20.44%	66.54%	20.66%
11 MAPS	\$494,122	2.94%	7.29%	70.89%	1.17%	0.27%	4.21%	240	77.08%	\$15,785	\$9,513	16.21%	68.87%	15.82%
12 OREGONIANS	\$298,729	1.78%	11.73%	38.24%	0.22%	0.71%	2.61%	314	90.56%	\$15,015	\$12,182	7.10%	54.00%	14.21%
13 CLACKAMAS COMMUNITY	\$261,251	1.55%	9.53%	72.83%	1.06%	0.57%	3.93%	333	79.98%	\$9,950	\$9,285	16.61%	67.05%	26.74%
14 NW PRIORITY	\$232,056	1.38%	11.86%	40.48%	0.10%	0.63%	2.26%	343	92.12%	\$9,928	\$11,887	14.94%	58.78%	14.13%
15 CENTRAL WILLAMETTE COMMUNITY	\$228,969	1.36%	8.79%	69.13%	0.83%	0.72%	4.27%	267	97.11%	\$13,417	\$8,628	26.21%	59.15%	0.00%
16 MID OREGON	\$189,909	1.13%	8.93%	72.61%	1.14%	2.18%	3.67%	334	75.73%	\$12,537	\$7,292	15.55%	60.43%	14.77%
17 CONSOLIDATED	\$183,725	1.09%	14.45%	83.11%	0.70%	0.10%	3.63%	308	83.81%	\$6,559	\$11,557	114.29%	40.28%	15.19%
18 ST. HELENS COMMUNITY	\$179,264	1.07%	8.32%	85.24%	0.54%	0.59%	4.69%	254	84.96%	\$17,121	\$10,210	10.44%	69.87%	23.12%
19 WAUNA	\$168,984	1.01%	8.55%	81.90%	0.42%	0.50%	5.01%	248	86.79%	\$12,765	\$7,880	16.35%	58.30%	22.47%
20 CASCADE COMMUNITY	\$166,097	0.99%	12.89%	56.04%	0.73%	0.09%	2.36%	391	76.96%	\$11,283	\$11,136	17.65%	67.05%	14.05%
21 PACIFIC CREST	\$150,627	0.90%	8.53%	63.52%	0.32%	0.96%	3.89%	272	89.98%	\$11,482	\$8,801	18.74%	56.66%	13.31%
22 PACIFIC NW	\$132,576	0.79%	8.04%	66.42%	0.56%	0.76%	4.48%	319	90.65%	\$8,305	\$7,663	13.34%	75.02%	29.00%
23 PROVIDENCE	\$124,788	0.74%	11.25%	47.12%	0.38%	0.29%	2.98%	684	85.02%	\$11,000	\$8,093	13.31%	56.47%	11.46%
24 TLC	\$123,402	0.73%	7.02%	55.65%	-0.06%	0.36%	3.80%	239	94.43%	\$25,568	\$8,071	5.18%	67.71%	0.00%
25 OLD WEST	\$120,408	0.72%	9.48%	62.50%	-0.05%	2.98%	4.09%	190	89.74%	\$28,913	\$10,934	4.35%	60.74%	6.96%
26 NW PREFERRED	\$117,949	0.70%	7.90%	82.93%	0.48%	1.52%	3.92%	268	81.52%	\$17,821	\$11,678	15.41%	57.62%	20.17%
27 HERITAGE GROVE	\$98,310	0.59%	7.96%	63.97%	-0.13%	1.68%	3.47%	342	94.51%	\$10,452	\$10,975	21.37%	60.91%	19.82%
28 PACIFIC CASCADE	\$96,680	0.58%	7.53%	64.87%	0.07%	0.51%	4.29%	297	94.55%	\$6,456	\$8,505	48.51%	51.01%	22.45%
29 POINT WEST	\$95,730	0.57%	6.48%	70.03%	0.36%	0.30%	4.07%	326	92.50%	\$7,155	\$9,532	20.78%	59.96%	46.28%
30 TRAILHEAD	\$94,391	0.56%	8.45%	68.42%	0.35%	0.70%	3.55%	289	97.51%	\$16,382	\$12,994	15.94%	57.32%	19.62%
31 MALHEUR	\$92,575	0.55%	8.89%	64.72%	1.00%	2.51%	3.94%	314	76.30%	\$6,780	\$7,773	24.42%	55.14%	11.81%
32 LINN-CO	\$81,597	0.49%	9.77%	78.30%	0.80%	1.33%	4.70%	361	70.13%	\$7,991	\$5,852	38.49%	38.41%	8.08%
33 USAGENCIES	\$74,619	0.44%	10.15%	57.90%	0.37%	0.34%	3.10%	356	92.87%	\$3,179	\$9,840	51.01%	42.47%	25.00%
34 IBEW & UNITED WORKERS	\$71,350	0.42%	7.42%	47.59%	-0.18%	0.34%	3.53%	841	93.55%	\$8,119	\$4,905	7.70%	23.85%	16.11%
35 KAIPERM NORTHWEST	\$68,332	0.41%	9.52%	47.78%	0.92%	0.34%	2.99%	495	76.60%	\$9,499	\$11,007	14.54%	66.09%	14.78%
36 VALLEY	\$64,009	0.38%	9.77%	64.89%	0.68%	0.25%	3.46%	235	73.55%	\$12,010	\$12,890	21.79%	48.96%	21.52%
37 TEAMSTERS COUNCIL #37	\$54,688	0.33%	12.69%	47.11%	0.17%	0.13%	3.06%	637	92.00%	\$9,691	\$5,979	10.90%	22.13%	7.88%
38 CASCADE CENTRAL	\$52,535	0.31%	11.61%	56.86%	0.79%	1.52%	1.90%	385	70.59%	\$21,179	\$12,644	15.41%	48.59%	7.53%
39 CASTPARTS EMPLOYEES	\$47,972	0.29%	13.79%	52.67%	1.46%	0.21%	3.64%	360	76.06%	\$7,128	\$8,662	18.33%	44.80%	28.50%
40 UMATILLA COUNTY	\$44,844	0.27%	10.49%	56.26%	0.28%	0.00%	1.09%	758	74.26%	\$17,419	\$13,230	15.89%	0.00%	0.00%
41 LEGACY	\$44,162	0.26%	10.75%	35.09%	0.14%	0.27%	2.11%	665	90.00%	\$8,853	\$9,836	18.82%	34.60%	8.12%
42 BENTON COUNTY SCHOOLS	\$42,498	0.25%	8.11%	50.55%	0.28%	0.09%	2.42%	283	95.50%	\$17,855	\$17,239	8.01%	58.45%	23.36%
43 CUTTING EDGE	\$40,506	0.24%	10.49%	68.12%	-0.03%	1.96%	3.88%	386	91.66%	\$8,310	\$8,751	18.12%	63.29%	16.37%
44 FRED MEYER EMPLOYEES	\$39,831	0.24%	4.21%	31.35%	-8.09%	1.02%	6.61%	673	172.65%	\$4,667	\$5,634	11.47%	49.84%	15.23%
45 SUNSET SCIENCE PARK	\$37,347	0.22%	10.72%	82.34%	1.17%	0.07%	2.59%	256	67.92%	\$17,723	\$15,281	12.99%	67.55%	24.00%
46 UNITED ADVANTAGE NW	\$35,799	0.21%	8.38%	77.92%	0.47%	2.22%	5.36%	720	91.72%	\$13,190	\$4,317	6.23%	22.73%	8.24%
47 KLAMATH PUBLIC EMPLOYEES	\$33,795	0.20%	10.18%	55.87%	-0.01%	0.19%	3.40%	371	93.68%	\$7,464	\$6,536	15.82%	46.16%	18.67%
48 PORTLAND LOCAL NO 8	\$33,482	0.20%	6.56%	73.84%	-2.88%	5.11%	4.46%	350	82.08%	\$12,854	\$11,897	23.48%	34.51%	21.00%
49 NORTHWEST ADVENTIST	\$28,957	0.17%	8.26%	70.96%	0.15%	0.11%	3.03%	669	85.85%	\$10,293	\$6,101	15.65%	35.62%	14.10%
50 UNION-WALLOWA-BAKER	\$26,614	0.16%	8.14%	36.44%	0.26%	0.67%	2.66%	813	91.08%	\$10,098	\$8,545	9.95%	54.64%	7.14%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
62659	ADVANTIS	10501 SE Main St.	Milwaukie	97222	Bob Corwin	(503) 785-2528	\$1,146,157,095	\$873,080,108	\$136,294,289	\$118,545,104	55,657	9.38%	25.09%
21387	AMERICA'S BEST COMMUNITY	P.O. Box 1226	Hermiston	97838	Jesse Gonzales	(541) 567-0161	\$4,860,947	\$2,258,705	\$2,179,569	\$586,629	1,931	-7.21%	-7.39%
64059	BENTON COUNTY SCHOOLS	P.O. Box 1012	Cornallis	97339	Joe Toft	(541) 754-7765	\$42,497,954	\$19,694,086	\$19,742,825	\$3,473,975	2,260	2.86%	8.66%
19847	BI-MART	P.O. Box 2764	Eugene	97402	Chad Olney	(541) 341-4674	\$6,462,034	\$3,671,819	\$2,677,811	\$644,349	2,189	-7.35%	-3.37%
68352	CASCADE CENTRAL	1206 12th St.	Hood River	97031	Nancy Blanchette	(541) 387-9297	\$52,534,592	\$26,262,120	\$25,131,656	\$6,214,982	3,653	7.44%	0.29%
5652	CASCADE COMMUNITY	P.O. Box 1166	Roseburg	97470	Gretchen Koester	(541) 672-9000	\$166,096,836	\$80,592,213	\$79,654,295	\$21,560,876	12,915	4.04%	0.19%
11905	CASPARK'S EMPLOYEES	8120 SE Luther Rd.	Portland	97206	Marilyn Hoekstra	(503) 771-2464	\$47,972,164	\$21,356,014	\$23,997,026	\$6,786,774	4,681	2.78%	6.52%
62665	CENTRAL WILLAMETTE COMMUNITY	P.O. Box 1899	Albany	97321	Elaine Eastman	(541) 928-4536	\$228,969,225	\$142,747,137	\$71,803,774	\$21,495,132	23,932	2.36%	6.09%
11793	CLAKAMAS COMMUNITY	P.O. Box 2020	Oregon City	97045	Mary Greco	(503) 656-0671	\$261,250,789	\$171,171,942	\$71,225,165	\$26,121,258	25,311	2.61%	15.79%
9292	CONSOLIDATED	2021 NE Sandy Blvd.	Portland	97232	Larry Ellifritz	(503) 232-8070	\$183,724,984	\$128,891,276	\$39,371,083	\$27,767,576	13,419	1.20%	7.66%
8317	CUTTING EDGE	P.O. Box 22192	Milwaukie	97269	Brady Howe	(503) 653-4392	\$40,506,080	\$24,148,389	\$13,894,943	\$4,346,235	4,051	1.10%	10.50%
9777	EWEG EMPLOYEES	P.O. Box 12000	Eugene	97440	Robert Dempsey	(541) 484-5304	\$21,043,253	\$12,218,911	\$8,342,808	\$1,766,612	1,686	-0.77%	17.82%
63476	FOOD INDUSTRIES	P.O. Box 7245	Eugene	97401	Patricia Wilson	(541) 741-2605	\$22,842,595	\$12,456,343	\$10,779,902	\$4,976,968	3,248	-8.67%	-10.69%
760	FRED MEYER EMPLOYEES	P.O. Box 33170	Portland	97292	Fred Robley	(503) 253-6301	\$39,830,676	\$11,887,248	\$26,975,195	\$1,857,331	6,731	-5.35%	-18.88%
16113	HERITAGE GROVE	6311 Winter St. NE	Salem	97301	Jim Mau	(503) 588-0211	\$98,309,550	\$57,620,228	\$35,778,041	\$8,255,187	8,207	-0.67%	1.78%
9483	IBEW & UNITED WORKERS	P.O. Box 16877	Portland	97292	Barbara Mathew	(503) 253-8193	\$71,350,499	\$31,418,744	\$35,186,898	\$5,469,965	13,461	-5.70%	-5.90%
14402	IBEW/JSI CASCADE	1825 12th St., SE Ste. 130	Salem	97302	Mike Ruda	(503) 581-6221	\$10,653,841	\$5,939,305	\$4,042,826	\$1,143,973	2,351	1.04%	14.88%
20516	KAIPERM NORTHWEST	500 NE Multnomah Ste. 320	Portland	97232	Edward Waite	(503) 813-3242	\$68,332,167	\$28,640,895	\$38,767,324	\$7,899,183	5,446	-1.76%	18.80%
6176	KLAMATH PUBLIC EMPLOYEES	3737 Shasta Way	Klamath Falls	97603	Kevin Dearing	(541) 882-5525	\$33,795,289	\$16,914,330	\$15,668,407	\$3,486,819	4,632	0.87%	0.80%
12590	LEGACY	P.O. Box 866	Eugene	97440	Loreen Ervin	(541) 683-5665	\$14,835,492	\$5,278,435	\$8,778,046	\$1,189,754	2,166	-12.82%	1.62%
20512	LINCO	2148 NW Overton	Portland	97210	Doug Mountain	(503) 413-7474	\$44,161,651	\$13,774,695	\$27,707,242	\$4,796,672	3,991	3.17%	-3.55%
10779	LINN-CO	P.O. Box 265	Lebanon	97355	Carl Cromwell	(541) 259-1235	\$81,597,238	\$57,081,827	\$18,874,302	\$8,941,556	12,458	5.75%	4.10%
14708	MACHINISTS-BOILERMAKERS	3645 SE 32nd Ave.	Portland	97202	Angela Elsen-Sass	(503) 235-8387	\$4,400,860	\$3,151,707	\$1,163,256	\$464,009	778	-5.95%	18.94%
11579	MALHEUR	P.O. Box 520	Ontario	97914	Ron Hardie	(541) 889-3149	\$94,546,536	\$32,406,174	\$32,406,174	\$8,885,839	10,821	8.62%	-2.57%
64166	MALHEUR	P.O. Box 12398	Salem	97309	Mark Zook	(503) 375-2423	\$494,121,993	\$20,723,136	\$137,607,376	\$36,257,743	47,560	4.68%	20.95%
12316	MCKENZIE VALLEY	P.O. Box 823	Springfield	97477	Todd Gestrin	(541) 746-6121	\$2,838,576	\$1,946,560	\$796,459	\$241,120	898	-13.21%	21.52%
12084	MID OREGON	P.O. Box 6749	Bend	97708	Bill Anderson	(541) 382-1795	\$189,908,707	\$124,651,428	\$56,172,815	\$18,232,743	23,543	7.84%	14.31%
14786	NORTHWEST ADVENTIST	10333 SE Main St.	Portland	97216	Shayne Gustafson	(503) 256-3712	\$28,956,994	\$18,816,082	\$9,420,524	\$2,436,272	4,346	-2.60%	1.00%
61716	NORTHWEST COMMUNITY	P.O. Box 70225	Eugene	97401	John Iglesias	(541) 747-4231	\$878,107,447	\$753,060,793	\$78,352,770	\$89,478,672	90,162	9.19%	7.99%
3853	NW PREFERRED	P.O. Box 231269	Tigard	97281	Steve Canfield	(503) 620-6248	\$117,948,967	\$89,656,901	\$23,329,141	\$10,559,110	9,258	-0.29%	7.55%
63315	NW PRIORITY	P.O. Box 16640	Portland	97292	Mark Turnham	(503) 760-5304	\$32,055,508	\$82,399,353	\$143,968,660	\$28,229,362	17,126	-0.87%	3.51%
12012	OLD WEST	650W Main St.	John Day	97845	Ken Olson	(541) 575-0264	\$120,407,801	\$67,395,827	\$36,987,961	\$12,007,018	9,863	1.64%	-4.44%
62745	ONPOINT COMMUNITY	P.O. Box 3750	Portland	97208	Rob Stuart	(503) 228-7077	\$3,524,154,177	\$2,061,164,272	\$1,382,223,190	\$387,986,230	269,549	4.70%	7.03%
20951	OPC	P.O. Box 145	Durkee	97905	Donald Garrison	(541) 877-2411	\$2,280,112	\$1,395,252	\$885,334	\$391,611	332	-5.15%	15.29%
65856	OREGON COMMUNITY	P.O. Box 77002	Springfield	97475	Mandy Jones	(541) 687-2347	\$1,233,216,530	\$1,064,981,777	\$128,850,245	\$107,999,425	114,065	6.28%	8.13%
68530	OREGON FIRST COMMUNITY	200 N Adams	Coquille	97423	David Elmer	(541) 396-2145	\$795,397,600	\$415,233,383	\$321,519,916	\$82,450,911	73,069	3.02%	4.07%
7330	OREGON PIONEER	17884 SE McLoughlin Blvd.	Portland	97267	Mark Davis	(503) 833-1540	\$25,267,143	\$10,058,989	\$14,408,724	\$2,034,919	2,618	6.38%	4.74%
24760	OREGONIANS	1437 SW Broadway	Portland	97201	Chuck Garner	(503) 239-5336	\$298,728,695	\$100,346,932	\$185,807,634	\$35,428,734	21,539	-1.63%	6.23%
9436	OSU	P.O. Box 306	Cornallis	97339	Richard Hein	(541) 714-4000	\$87,690,088	\$51,478,666	\$98,400,540	\$98,400,540	79,259	6.65%	9.78%
14545	PACIFIC CASCADE	1075 Oak St.	Eugene	97401	Bob Harris	(541) 343-6238	\$96,680,282	\$57,267,112	\$32,761,197	\$7,585,739	10,380	-1.93%	4.44%
960	PACIFIC CREST	P.O. Box 1179	Klamath Falls	97601	Kathie Philip	(541) 884-1376	\$150,627,462	\$86,759,848	\$51,631,008	\$13,387,124	15,519	3.49%	2.93%
13649	PACIFIC NORTHWEST IRONWORKERS	11620 NE Ainsworth Circle 400	Portland	97220	Terr Robinson	(503) 774-3848	\$14,751,814	\$13,666,521	\$628,245	\$1,245,344	5,470	38.56%	40.95%
4878	PACIFIC NW	12106 NE Marx St.	Portland	97220	Tom Griffith	(503) 256-5858	\$32,576,097	\$80,343,128	\$45,023,489	\$12,046,256	15,787	2.71%	0.78%
13494	PACIFIC SPRUCE	727 NW A St.	Toledo	97391	Sheri Gillo	(541) 336-2321	\$3,406,481	\$1,775,254	\$1,495,202	\$341,867	921	-0.85%	-8.00%
13756	PINE CREEK	P.O. Box 8	Weston	97886	Debi Munck	(541) 566-2376	\$2,495,763	\$2,098,120	\$2,098,120	\$656,350	979	7.12%	-2.84%
63971	POINT WEST	718 NE 12th Ave.	Portland	97232	Amy Nelson	(503) 546-5000	\$95,730,137	\$62,055,906	\$25,814,850	\$7,161,068	9,296	4.67%	6.10%
9288	PORTLAND LOCAL NO 8	2435 SW Front Ave. Ste. A	Portland	97209	Gayla Dreith	(503) 223-9306	\$35,482,382	\$23,085,828	\$9,131,345	\$2,469,568	2,628	-3.08%	-4.63%
19522	PROVIDENCE	6400 SE Lake Rd. 125	Milwaukie	97222	Shirley Cate	(503) 215-6090	\$124,787,576	\$52,151,876	\$69,043,901	\$14,443,667	13,677	-1.05%	5.48%
63903	RADIO CAB	1613 NW Kearney	Portland	97209	Paul Gibson	(503) 205-3318	\$4,373,672	\$2,316,319	\$2,024,360	\$776,929	416	-0.14%	24.17%
9877	REGISTER GUARD EMPLOYEES	850 Beltline Rd.	Springfield	97477	Carolyn Stahly	(541) 988-9059	\$19,886,765	\$14,331,642	\$5,851,566	\$3,819,518	2,371	-3.75%	-3.18%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
65644	RIVERMARK COMMUNITY	P.O. Box 4044	Beaverton	97076	Scott Burgess	(503) 626-6600	\$590,254,663	\$453,424,261	\$109,708,244	\$57,718,283	66,858	3.24%	13.88%
11393	ROGUE	1370 Center Dr.	Medford	97501	Gene Pelham	(541) 858-7328	\$890,585,547	\$646,190,368	\$169,653,654	\$88,964,688	80,823	4.76%	16.37%
63196	SELCO COMMUNITY	P.O. Box 7487	Eugene	97401	Bob Newcomb	(541) 686-8000	\$1,182,752,909	\$853,194,349	\$277,783,028	\$124,238,473	112,217	8.03%	8.28%
9376	SOUTH COAST ILWU	2438 Broadway	North Bend	97459	Julie Yoakam	(541) 756-5746	\$15,823,615	\$8,130,580	\$6,880,020	\$2,155,216	1,233	3.40%	6.54%
2730	ST. HELENS COMMUNITY	P.O. Box 537	St. Helens	97051	Brooke Van Vleet	(503) 397-2376	\$179,264,283	\$134,829,036	\$39,142,422	\$18,570,269	15,492	5.65%	-0.15%
13416	SUNSET SCIENCE PARK	1100 NW Murray Blvd., Ste. 200	Portland	97229	Rhonda Baggotley	(503) 643-1335	\$37,346,851	\$27,416,892	\$8,495,897	\$4,104,057	2,179	2.69%	3.10%
14196	TEAMSTERS COUNCIL #37	P.O. Box 20849	Portland	97294	Mark Freels	(503) 251-2390	\$54,688,449	\$22,425,821	\$31,399,003	\$7,003,369	7,961	0.02%	-6.38%
12044	TLC	P.O. Box 160	Tillamook	97141	Mike Pierce	(503) 842-7523	\$123,402,183	\$62,846,395	\$32,147,320	\$9,193,007	13,993	1.91%	-1.07%
644	TRAILHEAD	P.O. Box 2788	Portland	97208	Jim McCarthy	(503) 220-2592	\$94,390,648	\$58,992,276	\$30,984,077	\$7,979,971	6,636	-0.78%	28.39%
23986	UMATILLA COUNTY	P.O. Box 1305	Pendleton	97801	Kelly O'Malley	(541) 276-6317	\$44,844,125	\$22,574,554	\$21,704,143	\$4,750,707	3,033	8.95%	3.13%
5285	UNION-WALLOWA-BAKER	3 Depot St.	Lagrange	97850	Michael Snow	(541) 963-3053	\$26,613,765	\$8,856,139	\$16,909,619	\$2,208,280	2,844	4.99%	4.51%
10442	UNITED ADVANTAGE NW	P.O. Box 11067	Portland	97211	Evie Rasmussen	(503) 283-5193	\$35,798,605	\$25,443,937	\$7,125,795	\$3,436,112	7,564	1.29%	5.92%
63440	UNITUS COMMUNITY	P.O. Box 1937	Portland	97207	Patricia Smith	(503) 227-5571	\$937,898,705	\$598,848,916	\$312,473,359	\$92,618,943	82,618	-1.48%	13.38%
64103	USAGENCIES	95 SW Taylor St.	Portland	97204	James Lumpkin	(503) 275-0300	\$74,618,916	\$38,539,979	\$34,975,481	\$7,743,051	6,765	2.40%	7.04%
64169	VALLEY	P.O. Box 12903	Salem	97309	Jean Wheat-Palm	(503) 364-7999	\$64,008,563	\$37,316,037	\$19,919,560	\$6,990,280	4,461	7.97%	5.80%
17990	WAUNA	P.O. Box 67	Clatskanie	97016	Robert Blumberg	(503) 728-6119	\$168,983,801	\$125,878,883	\$26,921,437	\$15,131,045	19,505	9.28%	0.42%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	548	539	512	495	472	-4.65%	-2.94%
Number of Members	3,557,610	3,611,421	3,692,044	3,745,616	3,806,533	1.63%	1.36%
Total Assets (\$000)	33,355,385	35,199,784	37,308,242	38,589,089	39,585,794	2.58%	3.48%
Total Shares (\$000)	29,374,387	30,963,635	32,791,139	33,831,072	34,358,493	1.56%	3.18%
Total Loans (\$000)	19,191,965	19,476,800	20,372,732	21,142,622	22,432,028	6.10%	3.17%
Total Capital (\$000)	3,707,472	3,984,268	4,203,086	4,386,771	4,609,292	5.07%	4.45%

PENNSYLVANIA		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	POLICE AND FIRE	\$4,297,089	10.86%	15.33%	64.64%	1.42%	0.78%	1.57%	424	49.34%	\$12,816	\$16,120	8.63%	80.08%	36.71%
2	PENNSYLVANIA STATE EMPLOYEES	\$4,226,856	10.68%	10.23%	78.85%	0.60%	0.68%	2.53%	687	61.07%	\$10,340	\$8,981	24.39%	55.34%	27.79%
3	MEMBERS 1ST	\$2,685,023	6.78%	8.47%	83.27%	0.74%	0.98%	3.90%	340	77.28%	\$10,944	\$8,743	18.80%	57.71%	28.49%
4	CITADEL	\$2,011,591	5.08%	10.18%	104.97%	1.14%	0.39%	3.13%	396	72.53%	\$19,563	\$10,796	31.93%	58.71%	17.17%
5	TRUMARK FINANCIAL	\$1,505,410	3.80%	11.02%	83.92%	0.95%	0.71%	2.93%	364	71.49%	\$20,097	\$12,712	8.36%	63.54%	22.01%
6	AMERICAN HERITAGE	\$1,443,447	3.65%	9.21%	74.10%	0.87%	1.75%	3.39%	350	78.32%	\$14,578	\$8,443	5.77%	57.81%	20.34%
7	UTILITIES EMPLOYEES	\$1,107,315	2.80%	13.30%	27.14%	0.85%	0.61%	1.11%	544	56.19%	\$11,780	\$21,437	7.88%	11.42%	26.28%
8	PHILADELPHIA	\$919,014	2.32%	12.82%	66.04%	0.57%	2.62%	3.80%	443	72.05%	\$9,456	\$7,233	5.10%	62.33%	0.00%
9	CLEARVIEW	\$878,399	2.22%	10.63%	58.75%	0.91%	0.50%	4.04%	256	88.39%	\$9,638	\$9,064	13.30%	60.05%	21.56%
10	FRANKLIN MINT	\$875,401	2.21%	7.93%	72.18%	0.40%	0.71%	3.84%	261	82.95%	\$15,197	\$10,137	7.76%	66.15%	0.00%
11	FREEDOM	\$656,653	1.66%	8.86%	51.58%	0.54%	0.64%	3.20%	511	79.65%	\$7,815	\$9,534	9.31%	71.51%	21.82%
12	SB1	\$592,267	1.50%	10.37%	68.64%	0.49%	1.45%	2.58%	409	73.38%	\$15,612	\$15,325	5.98%	72.03%	27.24%
13	FIRST COMMONWEALTH	\$573,880	1.45%	9.69%	67.85%	0.52%	0.86%	3.23%	327	75.74%	\$12,724	\$10,640	12.89%	58.87%	19.54%
14	MERCK SHARP & DOHME	\$523,528	1.32%	8.41%	49.24%	0.51%	0.21%	2.34%	362	79.34%	\$9,810	\$16,740	26.73%	63.12%	21.42%
15	PATRIOT	\$505,651	1.28%	12.89%	63.14%	0.47%	1.04%	3.49%	333	80.57%	\$13,197	\$8,681	19.75%	62.81%	5.14%
16	APCI	\$501,628	1.27%	9.68%	56.53%	0.28%	0.36%	1.39%	407	80.29%	\$17,150	\$24,935	17.71%	52.83%	32.66%
17	SUN EAST	\$496,524	1.25%	7.87%	72.27%	0.43%	1.51%	3.74%	355	86.91%	\$19,303	\$9,994	9.07%	57.97%	12.54%
18	PEOPLE FIRST	\$449,433	1.14%	8.83%	52.12%	0.60%	1.28%	3.61%	364	84.98%	\$8,858	\$7,419	15.17%	58.06%	12.05%
19	DIAMOND	\$436,722	1.10%	11.16%	99.76%	0.76%	0.41%	4.61%	371	78.01%	\$12,355	\$7,684	26.83%	49.64%	20.18%
20	BELCO COMMUNITY	\$401,493	1.01%	9.09%	79.93%	0.59%	1.13%	4.39%	370	88.22%	\$8,105	\$6,962	12.50%	56.34%	27.15%
21	ERIE	\$396,389	1.00%	10.58%	45.84%	-1.25%	0.95%	3.45%	407	80.88%	\$8,088	\$7,356	12.78%	48.82%	10.82%
22	LEHIGH VALLEY EDUCATORS	\$297,092	0.75%	15.30%	34.64%	0.49%	1.19%	1.58%	540	69.89%	\$10,143	\$15,326	11.87%	55.33%	21.96%
23	BUTLER ARMO CO EMPLOYEES	\$291,311	0.74%	14.64%	73.28%	0.92%	0.55%	2.12%	510	68.69%	\$15,150	\$10,007	20.48%	51.25%	4.75%
24	WIDGET FINANCIAL	\$263,097	0.66%	9.55%	65.39%	0.45%	0.36%	3.88%	323	86.67%	\$11,000	\$7,440	17.46%	46.95%	10.25%
25	UKRAINIAN SELFRELIANCE	\$262,981	0.66%	11.94%	56.80%	0.46%	0.33%	1.63%	223	78.10%	\$105,408	\$24,826	0.94%	43.00%	0.00%
26	SERVICE 1ST	\$240,708	0.61%	8.53%	90.86%	0.24%	0.68%	4.57%	299	87.20%	\$12,322	\$9,228	21.38%	68.32%	19.49%
27	BENCHMARK	\$239,856	0.61%	12.96%	58.32%	0.22%	0.86%	2.79%	349	88.64%	\$15,801	\$16,944	7.86%	53.40%	36.52%
28	USX	\$213,021	0.54%	13.98%	72.56%	0.55%	1.00%	4.11%	315	81.91%	\$9,977	\$8,107	20.12%	36.26%	21.59%
29	WEST-AIRCOMM	\$201,330	0.51%	8.62%	58.00%	0.41%	0.28%	3.09%	460	86.14%	\$10,749	\$8,936	17.07%	47.94%	16.14%
30	TOBYHANNA	\$200,703	0.51%	8.97%	85.93%	0.66%	2.63%	4.26%	409	81.27%	\$10,885	\$7,616	14.57%	43.54%	22.97%
31	LEBANON	\$183,351	0.46%	10.35%	55.74%	0.63%	1.11%	3.19%	449	76.86%	\$10,894	\$7,774	12.85%	64.43%	11.41%
32	NET	\$175,626	0.44%	15.24%	33.71%	0.53%	1.25%	2.66%	502	83.09%	\$9,228	\$7,618	6.74%	46.76%	0.00%
33	RIVERFRONT	\$172,410	0.44%	9.94%	34.35%	-0.48%	1.12%	3.22%	412	112.02%	\$5,849	\$7,778	6.42%	42.93%	22.59%
34	AMERICHoice	\$163,230	0.41%	9.14%	69.03%	0.18%	0.92%	3.99%	259	95.50%	\$13,326	\$9,899	10.36%	57.49%	27.05%
35	CROSS VALLEY	\$161,292	0.41%	6.53%	57.12%	-1.54%	3.20%	4.24%	379	82.92%	\$9,794	\$6,269	18.15%	50.97%	0.18%
36	FIRST CAPITAL	\$158,652	0.40%	9.18%	64.86%	0.71%	0.72%	3.90%	304	79.49%	\$13,044	\$8,298	15.81%	60.51%	4.50%
37	PENN STATE	\$157,276	0.40%	8.27%	39.96%	0.07%	1.02%	3.08%	369	96.73%	\$7,700	\$8,208	6.98%	54.80%	21.64%
38	ALLEGENT COMMUNITY	\$156,858	0.40%	10.99%	65.51%	0.32%	0.26%	2.23%	397	89.55%	\$15,581	\$9,238	21.31%	23.66%	4.16%
39	MON VALLEY COMMUNITY	\$147,991	0.37%	21.82%	39.51%	0.97%	3.44%	1.15%	853	52.32%	\$20,277	\$11,338	4.80%	23.90%	5.32%
40	EVERENCE	\$145,375	0.37%	7.46%	70.51%	0.35%	1.68%	4.23%	268	91.17%	\$14,064	\$7,756	4.60%	47.83%	17.68%
41	PENN EAST	\$142,402	0.36%	12.10%	65.09%	0.36%	0.47%	3.61%	444	93.09%	\$10,539	\$7,385	19.00%	40.04%	12.27%
42	NEW CUMBERLAND	\$140,151	0.35%	7.46%	67.50%	0.06%	0.35%	3.47%	440	87.46%	\$9,562	\$7,539	17.87%	60.03%	18.38%
43	DISCOVERY	\$131,623	0.33%	9.96%	52.19%	0.29%	0.54%	2.58%	577	83.48%	\$14,206	\$11,375	8.74%	39.51%	12.44%
44	1ST ED	\$130,530	0.33%	11.79%	38.54%	0.45%	0.71%	1.67%	358	78.96%	\$11,375	\$17,301	13.78%	38.02%	23.26%
45	M-C	\$128,222	0.32%	8.43%	66.82%	0.29%	1.93%	3.05%	298	93.75%	\$15,494	\$10,697	11.50%	53.27%	11.09%
46	BOEING HELICOPTERS	\$127,108	0.32%	16.39%	58.13%	0.66%	1.62%	2.29%	526	70.54%	\$21,982	\$12,700	5.38%	34.56%	10.23%
47	PPL GOLD	\$126,973	0.32%	13.68%	65.96%	0.34%	0.36%	2.26%	411	85.88%	\$22,284	\$11,805	9.13%	29.61%	8.88%
48	CENTURY HERITAGE	\$124,543	0.31%	11.54%	64.32%	0.11%	0.90%	3.26%	387	96.97%	\$16,119	\$8,425	14.26%	48.90%	6.90%
49	RIVERSSET	\$123,433	0.31%	19.03%	73.75%	0.28%	0.40%	3.58%	595	87.42%	\$9,404	\$6,683	17.37%	44.46%	19.34%
50	WASHINGTON COMMUNITY	\$119,836	0.30%	14.76%	83.89%	1.10%	0.79%	3.60%	346	74.07%	\$11,186	\$9,451	22.01%	50.12%	22.84%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
4446	1ST CHOICE COMMUNITY	3910 Schaper Ave.	Erie	16508	Kim Davis	(814) 866-1111	\$28,635,040	\$11,080,024	\$15,158,769	\$2,100,265	3,613	0.34%	-0.95%
65412	1ST ED	1156 Kennebec Dr.	Chambersburg	17201	Kelly Childress	(717) 264-6506	\$130,529,828	\$44,113,938	\$83,241,409	\$15,791,895	6,617	-4.10%	19.58%
3741	A & S	2283 Broadhead Rd.	Altoona	15001	Patty Shuster	(724) 375-4248	\$23,615,329	\$7,479,794	\$15,332,261	\$3,241,397	2,659	0.70%	4.53%
14879	A.B.	871 30th St.	Altoona	16601	Robin Walls	(814) 944-4025	\$4,891,309	\$1,420,487	\$3,276,071	\$674,021	974	0.28%	7.62%
3226	ACBA	400 Stanwix St. Kossman Bldg. St.	Pittsburgh	15222	Linda Iddings	(412) 391-7242	\$4,798,954	\$2,169,694	\$2,599,877	\$937,802	1,620	-1.00%	-0.44%
2554	ALCOA PITTSBURGH	Absc Building Ste. 100, 30 Isabel	Pittsburgh	15212	Lisa Balcer	(412) 553-3100	\$28,949,365	\$10,258,466	\$18,218,525	\$3,499,199	2,771	9.04%	5.72%
61926	ALCOSE	3001 Jacks Run Rd. Ste. 101	White Oak	15131	Joy Benedek	(412) 673-2450	\$17,550,495	\$4,765,773	\$11,346,737	\$2,416,680	3,184	-1.44%	9.88%
2098	ALLOUPPA TEACHERS	100 Harding Ave.	Alloppa	15001	Pat Frensch	(724) 857-7500	\$239,152	\$80,203	\$154,722	\$43,172	164	-7.53%	10.98%
205	ALLEGENT COMMUNITY	1001 Liberty Ave., Ste. 100	Pittsburgh	15222	Kevin Anglemeyer	(412) 642-2875	\$156,857,629	\$91,239,895	\$62,755,116	\$17,449,032	15,077	-1.90%	2.69%
841	ALLEGHENY CENTRAL EMPLOYEES	1253 University Dr., Ste. 100	Dunbar	15431	Virginia Mohar	(724) 628-2106	\$5,714,349	\$3,568,381	\$2,104,848	\$607,882	881	5.44%	4.59%
21161	ALLEGHENY HEALTH SERVICES EMPL	320 E North Ave.	Pittsburgh	15212	Michael Gayso	(412) 359-3141	\$72,327,798	\$4,566,736	\$7,593,261	\$1,138,394	3,590	0.28%	-5.77%
4095	ALLEGHENY LUDLUM BRACKENRIDGE	P.O. Box 4	Brackenridge	15014	Linda Daum	(724) 224-7030	\$22,061,094	\$5,659,297	\$15,802,342	\$3,424,227	3,813	0.84%	-5.23%
4566	ALLEGHENY METAL	260 Pershing Ave.	Leechburg	15656	Regina Pearson	(724) 845-8923	\$13,797,888	\$6,344,446	\$7,227,385	\$2,032,154	2,135	-1.11%	5.75%
4756	ALLEGHENY VALLEY	250 William Pitt Way.	Pittsburgh	15238	Theresa King	(412) 826-5248	\$12,639,625	\$3,222,120	\$9,281,180	\$3,379,096	1,429	-1.20%	9.42%
8825	ALLEGHENY-KISKI POSTAL	Room 206 P.O. St. Office Building	New Kensington	15068	Mary Halligan	(724) 337-3717	\$14,571,702	\$4,442,293	\$9,892,567	\$2,860,663	2,067	-2.94%	-8.40%
24100	ALLEN ABE	5901 Larchwood Ave.	Philadelphia	19143	Fern Wesley	(215) 748-4203	\$45,495	\$20,580	\$23,398	\$10,199	117	-12.06%	-24.37%
10015	ALLENTOWN	1325 Oxford Dr.	Allentown	18103	Barry Weiner	(610) 791-2376	\$53,803,826	\$34,324,374	\$17,068,882	\$6,712,587	6,888	3.40%	3.72%
11546	ALLOY SCOTTDALE	2102 Cowling Rd.	Scottsdale	15683	Mary Hivembaugh	(724) 887-5096	\$248,765	\$65,553	\$180,780	\$56,191	130	-12.50%	28.91%
23753	ALTOONA AREA EMPLOYEES	908 Pleasant Valley Blvd.	Altoona	16602	Darci Robinson	(814) 942-5481	\$10,499,243	\$3,098,179	\$7,087,220	\$1,033,308	1,820	4.57%	5.30%
20378	ALTOONA REGIONAL HEALTH SYSTEM	620 Howard Ave.	Altoona	16601	Carol Ann Stevens	(814) 949-3076	\$27,322,929	\$12,484,929	\$11,683,113	\$2,611,370	4,372	0.54%	1.46%
900	AMBRIDGE AREA	401 State St.	Baden	15005	Sandra Kowal	(724) 869-3342	\$12,106,563	\$5,631,521	\$6,204,708	\$1,400,450	1,333	-1.46%	-1.52%
3773	AMERICAN BAKERY WORKERS	7521 Verree Rd.	Philadelphia	19111	Kellyann Hoppe	(215) 722-8603	\$4,582,719	\$3,049,177	\$1,796,705	\$691,304	1,495	-14.67%	-26.08%
5621	AMERICAN HERITAGE	2060 Red Lion Rd.	Philadelphia	19115	Bruce Foulke	(215) 969-0777	\$1,443,446,980	\$82,339,259	\$538,887,481	\$134,474,002	129,851	7.78%	-0.27%
682	AMERICAN METER EMPLOYEES	1320 E 11th St.	Erie	16503	Lisa Grow	(814) 455-0096	\$2,856,531	\$1,969,635	\$1,969,635	\$862,564	489	-16.06%	-14.35%
60389	AMERICAN PRIDE	1431 Valley View Blvd.	Altoona	16602	Ted Glunt	(814) 946-3045	\$15,882,229	\$6,421,926	\$7,872,494	\$1,375,941	2,187	-1.54%	2.91%
20041	AMERICHoice	P.O. Box 1429	Mechanicsburg	17055	Anna May Naus	(717) 697-3474	\$163,229,976	\$102,584,921	\$50,825,447	\$14,980,183	15,011	-1.07%	4.09%
12752	AMERICO	4101 Main St.	Erie	16511	Gail Warren	(814) 899-6608	\$71,443,204	\$26,915,820	\$42,358,837	\$8,043,044	10,088	-0.21%	-9.20%
9607	APCI	P.O. Box 20147	Lehigh Valley	18002	Richard Fehr	(610) 481-6892	\$301,628,381	\$253,334,167	\$236,157,679	\$48,880,733	18,113	0.71%	0.97%
6414	APEX COMMUNITY	P.O. Box 3179	Pottstown	19464	David Cocci	(610) 323-4135	\$37,639,570	\$26,283,358	\$9,208,460	\$4,726,024	4,718	-0.60%	-1.54%
838	APS	259 Fremont Rd.	Charlton	15022	Patricia Allen	(724) 483-6260	\$7,935,459	\$5,590,974	\$2,238,443	\$583,490	1,370	0.30%	6.26%
11304	ARC	1919 7th Ave.	Altoona	16602	Victor Gioiosa	(814) 946-0857	\$68,640,641	\$34,593,489	\$31,292,386	\$5,111,862	11,837	5.99%	9.04%
1417	ARG BRADFORD	77 N Kendall Ave.	Bradford	16701	Mark Graham	(814) 368-1339	\$3,896,133	\$1,992,689	\$1,859,819	\$678,426	698	2.88%	19.29%
12438	ARMSTRONG ASSOCIATES	P.O. Box 191	Ford City	16226	Allan King	(724) 763-1172	\$28,458,356	\$24,790,811	\$7,210,419	\$7,210,419	8,879	0.00%	-2.46%
19745	ARMSTRONG CO. FEDERAL EMP.	P.O. Box 210	Kittanning	16201	Sandy Garris	(724) 548-8722	\$13,904,828	\$3,282,303	\$10,359,561	\$2,021,501	3,386	3.01%	-12.52%
18446	ASBESTOS WORKERS LOCAL #14	6513 Bustleton Ave.	Philadelphia	19149	Patricia Kennedy	(215) 289-3990	\$3,268,638	\$998,886	\$2,286,641	\$322,357	857	1.93%	-2.30%
200	AT&T EMPLOYEES PITTSBURGH	635 Grant St.	Pittsburgh	15219	Linda Coll	(412) 227-7210	\$9,586,233	\$2,903,366	\$6,598,744	\$2,474,629	1,135	-2.76%	-4.01%
22953	AVH	1301 Carlisle St.	Natrona Heights	15065	Michelle Shoop	(724) 224-5045	\$5,424,134	\$1,025,984	\$4,383,738	\$1,471,639	892	-7.45%	-14.16%
23725	B. BRAUN	901 Marcon Blvd.	Allentown	18109	Beth Re	(610) 266-0500	\$2,325,008	\$505,433	\$1,801,021	\$205,885	1,088	3.81%	24.97%
6240	B.I.	5124 Dolores Dr.	Pittsburgh	15227	Andrea Mancos	(412) 882-9306	\$4,780,310	\$1,329,702	\$3,415,572	\$1,089,680	759	-10.74%	-13.47%
5985	BACHARACH EMPLOYEES	621 Hunt Valley Circle	New Kensington	15068	Daniel Chemsak	(724) 334-5000	\$320,656	\$111,741	\$118,914	\$94,554	57	-10.41%	-30.28%
21458	BACK MOUNTAIN	P.O. Box 1834	Shawertown	18708	Patricia Feher	(570) 696-1633	\$11,154,606	\$1,901,492	\$9,112,061	\$1,216,349	593	-3.56%	-9.50%
3838	BEAVER AVENUE	2101 Beaver Ave.	Pittsburgh	15233	Mercedes Ritter	(412) 393-8882	\$4,671,781	\$3,901,476	\$7,697,749	\$450,742	749	16.60%	24.01%
17771	BEAVER COUNTY TIMES	400 Fair Ave.	Beaver	15009	Thomas Bickert	(724) 775-3200	\$153,036	\$134,159	\$169,678	\$169,678	91	7.85%	6.90%
2612	BEAVER FALLS PA TEACHERS	Beaver Falls High School	Beaver Falls	15010	Jonelle McMillen	(724) 843-2707	\$2,661,480	\$1,689,762	\$953,672	\$410,275	515	-4.52%	-4.25%
4794	BEAVER VALLEY	601 37th St.	Beaver Falls	15010	Albert Tripodi	(724) 847-3600	\$69,365,632	\$25,779,908	\$38,989,598	\$11,440,449	11,799	3.71%	-5.18%
14347	BEDCO HOSPITAL	10455 Lincoln Hwy.	Everett	15537	Scott Ressler	(814) 623-3544	\$2,151,322	\$1,402,458	\$690,962	\$344,972	801	5.59%	1.44%
68256	BELCO COMMUNITY	449 Eisenhower Blvd.	Harrisburg	17111	Anney Sgrignoli	(717) 232-3526	\$279,031,924	\$401,492,596	\$65,689,994	\$38,220,868	50,145	0.71%	9.76%
2531	BELLO	609 Spring St.	Wyomissing	19610	Tom Gosling	(610) 373-5192	\$112,053,182	\$51,990,739	\$54,253,232	\$10,792,910	13,073	0.54%	-3.28%
3738	BENCHMARK	P.O. Box 2387	West Chester	19380	David LaSala	(610) 429-1600	\$239,855,514	\$122,333,869	\$112,399,328	\$30,734,912	12,380	-3.56%	-6.55%
62656	BERYLCO EMPLOYEES	P.O. Box 363	Hamburg	19525	Dennis Strausser	(610) 562-4257	\$3,227,870	\$392,088	\$2,812,584	\$1,008,576	354	-6.10%	14.92%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
4982	BESSEMER SYSTEM	106 Woodfield Dr.	Greenville	16125	Linda Gregory	(724) 588-6119	\$39,692,483	\$12,565,816	\$25,814,458	\$5,533,560	4,724	-0.18%	8.12%
24016	BETHANY BAPTIST CHRISTIAN	P.O. Box 25	Chester	19013	Judith Dill	(610) 874-8208	\$80,508	\$16,839	\$65,868	\$18,287	116	-31.82%	98.46%
716	BETHLEHEM TEACHERS	2317 6th Ave.	Bethlehem	18017	Valerie Walk	(610) 691-0041	\$48,736,116	\$14,057,404	\$33,739,295	\$5,211,260	5,616	3.11%	-5.75%
21845	BLACKHAWK	2358 Darlington Rd.	Beaver Falls	15010	Cathy Shields	(724) 846-7929	\$15,351,526	\$4,277,404	\$10,774,288	\$1,668,977	1,311	-0.28%	8.73%
8831	BLAIR COUNTY	3001 Sixth Ave.	Altoona	16602	Mildred Pincher	(814) 944-2881	\$48,772,159	\$14,530,473	\$32,348,976	\$8,749,264	6,122	-1.47%	-0.11%
24385	BLUE CHIP	5050 Derry St.	Harrisburg	17111	Pamala Mohr	(717) 564-3081	\$29,611,771	\$14,889,164	\$13,601,046	\$3,649,293	3,212	-0.93%	8.12%
61387	BOEING HELICOPTERS	501 Industrial Hwy.	Ridley Park	19078	Philip Travaglini	(610) 595-2929	\$127,108,042	\$60,186,665	\$63,519,322	\$22,969,946	8,153	0.01%	-5.91%
13823	BROADFORD AREA	11 E Washington St.	Bradford	16701	Susanne Wilcox	(814) 362-6779	\$7,528,735	\$3,545,079	\$3,992,837	\$1,503,686	2,176	9.97%	-7.77%
24857	BROADFORD AREA SCHOOL EMPLOYEES	660W Washington St.	Bradford	16701	Tanya Carr	(814) 368-5595	\$879,673	\$484,402	\$439,194	\$179,518	335	1.38%	-25.02%
12447	BRIGHT HOPE	12th & Cecil B. Moore Ave.	Philadelphia	19122	Juan Greene	(215) 232-6004	\$506,389	\$272,117	\$234,272	\$72,117	442	-4.22%	-12.51%
65411	BUCKS COUNTY EMPLOYEES	50 N. Main St.	Doylestown	18901	Joyce Russell	(215) 340-8093	\$32,045,555	\$3,392,936	\$28,376,344	\$3,089,894	1,926	8.92%	5.96%
65291	BUTLER ARMOCO EMPLOYEES	P.O. Box 1589	Butler	16003	Randall Cypher	(724) 284-2020	\$291,310,712	\$183,078,199	\$96,618,262	\$43,249,238	24,966	2.08%	8.41%
3085	BUTLER CO. TEACHERS	120 Campus Ln.	Butler	16001	Dana Frances	(724) 283-9427	\$26,394,294	\$5,697,241	\$20,440,376	\$2,214,132	2,575	0.69%	7.89%
16063	BVA	608 Rostraver Rd.	Belle Vernon	15012	Joseph Osborne	(724) 930-9864	\$30,430,835	\$16,922,066	\$12,825,057	\$2,740,640	3,178	-2.54%	-5.46%
13821	BVMSN	P.O. Box 128	Walnutport	18088	Christine Kosman	(610) 767-7957	\$2,295,173	\$767,496	\$1,508,005	\$334,419	376	-1.06%	-14.79%
8523	CACL	1800 W Market St.	Pottsville	17901	Jason Kostura	(570) 628-2400	\$65,044,807	\$41,192,434	\$21,949,828	\$7,590,263	6,448	-6.34%	23.79%
13503	CAL-ED	P.O. Box 497	California	15419	Jacque Dwyer	(724) 938-3280	\$27,776,774	\$11,249,730	\$14,911,751	\$3,392,317	5,957	-1.49%	10.59%
13801	CARDOZO LODGE	648 W St.	Feasterville	19053	Joni Brown	(215) 364-1885	\$288,334	\$47,593	\$238,226	\$62,204	86	2.03%	19.05%
1101	CARNEGIE MELLON UNIVERSITY	5032 Forbes Ave.	Pittsburgh	15213	Sean O'Leary	(412) 268-2905	\$11,062,313	\$2,838,172	\$7,928,298	\$854,787	1,595	1.23%	-1.76%
20234	CATSQUA AREA	38 Second St.	Catsaqua	18032	Wanda Breitteller	(610) 264-1778	\$905,243	\$462,298	\$413,684	\$82,702	535	-4.32%	-6.64%
23212	CBC	5430 Pulaski Ave.	Philadelphia	19144	Shelby-Lyn Richardson	(215) 849-4614	\$191,152	\$19,413	\$165,989	\$20,543	222	-5.30%	-7.12%
11374	CBW SCHOOLS	P.O. Box 400	Sidman	15955	William Weber	(814) 487-5714	\$108,002,875	\$22,608,519	\$83,813,263	\$29,315,318	11,523	-1.52%	2.21%
20989	CCAC	800 Allegheny Ave.	Pittsburgh	15233	Darlene Hochdoner	(412) 237-3197	\$4,801,299	\$2,457,027	\$2,285,427	\$523,703	841	0.73%	-2.85%
20591	CENTREVILLE CLINICS EMPLOYEES	1070 Old National Pike Rd.	Fredericktown	15333	Carol Lingis	(724) 632-6801	\$90,269	\$90,269	\$336,744	\$101,409	136	9.07%	34.24%
9213	CENTRAL KEYSTONE	1000 Market St.	Sunbury	17801	Kris Kauffman	(570) 286-5739	\$39,127,601	\$19,700,268	\$18,685,593	\$6,649,202	3,260	-1.09%	-1.25%
14180	CENTRAL SUSQUEHANNA COMMUNITY	510 E Market St.	Danville	17821	Barbara Laubach	(570) 275-3308	\$25,694,523	\$8,065,063	\$16,448,781	\$3,712,634	2,179	2.35%	8.76%
400	CENTRAL VALLEY	P.O. Box 3191	Arnold	15068	John Gulick	(724) 335-2141	\$2,114,472	\$1,199,747	\$857,564	\$267,247	572	-5.76%	1.66%
1352	CENTURY HERITAGE	700 Regis Ave.	Pittsburgh	15236	Monica Cerasuolo	(412) 650-2600	\$124,542,860	\$71,295,082	\$47,300,564	\$13,791,306	13,156	-2.79%	3.56%
15373	CGH	651 Fourth Ave.	New Kensington	15068	Monica Bollinger	(724) 337-5000	\$2,868,000	\$1,185,782	\$1,627,668	\$82	682	-18.45%	-31.47%
3122	CHESTER UPLAND SCHOOL EMPLOYEES	1720 Melrose Ave.	Chester	19013	Joan Brown	(610) 872-3921	\$920,593	\$511,915	\$390,444	\$129,319	470	-0.73%	-4.95%
15234	CHESWICK ATOMIC DIVISION	P.O. Box 518	Harwick	15049	Emily Roother	(724) 274-4585	\$6,408,549	\$2,008,149	\$4,340,410	\$1,480,329	789	3.54%	-4.60%
4240	CHOICE ONE COMMUNITY	101 Hazle St.	Wilkes-Barre	18702	Thomas Smith	(570) 823-7676	\$89,059,336	\$52,003,617	\$32,589,129	\$7,223,340	13,253	-2.51%	-0.07%
2099	CITADEL	520 Eagleview Blvd.	Exton	19341	Jeff March	(610) 380-6000	\$2,011,590,757	\$1,717,224,228	\$188,391,482	\$214,282,763	151,534	-2.03%	19.11%
4233	CITY CO	220 Grant St.	Pittsburgh	15219	Cookie Voder	(412) 350-4515	\$20,391,636	\$7,558,012	\$12,457,014	\$2,336,901	4,252	-6.56%	15.06%
1480	CITY OF MCKEESPORT EMPLOYEES	500 5th Ave.	Mckeesport	15132	Rose Chiaverini	(412) 675-5020	\$1,127,988	\$317,060	\$744,155	\$303,129	245	-2.14%	-14.63%
1646	CLAIRTON WORKS	121 Second St.	Elizabeth	15037	Raven Muir	(412) 384-7088	\$14,055,032	\$3,164,285	\$10,662,685	\$1,467,942	1,801	0.43%	15.61%
3655	CLARION	144 Holiday Inn Rd.	Clarion	16214	Mark Lauer	(814) 226-5032	\$64,940,501	\$42,229,171	\$19,285,626	\$8,396,220	8,251	5.78%	23.43%
12020	CLEARCHOICE	1981 State Hill Rd.	Wyomissing	19610	Louise Lingenfelsner	(610) 376-0605	\$16,460,875	\$11,460,314	\$2,939,184	\$1,359,513	2,662	-11.30%	-2.01%
10928	CLEARFIELD STONE WORKERS	214 N 2nd St.	Clearfield	16830	Michael Henry	(814) 765-6315	\$1,425,250	\$973,922	\$300,481	\$300,481	1,094	-2.95%	-2.29%
9007	CLEARVIEW	8805 University Blvd.	Moon Township	15108	Mark Brennan	(412) 269-3011	\$878,398,575	\$455,187,231	\$365,731,772	\$90,238,420	85,478	6.23%	18.73%
22174	CMC-FCPI EMPLOYEES	1822 Mulberry St.	Scranton	18510	Kathleen Pacanowski	(717) 348-2140	\$6,375,305	\$3,481,741	\$2,418,732	\$704,330	1,774	-1.79%	2.62%
3237	COLFAX POWER PLANT EMPLOYEES	P.O. Box 186	Springdale	15144	Lisa Burns	(724) 274-6666	\$8,043,139	\$3,890,388	\$4,128,174	\$909,255	1,075	8.72%	0.55%
60413	COMMUNITY REGIONAL	510 Bridge St.	Old Forge	18518	Deborah Mozal	(570) 457-8899	\$8,951,475	\$8,951,475	\$9,217,750	\$1,968,201	2,754	-2.05%	-3.53%
67250	CONSOL EMPLOYEES	1000 Consol Energy Dr.	Canonsburg	15317	Ronald Melani	(412) 831-4671	\$17,743,740	\$4,227,913	\$13,069,926	\$2,377,225	3,230	-8.22%	-4.74%
23737	CONSUMER HEALTHCARE	P.O. Box 1467	Pittsburgh	15230	Marlene McLeod	(412) 200-3400	\$23,892,924	\$4,974,348	\$18,437,871	\$3,008,306	1,767	-1.97%	3.94%
2796	COPPER & GLASS	531 Monongahela Ave.	Glassport	15045	Rosanna DiMarco	(412) 673-9028	\$8,251,262	\$5,542,180	\$2,308,532	\$1,145,186	2,290	-1.02%	0.02%
1172	CORNER POST	566 S Main St.	Wilkes-Barre	18703	Gayle Matkano	(570) 823-6151	\$67,005,064	\$16,132,446	\$47,304,538	\$5,798,414	5,300	-2.15%	-7.64%
21789	CORNERSTONE	P.O. Box 1181	Gatlisie	17013	David Keffler	(717) 249-1661	\$33,192,584	\$63,551,690	\$33,192,584	\$10,035,570	10,497	4.28%	8.42%
12643	CORRY	728 Worth St.	Corry	16407	Stacey Heiser	(814) 663-3263	\$40,852,630	\$25,523,332	\$12,692,063	\$4,415,200	5,439	4.77%	2.84%
15501	CORRY AREA SCHOOLS	22.5 First Ave.	Corry	16407	Karen Schenck	(814) 665-5291	\$4,805,852	\$2,934,982	\$1,669,888	\$737,259	964	4.28%	5.07%

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62048	CORRY JAMESTOWN	637 N Center St., Ste. A	Corry	16407	Louis Drago	(814) 664-7010	\$14,976,078	\$7,700,506	\$6,364,136	\$1,988,722	3,093	-3.02%	-2.88%
20557	CRAFTMASTER	P.O. Box 175	Towanda	18848	Dena Miller	(570) 265-8410	\$9,543,872	\$4,567,205	\$4,894,326	\$1,635,953	1,089	7.88%	3.29%
24850	CRAYOLA LLC EMPLOYEES	1100 Church Ln., Box 431	Easton	18044	Christine Kosman	(610) 252-1502	\$7,268,946	\$3,497,973	\$3,492,389	\$1,310,636	1,232	1.63%	-0.89%
19228	CROSSVALLEY	P.O. Box 597	Wilkes-Barre	18703	Ed Kaushas	(670) 823-6836	\$161,291,750	\$86,153,779	\$64,288,925	\$11,935,973	24,061	-2.00%	8.77%
62416	DELCO POSTAL	1400 Bywood Ave.	Upper Darby	19082	Daniel Milliett	(610) 734-3341	\$13,947,751	\$9,192,283	\$4,499,281	\$1,240,113	1,547	-3.15%	2.87%
6196	DEERY AREA	P.O. Box 128	Derry	15627	Donna Bush	(724) 694-5479	\$8,248,586	\$4,959,029	\$2,979,751	\$1,215,381	2,165	2.29%	8.12%
10141	DEROWEN SCHOOL	4958 Route 982	Lattrobe	15650	Joelynn Fiorina	(724) 539-7756	\$8,002,492	\$4,912,032	\$3,088,581	\$2,834,141	706	7.37%	12.89%
68241	DIAMOND	1600 Medical Dr	Pottstown	19464	John Faust	(610) 326-5490	\$436,721,683	\$375,093,582	\$52,223,882	\$52,223,882	48,936	8.73%	6.15%
12935	DISCOVERY	2744 Century Blvd.	Wyoaming	19610	Ed Williams	(610) 372-8010	\$131,622,956	\$61,626,880	\$61,769,318	\$14,328,025	10,381	-0.99%	6.42%
6150	DOW BUCKS COUNTY	200 Route 413	Bristol	19007	Joseph Dixon	(215) 781-4040	\$15,281,054	\$8,018,502	\$7,146,469	\$2,295,826	1,200	-1.63%	-4.32%
5160	DOW NORTHEAST EMPLOYEES	200 Independence Mall W	Philadelphia	19106	John Dewaele	(215) 592-2737	\$23,458,669	\$6,504,625	\$16,439,337	\$3,916,600	2,250	-6.95%	-0.15%
7131	DUO-LITE EMPLOYEES	1112 17th St.	Beaver Falls	15010	Kevin Pengitore	(724) 844-1316	\$1,589,538	\$906,615	\$663,357	\$127,760	564	-3.54%	-14.64%
464	EAGLE ONE	2303 Frankford Ave.	Philadelphia	19125	John King	(215) 425-9290	\$62,056,550	\$37,688,582	\$19,071,092	\$7,240,973	11,111	4.10%	-3.88%
24483	EAST END FOOD COOPERATIVE	7516 Meade St.	Pittsburgh	15208	Nancy Niemczyk	(412) 243-7574	\$381,374	\$117,228	\$381,374	\$56,198	408	-9.16%	-17.24%
4108	EASTERN PITTSBURGH BELL	P.O. Box 17450	Pittsburgh	15235	Toni Smith	(412) 241-1500	\$7,871,844	\$980,835	\$6,688,486	\$533,906	2,068	-7.58%	-8.92%
16920	ECAI	7106 James St.	Philadelphia	19135	Donald Rossi	(215) 332-9286	\$828,995	\$522,094	\$302,672	\$87,015	72	-1.79%	19.58%
22580	ELECTRICAL INSPECTORS	248 Geiger Rd., Ste. 103	Philadelphia	19115	Joni Brown	(215) 673-4484	\$55,679	\$6,254	\$48,630	\$13,336	41	-10.14%	-21.96%
390	ELLIOTT	920 N Fourth St.	Jeanette	15644	James Benson	(724) 527-2822	\$31,840,897	\$11,615,799	\$19,237,596	\$3,756,954	5,686	2.76%	11.49%
636	ELWOOD CITY SCHOOL EMPLOYEES	501 Crescent Ave.	Elwood City	16117	Linda Taylor	(724) 752-1591	\$2,460,904	\$1,252,205	\$1,187,312	\$370,878	561	-2.81%	-12.53%
64521	EME	1 S 3rd St.	Easton	18042	Leanna Sloyer	(610) 250-6782	\$1,737,763	\$511,264	\$1,212,259	\$223,714	600	5.08%	-9.63%
5028	EQT	200 Allegheny Center Mall	Pittsburgh	15212	Michael Briggs	(412) 395-3636	\$44,388,078	\$946,584	\$42,935,747	\$4,312,490	1,327	-3.97%	42.48%
1476	ERIE	1959 E 36th St.	Erie	16510	Brian Waugaman	(814) 825-2436	\$96,325,546	\$163,325,526	\$211,083,104	\$40,285,526	48,433	5.86%	0.56%
8913	ERIE CITY EMPLOYEES	17 W 38th St.	Erie	16508	Wilma Scalise	(814) 866-7953	\$9,152,122	\$4,004,937	\$4,928,087	\$1,569,864	1,421	2.10%	-9.74%
63648	ERIC COMMUNITY	1129 State St.	Erie	16501	Richard West	(814) 455-6400	\$102,954,335	\$56,456,842	\$40,557,539	\$8,709,049	14,970	1.22%	4.45%
8625	ERIC FIREFIGHTERS	3204 Maple St.	Erie	16508	Jennifer Swarn	(814) 452-4898	\$7,759,667	\$2,324,585	\$5,216,300	\$721,676	809	-0.05%	-15.05%
8626	ERIC POLICE	626 State St.	Erie	16502	Joe Sweeney	(814) 453-2540	\$2,611,702	\$1,248,966	\$1,351,607	\$500,525	540	17.26%	-11.19%
3113	ERIC TPE	3204 Maple St.	Erie	16508	Doris Campbell	(814) 864-5984	\$2,508,668	\$1,977,135	\$525,511	\$742,408	787	27.53%	32.78%
776	ERIC TIMES	335 Metz St.	Erie	16504	Darlene Spitzer	(814) 459-0853	\$6,919,494	\$2,614,780	\$3,839,286	\$1,274,933	1,633	-3.57%	-18.29%
4871	ERRL	600 E Mermaid Ln.	Wyndmoor	19038	Edward Youse	(215) 836-5596	\$1,532,371	\$573,757	\$975,986	\$202,589	334	-10.29%	2.34%
10223	EVERENCE	2160 Lincoln Hwy. E, Ste. 20	Lancaster	17602	Kent Hartzler	(717) 735-8330	\$145,375,065	\$94,427,186	\$47,554,025	\$12,271,003	17,267	6.47%	-1.91%
60369	FAIRLESS	1900 S Pennsylvania Ave.	Morrisville	19067	Brad Warner	(215) 295-4108	\$46,290,821	\$21,829,987	\$23,544,803	\$6,587,222	4,029	-0.40%	14.39%
7383	FAMILY 1ST	917 Moravia St.	New Castle	16101	Erin Ross	(724) 656-8420	\$11,509,226	\$7,399,174	\$3,886,130	\$1,442,414	1,861	1.23%	4.83%
61515	FAYETTE COUNTY SCHOOL EMPLOYEES	193 Edison St.	Uniontown	15401	Claudia Thieri	(724) 438-9019	\$15,878,737	\$6,845,435	\$8,658,310	\$2,450,375	2,595	1.55%	1.61%
10690	FAYETTE FEDERAL EMPLOYEES	364 Morgantown St.	Uniontown	15401	Wendy Myden	(724) 438-3070	\$12,208,785	\$4,328,956	\$7,407,240	\$1,480,898	1,651	4.25%	-3.32%
4517	FINANCIAL ADVANTAGE	300 E 8th Ave.	Homestead	15120	Helennan Kozminski	(412) 461-5100	\$10,397,281	\$3,136,667	\$7,133,935	\$1,167,310	2,343	-2.58%	-15.43%
23169	FIRST AFRICAN BAPTIST CHURCH	901 Clifton Ave.	Sharon Hill	19079	Rhoda Burrell	(610) 532-7014	\$88,429	\$10,864	\$0	\$8,097	208	-15.49%	2.21%
14346	FIRST AREA	23 S Dorcas St.	Lewistown	17044	Bonnie Fisher	(717) 248-5103	\$15,798,127	\$6,018,605	\$9,030,197	\$1,756,189	4,108	3.69%	15.03%
23640	FIRST BAPTIST CHURCH OF DARBY	925 Summit St.	Darby	19050	Yvette Brown	(610) 586-0179	\$62,771	\$6,708	\$55,338	\$16,849	135	-6.58%	-39.77%
24490	FIRST CAPITAL	P.O. Box 7746	York	17404	Dennis Flickinger	(717) 767-5551	\$158,651,716	\$93,274,749	\$54,107,090	\$14,665,189	17,329	2.95%	7.26%
8229	FIRST CHOICE	2209 W State St.	New Castle	16101	Marilyn Wehr	(724) 652-8393	\$39,331,002	\$19,211,786	\$17,264,053	\$3,579,234	6,039	1.53%	-0.86%
62	FIRST CLASS	510 Business Park Ln.	Allentown	18109	Albert Farnschlaeder	(610) 439-4102	\$29,731,059	\$8,196,988	\$8,709,080	\$4,632,219	2,904	1.21%	1.87%
12765	FIRST COMMONWEALTH	P.O. Box 20450	Lehigh Valley	18002	Jo Ann Broderick	(610) 821-2400	\$73,880,060	\$350,139,863	\$204,924,899	\$58,849,542	49,335	3.75%	6.66%
60641	FIRST CREDIT UNION OF SCRANTON	605 Davis St.	Scranton	18505	Jamie Masters	(570) 961-8953	\$20,041,416	\$6,083,015	\$12,640,440	\$1,343,240	3,208	-8.98%	-13.89%
18445	FIRST PA TOWNSHIP EMPLOYEES	175 W Valley Forge Rd.	King Of Prussia	19406	Barbara Hamill	(610) 265-2629	\$1,474,925	\$808,596	\$656,879	\$155,854	298	-1.40%	6.48%
839	FIRST ENERGY CHOICE	2010 30 Plaza	Greensburg	15601	Diane Momeyer	(724) 830-5984	\$56,931,339	\$14,402,795	\$41,715,777	\$8,192,660	4,122	-4.55%	-3.37%
7844	FISHER SCIENTIFIC EMPLOYEES	2000 Park Ln.	Pittsburgh	15275	Jan Dietrich	(412) 490-8331	\$2,674,183	\$1,801,232	\$857,422	\$332,331	910	1.86%	15.15%
12505	FORT LIGNONIER	P.O. Box 832	Ligonier	15658	Tammie Saxton	(724) 676-9994	\$2,628,785	\$818,279	\$1,784,521	\$388,062	499	-3.57%	1.43%
6723	FRANKLIN JOHNSTOWN	310 Bloomfield St.	Johnstown	15904	Mary Summits	(814) 262-9117	\$30,409,583	\$14,887,780	\$13,558,674	\$4,172,831	5,496	-3.28%	0.79%
20042	FRANKLIN MINT	1974 Sproul Rd., Ste. 300	Broomall	19008	John Unangst	(610) 325-5000	\$875,401,442	\$572,652,278	\$273,834,511	\$69,844,423	78,261	5.18%	2.92%
18582	FRANKLIN REGIONAL SCHOOLS	4068 Busy Run Rd.	Jeanette	15644	John Blank	(724) 523-9448	\$2,940,701	\$2,221,075	\$705,493	\$390,035	504	-0.50%	7.91%

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65356	FRANKLIN-OIL	25 E 1st St.	Oil City	16301	Sandy Saunders	(814) 676-4504	\$34,671,265	\$24,465,555	\$8,260,882	\$3,765,709	7,909	-0.91%	-0.56%
60275	FREEDOM	626 Jacksonville Rd., Ste. 250	Warminster	18974	Lee Macminn	(215) 612-5900	\$656,653,069	\$307,704,046	\$338,767,618	\$62,039,745	62,576	4.63%	21.14%
3487	FREEDOM UNITED	283 Adams St.	Rochester	15074	Zelda Smith	(724) 774-5575	\$53,572,984	\$17,809,324	\$33,736,508	\$9,269,475	7,393	1.49%	-4.40%
14775	FRICK TRI-COUNTY	235 Pittsburgh St.	Uniontown	15401	Phil Facchine	(724) 742-5123	\$72,742,973	\$27,106,139	\$41,261,636	\$6,729,391	9,056	4.94%	14.69%
10184	FRIENDLY	200 Main St.	Aliquippa	15001	Deanna Ross	(724) 375-0488	\$49,090,893	\$23,306,231	\$24,541,751	\$8,588,802	5,279	26.53%	11.50%
2405	G.A.P.	111 Franklin St., Rm. 224	Johnstown	15901	Diane Lopez	(814) 535-4165	\$41,949,891	\$17,530,974	\$23,180,254	\$5,386,642	5,262	5.80%	4.94%
4116	GALAXY	1313 Liberty St.	Franklin	16323	Linda Lusher	(814) 432-1207	\$55,955,800	\$16,670,536	\$38,034,985	\$7,797,138	5,088	-3.52%	-0.90%
16673	GASCO EASTERN DISTRICT	616 S Cambria St.	Bellwood	16617	Mary Edmiston	(814) 943-1144	\$1,796,933	\$1,029,190	\$753,598	\$399,961	448	-3.07%	3.24%
23817	GCI EMPLOYEES	849 Grant St	Hazleton	18201	Andrew Goryl	(570) 454-3440	\$680,742	\$137,235	\$544,429	\$63,035	119	16.13%	-20.39%
13773	GLASS CAP	241 N. Pittsburgh St.	Cornellsville	15425	Leo Rudnik	(724) 628-2424	\$26,693,096	\$12,857,574	\$12,841,550	\$2,450,806	4,737	2.44%	0.00%
63943	GLATIO	P.O. Box 197	Spring Grove	17362	William Bowler	(717) 225-4548	\$38,454,391	\$9,778,985	\$27,290,368	\$5,191,608	3,670	2.37%	6.37%
1542	GNC COMMUNITY	201 S Jefferson St.	New Castle	16101	Dianna Cecchini	(724) 652-5783	\$73,034,776	\$24,349,343	\$43,420,569	\$10,498,714	11,674	-5.06%	6.70%
18775	GREATER LATROBE SCHOOLS	113 R. E. Main St.	New Alexandria	15670	Thomas Duffey	(724) 668-8913	\$2,418,888	\$1,464,206	\$943,100	\$279,824	475	0.42%	0.39%
10671	GREATER PITTSBURGH	Webster Hall 4415 Fifth Ave.	Pittsburgh	15213	Patricia Juliano	(412) 621-6800	\$42,461,819	\$10,088,518	\$31,901,304	\$3,640,879	8,522	-0.11%	12.33%
240	GREATER PITTSBURGH POLICE	1338 Chartiers Ave.	Pittsburgh	15220	Karen Janoski	(412) 922-4800	\$63,553,627	\$23,761,011	\$38,677,850	\$9,772,761	5,895	6.49%	-5.38%
17096	GREENLEAF EMPLOYEE	P.O. Box 1040	Saegertown	16433	James Peters	(814) 763-2295	\$2,961,684	\$1,180,292	\$1,768,750	\$375,150	486	-13.69%	-11.86%
63715	GREENSBURG TEACHERS	508 Cochran Dr.	Greensburg	15601	Darryl Audia	(724) 837-4646	\$7,265,633	\$1,224,253	\$6,009,876	\$951,213	824	1.00%	-10.22%
6722	GROVE CITY AREA	One Credit Union Way	Grove City	16127	Thomas Jack	(724) 458-7520	\$76,367,742	\$38,241,898	\$33,193,834	\$8,607,865	8,207	-2.29%	5.19%
17797	GROVE COMMUNITY	P.O. Box 160	Shady Grove	17256	Debra McIntosh	(717) 597-3181	\$8,555,481	\$3,026,688	\$4,831,850	\$599,418	2,411	-6.09%	-4.49%
23394	GUTHRIE	104 N. Elmer Ave.	Sayre	18840	John Savelli	(570) 889-7135	\$65,091,695	\$46,207,619	\$15,701,443	\$6,627,587	7,208	4.22%	0.40%
64833	HAZLETON SCHOOL EMPLOYEES	1049 Wilbur Court	Hazleton	18202	Clarence John	(570) 459-1611	\$23,464,249	\$9,221,889	\$13,817,159	\$3,279,718	1,387	2.45%	2.53%
65013	HEALTHCARE FIRST	1152 Franklin St.	Johnstown	15905	Paula Nihoff	(814) 535-2606	\$59,356,563	\$28,545,465	\$28,110,833	\$5,968,492	6,748	0.35%	0.36%
3153	HEIGHTS COMMUNITY	3530 Freemansburg Ave.	Bethlehem	18020	Chris England	(610) 868-8211	\$14,614,485	\$6,226,184	\$7,966,283	\$1,185,705	2,918	5.21%	0.54%
4000	HEINZ - DEL MONTE	P.O. Box 57	Pittsburgh	15230	Kelly Friedl	(412) 237-5747	\$27,990,1068	\$6,491,285	\$20,584,538	\$2,367,896	2,947	-0.96%	1.68%
13180	HEMPFIELD AREA	316 Willow Crossing Rd.	Greensburg	15601	Charles Flock	(724) 837-4228	\$6,290,213	\$1,680,662	\$4,557,433	\$729,088	765	-0.94%	-1.31%
303	HERITAGE VALLEY	2400 Pleasant Valley Rd.	York	17402	Tim Ames	(717) 840-4981	\$74,007,692	\$38,047,968	\$28,779,029	\$7,859,962	12,012	0.52%	-2.26%
6095	HERSHEY	232 Hershey Rd.	Hummelstown	17036	Paul Wagner	(717) 533-9174	\$57,399,139	\$32,408,125	\$20,473,958	\$4,565,590	6,768	-1.30%	-4.14%
17269	HIDDEN RIVER	60 Westwood Rd.	Pottsville	17901	John Murga	(570) 622-3399	\$11,131,096	\$37,605,962	\$68,338,506	\$12,151,124	11,819	0.86%	4.20%
20691	HIGHWAY	1843 Hwy. 315	Pittston	18640	John Carey	(570) 883-2965	\$21,000,370	\$12,091,597	\$10,991,967	\$3,339,383	2,740	-3.13%	-4.79%
20354	HILL DISTRICT	2021 Centre Ave.	Pittsburgh	15219	Richard Witherspoon	(412) 281-0823	\$4,034,596	\$1,888,222	\$1,926,650	\$383,246	2,974	0.69%	5.60%
17772	HOLSEY TEMPLE	5305-15 Germantown Ave.	Philadelphia	19144	Terry Reed	(215) 848-2210	\$39,343	\$1,777	\$37,461	\$15,031	114	-8.57%	-28.98%
12621	HOLY ROSARY CHURCH	P.O. Box 534	Wilkes-Barre	18703	Richard Flora	(570) 824-1813	\$342,803	\$124,106	\$203,928	\$73,734	161	-3.66%	3.59%
2374	HONEYWELL PHILADELPHIA DIV	1818 Bainbridge St.	Philadelphia	19146	Delores Peters	(215) 546-5400	\$18,413	\$6,187	\$12,350	\$4,018	81	48.51%	24.09%
10687	HORIZON	512 Virginia Dr.	Ft Washington	19034	Stephen Bilo	(215) 641-3492	\$27,682,178	\$4,412,848	\$22,864,682	\$2,881,471	2,046	-2.05%	-7.60%
21782	I.B.E.W. - LOCAL NO. 5	P.O. Box 4291	Pittsburgh	15203	Ariene Fortino	(412) 432-1152	\$11,446,665	\$1,395,625	\$9,943,962	\$1,179,228	1,407	4.92%	31.69%
14247	I.B.E.W. - LOCAL 56	962 W 20th St.	Erie	16502	Charlene Heiderick	(814) 455-2270	\$8,542,928	\$3,561,641	\$4,802,920	\$630,880	1,734	1.97%	-4.36%
21140	I.U. 7	2300 Freeport Rd., Ste. 15	New Kensington	15068	Tom Joseph	(724) 339-0635	\$21,841,709	\$11,747,009	\$9,786,583	\$2,822,889	1,998	-1.95%	5.35%
16119	IBEW LOCAL UNION 712	217 Sassafras Ln.	East	15009	Jill Shaw	(724) 775-3044	\$6,958,738	\$3,232,989	\$3,616,772	\$834,031	1,609	3.67%	5.22%
8608	IBW EMPLOYEES	P.O. Box 365	Beaver Stroudsburg	18301	Milton Butts	(570) 421-3597	\$711,386	\$155,296	\$544,987	\$153,451	231	2.97%	-30.01%
24201	IC	2340 Warren Rd.	Indiana	15701	Theresa Luther	(724) 463-7766	\$3,181,843	\$1,489,659	\$1,669,142	\$406,132	1,444	-6.70%	6.60%
14425	INGERSOLL-RAND	199 N Main St.	Athens	18810	Michael Veseli	(570) 888-7121	\$61,281,872	\$13,948,444	\$45,407,514	\$11,375,673	5,804	-1.82%	-3.16%
1759	INSPIRE	2104 Bath Rd.	Bristol	19007	Glenn Styer	(215) 788-5270	\$67,538,923	\$49,479,210	\$30,388,358	\$8,574,994	12,398	-2.98%	-1.50%
15797	IRON WORKERS	2201 Liberty Ave.	Pittsburgh	15222	Dolores Derbish	(412) 471-1133	\$6,238,889	\$3,747,146	\$2,281,098	\$584,367	3,307	-35.21%	-57.3%
4828	IRWIN WORKS	P.O. Box 250	Dravosburg	15034	Dorothy Jedlick	(412) 469-0410	\$22,727,140	\$12,143,261	\$10,156,252	\$5,408,544	2,464	2.76%	-0.18%
24012	IUPAT DC 21	2980 Southampton-Byberry Rd.	Philadelphia	19154	Craig Sockett	(215) 934-5130	\$17,715,159	\$261,428	\$1,395,649	\$136,844	308	3.84%	-8.57%
15551	J.D.M.H.	600 Jefferson Ave.	Jeanette	15644	Julia Casino	(724) 527-9160	\$4,961,018	\$2,899,640	\$2,062,422	\$1,863,580	310	-3.61%	0.65%
14792	JAY BEE EMPLOYEES	P.O. Box 189	Walnutport	18088	Christine Kosman	(610) 867-7568	\$13,362,497	\$6,189,990	\$735,543	\$191,608	913	-6.47%	4.48%
7724	JESSOP COMMUNITY	1100 Green St.	Washington	15301	Melinda Lee	(724) 229-0720	\$33,890,924	\$10,867,208	\$21,534,221	\$3,085,670	3,591	0.67%	-6.34%
3120	JOHNSTOWN SCHOOL EMPLOYEES	738 Viewmont Ave.	Johnstown	15905	Donald Irwin	(814) 266-1991	\$8,755,115	\$3,237,671	\$5,450,739	\$1,408,087	647	-2.04%	-7.67%

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7832	JSTC EMPLOYEES	969 Eisenhower Blvd., Ste. J	Johnstown	15904	Kathy Rhoades	(814) 266-6222	\$23,820,625	\$12,028,316	\$11,359,333	\$3,622,245	2,085	-2.54%	-1.39%
13802	K.G.C.	P.O. Box K	Knox	16232	Lisa Renfrew	(814) 797-5768	\$5,062,910	\$2,020,451	\$2,881,758	\$464,407	1,732	-2.74%	7.61%
16242	KASE	920 Cooper St.	Vandergrift	15690	Joseph Amello	(724) 568-1697	\$1,525,648	\$662,194	\$837,937	\$1,259,515	337	6.66%	30.05%
12900	KENNAFORD	442 Chalybeate Rd.	Bedford	15522	Christine Imler	(814) 623-4425	\$6,720,534	\$1,998,848	\$4,660,698	\$1,255,925	1,112	-6.52%	28.97%
6691	KENNA METAL EMPLOYEES	107 Lloyd Ave.	Latrobe	15650	Donna Sycnchula	(724) 539-9396	\$24,540,827	\$7,506,674	\$23,170,359	\$6,895,286	2,532	-0.38%	-10.80%
24562	KEYSTONE	1052 Andrew Dr.	West Chester	19380	Christine Woods	(610) 269-5151	\$80,886,461	\$31,268,091	\$46,221,750	\$6,472,439	7,897	-4.49%	-11.29%
8313	KEYSTONE UNITED METHODIST	P.O. Box 2088	Cranberry Towns	16066	Patricia Columbe	(724) 252-3200	\$15,925,129	\$12,224,892	\$3,431,804	\$1,589,042	2,445	8.82%	7.59%
12410	KIT-TEL	109 Crysler Rd.	Kittanning	16201	Kimberly Kutsch	(724) 543-7383	\$1,023,754	\$283,531	\$731,629	\$205,023	143	-11.08%	-3.94%
62787	KNOLL EMPLOYEES	P.O. Box 157	East Greenville	18041	Frances Jacobs	(215) 679-1651	\$7,282,210	\$4,769,084	\$2,885,762	\$1,299,948	912	-2.81%	4.80%
5951	LAKE ERIE COMMUNITY	721 Rice Ave.	Girard	16417	Kristine Russin	(814) 774-4130	\$4,511,952	\$2,312,950	\$2,047,725	\$320,027	1,476	14.56%	15.88%
2822	LANCASTER PA FIREMEN	843 Fremont St.	Lancaster	17603	Mary Leed	(717) 392-6374	\$905,260	\$646,854	\$300,786	\$144,557	432	6.51%	6.29%
9267	LANCASTER PRESS EMPLOYEES	296 Pleasant Valley Dr.	Leola	17540	Kathryn Shultz	(717) 658-8196	\$315,185	\$624,058	\$624,058	\$213,743	206	-2.70%	-9.96%
60113	LANCASTER RED ROSE	1010 New Holland Ave.	Lancaster	17601	Abby Kiebach	(717) 295-6685	\$65,728,641	\$30,433,476	\$33,553,784	\$6,373,323	7,799	10.02%	1.51%
16657	LANCO	349 W Roseville Rd.	Lancaster	17601	Stacey Remick	(717) 569-7180	\$73,118,454	\$40,058,132	\$29,682,594	\$5,690,653	10,381	-0.97%	21.04%
6689	LATROBE	1812 Ligonier St.	Latrobe	15650	Sarah Johnston	(724) 537-2734	\$10,080,868	\$5,263,596	\$4,166,421	\$1,249,551	2,151	7.26%	4.26%
16209	LATROBE AREA HOSPITAL	121 W 2nd Ave.	Latrobe	15650	Greg Siskits	(724) 539-8820	\$11,081,826	\$3,733,800	\$7,156,710	\$1,231,935	1,976	1.51%	-10.45%
19510	LEBANON	300 Schneider Dr.	Lebanon	17046	Jeff Trickett	(717) 272-2210	\$183,351,145	\$90,387,488	\$85,764,355	\$19,944,201	20,859	1.37%	6.71%
16746	LEHIGH COUNTY EMPLOYEES	455 Hamilton St.	Allentown	18101	Beverly Dauscher	(610) 782-3318	\$15,130,144	\$4,880,854	\$9,744,731	\$1,753,499	2,390	4.29%	-0.78%
9083	LEHIGH VALLEY	2218 Walbert Ave.	Allentown	18104	Allen Billiard	(610) 435-7575	\$15,258,481	\$8,922,791	\$4,661,316	\$1,111,229	2,441	-1.65%	7.53%
64606	LEHIGH VALLEY EDUCATORS	3720 Hamilton Blvd.	Allentown	18103	Rosemarie Krantz	(610) 820-0145	\$297,092,256	\$85,990,779	\$202,230,237	\$48,824,462	16,198	-0.69%	0.13%
6785	LESCO	6 Ave. D	Latrobe	15650	Annette Rusnock	(724) 539-9744	\$64,923,189	\$16,040,807	\$47,373,658	\$12,238,572	6,630	3.23%	5.76%
4709	LITTLE GIANT	600 Charters Ave.	Mckees Rocks	15136	Susan Erkel	(412) 771-6400	\$10,190,477	\$2,654,769	\$7,386,750	\$1,421,059	2,160	-5.04%	-19.18%
10062	LOCAL 229 IBEW	300 Hudson St.	York	17403	Veda Reider	(717) 854-5254	\$1,481,366	\$791,779	\$172,479	\$12,866	454	2.62%	9.94%
61808	LOCAL 380 I.B.E.W.	3900 Ridge Pike	Collegeville	19426	Brian Bischof	(610) 489-0161	\$29,071,932	\$9,625,911	\$18,619,274	\$3,588,419	1,996	-1.66%	-10.53%
14283	LOCAL 520 IUA	7187 Jonestown Rd., P.O. Box 6187	Harrisburg	17112	Beth Smith	(717) 545-9329	\$8,657,464	\$3,594,069	\$4,935,468	\$1,535,293	1,666	-15.08%	-3.38%
11111	LOCOMOTIVE & CONTROL EMPLOYEES	1286 E 38th St.	Erie	16504	Debra Crane	(814) 825-6763	\$19,175,551	\$6,291,499	\$11,837,380	\$3,383,090	1,631	1.21%	-2.96%
14617	LONZA	3500 Trenton Ave.	Williamsport	17701	Randy Beightol	(570) 321-5095	\$957,482	\$610,462	\$340,815	\$149,554	281	-16.32%	-8.84%
17323	LUZERNE COUNTY	200 N River St.	Wilkes-Barre	18711	Daniel Stempleski	(570) 825-1790	\$16,421,341	\$4,809,967	\$11,193,683	\$1,748,209	2,857	3.20%	-12.10%
20476	LV EAST	2240 Northampton St.	Easton	18042	Janelle Creveling	(610) 258-0123	\$14,285,644	\$2,342,978	\$11,259,171	\$1,356,840	1,127	-9.26%	-11.78%
24266	MABC	2012 69th Ave.	Philadelphia	19138	Shirley Davis-Sims	(215) 549-2411	\$133,915	\$24,583	\$108,812	\$19,913	210	-12.94%	58.80%
9635	MAGNETICS	796 East Butler Rd.	East Butler	16029	Lydia Emrick	(724) 282-3014	\$3,419,628	\$272,476	\$3,121,261	\$530,826	333	4.31%	2.58%
9493	M-C	230 Walnut St.	Danville	17821	Jim Barbarich	(570) 275-6155	\$128,222,120	\$77,856,771	\$43,247,678	\$10,757,535	10,893	1.38%	14.82%
2003	MCKEESPORT AREA PUBLIC SCHL EMPL	3590 O'Neil Blvd.	Mckeesport	15132	Lea Ann Matich	(412) 672-7735	\$3,119,711	\$1,950,843	\$1,143,445	\$560,005	580	-7.20%	4.37%
10427	MCKEESPORT BELL	316 36th St.	Mckeesport	15132	Elizabeth Vezani	(412) 672-8550	\$10,380,839	\$1,654,403	\$8,540,384	\$1,138,581	1,166	-1.19%	-3.83%
1992	MCKEESPORT CONGREGATIONAL	1313 Wilson St.	Mckeesport	15132	Mary Roberts	(412) 672-1462	\$292,241	\$110,880	\$179,889	\$49,530	125	3.11%	-4.47%
6187	MEADVILLE AREA	300 Arch St.	Meadville	16335	Heather Clancy-Young	(814) 336-2794	\$61,452,896	\$45,215,689	\$11,415,651	\$5,332,111	11,313	0.07%	6.15%
20207	MEDIA MEMBERS	400 N Broad St.	Philadelphia	19130	Maryanne Klein	(215) 854-4460	\$42,779,565	\$14,670,812	\$27,851,767	\$10,363,611	2,538	0.15%	0.52%
276	MEM	P.O. Box 18269	Pittsburgh	15236	Tim Irons	(412) 386-6681	\$19,002,221	\$6,892,252	\$11,750,119	\$1,930,709	2,175	3.05%	-1.64%
6694	MEMBERS 1ST	5000 Louise Dr.	Mechanicsburg	17055	Bob Marquette	(717) 697-1161	\$2,685,023,142	\$1,960,942,647	\$541,053,253	\$28,151,608	269,355	7.65%	11.37%
11891	MERCER COUNTY COMMUNITY	559 N Hermitage Rd.	Hermitage	16148	David Killa	(724) 342-2246	\$70,559,776	\$34,426,440	\$34,112,010	\$6,023,235	9,755	2.53%	1.08%
6574	MERCK SHARP & DOHME	335 W Butler Ave.	Chalfont	18914	David Whitehead	(215) 996-3700	\$523,527,757	\$231,488,372	\$276,894,770	\$45,863,843	28,082	2.52%	4.76%
20921	MERHO	15 Irene St.	Johnstown	15905	Karen Walker	(814) 535-3116	\$47,949,426	\$16,158,743	\$30,258,067	\$4,518,579	5,652	-0.27%	-2.12%
22653	METRO WIRE	17 East Carey St.	Plains	18705	Alan Kniffn	(570) 823-4092	\$5,089,842	\$943,983	\$4,149,636	\$586,348	571	-14.45%	-19.45%
7161	METROPOLITAN SERVICE	700 Robbins Ave.	Philadelphia	19111	Clayton Donaway	(215) 697-3700	\$23,150,057	\$9,448,755	\$12,827,867	\$2,160,615	3,246	-2.85%	-2.22%
9147	MICHAEL BAKER, JR.	100 Atsride Dr.	Moon Township	15108	Debra Milligan	(412) 269-2525	\$7,749,887	\$3,042,144	\$4,652,458	\$1,246,600	1,926	5.73%	9.43%
18444	MILLWRIGHTS/PILE DRIVERS OF PITTSBURGH	P.O. Box 96	Saltsburg	15681	Margaret Johnston	(724) 639-3365	\$572,940	\$295,195	\$290,242	\$146,238	134	0.23%	4.73%
19111	MON VALLEY COMMUNITY	P.O. Box 189	Allentown	15412	James Pallini	(724) 326-5632	\$147,991,164	\$45,846,657	\$98,636,836	\$31,458,494	10,234	-0.83%	0.40%
4979	MONESSEN SCHOOL EMPLOYEES	1152 State Rd.	Monessen	15062	Valerie Gallie	(724) 684-5949	\$548,928	\$475,763	\$70,159	\$96,668	198	-8.51%	31.44%
21619	MONROEVILLE BORO	2700 Monroeville Blvd.	Monroeville	15146	Susan Werksman	(412) 856-3342	\$779,975	\$237,511	\$546,047	\$171,299	227	-9.43%	-26.54%
18144	MONTOURSVILLE AREA	999 N Lovalsock Ave.	Montoursville	17754	Dora Kaiser	(570) 368-7401	\$3,394,179	\$2,174,510	\$1,099,421	\$382,928	935	-5.76%	-7.90%

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64883	MOONLIGHT	P.O. Box 427	Worthington	16262	Candy Decock	(724) 297-3084	\$28,753,790	\$17,057,500	\$10,317,524	\$3,916,080	3,158	1.42%	-0.96%
20839	MORNING STAR BAPTIST	307 Shaw Ave.	Clairton	15025	Richard Price	(412) 233-7289	\$568,626	\$132,900	\$440,171	\$119,889	379	3.55%	-7.21%
16525	MOUNT CARMEL BAPTIST	5732 Race St.	Philadelphia	19139	Cynthia Outlaw	(215) 471-8511	\$823,378	\$97,36	\$725,786	\$244,522	376	5.41%	22.96%
20053	MOUNTAIN LAUREL	P.O. Box 193	St Marys	15857	Rena Semmett	(814) 834-9518	\$66,014,655	\$39,038,897	\$23,917,060	\$9,571,833	16,793	5.98%	6.43%
2428	MSA EMPLOYEES	121 Gamma Dr.	Pittsburgh	15238	Anita Buylia	(412) 967-3123	\$11,401,534	\$2,846,434	\$8,318,298	\$1,232,183	1,627	1.92%	0.60%
17136	MT PLEASANT AREA SCHOOL EMP	7084 Rte. 819	Mt Pleasant	15666	John Kapalewski	(724) 547-4930	\$2,680,991	\$830,364	\$1,838,509	\$383,612	260	-0.34%	1.76%
1057	MT. LEBANON	7 Horsman Dr.	Pittsburgh	15228	Steven Vais	(412) 344-2013	\$10,053,292	\$2,793,519	\$7,141,334	\$1,789,544	583	2.14%	-2.47%
61101	N.B.A.	23 Commerce Circle	Bristol	19007	Maxine Kuncycka	(717) 788-0411	\$43,825,081	\$28,319,337	\$12,923,672	\$7,121,173	8,505	-1.42%	3.41%
16505	N.E. BLUE CROSS EMPLOYEES	19 North Main St.	Wilkes-Barre	18711	Joyce Birk	(570) 200-4652	\$2,458,740	\$308,181	\$2,129,388	\$161,549	506	4.96%	-21.76%
9776	N.F.G. #2	1303 Pennsylvania Ave. W	Warren	16365	Gerald Bost	(814) 723-7510	\$23,660,389	\$7,007,246	\$15,675,221	\$2,798,930	3,488	1.19%	0.39%
5176	NABCO	P.O. Box 222	Monaca	15061	Marsha Bischoff	(724) 728-2101	\$6,841,416	\$3,702,199	\$2,874,300	\$677,502	1,228	3.15%	8.59%
13458	NEPA COMMUNITY	337 Clay Ave.	Stroudsburg	18360	Mark Filbert	(570) 421-5585	\$102,434,026	\$39,714,995	\$56,666,271	\$9,214,184	12,248	1.18%	-1.26%
18847	NEIGHBORS 1ST	127 Gv Ave.	Waynesboro	17268	Laura Shetter	(717) 762-8431	\$12,175,447	\$4,079,986	\$7,641,453	\$840,403	1,983	-8.09%	-9.39%
4792	NET	920 Oak St.	Scranton	18508	Larry Bortti	(570) 489-2492	\$175,625,843	\$50,262,717	\$117,795,227	\$26,398,534	19,571	-1.52%	3.97%
373	NEW ALLIANCE	835 Merchant St.	Ambridge	15003	Ronald Hall	(724) 266-7675	\$71,041,780	\$27,717,699	\$39,780,329	\$7,552,402	9,300	-2.64%	-7.59%
8903	NEW CASTLE BELLCO	1011 Wilmington Ave.	New Castle	16101	Frank Rossetti	(724) 654-8485	\$12,918,571	\$1,924,283	\$10,665,912	\$1,248,635	992	-3.56%	3.63%
8110	NEW CUMBERLAND	P.O. Box 658	New Cumberland	17070	Donald Varner	(717) 774-7706	\$140,150,689	\$87,266,345	\$43,280,538	\$10,987,839	17,147	-1.07%	1.00%
15063	NEW KENSINGTON MUNICIPAL	2487 Oak Hill	New Kensington	15068	Cecelia Carson	(724) 337-6762	\$2,103,022	\$1,528,660	\$556,997	\$472,579	224	0.61%	6.66%
24853	NEW LIFE	1152 N 63rd St.	Philadelphia	19151	Ronald Sheldon	(215) 477-5000	\$587,325	\$174,327	\$411,471	\$75,537	892	13.08%	24.25%
19045	NEWELL	P.O. Box 7	Newell	15466	Deborah Atcheson	(724) 938-2430	\$3,614,625	\$2,045,633	\$3,614,625	\$528,791	1,510	-18.14%	-25.54%
11391	NFO IRVINE	P.O. Box 723	Warren	16365	Pamela Walters	(814) 723-3661	\$9,071,730	\$3,366,833	\$5,538,053	\$1,728,842	1,875	-5.38%	-2.50%
68297	NORRISTOWN BELL	1407 Eris Mill Rd.	Blue Bell	19422	Helen Edwards	(610) 275-8440	\$53,038,291	\$16,888,091	\$34,255,898	\$6,182,188	4,656	-1.35%	-2.73%
18355	NORSKO	1001 Stiergers St.	Norristown	19401	Maureen Sagrantz	(610) 270-1008	\$20,154,942	\$5,033,437	\$14,777,383	\$1,868,984	2,474	-4.87%	-23.41%
61636	NORTH DISTRICTS	5321 William Flynn Hwy.	Gibsonia	15044	Thomas Gastello	(724) 444-8181	\$33,415,185	\$17,707,215	\$15,527,216	\$3,539,980	3,388	8.02%	-0.76%
8687	NORTH EAST WELCH	P.O. Box 597	North East	16428	Susan Maas	(814) 725-8100	\$12,534,525	\$5,420,263	\$6,620,753	\$2,139,676	1,564	-4.51%	14.22%
10720	NORTH PENN	P.O. Box 527	Colmar	18915	Virginia Watson	(215) 822-9119	\$15,943,797	\$3,873,093	\$11,632,332	\$1,511,379	1,604	2.02%	-2.13%
65504	NORTHAMPTON AREA SCHL DSTRCT EMPL	2014 Laubach Ave.	Northampton	18067	Danny Diefenderfer	(610) 262-7811	\$8,144,418	\$4,499,509	\$3,592,765	\$1,243,142	1,190	-1.03%	-0.74%
11242	NORTHUMBERLAND COUNTY SCHOOLS	P.O. Box 455	Milton	17847	Brenda Raker	(570) 742-3903	\$17,883,194	\$9,876,693	\$7,479,281	\$1,837,077	2,459	1.29%	26.31%
5062	NORTHWOOD	6836 Castor Ave.	Philadelphia	19149	Donald Presser	(215) 725-8100	\$12,769,686	\$2,635,716	\$9,618,478	\$1,466,192	855	9.14%	17.38%
7842	NORWIN TEACHERS	183 Clay Pike	North Huntingdo	15642	Amy Lichwa	(724) 864-7469	\$22,420,235	\$11,618,240	\$9,519,180	\$1,912,949	2,769	-0.59%	2.96%
10046	NOXEN COMMUNITY	R.R. 1 Box 128	Noxen	18636	Robert Bennett	(570) 298-2140	\$1,576,551	\$392,075	\$1,230,111	\$406,143	245	-1.59%	-24.04%
64258	NU COMMUNITY	2613 State Rte. 45	Milton	17847	Mindy Plasters	(570) 522-9710	\$18,768,962	\$13,760,447	\$4,622,375	\$2,598,987	2,927	6.87%	1.83%
11172	OIL COUNTY	1050 E Spring St.	Titusville	16354	Lisa Hauptmann	(814) 827-4605	\$19,159,966	\$10,254,480	\$8,137,607	\$2,675,574	3,365	6.66%	-3.20%
3711	OMEGA	P.O. Box 15038	Pittsburgh	15237	Troy Garvin	(412) 369-3800	\$85,896,273	\$54,490,168	\$30,167,854	\$7,797,816	12,953	-0.50%	2.70%
18599	OPS EMPLOYEES	2001 County Line Rd.	Warrington	18976	Joan Brown	(215) 364-1885	\$1,483,642	\$192,386	\$1,266,469	\$172,573	109	18.14%	-25.39%
12421	OUR FAMILY	P.O. Box 4044	Lancaster	17604	Jeremy Shull	(717) 560-7576	\$11,630,896	\$5,809,560	\$5,590,934	\$1,858,592	1,674	-13.10%	4.84%
20861	P & G MEHOOPANY EMPLOYEES	P.O. Box 210	Tunkhannock	18657	Kim Zeina	(570) 836-3227	\$102,692,103	\$63,532,734	\$30,139,414	\$8,530,875	16,727	8.15%	11.62%
9622	P S T EMPLOYEES	1402 Bywood Ave.	Upper Darby	19082	Rachael Mattioni	(610) 352-2000	\$34,513,901	\$22,453,607	\$12,374,778	\$6,130,955	4,094	-1.09%	-5.03%
10704	P.C.	P.O. Box 39	Port Allegany	16743	Audrey Lane	(814) 642-9248	\$6,458,299	\$2,402,416	\$2,402,416	\$1,271,894	1,621	5.72%	16.27%
20567	P.N.G. NORTHERN	831 16th St., P.O. Box 900	N Apollo	15673	Daniel Pepler	(724) 478-3039	\$3,348,430	\$2,851,657	\$486,635	\$411,448	507	14.71%	9.30%
63714	PA HEALTHCARE	720 Blackburn Rd.	Sewickley	15143	Paul Ferro	(412) 749-7099	\$26,984,815	\$5,459,762	\$21,252,561	\$3,082,269	3,002	-5.12%	-8.03%
3810	PAAC TRANSIT DIVISION	219 Fort Pitt Blvd.	Pittsburgh	15222	Lee Biermeyer	(412) 255-1363	\$29,608,491	\$3,988,342	\$25,342,695	\$4,037,154	3,049	-0.78%	-2.33%
19501	PACE RESOURCES	P.O. Box 15040	York	17405	Annie Hackenberger	(717) 852-1390	\$5,565,641	\$2,045,390	\$3,497,765	\$547,864	1,059	-8.74%	-1.94%
13740	PAQOE	1765 Goucher St., Ste. 150	Johnstown	15905	Wanda Berringer	(814) 255-1876	\$5,175,395	\$1,784,871	\$3,297,977	\$954,570	697	8.29%	-7.64%
15532	PAGODA	833 Washington St.	Reading	19601	Debra Guthier	(610) 373-3840	\$24,320,110	\$13,423,479	\$9,070,687	\$1,881,109	4,609	1.34%	5.42%
6188	PAKCO EMPLOYEES	147 Eleanor Dr.	Latrobe	15650	Thomas Butbaker	(724) 537-3004	\$829,472	\$426,497	\$402,622	\$180,815	172	-7.15%	-13.08%
2959	PALCO	P.O. Box 330	Muncy	17756	Thomas Rachael	(570) 546-2333	\$74,698,123	\$22,637,367	\$49,885,999	\$8,201,953	7,492	3.34%	5.43%
2631	PANONIA	90 Bustleton Pike	Feasterville	19053	Joan Eliason	(215) 364-9900	\$12,253,359	\$10,226,420	\$1,146,716	\$4,306,358	1,512	-2.69%	2.60%
23556	PAPER CONVERTERS LOCAL 286/1034	410-24 N 8th	Philadelphia	19123	Carlo Simone	(215) 829-9212	\$1,444,435	\$782,281	\$654,849	\$149,646	1,107	6.67%	46.92%
22723	PAR-DEL EMPLOYEES	800 Wyoming Ave.	Wyoming	18644	Carl Kobeski	(570) 693-2545	\$8,435,805	\$1,980,225	\$6,373,159	\$976,631	785	-7.93%	-1.37%

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479	PARKVIEW COMMUNITY	2100 Eden Park Blvd.	Mckeesport	15132	Gina Tatkus	(412) 678-9564	\$39,515,845	\$17,827,158	\$20,051,513	\$5,236,366	6,357	2.90%	-0.08%
24267	PATA	207 Sigma Dr.	Pittsburgh	15238	Maureen Wheeler	(412) 963-8081	\$2,857,016	\$2,105,181	\$737,191	\$225,978	1,168	-2.94%	7.82%
364	PATHFINDER	201 Airbrake Ave.	Pittsburgh	15148	Fred Jennichs	(412) 824-8248	\$49,312,958	\$20,599,108	\$21,404,289	\$6,403,412	5,010	-1.92%	-4.86%
16574	PATRIOT	P.O. Box 778	Chambersburg	17201	Peggy Bosma-Lahmascus	(717) 263-4444	\$505,650,880	\$276,651,417	\$186,214,923	\$64,428,735	50,457	9.45%	7.76%
5613	PENACOL	139 Main St.	Petrolia	16050	Debra Sheakley	(724) 756-1166	\$5,711,870	\$1,883,966	\$3,662,576	\$717,806	895	-2.06%	-13.27%
2834	PENLANCO	651 Delp Rd.	Lancaster	17601	Marita Doumaux	(717) 569-9621	\$24,370,633	\$6,520,472	\$17,641,151	\$2,806,410	1,474	0.61%	11.4%
2742	PENN EAST	441 N 7th Ave.	Scranton	18503	Jeffrey DeBree	(570) 342-2720	\$142,400,083	\$81,014,763	\$47,177,705	\$17,231,491	16,854	2.36%	25.28%
16636	PENN HILLS MUNICIPAL	12245 Frankstown Rd.	Pittsburgh	15235	Ed Schreengost	(412) 798-2115	\$1,272,834	\$1,039,571	\$1,772,834	\$290,882	211	4.11%	-10.15%
12729	PENN STATE	123 Amberleigh Ln.	Bellefonte	16823	Constance Wheeler	(814) 865-7728	\$157,276,319	\$57,525,858	\$89,937,742	\$13,131,863	17,538	0.99%	13.81%
2739	PENN WILCO	P.O. Box 1233	Wilkes-Barre	18703	Roger Stout	(717) 234-8484	\$13,674,426	\$2,092,491	\$11,435,421	\$1,513,835	619	-0.78%	-6.38%
4693	PENNSOUTH COMMUNITY	201 W Pike St.	Canonsburg	15317	Barbara Rankin	(724) 746-9460	\$6,550,394	\$2,384,695	\$3,959,134	\$1,729,758	970	-6.53%	-9.06%
13760	PENNSTAR	4139 East State St.	Herritage	16148	Pamela Suber	(724) 981-2973	\$41,076,343	\$17,096,450	\$22,762,548	\$6,655,440	4,657	0.56%	-3.71%
2625	PENNSYLVANIA CENTRAL	959 East Park Dr.	Harrisburg	17111	Greg Wagner	(717) 564-4661	\$72,059,751	\$51,422,817	\$15,541,472	\$6,616,646	11,664	-3.78%	12.90%
64131	PENNSYLVANIA STATE EMPLOYEES	P.O. Box 67013	Harrisburg	17106	Gregory Smith	(717) 234-8484	\$4,226,855,778	\$2,975,693,058	\$1,127,982,382	\$486,989,264	420,211	1.30%	7.99%
21556	PENNSYLVANIA-AMERICAN WATER	6050 Library Rd.	Bethel Park	15102	William George	(412) 854-4448	\$14,401,748	\$6,412,870	\$7,493,990	\$1,326,574	1,916	-3.83%	-0.25%
13469	PENNTech EMPLOYEES	P.O. Box 6	Johnstown	15845	Joan Furlong	(814) 965-4311	\$10,743,399	\$4,134,993	\$6,504,008	\$1,230,755	1,801	-4.29%	2.81%
17014	PENN-TRAFFORD SCHOOL EMPLOYEES	558-B Harrison City Rd.	Trafford	15085	Aaron Flantz	(412) 374-1100	\$4,772,207	\$2,395,379	\$2,350,206	\$499,997	611	8.74%	-0.27%
5494	PENNYPACK	8714 Crispin St.	Philadelphia	19136	Theodore Alber	(215) 338-2027	\$4,815,946	\$1,540,021	\$3,220,541	\$479,333	873	-2.63%	-7.42%
6885	PEOPLE FIRST	2141 Downyflake Ln.	Allentown	18103	Jeff Albert	(610) 797-7440	\$449,432,858	\$216,045,927	\$208,918,072	\$36,884,940	55,874	2.84%	4.31%
22534	PEOPLE'S CHOICE	401 York Ave., P.O. Box 2096	Duryea	18642	Tina Dolgash	(570) 451-3318	\$6,649,894	\$4,296,267	\$2,144,776	\$574,705	1,361	-2.27%	-6.00%
181	PEOPLES NATURAL GAS GNRL OFFICE EMP	Ste. 400 D.L. Clark Bldg. 501 M	Pittsburgh	15272	Gregory Sciallo	(412) 497-6922	\$3,157,728	\$2,988,017	\$2,856,305	\$509,119	393	0.79%	-10.68%
21885	PG&W EMPLOYEES	265 S Main St.	Wilkes-Barre	18701	Carole Fischer	(570) 829-8882	\$19,273,680	\$3,418,425	\$15,393,654	\$2,098,064	1,398	-5.06%	-4.33%
6277	PHB EMPLOYEES	P.O. Box 241	Fairview	16415	Hope Mando	(814) 474-2283	\$5,694,114	\$2,476,448	\$2,857,718	\$1,080,237	1,475	-1.04%	0.53%
23094	PHILA GAS WORKS EMPLOYEES	8022 Bustleton Ave.	Philadelphia	19152	Maryann Browne	(215) 332-5755	\$5,359,912	\$1,413,924	\$1,413,924	\$1,323,520	2,800	1.64%	-12.74%
7238	PHILADELPHIA	12800 Townsend Rd.	Philadelphia	19154	Jim McAnaney	(215) 934-3500	\$919,013,889	\$534,628,952	\$330,302,031	\$117,890,596	111,917	3.89%	2.69%
5539	PHILADELPHIA LETTER CARRIERS	900 Market St. - Rm. 101	Philadelphia	19107	Robert Pino	(215) 922-5474	\$6,095,441	\$3,058,401	\$2,987,050	\$900,353	1,244	-3.84%	5.09%
3297	PHILADELPHIA MINT	151 N Independence Mall E	Philadelphia	19106	Kelly Little	(215) 408-0170	\$477,994	\$447,994	\$407,178	\$178,003	399	3.88%	-10.11%
65212	PHILADELPHIA POST OFFICE EMP	401 Baily Rd.	Yeadon	19050	William Hoyle	(610) 284-2151	\$2,532,473	\$514,894	\$2,017,859	\$1,047,036	306	-1.42%	-9.09%
12738	PIERCE	50 Ball Foster Rd.	Port Allegany	16743	Nicole Austin	(814) 642-9342	\$3,126,288	\$1,919,257	\$1,041,249	\$323,082	992	-4.31%	4.42%
16728	PINN MEMORIAL	225 N 54th St.	Philadelphia	19131	John Brown	(215) 878-1081	\$217,251	\$23,454	\$188,512	\$30,084	434	-9.77%	20.93%
3077	PITTCO (OF PITTSBURGH)	One Pgg Place, 7th Fl W	Pittsburgh	15272	Michael Weatherbee	(412) 434-2020	\$3,489,249	\$3,197,979	\$3,128,569	\$226,273	635	1.13%	-32.49%
422	PITTSBURGH	317 Brownsville Rd.	Pittsburgh	15210	Diana Sweeney	(412) 381-6363	\$7,264,089	\$2,852,477	\$4,104,932	\$663,500	1,586	0.32%	15.45%
1853	PITTSBURGH CENTRAL	2601 Wexford Bayne Rd.	Sewickley	15143	Patricia Morrissey	(724) 934-0660	\$42,151,883	\$19,490,591	\$20,432,277	\$3,201,285	10,031	-5.07%	-5.47%
1239	PITTSBURGH CITY HALL EMPLOYEES	414 Grant St., Ste. 911	Pittsburgh	15219	Charles Murphy	(412) 255-2609	\$48,701,528	\$11,117,931	\$37,059,979	\$5,212,933	3,213	1.66%	3.78%
234	PITTSBURGH FIREFIGHTERS	P.O. Box 8577	Pittsburgh	15220	Marie O'Brien	(412) 928-8500	\$81,273,223	\$26,289,646	\$54,024,967	\$10,317,776	4,913	0.83%	-8.07%
18843	PITTSBURGH PEPSI COLA	105 Eileen Dr.	Pittsburgh	15214	Margaret Walton	(412) 931-0404	\$1,411,554	\$430,981	\$975,857	\$498,027	249	-22.09%	-12.30%
22090	PITTSBURGH AREA SCHOOL EMPLOYEES	122 Aster Court	Exeter	18643	Joseph Dessoye	(570) 654-7979	\$1,426,919	\$812,995	\$609,008	\$247,776	386	-5.10%	34.47%
24594	PLUMBERS LOCAL #27	84 Midway Dr.	Mckees Rocks	15136	Jeffrey Hill	(412) 920-2700	\$2,056,872	\$823,139	\$1,216,333	\$293,138	547	1.92%	-18.34%
21240	POCONO MEDICAL CENTER	206 East Brown St.	East Stroudsburg	18301	Annette Frailey	(570) 476-3338	\$5,928,791	\$1,992,850	\$3,885,437	\$510,418	1,204	-10.25%	2.21%
2551	POLICE AND FIRE	901 Arch St.	Philadelphia	19107	John LaRosa	(215) 931-0300	\$4,297,088,690	\$2,318,551,965	\$1,897,710,532	\$700,029,963	222,513	2.58%	3.76%
90	POST GAZETTE	34 Blvd. Of The Allies	Pittsburgh	15222	David Reber	(412) 263-1450	\$12,256,480	\$5,926,483	\$6,255,986	\$5,111,700	1,592	-2.47%	-1.56%
60018	POSTMARK	2630 Lingletown Rd.	Harrisburg	17110	David Frey	(717) 671-5119	\$29,182,651	\$8,571,293	\$19,364,001	\$4,568,343	2,551	-1.25%	-5.54%
370	PPG & ASSOCIATES	101 Bailles Run Rd.	Greighton	15030	Linda Orris	(724) 224-1777	\$4,564,828	\$16,640,364	\$3,212,624	\$2,664	2,664	-0.85%	-6.24%
64884	PPL GOLD	4703 Hamilton Blvd.	Allentown	18103	Cheryl Bartholomew	(484) 223-4200	\$126,972,884	\$72,001,190	\$49,832,903	\$17,659,576	9,247	7.63%	-0.56%
19655	PRIORITY FIRST	P.O. Box 1085	DuBois	15801	Diane Kendrick	(814) 371-4817	\$68,315,944	\$41,405,892	\$20,973,498	\$5,783,500	10,746	-1.07%	16.25%
909	PRRS SOUTH FORK	P.O. Box 195	South Fork	15956	Kathy Churchey	(814) 495-1510	\$42,733,214	\$6,853,632	\$34,903,848	\$6,480,413	2,024	-2.60%	4.95%
60392	READING BERKS SCHOOL EMPLOYEES	P.O. Box 14803	Reading	19612	Shirley Nuss	(610) 921-1003	\$7,276,896	\$14,406,303	\$14,406,303	\$2,364,592	1,887	-2.45%	-5.79%
13713	RECTOR	146 Rector St.	Philadelphia	19127	Maria Killen	(610) 293-1058	\$242,060	\$108,210	\$146,128	\$112,792	161	-23.40%	-0.62%
4120	RELIANCE	20102 Valley Forge Circle	King Of Prussia	19406	Susan Chally	(610) 783-5229	\$24,487,453	\$16,172,164	\$7,646,363	\$2,061,264	2,721	2.41%	13.50%
20017	REZNOR	1761 Springfield Church Rd.	Jackson Center	16701	Mary McCarl	(724) 662-4400	\$2,415,508	\$307,729	\$2,076,335	\$307,845	284	-3.15%	0.40%

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3886	RINGGOLD SCHOOL EMPLOYEES	49 Scenery Blvd.	Monessen	15062	Dorothy Jozwiak	(724) 684-6305	\$11,910,207	\$3,824,966	\$8,053,251	\$2,422,493	684	-7.06%	-10.12%
5856	RIVERFRONT	430 South Fourth St.	Reading	19602	Tim McLeod	(610) 374-8351	\$172,409,804	\$53,388,765	\$114,802,107	\$17,139,725	19,984	-0.01%	12.99%
65138	RIVERSET	1700 Jane St.	Pittsburgh	15203	Christine Chojnicki	(412) 488-2525	\$123,433,361	\$73,263,775	\$46,113,567	\$23,963,352	14,864	-2.50%	11.62%
23126	RIVERSIDE BEAVER COUNTY	300 Country Club Dr.	Ellwood City	16117	Karen Newman	(724) 758-6335	\$1,749,677	\$753,381	\$972,418	\$219,281	439	-9.72%	-12.18%
12489	ROSLYN CATHOLIC	2741 Woodland Rd.	Roslyn	19001	Patricia Flood	(215) 657-1177	\$511,176	\$27,183	\$481,346	\$71,411	122	-12.64%	-31.41%
8540	R-S BELLCO	710 Third Ave.	New Brighton	15066	William Wehr	(724) 843-3330	\$23,409,065	\$10,937,407	\$11,803,692	\$1,803,011	2,490	1.56%	3.57%
21745	S&SMH EMPLOYEES	32-36 Central Ave.	Wellsboro	16901	Christine Perry	(570) 723-0450	\$4,791,285	\$2,513,461	\$2,125,284	\$909,246	1,162	-0.21%	2.04%
13234	S.M.	215 N 57th St	Philadelphia	19139	Kenneth Lesene	(215) 472-4784	\$98,957	\$13,498	\$90,361	\$15,676	112	-27.92%	-31.40%
12256	SACRED HEART OF CORPUS CHRISTI	103 Oliver Dr.	Mcdeesport	15131	Robert Pupich	(412) 664-7808	\$637,536	\$375,122	\$264,779	\$87,348	198	-10.98%	-3.99%
2583	SAINI NICHOLAS	P.O. Box 1213	Wilkes-Barre	18703	John Rose	(570) 825-2640	\$5,150,004	\$1,323,565	\$3,784,589	\$610,912	1,065	-7.01%	0.42%
65564	SAINT NORBERT'S	2559 Kingwood St.	Pittsburgh	15234	Robert Minsterman	(412) 881-4323	\$402,442	\$218,907	\$190,071	\$98,914	180	-18.74%	6.18%
13933	SAINT VINCENT ERIE	2314 Sasafraas St., Ste. 100	Erie	16502	James Kemp	(814) 452-5743	\$14,170,802	\$4,534,870	\$9,253,817	\$1,417,420	2,514	0.10%	-12.10%
1669	SARCO	1214 W Broad St.	Bethlehem	18018	Lisa Schimoyer	(610) 807-9922	\$7,309,542	\$4,815,061	\$2,384,602	\$1,503,618	743	-9.32%	6.61%
22637	SBI	200 N 16th St., Ste. 200	Philadelphia	19102	Robert Weimer	(215) 569-3700	\$592,267,013	\$335,322,565	\$244,769,980	\$65,334,402	31,879	-0.15%	-0.01%
12676	SCHUYKILL	101 E Union St.	Pottsville	17901	Cindy Nettles	(570) 628-4656	\$14,305,783	\$4,124,265	\$9,520,109	\$1,117,166	2,453	-6.61%	5.11%
22585	SCAH EMPLOYEES	1000 Bower Hill Rd.	Pittsburgh	15243	Steven Kosslow	(412) 942-1261	\$8,338,308	\$2,799,537	\$5,377,156	\$816,628	1,854	4.14%	-1.33%
15591	SCRANTON TIMES DOWNTOWN	129 Penn Ave.	Scranton	18503	Carole Hughes	(570) 348-9192	\$11,429,338	\$7,596,991	\$3,505,555	\$1,106,346	2,796	8.05%	-1.74%
6761	SERVCO	648 W St. Rd.	Feasterville	19053	Joan Brown	(215) 364-1885	\$2,723,074	\$519,895	\$2,128,202	\$544,370	857	-7.90%	-2.67%
22128	SERVICE 1ST	P.O. Box 159	Danville	17821	William Lavage	(570) 271-6060	\$240,707,750	\$198,070,495	\$25,220,452	\$21,955,170	23,623	10.04%	10.67%
24733	SERVICE STATION DEALERS	906 Rhawn St.	Philadelphia	19111	Colleen Riley	(215) 342-1818	\$189,648	\$13,214	\$158,146	\$158,146	93	4.80%	0.16%
24574	SHACOG	794 Washington Rd.	Pittsburgh	15228	Patricia Sopp	(412) 341-3740	\$2,416,147	\$931,116	\$1,462,314	\$164,808	571	-4.54%	19.22%
444	SHENANGO CHINA AREA	P.O. Box 191	New Castle	16103	Richard Camahan	(724) 658-2686	\$15,094,827	\$7,184,319	\$7,440,954	\$2,705,599	2,389	-6.26%	-0.23%
11783	SI PHILADELPHIA	636 N. 43rd St.	Philadelphia	19104	Marlene Long	(215) 382-2997	\$25,688	\$28,137	\$194,735	\$76,298	167	-2.61%	-1.993%
17371	SIMMH	815 Freeport Rd.	Pittsburgh	15215	Sue Bonk	(412) 984-4746	\$5,209,400	\$1,580,777	\$3,612,146	\$897,894	1,467	2.97%	-4.29%
64272	SOUTHERN BUTLER COUNTY COMMUNITY	963 Rte. 228	Mars	16046	Dawn Scott-Baill	(412) 767-4288	\$4,909,705	\$3,161,641	\$1,433,486	\$956,176	1,215	-4.13%	9.75%
3278	SOUTHWEST COMMUNITIES	213 Pine St.	Carnegie	15106	Barbara Hell	(412) 276-5379	\$14,779,313	\$9,579,593	\$4,675,187	\$1,655,407	2,433	-3.60%	-7.69%
24187	SPE	650 North Science Park Rd.	State College	16803	Russell Brooks	(814) 237-5458	\$79,837,853	\$42,360,278	\$34,516,172	\$6,597,886	11,365	0.06%	4.20%
62998	SPOINIA	1006 Pittston Ave.	Scranton	18505	Karen Rieder	(570) 344-1513	\$15,353,779	\$3,861,010	\$11,304,647	\$2,635,992	1,038	-7.89%	-1.44%
9681	SPRING MILL EMPLOYEES	7533 Woodbury Pike	Roaring Spring	16673	Lynnette Hamm	(814) 224-2744	\$36,582,996	\$10,181,889	\$24,978,474	\$3,434,495	4,432	0.68%	2.88%
13046	SPRINGDALE PPG	125 Colfax St.	Springdale	15144	Nancy Goodwin	(724) 335-3177	\$1,228,452	\$507,473	\$712,347	\$264,477	328	3.30%	16.21%
12654	SRU	235 Grove City Rd.	Slippery Rock	16057	H. Keith Warcup	(724) 794-6292	\$39,355,910	\$10,189,891	\$28,104,348	\$4,173,683	3,207	1.64%	1.40%
12195	SS PETER & PAUL	822 Maryland St.	Whitehall	18052	Tadeusz Dabrowski	(610) 435-3465	\$344,890	\$163,706	\$178,677	\$75,148	82	-14.97%	0.13%
65477	ST. ELIZABETH	1903 Main St.	Northampton	18067	Beverly Augustine	(610) 262-3772	\$10,233,787	\$2,184,267	\$7,907,983	\$1,885,417	633	2.63%	-5.21%
19046	ST. PAULS	1000 Wallace St.	Philadelphia	19143	Gloria Blount	(215) 769-5199	\$121,238	\$15,300	\$104,277	\$29,357	245	-4.48%	17.32%
18375	STANDARD STEEL EMPLOYEES	101 First Ave.	Burnham	17009	Jaqueline Stouffer	(717) 248-7701	\$5,919,409	\$1,934,839	\$3,689,729	\$442,601	1,779	-9.43%	1.17%
4088	STANWOOD AREA	444 Arona Rd.	New Stanton	15672	Debbie Davis	(724) 925-9505	\$13,696,907	\$4,386,780	\$8,903,921	\$1,402,649	2,253	-5.40%	-6.29%
19483	STATE COLLEGE	422A Westerly Pkwy, Plaza	State College	16801	Terry Shoemaker	(814) 234-0252	\$15,656,699	\$5,921,446	\$9,591,446	\$1,371,444	1,871	8.85%	2.41%
18234	STEAMFITTERS PHILA	470 Douglas Dr.	West Chester	19380	Eugene Popiel	(610) 431-4593	\$1,169,829	\$968,591	\$196,893	\$144,544	1,047	-11.86%	2.65%
22522	STP EMPLOYEES	P.O. Box 1674	Altoona	16603	Shari Brown	(814) 695-4491	\$833,618	\$533,333	\$176,103	\$176,103	337	-6.53%	-2.64%
22934	STROEHMANN EMPLOYEES	2875 Reach Rd.	Williamsport	17701	Rebecca Cortright	(570) 322-2061	\$4,528,953	\$2,190,402	\$2,060,861	\$511,532	1,456	6.47%	12.54%
6160	SUN EAST	P.O. Box 2231	Aston	19014	Michael Kaczinski	(610) 485-2960	\$496,524,319	\$329,816,962	\$132,224,202	\$40,054,907	45,664	2.65%	-9.16%
60215	SUPERIOR	P.O. Box 26159	Collegeville	19426	Matt Jones	(610) 489-7239	\$48,594,726	\$37,428,141	\$8,225,031	\$4,540,706	6,527	-2.64%	-3.21%
1842	SUSQUEHANNA VALLEY	3850 Hartzdale Dr.	Camp Hill	17011	Stephen Brindamour	(717) 737-4152	\$69,031,364	\$40,926,536	\$24,037,874	\$5,100,233	7,077	-4.92%	-11.10%
61035	SWINDELL-DRESSLER	441 Smithfield St. 5th Fl.	Pittsburgh	15222	Diane Cameron	(412) 562-7178	\$6,582,516	\$637,667	\$5,830,044	\$988,151	645	-8.59%	-10.38%
24531	TCWH #585	1 South College St. Rm. 4	Washington	15301	Judy Humphreys	(724) 222-0101	\$490,146	\$334,343	\$153,262	\$49,025	274	2.26%	14.59%
14829	TEAM FIRST	65 Holland St.	Salunga	17538	Caron Morris	(717) 898-8024	\$10,248,645	\$3,229,733	\$6,908,610	\$1,997,234	1,153	0.31%	3.55%
10851	TEAMSTERS LOCAL 30	P.O. Box 126	Jeanette	15644	Teresa Poobeseck	(724) 523-8710	\$3,899,369	\$1,910,470	\$1,967,414	\$346,914	997	-1.90%	0.57%
21535	THE TRIUMPH BAPTIST	P.O. Box 9848	Philadelphia	19140	Sharon Sautters	(215) 228-8003	\$441,451	\$265,275	\$173,483	\$52,773	361	-11.94%	57.21%
21413	TIMBERLAND	821 Beaver Dr.	Dubois	15801	Carrie Wood	(814) 371-2676	\$59,844,732	\$39,686,808	\$17,736,304	\$5,902,819	9,843	4.04%	-0.34%
23369	TIOGA AREA	123 Main St.	Wellsboro	16901	Peggy Davies	(570) 724-3473	\$5,526,683	\$1,754,935	\$3,485,893	\$473,989	745	-1.55%	4.91%

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1882	TITAN	114 Mack Ave.	Pleasant Gap	16823	Robert Knoffsinger	(814) 359-4540	\$44,862,316	\$13,985,994	\$29,806,818	\$4,729,988	3,148	-2.26%	-0.50%
9198	TOBYHANNA	315 Franklin Ave.	Scranton	18503	Sean Jelen	(866) 862-9328	\$200,702,527	\$155,123,860	\$77,980,639	\$20,549,690	23,705	8.15%	21.59%
23590	TOWANDA SCHOOL EMPLOYEES	RR 3, Box 30	Towanda	18848	Marcia Field	(570) 265-6284	\$440,436	\$213,172	\$82,878	\$393,105	218	1.77%	-0.59%
11430	TRAILBLAZER	70 East Wheeling St.	Washington	15301	Catherine Linton	(724) 222-1231	\$4,327,497	\$1,406,128	\$2,563,557	\$393,105	1,559	0.77%	-0.56%
17885	TRANSIT WORKERS	919 E Cayuga St.	Philadelphia	19124	Marjorie Coan	(215) 563-8282	\$21,077,183	\$11,309,235	\$9,243,046	\$4,303,149	5,900	8.35%	-0.09%
794	TRI BORO	600 E 8th Ave.	Munhall	15120	Dennis Ferchak	(412) 461-3018	\$104,630,276	\$46,786,843	\$47,406,725	\$9,719,761	10,483	-2.14%	-1.22%
6269	TRI COUNTY AREA	1550 Medical Dr.	Pottstown	19464	Andrew Pistoria	(610) 326-3705	\$110,764,475	\$73,078,194	\$31,201,238	\$9,743,992	13,474	-1.11%	1.78%
6070	TRI STATE RAIL	110 West 13th St.	Erie	16501	Steven Tessmer	(814) 455-0092	\$2,965,335	\$4,532,567	\$7,986,395	\$2,156,006	2,767	-0.31%	2.06%
4570	TRI-AG	11 Campus Blvd., Ste. 200	Newtown Square	19073	Gerry Sobel	(610) 355-7610	\$1,613,549	\$719,224	\$885,132	\$232,485	418	-4.73%	-4.50%
24561	TRIANGLE INTERESTS	648 W. St. Rd.	Feasterville	19053	Joan Brown	(215) 364-1885	\$324,420	\$37,581	\$274,397	\$42,743	106	-31.79%	2.11%
321	TRI-POINT	11 Stanwix St., Ste. 1018	Pittsburgh	15222	George Kenhart	(412) 995-4962	\$10,255,778	\$3,265,386	\$6,863,635	\$788,303	1,529	-8.10%	-10.82%
6690	TRI-VALLEY SERVICE	P.O. Box 4350	Pittsburgh	15204	Rose Cindric	(412) 771-9944	\$15,718,366	\$8,307,557	\$6,297,212	\$1,481,090	3,592	-0.81%	-0.94%
24104	TROUVAILLE	4700 Wissahickon Ave., Ste. 126	Philadelphia	19144	Gimny Lapinski	(215) 951-0329	\$1,599,652	\$412,303	\$1,138,490	\$169,607	1,450	-9.70%	-18.39%
23258	TROY AREA SCHOOL EMPLOYEES	Rt 2 Box 1500	Troy	16947	Danielle VanNoy	(570) 297-1607	\$2,000,157	\$458,101	\$1,525,630	\$261,223	282	-9.70%	-9.12%
66158	TRUMARK FINANCIAL	1000 Northbrook Dr.	Trevese	19053	Richard Stipa	(215) 953-5300	\$1,905,410,376	\$1,060,550,196	\$407,162,308	\$172,584,384	99,416	0.30%	15.67%
2740	USX	P.O. Box 1728	Granberry Twp	16066	David Ackerman	(888) 219-3159	\$213,020,721	\$132,339,609	\$73,487,723	\$30,943,345	22,498	3.89%	13.38%
12333	U. F. C. W. LOCAL #72	P.O. Box 4172	Wyoming	18644	Roger Stout	(570) 693-4072	\$27,387,398	\$4,850,396	\$21,514,225	\$2,632,118	1,840	-0.44%	5.93%
11803	U. OF P.	3900 Chestnut St.	Philadelphia	19104	Dorothy McElean	(215) 898-8539	\$22,922,080	\$4,559,608	\$17,824,223	\$2,718,275	4,765	-2.53%	3.16%
23174	UFCW 354	P.O. Drawer 1, 271 Armbrust Rd.	Youngwood	15697	Diane Obitko	(724) 925-9354	\$6,503,228	\$3,241,470	\$3,339,112	\$974,843	1,637	-0.33%	-1.84%
10973	UFCW	377 Wyoming Ave.	Wyoming	18644	John Hayduk	(570) 693-0500	\$110,097,338	\$54,194,119	\$47,432,683	\$12,951,926	19,925	-0.99%	3.89%
15652	UFCW LOCAL 1776	3031 A Walton Rd., Ste. 310	Plymouth Meeting	19462	Joseph Bressi	(610) 941-2604	\$6,917,932	\$3,752,787	\$2,976,097	\$503,140	4,479	-2.34%	-8.42%
21956	UFCW LOCAL 23	345 Southpointe Blvd., Ste. 201	Canonsburg	15317	Leonard Lutz	(724) 514-2200	\$8,941,290	\$5,099,491	\$3,778,018	\$1,142,616	2,737	-2.65%	-0.08%
7875	UKRAINIAN SELF-RELIANCE	1729 Cottman Ave.	Philadelphia	19111	Hajmya Keller	(215) 725-4430	\$262,981,041	\$132,181,098	\$126,319,903	\$30,986,725	9,373	-0.62%	3.65%
21530	UKRAINIAN SELF-RELIANCE OF WSTRN PA	95 South 7th St.	Pittsburgh	15203	Yaroslav Hlovdwanec	(412) 481-1865	\$2,467,557	\$2,447,186	\$4,530,472	\$999,265	766	-7.27%	-8.47%
7415	UNITED COMMUNITY	6010 Mountain View Dr.	West Mifflin	15122	Michael Pastirik	(412) 653-8000	\$43,281,787	\$21,703,311	\$18,863,880	\$4,485,021	5,887	12.50%	2.08%
24290	UNIVERSITY OF PENNSYLVANIA STUDTS	3401 Walnut St., Ste. 431A	Philadelphia	19104	Dharmm Desai	(215) 898-2092	\$5,118,067	\$193,134	\$5,703,131	\$769,290	1,285	0.40%	6.69%
3819	UPPER DARBY BELTELCO	1410 Bywood Ave.	Upper Darby	19082	John Schmidt	(610) 734-1883	\$65,652,864	\$22,347,200	\$33,835,284	\$8,311,390	4,000	-2.30%	-8.61%
986	URE	201 Beech St.	East Pittsburg	15112	Judith Wagner	(412) 824-1166	\$9,322,115	\$4,442,854	\$4,700,652	\$1,422,592	1,287	1.14%	-2.16%
287	USNE PENITENTIARY EMPLOYEES	30 E Court	Lewisburg	17837	Marshall Ulrich	(570) 523-1669	\$12,725,720	\$3,752,154	\$8,843,744	\$1,188,885	1,322	2.10%	-7.09%
12219	USOC JOHNSTOWN	532 Oakridge Dr.	Johnstown	15904	Todd Cover	(814) 266-4987	\$101,025,395	\$46,567,899	\$49,875,043	\$9,672,061	12,649	1.09%	-5.75%
64896	UTILITIES EMPLOYEES	P.O. Box 14864	Reading	19612	Glen Yeager	(610) 927-4000	\$256,201,496	\$826,133,564	\$826,133,564	\$151,414,079	44,040	2.26%	6.97%
9479	VA PITTSBURGH EMPLOYEES	7180 Highland Dr.	Pittsburgh	15206	Pamela Curcio	(412) 365-4205	\$19,067,686	\$6,748,601	\$11,597,651	\$2,291,057	4,595	-0.37%	-13.04%
649	VALLEY 1ST COMMUNITY	815 Schoonmaker Ave.	Monessen	15062	James Ritter	(724) 684-8875	\$76,225,915	\$27,559,340	\$46,183,504	\$16,803,639	9,782	-4.47%	-6.15%
23467	VALLEY PRIDE	R-34 N River St.	Plains	18705	Kenneth Burke	(570) 823-2884	\$7,129,596	\$646,678	\$6,455,263	\$1,312,606	1,609	-3.20%	-10.94%
10264	VALLEY WIDE OF PA	209 E 5th Ave., Ste. B	Tarentum	15084	Matthew Huet	(724) 226-1664	\$1,493,768	\$1,240,678	\$272,998	\$311,276	362	-13.39%	-3.13%
5867	VANTAGE TRUST	881 Mundy St.	Wilkes-Barre	18702	Robert Burton	(570) 819-3337	\$61,316,135	\$18,901,322	\$36,202,826	\$5,458,327	8,707	-1.25%	-2.41%
18301	VASCO	432 Depot St.	Larrobe	15650	Garth Chase	(724) 539-2858	\$23,045,300	\$6,349,308	\$16,162,807	\$2,801,107	2,000	1.24%	0.56%
68564	VRIVA COMMUNITY	157 York Rd.	Warminster	18974	James McCaw	(215) 333-1201	\$67,587,189	\$30,197,990	\$33,499,073	\$7,354,206	9,840	-6.03%	-4.80%
20558	VISIONARY	201 Beram Ave.	Bridgeville	15017	Wendy Kingsland	(412) 221-6660	\$34,587,674	\$12,500,763	\$20,750,461	\$2,443,610	4,317	-0.03%	12.01%
10047	WABELLO	1277 Park Ave.	Washington	15301	Karen Zeiler	(724) 225-7522	\$12,214,257	\$4,734,153	\$6,510,730	\$1,231,701	1,335	3.25%	-8.13%
4182	WACOPE	P.O. Box 783	Warren	16365	Georgann Chamberlain	(814) 723-8730	\$25,999,371	\$10,813,350	\$14,367,635	\$1,784,599	5,161	5.36%	-11.08%
19770	WARD	4301 Aspen St.	Philadelphia	19104	Melody Myers	(215) 386-1039	\$143,875	\$20,001	\$121,031	\$13,500	148	10.63%	43.47%
13035	WASHINGTON AREA TEACHERS	1245 Park Ave.	Washington	15301	Joseph Marzullo	(724) 222-8064	\$61,591,882	\$25,480,272	\$31,846,374	\$6,491,972	4,076	3.67%	1.66%
20558	WASHINGTON COMMUNITY	45 Griffith Ave.	Washington	15301	Christopher George	(724) 228-2030	\$119,836,276	\$84,947,602	\$30,818,575	\$18,617,600	10,715	3.80%	14.31%
11456	WAT	445 Elmira St.	Williamsport	17701	Joseph Luke	(570) 326-7033	\$1,066,675	\$4,263,250	\$6,380,703	\$624,688	1,869	-3.40%	-5.63%
63863	WAWA EMPLOYEES	260 W Baltimore Pike	Wawa	19063	Marie Hittinger	(610) 358-8030	\$14,704,663	\$6,128,004	\$8,407,718	\$1,421,611	5,459	3.86%	-4.03%
22007	WAYLAND TEMPLE BAPTIST	2500 W Cecil B. Moore Ave.	Philadelphia	19121	Mattie Hooker	(215) 769-0243	\$227,358	\$45,186	\$182,595	\$36,629	202	-5.72%	-14.33%
2657	W-BEE	P.O. Box 1194	Wilkes-Barre	18703	Roger Stout	(570) 825-9950	\$39,454,173	\$6,674,344	\$32,233,019	\$2,849,187	1,656	1.73%	-11.41%
14430	WESLEY A.M.E ZION	P.O. Box 3866	Philadelphia	19146	Herbert Edmiston	(215) 735-1657	\$138,294	\$8,683	\$122,292	\$46,137	212	36.26%	456.60%
7821	WEST BRANCH VALLEY	1640 High St.	Williamsport	17701	Robert Horner	(570) 323-9407	\$36,487,809	\$17,220,949	\$17,623,183	\$2,780,738	5,622	-1.22%	7.04%

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9476	WEST PENN P&P	P.O. Box 398	Beaver	15009	Helen Marinikovic	(724) 774-9237	\$12,177,690	\$4,363,726	\$7,382,570	\$2,012,219	1,523	-17.45%	-9.29%
16624	WEST YORK AREA SCHL DSTRCT EMPL	1701 W Market St.	York	17404	William Shank	(717) 843-6559	\$5,131,305	\$1,983,142	\$3,108,946	\$475,452	1,133	-4.79%	0.66%
6233	WEST-AIRCMM	P.O. Box 568	Beaver	15009	Raymond Brunner	(724) 775-6640	\$201,329,965	\$106,122,734	\$86,260,145	\$17,710,675	20,476	4.74%	5.17%
7297	WESTMORELAND COMMUNITY	1007 Georges Station Rd.	Greensburg	15601	Maria LaVelle	(724) 834-5580	\$66,016,138	\$47,774,080	\$12,278,163	\$5,572,920	14,249	21.44%	27.93%
4806	WESTMORELAND FEDERAL EMPLOYEE	P.O. Box 905	Greensburg	15601	Anna Mullen	(724) 834-8066	\$7,708,780	\$3,118,670	\$4,591,878	\$3,445,881	1,132	-4.85%	3.15%
9042	WESTMORELAND WATER	1900 Franklin St.	Greensburg	15601	Stephanie Devitt	(724) 850-4797	\$17,284,006	\$6,418,533	\$10,355,353	\$2,055,835	1,554	2.59%	5.29%
1658	WHEATLAND	611 Centerville Rd.	Lancaster	17601	Kathy Rye	(717) 898-7673	\$55,074,615	\$35,619,965	\$17,440,994	\$5,021,604	8,221	-2.20%	-0.15%
19744	WHITE HAVEN CENTER EMPLOYEES	827 Oley Valley Rd.	White Haven	18661	Janet Bobbie	(570) 443-4229	\$1,324,485	\$759,266	\$544,726	\$123,997	563	-1.99%	-5.57%
23037	WHITE ROCK	5240 Chestnut St.	Philadelphia	19139	Evelyn Merrick	(215) 471-7233	\$783,289	\$136,870	\$639,880	\$84,039	147	12.13%	-8.15%
68296	WHITE ROSE	3498 Industrial Dr.	York	17402	Deb Kauffman	(717) 755-9773	\$64,903,233	\$31,511,760	\$29,921,944	\$7,598,500	10,232	0.41%	-2.17%
1117	WIDGET FINANCIAL	2154 E Lake Rd.	Erie	16511	Gail Cook	(814) 456-6231	\$263,097,221	\$154,789,426	\$91,037,984	\$24,577,438	31,818	-0.26%	6.19%
14074	WILKES- BARRE CITY EMPLOYEES	40 E Market St	Wilkes-Barre	18711	Dominick Pannunzio	(570) 826-8244	\$40,466,570	\$8,727,818	\$31,378,140	\$5,491,590	2,285	-7.27%	-12.22%
63211	WILLIAMSPORT TEACHERS	302 Matthews Blvd.	S. Williamsport	17702	David Green	(570) 323-6468	\$10,096,336	\$4,975,475	\$4,877,012	\$2,077,009	1,334	-0.23%	37.68%
64235	WILLMAC EMPLOYEES	209 N Beaver St.	York	17401	Jackie Winters	(717) 854-7857	\$2,839,373	\$1,247,066	\$1,573,022	\$545,701	828	-10.23%	-9.47%
17460	WOD	1265 Wyoming Ave.	Forty Fort	18704	Bernard Laskowski	(570) 288-1550	\$3,471,519	\$1,077,743	\$2,287,462	\$253,523	787	-4.11%	9.75%
21345	WYOMING AREA	800 Wyoming Ave.	Wyoming	18644	Roger Stout	(570) 693-1339	\$8,095,523	\$473,813	\$7,538,729	\$685,026	540	1.10%	9.55%
10846	WYOMING COUNTY SCHOOL EMPLOYEES	130 N Bridge St.	Tunkhannock	18657	Howard Griggs	(570) 836-4809	\$15,628,056	\$7,907,875	\$7,224,826	\$1,507,711	1,282	-0.51%	18.85%
7160	WYOMING VALLEY WEST COMMUNITY	P.O. Box 1283	Kingston	18704	Paul Appel	(570) 287-5655	\$9,156,600	\$3,921,256	\$4,903,705	\$716,644	1,369	0.34%	13.39%
11689	WYROPE WILLIAMSPORT	1536 Riverside Dr.	S Williamsport	17702	Barbara Vitolo	(570) 323-5188	\$32,010,660	\$12,186,953	\$17,854,026	\$3,482,498	5,090	1.55%	5.54%
19429	YORK EDUCATIONAL	1601 S Queen St.	York	17403	Nick Spangler	(717) 843-1153	\$31,853,569	\$14,009,395	\$16,008,576	\$2,376,727	3,783	7.29%	8.74%
11972	YOUR CHOICE	3010 Maple Ave.	Altoona	16601	Delores Lepore	(814) 946-1293	\$10,268,948	\$3,470,942	\$6,526,929	\$1,443,542	1,717	-5.29%	0.99%
11500	ZION	3600 N Broadway St.	Philadelphia	19140	Barbara Butcher	(215) 223-0930	\$288,548	\$32,371	\$253,273	\$23,456	339	1.43%	-35.87%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	24	23	23	21	21	0.00%	-2.64%
Number of Members	324,929	323,573	326,372	336,466	344,470	2.38%	1.17%
Total Assets (\$000)	4,304,773	4,433,852	4,644,244	4,834,791	5,054,783	4.55%	3.26%
Total Shares (\$000)	3,414,690	3,538,285	3,759,902	3,947,901	4,102,061	3.90%	3.74%
Total Loans (\$000)	2,840,003	3,050,520	3,193,334	3,458,464	3,809,621	10.15%	6.05%
Total Capital (\$000)	478,472	494,184	498,328	502,725	544,540	8.32%	2.62%

RHODE ISLAND	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/ Assets	Loans/ Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./ Average Assets	Members/ Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 PAWTUCKET	\$1,605,369	31.76%	9.39%	115.73%	0.72%	0.09%	2.08%	341	69.59%	\$48,825	\$14,729	14.23%	40.51%	0.00%
2 NAVIGANT	\$1,450,448	28.69%	11.82%	93.47%	0.36%	0.92%	2.52%	262	85.87%	\$33,586	\$17,952	24.45%	71.99%	0.00%
3 GREENWOOD	\$400,095	7.92%	8.98%	81.29%	0.48%	0.36%	2.24%	866	84.72%	\$13,588	\$6,509	30.62%	11.41%	3.56%
4 PEOPLE'S	\$394,274	7.80%	11.04%	93.45%	0.25%	1.11%	3.21%	271	84.02%	\$40,128	\$10,866	7.27%	60.49%	0.00%
5 RHODE ISLAND	\$250,578	4.96%	10.71%	66.80%	0.06%	0.31%	3.83%	320	94.03%	\$12,765	\$8,959	15.54%	42.96%	17.33%
6 COVENTRY	\$236,013	4.67%	8.82%	70.81%	0.35%	1.74%	3.54%	464	91.13%	\$32,084	\$7,168	3.48%	44.75%	0.00%
7 WESTERLY COMMUNITY	\$231,589	4.58%	8.48%	91.85%	0.54%	0.71%	3.33%	257	82.54%	\$36,172	\$12,458	4.53%	59.70%	7.85%
8 DEXTER	\$116,717	2.31%	7.55%	82.62%	-0.17%	2.88%	5.13%	309	101.80%	\$23,666	\$9,684	23.39%	33.06%	0.00%
9 WAVE	\$110,953	2.20%	11.43%	56.86%	0.16%	0.76%	3.08%	293	96.96%	\$15,109	\$13,083	7.89%	46.95%	20.36%
10 CRANSTON MUNICIPAL EMPLOYEES	\$56,734	1.12%	20.01%	21.82%	0.25%	0.04%	1.98%	449	100.15%	\$8,834	\$14,005	9.63%	28.39%	0.00%
11 BLACKSTONE RIVER	\$47,861	0.95%	8.07%	41.87%	0.10%	0.47%	2.82%	370	96.13%	\$11,010	\$9,493	14.83%	55.26%	0.00%
12 POSTAL GOVERNMENT EMPLOYEES	\$43,405	0.86%	14.07%	68.66%	0.19%	1.49%	4.04%	295	92.60%	\$17,804	\$11,955	19.59%	48.43%	0.00%
13 ALLIANCE BLACKSTONE VALLEY	\$39,277	0.78%	7.84%	51.06%	0.23%	3.04%	2.80%	531	88.06%	\$13,139	\$9,707	21.91%	39.59%	0.00%
14 COMMUNITY & TEACHERS	\$23,148	0.46%	9.45%	72.34%	0.35%	0.13%	3.53%	311	90.83%	\$25,428	\$9,036	8.93%	47.38%	0.00%
15 WOODLAWN	\$13,873	0.27%	6.84%	50.22%	-1.15%	3.27%	4.29%	645	92.14%	\$7,598	\$2,839	14.16%	4.03%	0.00%
16 KENT COUNTY MEMORIAL HOSPITAL EMP.	\$13,299	0.26%	8.51%	56.47%	0.39%	0.83%	4.59%	401	86.13%	\$7,934	\$5,398	9.15%	32.13%	0.00%
17 CUMBERLAND MUNICIPAL EMP	\$7,445	0.15%	18.54%	39.27%	0.04%	2.80%	2.40%	615	98.42%	\$5,423	\$4,922	15.79%	0.00%	0.00%
18 POSTAL EMPLOYEES REGIONAL	\$6,555	0.13%	39.74%	71.22%	-0.06%	1.66%	3.42%	259	92.13%	\$9,362	\$5,069	10.15%	18.25%	0.00%
19 PAWTUCKET MUNICIPAL EMPL	\$3,909	0.08%	14.95%	59.64%	0.48%	0.43%	3.79%	398	88.72%	\$5,853	\$3,333	11.96%	11.66%	0.00%
20 COVENTRY TEACHERS	\$3,040	0.06%	22.52%	41.76%	-0.60%	0.00%	2.31%	536	135.88%	\$6,026	\$4,389	9.89%	0.00%	0.00%
21 NATCO EMPLOYEES	\$201	0.00%	14.77%	28.01%	-3.83%	0.90%	0.59%	67	61.79%	\$2,239	\$2,506	0.00%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24645	ALLIANCE BLACKSTONE VALLEY	594 Central Ave.	Pawtucket	02861	Robert DeSilva	(401) 722-8236	\$39,276,920	\$18,420,339	\$18,959,030	\$3,517,934	3,716	-12.11%	11.52%
24523	BLACKSTONE RIVER	10 Monument Square	Woonsocket	02895	James Wood	(401) 767-2473	\$47,861,321	\$18,364,616	\$27,641,479	\$3,967,757	4,620	3.28%	3.35%
24730	COMMUNITY & TEACHERS	362 Taunton Ave.	East Providence	02914	Kenneth Saunders	(401) 438-7788	\$23,147,621	\$15,231,138	\$6,866,367	\$2,089,914	2,330	1.15%	-5.35%
66595	COVENTRY	2006 Nooseneck Hill Rd.	Coventry	02816	David Root	(401) 397-1900	\$236,013,112	\$138,858,809	\$85,312,176	\$21,054,286	27,357	0.69%	-1.67%
24475	COVENTRY TEACHERS	9 Foster Dr.	Coventry	02816	Kenneth Wilkins	(401) 826-1682	\$3,039,512	\$982,286	\$2,032,888	\$689,357	536	-0.15%	10.18%
60780	CRANSTON MUNICIPAL EMPLOYEES	1615 Pontiac Ave.	Cranston	02920	Dennis Crawley	(401) 463-3010	\$56,733,897	\$9,611,908	\$46,131,143	\$12,633,819	3,145	-3.09%	4.14%
24486	CUMBERLAND MUNICIPAL EMPLOYEES	2352 Mendon Rd.	Cumberland	02864	Holly Ayrick	(401) 658-0010	\$7,444,859	\$2,375,369	\$5,020,527	\$1,408,421	1,229	-2.63%	-8.17%
65746	DEXTER	934 Dexter St.	Central Falls	02863	Stephen Angell	(401) 724-6200	\$116,716,544	\$84,063,302	\$18,365,440	\$8,620,609	10,507	-5.72%	18.32%
66594	GREENWOOD	2669 Post Rd.	Warwick	02886	Jim Irving	(401) 739-4600	\$400,095,461	\$279,661,985	\$101,533,771	\$37,125,377	52,850	0.04%	16.80%
24474	KENT CNTY MEMORIAL HOSPITAL EMP.	455 Tollgate Rd.	Warwick	02886	Eugene Leco	(401) 737-7000	\$13,298,655	\$6,727,950	\$6,111,263	\$1,185,643	2,207	-1.86%	1.27%
16614	NATCO EMPLOYEES	155 Brookside Ave.	West Warwick	02893	Linda Salois	(401) 828-0300	\$200,566	\$47,023	\$152,984	\$30,797	67	-5.16%	-20.31%
62882	NAVIGANT	1005 Douglas Pike	Smithfield	02917	Gary Furtado	(401) 233-4300	\$1,450,448,483	\$1,094,214,113	\$310,981,410	\$177,357,927	65,212	2.03%	15.19%
67278	PAWTUCKET	1200 Central Ave.	Pawtucket	02861	Karl Kozak	(401) 722-2212	\$1,605,368,724	\$1,407,679,556	\$152,043,646	\$159,420,165	82,582	10.39%	9.63%
16016	PAWTUCKET MUNICIPAL EMPLOYEES	137 Roosevelt Ave.	Pawtucket	02861	Joyce Lupien	(401) 728-0500	\$3,908,810	\$1,978,267	\$1,802,713	\$623,422	995	-3.85%	5.47%
65861	PEOPLE'S	858 W Main Rd.	Middletown	02842	Ellen Ford	(401) 846-8930	\$394,274,211	\$307,825,653	\$62,645,157	\$44,749,249	30,313	5.39%	5.09%
24472	POSTAL EMPLOYEES REGIONAL	P.O. Box 126	Pawtucket	02862	Charlene LaPlante	(401) 726-3895	\$6,554,872	\$2,808,748	\$3,702,777	\$2,647,358	778	-1.87%	-2.35%
24528	POSTAL GOVERNMENT EMPLOYEES	179 W River St.	Providence	02904	Kenneth Poyton	(401) 421-2436	\$43,405,225	\$25,388,393	\$14,434,321	\$6,441,529	3,093	4.86%	-2.11%
67269	RHODE ISLAND	160 Francis St.	Providence	02903	David Suval	(401) 751-7440	\$250,578,406	\$148,210,071	\$91,879,234	\$26,414,550	24,764	2.32%	10.79%
24501	WAVE	480 Greenwich Ave.	Warwick	02886	Paul Archambault	(401) 781-1020	\$110,953,306	\$55,646,374	\$48,099,110	\$13,334,717	7,480	-1.78%	3.36%
67270	WESTERY COMMUNITY	122 Granite St.	Westerly	02891	Stephen White	(401) 596-7000	\$231,588,531	\$185,089,377	\$34,022,036	\$20,164,930	16,175	2.47%	0.49%
24714	WOODLAWN	744 Main St.	Pawtucket	02860	Ronald Thibodeau	(401) 728-8300	\$13,873,084	\$6,435,781	\$6,162,240	\$1,061,760	4,514	-1.64%	-15.83%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	78	75	74	71	70	-1.41%	-2.14%
Number of Members	1,362,732	1,371,223	1,396,657	1,424,697	1,430,101	0.38%	0.97%
Total Assets (\$000)	9,541,110	10,001,794	10,619,193	11,039,690	11,319,165	2.53%	3.48%
Total Shares (\$000)	7,944,928	8,385,112	8,924,619	9,248,810	9,449,190	2.17%	3.53%
Total Loans (\$000)	6,596,920	6,346,085	6,468,224	6,741,184	7,174,792	6.43%	1.69%
Total Capital (\$000)	1,147,053	1,195,220	1,246,937	1,309,850	1,393,015	6.35%	3.96%

SOUTH CAROLINA	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 FOUNDERS	\$1,667,189	14.73%	15.29%	93.19%	0.73%	0.88%	4.37%	373	72.12%	\$10,456	\$6,763	16.85%	53.06%	10.51%
2 SOUTH CAROLINA	\$1,332,979	11.78%	10.74%	85.94%	0.57%	0.91%	4.70%	398	87.77%	\$12,561	\$7,165	12.58%	63.77%	17.77%
3 SHARONVIEW	\$1,078,138	9.52%	11.62%	120.47%	1.07%	0.58%	2.84%	321	70.13%	\$20,191	\$11,442	17.60%	44.75%	23.47%
4 SAFE	\$888,530	7.85%	10.07%	56.67%	0.80%	0.21%	3.13%	401	77.75%	\$8,907	\$7,331	12.64%	56.28%	15.98%
5 ALLSOUTH	\$689,436	6.09%	15.11%	63.43%	1.13%	0.13%	3.94%	389	73.56%	\$10,605	\$5,583	19.62%	58.29%	0.00%
6 SRP	\$684,469	6.05%	9.00%	59.00%	0.59%	0.62%	4.70%	346	82.25%	\$7,382	\$6,054	15.83%	58.97%	9.40%
7 PALMETTO CITIZENS	\$630,528	5.57%	10.01%	78.81%	1.18%	0.75%	3.63%	241	71.70%	\$9,139	\$8,299	15.75%	73.46%	24.50%
8 SC STATE	\$616,496	5.45%	11.41%	57.09%	0.49%	0.87%	4.02%	328	78.82%	\$5,732	\$7,377	15.19%	45.00%	30.54%
9 HERITAGE TRUST	\$487,350	4.31%	9.25%	62.88%	0.60%	0.71%	4.29%	238	84.69%	\$14,026	\$9,598	14.38%	60.96%	9.76%
10 FAMILY TRUST	\$339,129	3.00%	8.93%	91.72%	1.05%	0.55%	4.30%	406	75.84%	\$11,352	\$5,906	12.84%	58.98%	20.06%
11 CPM	\$266,955	2.36%	10.50%	48.36%	1.44%	0.71%	5.57%	473	72.97%	\$6,110	\$4,272	5.94%	57.19%	9.24%
12 SC TELCO	\$265,477	2.35%	11.64%	86.92%	1.56%	0.73%	5.15%	453	70.09%	\$8,730	\$5,078	11.25%	49.59%	14.09%
13 CAROLINA TRUST	\$189,614	1.68%	8.68%	57.81%	0.83%	0.79%	4.09%	525	80.09%	\$8,889	\$4,899	10.13%	42.95%	13.19%
14 GREENVILLE	\$179,017	1.58%	9.58%	65.74%	1.05%	0.52%	3.80%	475	76.38%	\$9,859	\$6,584	10.05%	61.00%	21.08%
15 MTC	\$151,944	1.34%	13.92%	77.23%	1.38%	0.65%	5.22%	240	75.28%	\$7,571	\$7,731	21.38%	68.67%	26.77%
16 ARROWPOINTE	\$140,880	1.24%	10.89%	57.25%	0.22%	1.73%	3.94%	311	88.88%	\$3,401	\$7,509	31.81%	74.12%	20.06%
17 SPC	\$135,498	1.20%	9.97%	66.99%	0.16%	0.18%	5.60%	337	94.51%	\$6,756	\$5,500	11.85%	52.71%	11.88%
18 MID CAROLINA	\$107,172	0.95%	16.00%	66.31%	0.14%	1.26%	3.41%	375	83.01%	\$10,954	\$6,603	22.29%	54.72%	4.52%
19 CAROLINA FOOTHILLS	\$93,450	0.83%	9.10%	58.01%	0.44%	0.81%	5.13%	334	88.38%	\$6,219	\$6,191	15.76%	61.05%	16.81%
20 CAROLINA COLLEGIATE	\$87,807	0.78%	13.55%	70.65%	0.99%	1.56%	4.84%	393	83.99%	\$7,953	\$6,214	21.60%	51.66%	0.00%
21 ANDERSON	\$87,096	0.77%	8.59%	53.25%	0.22%	0.89%	4.08%	549	89.18%	\$8,046	\$5,351	11.97%	43.32%	8.48%
22 GEORGETOWN KRAFT	\$86,897	0.77%	13.76%	79.09%	1.02%	1.43%	5.57%	294	80.67%	\$8,229	\$5,569	18.50%	61.00%	6.63%
23 SECURED ADVANTAGE	\$80,755	0.71%	11.95%	51.58%	0.29%	1.27%	2.72%	464	86.96%	\$11,420	\$9,876	12.83%	41.98%	3.17%
24 GREENVILLE HERITAGE	\$77,774	0.69%	13.87%	92.09%	1.61%	0.65%	4.82%	416	63.09%	\$8,764	\$5,340	29.68%	41.16%	8.22%
25 PALMETTO HEALTH	\$60,271	0.53%	11.64%	66.04%	2.23%	0.68%	5.75%	534	69.23%	\$7,556	\$3,935	11.95%	46.39%	0.00%
26 SOUTH CAROLINA NATIONAL GUARD	\$59,323	0.52%	18.14%	62.29%	1.18%	0.32%	3.47%	347	71.66%	\$5,943	\$7,356	25.15%	55.32%	19.84%
27 LATITUDE 32	\$50,625	0.45%	9.27%	69.16%	0.41%	0.19%	4.33%	381	87.74%	\$7,777	\$6,317	24.31%	49.68%	13.89%
28 SOUTHEAST	\$48,004	0.42%	16.04%	101.98%	1.15%	0.01%	5.36%	209	80.54%	\$10,848	\$6,098	13.42%	55.40%	19.45%
29 SANTEE COOPER	\$46,492	0.41%	9.03%	80.22%	0.64%	0.51%	3.70%	555	82.77%	\$7,193	\$5,409	20.42%	45.97%	15.70%
30 DIXIES	\$41,782	0.37%	18.36%	85.43%	0.72%	1.16%	4.98%	352	82.83%	\$11,445	\$4,932	17.65%	38.87%	0.32%
31 NEIGHBORS UNITED	\$40,499	0.36%	13.70%	67.71%	0.56%	1.42%	4.28%	329	88.46%	\$7,720	\$7,035	18.35%	58.00%	12.25%
32 UPSTATE	\$40,231	0.36%	7.75%	84.28%	0.82%	0.62%	6.82%	292	82.24%	\$6,463	\$4,335	28.13%	51.08%	0.00%
33 VITAL	\$39,522	0.35%	9.47%	69.27%	0.49%	0.53%	5.79%	414	87.68%	\$6,312	\$5,043	17.13%	59.18%	21.02%
34 GREENWOOD MUNICIPAL	\$37,141	0.33%	13.25%	45.81%	0.68%	0.25%	4.06%	374	85.28%	\$4,527	\$5,389	18.49%	43.11%	11.47%
35 G.H.S.	\$36,745	0.32%	9.68%	43.87%	0.60%	0.39%	3.75%	848	86.17%	\$5,553	\$2,999	7.98%	30.45%	7.12%
36 PALMETTO FIRST	\$35,977	0.32%	12.91%	65.12%	0.81%	0.86%	4.89%	396	78.17%	\$7,290	\$5,629	17.08%	62.31%	0.00%
37 FLORENCE DUPONT EMPLOYEES	\$34,932	0.31%	14.91%	110.07%	2.51%	2.77%	2.57%	508	43.41%	\$9,470	\$8,190	51.18%	37.63%	8.46%
38 COLUMBIA POST OFFICE	\$32,440	0.29%	12.25%	20.21%	0.48%	1.98%	1.36%	417	69.45%	\$9,529	\$19,360	16.84%	0.00%	0.00%
39 NUCOR EMPLOYEE'S	\$32,109	0.28%	15.32%	74.27%	0.51%	1.38%	5.26%	552	88.73%	\$6,727	\$4,061	22.48%	57.58%	7.51%
40 PEE DEE	\$25,624	0.23%	14.31%	76.70%	1.70%	0.80%	5.84%	567	72.43%	\$9,493	\$3,219	12.84%	44.12%	3.97%
41 EDISTO	\$25,065	0.22%	12.30%	48.95%	0.64%	4.37%	4.05%	330	77.04%	\$4,208	\$6,328	12.43%	52.54%	0.00%
42 HEALTH FACILITIES	\$24,961	0.22%	10.46%	38.18%	0.36%	1.24%	6.09%	670	94.25%	\$3,840	\$2,527	4.64%	54.45%	1.06%
43 GREENVILLE GAS TURBINE EMPL	\$23,412	0.21%	15.81%	43.06%	-1.04%	0.19%	4.55%	414	126.74%	\$8,320	\$5,761	11.41%	46.38%	3.20%
44 PICKENS	\$18,569	0.16%	16.04%	47.62%	0.94%	0.18%	3.79%	508	79.05%	\$6,157	\$3,582	9.31%	36.60%	1.06%
45 PALMETTO TRUST	\$18,316	0.16%	7.81%	51.64%	0.00%	2.31%	4.21%	356	90.14%	\$4,433	\$6,316	15.49%	38.51%	40.27%
46 S C I	\$15,661	0.14%	18.34%	56.92%	0.07%	0.18%	3.21%	479	95.94%	\$6,936	\$8,853	30.48%	49.83%	3.76%
47 ANMED HEALTH	\$13,629	0.12%	13.44%	43.60%	0.10%	0.32%	3.31%	579	96.16%	\$5,107	\$3,696	11.24%	28.60%	3.20%
48 GREATER ABBEVILLE	\$13,620	0.12%	15.24%	90.60%	1.87%	2.24%	6.99%	338	70.97%	\$4,869	\$4,228	29.63%	44.37%	7.81%
49 SPARTAN	\$13,498	0.12%	12.49%	41.07%	0.93%	0.97%	5.62%	554	82.46%	\$5,421	\$4,240	11.27%	52.60%	0.00%
50 SELF MEMORIAL HOSPITAL	\$12,801	0.11%	12.05%	69.30%	0.41%	4.59%	5.53%	482	89.29%	\$3,276	\$3,873	29.74%	44.99%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
24627	1ST COOPERATIVE	808 Knox Abbott Dr.	Cayce	29033	Mike Couick	(803) 796-0234	\$12,735,873	\$8,414,889	\$4,196,505	\$1,885,831	2,420	-1.75%	5.86%
24842	ABBEVILLE COMMUNITY	603 E Greenwood St.	Abbeville	29620	Denise Ashley	(864) 366-5615	\$7,093,479	\$4,747,243	\$1,855,015	\$1,158,841	1,619	10.49%	-0.12%
13828	ALLSOUTH	6923 N Trenchholm Rd.	Columbia	29206	Bill Koehler	(803) 736-3110	\$689,435,667	\$374,368,698	\$221,936,904	\$96,292,984	105,724	-0.64%	21.13%
8470	ANDERSON	P.O. Box 2427	Anderson	29622	Robert Wilson	(864) 225-1254	\$87,096,105	\$42,263,587	\$40,513,754	\$7,952,670	14,831	-4.49%	-3.21%
21508	ANMED HEALTH	P.O. Box 2805	Anderson	29622	Kathy Foster	(864) 512-1147	\$13,629,482	\$5,132,373	\$8,083,365	\$7,845,517	3,185	1.60%	2.89%
13573	ARROWPOINTE	P.O. Box 1479	Lancaster	29721	Tim Lyda	(803) 324-1124	\$140,880,367	\$71,489,989	\$51,864,050	\$14,796,977	16,630	-0.69%	-2.00%
60810	BEECH ISLAND	143 Old Jackson Hwy.	Beech Island	29842	Brian Levins	(803) 827-1769	\$6,481,103	\$3,273,310	\$2,636,734	\$1,004,502	1,177	-15.85%	-8.63%
13472	BERKELEY COMMUNITY	P.O. Box 206	Moncks Corner	29461	Max Jones	(843) 761-8298	\$9,791,727	\$3,557,581	\$5,392,909	\$1,751,487	2,432	5.60%	-8.65%
24623	BROOKLAND	1058 Sunset Blvd.	West Columbia	29169	Ronald Cooley	(803) 794-9201	\$3,625,170	\$2,537,582	\$976,127	\$360,740	1,356	-0.45%	5.37%
17655	C O	117 Spring St.	Charleston	29403	Claudette Smith	(803) 722-7656	\$1,675,173	\$807,557	\$939,297	\$305,856	387	10.98%	4.13%
24404	CAROLINA COLLEGIATE	4480 Rosewood Dr.	Columbia	29209	Anne Shivers	(803) 227-5555	\$87,806,753	\$53,484,838	\$28,783,364	\$11,777,722	12,183	0.17%	-4.04%
13476	CAROLINA FOOTHILLS	520 N Church St.	Spartanburg	29303	Scott Weaver	(864) 585-6838	\$93,450,167	\$48,513,621	\$36,369,358	\$8,718,501	13,508	0.61%	5.22%
12361	CAROLINA TRUST	P.O. Box 780004	Myrtle Beach	29578	Jerry Miller	(843) 448-2133	\$189,614,225	\$98,779,028	\$78,966,393	\$18,297,062	34,882	4.84%	7.13%
10875	CHARLESTON COUNTY TEACHERS	P.O. Box 30746	Charleston	29407	Mildred Rouse	(843) 556-8698	\$1,601,492	\$908,901	\$676,434	\$143,710	988	20.10%	1.85%
24252	CLINTON	P.O. Box 1214	Clinton	29325	Frank Boland	(864) 833-3097	\$6,232,386	\$3,377,536	\$2,121,572	\$1,662,905	1,312	-4.71%	-4.61%
61065	COLUMBIA POST OFFICE	P.O. Box 985	Columbia	29202	James Latimore	(803) 779-2966	\$32,440,143	\$5,717,227	\$26,415,665	\$4,074,909	1,461	2.16%	-0.64%
24856	COMMUNITYWORKS	115 W Antrim Dr.	Greenville	29607	Deborah Mcketty	(864) 438-2421	\$275,177	\$0	\$247,589	\$244,761	21	N/A	N/A
21971	CPM	1066 E Montague Ave.	N. Charleston	29405	James Gergen	(843) 747-6376	\$266,955,327	\$114,385,271	\$120,734,833	\$29,910,209	55,372	-4.24%	-9.47%
5569	DIXIES	501 Russell St.	Darlington	29532	Scott Eagerton	(843) 393-0426	\$41,782,320	\$28,910,089	\$9,722,433	\$7,887,644	6,862	-1.62%	-2.28%
1397	EDISTO	P.O. Box 837	Orangeburg	29116	Lee Williams	(803) 535-0077	\$107,743,328	\$10,435,252	\$13,922,600	\$3,455,948	4,196	4.19%	1.54%
19047	EMERALD CREDIT ASSOCIATION	2117 Katerway	Greenwood	29646	Lisa Norman	(864) 223-9135	\$5,769,452	\$3,796,451	\$1,650,432	\$484,201	1,338	1.98%	11.83%
11554	FAMILY TRUST	P.O. Drawer 10233	Rock Hill	29731	Lee Gardner	(803) 367-4100	\$339,129,319	\$250,899,569	\$54,595,769	\$30,471,211	46,317	8.68%	9.27%
22384	FLORENCE DUPONT EMPLOYEES	6901 Dupont Dr.	Florence	29506	Frances Floyd	(843) 667-7112	\$34,932,420	\$32,056,388	\$1,513,787	\$5,351,422	3,556	38.84%	63.34%
24063	FOUNDERS	737 Plantation Rd.	Lancaster	29720	Bruce Brumfield	(800) 845-1614	\$1,667,188,827	\$1,266,940,638	\$276,772,614	\$275,778,672	201,357	1.49%	-0.59%
9602	G.H.S.	211 Patewood Dr.	Greenville	29615	Frank Rivers	(864) 288-8046	\$16,475,249	\$14,498,820	\$19,590,702	\$3,633,817	11,018	5.89%	-0.09%
60791	GEORGETOWN KRAFT	1530 Bourne St.	Georgetown	29440	David Graham	(843) 546-8494	\$86,896,681	\$59,489,962	\$19,241,612	\$11,834,692	13,506	4.15%	1.62%
20824	GREATER ABBEVILLE	807 W Greenwood St.	Abbeville	29620	Faye Crocker	(864) 366-9602	\$13,620,069	\$10,341,629	\$2,265,172	\$2,217,801	2,700	10.26%	29.42%
19116	GREENVILLE	1501 Wade Hampton Blvd.	Greenville	29609	Paul Hughes	(864) 235-6309	\$179,016,748	\$105,936,557	\$64,288,615	\$17,561,576	24,474	7.05%	6.58%
22452	GREENVILLE GAS TURBINE EMPL	300 Garlington Rd.	Greenville	29615	Mark Schmidt	(864) 254-2223	\$23,411,619	\$8,219,447	\$14,093,650	\$3,737,949	3,314	-2.52%	17.07%
4400	GREENVILLE HERITAGE	P.O. Box 2564	Greenville	29602	Alan Berry	(864) 467-4160	\$77,773,672	\$61,340,531	\$9,330,123	\$11,646,036	12,473	6.61%	5.12%
21628	GREENWOOD MUNICIPAL	617 E Durst Ave	Greenwood	29649	Vickie Hastings	(864) 229-6177	\$37,140,785	\$14,770,467	\$20,318,401	\$4,804,173	5,983	1.84%	2.09%
22811	HEALTH FACILITIES	501 S Iby St.	Florence	29501	Robert Harris	(843) 669-4041	\$24,961,115	\$8,402,583	\$13,629,028	\$2,666,076	8,709	-2.38%	1.00%
9986	HERITAGE TRUST	P.O. Box 118000	Charleston	29423	James McDaniel	(843) 832-2600	\$487,349,595	\$260,381,057	\$187,987,747	\$48,910,036	43,143	2.27%	9.11%
22098	LAKELANDS	P.O. Box 2322	Greenwood	29646	Mary Kernells	(864) 229-0949	\$10,662,230	\$6,533,961	\$3,210,782	\$1,488,244	2,611	-8.66%	25.02%
8059	LATITUDE 32	1845 Sam Rittenberg Blvd.	Charleston	29407	Brad Rustin	(843) 556-4809	\$50,624,663	\$31,635,644	\$16,975,401	\$4,866,471	7,241	-1.81%	2.53%
60735	MID CAROLINA	P.O. Box 549	Lugoff	29078	Scott Conley	(803) 432-8521	\$107,171,956	\$59,033,570	\$37,904,653	\$17,613,322	13,483	1.98%	-4.28%
22520	MTC	P.O. Box 1944	Greenville	29602	Bill Love	(864) 458-1505	\$191,944,201	\$99,747,601	\$42,992,439	\$21,668,265	16,706	5.52%	19.08%
24851	NEIGHBORS UNITED	P.O. Box 50777	Greenwood	29649	Cathy Holliday	(864) 941-8900	\$40,498,847	\$23,523,313	\$14,199,476	\$5,727,958	4,938	2.25%	0.17%
61028	NUCOR EMPLOYEE S	P.O. Box 6469	Florence	29502	Paul Chappell	(843) 665-4668	\$32,109,034	\$19,992,206	\$8,783,423	\$5,122,462	6,629	3.37%	8.72%
1472	PALMETTO CITIZENS	P.O. Box 5846	Columbia	29550	Nicholas Woodgaza	(803) 779-1232	\$379,537,590	\$204,052,488	\$65,606,743	\$58,028	58,028	5.48%	10.59%
24491	PALMETTO FIRST	1722 Gregg Ave.	Florence	29501	Angela Burr	(843) 669-5619	\$35,976,916	\$20,316,819	\$13,725,311	\$5,011,622	5,543	-5.67%	4.94%
61260	PALMETTO HEALTH	P.O. Box 100167	Columbia	29202	Hansel Hart	(803) 978-2101	\$60,271,137	\$34,719,664	\$24,447,820	\$7,623,030	13,361	-3.41%	8.07%
9084	PALMETTO TRUST	P.O. Box 2028	Columbia	29202	Lucile Beckwith	(803) 252-0258	\$18,316,265	\$8,698,167	\$8,791,588	\$1,581,074	2,667	-0.33%	-8.02%
22530	PEE DEE	P.O. Box 1391	Florence	29503	Robin Williamson	(843) 669-0461	\$25,623,780	\$16,783,592	\$7,508,821	\$3,899,515	6,798	2.94%	3.66%
14169	PICKENS	P.O. Box 218	Pickens	29671	Barbara Schuettpelz	(864) 898-5009	\$18,568,875	\$7,370,359	\$10,144,874	\$3,157,240	4,320	-1.79%	-8.30%
16655	SCI	P.O. Box 3258	Florence	29502	Rob Seas trunk	(843) 669-3712	\$15,661,300	\$7,241,497	\$7,992,499	\$2,900,312	1,437	1.57%	1.21%
18423	S. C. H. DISTRICT #7	P.O. Box 556	Orangeburg	29116	Jacqueline Gully	(803) 536-0040	\$2,935,032	\$1,142,303	\$1,782,018	\$470,364	607	15.40%	14.88%
2261	S. C. MEMBERS FIRST	529 St. Andrews Rd.	Columbia	29210	Gene Olive	(803) 750-9066	\$4,163,702	\$7,627,205	\$972,253	\$272,253	2,525	-4.32%	-4.32%
9988	SAFE	P.O. Box 2008	Sumter	29151	Beverly Gagne	(803) 469-8600	\$888,529,646	\$449,809,875	\$399,579,747	\$90,493,586	108,268	3.66%	6.32%
21419	SANGAMO OCONEE EMPLOYEES	313 N Hwy. 11	West Union	29696	Judy Raines	(864) 638-4721	\$3,588,807	\$877,315	\$2,694,563	\$849,013	525	-5.95%	15.32%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
60745	SAMTEE COOPER	612 Rembert C. Dennis Blvd.	Moncks Comer	29461	Melynda Ciochetti	(843) 761-4001	\$46,491,903	\$33,736,625	\$10,850,456	\$4,541,602	7,775	5.61%	3.25%
24824	SC STATE	P.O. Box 726	Columbia	29202	Rick Hammond	(803) 343-0300	\$616,495,544	\$308,124,904	\$262,762,483	\$74,141,945	73,160	2.98%	-4.21%
361	SC TELCO	P.O. Box 10708	Greenville	29603	Steve Harkins	(864) 232-5553	\$265,476,574	\$201,861,900	\$45,380,407	\$33,092,612	45,733	2.49%	11.44%
12877	SECURED ADVANTAGE	P.O. Box 1539	Simpsonville	29681	Betty Rigdon	(864) 967-1405	\$80,755,194	\$36,600,804	\$42,836,320	\$9,852,039	7,185	-3.59%	-1.65%
17831	SELF-MEMORIAL HOSPITAL	315 Epting Ave.	Greenwood	29646	Judy Butler	(864) 725-4176	\$12,800,804	\$7,763,312	\$4,626,210	\$1,707,470	2,892	3.41%	5.25%
22458	SHARONVIEW	P.O. Box 2070	Fort Mill	29716	William Partin	(704) 969-6700	\$1,078,137,899	\$918,155,210	\$135,177,604	\$134,364,230	66,608	2.64%	8.97%
1022	SOUTH CAROLINA	P.O. Box 190012	N. Charleston	29419	Scott Woods	(843) 797-8300	\$1,332,979,361	\$925,704,245	\$224,597,432	\$152,336,152	150,335	0.73%	4.79%
60715	SOUTH CAROLINA METHODIST CONF	P.O. Box 11335	Columbia	29211	Rex Wilson	(803) 691-0037	\$5,728,615	\$3,206,755	\$2,384,101	\$609,136	1,614	-0.44%	12.09%
17636	SOUTH CAROLINA NATIONAL GUARD	P.O. Box 9366	Columbia	29290	Randall Robinson	(803) 799-1090	\$59,323,176	\$30,191,491	\$27,670,162	\$10,746,591	6,589	2.06%	1.69%
22215	SOUTHEAST	P.O. Box 178	Ware Shoals	29692	John Fair	(864) 456-7414	\$48,003,559	\$40,949,780	\$4,169,201	\$7,862,411	6,585	-0.64%	6.53%
23416	SPARTAN	P.O. Box 2827	Spartanburg	29304	Isaileen Rankin	(864) 503-9998	\$13,498,362	\$4,819,663	\$7,664,485	\$1,727,888	2,768	10.98%	-0.01%
60769	SPARTANBURG CITY EMPLOYEES	P.O. Box 1749	Spartanburg	29304	Deborah Walton	(864) 596-3732	\$4,291,456	\$2,508,157	\$1,763,228	\$1,160,132	727	3.12%	5.79%
60686	SPC	P.O. Box 1355	Hartsville	29551	Bill Varn	(843) 383-0090	\$135,497,864	\$81,428,680	\$35,588,873	\$12,235,460	22,103	5.04%	3.82%
24410	SRP	P.O. Box 6730	North Augusta	29861	Ed Iempleton	(803) 278-4851	\$684,468,593	\$363,426,291	\$239,336,751	\$64,721,080	101,749	1.96%	8.60%
17626	ST. FRANCIS	121 Summer St.	Greenville	29601	Katia Marini-Nunez	(864) 255-1660	\$7,893,069	\$4,303,903	\$3,087,764	\$1,394,604	2,347	0.51%	10.66%
60752	SUMTER CITY	21 N Main St.	Sumter	29150	Stacie Atkinson	(803) 774-1641	\$3,063,585	\$1,403,293	\$1,654,546	\$498,379	849	1.43%	2.34%
19619	TRINITY BAPTIST CHURCH	124 West Darlington St.	Florence	29501	Lillian Grant	(843) 662-7015	\$2,533,117	\$601,960	\$1,912,417	\$290,293	226	-5.92%	-2.04%
60803	TRMC EMPLOYEES	3000 St. Matthews Rd.	Orangeburg	29118	Kathy Emory	(803) 395-2357	\$4,742,663	\$2,866,364	\$1,825,386	\$824,736	1,957	0.94%	4.22%
24484	UPSTATE	207 E Highlands Ave.	Anderson	29621	Donna Metz	(864) 224-5654	\$40,231,092	\$30,924,380	\$5,016,182	\$3,349,060	8,465	12.34%	11.27%
24536	VITAL	1000 Ashville Hwy.	Spartanburg	29303	Pat West	(864) 560-6172	\$39,521,630	\$24,596,691	\$9,140,691	\$3,880,549	7,041	6.91%	25.26%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	50	50	46	44	42	-4.55%	-3.43%
Number of Members	248,447	243,793	249,052	252,875	254,718	0.73%	0.50%
Total Assets (\$000)	2,209,621	2,337,620	2,509,022	2,628,450	2,725,772	3.70%	4.29%
Total Shares (\$000)	1,967,314	2,093,827	2,243,445	2,341,431	2,411,042	2.97%	4.15%
Total Loans (\$000)	1,443,910	1,442,422	1,472,113	1,513,175	1,636,089	8.12%	2.53%
Total Capital (\$000)	207,968	223,081	238,290	254,801	274,944	7.91%	5.74%

SOUTH DAKOTA	Total Assets (\$000)	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 BLACK HILLS	\$993,502	36.45%	10.98%	63.16%	0.88%	0.49%	2.63%	228	73.72%	\$10,677	\$15,723	19.41%	71.68%	22.53%
2 DAKOTALAND	\$259,750	9.53%	9.35%	84.74%	0.75%	0.39%	3.79%	218	83.76%	\$12,308	\$9,677	24.02%	53.55%	6.77%
3 SIOUX FALLS	\$215,912	7.92%	10.91%	55.98%	0.67%	0.61%	3.86%	335	85.04%	\$6,454	\$7,265	21.86%	53.43%	17.02%
4 SERVICE FIRST	\$131,998	4.84%	6.66%	43.26%	0.44%	1.04%	4.19%	243	89.72%	\$12,357	\$8,909	19.49%	60.06%	0.00%
5 ABERDEEN	\$114,739	4.21%	9.88%	72.75%	0.96%	0.77%	3.10%	345	73.72%	\$11,514	\$9,661	37.53%	53.53%	0.00%
6 HIGHMARK	\$100,782	3.70%	8.22%	94.08%	0.35%	1.25%	4.65%	228	87.44%	\$12,411	\$8,684	30.29%	53.76%	8.76%
7 SIOUX EMPIRE	\$86,194	3.16%	7.84%	63.61%	-0.16%	0.69%	7.09%	158	104.06%	\$7,204	\$7,532	21.77%	61.67%	20.40%
8 NORTHERN HILLS	\$78,758	2.89%	8.89%	62.99%	0.16%	0.61%	3.70%	265	90.01%	\$10,752	\$7,663	24.37%	50.67%	0.63%
9 VOYAGE	\$76,367	2.80%	9.85%	80.22%	0.47%	0.18%	3.96%	370	85.62%	\$9,904	\$6,757	24.65%	49.21%	14.57%
10 SENTINEL	\$59,754	2.19%	10.26%	79.66%	0.33%	0.19%	4.79%	185	89.38%	\$10,982	\$8,423	23.58%	52.81%	16.58%
11 MED5	\$53,220	1.95%	7.10%	103.61%	0.99%	0.07%	4.07%	321	77.12%	\$9,868	\$9,222	42.38%	53.99%	26.03%
12 SERVICES CENTER	\$50,448	1.85%	8.83%	60.75%	0.57%	0.21%	3.83%	363	86.25%	\$7,457	\$6,923	10.62%	59.73%	13.61%
13 DAKOTA PLAINS	\$47,596	1.75%	8.74%	87.31%	0.36%	0.00%	4.77%	239	101.70%	\$11,886	\$8,694	23.88%	55.46%	18.66%
14 RAPID CITY TELCO	\$42,904	1.57%	4.48%	59.90%	0.10%	0.99%	3.89%	313	85.26%	\$7,254	\$7,768	16.33%	71.24%	19.08%
15 HEALTHCARE PLUS	\$42,528	1.56%	7.56%	100.07%	0.74%	0.77%	3.90%	308	81.08%	\$13,209	\$8,452	37.27%	40.06%	5.81%
16 NORSTAR	\$34,668	1.27%	12.35%	68.28%	1.07%	0.00%	2.19%	267	67.17%	\$20,639	\$15,106	22.64%	75.66%	0.00%
17 EAST RIVER	\$30,308	1.11%	8.28%	66.95%	0.84%	0.15%	3.91%	297	83.55%	\$9,129	\$8,857	30.30%	46.01%	0.00%
18 M-O	\$25,496	0.94%	12.79%	68.57%	0.47%	0.18%	2.81%	286	83.49%	\$13,749	\$11,046	20.61%	48.15%	6.89%
19 GOOD SAMARITAN	\$25,150	0.92%	20.48%	47.62%	0.30%	0.85%	1.85%	2,369	86.88%	\$1,332	\$2,108	9.19%	2.12%	58.46%
20 RUSHMORE ELECTRIC	\$20,936	0.77%	11.65%	52.93%	0.00%	0.23%	2.64%	429	98.57%	\$6,214	\$10,748	25.95%	19.18%	35.80%
21 DAKOTA STAR	\$19,502	0.72%	9.35%	95.48%	0.84%	0.03%	4.41%	354	80.80%	\$8,942	\$5,538	17.34%	46.06%	16.71%
22 FIRST CENTURY	\$18,941	0.69%	10.26%	64.19%	0.31%	3.88%	3.28%	304	69.43%	\$16,086	\$10,108	12.57%	57.45%	10.23%
23 OAHÉ	\$18,711	0.69%	13.10%	57.41%	0.14%	0.78%	3.41%	555	98.45%	\$9,043	\$5,834	11.03%	48.18%	8.44%
24 FT. RANDALL	\$17,721	0.65%	8.39%	73.15%	0.39%	0.11%	5.10%	191	92.92%	\$8,625	\$7,060	27.30%	60.14%	4.45%
25 VERMILLION	\$15,818	0.58%	11.16%	43.99%	0.35%	0.44%	4.04%	451	91.39%	\$6,854	\$6,182	14.76%	69.86%	3.28%
26 SIOUX VALLEY COOP	\$15,247	0.56%	18.45%	74.50%	1.66%	1.19%	1.82%	572	41.82%	\$6,587	\$6,189	29.46%	0.00%	0.00%
27 HURON AREA EDUCATION	\$14,423	0.53%	5.67%	64.51%	0.73%	0.49%	2.78%	194	80.71%	\$16,949	\$13,979	18.49%	37.19%	0.00%
28 AVANTI	\$14,400	0.53%	12.91%	48.94%	0.19%	0.98%	3.44%	468	92.91%	\$5,665	\$5,346	15.63%	27.68%	1.96%
29 SIMPLY SERVICE	\$14,285	0.52%	14.46%	60.25%	0.81%	1.52%	4.30%	363	87.93%	\$6,733	\$4,475	16.20%	45.85%	2.24%
30 MINUTEMAN COMMUNITY	\$13,077	0.48%	9.65%	86.11%	0.06%	0.26%	3.81%	234	91.95%	\$11,463	\$8,350	32.15%	47.83%	0.00%
31 CONSUMER'S	\$10,729	0.39%	7.45%	58.55%	0.53%	0.02%	3.89%	346	88.86%	\$8,843	\$8,174	14.77%	49.17%	3.63%
32 DACOTAH	\$10,380	0.38%	9.10%	76.89%	-0.62%	1.01%	5.79%	204	101.16%	\$7,985	\$7,697	21.63%	48.82%	21.80%
33 PALACE CITY	\$9,704	0.36%	12.52%	46.53%	0.23%	0.00%	2.93%	493	92.65%	\$7,730	\$4,911	22.14%	31.71%	0.00%
34 COTEAU VALLEY	\$9,423	0.35%	10.88%	47.53%	0.48%	2.73%	2.19%	469	81.29%	\$7,513	\$7,156	21.06%	4.60%	0.00%
35 HURON C & N W	\$6,246	0.23%	8.17%	93.74%	0.04%	1.48%	2.10%	759	60.21%	\$8,612	\$7,529	40.71%	0.00%	0.00%
36 CONSOLIDATED-HUB CO	\$5,829	0.21%	7.20%	68.34%	-0.33%	1.59%	4.32%	447	103.57%	\$8,967	\$4,828	24.08%	36.79%	0.00%
37 HB TELCO	\$5,175	0.19%	8.11%	82.47%	-0.44%	0.28%	2.81%	643	91.04%	\$7,640	\$4,906	27.15%	2.49%	0.00%
38 UNITED METHODIST FIRST CHOICE	\$4,331	0.16%	7.67%	90.59%	0.05%	0.12%	5.12%	281	98.75%	\$7,720	\$3,533	9.07%	25.89%	27.31%
39 SISSETON-WAHPETON	\$4,201	0.15%	19.69%	84.42%	0.78%	2.15%	10.26%	378	92.90%	\$2,183	\$1,641	9.95%	2.28%	0.00%
40 SODES	\$3,321	0.12%	7.64%	55.36%	0.09%	0.00%	3.43%	283	97.34%	\$7,057	\$7,198	27.76%	43.76%	0.00%
41 LAKOTA	\$2,298	0.08%	11.93%	78.74%	16.35%	1.34%	8.74%	512	129.66%	\$3,600	\$1,221	7.62%	0.00%	0.00%
42 GLACIAL LAKES EDUCATIONAL EMPL	\$1,000	0.04%	9.01%	62.01%	-0.59%	0.00%	2.98%	536	120.38%	\$7,943	\$3,393	17.91%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
274	ABERDEEN	P.O. Box 1495	Aberdeen	57401	Robert Gosciolki	(605) 225-2488	\$11,473,747	\$75,183,156	\$33,456,559	\$10,588,472	10,696	6.58%	-0.68%
8801	AVANTI	P.O. Box 534	Watertown	57201	Judy Wolff	(605) 882-2357	\$14,400,077	\$6,124,325	\$7,126,556	\$1,885,256	2,341	-0.13%	20.65%
4365	BLACK HILLS	P.O. Box 1420	Rapid City	57709	Roger Heacock	(605) 343-0891	\$993,501,773	\$555,804,579	\$376,740,789	\$108,223,512	55,968	2.25%	10.22%
6089	CONSOLIDATED-HUB CO	1601 8th Ave. NE	Aberdeen	57401	Jennifer Starks	(605) 225-7711	\$5,829,093	\$3,685,361	\$1,718,756	\$439,419	1,117	7.87%	-6.65%
22719	CONSUMER'S	P.O. Box 69	Gregory	57533	Sara Zimbelman	(605) 835-8749	\$10,728,579	\$5,800,864	\$4,452,642	\$83,251	1,212	4.46%	33.48%
6992	COTEAU VALLEY	212 W Hickory	Sisseton	57262	David Gleason	(605) 698-7481	\$9,423,040	\$3,989,607	\$5,140,237	\$1,047,336	1,173	23.76%	9.23%
7021	DAKOTAH	P.O. Box 360	Rapid City	57709	Teresa Peregrine	(605) 348-1961	\$10,379,715	\$7,250,075	\$960,142	\$1,014,591	1,225	0.35%	1.95%
11526	DAKOTA PLAINS	P.O. Box 389	Lenmon	57638	Peter Butterfield	(605) 374-3380	\$47,596,175	\$35,312,764	\$10,356,963	\$4,559,218	4,652	3.01%	9.95%
8039	DAKOTA STAR	P.O. Box 2784	Rapid City	57709	Kelli Wold	(605) 342-6442	\$19,501,932	\$16,829,648	\$1,746,611	\$1,896,121	3,183	0.28%	2.99%
167	DAKOTALAND	1371 Dakota Ave. S	Huron	57350	Dan Cumblee	(605) 352-2845	\$259,750,068	\$188,943,440	\$43,874,268	\$25,640,877	23,040	13.23%	19.10%
11353	EAST RIVER	P.O. Box 31	Madison	57042	Mechelle Johnson	(605) 256-8145	\$30,307,616	\$18,496,211	\$10,248,664	\$2,582,608	3,119	15.59%	11.91%
275	FIRST CENTURY	P.O. Box 85310	Sioux Falls	57118	Jayson Meyer	(605) 335-1070	\$18,940,500	\$10,841,643	\$6,865,299	\$2,108,099	1,671	0.06%	10.63%
7067	FT. RANDALL	P.O. Box 110	Pickstown	57367	Julie Thomson	(605) 487-7641	\$17,721,255	\$11,841,914	\$4,664,743	\$1,495,441	2,293	1.77%	6.12%
9233	GLACIAL LAKES EDUCATIONAL EMPLOYEES	2145 Cedar Dr.	Watertown	57201	Al Janzen	(605) 882-6933	\$1,000,434	\$563,932	\$427,122	\$96,479	268	-1.23%	20.28%
21144	GOOD SAMARITAN	P.O. Box 5038	Sioux Falls	57117	Michael Gardner	(605) 361-9685	\$25,150,002	\$9,512,489	\$15,513,286	\$5,165,330	9,476	4.63%	1.39%
9888	H8 TELCO	375 3rd St. SW	Huron	57350	Jane Ramsell	(605) 352-6933	\$5,174,650	\$3,903,873	\$1,066,829	\$437,912	965	19.03%	14.03%
23371	HEALTHCARE PLUS	203 S Dakota St.	Aberdeen	57401	Guy Tremhaile	(605) 622-4080	\$43,527,885	\$37,830,120	\$974,936	\$3,414,215	4,473	3.11%	8.64%
4122	HIGHMARK	P.O. Box 2506	Rapid City	57709	John Carlson	(605) 716-4444	\$100,781,923	\$79,344,870	\$12,841,934	\$8,772,686	9,711	3.60%	19.28%
7599	HURON AREA EDUCATION	1855 Arizona Ave. SW	Huron	57350	Darel Peterson	(605) 352-1311	\$14,422,866	\$8,728,660	\$5,530,887	\$1,096,368	968	0.74%	3.49%
9907	HURON C & N W	378 Dakota South, Room 10	Huron	57350	LaVon Poulisse	(605) 352-3648	\$6,246,213	\$5,356,723	\$917,187	\$599,897	759	2.84%	2.84%
24847	LAKOTA	1 Main BIA 2 Lakota Trade Center	Kyle	57752	Whitney O'Rourke	(605) 455-1515	\$2,297,933	\$1,476,002	\$764,416	\$316,824	1,535	32.50%	314.07%
17224	MED5	625 Florman St.	Rapid City	57701	Pamela Brown-Graff	(605) 342-7776	\$53,219,870	\$46,062,144	\$1,829,324	\$3,890,871	4,821	6.03%	9.29%
14260	MINUTEMAN COMMUNITY	301 E North St.	Rapid City	57701	Mary Connick	(605) 394-1772	\$13,076,698	\$10,087,607	\$2,245,031	\$1,294,759	1,403	4.16%	5.73%
7020	M-O	1730 Dakota Ave. S	Huron	57350	Gail Broer	(605) 352-9040	\$25,495,689	\$15,179,057	\$9,412,346	\$3,289,199	2,004	5.41%	2.91%
4951	NORSTAR	P.O. Box 917	Britton	57430	Jane Duerre	(605) 448-2292	\$34,668,381	\$20,679,999	\$13,120,629	\$4,357,295	2,005	-2.73%	10.87%
6986	NORTHERN HILLS	P.O. Box 759	Sturgis	57785	Floyd Rummell	(605) 347-4527	\$78,758,035	\$43,524,510	\$29,681,078	\$7,170,531	9,016	59.59%	28.35%
10243	OAHE	P.O. Box 818	Pierre	57501	Dawn VanAsh	(605) 224-6264	\$18,711,199	\$9,287,482	\$9,101,516	\$2,485,697	2,773	2.43%	0.01%
13103	PALACE CITY	720 W Havens	Mitchell	57301	Georgia Holt	(605) 996-9211	\$9,703,970	\$3,942,278	\$5,289,656	\$1,234,532	1,725	-1.58%	0.24%
5198	RAPID CITY TELCO	811 E Saint Andrew St.	Rapid City	57701	Cheryl Hubbeling	(605) 342-8522	\$42,904,458	\$23,996,341	\$15,951,543	\$2,165,788	5,157	-2.35%	-5.85%
16444	RUSHMORE ELECTRIC	P.O. Box 2414	Rapid City	57709	Pam Ferber	(605) 342-9451	\$20,935,757	\$9,756,599	\$10,772,235	\$2,450,657	1,715	-1.03%	1.46%
10257	SENTINEL	P.O. Box 700	Box Elder	57719	Nancy Ellwein	(605) 923-1405	\$59,754,252	\$42,117,255	\$12,751,165	\$6,341,252	6,277	0.67%	5.73%
77	SERVICE FIRST	3901 E 10th St.	Sioux Falls	57103	Travis Kasten	(605) 336-1047	\$131,997,566	\$53,801,375	\$67,338,075	\$7,727,514	13,959	1.66%	5.76%
14874	SERVICE CENTER	609 W 21st St.	Yankton	57078	Dave Wright	(605) 665-4314	\$50,447,502	\$27,480,728	\$18,049,054	\$4,496,596	6,534	9.47%	6.71%
8866	SIMPLY SERVICE	1842 5th Ave.	Belle Fourche	57717	Shirley Stover	(605) 892-4631	\$14,284,689	\$7,338,920	\$5,910,351	\$2,109,022	2,722	-9.12%	-6.22%
2874	SIoux EMPIRE	P.O. Box 90240	Sioux Falls	57109	Jeff Jorgensen	(605) 367-7070	\$86,193,608	\$49,940,348	\$26,835,713	\$7,215,288	10,424	2.45%	5.52%
60	SIoux FALLS	700 E 14th St.	Sioux Falls	57104	Fran Sommerfeld	(605) 334-2471	\$215,911,557	\$107,609,466	\$93,856,871	\$22,214,557	26,459	3.64%	3.02%
8752	SIoux VALLEY COOP	P.O. Box 344	Watertown	57201	Kathy Lentsch	(605) 882-2706	\$15,246,571	\$9,235,647	\$6,000,730	\$2,988,538	2,003	12.63%	3.30%
23309	SISSETON-WAHPETON	P.O. Box 627	Agency Village	57262	Darrell Quinn St.	(605) 698-3462	\$4,200,983	\$2,617,569	\$1,401,207	\$950,758	1,890	1.39%	1.34%
8756	SODES	P.O. Box 4730	Aberdeen	57401	Jessica Kroll	(605) 626-2330	\$3,320,977	\$1,693,662	\$1,580,305	\$261,903	425	10.44%	6.48%
18057	UNITED METHODIST FIRST CHOICE	P.O. Box 5540	Rapid City	57709	Karen Lantz	(605) 348-5753	\$4,330,517	\$3,597,415	\$493,340	\$336,085	1,124	1.00%	6.48%
12983	VERMILLION	105 E Cherry St.	Vermillion	57069	Janet Mount	(605) 677-5214	\$15,818,451	\$6,134,656	\$8,312,325	\$1,774,061	2,256	10.43%	1.67%
3458	VOYAGE	3823 S Kiwanis Circle	Sioux Falls	57105	Darla Erb	(605) 338-2533	\$76,367,242	\$55,184,507	\$18,406,356	\$7,974,517	10,181	7.60%	9.60%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30							
	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	186	180	173	163	156	-4.29%	-3.46%
Number of Members	1,810,634	1,802,784	1,866,213	1,914,582	1,922,700	0.42%	1.21%
Total Assets (\$000)	15,439,435	16,371,146	17,496,842	18,215,389	18,842,364	3.44%	4.06%
Total Shares (\$000)	13,189,155	14,004,884	14,977,732	15,657,423	16,080,988	2.71%	4.04%
Total Loans (\$000)	9,599,184	9,755,805	10,458,524	11,050,334	11,970,116	8.32%	4.51%
Total Capital (\$000)	2,008,832	2,106,078	2,223,376	2,313,049	2,446,582	5.77%	4.02%

TENNESSEE		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	EASTMAN	\$2,958,313	15.70%	12.71%	86.52%	1.44%	0.18%	2.26%	275	58.78%	\$19,058	\$17,237	23.89%	67.57%	20.52%
2	ASCEND	\$1,682,304	8.93%	17.00%	65.28%	1.13%	0.38%	2.60%	392	67.42%	\$11,289	\$9,441	11.40%	60.74%	17.89%
3	ORNL	\$1,562,486	8.29%	11.04%	97.71%	0.53%	1.13%	3.93%	371	79.23%	\$14,722	\$7,739	21.24%	56.97%	12.60%
4	KNOXVILLE TVA EMPLOYEES	\$1,320,299	7.01%	9.02%	109.80%	0.82%	0.16%	2.94%	443	74.24%	\$16,198	\$7,394	29.29%	50.55%	6.01%
5	TENNESSEE VALLEY	\$1,029,265	5.46%	12.01%	61.50%	1.09%	0.22%	2.97%	419	70.83%	\$15,669	\$8,316	18.78%	61.83%	0.00%
6	Y-12	\$728,745	3.87%	9.57%	85.59%	0.70%	0.26%	3.42%	386	78.32%	\$13,509	\$7,483	20.19%	47.53%	12.44%
7	ORION	\$544,068	2.89%	11.10%	60.33%	0.53%	2.10%	3.14%	396	88.17%	\$15,744	\$8,346	17.13%	49.29%	0.00%
8	FIRST SOUTH FINANCIAL	\$477,355	2.53%	25.74%	67.64%	1.75%	0.35%	3.41%	493	60.39%	\$11,557	\$6,676	6.35%	37.42%	7.46%
9	FORT CAMPBELL	\$468,775	2.49%	13.43%	95.21%	0.65%	0.56%	4.46%	316	77.86%	\$15,733	\$8,098	18.99%	53.80%	12.11%
10	SOUTHEAST FINANCIAL	\$452,948	2.40%	8.41%	76.76%	0.17%	1.47%	4.77%	371	89.84%	\$6,701	\$6,093	15.00%	25.29%	15.95%
11	FEDEX EMPL. CREDIT ASSOCIATION	\$400,768	2.13%	15.45%	49.25%	0.88%	0.90%	3.06%	710	77.59%	\$7,532	\$5,074	7.39%	30.35%	14.33%
12	ENRICHMENT	\$393,315	2.09%	10.37%	62.72%	0.32%	0.20%	3.14%	358	90.48%	\$17,048	\$8,734	12.06%	48.83%	8.08%
13	COMTRUST	\$357,980	1.90%	10.74%	34.95%	0.27%	0.60%	2.06%	431	88.59%	\$14,593	\$11,197	15.19%	48.66%	0.00%
14	CONSUMER	\$346,084	1.84%	11.08%	83.31%	0.59%	0.11%	2.59%	501	82.27%	\$22,368	\$7,907	12.08%	58.98%	3.59%
15	THE TENNESSEE	\$279,251	1.48%	9.85%	49.60%	0.07%	0.28%	3.27%	297	94.55%	\$10,273	\$10,645	14.85%	43.83%	19.66%
16	CORNERSTONE FINANCIAL	\$269,737	1.43%	10.02%	69.21%	0.46%	0.64%	4.31%	323	89.52%	\$8,203	\$7,722	16.93%	59.80%	22.73%
17	MEMPHIS CITY EMPLOYEES	\$238,668	1.27%	18.33%	50.87%	0.91%	0.33%	3.59%	389	79.36%	\$7,490	\$7,113	13.00%	58.69%	12.29%
18	LEADERS	\$225,272	1.20%	12.89%	96.88%	1.15%	0.52%	5.03%	387	78.23%	\$10,939	\$5,657	24.91%	46.21%	4.95%
19	UT	\$221,799	1.18%	8.24%	75.39%	0.49%	0.32%	3.33%	327	84.87%	\$12,633	\$8,950	20.64%	50.51%	20.43%
20	OLD HICKORY	\$219,615	1.17%	8.93%	49.88%	-0.14%	0.95%	3.62%	380	94.40%	\$14,879	\$6,978	11.84%	45.71%	0.00%
21	KNOXVILLE TEACHERS	\$189,591	1.01%	10.42%	60.60%	0.91%	0.95%	2.11%	212	68.50%	\$16,918	\$22,248	18.68%	43.69%	0.00%
22	ALCOA TENN	\$186,622	0.99%	10.43%	68.59%	0.27%	0.28%	3.63%	350	90.94%	\$15,963	\$8,032	15.43%	52.35%	9.51%
23	APPALACHIAN COMMUNITY	\$173,467	0.92%	8.01%	86.95%	0.21%	1.03%	4.10%	189	83.21%	\$14,492	\$11,343	16.36%	60.78%	21.04%
24	HERITAGE SOUTH COMMUNITY	\$160,421	0.85%	12.64%	80.87%	1.39%	1.18%	4.35%	361	72.89%	\$9,483	\$6,670	18.98%	44.44%	9.90%
25	US COMMUNITY	\$153,583	0.82%	13.19%	68.37%	0.30%	0.14%	5.81%	245	94.90%	\$9,738	\$6,219	13.53%	46.73%	10.13%
26	UNITED SOUTHEAST	\$145,490	0.77%	13.02%	75.46%	0.50%	0.25%	3.56%	354	84.94%	\$11,106	\$7,564	16.58%	47.73%	20.51%
27	CHATTANOOGA AREA SCHOOLS	\$145,197	0.77%	15.30%	41.95%	0.51%	0.17%	1.13%	803	68.68%	\$12,238	\$11,743	20.48%	0.00%	0.00%
28	BOWATER EMPLOYEES	\$141,841	0.75%	9.11%	62.08%	0.13%	1.13%	3.46%	361	93.07%	\$10,689	\$8,463	19.62%	48.40%	9.65%
29	SOUTHERN SECURITY	\$134,610	0.71%	9.76%	57.82%	0.75%	0.60%	4.11%	419	83.02%	\$11,560	\$5,662	8.83%	38.86%	4.90%
30	DUPONT COMMUNITY	\$112,345	0.60%	12.58%	50.18%	0.28%	0.54%	2.69%	373	90.49%	\$13,487	\$7,386	10.56%	38.20%	6.39%
31	KIMBERLY CLARK	\$104,688	0.56%	22.12%	80.68%	1.17%	0.72%	3.41%	424	70.13%	\$8,265	\$7,128	24.30%	24.82%	20.06%
32	FAA	\$104,176	0.55%	10.25%	45.31%	0.43%	0.28%	3.17%	418	86.67%	\$9,639	\$7,287	9.88%	47.61%	9.01%
33	NORTHEAST COMMUNITY	\$101,687	0.54%	12.61%	97.24%	1.12%	0.45%	2.95%	266	69.47%	\$22,647	\$8,827	21.91%	56.18%	0.00%
34	L G & W	\$95,731	0.51%	17.40%	38.49%	0.67%	0.25%	2.19%	391	75.53%	\$9,788	\$15,948	9.55%	41.84%	11.86%
35	TENNESSEE MEMBERS 1ST	\$86,438	0.46%	11.43%	44.75%	0.26%	5.39%	2.86%	252	97.79%	\$13,398	\$14,370	11.65%	52.21%	14.92%
36	LOWLAND	\$82,321	0.44%	9.76%	44.05%	-0.03%	1.07%	3.90%	392	87.71%	\$5,288	\$6,164	13.61%	46.58%	16.98%
37	JOHNSONVILLE TVA EMPLOYEES	\$81,516	0.43%	14.53%	56.66%	0.65%	1.14%	2.93%	372	79.69%	\$7,646	\$7,512	24.00%	56.30%	11.50%
38	CLINCHFIELD	\$76,077	0.40%	12.01%	73.28%	0.61%	1.54%	3.03%	293	81.90%	\$14,670	\$10,589	20.17%	46.47%	3.36%
39	NASHVILLE POST OFFICE	\$70,867	0.38%	18.15%	52.16%	0.20%	1.62%	2.88%	296	88.97%	\$11,105	\$11,797	13.30%	38.45%	22.61%
40	CITY EMPLOYEES	\$68,329	0.36%	19.78%	74.05%	1.40%	0.78%	2.62%	407	65.12%	\$11,830	\$6,266	12.59%	47.78%	11.60%
41	KINGSPOUR PRESS	\$64,458	0.34%	11.56%	70.53%	0.37%	0.43%	2.76%	313	76.01%	\$13,559	\$8,261	10.09%	40.76%	6.56%
42	TRUST	\$63,639	0.34%	10.10%	82.28%	0.79%	1.03%	2.07%	269	80.27%	\$12,623	\$7,621	26.84%	48.35%	0.00%
43	ELECTRIC SERVICE	\$59,555	0.32%	14.16%	67.96%	0.16%	0.80%	4.90%	250	87.00%	\$9,244	\$9,969	34.51%	38.58%	16.90%
44	EMPLOYEE RESOURCES	\$55,105	0.29%	10.59%	89.69%	0.60%	1.75%	4.46%	446	66.63%	\$7,519	\$4,388	26.47%	33.10%	10.62%
45	SHELBY COUNTY	\$54,028	0.29%	15.65%	48.61%	-0.01%	2.85%	5.42%	496	96.16%	\$4,791	\$4,050	11.92%	49.87%	7.04%
46	HEALTHNET	\$50,883	0.27%	11.43%	29.06%	0.05%	0.14%	3.44%	530	96.91%	\$8,382	\$5,998	9.02%	34.93%	0.00%
47	CHATTANOOGA FEDERAL EMPLOYEES	\$50,413	0.27%	14.80%	49.52%	0.64%	2.37%	2.07%	346	72.87%	\$12,537	\$14,554	22.58%	31.14%	11.75%
48	LIFEWAY	\$49,624	0.26%	12.03%	43.57%	0.33%	0.84%	2.33%	512	97.78%	\$8,966	\$9,454	8.47%	33.78%	11.72%
49	GREATER EASTERN	\$49,342	0.26%	14.75%	61.08%	-0.04%	0.19%	3.35%	231	96.01%	\$14,806	\$9,332	10.54%	46.77%	9.43%
50	UPPER CUMBERLAND	\$49,164	0.26%	7.72%	71.96%	1.92%	0.22%	4.60%	324	81.86%	\$8,123	\$6,050	18.04%	59.19%	11.27%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
68161	A.U.B. EMPLOYEES	P.O. Box 874	Athens	37303	Myrl Vaughn	(423) 745-5020	\$1,588,731	\$946,875	\$632,499	\$363,216	249	16.93%	8.45%
60692	AGC	P.O. Box 3526	Kingsport	37664	Darlene Winegar	(423) 229-7332	\$15,989,601	\$7,043,089	\$8,059,928	\$2,242,330	1,954	1.25%	-7.62%
67989	AGILITY FINANCIAL	495 Union Ave.	Memphis	38103	Robert Arrick	(901) 529-2760	\$10,227,825	\$4,447,120	\$5,678,494	\$1,130,282	1,425	5.63%	8.37%
20513	ALCOA MUNICIPAL EMPLOYEES	727 Universal St.	Alcoa	37701	Mark Stimmitt	(865) 981-4158	\$5,815,941	\$2,331,884	\$3,443,224	\$639,713	1,131	-4.28%	16.78%
1509	ALCOA TENN	P.O. Box 9001	Alcoa	37701	David Proffitt	(865) 977-3118	\$186,621,870	\$113,894,694	\$55,814,336	\$19,867,615	20,672	1.20%	3.53%
24495	APPALACHIAN COMMUNITY	5034 Bobby Hicks Hwy., Ste. 2	Gray	37615	Ronald Scott	(423) 378-3778	\$173,466,527	\$138,062,377	\$15,843,310	\$15,060,572	13,999	2.19%	4.07%
67976	APPLIANCE	P.O. Box 1057	Cleveland	37364	Bobbie Ross	(423) 479-5511	\$10,835,578	\$5,421,200	\$4,612,879	\$1,702,283	2,369	-6.85%	4.04%
7397	ASCEND	P.O. Box 1210	Tullahoma	37388	Caren Gabriel	(931) 455-5441	\$1,682,304,020	\$901,135,988	\$637,823,222	\$288,705,615	146,205	2.68%	6.85%
23630	B. M. H.	P.O. Box 3060	Cleveland	37320	Linda Lawson	(423) 559-6674	\$3,116,912	\$1,148,080	\$1,966,013	\$729,593	664	5.97%	0.00%
12826	BA5F CHATTANOOGA	2120 Polymer Dr.	Chattanooga	37421	Charlene Slotton	(423) 892-2938	\$2,867,029	\$1,673,947	\$1,184,989	\$460,133	422	1.50%	0.92%
67738	BCBST EMPLOYEES	801 Pine St.	Chattanooga	37402	Chamon Hamilton	(423) 755-5736	\$10,278,595	\$4,043,562	\$6,067,827	\$1,880,856	2,651	2.33%	10.46%
7581	BINSY	322 S Hollywood	Memphis	38104	Maurie Lashlee	(901) 324-3921	\$1,540,223	\$1,062,780	\$481,192	\$313,168	458	-0.20%	-7.42%
67970	BOWATER EMPLOYEES	P.O. Box 359	Calhoun	37309	Denley Hines	(423) 336-7288	\$141,840,995	\$79,657,734	\$50,246,661	\$13,930,487	15,162	-0.72%	3.81%
68513	BRADLEY INITIATIVE	1075 Blythe Ave. SE	Cleveland	37311	Denis Collins	(423) 559-1181	\$2,106,225	\$1,292,201	\$753,316	\$303,521	1,311	1.26%	0.22%
20874	BULAB EMPLOYEES	1256 N McLean Blvd.	Memphis	38108	Linda Morris	(901) 272-8325	\$3,829,528	\$3,001,425	\$792,136	\$732,120	530	-6.04%	3.71%
68149	CEMC EMPLOYEES	P.O. Box 3300	Clarksville	37043	Lori Von Palko	(931) 645-2481	\$2,747,757	\$1,691,710	\$1,032,733	\$650,550	590	-8.91%	-0.34%
690	CHATTANOOGA AREA SCHOOLS	P.O. Box 3529	Chattanooga	37404	Gary Land	(423) 624-9094	\$145,197,400	\$51,425,186	\$92,111,266	\$22,414,708	10,438	0.33%	-3.33%
24510	CHATTANOOGA COCA-COLA EMPLOYEES	P.O. Box 11128	Chattanooga	37401	Jennifer McMillan	(423) 493-0463	\$896,780	\$620,097	\$277,920	\$208,668	449	-4.38%	-12.35%
62537	CHATTANOOGA FEDERAL EMPLOYEES	P.O. Box 22205	Chattanooga	37422	Debbie Byrd	(423) 892-3738	\$50,412,887	\$21,224,911	\$28,142,503	\$7,773,630	2,945	-2.09%	-1.77%
14725	CHATTANOOGA FIRST	3120 Broad St.	Chattanooga	37408	John Hollway	(423) 267-7621	\$12,667,312	\$9,559,361	\$9,559,361	\$4,913,826	2,463	1.19%	-6.99%
67778	CITY EMPLOYEES	1720 Wern Ave.	Knoxville	37921	Larry Pressley	(865) 824-7200	\$68,328,522	\$40,554,859	\$26,199,072	\$14,136,692	8,740	-0.19%	-0.19%
14677	CLEVELAND-BRADLEY COUNTY TEACHERS	P.O. Box 4168	Cleveland	37320	Leslie Sims	(423) 479-6392	\$23,444,071	\$23,444,071	\$5,466,490	\$3,976	3,976	1.55%	32.85%
5549	CLINCHFIELD	P.O. Box 310	Erwin	37650	Sandy Lingerfelt	(423) 743-9192	\$76,077,482	\$48,908,475	\$23,286,278	\$9,295,028	6,303	3.23%	1.62%
68069	CN/C EMPLOYEES	2005 Noncomah Blvd. 7	Memphis	38132	Andrea Griffiths	(901) 332-2685	\$7,966,360	\$2,726,020	\$5,065,116	\$1,524,123	1,535	-7.81%	11.56%
68167	COLLEGE DALE	P.O. Box 2098	College Dale	37315	Randy White	(423) 396-2101	\$38,416,601	\$19,629,165	\$17,318,123	\$3,738,325	5,278	4.82%	4.20%
606	COMTRUST	1020 Riverfront Pkwy.	Chattanooga	37402	Janmy Phillips	(423) 756-3300	\$357,979,520	\$110,465,470	\$234,274,587	\$38,632,264	28,320	-0.30%	-2.62%
60056	CONSUMER	311 Ccu Blvd.	Greenville	37745	Sam Miller	(423) 639-6131	\$346,083,839	\$255,646,716	\$61,796,866	\$38,499,140	38,811	3.90%	20.11%
16773	COPPER BASIN	P.O. Box 400	Copperhill	37317	Brett Deal	(423) 496-3812	\$27,422,638	\$18,405,955	\$5,519,328	\$2,101,987	5,353	1.68%	6.95%
67972	CORNERSTONE FINANCIAL	P.O. Box 120729	Nashville	37212	Hank Flury	(615) 385-6866	\$269,737,092	\$164,844,877	\$87,822,217	\$26,582,684	30,846	3.23%	7.89%
67741	CREDIT UNION FOR ROBERTSON COUNTY	2416 Memorial Blvd.	Springfield	37172	Wanda Mason	(615) 384-1514	\$42,327,248	\$27,079,422	\$11,641,650	\$5,380,943	6,753	4.85%	0.22%
9310	DELTA REFINING CO EMP	543 W Mallory	Memphis	38109	Terrie Snavey	(901) 775-8814	\$4,803,562	\$1,604,747	\$3,164,117	\$799,623	326	-1.56%	36.05%
67937	DIXIE LINE	567 Veritas St.	Nashville	37211	Max Griggs	(615) 331-5121	\$7,386,067	\$5,225,269	\$2,014,976	\$1,588,955	1,011	-11.31%	0.54%
67747	DUPONT COMMUNITY	P.O. Box 1058	Hixson	37343	Kendall Foster	(423) 875-6955	\$112,344,637	\$49,093,616	\$59,081,504	\$14,350,815	13,247	2.67%	-10.06%
68095	EASTMAN	P.O. Box 1989	Kingsport	37662	Olan Jones	(423) 229-8200	\$2,958,313,104	\$2,218,013,336	\$640,100,728	\$386,375,510	148,733	5.13%	11.19%
68148	ELECTRIC SERVICE	2340 Jackson Downs Blvd.	Nashville	37214	Ron Smith	(615) 687-4801	\$59,554,750	\$33,841,956	\$17,651,506	\$8,688,129	4,995	1.16%	6.75%
67789	EMPLOYEE RESOURCES	P.O. Box 387	Lawrenceburg	38464	Konda Bowling	(931) 762-0115	\$55,104,787	\$43,857,037	\$6,732,189	\$6,261,069	11,145	17.11%	27.90%
60505	EMPLOYEES	1415 Murfreesboro Pike, Ste. 148	Nashville	37217	Phillip Eam	(615) 367-7283	\$32,309,388	\$10,599,870	\$21,066,865	\$5,448,203	4,638	1.84%	-3.40%
68074	EMPLOYMENT SECURITY	220 French Landing Dr.	Nashville	37243	Linda Armstrong	(615) 741-2142	\$13,660,160	\$4,511,654	\$8,941,557	\$3,176,660	1,426	2.98%	-2.27%
6778	ENRICHMENT	P.O. Box 883	Oak Ridge	37831	Wayne Hope	(865) 482-0045	\$393,315,469	\$219,845,634	\$149,828,229	\$40,351,054	40,132	3.55%	9.37%
60619	EPB EMPLOYEES	1500 McCallie Ave.	Chattanooga	37404	Nadine Freeman	(423) 648-3413	\$29,477,649	\$9,551,701	\$18,315,685	\$3,755,475	2,416	-0.14%	-10.03%
11152	ETMA	1828 Airbase Rd.	Louisville	37177	Florence Stafford	(865) 970-7283	\$15,674,699	\$9,122,370	\$5,883,188	\$2,351,228	1,502	7.19%	5.63%
9639	FAA	P.O. Box 18178	Memphis	38181	Todd Vandepool	(901) 366-0066	\$104,176,452	\$42,054,981	\$55,116,964	\$11,148,831	12,737	1.98%	-1.84%
24603	FAMILY ADVANTAGE	P.O. Box 39	Spring Hill	37174	Karen Woodall	(931) 486-3125	\$27,367,438	\$10,538,544	\$10,538,544	\$3,163,999	6,919	2.82%	12.77%
21751	FEDEX EMPLOYEES ASSOCIATION	2124 Democrat Rd.	Memphis	38132	Tara Burton	(901) 344-2500	\$400,767,965	\$164,167,520	\$230,236,872	\$66,835,778	65,696	3.76%	3.28%
13233	FEDTRUST	167 N Main St., Ste. 102	Memphis	38103	Richard Hayes	(901) 526-6671	\$38,421,316	\$27,794,110	\$9,399,459	\$5,232,874	4,055	1.55%	6.80%
67185	FIRST CHOICE COMMUNITY	100 N 17th St.	Knoxville	37921	Beverly Hays	(865) 637-0112	\$36,774,606	\$17,193,540	\$17,182,105	\$5,918,765	4,625	-3.03%	-3.58%
68138	FIRST KINGSFORT	408 Clay St.	Kingsport	37660	James Boling	(423) 229-9463	\$29,551,101	\$19,366,194	\$9,043,850	\$3,083,263	3,305	6.82%	-0.03%
68084	FIRST SOUTH FINANCIAL	6471 Stage Rd., Ste. 200	Bartlett	38134	Craig Esrael	(901) 380-7400	\$477,355,493	\$233,643,848	\$229,673,031	\$135,120,288	51,745	3.90%	13.96%
15015	FOOTHILLS	956 Mulberry St.	Loudon	37774	Judy Mills	(423) 458-4647	\$41,117,970	\$20,370,672	\$17,646,238	\$4,976,156	4,230	0.80%	3.15%
9759	FORT CAMPBELL	2050 Lowe's Dr.	Clarksville	37040	Tom Kane	(931) 431-6800	\$468,775,324	\$371,827,492	\$57,214,634	\$65,928,937	48,230	3.10%	14.80%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
63868	GALLATIN STEAM PLANT	1499 Steam Plant Rd.	Gallatin	37066	Amanda Leath	(615) 230-4073	\$5,427,511	\$2,120,828	\$3,362,256	\$1,069,187	650	-1.64%	-17.07%
68171	GATEWAY	100 Ohs Smith Dr.	Clarksville	37043	Brian Dever	(931) 551-8271	\$12,476,974	\$7,874,570	\$3,085,284	\$758,192	2,111	-13.42%	-18.58%
67701	GREATER EASTERN	P.O. Box 5130	Johnson City	37602	Margaret Brown	(423) 283-4300	\$49,342,020	\$25,628,750	\$18,270,124	\$7,300,633	4,496	-1.36%	-0.26%
68127	GREENEVILLE CITY EMPLOYEES	310 S Main St. Ste. 3	Greeneville	37743	Ann Hixon	(423) 639-0907	\$9,258,699	\$6,142,610	\$3,029,820	\$2,165,955	1,252	3.93%	0.40%
68126	GREENEVILLE WORKS EMPLS. SAV. ASSN.	P.O. Box 1790	Greeneville	37744	Christine Adams	(423) 639-8151	\$2,132,875	\$1,040,536	\$1,093,112	\$698,466	489	-2.51%	1.15%
68097	HAPPYVALLEY	P.O. Box 1838	Elizabethton	37644	Debra Bartz	(423) 542-6078	\$29,251,109	\$16,011,018	\$11,971,018	\$5,341,008	4,334	-2.35%	-4.64%
68120	HARDIN COUNTY HOSPITAL EMPLOYEES	2006 Wayne Rd.	Savannah	38372	Betty Deberry	(901) 925-4954	\$13,322,338	\$601,647	\$700,025	\$154,027	425	-12.30%	-15.38%
67736	HEALTH SYSTEMS	4005 N Broadway	Knoxville	37917	Gail Hawkins	(865) 689-6152	\$7,178,460	\$3,839,919	\$2,786,976	\$508,582	1,194	-1.00%	22.55%
68173	HEALTHCARE SERVICES	946 E Third St.	Chattanooga	37403	Susan Iant	(423) 242-4728	\$17,966,588	\$9,402,343	\$6,590,936	\$2,599,830	3,992	-2.20%	-5.07%
9994	HEALTHNET	1591 Chickering Ln.	Cordova	38016	Bill Whitten	(901) 226-1111	\$50,882,964	\$12,924,730	\$31,905,644	\$5,897,010	7,415	6.90%	-0.47%
67748	HERITAGE SOUTH COMMUNITY	P.O. Box 1219	Shelbyville	37162	Marvin McBee	(931) 684-3596	\$160,421,239	\$112,928,752	\$39,094,207	\$22,950,747	20,936	-0.16%	-0.48%
68073	HOLLEY	P.O. Box 398	Paris	38242	Van Bowden	(731) 644-9031	\$45,472,519	\$20,355,059	\$22,332,883	\$5,057,082	5,471	7.90%	33.02%
11356	HOLSTON METHODIST	P.O. Box 52688	Knoxville	37950	Janet Tidwell	(865) 558-3117	\$14,382,479	\$10,480,873	\$2,963,144	\$1,169,623	2,393	0.86%	4.11%
68144	HURD EMPLOYEES	200 W Church St.	Greeneville	37745	Carole Thornburg	(423) 639-4371	\$2,875,693	\$1,988,556	\$984,230	\$1,295,240	467	5.08%	3.07%
14634	I B EW 175	3922 Volunteer Dr., Ste. 11	Chattanooga	37416	Connie Hamilton	(423) 899-1017	\$4,234,049	\$2,565,938	\$1,671,944	\$601,128	1,487	7.12%	-2.11%
20722	ITRUST	P.O. Box 18357	Memphis	38181	Helen Garner	(901) 362-7211	\$17,762,968	\$8,238,090	\$7,852,849	\$2,366,594	3,260	-3.71%	-6.84%
67197	JACK DANIEL EMPLOYEES	P.O. Box 199	Lynchburg	37352	Pam Case	(931) 759-5513	\$25,605,794	\$15,533,251	\$8,472,542	\$2,285,666	1,896	5.63%	8.51%
6079	JOHNSON CITY	P.O. Box 3750	Johnson City	37602	Kevin Jones	(423) 282-0671	\$43,957,903	\$34,629,732	\$5,288,741	\$5,997,933	7,686	6.57%	11.56%
60345	JOHNSONVILLE VIA EMPLOYEES	209 Hwy. 641N	Camden	38320	Mike Warren	(901) 584-7238	\$81,515,539	\$39,542,860	\$38,999,862	\$11,958,133	9,290	1.65%	1.81%
13634	KELLOGG MEMPHIS EMPLOYEES	2168 Frisco Ave.	Memphis	38114	Jill Ward	(901) 745-9881	\$4,558,993	\$2,199,352	\$2,199,352	\$1,223,607	601	-16.96%	-15.98%
24220	KEMBA DELTA	4095 American Way, Ste. 10	Memphis	38118	Carter Ridgway	(901) 795-9055	\$23,152,266	\$12,798,664	\$10,615,770	\$5,717,589	7,213	2.02%	6.59%
5811	KENNEDY VIA EMPLOYEES	1030 Jefferson Ave.	Memphis	38104	Gary Irwin	(901) 523-8990	\$20,986,637	\$8,726,230	\$11,574,350	\$2,917,098	7,270	0.99%	-4.98%
60928	KIMBERLY CLARK	1520 N Second St.	Memphis	38107	Janice Welch	(901) 521-4646	\$104,688,390	\$64,663,824	\$39,434,162	\$24,238,374	11,244	-0.30%	4.68%
68104	KINGSPOUR PRESS	528 W Center St.	Kingsport	37660	Deborah Salyer	(423) 378-9292	\$64,458,293	\$40,066,548	\$21,250,767	\$7,802,876	6,877	3.99%	-2.75%
68098	KINGSTON VIA EMPLOYEES	714 Swan Pond Rd.	Harriman	37748	Rani Bullington	(865) 717-2188	\$2,080,284	\$1,608,100	\$462,869	\$531,791	580	4.81%	58.75%
67793	KNOX CO. EMPLOYEES	400 Main Ave., Room 355	Knoxville	37902	Robin Addis	(865) 215-2364	\$8,690,002	\$4,297,492	\$4,154,993	\$1,593,360	1,717	-6.13%	-4.30%
10676	KNOX COUNTY TEACHERS	6821 Maynardville Hwy.	Knoxville	37918	Julie McMillan	(423) 922-7481	\$26,027,508	\$12,620,022	\$11,819,705	\$2,904,634	3,252	-2.43%	1.14%
9873	KNOXVILLE FIREFIGHTERS	P.O. Box 12209	Knoxville	37912	Gynthia Minnard	(423) 688-0498	\$26,451,137	\$13,040,092	\$12,633,089	\$3,726,220	1,274	2.86%	5.51%
11533	KNOXVILLE LAW ENFORCEMENT	501 E Summit Hill Dr.	Knoxville	37915	Jeremy Hodges	(865) 522-3900	\$4,127,322	\$1,364,067	\$7,315,661	\$3,479,035	1,963	0.16%	-4.06%
67947	KNOXVILLE NEWS-SENTINEL EMPLOYEES	2332 News Sentinel Dr.	Knoxville	37921	Cindy Beck	(865) 342-6932	\$8,023,505	\$6,400,739	\$1,492,825	\$1,249,904	710	-4.68%	-2.43%
24464	KNOXVILLE TEACHERS	104 E Fourth Ave.	Knoxville	37917	David Underwood	(865) 582-2700	\$189,591,394	\$102,809,816	\$82,607,001	\$21,627,791	7,625	-0.84%	-1.88%
68085	KNOXVILLE VIA EMPLOYEES	P.O. Box 15994	Knoxville	37901	Glenn Siler	(865) 544-5400	\$1,320,299,002	\$1,164,577,521	\$89,855,835	\$117,973,433	143,449	9.74%	9.34%
3796	L G & W	1616 Whitten Rd.	Memphis	38134	John McCullough	(901) 680-7995	\$95,731,377	\$30,030,526	\$61,206,124	\$17,289,974	4,892	-3.43%	11.52%
67713	LAKESIDE EMPLOYEES	1008 Broadway	New Johnsonville	37134	Karen Scott	(931) 535-3730	\$36,816,051	\$10,432,337	\$25,205,890	\$5,643,098	3,484	1.02%	3.82%
68164	LANGSTON BAG CO. EMPLS. SAV ASSN	P.O. Box 60	Memphis	38101	Roy Wooten	(901) 774-4440	\$46,455	\$8,395	\$38,234	\$14,205	44	2.02%	17.87%
61185	LEADERS	214 Ohi Well Rd.	Jackson	38305	Todd Swims	(731) 664-1784	\$25,272,415	\$181,429,866	\$30,100,847	\$32,327,363	33,104	6.90%	20.53%
67689	LIFE	2010 Church St., Ste. 204	Nashville	37203	Pam Tenpenny	(615) 284-5356	\$30,434,037	\$23,064,291	\$6,808,742	\$3,841,598	4,316	2.79%	6.77%
68172	LIFEWAY	One Lifeway Plaza	Nashville	37234	Wade Stapleton	(615) 251-2089	\$49,624,437	\$18,971,920	\$29,677,002	\$6,013,834	4,606	1.11%	-1.54%
60527	LOWLAND	622 W First North St.	Morrisstown	37814	Gregory Creech	(423) 581-8345	\$82,320,512	\$32,957,488	\$43,997,762	\$7,786,936	12,138	3.66%	-9.11%
67979	M.P. COMMUNITY	2711 Old Lebanon Rd.	Nashville	37214	Nancy Walker	(615) 242-5461	\$24,645,530	\$17,758,437	\$5,292,049	\$2,111,630	3,173	-4.48%	0.79%
68077	MARYVILLE MUNICIPAL	321 W Broadway Ave.	Maryville	37801	Tom Boyle	(865) 984-4072	\$15,022,004	\$4,213,672	\$10,675,023	\$2,159,797	1,118	9.16%	-0.05%
67791	MCAURY COUNTY EMPLOYEES	320 Industrial Park Rd.	Adamsville	38310	Nickie Franks	(731) 632-2518	\$1,347,331	\$767,583	\$582,122	\$454,335	637	-1.62%	15.43%
61687	MEMBERS FIRST	1007 Keith St. NW	Cleveland	37311	Cheryl Inscore	(423) 472-2300	\$5,215,023	\$4,174,764	\$1,182,234	\$1,182,234	814	2.62%	-43.87%
63802	MEMORIAL	6800 Longview Rd.	Chattanooga	37421	Michael Waylett	(423) 855-1770	\$3,459,097	\$3,459,097	\$3,736,740	\$1,347,273	2,310	-4.73%	-5.15%
60239	MEMPHIS CITY EMPLOYEES	2608 Avery Ave.	Memphis	38112	Ken Swann	(901) 321-1200	\$238,668,471	\$99,902,088	\$131,196,821	\$43,489,095	27,611	-0.04%	10.92%
15433	MEMPHIS MUNICIPAL EMPLOYEES	577 Linden Ave.	Memphis	38126	Lizell Garner	(901) 528-2822	\$13,009,501	\$3,737,417	\$8,789,907	\$4,300,594	2,634	0.53%	3.64%
13456	METHODIST HEALTHCARE	P.O. Box 280387	Memphis	38168	Kristi Vick	(901) 726-8594	\$33,008,548	\$8,680,596	\$22,686,333	\$5,196,579	7,189	1.17%	1.03%
68135	METROPOLITAN TEACHERS	1605 Jefferson St.	Nashville	37208	Beverly Barton	(615) 321-4622	\$33,297,010	\$543,142	\$2,650,016	\$1,121,442	915	-6.36%	-15.43%
68590	MID EAST TENNESSEE COMMUNITY	616 Decatur Pike	Athens	37303	Richard Fortney	(423) 334-2100	\$9,340,896	\$4,307,117	\$4,246,619	\$782,470	1,495	3.85%	3.98%
19700	MIDDLE TENNESSEE	480 One Eleven Place	Cookeville	38502	Ed Gabel	(615) 528-9400	\$26,919,026	\$16,004,214	\$8,459,358	\$2,766,147	4,222	4.11%	-9.82%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
12062	MOUNTAIN LAKES COMMUNITY	P.O. Box 250	Piney Flats	37686	Kimberly Lewis	(423) 764-9722	\$23,875,169	\$14,860,764	\$7,271,963	\$2,279,119	2,214	-1.32%	-5.06%
67776	MOUNTAIN STATES	400 N State Of Franklin Rd.	Johnson City	37604	Parolea York	(423) 431-6361	\$15,705,251	\$9,375,249	\$5,962,285	\$1,588,940	2,668	0.53%	-0.33%
68100	N.M.H	3443 Dickerson Pike Ste. G-10	Nashville	37207	Virginia Brooks	(615) 345-3471	\$15,482,547	\$6,087,416	\$9,393,637	\$2,969,358	1,954	3.14%	-9.45%
67990	N.G.H.	1818 Albion St.	Nashville	37208	Doreen Abbott	(615) 341-4455	\$6,905,707	\$3,890,726	\$2,299,337	\$1,043,512	3,114	-14.08%	5.78%
60483	NASHVILLE FIREMEN'S	P.O. Box 60567	Nashville	37206	Bonnie Sensing	(615) 226-3473	\$19,672,366	\$4,944,247	\$4,944,247	\$3,659,043	2,408	0.75%	13.09%
67922	NASHVILLE POST OFFICE	P.O. Box 291233	Nashville	37229	Sharon Rader	(615) 871-4221	\$70,866,512	\$29,138,748	\$36,045,270	\$12,535,459	4,736	-2.18%	0.54%
60645	NEW SOUTH	3261 N Mall Rd.	Knoxville	37924	Richard Schulz	(865) 523-0757	\$41,095,852	\$23,543,365	\$13,485,057	\$7,129,250	5,355	4.72%	1.57%
68075	NEWSPAPER AND PRINTERS	1100 Broadway	Nashville	37203	John Whitspoon	(615) 259-8310	\$1,531,874	\$784,251	\$739,026	\$518,967	371	6.83%	22.56%
67021	NORTHEAST COMMUNITY	980 Jason Witten Way	Elizabethton	37643	Kathy Campbell	(423) 547-1200	\$101,687,221	\$85,584,077	\$8,916,447	\$13,133,430	9,971	5.46%	7.94%
67982	OLD HICKORY	P.O. Box 431	Old Hickory	37138	Bonnette Dawson	(615) 847-4043	\$219,615,460	\$99,182,363	\$105,492,179	\$19,698,700	28,497	5.52%	2.58%
68165	OLIVET BAPTIST	3084 Southern Ave.	Memphis	38111	Angela McGowan	(901) 454-7777	\$417,799	\$144,992	\$267,896	\$58,870	1,439	10.45%	41.46%
67946	OMCE EMPLOYEES	P.O. Box 248	Charleston	37310	Tiffany Rice	(423) 336-4331	\$28,376,758	\$15,099,140	\$12,762,960	\$2,666,660	1,959	-1.93%	1.17%
24831	ORION	7845 Hwy. 64	Memphis	38133	Daniel Weickensand	(901) 385-5200	\$544,067,636	\$289,128,226	\$230,510,754	\$65,914,060	57,426	2.15%	50.28%
5797	ORNL	221 S Rutgers Ave.	Oak Ridge	37830	Christopher Johnson	(865) 688-9555	\$1,562,486,198	\$1,243,266,026	\$204,178,941	\$181,422,941	164,410	0.53%	8.80%
8922	OUTREACH COMMUNITY	3904 Central Pike	Hermitage	37076	Connie Anderson	(615) 883-4019	\$18,917,719	\$8,934,585	\$8,835,398	\$2,509,408	1,651	7.52%	10.38%
20662	P AND G - JACKSON EMPLOYEES	1306 Hwy. 70 Bypass	Jackson	38301	Karen Jordan	(731) 423-7499	\$11,717,301	\$4,165,282	\$6,899,277	\$1,450,918	1,757	-3.21%	21.83%
67779	P.I.A.S.	305 Plus Park Blvd.	Nashville	37217	Edward Chalifoux	(615) 360-9951	\$5,244,669	\$3,218,325	\$2,047,396	\$782,210	1,539	2.34%	-9.53%
68080	PARKRIDGE	P.O. Box 3146	Chattanooga	37404	Jean Eason	(423) 493-1468	\$3,391,222	\$2,057,463	\$3,622,288	\$362,688	886	-1.73%	-6.70%
4809	PARTHENON	P.O. Box 801	Nashville	37202	Renee Darnell	(615) 749-6461	\$15,812,114	\$5,190,267	\$10,352,810	\$2,369,653	1,509	1.97%	2.28%
68124	PATHWAY	P.O. Box 2035	Cleveland	37320	Lynn Golden	(423) 479-2168	\$5,318,622	\$2,427,158	\$2,613,934	\$572,162	1,159	-1.56%	-5.74%
60082	PATRIOT EQUITY	57 Directors Row	Jackson	38305	Fara Hall	(731) 668-1155	\$23,029,644	\$11,995,153	\$8,106,101	\$3,724,448	2,977	-2.39%	-4.09%
14081	PURITY DAIRIES EMPLOYEES	P.O. Box 100957	Nashville	37224	Ann Adcock	(615) 760-2264	\$3,577,576	\$1,285,146	\$2,281,087	\$611,855	530	-0.70%	-9.62%
24575	RESOURCE	525 Old Hickory Blvd.	Jackson	38305	David Barter	(901) 668-3464	\$30,778,742	\$11,681,953	\$17,651,419	\$3,035,755	5,252	4.99%	-3.03%
67948	RIVER CITY UNITED	1740 Dayton Blvd.	Chattanooga	37405	Judy Maynor	(423) 756-2350	\$10,433,746	\$4,188,223	\$5,897,679	\$1,099,820	883	-0.36%	-0.39%
68092	ROHM AND HAAS EMPLOYEES	500 N. Twenty First St.	Knoxville	37921	Hiram Hollifield	(423) 521-8279	\$196,448	\$0	\$196,448	\$169,548	1	-100.00%	-100.00%
23060	SEVER COUNTY SCHOOLS	164 N Henderson Ave. B	Sevierville	37862	Bambi Lovetday	(865) 428-4426	\$9,985,498	\$3,512,136	\$6,309,468	\$1,444,727	1,350	11.64%	-8.44%
14733	SHELBY COUNTY	150 Washington Ave., Ste. 302	Memphis	38103	Lin Winkler	(901) 545-4414	\$54,028,282	\$21,954,958	\$29,574,286	\$8,631,060	11,154	-3.91%	-6.18%
67755	SMITH & NEPHEW EMPLOYEES	1450 E Brooks Rd.	Memphis	38116	Mattie Little	(901) 399-6418	\$8,583,923	\$2,498,827	\$5,911,190	\$1,447,960	1,474	-9.14%	-6.13%
68599	SOUTHEAST FINANCIAL	P.O. Box 681828	Franklin	37064	John Jacobway	(615) 743-3700	\$452,947,599	\$315,727,621	\$99,892,922	\$43,278,279	67,511	-5.08%	-7.93%
66980	SOUTHERN	P.O. Box 3490	Chattanooga	37404	Cindy Beale	(423) 629-2578	\$20,525,286	\$13,419,089	\$6,238,635	\$2,913,035	2,866	-1.49%	0.87%
68071	ST. THOMAS	3337 Summer Ave.	Memphis	38122	Dawn Graeter	(901) 452-7900	\$134,609,565	\$70,586,500	\$54,472,417	\$11,699,966	21,562	2.99%	17.13%
617	TENN.-AM WATER CO.	4230 Harding Rd, Ste. 103	Nashville	37205	Mary Coleman	(615) 292-7828	\$24,606,256	\$17,767,042	\$4,993,459	\$2,063,960	3,027	-0.03%	-1.94%
67971	TENNESSEE DEPARTMENT OF SAFETY	4827 Hwy 58 N, Ste. B	Chattanooga	37416	Sandra Rice	(423) 755-9302	\$3,646,459	\$2,060,223	\$1,658,920	\$901,439	499	-0.19%	-8.26%
68101	TENNESSEE EMPLOYEES	1150 Foster Ave.	Nashville	37249	Cathy Atkins	(615) 251-5145	\$8,820,516	\$4,298,462	\$4,438,407	\$1,781,054	1,374	3.38%	-1.05%
5318	TENNESSEE MEMBERS 1ST	P.O. Box 6828	Oak Ridge	37831	Rick Mikels	(865) 482-4343	\$86,438,021	\$34,056,879	\$47,991,608	\$10,070,349	5,296	-3.49%	-17.26%
14333	TENNESSEE RIVER	P.O. Box 91	Counce	38326	Wanda Roberts	(901) 689-3042	\$18,878,485	\$9,360,151	\$8,437,075	\$4,173,869	1,786	3.57%	4.08%
1520	TENNESSEE VALLEY	P.O. Box 23967	Chattanooga	37422	Blake Strickland	(800) 634-3600	\$1,029,264,638	\$553,343,514	\$427,586,539	\$126,996,632	108,187	5.99%	12.71%
66886	THE TENNESSEE	P.O. Box 22881	Nashville	37202	Michael Martin	(615) 244-1910	\$279,251,277	\$124,523,879	\$142,864,539	\$26,914,994	23,582	2.98%	1.46%
60726	THE WEST TENNESSEE	2521 Fite Rd.	Memphis	38127	Dick Ballard	(901) 358-3796	\$16,524,642	\$4,518,367	\$11,456,786	\$2,040,361	1,193	1.81%	-5.29%
68093	TIMES FREE PRESS	400 E 11th St.	Chattanooga	37403	Janice Kelley	(423) 757-6259	\$2,258,861	\$1,525,865	\$728,576	\$669,558	436	-8.52%	5.13%
67666	TINCONNECT	P.O. Box 52990	Knoxville	37950	Linda Childs	(865) 688-2424	\$46,567,271	\$24,673,129	\$17,578,248	\$3,994,634	6,430	3.44%	1.83%
24629	TRUST	2186 Northgate Park Ln.	Chattanooga	37415	David Smart	(423) 294-2524	\$63,693,119	\$46,452,925	\$13,571,056	\$6,849,117	7,408	25.97%	32.46%
6667	TSU	3500 John Merritt Blvd.	Nashville	37209	James Glover	(615) 963-5941	\$1,384,709	\$957,302	\$473,092	\$256,619	453	-0.72%	24.10%
16520	TVA ALLEN STEAM PLANT	2574 Plant Rd.	Memphis	38109	Terrie Snavely	(901) 785-8427	\$3,149,261	\$1,110,562	\$2,012,325	\$536,218	311	0.08%	-4.38%
68145	U. S. C. EMPLOYEES	800 Hampton St.	Nashville	37203	Marie Kirby	(615) 880-4799	\$2,166,801	\$1,611,132	\$153,327	\$305,156	365	-4.94%	14.19%
4714	UNITED SOUTHEAST	1545 Bluff City Hwy.	Bristol	37620	Janice Jones	(423) 989-2100	\$95,063,518	\$40,519,984	\$40,519,984	\$19,456,644	16,656	-1.25%	-0.04%
832	UPPER CLUMBERLAND	P.O. Box 529	Crossville	38557	Denise Cooper	(931) 484-9433	\$49,164,493	\$32,463,088	\$12,288,623	\$4,047,295	7,454	51.27%	29.36%
67608	UPS EMPLOYEES	1814 E Brooks Rd.	Memphis	38116	Sarah Langston	(901) 396-2132	\$16,370,251	\$9,231,176	\$5,243,645	\$3,736,438	3,385	3.84%	17.10%
67720	US COMMUNITY	P.O. Box 140570	Nashville	37214	Paul Johnson	(615) 256-8712	\$153,583,383	\$88,609,750	\$36,777,895	\$20,800,558	20,840	2.75%	3.56%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
19448	UT	P.O. Box 51848	Knoxville	37950	Debbie Jones	(865) 971-1971	\$221,798,663	\$152,425,825	\$53,078,783	\$18,543,106	22,592	5.69%	10.97%
68119	VANDERBILT UNIVERSITY	P.O. Box 128426	Nashville	37212	Michael Bittle	(615) 936-0300	\$33,239,036	\$16,061,825	\$15,764,536	\$3,286,949	6,870	1.42%	-4.88%
21354	VERITAS	P.O. Box 681059	Franklin	37068	Teri Crowl	(615) 786-0452	\$39,246,222	\$26,405,370	\$11,334,514	\$3,982,314	5,615	6.37%	3.94%
68153	WCG EMPLOYEES	P.O. Box 284	Martin	38237	Thomas Brewer	(731) 587-9521	\$1,033,246	\$481,032	\$551,112	\$193,257	282	3.31%	-8.00%
67757	WILLIS	26 Century Blvd., Ste. 3	Nashville	37214	Joe Menninger	(615) 872-6380	\$13,888,760	\$11,759,427	\$1,809,363	\$1,891,615	1,956	14.42%	26.67%
6775	Y-12	P.O. Box 2512	Oak Ridge	37831	Mark Ziegler	(865) 482-1043	\$728,744,536	\$560,680,698	\$122,687,357	\$66,090,228	87,541	5.15%	14.88%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	555	545	529	514	498	-3.11%	-2.14%
Number of Members	7,479,027	7,651,453	7,913,182	7,961,385	8,229,251	3.36%	1.93%
Total Assets (\$000)	66,283,038	70,232,452	75,571,395	79,443,493	83,664,555	5.31%	4.77%
Total Shares (\$000)	57,292,809	61,070,067	65,941,002	69,456,512	72,470,490	4.34%	4.81%
Total Loans (\$000)	42,476,541	43,678,134	46,209,557	49,567,094	54,991,839	10.94%	5.30%
Total Capital (\$000)	6,826,633	7,347,522	7,770,245	8,169,590	8,824,415	8.02%	5.27%

TEXAS	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 SECURITY SERVICE	\$8,086,102	9.66%	8.16%	113.55%	0.74%	0.77%	2.66%	608	70.98%	\$13,815	\$6,765	34.30%	32.02%	5.62%
2 RANDOLPH-BROOKS	\$5,993,296	7.16%	12.35%	80.87%	1.46%	0.38%	3.06%	347	64.92%	\$14,365	\$10,254	19.74%	74.86%	19.19%
3 AMERICAN AIRLINES	\$5,660,839	6.77%	10.45%	56.45%	0.46%	0.64%	1.52%	422	76.30%	\$16,709	\$20,950	24.23%	36.96%	15.10%
4 SAN ANTONIO	\$2,754,433	3.29%	12.02%	124.60%	1.07%	2.29%	3.22%	389	71.73%	\$13,687	\$8,353	21.34%	30.99%	7.89%
5 TDECU	\$2,283,327	2.73%	8.89%	101.98%	0.71%	0.70%	5.15%	267	79.52%	\$15,065	\$10,296	22.36%	63.50%	17.06%
6 NAVY ARMY COMMUNITY	\$2,131,324	2.55%	9.77%	91.42%	1.43%	1.02%	2.15%	396	48.34%	\$22,160	\$14,491	34.42%	53.89%	0.00%
7 GECU	\$2,075,030	2.48%	9.05%	84.47%	0.80%	0.75%	4.07%	451	80.68%	\$10,027	\$5,916	16.78%	42.67%	16.88%
8 JSC	\$1,810,298	2.16%	9.99%	88.28%	0.56%	0.26%	1.47%	602	69.64%	\$11,475	\$12,926	12.85%	53.49%	10.53%
9 UNIVERSITY	\$1,759,152	2.10%	7.79%	82.46%	0.76%	0.36%	5.04%	369	79.58%	\$13,691	\$8,747	17.75%	79.37%	20.21%
10 EECU	\$1,616,716	1.93%	11.06%	88.92%	1.28%	0.33%	2.64%	588	62.44%	\$15,784	\$7,819	24.93%	48.58%	8.41%
11 TEXANS	\$1,437,921	1.72%	4.29%	44.20%	1.36%	0.92%	2.24%	477	64.05%	\$15,483	\$12,143	17.25%	50.55%	1.66%
12 AUSTIN TELCO	\$1,289,895	1.54%	10.57%	41.36%	1.12%	0.06%	1.70%	411	63.43%	\$22,241	\$15,825	13.78%	57.84%	7.42%
13 ADVANCIAL	\$1,162,569	1.39%	8.60%	96.51%	0.50%	0.65%	2.92%	490	81.77%	\$26,674	\$11,166	20.94%	30.93%	8.64%
14 CREDIT UNION OF TEXAS	\$1,112,700	1.33%	7.93%	87.89%	0.84%	0.32%	4.30%	464	81.04%	\$17,863	\$6,896	15.20%	31.41%	2.80%
15 A+	\$1,100,337	1.32%	8.90%	71.21%	0.88%	0.37%	3.27%	360	72.32%	\$14,626	\$8,617	15.38%	53.51%	0.00%
16 FIRST COMMUNITY	\$1,031,786	1.23%	8.22%	80.51%	0.83%	0.32%	3.67%	343	76.28%	\$12,179	\$8,769	23.66%	57.52%	18.65%
17 FIRSTMARK	\$856,681	1.02%	9.20%	81.19%	0.57%	1.38%	4.34%	323	83.31%	\$13,716	\$7,893	14.31%	56.61%	17.16%
18 TEXAS TRUST	\$854,296	1.02%	11.35%	86.32%	0.16%	0.34%	3.67%	264	87.24%	\$15,651	\$9,667	18.82%	57.77%	14.20%
19 INTOUCH	\$838,783	1.00%	8.11%	72.80%	-0.01%	0.23%	3.68%	387	102.50%	\$18,340	\$8,341	16.93%	37.77%	7.15%
20 FIRSTLIGHT	\$837,444	1.00%	8.73%	89.23%	0.74%	0.98%	4.14%	332	77.53%	\$14,974	\$6,490	17.31%	46.90%	7.82%
21 FORT WORTH COMMUNITY	\$822,170	0.98%	9.17%	92.07%	0.09%	0.31%	3.02%	418	83.36%	\$13,376	\$9,729	37.73%	34.11%	15.38%
22 UNITED HERITAGE	\$786,468	0.94%	8.37%	74.89%	0.69%	0.04%	3.11%	272	80.83%	\$28,760	\$12,829	16.98%	74.84%	0.00%
23 DATCU	\$732,397	0.88%	14.37%	101.20%	1.46%	0.14%	2.99%	451	66.31%	\$14,437	\$8,035	33.11%	46.73%	12.56%
24 SCHLUMBERGER EMPLOYEES	\$725,233	0.87%	10.23%	24.42%	1.25%	0.37%	1.70%	780	57.74%	\$8,278	\$21,681	11.32%	64.69%	44.38%
25 VELOCITY	\$685,730	0.82%	11.68%	77.00%	1.75%	0.28%	2.97%	446	57.55%	\$16,597	\$7,996	19.50%	46.62%	2.68%
26 AMPLIFY	\$677,322	0.81%	8.78%	95.35%	0.82%	0.20%	3.73%	261	81.22%	\$20,974	\$12,058	26.84%	57.40%	0.00%
27 SHELL	\$675,832	0.81%	9.82%	81.42%	1.22%	0.42%	3.99%	325	69.60%	\$10,568	\$8,923	21.71%	68.10%	21.24%
28 RED RIVER EMPLOYEES	\$671,723	0.80%	10.12%	65.94%	0.90%	0.65%	3.19%	295	72.94%	\$10,094	\$8,638	22.27%	62.36%	8.64%
29 AMOCO	\$650,982	0.78%	9.32%	68.69%	0.65%	0.30%	3.52%	430	80.21%	\$12,081	\$8,117	21.66%	60.41%	12.31%
30 BRAZOS VALLEY SCHOOLS	\$619,219	0.74%	8.47%	32.09%	0.49%	0.58%	2.58%	386	81.89%	\$8,615	\$12,284	10.58%	54.36%	11.92%
31 SMART FINANCIAL	\$591,215	0.71%	9.03%	58.50%	0.37%	0.29%	5.17%	297	85.90%	\$8,407	\$7,046	12.21%	67.66%	13.09%
32 HOUSTON POLICE	\$549,410	0.66%	12.92%	53.01%	1.31%	0.35%	1.89%	300	58.63%	\$7,875	\$19,419	25.35%	60.64%	60.91%
33 EAST TEXAS PROFESSIONAL	\$534,228	0.64%	16.30%	57.94%	1.33%	0.23%	2.88%	387	67.82%	\$9,908	\$7,451	17.96%	41.23%	10.68%
34 GREATER TEXAS	\$531,832	0.64%	7.41%	68.57%	0.37%	1.12%	3.16%	446	87.57%	\$10,851	\$7,307	13.12%	45.77%	5.53%
35 GULF COAST EDUCATORS	\$529,556	0.63%	18.64%	47.06%	1.78%	0.22%	2.30%	383	59.01%	\$14,627	\$13,749	21.61%	72.42%	0.00%
36 MOBILOIL	\$518,746	0.62%	11.21%	99.11%	1.41%	0.48%	3.58%	276	67.33%	\$10,285	\$9,803	22.05%	66.22%	35.80%
37 HOUSTON	\$515,306	0.62%	6.91%	58.51%	0.77%	0.40%	2.47%	420	70.85%	\$13,333	\$9,854	21.82%	45.45%	10.52%
38 GENERATIONS COMMUNITY	\$514,442	0.61%	9.42%	65.11%	0.51%	0.80%	4.88%	230	83.52%	\$9,812	\$9,410	18.34%	64.21%	15.95%
39 FIRST SERVICE	\$507,235	0.61%	9.32%	72.13%	0.90%	0.28%	3.90%	369	72.67%	\$12,561	\$9,083	24.47%	54.86%	11.29%
40 EL PASO AREA TEACHERS	\$505,769	0.60%	11.75%	69.64%	0.65%	0.27%	3.63%	284	76.94%	\$12,203	\$8,822	22.69%	42.86%	5.92%
41 MEMBERS CHOICE	\$487,470	0.58%	7.70%	59.52%	0.67%	0.79%	4.05%	346	85.78%	\$25,977	\$10,814	12.07%	55.17%	0.00%
42 FIVEPOINT	\$465,740	0.56%	11.60%	80.08%	1.10%	0.78%	5.17%	295	77.00%	\$9,049	\$8,778	15.05%	57.32%	29.25%
43 PEOPLE'S TRUST	\$463,585	0.55%	8.66%	66.46%	0.74%	0.27%	3.08%	290	78.86%	\$18,938	\$16,377	21.98%	23.57%	15.28%
44 PRIMEWAY	\$446,877	0.53%	8.02%	71.89%	0.58%	0.58%	4.13%	415	79.74%	\$12,038	\$8,262	16.80%	51.12%	15.47%
45 COMPLEX COMMUNITY	\$420,215	0.50%	10.32%	65.03%	2.31%	0.73%	3.79%	307	60.21%	\$12,564	\$9,188	19.82%	54.32%	9.75%
46 ABILENE TEACHERS	\$399,592	0.48%	12.98%	82.81%	0.80%	0.88%	3.37%	327	76.23%	\$11,579	\$8,336	29.92%	56.66%	9.34%
47 NECHES	\$399,377	0.48%	13.69%	78.98%	1.22%	0.36%	3.80%	342	72.69%	\$11,378	\$8,154	19.88%	76.44%	14.04%
48 RESOURCE ONE	\$393,455	0.47%	9.57%	89.59%	1.12%	0.80%	5.09%	321	71.59%	\$12,942	\$7,315	17.90%	74.66%	11.46%
49 SECURITY FIRST	\$379,113	0.45%	9.66%	84.06%	0.09%	1.20%	4.71%	340	78.76%	\$12,760	\$6,058	15.13%	68.34%	5.17%
50 AIR FORCE	\$368,268	0.44%	8.49%	76.22%	-0.18%	1.04%	4.87%	275	80.92%	\$11,144	\$8,278	24.23%	54.17%	13.48%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
8715	1ST COMMUNITY	3505 Wildewood Dr.	San Angelo	76904	Bill Nikolaiuk	(325) 653-1465	\$222,488,963	\$144,176,856	\$62,855,682	\$21,839,737	22,985	7.14%	6.66%
67483	1ST UNIVERSITY	605 S. University Parks Dr.	Waco	76706	Gary Parlier	(254) 752-2797	\$12,260,099	\$8,130,572	\$2,960,030	\$912,425	2,064	1.82%	-8.16%
6178	A+	P.O. Box 14867	Austin	78761	Kerry Parlier	(512) 302-6800	\$1,000,336,832	\$707,541,825	\$284,588,339	\$100,865,261	115,310	6.72%	13.82%
18292	AARES	P.O. Box 210708	Dallas	75211	Cheryl Gibson	(214) 337-0090	\$92,185,446	\$28,676,351	\$52,601,743	\$11,484,248	6,798	0.35%	2.07%
6503	ABIENE	810 N 6th St.	Abilene	79601	Barbara Cunningham	(325) 677-2918	\$21,991,526	\$13,640,467	\$6,985,382	\$4,152,577	3,171	8.43%	18.28%
6743	ABIENE TEACHERS	P.O. Box 5706	Abilene	79608	JAMES BOYD	(325) 677-2274	\$399,912,721	\$281,361,880	\$101,596,183	\$52,656,839	40,759	9.86%	10.14%
67178	ACCESS COMMUNITY	P.O. Box 7407	Amarillo	79114	Keith Watson	(806) 353-9999	\$99,179,388	\$70,073,114	\$21,662,879	\$15,568,528	10,343	4.45%	9.53%
67446	ACU	Acu Box 28041	Abilene	79699	Lycia Hardin	(915) 674-2486	\$6,054,405	\$3,694,016	\$2,309,088	\$1,056,131	1,068	-6.19%	-0.92%
2285	ADVANCIAL	1845 Woodall Rodgers Fwy.	Dallas	75201	Brent Sheffield	(972) 201-1600	\$1,162,569,160	\$95,244,425	\$181,060,204	\$105,817,478	87,714	4.51%	25.48%
8169	AIR FORCE	1560 Cable Ranch Rd., Ste. 200	San Antonio	78245	Bob Glenn	(210) 673-5610	\$368,267,933	\$253,762,739	\$86,586,821	\$31,787,454	40,222	0.97%	12.17%
2995	ALAMO	6577 First Park Ten Blvd.	San Antonio	78213	John Kirk	(210) 554-8770	\$43,918,866	\$35,087,977	\$6,068,790	\$3,882,610	6,329	0.12%	21.57%
13655	ALBA-GOLDEN	P.O. Box 360	Alba	75410	Diane Caughron	(903) 765-2425	\$11,350,283	\$6,868,378	\$4,132,810	\$1,592,971	1,293	0.63%	15.75%
20990	ALCON EMPLOYEES	6201 S Freeway	Fort Worth	76134	Kiki Shollar	(817) 551-8495	\$33,756,771	\$9,717,290	\$23,695,587	\$5,478,439	3,648	-3.30%	4.91%
10843	ALL SAINTS CATHOLIC	214 NW 20th St.	Fort Worth	76164	Julia Sifuentes	(817) 626-4681	\$542,051	\$265,721	\$280,014	\$115,127	165	3.92%	1.42%
3987	ALLIANCE	P.O. Box 64970	Lubbock	79464	Duane Jones	(806) 798-5554	\$224,023,333	\$120,114,799	\$91,524,982	\$32,047,338	19,635	2.78%	1.06%
17100	ALLIED	200 SE Green Oaks Blvd.	Arlington	76018	Patricia Mott	(817) 856-4444	\$78,325,502	\$35,525,770	\$36,792,795	\$5,385,472	9,716	3.57%	28.17%
68010	ALPINE COMMUNITY	111 N. 2nd St.	Alpine	79830	Yolanda De La O	(915) 837-5156	\$14,943,784	\$5,824,133	\$8,847,096	\$1,501,816	1,994	7.52%	3.75%
5168	AMARILLO COMMUNITY	P.O. Box 2026	Amarillo	79105	Arna Reynolds	(806) 358-7561	\$216,002,436	\$138,049,152	\$65,385,348	\$17,308,701	30,799	4.26%	6.54%
67639	AMARILLO POSTAL EMPLOYEES	2400 Hobbs Rd.	Amarillo	79109	Bill Burnett	(806) 354-2166	\$15,817,386	\$7,667,798	\$7,892,599	\$2,552,612	1,569	7.58%	9.79%
23957	AMERICAN AIRLINES	P.O. Box 619001 IND 2100	DFW Airport	75261	Angie Owens	(817) 963-6000	\$5,660,899,142	\$2,833,971,591	\$2,760,361,655	\$618,770,229	239,659	1.10%	16.33%
67622	AMERICAN BAPTIST ASSOCIATION	P.O. Box 26	La Porte	77571	Joe Knight	(281) 842-1242	\$1,688,687	\$1,052,007	\$621,667	\$190,767	375	-2.98%	19.15%
67470	AMERICAS	P.O. Box 469046	Garland	75046	Julie Wessaf	(253) 964-3113	\$191,786,202	\$102,581,048	\$79,183,249	\$24,899,296	22,705	2.10%	9.58%
2441	AMOCO	P.O. Box 889	Texas City	77592	Shawn Bailey	(409) 948-8541	\$650,981,742	\$400,165,207	\$216,197,735	\$60,421,008	71,771	2.88%	9.82%
3151	AMOCO EAST TEXAS	P.O. Box 9755	Longview	75608	Paul Stanford	(903) 759-2565	\$5,338,153	\$4,643,499	\$607,329	\$508,173	908	6.28%	3.87%
18304	AMPLIFY	P.O. Box 85300	Austin	78708	Jan Trylko	(512) 836-5901	\$677,322,253	\$549,734,009	\$93,933,479	\$63,120,974	47,817	5.70%	9.82%
9880	ANDERSON COUNTY	P.O. Box 222	Palestine	75801	Judy Pugh	(903) 729-6788	\$17,099,538	\$4,237,974	\$11,934,531	\$2,716,425	2,115	5.53%	-9.07%
10739	ANDREWS SCHOOL	P.O. Box 2049	Andrews	79714	Dollie Pando	(432) 523-9837	\$7,638,406	\$2,757,607	\$4,819,445	\$1,565,958	842	0.75%	1.12%
67440	ANGELINA COUNTY TEACHERS	P.O. Box 523	Lufkin	75902	Gayle Chandler	(936) 634-7922	\$10,810,264	\$4,563,507	\$5,993,721	\$1,374,499	2,193	6.44%	-13.67%
67489	ANGELINA FEDERAL EMPLOYEES	900 Pershing Ave.	Lufkin	75904	Carla Daniel-Kelley	(936) 632-7691	\$22,524,758	\$17,329,913	\$4,188,357	\$3,117,218	2,309	19.22%	13.38%
60608	ASSOCIATED CREDIT UNION OF TEXAS	P.O. Box 9004	League City	77574	Jack Click	(281) 479-3441	\$305,426,790	\$204,931,766	\$74,045,128	\$35,802,142	34,720	2.86%	3.15%
17243	ASSUMPTION BEAUMONT	930 Bryan Ln.	Lumberton	77657	Patricia Bartz	(409) 755-6806	\$542,695	\$324,471	\$216,300	\$50,317	130	4.60%	-3.14%
17955	AUSTIN	1900 Woodward St.	Austin	78741	Phil Mitchell	(512) 444-6419	\$29,710,997	\$12,761,476	\$14,281,880	\$2,124,964	3,347	-5.76%	-7.61%
4584	AUSTIN TELCO	8929 Shoal Creek Blvd.	Austin	78757	James Poplin	(512) 302-5555	\$1,289,894,985	\$479,015,146	\$739,117,058	\$129,824,147	73,191	1.48%	14.29%
16271	BAKER HUGHES	6830 Navigation Blvd.	Houston	77011	Mark Leven	(713) 923-9559	\$19,770,190	\$5,852,676	\$12,444,401	\$1,746,462	3,249	-6.58%	5.54%
68358	BAPTIST	5815 IH-10 W	San Antonio	78201	Nick Holquin	(210) 525-0100	\$30,809,876	\$23,735,280	\$5,050,850	\$3,185,760	7,590	-2.64%	6.15%
15563	BAYCEL	2900 Hamman Rd.	Bay City	77414	Paula Abshier	(979) 244-3995	\$46,182,345	\$24,979,607	\$18,780,818	\$7,586,377	3,797	10.66%	5.38%
67544	BAYLOR HEALTH CARE SYSTEMS	4005 Crutcher St., Ste. 130	Dallas	75246	Karl Kouns	(214) 820-2342	\$62,978,002	\$24,510,121	\$35,141,507	\$9,863,351	5,607	2.11%	-4.21%
23582	BAYOU CITY	6414 Fannin St. G50	Houston	77030	Ronald Groth	(713) 704-3980	\$23,222,859	\$8,525,973	\$13,917,579	\$2,114,189	3,245	5.78%	1.65%
12892	BCM	One Baylor Plaza, Ste. 59E	Houston	77030	Tony Black	(713) 798-3219	\$36,471,110	\$15,929,798	\$19,213,824	\$2,578,014	5,937	1.59%	0.53%
6062	BEACON	P.O. Box 1704	La Porte	77572	Jack McAdoo	(281) 471-1782	\$135,706,662	\$81,248,245	\$44,195,592	\$11,278,388	16,421	4.12%	5.00%
67574	BEAUMONT COMMUNITY	660 S ML King Jr Pkwy.	Beaumont	77701	Wicki Cook	(409) 899-1035	\$26,532,768	\$9,943,106	\$14,627,806	\$3,143,462	3,863	11.16%	1.13%
15565	BELTON	616 E. 6th Ave.	Belton	76513	Diane Green	(254) 939-2727	\$4,367,810	\$1,481,463	\$2,751,094	\$543,454	900	0.55%	-16.95%
5174	BEN KEITH COMPANY EMPLOYEES	P.O. Box 2628	Fort Worth	76113	Linda Bartek	(817) 877-5700	\$8,244,017	\$4,303,439	\$3,993,745	\$1,232,309	1,993	2.90%	17.07%
10577	BIG SPRING EDUCATION EMPLOYEES	P.O. Box 1110	Big Spring	79721	Susan Park	(432) 263-8393	\$46,683,701	\$16,203,414	\$26,314,166	\$5,446,741	4,359	4.82%	2.91%
4078	BIVINS	9309 W Cig Rd., Ste. A	Masterson	79058	Kelli Lanham	(806) 935-4226	\$8,285,232	\$5,326,973	\$2,891,029	\$1,032,044	910	-3.33%	-1.92%
6012	BLUE CROSS TEXAS	1001 E Lookout Dr.	Richardson	75082	Darryl Tammell	(972) 766-6732	\$38,832,425	\$12,895,374	\$24,835,810	\$5,364,007	4,199	-4.27%	33.45%
24304	BORDER	P.O. Box 420728	Del Rio	78842	Maria Martinez	(830) 774-2328	\$123,333,853	\$87,388,619	\$23,144,526	\$19,912,572	23,801	1.00%	6.05%
6625	BORGER	1051 N Florida St.	Borger	79007	Lisa Jones	(806) 273-9506	\$18,604,823	\$9,106,823	\$8,429,793	\$1,968,206	2,429	-1.56%	-0.80%
24445	BP	P.O. Box 941749	Houston	77094	Robert Corolla	(281) 870-8000	\$131,498,255	\$61,264,149	\$67,387,053	\$9,411,762	7,494	11.82%	24.15%
13062	BPS	906 W Corpus Christi St.	Beeville	78102	Shirley Hensley	(210) 358-1622	\$4,163,536	\$1,436,757	\$2,687,477	\$1,641,055	544	-7.41%	-5.05%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
67510	BRAZOS COMMUNITY	P.O. Box 3003	Alvin	77512	Wesley Shaw	(281) 581-3269	\$13,211,147	\$7,957,074	\$4,800,994	\$3,444,970	2,032	-1.63%	8.54%
66353	BRAZOS VALLEY SCHOOLS	P.O. Box 676	Katy	77492	Joseph Simmons	(281) 391-2149	\$619,218,581	\$181,081,924	\$410,020,369	\$53,311,178	45,925	3.43%	7.36%
5462	BRAZOSPORT TEACHERS	216 Lakeview Dr.	Clute	77531	Donna Butterffras	(979) 265-5333	\$39,607,453	\$16,157,152	\$22,438,056	\$5,423,635	4,373	-2.37%	2.22%
24463	BRENTWOOD BAPTIST CHURCH	P.O. Box 450206	Houston	77245	Kay Rosebure	(713) 852-1459	\$915,052	\$663,826	\$257,626	\$71,711	1,010	5.75%	30.16%
13873	BROWNFIELD	201 W. Hill	Brownfield	79316	Rhonda Duncan	(806) 637-2751	\$11,854,530	\$5,054,474	\$6,373,164	\$3,800,976	2,595	3.86%	-6.00%
20392	BROWNSVILLE CITY EMPLOYEES	P.O. Box 911	Brownsville	78520	Aida Barbosa	(956) 548-6401	\$6,563,341	\$3,646,293	\$2,846,989	\$1,564,724	1,558	2.00%	15.05%
11299	C A S E	11937 US Hwy. 271	Tyler	75708	Kim Christian	(903) 877-9113	\$4,634,004	\$1,790,059	\$2,713,315	\$650,383	1,261	5.71%	12.79%
67581	CAROT & NOI EMPLOYEES	P.O. Box 2217	Pampa	79066	Janna Bentley	(806) 665-0847	\$30,461,515	\$19,366,106	\$9,469,179	\$2,857,292	3,421	-1.49%	5.24%
18935	CAL-COM	P.O. Box 1005	Port Lavaca	77979	Jessie Rodriguez	(361) 552-7476	\$128,881,291	\$96,285,843	\$23,974,447	\$11,191,314	17,335	6.72%	4.11%
67865	CAPITOL	P.O. Box 141069	Austin	78714	Anne Boatright	(512) 477-9465	\$122,951,907	\$47,134,178	\$68,923,943	\$7,809,767	12,217	0.92%	-9.45%
16813	CAPROCK	P.O. Box 300	Lamesa	79331	Dale Hansard	(806) 872-5151	\$28,580,162	\$19,796,964	\$6,049,278	\$3,898,026	3,070	5.58%	8.96%
67441	CAPROCK SANTA FE	P.O. Box 100	Slaton	79364	Ann Marie Wright	(806) 828-5825	\$20,181,930	\$20,181,930	\$10,820,719	\$10,820,719	5,060	-1.08%	-7.62%
3833	C-E	7002 Fauna St.	Houston	77061	Mark Wright	(713) 645-4961	\$16,481,974	\$8,368,881	\$7,443,847	\$1,167,065	3,349	-4.18%	1.25%
67416	CEN-TEX CITIZENS	P.O. Box 1252	Mexia	76667	Janis Massey	(254) 562-9296	\$59,413,227	\$39,347,322	\$15,854,414	\$12,388,904	6,981	4.10%	6.21%
67602	CEN-TEX MANUFACTURING	P.O. Box 1452	Brownwood	76804	Joy Skelton	(915) 646-3551	\$8,575,217	\$5,290,730	\$3,114,016	\$1,192,330	1,282	4.28%	-4.10%
67425	CENTRAL TEXAS TEACHERS	P.O. Box 486	Corsicana	75151	Garlon Terry	(903) 872-3941	\$13,789,550	\$5,144,277	\$8,527,886	\$1,719,638	2,490	-4.08%	-0.88%
7129	CHEMCEL	5740 Country Road 4	Bishop	78343	Michael Engel	(361) 584-6246	\$100,765,556	\$49,660,233	\$44,955,620	\$10,602,131	8,388	4.02%	8.28%
13591	CHEMOKEE COUNTY	P.O. Box 589	Rusk	75785	Kim De Leon	(903) 683-2527	\$30,108,326	\$20,140,670	\$7,533,509	\$6,942,968	4,138	-1.86%	29.98%
10269	CHEMOKEE COUNTY TEACHERS	P.O. Drawer A	Rusk	75785	Kellie Wilcox	(903) 683-2630	\$13,396,601	\$9,193,620	\$2,980,273	\$2,225,505	2,226	6.39%	7.76%
15143	CHOCOLATE BAYOU COMMUNITY	P.O. Box 1694	Alvin	77512	Gary Davis	(281) 331-2253	\$105,508,899	\$49,281,168	\$46,520,700	\$7,815,431	15,415	5.98%	14.00%
12015	CICOST	P.O. Box 264	Sherman	75090	Beatrice Herod	(903) 892-6089	\$19,662,164	\$6,806,382	\$11,822,866	\$1,485,502	3,091	3.07%	16.50%
10170	CITIZENS	P.O. Box 425	Big Spring	79721	James Weaver	(432) 267-6373	\$119,431,615	\$27,344,255	\$84,829,176	\$11,948,567	7,289	9.89%	52.40%
5665	CITY	901 S Lincoln St.	Amarillo	79101	Wayne Swoopes	(806) 373-4313	\$27,763,509	\$6,911,550	\$20,056,140	\$2,790,825	2,858	3.29%	-6.79%
67699	CITY	7474 Ferguson Rd.	Dallas	75228	Sharon Moore	(214) 515-0100	\$282,980,142	\$176,541,735	\$89,769,609	\$32,963,354	39,054	2.46%	11.08%
16061	CITY OF DEER PARK	P.O. Box 700	Deer Park	77536	Michelle Lee	(281) 478-7280	\$6,331,508	\$2,134,171	\$4,200,779	\$1,011,914	691	-1.87%	-10.99%
3710	CITY PUBLIC SERVICE/IBEW	1002 Camden	San Antonio	78215	Ronald Hyde	(210) 353-2376	\$40,436,560	\$12,057,701	\$26,777,055	\$4,524,439	5,084	3.49%	6.69%
19962	CITY	P.O. Box 2213	Pecos	79712	Bea Herrera	(432) 445-7163	\$897,430	\$527,316	\$351,564	\$189,018	408	10.07%	-2.81%
11164	COASTAL BEND PO	P.O. Box 1584	Victoria	77902	Michelle Aitchison	(512) 572-4704	\$15,525,808	\$5,529,990	\$9,823,140	\$2,324,547	1,213	0.13%	-3.39%
11927	COASTAL COMMUNITY	2302 Church St.	Galveston	77550	Carol Gaylord	(409) 765-6067	\$49,185,720	\$37,446,769	\$7,285,318	\$5,184,153	9,061	-0.71%	14.24%
68482	COASTAL COMMUNITY AND TEACHERS	6810 Saratoga Blvd.	Corpus Christi	78414	Gina Prince	(361) 985-6810	\$280,294,464	\$167,168,238	\$89,141,307	\$29,138,830	36,581	4.88%	-11.96%
10328	COASTAL TEACHERS	426 W Main	Port Lavaca	77979	Claudia Coward	(361) 552-1558	\$4,636,757	\$2,955,514	\$1,483,187	\$414,119	1,049	3.38%	11.27%
60409	COBURN	P.O. Box 2177	Beaumont	77704	Debra Norman	(409) 838-6363	\$7,078,830	\$3,727,302	\$3,289,945	\$901,859	860	-4.51%	19.46%
14166	COCHRAN COUNTY SCHOOLS	P.O. Box 695	Morton	79346	Eugenia Arington	(806) 266-5721	\$4,649,505	\$2,839,897	\$1,791,617	\$617,077	692	11.68%	3.30%
10706	COMMUNITIES OF ABILENE	3661 N 6th St.	Abilene	79603	Judy Keppel	(325) 691-2300	\$123,174,828	\$73,440,318	\$45,030,139	\$11,540,411	13,656	4.34%	4.34%
68021	COMMUNITY RESOURCE	P.O. Box 3181	Baytown	77522	David Frazier	(281) 422-3611	\$350,257,400	\$248,799,757	\$61,428,826	\$31,263,247	36,220	5.20%	23.09%
67974	COMMUNITY SERVICE	P.O. Box 479	Huntsville	77342	Brenda Hooker	(936) 295-3980	\$83,632,397	\$49,084,739	\$27,113,856	\$8,177,854	9,065	7.02%	14.45%
12697	COMPLEX COMMUNITY	3800 E 42nd St., Ste. 304	Odessa	79762	Jason Berridge	(432) 550-9126	\$420,215,217	\$242,136,649	\$147,607,643	\$44,563,222	40,525	10.90%	4.16%
4684	CONCHO EDUCATORS	P.O. Box 60976	San Angelo	76906	Jerry Merrill	(325) 944-4551	\$69,445,859	\$23,929,519	\$40,730,798	\$6,138,611	6,949	2.77%	1.51%
67473	CONCHO VALLEY	P.O. Box 44	San Angelo	76902	Kimberly Perrine	(325) 658-7557	\$16,242,021	\$8,755,496	\$6,774,943	\$1,708,580	1,477	6.65%	19.21%
67576	COOPERATIVE TEACHERS	1424 W SW Loop 323	Tyler	75701	Tim Miller	(903) 561-2603	\$71,654,858	\$55,520,085	\$14,342,194	\$11,237,841	6,385	10.13%	19.05%
68011	CORNER STONE	130 Historic Town Sq.	Lanester	75146	Stacey McDonald	(972) 218-9266	\$19,882,809	\$13,869,092	\$5,087,673	\$2,111,371	5,185	-3.25%	-1.51%
24473	CORPUS OF ENGINEERS	P.O. Box 17630	Fort Worth	76102	Carol Johnson	(817) 332-8611	\$43,288,023	\$9,159,066	\$33,583,039	\$4,924,909	1,775	-6.39%	-2.08%
61306	CORPUS CHRISTI CITY EMPLOYEES	3131 Holly Rd.	Corpus Christi	78415	David Brooks	(361) 855-4494	\$21,354,569	\$23,354,569	\$21,048,885	\$4,448,910	6,557	6.04%	5.46%
67963	CORPUS CHRISTI POSTAL EMPLOYEES	P.O. Box 4545	Corpus Christi	78469	Mark Rasmussen	(361) 888-5871	\$14,369,345	\$6,922,773	\$6,433,811	\$1,941,176	2,059	7.39%	8.82%
67485	CORPUS CHRISTI SP	P.O. Box 556	Corpus Christi	78403	Karen Sims	(361) 888-8332	\$3,879,458	\$3,516,641	\$197,642	\$1,033,015	941	1.38%	28.33%
1750	COSDEN	400 E Marcy Dr.	Big Spring	79720	David Roman	(432) 264-2600	\$3,573,268	\$1,301,115	\$24,522,246	\$5,438,884	4,814	6.58%	1.96%
67881	COUNTY & MUNICIPAL EMPLOYEES	3010 S McColl Rd.	Edinburg	78539	Sergio Abreu	(956) 383-6263	\$41,887,412	\$29,526,192	\$13,408,708	\$3,865,867	7,221	3.54%	-26.42%
24532	COVENANT SAVINGS	811-C Martin Luther King Jr. Dr.	Copperas Cove	76522	Harlan Williams	(254) 547-4918	\$2,656,360	\$1,353,247	\$829,386	\$206,520	1,378	-7.47%	-11.26%
5935	COMBOY COUNTRY	P.O. Box 106	Premont	78375	Rena Smith	(361) 348-3578	\$13,282,393	\$7,843,622	\$4,743,920	\$1,562,672	2,026	5.01%	11.17%
66327	CREDIT UNION OF TEXAS	P.O. Box 517028	Dallas	75251	John Lederer	(972) 263-9497	\$1,112,700,392	\$87,831,854	\$135,620,456	\$88,151,220	144,818	2.88%	16.13%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
3430	C-T WACO	P.O. Box 20245	Waco	76702	Tina Cross	(254) 772-2774	\$6,713,791	\$3,860,544	\$2,332,493	\$870,162	1,311	4.29%	-15.77%
67583	CTECU	P.O. Box 430	Bellaire	77402	Jocelyn Kapalski	(713) 432-0038	\$52,659,149	\$8,725,366	\$43,240,216	\$5,332,787	1,969	-10.05%	13.36%
11452	CY-FAIR	9601 Jones Rd.	Houston	77065	Cameron Dickey	(281) 890-7676	\$196,969,067	\$105,023,836	\$77,710,382	\$15,272,825	20,949	4.49%	7.00%
5905	DALLAS	1301 Young St., Ste. 100	Dallas	75202	Dee Pennington	(214) 748-5166	\$49,730,466	\$36,891,864	\$12,507,286	\$4,963,781	6,262	9.37%	3.34%
17589	DALLAS IHC	1500 Glade Rd	Colleyville	76034	Fable Griffin	(214) 467-2544	\$312,828	\$202,440	\$109,659	\$189,532	81	-18.42%	-11.33%
67548	DALLAS SANTA FE	3884 S Shiloh Rd., Ste. 116	Garland	75041	Gertsie Law	(972) 271-4100	\$12,374,282	\$8,304,499	\$4,067,014	\$5,817,989	1,287	3.64%	-0.43%
67547	DALLAS U.P. EMPLOYEES	P.O. Box 41025	Dallas	75241	Ginger Boldin	(214) 371-5611	\$17,427,446	\$7,084,324	\$10,326,561	\$4,502,864	1,455	2.89%	-1.69%
67535	DATCU	P.O. Box 827	Denton	76202	Dale Kimble	(940) 387-8585	\$732,396,796	\$630,791,090	\$106,304,594	\$106,304,594	77,569	9.15%	8.44%
17027	DEFENSE CONTRACTS SOUTH	600 N Pearl St., Ste. S-203	Dallas	75201	William Edwards	(214) 742-7830	\$42,667,405	\$10,951,890	\$31,306,944	\$5,649,888	2,259	2.60%	10.86%
67531	DEL RIO	106 N Main	Del Rio	78840	Patty Harrison	(830) 775-9360	\$5,526,084	\$703,901	\$4,770,082	\$1,639,100	745	1.64%	-6.04%
2825	DIVISION 694 MOTOR COACH EMPLOYEES	1901 N Flores	San Antonio	78212	Edward Reid	(210) 734-8790	\$2,696,538	\$1,230,230	\$1,462,809	\$552,957	1,420	4.34%	-7.03%
62446	DOCHES	920 NW Stallings Dr.	Nacogdoches	75964	James Muse	(936) 569-7700	\$42,298,651	\$17,868,124	\$21,147,661	\$5,233,760	6,942	20.58%	18.43%
21383	DOMINO	P.O. Box 7509	Texarkana	75505	Joy Waters	(903) 792-8651	\$59,443,578	\$36,294,709	\$19,706,039	\$7,656,234	5,366	0.12%	0.78%
15146	DUGOOD	4008 N Twin City Hwy.	Nederland	77627	Jada Kelley	(409) 727-2351	\$245,096,282	\$139,038,554	\$88,506,586	\$29,453,967	28,170	4.18%	10.58%
67555	E.E. SOUTH TEXAS	P.O. Box 4148	Corpus Christi	78469	Debbie Linton	(361) 888-4610	\$8,044,306	\$925,830	\$7,091,180	\$1,306,516	491	-4.32%	-15.09%
9457	E.M.O.T	P.O. Box 3383	Abilene	79604	Jerry McIver	(325) 673-3728	\$11,479,397	\$3,048,834	\$8,364,906	\$2,587,806	849	-1.26%	-6.46%
67761	EAST TEXAS PROFESSIONAL	P.O. Box 6750	Longview	75608	Byron Norton	(903) 323-0230	\$534,228,150	\$255,822,882	\$245,646,065	\$85,863,997	59,255	-1.78%	12.84%
10379	EAST TEX	P.O. Box 627	Evadale	77615	Loretta Chatagnier	(409) 276-2525	\$65,667,934	\$38,296,156	\$23,048,010	\$7,033,248	10,389	7.00%	5.75%
66366	EDINBURG TEACHERS	900 W. University Dr.	Edinburg	78539	Jeff Moats	(956) 665-3511	\$81,171,894	\$25,671,780	\$51,726,516	\$20,366,077	13,096	4.45%	-12.68%
67494	EDUCATION	6203 Hillside	Amarillo	79109	Gregg Bynum	(806) 358-7777	\$218,897,259	\$166,081,196	\$32,766,495	\$29,605,201	21,734	7.55%	4.51%
24470	EDUCATIONFIRST	P.O. Box 26751	Beaumont	77720	Jimmy Ladey	(409) 898-3770	\$326,725,946	\$166,628,193	\$136,400,727	\$34,042,566	32,951	1.54%	5.16%
67611	EDUCATORS	P.O. Box 20728	Waco	76702	Joe Hutyra	(254) 776-7900	\$359,884,055	\$179,760,583	\$29,625,303	\$54,889,687	35,200	2.13%	14.41%
67928	EECU	1617 W 7th St.	Fort Worth	76102	Lionie Nicholson	(817) 882-0000	\$1,616,716,136	\$1,240,927,896	\$305,462,556	\$183,447,376	178,488	2.55%	17.81%
14099	EL PASO AREA TEACHERS	12020 Rojas Dr.	El Paso	79936	Max Villaronga	(915) 843-8328	\$305,768,953	\$99,133,889	\$179,832,425	\$62,805,188	50,318	4.61%	12.35%
12266	ELUS COUNTY TEACHERS AND EMPLOYEES	P.O. Box 308	Wahatchie	75168	Don Emley	(972) 937-4560	\$12,906,030	\$6,522,110	\$6,330,386	\$1,656,672	2,179	6.63%	-0.88%
68325	EMPLOYEES	P.O. Box 542288	Dallas	75354	Lana McCallie	(214) 357-3328	\$63,085,666	\$35,897,125	\$23,708,653	\$6,723,492	6,929	-0.92%	-1.53%
21904	EMPLOYEES UNITED	2285 NW 19th	Paris	75460	Shirley Holmes	(803) 784-6861	\$10,454,077	\$3,164,046	\$7,168,908	\$2,799,093	1,760	13.27%	-1.62%
24769	EMPLOYEES UNITED	3903 Alameda Rd.	Houston	77004	Shirley Stewart	(281) 272-0047	\$1,484,837	\$478,837	\$930,981	\$144,243	809	54.77%	23.79%
61936	EMPLOYEES UNITED	18540 NW Freeway	Houston	77065	Randall Dixon	(832) 604-4848	\$213,061,774	\$116,376,997	\$85,201,937	\$17,505,229	18,194	6.50%	19.97%
67456	EVERMAN PARKWAY	1216 Everman Pkwy.	Fort Worth	76140	Charlotte Douglas	(817) 293-8412	\$4,974,194	\$2,665,904	\$2,169,119	\$1,568,261	677	6.18%	14.43%
1792	EVOLVE	8840 Gazelle Dr.	El Paso	79925	Ken Walters	(915) 593-5866	\$324,823,286	\$193,994,488	\$102,384,390	\$33,704,595	39,574	6.41%	-4.85%
15973	EXPRESS-NEWS	P.O. Box 2171	San Antonio	78297	Linda Tudyk	(210) 250-3333	\$6,685,071	\$4,565,401	\$1,080,518	\$859,805	1,294	-3.35%	9.85%
12859	FAITH COOPERATIVE	P.O. Box 397338	Dallas	75339	Muriel Webb	(214) 371-8177	\$423,027	\$154,093	\$280,507	\$60,048	448	-2.18%	-15.16%
678	FAMILY 1ST OF TEXAS	3501 Wern Center Blvd.	Fort Worth	76137	Sandra Szymanski	(817) 847-8992	\$14,813,482	\$9,224,622	\$4,694,258	\$2,108,065	2,328	-7.74%	-4.40%
17254	FANNIN	1737 N Hwy. 121	Bonham	75418	Shirley Andrew	(903) 583-8131	\$26,234,054	\$15,485,449	\$8,174,929	\$2,854,506	5,013	6.30%	6.14%
19741	FANNIN COUNTY TEACHERS	P.O. Box 626	Bonham	75418	Pam Compton	(903) 583-4326	\$7,454,011	\$5,166,086	\$2,025,991	\$1,655,042	1,107	-6.75%	8.53%
20303	FARMERS BRANCH CITY EMPLOYEES	12803 Demetra Ste. C	Farmers Branch	75234	Betty Campbell	(972) 241-5365	\$5,223,516	\$2,178,835	\$2,983,514	\$1,043,461	925	-0.09%	22.90%
4195	FCI	P.O. Box 7636	Texarkana	75505	JD Rogers	(903) 223-6404	\$8,612,849	\$6,945,270	\$1,184,768	\$1,324,495	1,210	5.27%	1.91%
17696	FCS	230 W California	Floydada	79235	Karrie Williams	(806) 983-5126	\$10,997,130	\$4,407,197	\$6,487,236	\$3,382,740	1,202	9.12%	-0.75%
67414	FEDERAL EMPLOYEES	P.O. Box 433	Texarkana	75504	Leigh Anne Leans	(903) 792-5433	\$4,711,039	\$1,502,639	\$3,188,492	\$721,347	570	-1.12%	-8.37%
67408	FEDSTAR	P.O. Box 9125	College Station	77842	Mary Beth Borrini	(979) 846-7456	\$25,693,223	\$8,057,295	\$16,088,803	\$2,605,609	2,211	5.53%	0.12%
60630	FELLOWSHIP	P.O. Box 39055	San Antonio	78218	Pamela Jones	(210) 599-4488	\$19,369,236	\$11,576,153	\$7,337,196	\$4,450,597	2,183	-2.93%	-3.94%
13290	FIRST ABILENE	1118 Pine St.	Abilene	79601	Faye Smith	(325) 670-2429	\$66,260,970	\$42,945,039	\$19,880,656	\$6,088,443	9,997	8.29%	6.78%
67609	FIRST BASIN	2740 N County Rd. W	Odesa	79764	Shem Culppeper	(432) 333-5600	\$203,499,468	\$104,383,794	\$87,660,300	\$17,520,029	20,441	2.53%	15.26%
67644	FIRST CENTRAL	P.O. Box 21809	Waco	76702	Jobetsy Tyler	(254) 776-9333	\$60,918,439	\$38,201,397	\$15,084,554	\$8,116,536	11,789	1.75%	9.50%
67652	FIRST CLASS AMERICAN	P.O. Box 162559	Fort Worth	76161	Nancy Cox-Stroud	(817) 834-9777	\$46,038,770	\$29,700,462	\$14,444,730	\$4,187,261	6,069	2.67%	5.27%
66818	FIRST COMMUNITY	P.O. Box 840129	Houston	77284	Ron Downing	(281) 856-5300	\$1,031,786,238	\$750,203,983	\$25,038,919	\$86,925,421	106,254	7.34%	23.84%
67542	FIRST PRIORITY	3165 S 27th St.	Abilene	79605	Cathy Higgins	(915) 692-4089	\$5,943,317	\$8,349,184	\$8,349,184	\$1,213,041	1,775	2.05%	-3.53%
68605	FIRST SERVICE	9621 W Sam Houston Pkwy. N	Houston	77064	David Bleazard	(713) 676-7777	\$307,234,831	\$323,996,682	\$157,488,730	\$47,540,915	49,452	3.57%	17.17%
67472	FIRST UNITED	3304 S Broadway, Ste. 102	Tyler	75701	Ethel Livingston	(903) 595-6693	\$3,380,475	\$2,673,501	\$686,641	\$834,111	665	-8.88%	-10.32%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
10174	FIRSLIGHT	P.O. Box 24901	El Paso	79914	Karl Murphy	(915) 562-1172	\$837,443,653	\$666,761,841	\$84,281,214	\$79,316,644	115,147	-0.70%	12.43%
62509	FIRSTMARK	P.O. Box 701650	San Antonio	78270	Leon Ewing	(210) 342-8484	\$856,680,571	\$597,461,833	\$198,441,278	\$74,057,108	93,232	4.89%	14.08%
68643	FIVEPOINT	P.O. Box 1366	Nederland	77627	Erik Shaw	(409) 962-8793	\$326,465,750	\$326,465,750	\$91,227,429	\$55,611,273	46,440	4.51%	8.18%
67532	FORT WORTH CITY	P.O. Box 100099	Fort Worth	76185	Ron Fox	(817) 732-2803	\$419,050,146	\$62,766,119	\$79,232,291	\$17,412,864	12,801	4.74%	14.67%
68471	FORT WORTH COMMUNITY	P.O. Box 210848	Bedford	76095	Richard Howdeshell	(817) 835-5000	\$82,170,024	\$680,052,897	\$98,624,292	\$79,098,305	75,915	2.51%	2.67%
68005	FREESTONE	P.O. Box 210	Teague	75860	DeAnne Harris	(254) 739-2594	\$37,505,978	\$17,089,280	\$17,339,980	\$3,522,663	3,651	3.97%	6.02%
20267	FRIO COUNTY	114 S Oak St.	Pearsall	78061	Aine Morales	(830) 334-2368	\$5,763,345	\$4,125,162	\$1,600,238	\$1,212,344	1,427	-0.50%	5.53%
9843	FRIONA TEXAS	P.O. Box 848	Friona	79035	Nancy Davis	(806) 250-2736	\$12,162,073	\$2,768,260	\$9,026,183	\$2,190,075	1,989	1.79%	-2.69%
20391	G. P. M.	2211 NE Loop 410	San Antonio	78217	Kathy Barrera	(210) 357-2222	\$1,658,117	\$411,540	\$1,226,748	\$298,161	208	-24.07%	-13.20%
67427	GALVESTON GOVERNMENT EMPLOYEES	P.O. Box 1149	Dickinson	77539	Rachel Jones	(409) 908-9834	\$6,012,973	\$4,356,405	\$1,572,205	\$490,268	2,353	-0.98%	-6.64%
7092	GALVESTON SCHOOL EMPLOYEES	P.O. Box 3429	Galveston	77552	Evelyn Gulley	(409) 762-4974	\$3,919,385	\$2,069,365	\$1,830,267	\$392,403	1,112	-7.97%	-9.33%
60058	GECU	P.O. Box 20998	El Paso	79998	Cristina Long	(915) 778-9221	\$2,075,029,750	\$1,572,358,789	\$368,487,104	\$200,743,069	314,653	1.83%	8.85%
8385	GENCO	P.O. Box 7246	Waco	76714	Nell Ling	(254) 776-9550	\$250,840,952	\$158,577,033	\$76,886,943	\$29,837,471	34,449	2.10%	9.06%
4015	GENERATIONS COMMUNITY	9311 San Pedro Ave., Ste. 1100	San Antonio	78216	Steve Schipull	(210) 229-1800	\$514,441,671	\$297,603,453	\$176,420,695	\$52,425,619	48,571	23.37%	8.92%
66857	GERMANIA	P.O. Box 645	Brenham	77834	C.W. Barker	(979) 830-7508	\$9,900,210	\$6,676,030	\$3,006,173	\$1,415,142	2,417	-7.80%	-5.06%
2073	GO	5429 LBJ Freeway, Ste. 600	Dallas	75240	Bert Beal	(214) 742-6551	\$123,479,677	\$109,730,510	\$5,600,878	\$9,018,439	17,945	-2.37%	10.30%
7224	GOLDEN KEY	1226 Golden Key Circle	El Paso	79925	Frank Shindo	(915) 598-3445	\$61,610,928	\$20,449,624	\$40,072,539	\$14,798,857	5,763	-0.66%	-9.08%
8298	GOLDEN TRIANGLE	P.O. Box 700	Groves	77619	Christa Hollier	(409) 962-3434	\$26,935,340	\$11,961,520	\$13,739,061	\$3,865,224	2,836	-3.06%	-1.86%
12108	GOOD STREET BAPTIST CHURCH	3110 Bonnie View Rd.	Dallas	75216	Linda Shanklin	(214) 375-4271	\$1,089,336	\$574,373	\$512,910	\$186,938	679	10.65%	-7.69%
21710	GOODYEAR SAN ANGELO	11570 N US Hwy. 277	San Angelo	76905	Marshall Stewart	(325) 245-3746	\$1,378,871	\$1,353,247	\$50,003	\$241,352	244	3.35%	8.89%
24465	GOVERNMENT EMPLOYEES	10806 Metric	Austin	78758	Dee Crisp	(512) 339-9812	\$131,317,636	\$57,350,901	\$68,374,236	\$11,414,178	10,591	6.27%	0.37%
60307	GRAND PRAIRIE	209 N Center St.	Grand Prairie	75050	Brenda Jenkins	(972) 262-7935	\$14,506,710	\$6,747,112	\$7,099,671	\$1,592,039	2,436	1.98%	-7.46%
11995	GRAND CENTRAL TEXAS	3305 E. Elms Rd	Killeen	76542	Bobby Whitson	(254) 690-2274	\$24,407,501	\$6,485,717	\$15,981,722	\$1,765,802	2,903	3.73%	-9.06%
7590	GREATER TEXAS	6411 N Lamar Blvd.	Austin	78752	Tommy Searegant	(512) 458-2558	\$331,831,998	\$335,068,827	\$162,920,282	\$37,819,359	66,878	3.42%	6.66%
3494	GUARDIAN FIRST	78 Carlson Court	Fort Worth	76119	Carrie Deller	(817) 534-8707	\$5,349,535	\$3,026,940	\$1,903,555	\$350,188	1,231	-5.96%	-3.11%
60205	GULF	P.O. Box 848	Groves	77619	Ronald Burkhalter	(409) 963-1191	\$229,542,508	\$110,593,637	\$94,345,088	\$13,486,963	42,295	-0.03%	-5.95%
4060	GULF COAST	P.O. Box 8849	Corpus Christi	78468	Gary Rapier	(361) 980-8203	\$157,852,232	\$133,693,678	\$12,543,906	\$17,644,351	10,443	15.74%	12.42%
5648	GULF COAST EDUCATORS	5953 Fairmont Pkwy.	Pasadena	77505	Linda Lukaszewski	(281) 487-9333	\$529,555,921	\$200,692,734	\$311,802,003	\$98,323,443	31,020	8.04%	15.97%
2442	GULF SHORE	P.O. Box 1499	Texas City	77592	Susan Herring	(409) 945-2318	\$12,866,810	\$7,205,481	\$5,177,007	\$991,782	1,886	-0.29%	2.90%
15961	H & H	P.O. Box 1187	Stinnett	79083	Terry Maxwell	(806) 878-2452	\$49,721,923	\$23,909,888	\$23,780,922	\$7,910,324	5,029	-3.97%	-3.26%
15297	HALE COUNTY TEACHERS	611 Broadway	Plainview	79072	Herb Stephens	(806) 296-2485	\$7,819,824	\$5,002,919	\$2,655,407	\$639,609	1,705	3.74%	5.26%
7552	HARRIS COUNTY	1400 Franklin St.	Houston	77002	Vicki Squires	(713) 755-5160	\$141,587,908	\$65,242,138	\$66,943,775	\$17,735,840	15,056	-2.06%	9.29%
11032	HEART O TEXAS	P.O. Box 11	Waco	76703	Michael Chaney	(254) 751-1622	\$55,846,775	\$28,540,787	\$20,367,124	\$4,781,587	8,072	1.08%	4.30%
15650	HEB	P.O. Box 18387	San Antonio	78218	Lynn Kincaid	(210) 938-7850	\$148,087,502	\$103,545,541	\$38,478,358	\$21,763,028	16,360	5.59%	4.82%
1401	HEREFORD TEXAS	330 Schley Ave.	Hereford	79045	Troy Don Moore	(806) 364-1888	\$43,722,689	\$28,538,025	\$13,389,959	\$8,940,587	8,799	0.15%	6.07%
6434	HERITAGE USA	5507 W. Wadley	Midland	79707	Betty Seay	(432) 681-1050	\$53,542,343	\$21,133,740	\$28,964,386	\$3,901,684	7,812	6.12%	-11.22%
60491	HIGHWAY DISTRICT 19 EMPLOYEES	P.O. Box 1085	Atlanta	75551	Vicki Stroman	(903) 796-4423	\$11,887,713	\$6,792,439	\$4,620,280	\$1,530,800	1,843	-0.98%	-12.45%
67468	HIGHWAY DISTRICT 2	P.O. Box 330932	Fort Worth	76163	Tanya Crockett	(817) 346-4920	\$6,364,022	\$2,485,863	\$3,811,135	\$1,208,929	929	-0.15%	-3.71%
4148	HIGHWAY DISTRICT 21	P.O. Box 4402	McAllen	78502	Alicia Sendejo	(956) 787-2701	\$40,937,794	\$20,479,855	\$19,779,825	\$6,245,862	4,094	-5.47%	3.39%
67469	HIGHWAY DISTRICT 9	2417 Columbus Ave.	Waco	76701	Sylvia Mulrow	(254) 756-6331	\$4,834,567	\$1,515,616	\$3,264,285	\$925,933	807	-1.90%	8.75%
67474	HIGHWAY EMPLOYEES	P.O. Box 4571	Tyler	75712	Denise Weaver	(903) 593-8987	\$1,531,880	\$1,053,766	\$461,525	\$393,799	435	-2.91%	7.08%
14001	HILCO	P.O. Box 291717	Kerrville	78029	Ed Baskin	(830) 257-8238	\$10,081,984	\$4,313,141	\$4,871,173	\$886,337	1,085	-0.30%	16.90%
67516	HOCKLEY COUNTY SCHOOL EMPLOYEES	607 Austin St.	Lovelland	79336	Russell Vest	(806) 894-6204	\$30,036,034	\$23,036,034	\$5,173,650	\$3,823,268	2,856	8.60%	6.00%
5450	HOMEPORT	5959 S. Staples Ste. 100	Corpus Christi	78413	Martha Rodriguez	(361) 986-9733	\$15,849,386	\$8,190,802	\$6,975,160	\$2,215,853	2,823	4.66%	3.71%
14091	HOUSTON	16320 Kensington Dr.	Sugar Land	77479	Chris Choat	(281) 243-0588	\$15,305,871	\$27,517,933	\$218,667,431	\$36,514,057	48,133	6.83%	22.80%
6318	HOUSTON BELT & TERMINAL	9810 Fm 1960 Bypass W. 105	Humble	77338	Paula Moorhaj	(281) 548-3377	\$4,072,898	\$1,620,749	\$2,406,724	\$850,396	644	-8.83%	-1.13%
18424	HOUSTON CHRONICLE EMPLOYEES	P.O. Box 4260	Houston	77210	Bruce Olbrich	(713) 220-7365	\$6,928,526	\$2,687,511	\$4,199,074	\$457,898	1,359	-8.53%	-7.11%
67627	HOUSTON HIGHWAY	P.O. Box 2248	Houston	77252	Craig Atkinson	(713) 864-4438	\$62,486,406	\$35,015,648	\$22,858,674	\$5,175,567	6,174	3.76%	-7.51%
24570	HOUSTON METROPOLITAN	608 E Tidwell Rd.	Houston	77022	Barbara Stephens	(713) 699-0795	\$43,079,442	\$22,369,496	\$13,260,115	\$3,924,299	12,315	-1.41%	9.73%
8872	HOUSTON MUSICIANS	609 Chenevert St.	Houston	77003	Bob McGrew	(713) 236-8670	\$5,131,782	\$2,901,208	\$2,197,624	\$786,866	800	16.65%	-15.14%

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2357	HOUSTON POLICE	1600 Memorial Dr. P.O. Box 70009	Houston	77007	Ayn Talley	(713) 237-8700	\$549,410,061	\$251,365,824	\$274,842,549	\$70,294,399	24,419	4.14%	13.66%
258	HOUSTON TEXAS FIRE FIGHTERS	P.O. Box 70009	Houston	77479	Clinton Hartmann	(713) 864-0959	\$237,738,862	\$128,551,251	\$103,784,603	\$34,573,753	15,919	-0.55%	3.09%
14360	HOWARD COUNTY EMPLOYEES	P.O. Box 1949	Big Spring	77210	Jackie Olson	(915) 264-2210	\$2,028,272	\$1,014,234	\$1,014,892	\$634,476	235	-16.63%	7.85%
61021	I.B.E.W. LOCAL #681	6111 Jackshoro Hwy.	Wichita Falls	76302	Jana Tucker	(940) 723-1277	\$949,122	\$514,096	\$424,113	\$130,134	306	10.38%	-7.53%
20469	I.B.E.W. LU 66	4345 Allen Genoa Rd.	Pasadena	77504	Elmer Dehart	(713) 946-6513	\$5,041,822	\$2,426,844	\$2,607,219	\$428,035	1,374	14.90%	24.26%
19993	I.B.E.W. 116	P.O. Box 3388	Fort Worth	76113	Charisse Miller	(817) 335-3658	\$3,967,762	\$1,706,314	\$2,165,988	\$354,253	877	-4.97%	2.19%
20503	IBEW COMMUNITY	3805 W Cardinal Dr.	Beaumont	77705	Linda Juhan	(409) 833-8271	\$14,262,300	\$6,811,081	\$6,236,962	\$1,322,666	1,578	4.34%	-1.78%
12426	IBEW LU 278	2301 Saratoga Blvd.	Corpus Christi	78417	Sharon Vasquez	(361) 855-3136	\$1,669,099	\$1,669,702	\$789,051	\$273,078	848	2.06%	28.06%
17253	ILA 1351	10920 Spence Hwy.	La Porte	77571	Jan Stewart	(281) 470-1813	\$3,529,761	\$5,407,813	\$7,301,840	\$2,414,293	1,172	0.87%	-4.76%
19983	ILA 28	211 E Shaw Ave.	Pasadena	77506	Charlotte York	(713) 473-1226	\$5,351,425	\$3,136,108	\$3,392,108	\$1,392,038	647	8.03%	4.46%
22809	INSULATORS LOCAL 21	11580 Reeder Rd.	Dallas	75229	Chris King	(214) 724-8282	\$757,323	\$87,842	\$680,490	\$97,891	237	-4.24%	-43.97%
67651	INTERCORP	1100 W 15th	Amarillo	79102	Karen Allison	(806) 371-7792	\$5,199,520	\$2,972,579	\$2,151,072	\$799,712	819	15.80%	1.74%
68505	INTECH	P.O. Box 250169	Plano	75025	Kent Lugrand	(214) 291-1776	\$838,783,287	\$499,947,164	\$299,972,845	\$71,570,755	82,330	4.97%	15.71%
67637	INVESTX	905 Aldine Bender	Houston	77032	Keith Kearney	(281) 449-0109	\$177,539,619	\$91,489,447	\$72,971,449	\$16,485,434	26,823	1.96%	-0.03%
24481	IRVING CITY EMPLOYEES	1408 W Pioneer Dr.	Irving	75061	Lauren Horton	(972) 259-1233	\$51,254,976	\$20,860,538	\$28,779,210	\$7,001,550	4,147	6.69%	6.96%
20581	J.C.T.	309 N Allen	Edna	77957	Lori Matus	(361) 782-5745	\$7,515,961	\$3,070,772	\$4,232,068	\$879,603	648	1.73%	6.16%
10324	JACKSON COUNTY	309 N Allen	Edna	77957	Lori Matus	(361) 782-0708	\$6,045,114	\$3,931,156	\$1,918,039	\$508,646	768	-4.26%	1.89%
14762	JSC	P.O. Box 58346	Houston	77258	Michael Brown	(281) 488-7070	\$1,810,297,721	\$459,079,322	\$1,301,228,883	\$183,466,918	125,572	3.68%	6.33%
8344	KBR HERITAGE	P.O. Box 4557	Houston	77210	Mary Hawk	(713) 753-3022	\$90,612,303	\$23,657,649	\$65,842,800	\$10,642,115	5,124	5.56%	2.46%
15467	KELLY COMMUNITY	2105 W Grande Blvd.	Tyler	75703	Scott Rose	(903) 591-7291	\$90,496,435	\$65,820,914	\$19,340,826	\$9,576,356	7,915	4.83%	12.89%
1558	KERR COUNTY	3700 Memorial Blvd.	Kerrville	78028	Sandy Lumley	(830) 896-6800	\$50,589,620	\$36,043,805	\$9,850,711	\$4,282,326	8,939	14.13%	25.92%
67869	KEYSTONE	P.O. Box 4970	Tyler	75712	Terry Nowland	(903) 882-4343	\$11,949,186	\$11,949,186	\$25,606,303	\$10,149,966	3,771	-6.75%	-3.66%
1524	KILGORE SHELL EMPLOYEES	510 E Lantrip St.	Kilgore	75662	Tammy Strickland	(903) 984-5654	\$2,974,103	\$1,960,140	\$916,711	\$381,346	337	11.09%	-7.06%
15117	KINGSVILLE AREA EDUCATORS	1209 W King	Kingsville	78635	Nina Ramos	(361) 592-5148	\$63,617,285	\$18,765,419	\$11,492,036	\$2,032,243	3,205	1.96%	-7.20%
1879	KINGSVILLE COMMUNITY	605 E Caesar	Kingsville	78633	Armando Martinez	(361) 595-5538	\$13,626,068	\$9,334,178	\$3,578,643	\$1,834,892	1,877	1.97%	5.35%
14734	LA JOYA AREA	P.O. Box 1300	La Joya	78560	Erasmo Ramos	(956) 585-6207	\$48,732,623	\$28,839,703	\$14,517,967	\$5,426,879	16,609	7.91%	-0.09%
15066	LAMAR	2446 Lamar Ave.	Paris	75460	Pat Roberts	(903) 785-6634	\$618,519	\$81,648	\$35,953	\$51,786	310	-6.05%	39.18%
11011	LAREDO	1119 Corpus Christi St.	Laredo	78041	Javier Motezuma	(956) 722-3971	\$125,365,101	\$49,203,790	\$68,544,944	\$10,870,379	18,149	4.24%	-11.33%
12472	LAREDO FIRE DEPARTMENT	P.O. Box 2702	Laredo	78044	Gilberto Ramos	(956) 722-7841	\$11,153,024	\$8,300,575	\$2,474,999	\$1,357,228	1,227	6.29%	4.62%
10424	LAS COLINAS	P.O. Box 630347	Irving	75063	Craig Hurst	(214) 273-5094	\$65,023,400	\$33,385,448	\$29,378,560	\$5,437,691	10,019	4.76%	16.49%
67537	LCRA	P.O. Box 5310	Austin	78763	Betty Mueller	(512) 474-1562	\$23,931,204	\$18,037,301	\$5,468,782	\$3,071,287	3,391	-1.58%	5.02%
13777	LEFORS	P.O. Box 425	Lefors	79054	Kathy Miller	(806) 835-2773	\$5,256,239	\$3,108,916	\$2,077,710	\$890,520	817	-4.40%	2.89%
67641	LEHRER INTERESTS	P.O. Box 428	Garwood	77442	Ralph Savino	(979) 758-3221	\$355,814	\$355,814	\$1,635,818	\$430,344	118	-6.22%	17.40%
5384	LETOURNEAU	2301 S. High	Longview	75602	Debbie Martin	(903) 234-3480	\$24,583,682	\$3,410,988	\$19,949,030	\$4,937,788	1,808	-5.11%	3.74%
14052	LIBERTY COUNTY TEACHERS	3712 N Main St.	Liberty	77575	Michelle Carr	(936) 336-7236	\$14,970,241	\$9,706,058	\$4,392,271	\$1,500,611	3,101	-0.35%	5.13%
61604	LIBERTYONE	2221 E Lamar Blvd., Ste. 110	Arlington	76006	Mike Funk	(469) 212-0239	\$104,031,308	\$66,300,671	\$36,427,602	\$11,996,101	7,893	2.38%	3.20%
68529	LIGHT COMMERCE	11235 Crown Park Dr.	Houston	77067	Harlene Johnson	(281) 876-7576	\$2,595,191	\$1,601,638	\$927,830	\$502,558	785	-33.40%	-14.61%
67519	LINKAGE	4527 Speight Ave.	Waco	76711	Marna Frazier	(254) 754-1168	\$12,514,408	\$7,530,744	\$4,330,932	\$2,115,275	1,870	-3.54%	7.93%
12289	LITTLEFIELD SCHOOL EMPLOYEES	P.O. Box 567	Littlefield	79339	Cari McCurry	(806) 385-4791	\$913,832	\$464,794	\$439,852	\$136,896	214	-0.06%	-11.00%
8004	LOCAL 142	P.O. Box 12067	San Antonio	78212	Marcia Burtleson	(210) 226-4536	\$8,600,318	\$2,637,239	\$5,683,964	\$969,047	2,350	-5.47%	-10.75%
16429	LOCAL 20 IBEW	588 W Tarant Rd.	Grand Prairie	75050	Thomas Murry	(214) 363-9223	\$7,908,124	\$3,444,932	\$4,414,932	\$694,015	1,235	-1.43%	-4.02%
14656	LOCAL 24 EMPLOYEES	7620 Navigation Blvd.	Houston	77012	Anna Wolfe	(713) 926-8383	\$10,980,913	\$2,847,431	\$8,037,443	\$1,593,571	2,338	5.84%	-2.99%
68449	LONE STAR	7508 Ferguson Rd.	Dallas	75228	Jerry Clancy	(214) 327-9367	\$102,169,248	\$78,753,060	\$18,568,285	\$7,813,968	11,044	1.15%	14.16%
1130	LONGVIEW	108 Carmon Court	White Oak	75693	Peggy Waters	(903) 297-4522	\$4,077,320	\$1,926,434	\$2,001,116	\$686,229	651	-9.96%	8.67%
67527	LONGVIEW CONSOLIDATED	3101 Mccann Rd.	Longview	75605	Wanda Stieglar	(903) 234-9998	\$10,649,953	\$7,815,816	\$2,175,680	\$2,025,061	2,053	-1.55%	-7.50%
20760	LUBBOCK COUNTY SCHOOLS	6810 Hyden	Lubbock	79424	Sylvia Grayson	(806) 798-0397	\$2,343,532	\$770,200	\$1,550,922	\$286,935	550	6.35%	-11.48%
3554	LUBBOCK TEACHERS	1628 19th St., Rm 222E	Lubbock	79401	Sherry Fisher	(806) 744-8704	\$16,892,063	\$4,923,200	\$11,785,504	\$3,267,367	1,911	0.40%	-4.16%
3878	LUBBOCK TELCO	P.O. Box 16499	Lubbock	79490	Dewey Tucker	(806) 797-8044	\$5,956,737	\$1,941,262	\$3,929,925	\$1,581,007	768	-6.03%	-1.95%
60378	LUBRIZOL EMPLOYEES	P.O. Box 158	Deer Park	77536	Rose Flores	(281) 479-6651	\$37,454,767	\$16,283,931	\$20,200,049	\$4,932,683	2,876	5.23%	4.67%
16351	LUFKIN	P.O. Box 150940	Lufkin	75915	Julianne Slusher	(409) 632-4397	\$31,715,763	\$20,692,481	\$9,226,018	\$6,289,026	4,681	7.83%	5.14%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
13771	LYNN-CO	P.O. Box 1228	Tahoka	79373	Della Swartz	(806) 561-4065	\$741,857	\$289,196	\$453,300	\$244,224	311	-7.01%	-1.34%
13644	M E C O	P.O. Box 370	Hondo	78861	Rebecca Scott	(830) 741-7269	\$5,392,754	\$3,231,165	\$2,035,274	\$873,858	908	-1.34%	2.96%
2724	MARATHON REPUBLIC	P.O. Box 2186	Texas City	77592	Judy Boles	(409) 948-1769	\$7,975,049	\$4,822,739	\$2,815,632	\$914,144	1,638	3.53%	7.33%
5686	MARSHALL T&P EMPLOYEES	P.O. Box 697	Marshall	75671	Beverly Bennett	(903) 938-2311	\$11,224,261	\$7,555,049	\$3,558,220	\$1,836,247	1,305	5.98%	12.23%
67910	MARTIN LUTHER KING	6610 Milk Blvd.	Houston	77033	Frank Burns	(713) 731-9766	\$349,997	\$112,784	\$209,110	\$132,387	433	-19.36%	-10.36%
67545	MATAGORDA COUNTY	3700 Ave. F	Bay City	77414	Linda Ging	(979) 245-8674	\$24,234,483	\$10,576,173	\$12,429,498	\$2,823,274	3,158	-0.87%	2.69%
10461	MCLENNAN COUNTY EMPLOYEES	215 N 5th St., Ste. 224	Waco	76701	Bruce Urbanowski	(254) 577-5015	\$18,235,948	\$6,714,508	\$11,144,000	\$4,711,115	1,538	-9.88%	-0.39%
10481	MCUUREY	P.O. Box 4575	Tyler	75712	Linda Sluder	(903) 595-3300	\$23,331,621	\$16,464,432	\$6,405,770	\$2,521,750	1,942	-7.02%	2.43%
97089	MCT	P.O. Box 279	Port Neches	77651	Thad Angelle	(409) 727-1446	\$230,262,290	\$155,691,816	\$53,984,480	\$22,675,475	20,072	2.63%	2.18%
577	MEMBER PREFERRED	340 Blue Mound Rd., Ste. 342	Saginaw	76131	Misty Miller	(817) 222-2288	\$6,697,814	\$6,162,387	\$377,415	\$735,004	939	33.44%	26.86%
67649	MEMBERS	827 N Main St.	Cleburne	76033	Paul Elkins	(817) 641-4031	\$66,388,891	\$40,330,022	\$23,025,664	\$6,199,353	7,794	3.67%	2.84%
67508	MEMBERS CHOICE	14960 Park Row Blvd.	Houston	77084	Steve Gilman	(281) 398-9900	\$487,470,150	\$263,559,297	\$187,358,380	\$37,832,321	40,950	6.78%	11.24%
21279	MEMBERS CHOICE	P.O. Box 2606	Denton	76202	Melinda Cross	(940) 565-5423	\$12,986,813	\$7,836,023	\$3,953,143	\$2,356,540	1,905	11.59%	13.23%
199	MEMBERS CHOICE OF CENTRAL TEXAS	P.O. Box 20248	Waco	76702	Don Cox	(254) 776-7070	\$164,771,751	\$126,911,614	\$31,272,305	\$22,006,004	28,917	-1.39%	13.38%
4020	MEMBERS FINANCIAL	P.O. Box 9609	Midland	79708	Jerry Hernandez	(915) 520-3443	\$50,207,508	\$31,311,556	\$16,153,735	\$4,132,995	5,288	-6.20%	3.40%
67658	MEMBERS FIRST	P.O. Box 8590	Corpus Christi	78468	Greg Fair	(361) 991-6178	\$111,946,700	\$53,715,576	\$48,428,099	\$19,523,422	11,599	3.03%	8.40%
1584	MEMBERS TRUST OF THE SOUTHWEST	P.O. Box 925687	Houston	77292	Brian Gilbert	(713) 681-0339	\$85,601,199	\$53,604,665	\$28,609,183	\$8,196,471	6,071	7.55%	0.26%
68440	MEMBERSOURCE	10100 Richmond Ave.	Houston	77042	Kenneth Harrington	(713) 627-4000	\$198,857,760	\$97,040,888	\$89,115,425	\$15,338,264	17,473	1.45%	10.62%
62571	MEMORIAL	7789 Southwest Fwy., Ste. 120	Houston	77074	Tom Rogers	(713) 776-5300	\$73,183,128	\$43,365,729	\$26,421,438	\$7,117,158	11,633	-5.18%	11.72%
67436	MESQUITE	1510 N Galloway	Mesquite	75149	Mike Arnold	(972) 285-8951	\$35,491,510	\$15,702,988	\$18,005,996	\$2,349,077	4,691	2.35%	-1.32%
24324	MET TRAN	P.O. Box 925279	Houston	77292	Paula Murray	(713) 861-4780	\$8,392,657	\$3,128,951	\$5,149,611	\$1,700,305	2,638	5.86%	0.90%
7731	METHODIST HOSPITAL EMPLOYEES	P.O. Box 655999	Dallas	75265	Molly Hinkley	(214) 947-1365	\$2,362,825	\$6,032,825	\$921,508	\$2,058	2,053	11.14%	0.66%
67517	METRO MEDICAL	8828 Stemmons Fwy., Ste. 113	Dallas	75247	Dolores Jarboe	(214) 630-0611	\$66,739,907	\$15,224,130	\$50,158,624	\$7,795,582	7,279	2.86%	13.59%
67475	MIDLAND MUNICIPAL EMPLOYEES	300 N Loraine	Midland	79701	Anber Pearce	(432) 685-7933	\$17,239,089	\$4,380,319	\$12,680,501	\$1,680,501	1,893	8.57%	-2.59%
24454	MID-TEX	P.O. Box 338	Brownwood	76804	Robert Hagood	(915) 646-4571	\$19,989,814	\$10,387,374	\$6,929,535	\$1,447,012	3,645	3.48%	3.78%
67549	MIDWESTERN STATE UNIVERSITY	3410 Iaft Blvd.	Wichita Falls	76308	Renee Hensley	(940) 397-4622	\$6,700,342	\$2,662,937	\$3,905,909	\$1,190,077	1,287	0.06%	-7.09%
68606	MOBILITY	P.O. Box 630428	Irving	75063	Mark O'Bryan	(214) 574-2123	\$178,477,891	\$103,077,421	\$62,327,818	\$13,776,373	11,356	2.92%	1.18%
491	MOBILLOIL	P.O. Box 12849	Beaumont	77726	Robert Hamer	(409) 892-1111	\$518,746,149	\$404,272,193	\$90,619,079	\$61,253,008	41,609	10.41%	16.24%
11458	MOORE COUNTY SCHOOLS	1114 E 1st.	Dumas	79029	Debbie Willis	(806) 935-5423	\$8,364,277	\$4,051,631	\$3,917,925	\$937,380	1,113	0.52%	-12.08%
1129	MOPAC EMPLOYEES	P.O. Box 205	Palestine	75802	Bernice Carrell	(903) 729-3226	\$14,128,913	\$7,770,218	\$5,121,154	\$1,689,128	2,397	3.10%	-1.25%
1	MORRIS SHEPPARD TEXARKANA	419 W 4th St	Texarkana	75501	Michelle Daniels	(903) 798-3918	\$7,154,985	\$5,621,268	\$1,350,908	\$1,047,850	1,276	-2.50%	3.85%
24605	MOUNT OLIVE BAPTIST CHURCH	514 N Robinson Dr.	Arlington	76011	Eric Grant	(817) 261-9325	\$4,997,881	\$3,172,829	\$1,724,461	\$650,494	1,114	25.74%	20.11%
856	MOUNTAIN STAR	2229 E Vandell Dr.	El Paso	79903	Samuel Diaz	(915) 544-2215	\$26,798,853	\$13,766,327	\$11,719,678	\$2,746,525	4,714	3.56%	4.53%
9807	MT CARMEL CHURCH	P.O. Box 12892	Houston	77217	Stephanie Martin	(713) 641-1954	\$5,062,331	\$1,891,261	\$3,131,888	\$863,911	1,258	-8.09%	-20.94%
67642	MTCU	P.O. Box 4307	Midland	79704	Jana Haney	(915) 689-6828	\$105,850,943	\$44,892,689	\$52,155,432	\$9,775,721	8,477	0.93%	0.86%
17361	MUSICIANS	1939 Stadium Oaks Court, Ste. 110	Arlington	76011	Rose Matthews	(817) 469-6040	\$915,615	\$418,691	\$486,316	\$86,595	242	-18.75%	-31.34%
68545	MY	5744 Watauga Rd.	Watauga	76148	Mark Massey	(817) 428-2463	\$43,239,160	\$23,656,002	\$16,332,972	\$3,930,580	7,524	3.46%	-2.04%
7676	MY COMMUNITY	600 W Louisiana Ave.	Midland	79701	Donna Neal	(432) 688-8400	\$297,442,236	\$176,741,429	\$103,452,347	\$31,146,785	27,339	7.86%	20.37%
10994	NAFT	901 N Veterans Blvd.	Pharr	78577	Suzy Binkman-Doughy	(956) 787-2774	\$68,999,256	\$35,308,288	\$31,328,568	\$8,314,898	9,662	5.63%	7.21%
11067	NASCOGA	1312 Lawrence St.	Gainesville	76240	Don Wood	(940) 665-1797	\$84,097,166	\$44,349,038	\$36,396,038	\$6,864,243	6,206	8.39%	3.37%
67570	NATIONAL OILWELL VARCO EMPLOYEES	P.O. Box 808	Houston	77001	Stacy Adams	(713) 799-5388	\$16,397,977	\$3,616,365	\$10,670,862	\$2,605,833	3,120	6.99%	5.05%
19016	NATIONAL WESTERN LIFE	850 E Anderson Ln.	Austin	78752	Martha Eanes	(512) 719-2376	\$2,150,825	\$1,295,155	\$850,154	\$270,749	361	8.04%	-8.09%
67407	NAVARRO	P.O. Box 562	Corsicana	75151	Elaine Jernigan	(903) 872-2291	\$1,703,742	\$1,826,178	\$1,826,178	\$916,196	906	13.17%	-8.18%
68615	NAVY ARMY COMMUNITY	P.O. Box 81349	Corpus Christi	78468	Sarah O'Brien	(361) 986-4500	\$2,131,324,043	\$1,748,456,549	\$322,930,058	\$214,830,259	131,990	12.75%	8.36%
67578	NCE	901 Leopard St., Ste. 114	Corpus Christi	78401	Veronica Marazon-Hagheghi	(361) 882-4780	\$4,597,342	\$3,313,114	\$1,189,022	\$913,510	1,149	4.76%	28.51%
7916	NECHES	P.O. Box 1118	Port Neches	77651	Jason Landry	(409) 722-1174	\$399,377,456	\$269,772,307	\$104,308,343	\$55,825,807	41,892	7.04%	15.90%
67681	NEIGHBORHOOD	P.O. Box 803476	Dallas	75380	Chet Kimmell	(214) 748-9393	\$349,302,162	\$199,556,145	\$120,387,008	\$32,961,792	31,453	4.69%	13.07%
6304	NEWMAN MARCUS GROUP EMPLOYEES	1618 Main St.	Dallas	75201	Deborah Lohrke	(214) 573-5322	\$12,406,167	\$7,875,243	\$4,422,904	\$1,280,864	3,907	5.10%	3.07%
68436	NEW MOUNT ZION BAPTIST CHURCH	P.O. Box 74256	Dallas	75374	Iris Netters	(214) 349-7613	\$965,043	\$636,180	\$337,741	\$92,417	500	-7.94%	-12.92%
24384	NIZARI PROGRESSIVE	11770 University Blvd.	Sugar Land	77478	Harold Coffman	(281) 921-8500	\$103,313,434	\$68,863,139	\$31,310,675	\$15,032,382	10,797	-0.16%	4.40%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
68432	NORTH EAST TEXAS	P.O. Box 1480	Lone Star	75668	Kay Stewart	(903) 656-2576	\$134,081,079	\$77,395,814	\$46,440,388	\$15,395,012	14,199	4.21%	2.12%
19171	NORTHEAST PANHANDLE TEACHERS	P.O. Box 118	Perryton	79070	Brandon Wood	(806) 435-9522	\$23,579,053	\$10,381,329	\$12,926,868	\$2,840,581	2,680	4.42%	22.76%
14170	NORTHEAST TEXAS TEACHERS	3320 Lamar Ave.	Paris	75460	Linda Rius	(903) 785-6682	\$22,932,293	\$8,937,142	\$13,149,110	\$3,369,957	3,699	2.60%	-6.94%
2158	NRCS	P.O. Box 6567	Fort Worth	76115	Pat Brown	(817) 921-9302	\$10,703,679	\$4,402,012	\$6,117,274	\$1,317,929	1,039	3.55%	8.66%
24804	OAK CLIFF CHRISTIAN	1130 W Camp Wisdom Rd.	Dallas	75232	Sherman Roberson	(214) 672-9180	\$3,730,609	\$2,826,065	\$739,467	\$277,647	1,551	6.09%	3.61%
67624	OAK FARMS EMPLOYEES	P.O. Box 1270	Houston	77251	Anita Hoque	(713) 547-7188	\$3,948,917	\$2,754,177	\$1,109,127	\$908,825	903	2.84%	6.63%
67534	ODESSA EMPLOYEES	1006 E 7th St.	Odessa	79761	Sheila Kelly	(482) 333-2510	\$15,550,583	\$9,376,150	\$5,289,642	\$2,231,008	1,368	10.66%	6.66%
6175	OLD OCEAN	P.O. Box 527	Old Ocean	77463	Terry Settle	(979) 647-4952	\$30,023,889	\$12,470,637	\$15,681,896	\$2,562,533	3,158	5.67%	-2.88%
2115	ONE SOURCE	8870 Gazelle Dr.	El Paso	79925	Bob Peterson	(915) 592-0223	\$89,634,576	\$67,454,157	\$18,771,086	\$9,256,181	11,687	-2.40%	4.07%
67498	ORANGE COUNTY TEACHERS	P.O. Box 108	Orange	77631	Allene Ashmore	(409) 886-7197	\$2,029,980	\$513,348	\$1,457,559	\$449,968	431	-8.96%	-17.51%
17067	OUR MOTHER OF MERCY PARISH HOUSTON	4000 Sumpter St.	Houston	77020	Renee Lorenis	(713) 675-3000	\$2,561,011	\$1,526,074	\$1,007,077	\$287,839	697	-6.54%	-7.05%
66582	P.I.E.	P.O. Box 35068	Houston	77235	Becky Rogers	(713) 551-0494	\$13,992,714	\$5,691,349	\$8,111,677	\$1,941,173	1,403	3.68%	-2.28%
8858	PAMCEL	1939 N. Hobart	Pampa	79066	Debbie Stokes	(806) 663-4949	\$13,369,405	\$4,376,779	\$8,330,625	\$2,486,549	1,816	-12.10%	-5.68%
67621	PAMPA MUNICIPAL	P.O. Box 1259	Pampa	79066	Carol Reed	(806) 665-8875	\$3,275,291	\$2,350,989	\$862,947	\$266,161	658	5.17%	16.56%
2046	PAMPA TEACHERS	P.O. Box 920	Pampa	79066	Betsie Lewis	(806) 665-0057	\$12,013,475	\$8,467,994	\$2,812,390	\$1,174,518	2,040	3.87%	23.86%
3571	PANTEX	P.O. Box 5206	Borger	79008	Cliff Murley	(806) 273-5692	\$231,974,371	\$57,912,240	\$165,419,850	\$39,094,441	15,598	-2.11%	2.10%
67499	PARIS DISTRICT	P.O. Box 53	Paris	75461	Thomas Hodges	(903) 785-5024	\$534,633	\$261,741	\$268,725	\$89,630	228	4.90%	-12.89%
9246	PASADENA MUNICIPAL	P.O. Box 1274	Pasadena	77501	Susan Hardy	(713) 477-4068	\$10,975,490	\$5,049,861	\$5,775,960	\$2,051,733	1,482	9.23%	5.47%
67476	PASADENA POSTAL	1199 Pasadena Blvd.	Pasadena	77501	Cindy Caldwell	(713) 473-9349	\$1,565,101	\$1,104,931	\$415,487	\$301,545	368	-21.92%	-22.61%
17105	PEAR ORCHARD	3390 Sarah St.	Beaumont	77705	Frank Owens	(409) 842-4343	\$933,368	\$586,667	\$172,099	\$172,099	362	-10.86%	-10.68%
11761	PECO	6201 Hwy. 180E	Minal Wells	76067	Gaynell Holland	(940) 325-8900	\$5,467,717	\$2,556,475	\$2,811,800	\$603,908	848	-3.19%	-1.26%
64972	PEGASUS COMMUNITY	1412 Main St., Ste. 302	Dallas	75202	Jason Scott	(214) 273-4650	\$228,002,586	\$160,504,604	\$64,028,187	\$22,542,187	13,697	-4.17%	163.47%
177	PEOPLE'S TRUST	P.O. Box 4511	Houston	77210	Angela McKeithan	(713) 428-3200	\$463,585,121	\$279,658,896	\$155,133,393	\$41,370,425	25,693	2.43%	26.51%
15817	PILGRIM COCC	3118 Blodgett St.	Houston	77004	June Washington	(713) 524-8783	\$1,317,906	\$817,440	\$305,918	\$142,777	403	-3.27%	-20.01%
24818	PIONEER MUTUAL	1521 Lake Pointe Pkwy.	Sugar Land	77478	Shaukat Ali	(281) 568-6000	\$96,304,943	\$55,987,375	\$31,919,253	\$16,979,850	7,113	36.87%	12.32%
12274	PLAINS	P.O. Box 670	Plainview	79073	Mickie Gregory	(806) 293-7091	\$4,179,093	\$2,149,002	\$1,936,639	\$603,293	856	13.18%	-1.99%
61457	PULSA	9998 Alameda Genoa	Houston	77075	Vladimir Stark	(713) 970-6200	\$102,931,628	\$79,811,329	\$12,619,970	\$9,304,655	17,191	11.86%	15.68%
67582	POLLOCK EMPLOYEES	1140 Empire Central Dr., Ste. 605	Dallas	75247	Gene Pittman	(214) 637-3924	\$4,822,309	\$2,759,982	\$1,967,922	\$664,841	1,120	-6.36%	-8.32%
7023	PORT ARTHUR COMMUNITY	3100 Central Mall Dr.	Port Arthur	77642	Sabrina Miguez	(409) 729-7938	\$18,100,212	\$11,622,168	\$4,820,282	\$2,293,015	2,392	2.74%	4.36%
8413	PORT ARTHUR TEACHERS	3001 Jimmy Johnson Blvd.	Port Arthur	77642	Cindy Drummond	(409) 729-3075	\$27,729,178	\$9,388,078	\$17,220,323	\$3,806,445	3,928	1.26%	-2.52%
60782	PORT OF HOUSTON	111 E Loop N	Houston	77029	Karol Harvey	(713) 670-2424	\$5,606,187	\$4,967,893	\$550,003	\$1,382,534	818	4.60%	16.26%
21029	PORT OF HOUSTON WAREHOUSE	1717 E Loop N., Ste. 160	Houston	77029	Bernie Williams	(713) 673-5565	\$4,121,387	\$1,175,438	\$2,921,472	\$397,499	305	8.14%	15.76%
14512	PORT TERMINAL	8934 Manchester St., Ste. 215	Houston	77012	Joan Trainer	(713) 926-5000	\$2,437,886	\$2,437,886	\$7,836,762	\$2,995,559	877	-8.55%	-11.04%
67554	POSTEL FAMILY	1300 Broad St.	Wichita Falls	76308	John Buckley	(940) 761-8600	\$69,051,061	\$44,299,419	\$21,921,527	\$5,823,053	6,518	5.79%	11.72%
2077	PRAIRIE VIEW	P.O. Box 788	Prairie View	77446	Gloria Hall	(936) 857-4925	\$4,711,479	\$1,290,018	\$3,293,561	\$583,683	822	-1.48%	-34.86%
67507	PRESTIGE COMMUNITY	P.O. Box 802631	Dallas	75380	Sammy Shanafelt	(972) 715-4444	\$77,408,013	\$55,971,904	\$18,797,671	\$7,166,635	7,263	4.94%	13.87%
2131	PRIMEWAY	P.O. Box 53088	Houston	77052	Annette Zimmerman	(713) 799-6200	\$446,876,732	\$294,413,534	\$129,171,519	\$32,642,538	49,565	2.78%	22.78%
68592	PROMISE	6500 Rookin, Bldg. C, Ste. C-109	Houston	77074	Randy Martinez	(832) 239-8599	\$5,437,411	\$3,880,063	\$1,383,928	\$647,627	2,641	32.33%	13.02%
67428	PUBLIC EMPLOYEES	P.O. Box 2205	Austin	78768	Gary Whitcomb	(512) 474-1955	\$292,184,111	\$147,902,195	\$134,863,724	\$22,047,891	24,450	2.69%	12.13%
68569	QUALTRUST	P.O. Box 165448	Irving	75016	John Dichiaro	(972) 714-1300	\$190,881,655	\$145,414,801	\$37,307,750	\$19,922,217	23,854	-1.35%	1.57%
13765	QUEMADO	P.O. Box 8	Quemado	78877	Billie Krieg	(830) 757-1535	\$1,426,498	\$1,082,320	\$258,271	\$187,899	469	-13.45%	-10.29%
8111	RANDOLPH-BROOKS	One Randolph Brooks Pkwy.	Live Oak	78233	Chris O'Connor	(210) 945-3300	\$5,993,295,632	\$3,979,612,588	\$1,696,842,240	\$774,233,394	479,897	8.74%	14.55%
5029	RED RIVER EMPLOYEES	P.O. Box 5909	Texarkana	75505	Robert Buck	(903) 733-3000	\$671,723,495	\$394,601,490	\$244,031,933	\$70,596,951	69,280	2.62%	10.05%
67486	RED	10200 E Fwy. 125	Houston	77029	Dorothy Hyman	(713) 673-3333	\$19,982,947	\$541,350	\$19,157,095	\$2,669,974	1,782	-2.44%	13.19%
61532	REEVES COUNTY TEACHERS	P.O. Box 430	Pecos	79772	Jimmy Dutchover	(915) 447-6192	\$9,403,402	\$6,994,346	\$1,975,667	\$797,787	1,584	8.81%	9.97%
12365	REFUGIO COUNTY	212 W Vance St.	Refugio	78377	Tamara Moehr	(361) 526-2275	\$10,397,611	\$5,150,587	\$4,637,919	\$1,565,980	1,072	5.66%	-0.18%
68439	RESOURCE	1200 Bellevue St.	Dallas	75215	Jim Bisenidine	(214) 319-3100	\$393,455,267	\$315,596,899	\$48,065,164	\$41,184,387	48,157	0.22%	0.89%
23328	RIO GRANDE MASONIC PRINCE HALL	P.O. Box 11417	Houston	77293	Herbert Gabel	(713) 635-6935	\$335,988	\$59,517	\$278,427	\$43,805	81	-4.01%	-28.95%
61734	RIO GRANDE VALLEY	2910 E. Grimes	Harlingen	78550	Allyson Morrow	(956) 423-5792	\$79,812,287	\$41,582,037	\$31,840,527	\$8,029,688	16,908	3.29%	9.89%
926	RIVER CITY	P.O. Box 12689	San Antonio	78212	Kim Heinze	(210) 225-6866	\$131,376,845	\$85,961,966	\$31,719,456	\$11,073,753	14,569	-9.88%	-2.33%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
19926	ROCKDALE	1821 W Cameron	Rockdale	76567	Ron Montgomery	(512) 446-2583	\$72,042,002	\$22,484,621	\$43,938,543	\$8,842,078	7,575	3.55%	8.38%
9799	ROCKET	905 W Mcgregor Dr.	Mcgregor	76657	Glenda Hollingsworth	(254) 840-2873	\$16,171,443	\$10,271,207	\$5,270,768	\$1,415,077	2,525	3.00%	13.40%
10749	S.W.E.	1209 Industrial	Kilgore	75662	Susan Oglesby	(903) 984-3063	\$1,425,602	\$617,235	\$806,677	\$118,480	165	45.65%	-17.78%
5866	SABINE	P.O. Box 3000	Orange	77630	David Meaux	(888) 319-1328	\$166,731,183	\$102,168,578	\$49,451,811	\$70,052,941	14,764	2.48%	1.05%
3946	SACRED HEART PARISH HALLETTSVILLE	1206 N Texana St.	Hallettsville	77964	Agnes Roznosky	(361) 798-4361	\$39,461,440	\$16,318,616	\$21,268,744	\$3,141,616	2,374	9.05%	0.86%
67501	SAFE	2002 N 11th St.	Beaumont	77703	Margaret Adams	(409) 899-2542	\$11,382,141	\$5,300,261	\$5,300,435	\$1,397,577	2,160	-5.57%	0.80%
15001	SALT EMPLOYEES	P.O. Box 246	Grand Saline	75140	Patty Carter	(903) 962-4204	\$1,993,201	\$891,436	\$1,097,801	\$684,879	537	0.07%	10.90%
3080	SAM ANGELO	235 W. 1st St.	San Angelo	76903	Kaye Edwards	(915) 653-8320	\$21,309,141	\$11,674,596	\$8,702,049	\$1,861,764	3,158	5.29%	-0.15%
24382	SAN ANTONIO	P.O. Box 1356	San Antonio	78295	Steve Hennigan	(210) 258-1414	\$2,754,433,374	\$2,602,752,339	\$97,178,051	\$319,344,112	250,089	-3.58%	-2.29%
12200	SAN ANTONIO WATER SYSTEM	3930 E Houston St.	San Antonio	78237	Carol Murray	(210) 233-3333	\$2,777,227	\$1,670,830	\$1,054,457	\$333,777	1,082	-16.24%	-13.59%
11721	SAN PATRICO COUNTY TEACHERS	501 W. Merriman St.	Sinton	78387	Melodie Brett	(361) 364-3683	\$28,574,158	\$22,457,832	\$3,992,148	\$3,914,096	3,895	-0.61%	-0.07%
9971	SANTIA FE	P.O. Box 15088	Amarillo	79105	Steven Adee	(806) 373-0736	\$116,323,835	\$47,244,956	\$65,250,595	\$15,783,346	8,098	-0.67%	40.06%
67625	SCHLUMBERGER EMPLOYEES	225 Schlumberger Dr.	Sugar Land	77478	Harold Otis	(281) 285-4551	\$725,233,113	\$156,961,276	\$556,046,619	\$74,349,381	29,651	32.02%	11.28%
67612	SCOTT & WHITE EMPLOYEES	P.O. Box 3644	Temple	76505	Gary Janacek	(254) 778-3199	\$38,324,698	\$13,296,264	\$21,629,401	\$2,145,396	5,846	6.08%	-4.04%
10551	SCURRY COUNTY SCHOOL	1903 40th St.	Snyder	79549	Pam Reston	(325) 573-6568	\$10,000,786	\$5,099,527	\$4,838,463	\$1,579,587	1,280	2.78%	-5.30%
6008	SEAGOVILLE	2209 N Hwy. 175	Seagoville	75159	Walt Stuewe	(972) 287-5685	\$16,226,874	\$5,659,947	\$10,233,621	\$2,479,061	1,166	-2.89%	-6.92%
5547	SECURITY FIRST	P.O. Box 4829	McAllen	78502	Al Beltran	(956) 661-4000	\$379,113,443	\$285,316,247	\$52,575,006	\$37,225,092	56,025	0.46%	-0.43%
11065	SECURITY SERVICE	16211 La Cantera Pkwy.	San Antonio	78256	Jim Laffoon	(210) 476-4000	\$8,086,101,582	\$7,603,774,582	\$172,969,064	\$726,872,992	990,172	4.64%	11.89%
3064	SELECT	1914 N Pan Am Expwy. N	San Antonio	78208	Belinda Barrera-McDaniel	(210) 223-6561	\$33,472,882	\$30,939,915	\$1,184,323	\$4,804,553	5,445	-0.37%	4.91%
17154	SEMINOLE PUBLIC SCHOOLS	207 SW 6th	Seminole	79360	Steve Scott	(432) 377-2383	\$8,358,067	\$3,770,387	\$4,505,388	\$1,549,073	974	-1.16%	-8.23%
67645	SERVICE 1ST	P.O. Box 8155	Greenville	75404	Michael Bailey	(903) 457-4686	\$53,584,858	\$16,851,625	\$34,024,249	\$5,240,176	6,639	1.72%	-8.27%
3938	SHAMROCK	P.O. Box 400	Dumas	79029	Eddie Phillips	(806) 935-3333	\$31,403,724	\$13,917,296	\$6,483,896	\$7,594	3.10%	4.57%	
67477	SHARED RESOURCES	2102 E Pasadena Frwy.	Pasadena	77506	Stephanie Salazar	(713) 473-9244	\$24,082,787	\$16,458,306	\$6,214,474	\$2,721,637	2,890	6.89%	15.20%
1941	SHELL	P.O. Box 578	Deer Park	77536	Jose Rodriguez	(713) 844-1100	\$675,832,182	\$483,424,383	\$144,257,366	\$67,414,963	66,545	8.63%	16.23%
12259	SHERWIN	P.O. Box 1294	Portland	78374	Sandra Reyes	(361) 777-2383	\$1,574,856	\$5,484,080	\$5,659,954	\$3,053,304	1,671	7.69%	2.62%
60396	SHEL-TEX	P.O. Box 660	Skellytown	79880	Terri Cone	(806) 848-2413	\$5,717,747	\$3,602,895	\$2,078,574	\$1,070,195	751	3.13%	2.45%
67927	SMART FINANCIAL	P.O. Box 920719	Houston	77292	Gary Luna	(713) 850-1600	\$99,215,496	\$309,822,885	\$208,690,420	\$52,162,949	75,170	6.50%	13.44%
8237	SOUTH TEXAS	2121 Dove	McAllen	78504	Ronald Hyde	(956) 686-9515	\$45,169,915	\$22,397,544	\$19,624,610	\$2,962,580	7,549	5.09%	76.67%
68300	SOUTH TEXAS AREA RESOURCES	P.O. Box 10324	Corpus Christi	78460	Christina Reyna	(361) 242-7827	\$44,842,864	\$18,561,437	\$23,525,941	\$5,799,054	5,674	-3.01%	-0.11%
7024	SOUTH TEXAS REGIONAL	P.O. Box 1556	Laredo	78042	Elvira Lemus	(956) 723-0363	\$6,895,072	\$4,890,740	\$1,895,671	\$679,201	1,304	5.81%	-8.09%
21163	SOUTHEAST TEXAS EMPLOYEES	1608 W Park	Orange	77630	Linda Landy	(409) 746-2177	\$8,964,951	\$4,206,357	\$4,518,718	\$848,207	870	-4.14%	0.97%
9214	SOUTHERN	P.O. Box 2765	Houston	77252	Jeanne Walker	(713) 232-7774	\$83,170,350	\$60,583,835	\$22,271,246	\$21,501,955	4,454	11.66%	15.02%
67660	SOUTHERN STAR	5253 Hollister	Houston	77040	Debbie Callihan	(713) 934-1460	\$22,916,390	\$13,463,440	\$6,098,850	\$3,778,126	3,466	-0.96%	0.12%
15815	SOUTHLAND	2601 S John Redditt Dr.	Lufkin	75904	Jonathan Matthews	(936) 639-2311	\$32,062,118	\$24,749,027	\$5,047,524	\$3,526,372	4,342	7.58%	11.94%
67550	SOUTHWEST 66	P.O. Box 12010	Odessa	79768	Anita Lintzen	(432) 363-6600	\$84,317,892	\$42,439,823	\$38,201,871	\$8,837,963	10,134	10.52%	2.26%
22157	SOUTHWEST AIRLINES	P.O. Box 35708	Dallas	75235	Charles Rutan	(214) 357-5577	\$334,302,989	\$210,512,768	\$93,413,680	\$43,050,510	40,904	13.67%	10.51%
15327	SOUTHWEST FINANCIAL	7610 Stemmons Frwy., Ste. 110	Dallas	75247	Melanie Kennedy	(214) 630-7111	\$46,883,752	\$35,383,010	\$11,847,105	\$9,939,110	10,416	1.82%	25.58%
60533	SOUTHWEST HERITAGE	P.O. Box 4898	Odessa	79760	Romy Haynes	(432) 367-8993	\$108,760,928	\$68,641,511	\$32,688,098	\$9,404,080	8,778	11.70%	21.05%
10913	SOUTHWEST RESEARCH CENTER	7215 Gulebra Rd.	San Antonio	78251	Alice Viera	(210) 684-1054	\$69,566,356	\$31,313,561	\$34,905,897	\$6,216,284	10,156	2.44%	9.20%
9496	SP TRAINMEN	12655 Woodforest, Ste. 855	Houston	77015	Sandy Allen	(713) 453-1010	\$3,138,370	\$751,500	\$2,364,795	\$1,198,391	703	-1.23%	-9.71%
61135	SPACE CITY	3101 Harrisburg Blvd.	Houston	77003	Craig Rohden	(713) 222-1244	\$67,981,105	\$51,317,790	\$9,796,171	\$5,710,586	8,082	1.84%	14.66%
61438	SPCO	9800 NW Frwy. 100	Houston	77092	J. Timothy Adams	(713) 520-5060	\$37,563,225	\$32,081,157	\$2,897,861	\$4,090,453	4,044	-0.69%	11.22%
13931	SPOHN HEALTH SYSTEM	P.O. Box 3906	Corpus Christi	78463	Dan Thornton	(361) 814-3463	\$13,883,497	\$5,704,629	\$7,238,509	\$3,401,664	2,742	-3.39%	7.93%
67686	ST. JOSEPH'S	P.O. Box 15650	San Antonio	78212	Darrell Lynch	(210) 225-6126	\$42,827,143	\$16,450,468	\$25,023,375	\$3,392,850	6,535	-3.87%	-7.47%
23525	ST. LUKE'S COMMUNITY	11011 Hall Rd.	Houston	77089	George Bishop	(281) 464-8286	\$1,386,714	\$306,705	\$1,071,028	\$121,837	487	-2.26%	-9.82%
11624	ST. STEPHEN'S	P.O. Box 2366	Houston	77252	Lupita Llanes	(713) 862-8945	\$909,519	\$502,361	\$455,238	\$495,734	525	-14.69%	29.64%
67512	STAR OF TEXAS	P.O. Box 14567	Austin	78761	Frances Laurel	(512) 458-8253	\$33,456,701	\$14,405,783	\$16,425,077	\$3,915,931	3,929	3.83%	-1.10%
18559	STARR COUNTY TEACHERS	P.O. Box 367	Rio Grande City	78582	Emma Gonzalez	(956) 487-4044	\$25,725,267	\$11,501,741	\$11,981,295	\$4,565,419	5,010	6.05%	9.88%
18816	STEC	P.O. Box 151	Nursery	77976	Carol Johnston	(361) 485-6125	\$8,645,474	\$2,530,569	\$6,048,375	\$1,123,742	920	0.12%	-23.34%
15112	STONE TYLER EMPLOYEES	P.O. Box 1356	Tyler	75710	Joyce Horton	(903) 521-9033	\$106,035	\$14,761	\$91,155	\$59,733	32	-40.17%	-74.10%

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CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
22177	SUGAR GROWERS	P.O. Box 459	Santa Rosa	78593	Mary Garza	(956) 636-1411	\$2,601,348	\$626,431	\$1,974,417	\$868,035	434	-11.25%	-29.05%
4642	SUGAR LAND EMPLOYEES	P.O. Box 21	Sugar Land	77487	Rebecca Christopoulos	(281) 242-2322	\$6,720,155	\$2,367,380	\$3,514,193	\$514,315	1,359	-1.70%	51.29%
68626	SUNTIDE	P.O. Box 10070	Corpus Christi	78460	Bill Wade	(361) 241-7100	\$86,972,589	\$71,894,720	\$13,235,023	\$11,259,115	8,279	30.02%	12.18%
11773	SWEENEY TEACHERS	P.O. Box 307	Sweeny	77480	Denise Upton	(979) 548-2662	\$2,861,376	\$1,477,805	\$1,343,738	\$344,094	701	0.50%	-14.72%
67520	SWEETEX	P.O. Box 2312	Longview	75606	Lawanda Drennan	(903) 753-1150	\$12,158,130	\$4,506,713	\$7,507,116	\$3,344,521	1,008	3.00%	0.61%
11377	SWEETWATER REGIONAL	P.O. Box 218	Sweetwater	79556	Gail Rose	(325) 235-4319	\$11,817,263	\$3,984,456	\$6,936,924	\$1,765,576	2,082	2.44%	-17.60%
5325	SWEMP	601 Olive	Texarkana	75501	Betty Ferguson	(903) 793-2274	\$9,397,565	\$5,525,780	\$3,715,159	\$1,442,849	997	7.32%	2.61%
23605	SYNERGY	P.O. Box 691730	San Antonio	78269	Sean Murphy	(210) 345-2222	\$200,844,755	\$140,449,974	\$56,723,273	\$24,179,886	11,163	4.84%	8.44%
67462	T & F EMPLOYEES	P.O. Box 279	Port Arthur	77641	Belinda Flowers	(409) 982-0891	\$865,491	\$683,611	\$179,547	\$236,855	427	-5.27%	6.64%
6687	T & P LONGVIEW	2320 N Eastman Rd.	Longview	75605	Linda Dailey	(903) 753-3207	\$10,561,576	\$7,856,765	\$2,323,286	\$1,885,928	1,200	-4.41%	2.93%
60051	TARRANT COUNTY	200 Taylor St., Ste. 215	Fort Worth	76102	Lily Newfarmer	(817) 884-1470	\$73,222,940	\$64,701,801	\$5,405,387	\$6,643,371	10,140	5.85%	8.62%
8589	TCTEACHERS	P.O. Box 1150	Texas City	77592	Brad Jackson	(409) 942-2617	\$8,424,862	\$2,005,620	\$6,319,552	\$1,400,651	1,105	3.08%	-0.95%
67873	TCC	P.O. Box 38667	Dallas	75238	Ronald Powers	(214) 348-8670	\$37,396,271	\$34,680,980	\$66,385	\$2,516,215	8,322	36.97%	45.95%
60705	TDECU	1001 Fm 2004	Lake Jackson	77566	Stephanie Sherrold	(979) 297-1154	\$2,283,327,171	\$2,010,877,783	\$147,895,599	\$23,704,494	191,514	14.82%	9.34%
10776	TEACHERS ALLIANCE	P.O. Box 1805	Longview	75606	George Bates	(903) 758-4662	\$1,532,482	\$417,325	\$1,149,262	\$425,775	406	-4.99%	-16.85%
20147	TEAM FINANCIAL	10959 Ella Blvd., Ste. C	Houston	77067	Lynda Milton	(281) 876-2501	\$6,036,301	\$3,251,461	\$2,453,420	\$508,610	1,743	4.75%	10.52%
66351	TELCO PLUS	P.O. Box 3099	Longview	75606	Betty Dewese	(903) 753-5588	\$66,050,074	\$32,921,117	\$26,489,780	\$8,452,572	8,909	0.29%	7.26%
67573	TEMPLE SAMITAFE COMMUNITY	P.O. Box 4026	Temple	76505	Mike Hamby	(254) 778-7222	\$17,461,377	\$7,993,084	\$8,763,385	\$1,059,478	2,594	2.83%	-11.14%
6726	TEMPLE-INLAND	109 N Temple Dr.	Diboll	75941	Diane Brock	(936) 829-1616	\$13,655,355	\$6,264,922	\$7,079,303	\$1,766,793	1,702	1.12%	9.01%
67579	TEX MEX EMPLOYEES	1420 Cedar Ave.	Laredo	78040	Enrique Villarreal	(956) 722-1032	\$13,023,854	\$4,891,039	\$7,552,120	\$2,689,044	2,202	-11.86%	-16.35%
60806	TEXANS	P.O. Box 853912	Richardson	75085	Kevin Durrance	(972) 348-2000	\$1,437,921,114	\$602,278,508	\$771,974,733	\$75,835,555	112,216	-1.97%	-1.27%
24567	TEXAR	P.O. Box 6085	Texarkana	75505	Kelly Mitchell	(903) 223-0000	\$317,085,433	\$187,292,994	\$105,199,852	\$38,141,326	27,149	0.75%	4.69%
5822	TEXARKANA TERMINAL EMPLOYEES	3801 Texas Blvd.	Texarkana	75503	Ronda Nichols	(903) 794-8216	\$12,702,665	\$8,313,565	\$3,446,624	\$1,523,366	1,645	-6.14%	-4.16%
5497	TEXAS	1100 Commerce St., Ste. 745	Dallas	75242	Paula Smith	(214) 748-9556	\$66,726,732	\$30,670,137	\$32,559,206	\$4,633,530	9,347	-5.49%	5.30%
23184	TEXAS ASSNS OF PROFESSIONALS	9110 IH 10 West, Ste. 100	San Antonio	78230	Sandy Grigsby	(210) 593-1200	\$26,132,078	\$26,760,571	\$805,946	\$2,383,578	2,694	7.97%	20.20%
67465	TEXAS BAY AREA	12611 Fuqua St.	Houston	77034	Jesse Gutierrez	(713) 852-6700	\$312,341,148	\$235,128,919	\$45,044,402	\$33,837,601	34,182	2.45%	13.50%
15788	TEXAS COASTAL COMMUNITY	P.O. Box 20396	Beaumont	77720	Lanya Robin	(409) 842-5233	\$2,809,808	\$16,470,562	\$5,685,160	\$3,530,510	3,048	-4.85%	13.82%
67511	TEXAS DPS	P.O. Box 15346	Austin	78761	Mike Rippen	(512) 452-5211	\$63,311,038	\$32,890,849	\$28,730,493	\$5,768,301	7,556	1.63%	13.02%
11231	TEXAS FARM BUREAU	P.O. Box 2689	Waco	76702	Linda Rogers	(254) 751-2585	\$2,879,098	\$2,899,549	\$3,486,094	\$1,200,948	916	0.94%	-3.09%
67452	TEXAS HEALTH	P.O. Box 4003	Austin	78765	Tammy Borkin	(512) 454-4636	\$72,005,556	\$50,923,807	\$18,807,567	\$7,740,337	5,799	4.99%	1.82%
67413	TEXAS HEALTH RESOURCES	12270 Coit Rd., S-100	Dallas	75251	Suzanne Chism	(214) 361-3809	\$16,769,763	\$10,469,567	\$5,549,266	\$1,492,798	3,851	7.05%	-4.88%
18218	TEXAS LEE	242 South P.O. St. Oak Ln.	Houston	77056	Susannah Lee Wong	(713) 965-0744	\$192,437	\$93,926	\$96,677	\$54,046	89	17.66%	-36.70%
8676	TEXAS PARTNERS	1011 Wales Dr.	Killeen	76549	Gary Straley	(254) 526-3081	\$141,900,660	\$53,838,704	\$79,608,248	\$11,029,273	18,685	5.09%	24.02%
5337	TEXAS PEOPLE	4613 Wellesley	Fort Worth	76107	Carolyn Smithwick	(817) 731-2756	\$22,274,910	\$12,086,835	\$9,216,086	\$4,407,309	3,044	2.07%	3.82%
3828	TEXAS PLAINS	804 S Madison	Amarillo	79101	Kasha Young	(806) 373-6641	\$31,595,788	\$20,607,449	\$9,810,638	\$4,324,906	7,511	2.02%	6.86%
12858	TEXAS TECH	Box 41072	Lubbock	79409	Chris Hutson	(806) 742-3606	\$47,461,717	\$83,158,527	\$8,074,911	\$10,190,310	11,466	6.07%	9.34%
67490	TEXAS TELCOM	8818 Garland Rd.	Dallas	75218	Stephen Gibson	(214) 320-8818	\$106,022,009	\$23,289,594	\$16,819,181	\$5,171,774	3,551	12.06%	10.43%
68434	TEXAS TRUST	P.O. Box 2260	Mansfield	76063	James Minge	(972) 263-5171	\$854,295,703	\$594,746,782	\$183,534,116	\$95,839,786	71,267	10.69%	16.67%
61267	TEXAS WORKFORCE	P.O. Box 760746	San Antonio	78245	Mary Dunagan	(210) 521-2898	\$7,858,850	\$1,671,789	\$1,048,972	\$1,671,789	1,227	2.63%	7.36%
2322	TEXASGULF	2015 N Fulton	Wharton	77488	J. Michael Sterry	(979) 282-2300	\$81,323,025	\$57,804,131	\$19,802,256	\$8,769,641	10,171	11.75%	15.10%
68608	TEXELL	P.O. Box 983	Temple	76503	Tony Hale	(254) 773-1604	\$230,130,662	\$186,896,140	\$27,503,363	\$28,830,844	32,503	0.15%	14.25%
11576	TEXHILCO SCHOOL EMPLOYEES	1018 Sidney Baker St.	Kerrville	78028	Mark Bigott	(830) 896-3977	\$13,831,391	\$9,986,571	\$2,224,945	\$1,107,648	1,928	6.44%	1.51%
4292	TEXONIA	P.O. Box 310	Fritch	79036	Fred Cooper	(806) 857-3319	\$13,352,828	\$4,214,617	\$9,033,990	\$2,397,095	1,206	-3.18%	7.52%
61527	TEXONIA COMMUNITY	P.O. Box 1320	Wichita Falls	76307	Wayne Mansur	(940) 851-4000	\$113,866,661	\$85,973,234	\$13,174,575	\$10,924,786	13,918	9.31%	4.12%
11670	TEXONIA EDUCATORS	506 W Lamar St.	Sherman	75990	Louella Williams	(903) 892-1505	\$67,645,882	\$20,918,361	\$43,879,543	\$10,674,243	7,607	5.53%	-2.28%
17953	TEXSTAR	209 W Main St.	Kenedy	78119	Tina Garcia	(830) 583-3443	\$2,257,806	\$4,155,600	\$17,507,932	\$1,989,729	1,621	4.58%	-10.38%
61312	THD 6	4692 E University Blvd. Ste. 102	Odessa	79762	Michele Huebner	(432) 363-8650	\$2,396,026	\$2,396,026	\$1,238,674	\$501,847	629	-2.29%	3.42%
67480	THD DISTRICT 17	P.O. Box 1312	Bryan	77806	Lynn Bush	(979) 778-8433	\$3,076,303	\$965,984	\$2,058,315	\$694,386	539	-6.19%	8.13%
67421	THE ELECTRIC UTILITIES	2002 Birdwell Ln.	Big Spring	79720	Carol Jeter	(432) 263-3442	\$6,753,485	\$2,717,307	\$3,899,193	\$806,218	697	-1.51%	16.45%
67640	THE GROCERS SUPPLY EMPLOYEES	P.O. Box 14515	Houston	77221	Tita Herrera	(713) 746-5680	\$3,523,829	\$486,234	\$3,020,348	\$590,949	2,427	0.82%	-9.85%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
22747	THE LOCAL	P.O. Box 560303	Dallas	75356	Jim Ratliff	(214) 638-0404	\$24,084,576	\$17,782,894	\$5,933,203	\$3,830,265	5,165	-0.84%	-14.31%
8290	THE PEOPLES	P.O. Box 9335	Amarillo	79105	Arthur Homell	(806) 359-8571	\$164,000,767	\$68,885,147	\$85,679,064	\$13,951,275	19,052	1.78%	3.95%
5929	TIP OTEXAS	11501 Gateway Blvd. W	El Paso	79936	Gabri Escandon	(915) 532-6575	\$21,981,008	\$12,315,455	\$8,029,982	\$4,066,004	4,221	-6.29%	-10.73%
67835	TRANS TEXAS SOUTHWEST	3401 Loop 306	San Angelo	76904	Toni Sidduth	(325) 944-3184	\$43,216,055	\$32,497,988	\$9,336,988	\$4,692,242	2,903	4.18%	2.19%
7482	TRANSSTAR	12930 NW Frwy.	Houston	77040	James Tuglie	(832) 201-0190	\$38,920,249	\$22,174,962	\$14,203,644	\$2,546,744	4,988	-1.30%	9.84%
67604	TRAVIS COUNTY	1101 North IH 35	Austin	78702	Margaret Rhoades	(512) 477-2641	\$29,146,929	\$12,595,408	\$14,751,210	\$2,207,689	3,143	12.42%	12.18%
67634	TRINITY VALLEY TEACHERS	P.O. Box 303	Palestine	75802	Freddie Reed	(903) 729-0207	\$25,820,730	\$4,769,540	\$19,199,517	\$7,187,380	3,700	-2.75%	-12.72%
24754	TRUSTUS	275 Ward Rd.	Midlothian	76065	Lisa Lemon	(972) 647-7195	\$8,654,668	\$4,441,748	\$3,605,882	\$689,702	2,601	-7.14%	-8.88%
67439	TX DOT	4173 Old Anson Rd.	Ablene	79601	Toni Nelson	(325) 676-8925	\$12,095,473	\$9,741,755	\$1,867,967	\$1,299,312	1,262	10.70%	11.77%
67638	TYLER CITY EMPLOYEES	819 N.Spring	Tyler	75702	MarriAnn Morgan	(903) 592-8012	\$18,087,769	\$9,384,662	\$8,284,716	\$2,946,880	2,711	1.97%	1.10%
15049	UNION FIDELITY	1415 N Loop W 110	Houston	77008	Cindy Hester	(713) 869-9053	\$19,355,317	\$4,840,221	\$14,099,681	\$2,883,571	4,209	3.67%	2.87%
67417	UNION PACIFIC EMPLOYEES	550 Lindbergh Dr.	Beaumont	77707	Kate Peweto	(409) 842-2560	\$1,935,339	\$1,935,339	\$2,997,512	\$813,415	740	4.32%	-6.65%
11633	UNION SQUARE	1401 Holliday St.	Wichita Falls	76301	John Barad	(940) 720-8000	\$328,574,279	\$200,823,120	\$104,461,494	\$38,039,484	22,170	1.38%	6.82%
67587	UNITED	4901 Old Jacksonville Hwy.	Tyler	75703	Sherri McElyea	(903) 595-3604	\$24,107,345	\$17,347,446	\$5,193,068	\$2,243,066	2,387	6.84%	15.27%
68369	UNITED COMMUNITY	P.O. Box 606	Galena Park	77547	Joe Harwell	(713) 674-5778	\$84,174,932	\$73,616,024	\$5,576,987	\$7,651,450	10,167	-1.66%	5.99%
67493	UNITED ENERGY	8790 FM, 1960 Bypass Rd. W A500	Humble	77338	Debbie Hendrix	(281) 964-1777	\$23,865,911	\$12,811,457	\$10,486,213	\$4,845,056	3,978	2.68%	1.68%
68251	UNITED HERITAGE	12208 N Mopac Expressway	Austin	78758	Buddy Schroeder	(512) 435-4545	\$786,467,596	\$524,329,884	\$199,373,413	\$66,662,470	54,577	5.06%	7.78%
10245	UNITED SAN ANTONIO COMMUNITY	5500 Usa Blvd.	San Antonio	78249	Stephen Coomes	(724) 228-2030	\$216,874,731	\$155,363,500	\$34,351,256	\$18,624,366	25,413	-4.33%	-9.61%
67588	UNITED SAVERS TRUST	14165 Northwest Frwy.	Houston	77040	Charlotte Aubry	(713) 462-5552	\$7,168,717	\$5,409,207	\$1,520,165	\$615,500	1,140	2.24%	4.68%
68589	UNITY ONE	6701 Burlingame Blvd.	Fort Worth	76131	Gaor Williams	(817) 306-3100	\$208,589,565	\$123,860,898	\$70,413,298	\$16,651,822	29,453	1.53%	16.34%
1367	UNIVERSITY	P.O. Box 9350	Austin	78766	Tony Budet	(512) 467-8080	\$1,759,151,735	\$1,300,287,305	\$260,433,735	\$143,100,702	180,277	6.30%	35.03%
66372	USE	24909 Kuykendahl Rd.	Tomball	77375	Greg Storch	(713) 595-3400	\$81,829,978	\$26,690,596	\$49,624,385	\$6,074,700	8,044	3.84%	2.72%
13132	USI	Drawer D	Deer Park	77536	Lupita Llanes	(281) 479-6536	\$7,013,406	\$4,526,000	\$12,272,878	\$4,580,455	1,490	3.11%	-8.06%
6289	VA REGIONAL OFFICE	P.O. Box 177	Waco	76703	Jeni Benier	(254) 753-8555	\$6,344,876	\$2,259,313	\$4,044,875	\$856,968	1,013	0.70%	-12.37%
850	VALLEY	P.O. Box 4700	Brownsville	78523	Olga Villarreal	(956) 425-5668	\$55,800,118	\$35,281,129	\$14,099,152	\$8,369,866	10,579	1.58%	11.04%
21788	VALWOOD PARK	1001 E Crosby	Carrollton	75006	Tammy Perkins	(972) 446-0540	\$13,263,556	\$5,293,955	\$5,293,955	\$3,168,400	3,999	0.35%	2.42%
67661	VATAT	614 E 12th St.	Austin	78701	Rosario Rodriguez	(512) 472-3258	\$4,556,814	\$4,556,814	\$2,516,531	\$1,238,555	1,165	20.10%	9.83%
68359	VELOCITY	P.O. Box 1089	Austin	78767	Debbie Mitchell	(512) 469-7000	\$685,729,786	\$466,328,560	\$181,636,680	\$77,069,133	75,745	2.62%	20.32%
3736	VICTORIA	701 Sam Houston	Victoria	77901	Ronald Hyde	(361) 578-2965	\$10,756,928	\$5,012,940	\$5,478,976	\$1,214,664	1,413	-4.82%	16.04%
13672	VICTORIA CITY-COUNTY EMPLOYEES	205 N Bridge St., Ste. 111	Victoria	77901	Sherie Dermitt	(361) 578-9888	\$7,680,436	\$2,730,050	\$4,832,765	\$1,167,970	1,216	7.52%	-0.04%
10327	VICTORIA TEACHERS	P.O. Box 1596	Victoria	77902	Lynne Kennedy	(361) 576-3168	\$15,398,651	\$4,043,645	\$10,956,623	\$4,483,790	1,181	-5.08%	2.93%
21368	VIDOR TEACHERS	140 E Bolivar	Vidor	77662	Kathy Wright	(409) 769-3348	\$2,994,017	\$1,943,869	\$1,025,030	\$469,495	533	1.16%	5.22%
6368	WACO	P.O. Box 646	Waco	76703	Tony Head	(254) 753-0361	\$14,282,565	\$6,048,659	\$7,496,830	\$1,173,068	2,632	-0.47%	-7.24%
5555	WACONIZED	5200-A Beverly Drive	Waco	76711	Linda Hubbard	(254) 755-8820	\$4,755,322	\$2,250,555	\$2,377,329	\$1,114,093	490	-6.40%	9.63%
12068	WALKER COUNTY	1802 Normal Park Dr.	Huntsville	77340	Rod Oliver	(409) 291-2171	\$28,565,170	\$13,287,673	\$12,885,397	\$2,814,084	4,458	4.52%	4.07%
67571	WARD COUNTY TEACHERS	301 S Main	Monahans	79756	Terrilyn Rankin-Swan	(432) 943-3445	\$16,424,961	\$5,331,420	\$10,394,286	\$1,423,929	1,492	5.58%	10.24%
12181	WELLSPRING	150 E Roundbunch Rd.	Bridge City	77611	Janna Achord	(409) 697-2461	\$36,963,910	\$29,827,403	\$3,879,183	\$3,547,717	5,405	-0.25%	7.72%
67592	WEST TEXAS EDUCATORS	P.O. Box 4959	Odessa	79760	Nicole Iovans-Dominguez	(432) 362-1414	\$52,723,013	\$24,936,867	\$25,249,256	\$4,173,232	4,845	1.47%	77.50%
5373	WESTEX	901 Ave. Q	Lubbock	79401	Vicki Love	(806) 765-5701	\$60,110,627	\$26,981,373	\$28,191,571	\$6,680,835	6,140	2.11%	1.40%
67915	WESTEX COMMUNITY	200 E Austin	Kermit	79745	Devora Mitchell	(432) 586-6631	\$62,710,372	\$33,869,123	\$20,702,140	\$5,739,358	8,905	11.16%	9.64%
67458	WHARTON COUNTY TEACHERS	P.O. Box 1004	Wharton	77488	Donna Nelson	(979) 532-1930	\$11,162,861	\$898,148	\$10,126,367	\$1,836,389	1,096	-1.36%	-15.20%
6317	WICHITA FALLS	2100 Seymour Hwy.	Wichita Falls	76301	John Arnold	(940) 322-9328	\$20,510,661	\$9,380,274	\$10,623,382	\$2,333,723	2,416	5.25%	3.58%
2112	WICHITA FALLS TEACHERS	P.O. Box 4516	Wichita Falls	76308	Angela Clark	(940) 692-7096	\$70,919,907	\$31,583,118	\$35,540,436	\$7,811,876	5,907	4.91%	12.19%
16373	WINDHORST	P.O. Box 127	Windthorst	76389	Judy Koetter	(940) 423-6776	\$47,194,191	\$17,753,510	\$28,602,288	\$7,894,749	2,447	0.59%	-4.61%
61524	WITCO HOUSTON EMPLOYEES	2519 Ave. H	Rosenberg	77471	John Herne	(281) 342-5907	\$1,088,603	\$595,780	\$357,925	\$30	3.03%	-11.18%	
7677	WTM ATLANTIC	P.O. Box 467	Denver City	79323	Joe English	(806) 592-9225	\$1,687,912	\$724,685	\$1,149,093	\$337,728	208	7.30%	-10.19%
10502	YANTIS	P.O. Box 267	Yantis	75497	Valinda Stephenson	(903) 383-2400	\$24,751,985	\$10,849,052	\$12,487,740	\$3,496,887	2,561	13.92%	-6.11%
6472	YOAKUM COUNTY	P.O. Box 395	Plains	79355	Tina Sneed	(806) 456-2929	\$8,752,030	\$3,814,176	\$4,786,576	\$1,578,000	1,288	-2.57%	-9.53%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	97	89	85	80	73	-8.75%	-5.53%
Number of Members	1,767,978	1,708,562	1,771,195	1,853,425	1,936,134	4.46%	1.83%
Total Assets (\$000)	14,760,946	14,381,469	15,341,621	16,418,637	17,355,116	5.70%	3.29%
Total Shares (\$000)	13,423,415	12,972,008	13,795,823	14,672,615	15,386,393	4.86%	2.77%
Total Loans (\$000)	10,870,345	9,979,261	10,072,205	10,680,718	11,960,005	11.98%	1.93%
Total Capital (\$000)	1,451,422	1,532,130	1,623,595	1,768,772	1,982,855	12.10%	6.44%

UTAH	Total Assets (\$000)	% of Total State Assets	Financial Ratios				Productivity Ratios				Member Service Ratios			
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 AMERICA FIRST	\$6,251,767	36.02%	10.31%	76.07%	1.67%	1.00%	3.47%	312	68.12%	\$8,601	\$8,392	25.90%	60.83%	19.29%
2 MOUNTAIN AMERICA	\$3,904,528	22.50%	9.72%	92.72%	1.80%	0.67%	4.24%	408	67.56%	\$11,668	\$7,384	20.10%	63.66%	22.12%
3 GOLDENWEST	\$1,036,997	5.98%	12.55%	67.13%	1.00%	0.20%	3.15%	276	75.46%	\$8,009	\$9,225	17.69%	69.61%	18.77%
4 UTAH COMMUNITY	\$928,217	5.35%	10.05%	59.50%	0.67%	0.19%	3.26%	401	82.52%	\$9,908	\$6,764	14.34%	69.17%	10.95%
5 UNIVERSITY FIRST	\$686,572	3.96%	10.30%	83.48%	0.93%	0.26%	3.07%	374	72.81%	\$8,435	\$7,451	25.14%	50.02%	12.60%
6 CYPRIUS	\$671,917	3.87%	10.31%	80.59%	1.17%	0.70%	3.89%	333	76.13%	\$10,448	\$6,877	23.80%	56.00%	13.97%
7 UTAH POWER	\$525,097	3.03%	12.87%	51.69%	0.98%	0.14%	1.26%	511	54.05%	\$17,998	\$18,364	22.83%	43.58%	11.33%
8 DESERET FIRST	\$465,150	2.68%	6.48%	75.48%	1.03%	1.23%	3.86%	349	77.91%	\$7,856	\$7,955	25.50%	62.87%	20.42%
9 GRANITE	\$345,817	1.99%	9.56%	73.35%	0.85%	0.35%	3.28%	319	79.64%	\$16,085	\$10,021	19.55%	51.89%	11.71%
10 WASATCH PEAKS	\$262,515	1.51%	9.84%	82.48%	0.43%	0.32%	4.01%	313	86.40%	\$9,494	\$7,523	14.41%	45.93%	16.06%
11 UTAH FIRST	\$255,842	1.47%	9.75%	88.87%	1.02%	0.22%	4.05%	309	75.08%	\$15,382	\$10,598	20.77%	58.80%	24.24%
12 JORDAN	\$230,169	1.33%	8.87%	62.00%	0.75%	0.72%	3.29%	361	84.52%	\$11,962	\$8,206	15.23%	46.69%	18.28%
13 ALPINE	\$167,513	0.97%	10.94%	59.43%	0.29%	0.29%	2.48%	448	84.48%	\$8,192	\$6,728	23.61%	29.94%	13.16%
14 AMERICAN UNITED FAMILY OF C U	\$161,958	0.93%	11.54%	89.37%	1.66%	0.89%	4.35%	351	68.23%	\$14,467	\$8,125	16.44%	53.92%	18.08%
15 HORIZON UTAH	\$118,150	0.68%	10.73%	58.24%	0.83%	0.35%	3.30%	259	84.17%	\$6,716	\$9,387	18.95%	61.61%	21.66%
16 TRANSWEST	\$116,156	0.67%	6.26%	85.00%	1.21%	0.29%	3.64%	342	75.84%	\$13,168	\$8,392	11.93%	47.86%	27.32%
17 EASTERN UTAH COMMUNITY	\$101,755	0.59%	9.57%	72.97%	0.58%	0.86%	3.97%	394	85.27%	\$12,519	\$7,728	16.80%	58.19%	9.93%
18 WEBER STATE	\$98,948	0.57%	8.99%	78.20%	0.46%	0.51%	3.97%	278	87.45%	\$10,201	\$9,752	16.41%	65.12%	17.01%
19 MEMBERS FIRST	\$98,383	0.57%	10.30%	73.73%	0.43%	1.00%	3.67%	466	83.19%	\$7,897	\$5,979	23.98%	36.11%	14.61%
20 BOX ELDER COUNTY	\$96,781	0.56%	21.11%	74.43%	1.79%	0.25%	3.24%	388	67.11%	\$8,566	\$5,847	24.88%	45.38%	8.56%
21 HEALTH CARE	\$72,309	0.42%	13.27%	36.77%	0.15%	0.30%	2.75%	442	94.16%	\$9,054	\$7,655	6.02%	47.71%	15.15%
22 NEBO	\$69,539	0.40%	15.92%	84.06%	1.96%	0.82%	3.78%	310	65.40%	\$7,828	\$5,763	30.96%	41.56%	13.63%
23 HERCULES	\$59,034	0.34%	11.02%	30.83%	0.48%	0.00%	2.78%	360	84.78%	\$8,784	\$11,391	15.56%	37.67%	9.73%
24 UTAH HERITAGE	\$50,731	0.29%	9.29%	90.61%	0.41%	1.26%	4.40%	288	88.11%	\$8,766	\$6,197	15.47%	35.67%	11.70%
25 PACIFIC HORIZON	\$45,276	0.26%	9.53%	94.48%	1.32%	1.41%	3.69%	455	70.74%	\$11,226	\$6,391	32.05%	34.84%	5.65%
26 HI-LAND	\$42,272	0.24%	17.09%	62.45%	0.94%	0.35%	1.54%	960	56.50%	\$21,213	\$12,155	17.56%	25.55%	7.91%
27 DESERTVIEW	\$33,484	0.19%	10.70%	61.45%	0.30%	3.00%	4.23%	481	86.36%	\$8,337	\$5,642	12.32%	57.49%	0.00%
28 FIREFIGHTERS	\$32,960	0.19%	12.50%	79.30%	0.40%	0.09%	3.07%	495	86.02%	\$8,248	\$8,296	29.73%	60.09%	18.99%
29 NATIONAL JACL	\$31,707	0.18%	11.33%	37.82%	-0.75%	0.01%	3.37%	551	128.73%	\$10,591	\$6,755	4.16%	14.66%	13.23%
30 ASSOCIATED FEDERAL EMPLOYEES	\$31,290	0.18%	12.01%	46.69%	-0.01%	0.25%	2.48%	548	98.21%	\$9,228	\$8,316	11.26%	19.26%	12.41%
31 NEPHI WESTERN EMPLOYEES	\$29,721	0.17%	28.35%	110.28%	2.04%	0.52%	1.72%	945	40.53%	\$11,822	\$5,611	28.53%	5.87%	0.00%
32 MILLARD COUNTY	\$28,368	0.16%	11.93%	67.95%	0.32%	0.36%	3.41%	449	90.14%	\$7,633	\$4,663	15.06%	51.71%	12.57%
33 EDUCATION 1ST	\$27,234	0.16%	8.84%	90.14%	0.69%	0.21%	3.96%	355	85.26%	\$11,935	\$7,341	23.63%	35.62%	12.47%
34 FREEDOM	\$26,481	0.15%	10.52%	80.11%	1.05%	0.16%	3.17%	546	75.48%	\$9,656	\$7,200	29.37%	45.60%	12.91%
35 LOGAN CACHE RICH	\$20,872	0.12%	13.31%	52.98%	0.55%	0.17%	1.68%	661	74.87%	\$10,920	\$6,863	20.77%	0.00%	0.00%
36 LOCAL UNION 354 IBEW	\$20,140	0.12%	13.13%	85.48%	1.23%	1.51%	3.26%	468	78.98%	\$9,482	\$7,466	32.05%	38.38%	15.26%
37 GRAND COUNTY	\$18,377	0.11%	10.86%	89.10%	1.07%	1.36%	4.44%	393	71.40%	\$12,762	\$5,915	26.08%	31.57%	0.00%
38 LOGAN MEDICAL	\$18,303	0.11%	14.92%	79.60%	1.02%	0.40%	2.38%	509	69.51%	\$12,032	\$6,779	26.55%	33.36%	0.00%
39 UTAH	\$17,384	0.10%	11.86%	68.58%	0.52%	0.09%	2.94%	520	85.07%	\$11,221	\$7,362	18.77%	35.23%	6.64%
40 SAN JUAN	\$15,450	0.09%	6.73%	76.35%	-6.44%	2.33%	7.55%	311	78.96%	\$8,058	\$3,420	17.81%	58.86%	0.00%
41 KINGS PEAK	\$15,202	0.09%	8.21%	65.21%	0.26%	2.84%	4.06%	351	92.58%	\$12,256	\$5,667	12.63%	21.11%	0.00%
42 P&S	\$14,789	0.09%	8.81%	64.69%	-1.29%	2.57%	4.45%	507	99.41%	\$7,611	\$4,789	14.01%	22.75%	9.35%
43 VARIAN	\$13,894	0.08%	18.12%	46.38%	0.20%	0.00%	2.32%	360	92.04%	\$6,881	\$9,001	19.51%	41.95%	15.15%
44 DEVILS SLIDE	\$9,984	0.06%	12.94%	84.41%	1.03%	0.21%	2.13%	732	67.38%	\$10,635	\$5,934	26.59%	0.00%	0.00%
45 CUP	\$6,319	0.04%	15.55%	90.27%	-0.01%	0.04%	3.14%	512	100.41%	\$8,788	\$4,153	18.83%	9.92%	0.00%
46 PROVO POSTAL	\$6,308	0.04%	8.42%	89.30%	0.31%	0.61%	4.94%	307	84.32%	\$15,905	\$6,240	22.02%	13.12%	0.00%
47 HOLLYFRONTIER EMPLOYEE'S	\$6,266	0.04%	15.86%	103.79%	1.03%	0.19%	2.94%	467	72.05%	\$10,555	\$5,618	42.83%	0.00%	0.00%
48 MIDVALLEY	\$6,209	0.04%	32.24%	55.44%	-1.20%	0.76%	3.74%	272	147.35%	\$19,586	\$7,743	7.73%	13.81%	0.00%
49 TANNER EMPLOYEES	\$5,692	0.03%	11.28%	66.58%	1.00%	0.44%	3.95%	361	100.64%	\$7,608	\$3,987	18.51%	21.52%	0.00%
50 GIBBONS AND REED EMPLOYEES	\$5,621	0.03%	14.28%	45.88%	0.46%	2.37%	2.91%	839	86.31%	\$7,889	\$2,869	10.25%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
64332	ALPINE	P.O. Box 217	Orem	84059	Paul Atkinson	(801) 225-0256	\$167,512,588	\$87,843,078	\$73,439,030	\$17,555,667	21,966	2.02%	-2.79%
24694	AMERICA FIRST	P.O. Box 9199	Ogden	84409	John Lund	(801) 627-0900	\$6,251,767,365	\$4,209,484,562	\$1,770,680,116	\$749,156,936	659,395	6.38%	10.29%
8187	AMERICAN UNITED FAMILY OF CUS	500 Foothill Dr.	Salt Lake City	84148	Phillip Patten	(801) 583-5015	\$161,958,109	\$128,542,964	\$13,971,592	\$17,671,199	17,702	11.69%	22.35%
9738	ASSOCIATED FEDERAL EMPLOYEES	125 S State St., Rm. 2205	Salt Lake City	84138	Spring Jensen	(801) 364-5717	\$31,290,374	\$12,762,716	\$18,083,730	\$3,902,741	3,287	-1.94%	-8.30%
67137	BAILEY INC. EMPLOYEES	5392 Peggy Ln.	West Valley City	84120	Joyce McDonald	(801) 955-9326	\$956,717	\$757,215	\$197,930	\$90,701	425	24.87%	29.09%
67140	BECKSTRAND AND ASSOCIATES	6322 So. 3000 E., Ste. 120	Salt Lake City	84121	Mariam Behashti	(801) 944-7722	\$265,478	\$48,707	\$215,082	\$151,660	31	-51.25%	-29.87%
9163	BOX ELDER COUNTY	1023 Medical Dr.	Brigham City	84302	Scott Webre	(435) 723-3437	\$96,781,047	\$56,613,825	\$34,161,810	\$20,628,955	13,009	5.7%	0.18%
13833	CUP	P.O. Box 50526	Provo	84605	Ann Brinkerhoff	(801) 374-1170	\$6,318,998	\$4,798,018	\$1,434,528	\$996,613	1,280	-6.23%	1.17%
24688	CYPRIUS	P.O. Box 9002	West Jordan	84084	Todd Adamson	(801) 260-7600	\$671,916,671	\$483,780,519	\$151,437,640	\$71,671,573	87,287	5.90%	13.56%
24708	DESERET FIRST	P.O. Box 45046	Salt Lake City	84145	Shane London	(801) 456-7000	\$465,149,922	\$325,941,717	\$123,933,928	\$33,482,263	54,279	6.00%	6.16%
67101	DESERET NEWS EMPLOYEES	P.O. Box 26042	Salt Lake City	84126	Janette Mack	(801) 972-1116	\$1,592,636	\$635,629	\$945,123	\$286,050	384	-5.15%	-6.68%
13790	DESERTVIEW	P.O. Box 580	Huntington	84528	Michael Nelson	(435) 687-9364	\$33,483,682	\$18,350,329	\$14,798,925	\$4,601,984	5,293	6.99%	-7.63%
16264	DEVILS SLIDE	P.O. Box 588	Morgan	84050	Jill Carrigan	(801) 829-6900	\$9,983,975	\$7,327,591	\$2,387,682	\$1,380,194	1,463	1.30%	3.18%
12841	DUGWAY	5326 Valdez Circle	Dugway	84022	Jackie Carnahan	(435) 831-4572	\$3,846,135	\$2,217,398	\$1,486,668	\$784,975	784	4.29%	-0.99%
24709	EASTERN UTAH COMMUNITY	P.O. Box 719	Price	84501	Michael Milovich	(435) 637-2443	\$101,754,698	\$66,714,467	\$29,191,609	\$10,141,962	11,831	0.20%	4.19%
67127	EDUCATION 1ST	1250 Country Hills Dr.	Ogden	84403	Kent Greenfield	(801) 392-4877	\$27,234,188	\$22,294,392	\$4,126,442	\$2,534,205	3,369	9.08%	7.31%
67064	EMPLOYEES FIRST	885 N 600 W	Logan	84321	Kenneth McDaniel	(435) 752-8175	\$1,885,242	\$433,860	\$1,449,013	\$485,105	760	5.60%	-20.92%
67079	FIREFIGHTERS	124 W 1400 S	Salt Lake City	84115	Thomas Gourdin	(801) 487-3219	\$32,960,141	\$22,796,519	\$8,833,282	\$4,227,356	3,465	6.59%	3.63%
67129	FREEDOM	815 N Freedom Blvd.	Provo	84604	Ken Payne	(801) 375-2120	\$26,480,517	\$18,896,498	\$6,523,390	\$2,718,544	3,276	11.72%	16.69%
14917	GIBBONS AND REED EMPLOYEES	P.O. Box 30429	Salt Lake City	84130	William Christopherson	(801) 322-4010	\$5,620,752	\$2,208,869	\$3,393,565	\$842,962	1,678	2.36%	3.60%
24693	GOLDENWEST	P.O. Box 1111	Ogden	84402	Kerry Whalen	(801) 621-4550	\$1,036,997,269	\$599,997,701	\$381,066,272	\$146,249,575	96,880	21.24%	26.92%
67075	GRAND COUNTY	P.O. Box 1047	Moab	84532	Debbie Pierce	(435) 259-6124	\$18,377,229	\$14,510,248	\$2,319,274	\$2,165,949	2,753	13.80%	23.50%
24726	GRANITE	3675 South 900 E	Salt Lake City	84106	Thom Kuehne	(801) 288-3000	\$345,816,887	\$227,322,355	\$102,815,794	\$35,172,640	30,926	-2.27%	18.85%
13599	GRANITE FURNITURE EMPLOYEES	1475 W 9000 S	West Jordan	84088	Ralph Jenkins	(801) 485-1052	\$752,418	\$246,660	\$502,660	\$329,796	154	-9.59%	3.31%
12840	GRANTSVILLE	P.O. Box 245	Grantsville	84029	Melanie Allred	(435) 884-3804	\$4,729,975	\$1,614,067	\$2,975,928	\$403,572	1,558	-2.25%	-11.89%
66832	HEALTH CARE	769 E. South Temple	Salt Lake City	84102	Scott Baumgartner	(801) 321-1821	\$72,308,614	\$23,066,773	\$47,324,982	\$9,667,575	8,173	-0.10%	9.67%
67068	HERCULES	P.O. Box 26977	Salt Lake City	84126	Brett Blackburn	(801) 968-9011	\$59,033,586	\$16,452,653	\$41,075,349	\$5,702,462	4,685	0.84%	10.89%
61453	HI-LAND	965 E Woodoak Ln.	Salt Lake City	84117	Blair Asay	(801) 261-8909	\$42,271,540	\$21,870,853	\$19,517,576	\$7,474,146	2,881	8.67%	0.29%
67078	HOLLYFRONTIER EMPLOYEES	P.O. Box 666	Bountiful	84011	Meagan Nattress	(801) 298-1024	\$6,265,899	\$5,446,436	\$777,100	\$1,010,634	934	7.50%	7.20%
24746	HORIZON UTAH	P.O. Box 687	Farmington	84025	Randy Gallely	(801) 451-5064	\$118,149,985	\$60,884,081	\$51,634,206	\$13,028,757	11,138	-1.02%	6.40%
24698	JORDAN	P.O. Box 1888	Sandy	84091	James Hofeling	(801) 566-4195	\$230,169,036	\$129,491,444	\$91,998,810	\$20,047,973	25,451	2.79%	-4.45%
67160	KINGS PEAK	57 N 100 East 83-7	Roosevelt	84066	Paul Nielson	(435) 722-3795	\$15,201,602	\$9,069,237	\$5,156,631	\$1,338,855	2,454	7.84%	-1.53%
9398	LOCAL UNION 354 IBEW	3405 West 1987 S	Salt Lake City	84104	Linda Perschon	(801) 975-9693	\$20,139,958	\$14,934,071	\$4,822,399	\$2,726,602	2,340	4.16%	5.40%
24763	LOGAN CACHE RICH	20 W Center	Smithfield	84335	Ann Godfrey	(435) 563-6882	\$20,871,634	\$9,609,644	\$9,932,357	\$2,764,216	2,643	8.66%	9.51%
14571	LOGAN MEDICAL	500 E 1400 N	Logan	84341	Dale Howe	(435) 716-5392	\$18,303,423	\$12,357,012	\$5,666,346	\$2,829,233	2,290	4.35%	10.77%
67067	MEADOW GOLD EMPLOYEES	3691 West 1987 S	Salt Lake City	84104	Lynn Nelson	(801) 908-7113	\$4,936,025	\$2,684,167	\$2,154,373	\$1,090,936	627	2.88%	-7.03%
67153	MEMBERS FIRST	120 E 1000 S	Brigham City	84302	Brad Barber	(435) 723-5231	\$98,382,939	\$64,738,524	\$23,848,524	\$10,411,497	14,684	4.65%	4.62%
6488	MIDVALLEY	5296 Commerce Drive, Ste. 103	Murray	84107	Linda Buell	(801) 265-2111	\$6,209,093	\$2,330,792	\$3,783,728	\$2,019,949	543	-11.95%	-10.38%
60494	MILLARD COUNTY	40 South 100 W	Fillmore	84631	Steve Shiner	(435) 743-6545	\$28,367,608	\$17,059,514	\$10,347,946	\$3,238,300	5,384	0.09%	2.19%
15740	MOON LAKE ELECTRIC EMPLOYEES	P.O. Box 278	Roosevelt	84066	Sharon Nielsen	(435) 722-2448	\$1,846,646	\$779,508	\$1,072,485	\$318,359	553	7.01%	15.06%
24692	MOUNTAIN AMERICA	P.O. Box 9001	West Jordan	84084	Sterling Nielsen	(801) 325-6228	\$3,904,527,985	\$3,245,790,527	\$398,165,670	\$406,027,601	474,076	7.37%	20.74%
67005	NATIONAL IAEL	P.O. Box 526178	Salt Lake City	84152	Dean Hirabayashi	(801) 424-5225	\$31,707,441	\$10,558,903	\$19,525,953	\$3,752,730	4,133	3.87%	-2.04%
67146	NEBO	730 East 300 S	Springville	84663	Dale Phelps	(801) 491-3691	\$69,539,409	\$48,844,909	\$16,798,739	\$11,310,577	10,082	2.02%	4.67%
6920	NEPHI WESTERN EMPLOYEES	P.O. Box 252	Nephi	84648	Judy Truscott	(435) 623-1895	\$29,721,355	\$23,384,776	\$6,075,682	\$8,732,561	3,779	3.22%	3.49%
13224	NORTH SANPETE	521 E Main 81	Mt Pleasant	84647	Julie Strate	(435) 462-2290	\$1,141,066	\$825,429	\$311,455	\$221,545	451	-8.87%	16.57%
13965	OREM CITY EMPLOYEES	56 N State St.	Orem	84057	Thomas Phelps	(801) 229-7168	\$3,759,539	\$1,413,022	\$2,280,768	\$460,846	781	-7.28%	-17.58%
67056	P&S	2250 S Redwood Rd., Ste. 6	Salt Lake City	84119	Stewart Mouritsen	(801) 973-0575	\$14,788,645	\$8,646,491	\$5,882,444	\$1,443,523	2,791	7.19%	-17.93%
67147	PACIFIC HORIZON	P.O. Box 166	Springville	84663	Steve Clayton	(801) 489-3603	\$45,276,224	\$38,493,798	\$4,105,036	\$4,570,781	6,375	7.50%	9.93%
67108	PRESTO LEWISTON EMPLOYEES C. U.	1110 E 2nd S	Lewiston	84320	Gaylene Stone	(435) 258-2431	\$352,499	\$264,439	\$82,908	\$90,090	175	15.47%	-4.19%
67110	PROVO POLICE & FIRE DEPT.	P.O. Box 1402	Provo	84603	Sheldon Lindsay	(801) 377-5634	\$2,746,474	\$1,808,923	\$971,055	\$377,195	970	-7.13%	0.47%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
67128	PROVO POSTAL	P.O. Box 1545	Provo	84603	Scott Johnson	(801) 374-5856	\$6,308,345	\$5,137,405	\$875,289	\$592,488	922	-1.76%	2.06%
67163	SAM JUAN	411 S Main	Blanding	84511	Ann Hawkins	(435) 678-2124	\$15,450,302	\$10,966,684	\$3,805,524	\$1,668,329	4,200	0.63%	-6.61%
67149	SEA	P.O. Box 355	Rickfield	84701	Will Jolley	(435) 896-4924	\$3,917,944	\$3,060,348	\$887,616	\$1,093,870	854	8.53%	-8.52%
67130	SOUTH SAMPETE	39 S Main	Maniti	84642	Jake Hill	(435) 835-2261	\$744,272	\$411,047	\$328,107	\$94,706	187	1.86%	46.92%
67105	SUNNYSIDE	P.O. Box 519	Sunnyside	84539	Linda Drury	(435) 888-4433	\$3,307,823	\$1,911,237	\$1,154,394	\$540,609	664	2.44%	-7.88%
67165	TANNER EMPLOYEES	1865 S Main St. Ste. 2	Salt Lake City	84115	Arlene Childs	(801) 483-8396	\$5,691,661	\$3,354,958	\$2,208,310	\$661,410	1,264	-11.03%	8.22%
16265	TEAMSTERS LOCAL #222	2641 S 3270 W	Salt Lake City	84119	Alisa Morrill	(801) 972-8122	\$2,567,834	\$1,468,324	\$1,078,306	\$254,847	856	-6.61%	-3.81%
66705	TRANSWEST	37 W 1700 S	Salt Lake City	84115	Marc Mikkelsen	(801) 487-1692	\$116,155,655	\$91,612,776	\$19,040,506	\$9,375,558	12,843	1.81%	9.47%
67131	TRI-COUNTY	25 W 400 South Box 153	Panguitch	84759	Nick Reynolds	(435) 676-2754	\$155,559	\$85,788	\$72,077	\$47,643	87	3.10%	-18.00%
67118	UCB	250 N 1950 W Ste. B	Salt Lake City	84116	Teresa Wilko	(801) 220-0800	\$1,390,515	\$462,397	\$939,346	\$286,927	273	0.46%	0.24%
67156	UINTAH	P.O. Box 805	Vernal	84078	Dan Olsen	(435) 789-8353	\$3,467,707	\$1,760,843	\$1,682,371	\$504,322	1,093	2.75%	-5.22%
24710	UNIVERSITY FIRST	P.O. Box 58025	Salt Lake City	84158	Jack Butters	(801) 481-8800	\$686,571,921	\$510,164,107	\$139,865,155	\$75,334,376	82,017	5.61%	17.20%
7546	UTAH	564 E 300 S	Salt Lake City	84102	Doug Huntsman	(801) 328-1521	\$17,384,225	\$10,491,796	\$6,340,354	\$2,154,150	2,078	-7.76%	1.81%
10709	UTAH COMMUNITY	188 W River Park Dr.	Provo	84604	Jeff Sermon	(801) 223-8188	\$928,217,430	\$485,999,817	\$378,651,662	\$102,297,260	120,761	6.17%	14.66%
528	UTAH FIRST	P.O. Box 2197	Salt Lake City	84110	Darin Moody	(801) 320-2600	\$255,842,112	\$200,846,626	\$35,022,579	\$27,650,422	21,326	1.03%	7.85%
67076	UTAH HERITAGE	P.O. Box 50	Moroni	84646	Ilene Rollo	(435) 436-8288	\$50,730,982	\$41,244,933	\$6,901,888	\$4,997,335	7,345	7.50%	9.07%
67132	UTAH POWER	957 E 6600 S	Salt Lake City	84121	Dennis Hymas	(801) 708-8900	\$525,096,796	\$235,030,371	\$274,031,907	\$68,963,427	24,761	5.81%	2.80%
67157	UTAH PRISON EMPLOYEES	P.O. Box 250	Draper	84020	Kristine Argyle	(801) 576-7490	\$4,042,927	\$2,972,113	\$1,038,695	\$447,987	1,510	5.79%	-18.74%
14657	VALLEY WIDE	P.O. Box 461	Vernal	84078	Monica Marchant	(435) 789-6918	\$438,074	\$286,922	\$148,512	\$102,237	166	-9.54%	-6.85%
67086	VALTEK	P.O. Box 2200	Springville	84663	Adrian Ford	(801) 489-2430	\$824,165	\$652,183	\$179,975	\$85,916	294	4.34%	12.47%
24773	VARIAN	1678 S Pioneer Rd.	Salt Lake City	84104	Tammy Phillips	(801) 973-5052	\$13,893,795	\$5,264,249	\$8,265,034	\$2,533,052	1,261	1.07%	5.78%
24780	WASATCH PEAKS	2780 Adams Ave.	Ogden	84403	Blake Burrell	(801) 627-8700	\$262,515,329	\$189,627,355	\$33,582,171	\$25,857,062	30,560	32.68%	31.15%
11520	WEBER STATE	4140 Harrison Blvd.	Ogden	84403	Vickie Van der Have	(801) 399-9728	\$98,947,512	\$70,040,339	\$20,445,090	\$9,071,924	9,184	2.21%	9.81%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	27	27	26	25	24	-4.00%	-2.33%
Number of Members	295,539	306,097	316,876	327,410	335,833	2.57%	2.59%
Total Assets (\$000)	2,604,552	2,837,109	3,134,164	3,325,527	3,495,684	5.12%	6.06%
Total Shares (\$000)	2,212,655	2,437,000	2,725,167	2,930,886	3,072,128	4.82%	6.78%
Total Loans (\$000)	1,706,175	1,854,261	1,996,822	2,187,622	2,357,140	7.75%	6.68%
Total Capital (\$000)	257,493	287,944	310,709	332,298	356,552	7.30%	6.73%

VERMONT	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/ Assets	Loans/ Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./ Average Assets	Members/ Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 NEW ENGLAND	\$1,034,198	29.59%	12.05%	74.45%	0.66%	0.48%	2.66%	507	77.50%	\$15,575	\$9,801	6.46%	39.64%	22.77%
2 VERMONT STATE EMPLOYEES	\$645,928	18.48%	8.20%	78.11%	0.28%	0.95%	3.27%	345	90.47%	\$16,216	\$10,752	14.19%	48.22%	16.95%
3 NORTH COUNTRY	\$450,537	12.89%	8.72%	87.74%	0.71%	1.30%	3.48%	269	74.49%	\$15,142	\$12,337	23.37%	57.56%	16.57%
4 VERMONT	\$415,707	11.89%	8.49%	68.46%	0.48%	0.93%	3.47%	300	82.64%	\$12,142	\$10,113	15.84%	60.57%	19.61%
5 HERITAGE FAMILY	\$367,883	10.52%	9.37%	84.16%	0.67%	0.67%	4.34%	263	81.35%	\$11,908	\$8,463	19.04%	54.06%	14.39%
6 ONE	\$136,706	3.91%	9.34%	68.71%	-0.22%	1.86%	4.38%	278	99.10%	\$11,321	\$8,471	14.34%	60.28%	14.23%
7 MEMBERS ADVANTAGE COMMUNITY	\$89,381	2.56%	9.50%	53.92%	0.76%	1.31%	2.94%	452	77.02%	\$7,633	\$7,000	12.92%	43.84%	21.46%
8 RIVER VALLEY	\$85,534	2.45%	6.75%	99.10%	0.32%	1.47%	6.39%	334	92.67%	\$13,660	\$4,507	8.39%	47.65%	5.59%
9 OPPORTUNITIES	\$37,852	1.08%	14.82%	72.69%	0.30%	2.61%	6.49%	349	137.80%	\$10,217	\$3,877	9.52%	14.19%	0.00%
10 GRANITE HILLS	\$36,591	1.05%	13.48%	39.57%	0.33%	0.07%	3.46%	360	101.90%	\$9,154	\$10,142	9.28%	53.97%	20.22%
11 CREDIT UNION OF VERMONT	\$34,913	1.00%	11.45%	85.22%	0.91%	0.17%	2.45%	410	72.99%	\$9,755	\$10,749	21.79%	59.97%	27.75%
12 WHITE RIVER	\$32,723	0.94%	9.77%	82.67%	0.05%	1.67%	5.11%	330	93.64%	\$11,369	\$5,205	14.54%	36.17%	7.72%
13 GREEN MOUNTAIN	\$23,421	0.67%	8.46%	96.29%	1.01%	0.80%	6.16%	264	84.15%	\$9,547	\$5,364	14.26%	38.17%	12.02%
14 VERMONT VA	\$22,330	0.64%	8.79%	37.44%	0.15%	1.49%	2.41%	474	83.36%	\$6,594	\$7,789	10.12%	47.30%	23.34%
15 NORTHERN LIGHTS	\$18,869	0.54%	9.14%	99.64%	0.36%	0.27%	5.25%	445	91.57%	\$12,232	\$4,407	16.75%	42.01%	0.00%
16 COVERED BRIDGE	\$13,771	0.39%	7.89%	46.64%	-0.01%	1.55%	3.57%	592	83.95%	\$5,989	\$4,244	14.99%	42.30%	0.00%
17 MEMBERS 1ST	\$12,457	0.36%	8.66%	99.98%	0.69%	1.72%	5.23%	225	74.16%	\$6,736	\$5,606	17.69%	41.35%	29.45%
18 CENTRAL VERMONT MEDICAL CENTER INC.	\$11,161	0.32%	16.27%	63.79%	2.77%	1.84%	3.14%	542	53.29%	\$7,170	\$5,721	18.50%	44.56%	0.00%
19 WINDSOR COUNTY SOUTH	\$7,338	0.21%	13.86%	57.69%	-0.47%	0.90%	3.31%	443	109.28%	\$13,599	\$5,707	7.14%	45.35%	0.00%
20 ORLEX GOVERNMENT EMPLOYEES	\$5,813	0.17%	8.18%	92.48%	0.08%	1.10%	5.36%	449	103.78%	\$7,694	\$3,956	17.90%	21.84%	0.00%
21 NORTHEAST SCHOOLS AND HOSPITAL	\$4,629	0.13%	8.35%	70.53%	0.36%	2.46%	4.61%	628	60.69%	\$4,546	\$3,372	9.00%	18.39%	0.00%
22 P. M. H.	\$4,072	0.12%	9.54%	31.23%	-0.65%	1.78%	3.89%	605	126.51%	\$3,661	\$3,042	7.02%	19.01%	0.00%
23 BENNINGTON E/E	\$3,383	0.10%	12.94%	34.44%	0.02%	9.17%	1.54%	475	71.62%	\$6,407	\$6,188	11.16%	3.37%	0.00%
24 ST. PATRICKS PARISH	\$487	0.01%	12.18%	90.65%	1.62%	6.06%	2.39%	594	59.56%	\$7,044	\$1,439	10.44%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
22373	BENNINGTON E/E	401 Gage St.	Bennington	05201	Marjorie Calhoun	(802) 442-1459	\$3,383,255	\$1,012,346	\$2,367,286	\$486,421	475	-5.77%	-15.96%
65090	CENTRAL VERMONT MEDICAL CENTER INC.	P.O. Box 547	Barre	05641	Susana Williams	(802) 371-4211	\$11,161,190	\$5,936,857	\$4,936,160	\$1,873,394	1,627	0.15%	0.29%
64737	COVERED BRIDGE	P.O. Box 575	Windsor	05089	Joyce Hashbrouck	(802) 674-2508	\$13,770,581	\$5,862,763	\$7,193,709	\$1,142,011	2,962	3.33%	-0.92%
63896	CREDIT UNION OF VERMONT	65 Main St.	Rutland	05701	Brian Fogg	(802) 773-0027	\$34,913,073	\$26,271,554	\$5,577,467	\$4,022,464	2,868	6.87%	6.62%
64973	GRANITE HILLS	328 N Main St.	Barre	05641	Susan Poczbout	(802) 522-5000	\$36,590,750	\$12,284,565	\$20,438,050	\$5,026,582	3,061	4.78%	4.27%
63859	GREEN MOUNTAIN	4 Laurel Hill Dr., Ste. 3	S. Burlington	05403	Ginny Fleischman	(802) 864-6892	\$23,420,590	\$20,459,440	\$1,855,202	\$2,171,645	3,961	25.70%	25.57%
24742	HERITAGE FAMILY	30 Allen St.	Rutland	05701	Ronald Hance	(802) 775-4930	\$367,883,021	\$278,966,850	\$50,108,049	\$32,763,311	39,166	3.69%	9.45%
63899	MEMBERS 1ST	P.O. Box 8245	N. Brattleboro	05304	Evelyn Sirois	(802) 257-5131	\$12,456,558	\$11,343,722	\$646,103	\$1,228,362	2,024	-9.81%	23.13%
62983	MEMBERS ADVANTAGE COMMUNITY	P.O. Box 745	Barre	05641	Sean Gammon	(802) 479-9411	\$89,381,220	\$43,518,129	\$39,419,552	\$8,660,886	11,530	9.37%	11.30%
19263	NEW ENGLAND	P.O. Box 527	Williston	05495	John Dwyer	(802) 879-8790	\$1,034,197,979	\$662,148,664	\$324,368,406	\$128,060,062	90,745	5.76%	5.60%
24312	NORTHCOUNTRY	P.O. Box 64709	Burlington	05406	Bob Morgan	(802) 657-6847	\$450,536,609	\$351,777,861	\$79,491,298	\$42,000,867	32,498	3.16%	7.43%
64462	NORTHEAST SCHOOLS AND HOSPITAL	189 E Main St., Ste. C	Newport	05855	Linn Elko	(802) 334-1844	\$4,628,704	\$2,986,997	\$1,675,587	\$486,560	1,256	3.52%	-4.67%
68614	NORTHERN LIGHTS	1004 Memorial Dr.	St. Johnsbury	05819	Rita St. Amault	(802) 748-2288	\$18,869,124	\$16,599,185	\$993,335	\$1,785,037	3,780	-6.18%	7.64%
63923	ONE	380 River St.	Springfield	05156	Jerry Cross	(802) 886-4228	\$136,705,513	\$83,425,296	\$43,998,164	\$15,164,287	14,333	1.13%	2.50%
67251	OPPORTUNITIES	P.O. Box 67	Winooski	05404	Cheryl Fatnassi	(802) 865-3404	\$37,852,435	\$22,118,848	\$12,547,966	\$5,878,275	7,848	8.45%	16.70%
64782	ORLEX GOVERNMENT EMPLOYEES	5043 Us Rt. 5	Newport	05855	Judy Jenne	(802) 334-5084	\$5,813,448	\$4,924,385	\$681,934	\$479,522	1,346	3.75%	6.24%
64605	P. M. H.	100 Hospital Dr.	Bennington	05201	Laurie Gormley	(802) 447-5093	\$4,071,919	\$1,149,529	\$2,756,436	\$392,289	1,210	-0.78%	-8.65%
64365	RIVERVALLEY	P.O. Box 8366	Brattleboro	05304	Jeffrey Morse	(802) 254-4800	\$85,533,538	\$70,936,847	\$9,701,395	\$6,148,526	15,881	2.89%	22.27%
65091	ST. PATRICKS PARISH	P.O. Box 21	Fairfield	05455	John Schreindorfer	(802) 827-6684	\$486,689	\$387,395	\$103,458	\$67,568	297	-2.51%	11.78%
24405	VERMONT	P.O. Box 407	Burlington	05402	Bernard Isabelle	(802) 658-0225	\$415,706,771	\$249,510,922	\$145,157,057	\$37,458,687	36,042	6.79%	10.34%
60717	VERMONT STATE EMPLOYEES	P.O. Box 67	Montpelier	05601	Steven Post	(802) 371-5162	\$645,928,246	\$450,138,707	\$161,616,513	\$54,897,102	53,600	5.08%	7.60%
3036	VERMONTVA	P.O. Box 917	White River Jct	05001	Sandi White	(802) 295-5104	\$22,330,062	\$7,609,367	\$13,623,456	\$2,033,481	2,609	-1.71%	5.18%
64421	WHITE RIVER	P.O. Box 419	Rochester	05767	Wanda Dunham	(802) 767-3333	\$32,722,916	\$24,124,956	\$6,303,885	\$3,295,155	5,607	5.85%	-3.47%
64478	WINDSOR COUNTY SOUTH	383 River St.	Springfield	05156	Rose Thow	(802) 886-8425	\$7,338,345	\$3,644,493	\$3,536,643	\$1,030,412	1,107	2.22%	9.27%

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	191	189	179	169	157	-7.10%	-3.84%
Number of Members	6,765,646	7,069,786	7,395,884	7,919,377	8,785,431	10.94%	5.36%
Total Assets (\$000)	77,631,023	81,900,510	88,030,933	94,960,235	104,596,277	10.15%	6.14%
Total Shares (\$000)	60,704,239	64,318,400	68,506,622	73,703,392	78,711,774	6.80%	5.33%
Total Loans (\$000)	56,342,987	56,785,449	58,231,704	64,097,943	73,235,057	14.25%	5.38%
Total Capital (\$000)	8,158,266	9,134,967	10,167,196	10,677,704	11,975,270	12.15%	7.98%

RANK	CREDIT UNION	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	NAVY	\$60,494,083	57.84%	11.29%	98.80%	1.38%	0.81%	3.44%	467	60.04%	\$12,411	\$8,345	12.65%	68.82%	29.17%
2	PENTAGON	\$18,312,866	17.51%	9.46%	116.36%	0.61%	0.28%	1.26%	949	59.22%	\$15,718	\$10,840	16.04%	10.47%	40.83%
3	VIRGINIA	\$2,618,056	2.50%	9.32%	74.08%	0.98%	1.21%	3.12%	434	68.61%	\$10,910	\$8,942	15.81%	62.28%	26.81%
4	NORTHWEST	\$2,563,296	2.45%	10.50%	53.22%	0.55%	0.52%	2.73%	504	83.71%	\$11,425	\$13,523	28.91%	39.90%	22.02%
5	APPLE	\$1,924,370	1.84%	9.10%	76.88%	0.83%	0.58%	2.97%	470	67.89%	\$13,403	\$9,648	14.20%	58.30%	20.74%
6	CHARTWAY	\$1,889,576	1.81%	7.69%	67.75%	0.26%	1.23%	3.00%	363	82.30%	\$10,096	\$9,399	23.79%	57.84%	19.28%
7	LANGLEY	\$1,859,829	1.78%	12.20%	74.16%	0.49%	1.11%	2.98%	458	72.18%	\$12,446	\$7,698	20.20%	41.03%	12.61%
8	STATE DEPARTMENT	\$1,572,756	1.50%	9.19%	51.02%	0.89%	0.21%	2.18%	329	70.10%	\$16,657	\$20,265	9.54%	70.62%	27.02%
9	BAYPORT	\$1,351,606	1.29%	13.04%	76.05%	0.47%	0.75%	3.43%	298	78.89%	\$12,012	\$10,570	15.36%	53.98%	22.92%
10	DUPONT COMMUNITY	\$928,622	0.89%	9.95%	85.67%	0.65%	0.35%	3.02%	297	77.46%	\$17,375	\$11,500	9.68%	69.86%	24.04%
11	UNIVERSITY OF VA COMMUNITY	\$672,683	0.64%	11.07%	48.45%	0.85%	0.70%	3.35%	387	77.03%	\$11,186	\$9,065	10.44%	103.78%	16.76%
12	MEMBER ONE	\$660,164	0.63%	9.46%	81.94%	1.13%	0.67%	3.30%	407	65.53%	\$9,352	\$7,584	23.33%	47.60%	21.85%
13	JUSTICE	\$611,897	0.59%	9.98%	82.21%	0.98%	0.72%	3.93%	444	77.19%	\$10,961	\$8,770	10.49%	50.98%	34.54%
14	1ST ADVANTAGE	\$605,477	0.58%	11.01%	84.73%	0.45%	1.64%	4.00%	327	75.25%	\$12,222	\$8,277	18.78%	54.59%	19.46%
15	NRL	\$445,196	0.43%	9.67%	53.19%	0.16%	0.55%	2.85%	259	94.58%	\$17,522	\$19,639	12.98%	75.00%	29.13%
16	ABNB	\$432,753	0.41%	11.98%	87.93%	0.74%	1.05%	4.77%	270	76.47%	\$13,593	\$7,786	23.99%	61.96%	16.04%
17	CALL	\$356,830	0.34%	11.51%	62.45%	0.48%	0.71%	3.13%	353	83.20%	\$12,444	\$10,979	17.58%	56.51%	15.47%
18	FREEDOM FIRST	\$340,380	0.33%	9.91%	103.15%	0.66%	0.84%	4.81%	291	80.19%	\$12,128	\$5,843	17.06%	54.83%	17.38%
19	COMMONWEALTH ONE	\$321,081	0.31%	8.80%	76.78%	0.16%	1.19%	3.78%	428	87.46%	\$7,850	\$8,352	48.86%	51.92%	18.67%
20	BELVOIR	\$321,016	0.31%	7.89%	76.79%	0.37%	0.76%	3.77%	349	84.97%	\$15,840	\$11,144	20.18%	60.20%	0.00%
21	NSWC	\$312,220	0.30%	10.19%	33.68%	0.06%	0.83%	2.99%	396	102.15%	\$7,696	\$8,844	8.84%	51.91%	19.18%
22	FAIRFAX COUNTY	\$295,084	0.28%	11.09%	69.71%	0.99%	0.03%	2.57%	279	73.60%	\$25,415	\$14,524	6.96%	57.38%	17.80%
23	NARPS	\$279,899	0.27%	12.33%	100.93%	0.87%	0.20%	2.94%	510	74.35%	\$10,056	\$9,581	12.45%	30.76%	54.84%
24	MARTINSVILLE DUPONT EMPLOYEES	\$272,598	0.26%	15.09%	60.23%	0.43%	1.30%	2.88%	462	78.88%	\$8,301	\$8,531	13.90%	34.95%	20.60%
25	DOMINION	\$263,560	0.25%	10.85%	41.68%	0.73%	0.65%	2.19%	707	78.41%	\$9,418	\$10,662	16.78%	38.02%	21.50%
26	ARLINGTON COMMUNITY	\$220,418	0.21%	8.96%	82.51%	0.85%	0.89%	4.67%	277	80.00%	\$10,365	\$10,712	22.24%	59.59%	29.32%
27	HENRICO	\$202,995	0.19%	8.10%	48.48%	0.42%	1.17%	3.83%	383	87.32%	\$8,322	\$6,723	12.23%	50.01%	16.08%
28	ARGENT	\$201,528	0.19%	9.50%	62.60%	-0.06%	0.77%	4.70%	313	95.56%	\$8,541	\$7,528	13.06%	61.18%	27.29%
29	BRONCO	\$182,210	0.17%	6.66%	84.30%	0.14%	3.31%	4.01%	323	88.05%	\$12,478	\$8,145	13.31%	46.76%	26.09%
30	CONSTELLATION	\$180,457	0.17%	14.41%	83.34%	0.83%	0.06%	2.56%	369	83.84%	\$23,708	\$18,905	5.32%	59.35%	42.77%
31	NARFE PREMIER	\$155,287	0.15%	10.06%	65.72%	0.46%	2.46%	3.27%	274	81.98%	\$15,785	\$13,121	9.14%	48.00%	18.91%
32	FORT LEE	\$153,814	0.15%	9.81%	49.82%	0.19%	1.16%	3.72%	382	87.12%	\$8,737	\$8,754	18.27%	60.79%	9.28%
33	PARK VIEW	\$130,038	0.12%	8.29%	87.51%	0.49%	0.80%	3.74%	166	79.81%	\$17,954	\$13,247	11.37%	70.22%	16.44%
34	BLUE EAGLE	\$127,793	0.12%	12.58%	69.19%	0.90%	0.21%	3.87%	346	77.41%	\$7,579	\$9,221	20.81%	66.11%	36.64%
35	BEACON	\$122,906	0.12%	10.06%	93.75%	0.49%	0.46%	6.63%	369	85.37%	\$8,301	\$4,782	26.97%	40.08%	11.81%
36	URW COMMUNITY	\$117,297	0.11%	8.35%	81.68%	1.14%	0.42%	4.32%	404	75.60%	\$8,295	\$6,861	31.01%	26.10%	7.29%
37	BEACH MUNICIPAL	\$110,980	0.11%	11.82%	59.35%	0.50%	1.11%	3.42%	273	83.47%	\$9,233	\$9,696	16.04%	63.13%	31.35%
38	CENTRAL VIRGINIA	\$109,460	0.10%	8.64%	49.52%	0.41%	0.63%	4.47%	299	91.12%	\$8,140	\$7,395	11.07%	58.09%	15.71%
39	CELCO COMMUNITY	\$100,757	0.10%	19.31%	40.29%	0.54%	1.22%	2.46%	431	83.05%	\$7,614	\$9,556	10.68%	42.22%	20.16%
40	PARTNERS FINANCIAL	\$92,376	0.09%	6.83%	54.60%	-1.36%	0.52%	3.86%	365	105.37%	\$11,832	\$7,590	12.92%	33.13%	14.83%
41	WASHINGTON GAS LIGHT	\$91,985	0.09%	17.36%	42.87%	0.21%	1.24%	3.31%	443	87.62%	\$6,219	\$9,372	12.81%	53.95%	32.74%
42	PORTALLIANCE	\$90,979	0.09%	9.21%	86.92%	0.78%	0.63%	5.22%	222	81.44%	\$8,940	\$7,474	48.85%	37.67%	13.00%
43	NAE	\$87,426	0.08%	16.09%	77.25%	0.57%	0.12%	5.67%	373	85.10%	\$9,575	\$5,243	23.76%	38.65%	9.16%
44	CSC EMPLOYEES	\$86,574	0.08%	12.12%	28.20%	-0.71%	0.33%	2.62%	527	133.12%	\$9,957	\$9,188	6.51%	37.61%	8.44%
45	VIRGINIA BEACH SCHOOLS	\$84,940	0.08%	7.82%	48.53%	0.18%	2.53%	4.66%	246	92.25%	\$6,612	\$8,300	12.86%	66.09%	26.96%
46	NORTHERN STAR	\$83,199	0.08%	11.13%	68.12%	0.46%	1.62%	5.04%	276	91.40%	\$6,098	\$7,376	6.24%	55.05%	18.51%
47	CHESTERFIELD	\$82,013	0.08%	7.13%	58.40%	0.39%	0.39%	4.27%	362	88.64%	\$6,010	\$6,269	14.40%	57.08%	20.98%
48	THE RICHMOND POSTAL	\$78,274	0.07%	13.78%	52.59%	0.90%	2.12%	3.29%	408	81.73%	\$11,413	\$9,236	9.64%	37.48%	15.97%
49	SALEM VA MEDICAL CENTER	\$76,125	0.07%	8.88%	73.61%	0.04%	2.72%	4.48%	466	93.00%	\$9,041	\$6,060	13.94%	55.00%	20.42%
50	CONNECTS	\$75,330	0.07%	7.82%	37.84%	-0.11%	0.70%	4.72%	454	102.55%	\$6,004	\$6,481	9.69%	47.01%	18.23%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
7448	TST ADVANTAGE	P.O. Box 2116	Newport News	23609	Paul Muse	(757) 877-2444	\$605,476,567	\$433,686,777	\$113,809,157	\$69,877,457	61,834	4.60%	7.86%
66972	AR&W	6201 Richmond Hwy.	Alexandria	22303	Connie Simpson	(703) 768-7000	\$29,842,998	\$17,251,841	\$11,855,744	\$5,331,426	4,418	1.25%	-0.76%
13605	ARNB	830 Greenbrier Circle	Chesapeake	23320	Carl Ratcliff	(757) 523-5300	\$432,752,652	\$330,422,697	\$57,373,909	\$56,233,640	48,265	11.83%	19.32%
11307	APPLE	P.O. Box 1200	Fairfax	22038	Larry Kelly	(703) 788-4800	\$1,924,370,408	\$1,218,886,935	\$63,193,273	\$194,233,728	164,335	2.76%	2.63%
24313	ARGENT	P.O. Box 72	Chesterfield	23832	Rose Gilliam	(804) 748-9488	\$200,528,482	\$122,686,456	\$62,065,248	\$20,391,597	23,912	4.81%	23.54%
7573	ARLINGTON COMMUNITY	P.O. Box 40070	Arlington	22204	Karen Rosales	(703) 526-0200	\$220,417,620	\$162,629,687	\$28,367,499	\$21,202,460	18,401	2.69%	8.29%
11744	AUGUSTA COUNTY	P.O. Box 590	Verona	24482	Debbie Hastert	(540) 245-5706	\$21,827,334	\$7,986,174	\$13,647,991	\$3,240,953	2,645	7.11%	4.46%
66933	AUGUSTA HEALTH CARE	P.O. Box 1000	Fishersville	22939	Nanoye Nuckols	(540) 932-4590	\$11,080,055	\$3,980,873	\$6,981,007	\$1,003,406	2,450	-1.28%	7.12%
5610	B N A	1801 S. Bell St.	Arlington	22202	Rodrigo Jauregui	(202) 452-4352	\$1,326,349	\$1,326,349	\$20,306,720	\$1,982,495	998	-9.42%	-9.10%
5267	BAYLANDS	P.O. Box 392	West Point	23181	Christopher Burgess	(804) 843-2520	\$73,439,901	\$41,634,385	\$24,418,198	\$6,074,393	5,542	-2.75%	0.22%
61330	BAYPORIT	3711 Huntington Ave.	Newport News	23607	George Dudley	(757) 873-4038	\$1,351,005,562	\$868,938,968	\$425,430,839	\$173,136,102	108,102	3.06%	7.70%
20394	BEACH MUNICIPAL	4164 Virginia Beach Blvd.	Virginia Beach	23452	Geri Metzger	(757) 431-4616	\$110,979,637	\$58,103,463	\$45,640,227	\$12,760,818	10,097	0.34%	3.22%
66965	BEACON	P.O. Box 4319	Lynchburg	24502	Greg McConville	(434) 237-1566	\$122,906,113	\$102,530,708	\$9,639,569	\$12,980,649	22,873	24.55%	33.59%
5356	BELVOIR	14040 Central Loop	Woodbridge	22193	Patricia Kimmel	(703) 730-1800	\$321,015,602	\$223,692,258	\$72,938,704	\$26,850,128	26,141	0.88%	10.61%
68629	BLUE ENGLE	P.O. Box 12405	Roanoke	24025	Jeff Thompson	(540) 342-3429	\$127,792,881	\$77,151,186	\$37,845,882	\$15,918,887	12,093	10.25%	14.60%
11567	BRISTOL VA SCHOOL SYSTEM	222 Oak St.	Bristol	24201	Barbara Leonard	(276) 821-5647	\$334,333	\$82,338	\$261,195	\$78,780	153	14.32%	12.33%
4616	BRONCO	135 Stewart Dr.	Franklin	23851	Brian Hedgepeth	(757) 569-6000	\$182,210,077	\$143,129,659	\$28,921,734	\$14,687,527	20,843	-3.71%	-1.93%
10636	BRUNSWICK COUNTY TEACHERS	P.O. Box 23	Lawrenceville	23868	Oliver Harrison	(434) 848-2588	\$442,329	\$364,544	\$50,234	\$20,234	420	-9.69%	4.19%
60111	CAOMUS	2901 Byrdhill Rd.	Richmond	23228	Jim Winkler	(804) 515-5155	\$2,174,430	\$1,306,905	\$717,325	\$561,931	649	-21.66%	13.99%
15209	CALL	4605 Commerce Rd.	Richmond	23234	Roger Ball	(804) 274-1200	\$356,829,848	\$196,978,957	\$141,800,471	\$41,552,128	28,730	1.52%	15.86%
66909	CAMPBELL COUNTY EMP	132 Kimball Rd.	Concord	24538	Judy Martin	(434) 993-9862	\$650,583	\$117,283	\$529,232	\$76,749	410	-2.92%	-4.26%
15962	CARROLL COUNTY SCHOOL EMP	P.O. Box 897	Hillsville	24343	Reba Evans	(276) 728-2382	\$902,192	\$162,702	\$743,490	\$159,934	365	-11.17%	-28.43%
11254	CELCO COMMUNITY	P.O. Box 361	Narrows	24124	Dean Marshall	(540) 921-2700	\$100,756,619	\$33,199,051	\$57,323,190	\$18,468,962	8,623	3.74%	23.30%
66937	CENTRA HEALTH	3300 Rivermont Ave.	Lynchburg	24503	Claudia Rawes	(434) 947-4689	\$12,294,530	\$4,441,631	\$7,773,014	\$1,710,155	2,886	15.99%	33.57%
22307	CENTRAL VIRGINIA	P.O. Box 1660	Lynchburg	24505	Roger Carson	(434) 528-9016	\$109,459,754	\$49,335,511	\$52,457,458	\$9,686,898	13,473	2.53%	3.80%
11270	CHARLOTTESVILLE POSTAL	P.O. Box 6488	Charlottesville	22906	Joann Wenk	(434) 973-4280	\$6,345,710	\$4,329,268	\$1,876,697	\$540,792	947	-8.07%	1.48%
13242	CHARTWAY	160 Newtown Rd.	Virginia Beach	23462	Ronald Burniske	(757) 552-1000	\$1,889,576,499	\$1,161,513,628	\$541,196,090	\$167,984,555	182,398	-2.63%	3.77%
66940	CHEAPEAKE PUB. SCH. EMP.	544 Battlefield Blvd. S	Chesapeake	23322	Cheryl Chin Yee	(757) 482-4421	\$10,349,470	\$1,973,507	\$8,152,555	\$762,916	2,158	3.62%	-3.65%
15496	CHESTERFIELD	P.O. Box 820	Chesterfield	23832	Jeanne Dotsen	(804) 748-1417	\$82,013,340	\$44,432,861	\$32,543,155	\$5,848,375	12,138	0.88%	16.57%
5134	COMMONWEALTH ONE	P.O. Box 9997	Alexandria	22304	Charlotte Cash	(703) 823-5211	\$321,081,141	\$217,957,145	\$92,438,482	\$29,276,301	33,989	-0.96%	2.54%
6670	CONNECTS	7700 Shafter Rd.	Richmond	23228	Evelyn Dowdy	(804) 756-5000	\$75,330,035	\$26,177,973	\$45,249,773	\$6,116,354	10,674	1.98%	3.30%
5098	CONSTELLATION	7214 Arlington Blvd., Ste. 200	Falls Church	22042	Lindsay Alexander	(703) 573-0970	\$180,456,590	\$128,044,624	\$45,272,782	\$26,192,347	8,127	-0.60%	5.74%
22322	CRCH EMPLOYEES	109 Highland Ave. SW	Roanoke	24016	Kevin Martin	(540) 985-8535	\$4,768,126	\$3,118,521	\$1,551,457	\$655,138	861	-6.76%	9.15%
19176	CSC EMPLOYEES	3141 Fairview Park Dr., Ste. R70	Falls Church	22042	Elizabeth Monaco	(310) 640-0285	\$86,574,234	\$21,159,555	\$63,136,746	\$10,208,128	8,166	-4.60%	12.37%
5919	DANVILLE CITY EMPLOYEES	320 Old Riverside Dr.	Danville	24541	Debra Testerman	(804) 799-5027	\$24,324,556	\$7,594,964	\$15,682,016	\$5,469,025	2,301	-1.25%	3.95%
13032	DANWIDDIE EDUCATION ASSOC	11001 Boydton Plank Rd.	Dinwiddie	23841	Legert Hamilton	(804) 469-4561	\$1,095,515	\$425,044	\$1,249,678	\$295,921	278	-9.61%	-6.21%
66973	DOMINION	P.O. Box 26646	Richmond	23261	Mike Swalley	(804) 771-3495	\$263,560,083	\$97,458,266	\$161,511,138	\$28,574,878	21,929	2.69%	6.27%
62474	DUPONT COMMUNITY	P.O. Box 1365	Waynesboro	22980	Gerald Hershey	(540) 946-3200	\$928,622,042	\$666,643,634	\$184,744,753	\$88,366,903	67,667	5.52%	4.91%
68612	ENTRUST	P.O. Box 6882	Richmond	23230	Lisa Lambrecht	(804) 335-8012	\$73,761,784	\$32,568,571	\$38,169,574	\$5,980,406	9,987	-0.19%	-8.78%
18665	FAIRFAX CITY	10455 Armstrong St.	Fairfax	22030	Cheryl Dickerson	(703) 385-7944	\$2,528,826	\$1,201,111	\$1,299,032	\$260,127	463	-1.36%	-8.78%
24658	FAIRFAX COUNTY	P.O. Box 1300	Fairfax	22038	Joseph Thomas	(703) 218-9900	\$295,084,296	\$146,772,139	\$122,553,744	\$34,933,807	14,497	7.23%	23.76%
5486	FEDSTAR	5005 Melrose Ave., NW	Roanoke	24017	Angela Price	(540) 986-0652	\$11,656,039	\$7,239,444	\$3,020,407	\$1,119,247	2,589	0.59%	7.52%
24535	FIRST BAPTIST CHURCH OF VIENNA	P.O. Box 1905	Vienna	22180	Margaret Chichester	(703) 319-0724	\$449,883	\$449,883	\$961,962	\$128,336	411	-5.30%	-12.35%
2263	FIRST NRV	P.O. Box 2963	Radford	24143	Sandy Dolinger	(540) 639-0885	\$15,124,401	\$3,951,382	\$10,268,142	\$1,307,070	2,337	-1.41%	6.75%
7722	FORT LEE	4495 Crossings Blvd.	Prince George	23875	Patsy Stuard	(804) 452-0736	\$153,813,636	\$69,211,028	\$72,980,013	\$14,345,834	15,869	2.30%	13.56%
11111	FREEDOM FIRST	5240 Valleypark Dr.	Roanoke	24019	Paul Phillips	(540) 389-0244	\$340,379,565	\$275,945,233	\$29,303,747	\$35,498,562	45,781	11.60%	13.48%
6084	FRONT ROYAL	P.O. Box 1470	Front Royal	22630	Kimberly Darr	(540) 635-7133	\$51,508,516	\$12,218,402	\$36,779,151	\$7,168,437	7,074	3.45%	0.01%
17675	GE A EMPLOYEES	P.O. Box 386	Pearisburg	24134	Babette Martin	(540) 921-2404	\$1,834,750	\$637,145	\$1,197,170	\$438,876	432	-6.19%	-2.79%
19416	GLAMORGAN EMPLOYEES	P.O. Box 1392	Lynchburg	24506	Jackie Wilson	(434) 845-3801	\$961,820	\$419,743	\$556,015	\$411,613	233	-3.59%	20.61%
11241	GUARDIAN	P.O. Box 1337	Portsmouth	23705	Chris Anuswith	(757) 397-1234	\$41,409,101	\$29,048,004	\$9,953,048	\$3,596,409	6,601	-2.21%	-10.70%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
17118	WALKER-VIRGINIA	3160 Abbott Ln.	Harrisonburg	22801	David Hansbrough	(540) 432-3568	\$1,789,019	\$421,063	\$1,385,640	\$349,797	453	7.46%	8.17%
3323	WASHINGTON GAS LIGHT	P.O. Box 1607	Springfield	22151	Lynette Smith	(703) 750-4394	\$91,984,622	\$32,910,047	\$56,269,995	\$15,050,609	8,191	2.78%	7.84%
66936	WAYNESBORO EMPLOYEES	250E N Poplar Ave.	Waynesboro	22980	Scott Troxell	(540) 949-0667	\$4,053,827	\$2,166,061	\$1,837,041	\$403,988	1,276	0.65%	1.85%
263	WHITE HOUSE	4121 Wilson Blvd. Ste. 100	Arlington	22203	Tina Blackwell	(202) 456-2900	\$57,861,016	\$22,342,386	\$34,473,138	\$4,104,528	6,327	-5.29%	-4.36%
20814	WINCHESTER COMMUNITY	P.O. Box 1906	Winchester	22604	Donna Jennings	(540) 662-5557	\$12,529,440	\$11,418,465	\$80,810	\$962,513	3,941	-7.83%	-0.32%
23938	WIC	P.O. Box 841	Damascus	24236	Richard Finley	(276) 475-3124	\$3,642,989	\$3,101,073	\$494,031	\$275,351	689	-8.13%	-7.57%
23974	YOGAVILLE	108 Yogaville Way	Buckingham	23921	R McCaw	(434) 969-1225	\$5,354,621	\$2,897,041	\$2,408,611	\$801,437	516	-3.74%	23.68%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30							
	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	116	112	109	106	105	-0.94%	-1.97%
Number of Members	2,704,507	2,778,054	2,901,222	3,033,043	3,137,114	3.43%	3.01%
Total Assets (\$000)	29,561,153	30,929,336	33,485,893	35,609,567	37,816,042	6.20%	5.05%
Total Shares (\$000)	26,189,000	27,357,668	29,633,694	31,311,225	32,879,342	5.01%	4.66%
Total Loans (\$000)	20,533,278	20,399,522	21,152,940	22,249,240	24,945,681	12.12%	3.97%
Total Capital (\$000)	3,127,752	3,341,133	3,576,951	3,828,744	4,226,237	10.38%	6.20%

WASHINGTON	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 BECU	\$12,518,984	33.10%	9.95%	69.92%	1.46%	0.41%	2.12%	705	57.49%	\$14,277	\$12,723	11.56%	81.31%	33.63%
2 WASHINGTON STATE EMPLOYEES	\$2,116,081	5.60%	10.17%	90.25%	0.78%	0.48%	4.19%	415	74.65%	\$11,836	\$8,359	15.84%	54.88%	27.16%
3 SPOKANE TEACHERS	\$1,903,877	5.03%	11.17%	102.24%	1.10%	0.29%	3.08%	250	70.30%	\$15,917	\$12,204	36.61%	64.26%	26.24%
4 NUMERICA	\$1,353,259	3.58%	11.05%	101.43%	1.00%	0.59%	3.45%	279	71.40%	\$15,201	\$10,577	28.63%	51.18%	22.78%
5 GESA	\$1,344,712	3.56%	9.61%	92.04%	0.88%	0.34%	3.19%	343	69.57%	\$14,961	\$9,876	32.90%	46.82%	16.55%
6 HAPO COMMUNITY	\$1,220,443	3.23%	8.19%	94.37%	0.59%	0.22%	3.62%	378	79.10%	\$13,095	\$9,282	39.54%	44.33%	17.08%
7 SOUND	\$1,105,726	2.92%	12.94%	69.19%	1.45%	0.48%	3.18%	423	71.26%	\$12,344	\$9,479	16.74%	58.26%	24.16%
8 HARBORSTONE	\$1,068,607	2.83%	11.07%	68.30%	0.67%	0.48%	3.15%	311	79.49%	\$25,014	\$12,673	22.48%	58.13%	0.00%
9 WHATCOM EDUCATIONAL	\$1,025,716	2.71%	17.07%	81.88%	1.07%	0.45%	3.54%	243	76.88%	\$20,900	\$11,480	9.79%	85.86%	22.96%
10 COLUMBIA	\$985,503	2.61%	11.75%	82.69%	1.38%	0.58%	3.61%	321	75.92%	\$19,969	\$10,514	22.64%	80.82%	6.84%
11 SCHOOL EMPL. C.U. OF WASHINGTON	\$978,533	2.59%	9.85%	51.47%	0.63%	0.23%	2.36%	672	78.08%	\$10,431	\$10,937	12.69%	55.71%	22.82%
12 KITSAP	\$969,431	2.56%	9.37%	73.20%	0.77%	0.53%	3.54%	332	83.30%	\$13,636	\$9,714	25.37%	61.48%	16.40%
13 TWINSTAR	\$890,459	2.35%	10.52%	82.07%	0.76%	0.73%	5.05%	308	79.85%	\$10,616	\$7,520	17.31%	67.48%	25.37%
14 FIBRE	\$770,599	2.04%	15.00%	69.67%	0.48%	0.23%	3.23%	371	84.68%	\$14,243	\$9,170	16.25%	50.51%	16.23%
15 RED CANOE	\$635,556	1.68%	11.66%	83.66%	0.40%	1.06%	3.90%	304	84.24%	\$15,161	\$9,552	18.90%	59.54%	13.37%
16 SEATTLE METROPOLITAN	\$602,323	1.59%	9.29%	67.45%	0.62%	0.79%	3.54%	302	84.08%	\$14,603	\$12,752	16.21%	62.07%	26.23%
17 HORIZON	\$599,430	1.59%	10.89%	94.41%	0.73%	0.54%	3.89%	259	81.86%	\$16,650	\$9,926	13.96%	56.13%	17.25%
18 IQ	\$532,666	1.41%	9.04%	74.02%	1.06%	0.21%	4.06%	276	77.53%	\$10,455	\$9,501	22.78%	70.46%	21.73%
19 SOLARITY	\$530,588	1.40%	15.11%	80.11%	1.59%	1.03%	3.26%	393	73.66%	\$18,086	\$8,804	8.77%	69.48%	11.76%
20 AMERICA'S	\$429,806	1.14%	10.18%	78.09%	0.98%	0.83%	4.14%	302	69.01%	\$12,887	\$9,279	29.64%	56.63%	21.61%
21 VERITY	\$427,697	1.13%	9.48%	88.40%	0.95%	0.71%	4.51%	206	83.26%	\$18,358	\$13,008	16.12%	68.88%	24.08%
22 GLOBAL	\$366,247	0.97%	8.53%	71.22%	0.24%	0.74%	4.46%	391	94.53%	\$13,667	\$6,716	13.35%	44.30%	15.89%
23 SALAL	\$362,429	0.96%	9.36%	84.04%	0.27%	0.44%	4.10%	291	82.42%	\$9,622	\$9,378	18.43%	43.22%	6.80%
24 QUALSTAR	\$356,186	0.94%	13.11%	65.70%	1.63%	1.23%	3.49%	532	69.02%	\$8,981	\$5,797	8.77%	69.48%	19.78%
25 TAPCO	\$293,818	0.78%	8.10%	59.28%	0.52%	0.15%	3.36%	354	83.82%	\$13,836	\$11,365	17.51%	48.77%	23.72%
26 OUR COMMUNITY	\$286,556	0.76%	10.94%	50.21%	0.75%	0.34%	3.88%	285	80.60%	\$9,330	\$9,221	17.37%	43.03%	18.35%
27 CASCADE	\$259,141	0.69%	11.36%	30.37%	0.92%	0.51%	1.24%	332	65.55%	\$13,834	\$24,575	8.99%	58.23%	33.43%
28 LACAMAS COMMUNITY	\$193,023	0.51%	8.41%	58.30%	-1.01%	0.23%	5.05%	277	127.21%	\$13,280	\$9,626	19.94%	59.06%	14.09%
29 INDUSTRIAL C.U. OF WHATCOM CNTY	\$188,332	0.50%	8.06%	58.01%	0.26%	1.46%	4.24%	265	88.88%	\$16,180	\$7,385	11.85%	68.26%	2.70%
30 O BEE	\$186,568	0.49%	8.34%	101.48%	0.52%	0.31%	4.74%	331	84.47%	\$11,775	\$7,879	23.88%	56.62%	29.92%
31 NORTH COAST	\$180,959	0.48%	8.34%	71.94%	0.51%	0.99%	3.45%	249	87.51%	\$21,278	\$11,616	8.89%	63.89%	1.73%
32 PEOPLE'S COMMUNITY	\$173,165	0.46%	12.04%	38.80%	0.56%	0.22%	2.35%	331	84.30%	\$28,614	\$11,950	6.39%	78.51%	0.00%
33 NW PLUS	\$151,894	0.40%	11.18%	75.55%	0.77%	0.24%	4.07%	371	84.84%	\$16,525	\$7,916	12.48%	62.28%	11.31%
34 PENINSULA COMMUNITY	\$148,172	0.39%	7.89%	79.61%	0.09%	0.27%	4.67%	272	93.86%	\$12,083	\$7,888	32.52%	53.22%	0.00%
35 SPOKANE	\$129,148	0.34%	9.76%	75.27%	0.19%	0.23%	3.96%	276	94.38%	\$10,534	\$9,506	19.64%	60.38%	31.68%
36 GREAT NORTHWEST	\$115,094	0.30%	12.53%	52.13%	0.54%	3.08%	3.53%	336	75.35%	\$8,969	\$7,716	11.45%	59.19%	15.87%
37 COMMUNITY 1ST	\$111,247	0.29%	15.58%	67.79%	0.19%	0.96%	3.66%	266	94.96%	\$10,288	\$9,842	24.94%	49.41%	29.85%
38 COULEE DAM	\$108,524	0.29%	7.88%	70.15%	0.76%	0.87%	4.51%	274	85.43%	\$10,394	\$7,438	23.29%	46.67%	13.73%
39 UNITED HEALTH SERVICES	\$99,498	0.26%	9.93%	49.82%	0.22%	1.00%	3.69%	302	93.21%	\$12,002	\$10,162	11.82%	58.59%	18.37%
40 WOODSTONE	\$90,146	0.24%	11.33%	77.15%	0.25%	0.65%	4.26%	422	93.31%	\$11,316	\$7,161	23.50%	36.60%	18.17%
41 MOUNTAINCREST	\$86,144	0.23%	8.42%	74.65%	0.63%	1.45%	4.03%	364	88.31%	\$10,791	\$8,279	26.12%	48.17%	19.28%
42 PUGET SOUND COOPERATIVE	\$85,517	0.23%	7.74%	84.15%	0.88%	0.55%	3.50%	498	77.63%	\$11,966	\$7,608	4.95%	37.69%	9.29%
43 CHENEY	\$84,996	0.22%	10.67%	47.36%	0.59%	1.53%	1.76%	404	72.27%	\$14,044	\$15,517	12.22%	59.15%	26.03%
44 TACOMA LONGSHOREMEN	\$76,625	0.20%	11.59%	23.65%	1.39%	1.52%	1.12%	398	52.86%	\$19,827	\$22,745	14.39%	52.38%	0.00%
45 LOWER VALLEY	\$67,772	0.18%	11.22%	84.93%	0.55%	0.54%	5.17%	306	81.06%	\$12,533	\$6,128	36.91%	28.98%	0.00%
46 LOWER COLUMBIA LONGSHOREMEN	\$64,596	0.17%	9.60%	59.72%	0.00%	0.95%	3.16%	272	93.72%	\$14,480	\$14,208	13.29%	41.40%	30.39%
47 WHITE RIVER	\$60,311	0.16%	13.49%	46.77%	1.00%	1.51%	3.08%	332	66.26%	\$8,972	\$8,478	19.44%	58.05%	13.80%
48 PRIMESOURCE	\$58,425	0.15%	14.04%	95.58%	0.84%	0.64%	4.23%	298	78.72%	\$14,951	\$8,154	28.30%	46.69%	11.03%
49 ALASKA AIRLINES/HORIZON AIR EMPL.	\$57,837	0.15%	17.01%	31.91%	0.05%	0.05%	2.53%	463	97.47%	\$11,033	\$7,371	9.66%	39.69%	0.00%
50 WATERFRONT	\$54,438	0.14%	7.32%	51.04%	0.38%	0.29%	3.90%	507	87.02%	\$7,813	\$7,552	13.69%	66.14%	17.55%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
8100	ALASKA AIRLINES/HORIZON AIR EMPLOYEES	19530 International Blvd.	Seacac	98188	Cam of Reef	(206) 824-9800	\$57,836,587	\$15,246,970	\$41,678,291	\$9,883,845	6,483	2.85%	19.67%
68371	AMERICAN LAKE	9900 Veterans Dr. SW	Tacoma	98493	M. Earlene Fantz	(253) 584-0079	\$46,309,985	\$30,629,635	\$12,869,010	\$5,987,281	5,036	-3.73%	14.70%
9373	AMERICA'S	P.O. Box 33338	Fort Lewis	98433	Kenneth Leonard	(972) 494-5328	\$429,805,801	\$289,072,200	\$87,681,151	\$46,106,866	39,894	4.73%	29.04%
24729	AMICUS	6103 N Astor St.	Spokane	99208	Wendy Gillies	(509) 483-3221	\$11,231,261	\$7,673,646	\$2,505,588	\$1,320,161	1,084	-7.16%	-3.54%
68284	AVISTA CORP.	P.O. Box 3727	Spokane	99220	Ralphine Fallquist	(509) 482-8067	\$54,434,381	\$30,246,955	\$23,626,632	\$8,136,116	3,594	4.94%	9.59%
62604	BCU	P.O. Box 3853	Seattle	98124	Benson Porter	(206) 439-5700	\$12,518,983,724	\$7,736,400,078	\$4,207,497,321	\$1,326,079,179	869,718	6.35%	12.75%
68280	BLUE MOUNTAIN	520 S College Ave.	College Place	99324	Clarence Anderson	(509) 526-4562	\$29,886,801	\$13,897,405	\$14,971,192	\$3,739,443	2,836	0.32%	10.82%
2237	CALCOE	1209 N 16th Ave.	Yakima	98902	Leslie Johnson	(509) 248-4308	\$25,168,283	\$14,903,004	\$7,298,340	\$2,599,957	2,797	10.40%	7.34%
7748	CASCADE	P.O. Box 58450	Seattle	98138	Dale Kerlake	(425) 251-8888	\$259,141,013	\$69,430,575	\$182,664,186	\$30,223,869	9,304	0.75%	-1.54%
6838	CENTRAL WASHINGTON	901 Triple Crown Way	Yakima	98908	Terry Wheat	(509) 248-6942	\$9,274,284	\$5,132,922	\$82,602,766	\$815,038	1,268	-8.52%	1.63%
7101	CHENEY	P.O. Box 160	Cheney	99004	John Sanders	(509) 235-6533	\$84,996,280	\$35,602,081	\$47,861,412	\$8,993,512	4,844	-0.31%	-2.57%
68186	COLUMBIA	P.O. Box 324	Vancouver	98666	Steve Kenny	(573) 256-2500	\$985,503,276	\$706,770,727	\$240,635,486	\$125,553,374	81,299	6.31%	11.42%
60079	COMMUNITY 1ST	P.O. Box 870	DuPont	98327	Roger Gieseke	(253) 772-5212	\$111,246,805	\$62,128,144	\$33,362,649	\$17,317,325	9,312	-3.49%	37.20%
12847	COMMUNITY HEALTHCARE	1503 Pacific Ave.	Everett	98201	Gayle Yost	(425) 259-6446	\$11,457,290	\$5,969,722	\$4,217,037	\$918,114	1,654	1.55%	-1.53%
68254	CONNECTION	P.O. Box 3990	Silverdale	98383	Scott Prior	(360) 307-6400	\$26,642,036	\$16,861,932	\$7,603,259	\$4,008,646	3,085	6.13%	16.98%
4686	COULLEE DAM	P.O. Box 216	Coulee Dam	99116	Colleen Manley	(509) 633-0830	\$108,523,976	\$69,307,033	\$32,500,081	\$9,343,994	13,284	8.07%	7.33%
17690	CWU	400 E University Way	Ellensburg	98926	Sue Schwab	(509) 963-1995	\$2,536,842	\$631,397	\$1,887,209	\$258,702	455	-0.49%	-9.92%
7968	DARIGOLD	520 Ne 165th St.	Shoreline	98155	Donna Subera	(206) 367-2049	\$2,505,636	\$2,573,272	\$2,505,636	\$988,396	1,102	2.77%	1.72%
68546	EVERGREEN DIRECT	P.O. Box 408	Olympia	98507	Edward Duna	(360) 943-7676	\$46,920,820	\$31,342,268	\$14,509,440	\$6,323,436	4,915	3.93%	-1.71%
68273	EXPRESS	P.O. Box 94286	Seattle	98124	Sharon Hall	(206) 622-1850	\$10,840,127	\$7,655,871	\$2,690,799	\$1,279,173	3,010	6.52%	3.66%
2191	FIBRE	P.O. Box 1234	Longview	98632	Larry Hoff	(360) 423-8750	\$770,599,254	\$451,336,044	\$255,177,226	\$120,007,833	70,638	3.04%	20.70%
20655	FLUKE EMPLOYEES	P.O. Box 9090	Everett	98206	William Duff	(425) 446-6053	\$2,722,834	\$1,474,425	\$1,232,647	\$545,491	557	-5.61%	-1.10%
10215	G H WOODWORKERS	P.O. Box 1407	Aberdeen	98520	Krista Putman	(360) 532-0628	\$2,191,028	\$1,468,906	\$689,424	\$299,119	523	-6.31%	9.24%
68220	GENERATIONS	P.O. Box 2526	Olympia	98507	William Paulen	(360) 357-5660	\$25,979,371	\$14,264,002	\$10,707,791	\$1,998,551	3,692	2.27%	-5.32%
68278	GESA	P.O. Box 500	Richland	99352	Don Miller	(509) 946-1611	\$1,344,712,340	\$1,087,743,460	\$148,197,796	\$135,812,690	119,660	5.33%	8.59%
68237	GLOBAL	P.O. Box 3200	Spokane	99220	Jack Fallis	(509) 455-4700	\$366,247,169	\$233,117,806	\$97,183,925	\$33,603,328	48,737	2.35%	16.89%
10904	GRAMCO	P.O. Box 127	Ephrata	98823	Roger Johnson	(509) 754-5233	\$53,431,022	\$32,902,260	\$17,706,112	\$6,669,751	3,704	1.01%	7.71%
15204	GRAY'S HARBOR COMMUNITY HOSP	1006 No. H Ste. B	Aberdeen	98520	Jane Mattson	(360) 537-6072	\$2,092,124	\$546,823	\$1,555,039	\$327,891	439	-3.37%	14.29%
24606	GREAT NORTHWEST	301 W Wishkah St.	Aberdeen	98520	Karen Burkhalter	(360) 533-9990	\$115,093,926	\$52,047,773	\$53,673,100	\$15,343,544	12,939	1.12%	-2.50%
68239	HAPCO COMMUNITY	P.O. Box 1767	Bellingham	98227	Terri Salstrom	(360) 734-2043	\$188,332,080	\$100,528,637	\$78,020,415	\$13,587,293	23,465	3.88%	7.39%
66399	HARBORSTONE	601 Williams Blvd.	Richland	99354	David Schulz	(509) 943-5676	\$1,220,403,352	\$1,042,195,532	\$68,164,266	\$99,495,374	118,973	4.77%	-1.79%
67264	HORIZON	P.O. Box 4207	Tacoma	98438	Phil Jones	(253) 584-2260	\$1,068,606,973	\$632,429,944	\$377,657,166	\$127,642,787	73,068	2.06%	10.77%
11949	IBEW 76	P.O. Box 15128	Spokane Valley	99215	Jeff Adams	(509) 928-6494	\$599,429,625	\$495,657,917	\$54,494,476	\$66,920,695	52,888	13.51%	15.66%
66337	INDUSTRIAL CU OF WHATCOM CNTY	3049 S 36th St., Rm 103	Tacoma	98409	Sheila Augustine	(253) 475-6661	\$31,776,888	\$5,871,608	\$25,387,006	\$3,181,048	1,725	-4.57%	1.85%
60438	IQ	P.O. Box 1739	Vancouver	98668	Roger Michaelis	(800) 247-4364	\$532,666,027	\$355,228,446	\$126,857,179	\$49,755,461	50,510	5.88%	28.23%
68326	KBR	803 Portland Ave.	Tacoma	98421	Kolin McManh	(253) 596-0154	\$22,212,301	\$10,195,025	\$11,646,037	\$2,894,573	1,649	0.09%	-0.78%
68576	KITSAP	P.O. Box 990	Bremerton	98337	Elliot Gregg	(360) 662-2000	\$969,431,222	\$638,752,323	\$243,179,375	\$98,322,343	89,835	-0.22%	3.94%
68492	LACAMAS COMMUNITY	P.O. Box 1108	Camas	98607	Kathleen Romane	(360) 834-3611	\$193,023,098	\$101,989,573	\$75,234,700	\$16,043,227	18,175	-1.52%	3.31%
68268	LIGHTHOUSE COMMUNITY	P.O. Box 348	Vancouver	98666	Lori Olsen	(360) 694-8329	\$10,881,232	\$8,668,228	\$1,768,288	\$1,254,365	1,967	5.66%	7.49%
13857	LONGSHORE	3107 John Stevens Way	Hoquiam	98550	Ruth Boyson	(360) 532-9224	\$4,753,467	\$2,312,879	\$2,371,184	\$480,515	457	18.32%	8.71%
10799	LONGSHOREMEN'S LOCAL 4	P.O. Box 61629	Vancouver	98666	Dein Drake	(360) 694-7751	\$8,549,551	\$3,449,551	\$12,309,282	\$4,687,650	1,160	-2.98%	4.58%
9289	LOWER COLUMBIA LONGSHOREMEN	629 14th Ave.	Longview	98632	Denise Faquhar	(360) 423-2770	\$64,595,551	\$34,679,885	\$27,610,797	\$6,409,224	4,087	5.20%	-1.09%
68304	LOWER VALLEY	P.O. Box 479	Sunnyside	98944	Fuzzy Fonseca	(509) 837-5295	\$67,172,729	\$50,155,416	\$12,482,281	\$7,874,923	9,637	8.88%	22.92%
68222	MILL TOWN	2516 W Marine View Dr.	Everett	98201	Laura Leuze	(425) 252-5139	\$45,262,647	\$23,589,343	\$20,012,857	\$11,248,960	2,790	-3.74%	18.79%
1827	MINIT VALLEY	3325 Washington Way	Longview	98632	Dori Harvel	(360) 425-5444	\$16,314,913	\$10,479,155	\$5,246,510	\$3,069,217	1,920	-3.10%	-7.92%
10332	MONAD	1817 W Sylvester	Pasco	99301	Camellia Uhlring	(509) 545-1406	\$14,525,837	\$4,928,741	\$9,042,592	\$1,208,038	3,101	6.57%	-3.97%
68253	MOUNTAINCREST	1328 Broadway	Everett	98201	Mark Morrison	(425) 297-9210	\$86,144,299	\$58,474,300	\$20,233,254	\$7,566,773	9,461	2.61%	14.04%
18068	MT. RAINIER	303 West Meeker	Puyallup	98371	Jacquie Rutherford	(253) 841-2668	\$11,342,532	\$4,807,708	\$6,290,000	\$1,525,120	1,242	5.39%	0.02%
16893	NEWORIZONS	120 Firman Ave.	Hoquiam	98550	Terry Fultz	(360) 533-4760	\$11,575,336	\$9,219,419	\$2,114,292	\$1,314,304	1,618	4.92%	16.28%
1788	NORDSTROM	P.O. Box 1130	Seattle	98111	Wilma Robison	(206) 774-2900	\$48,499,106	\$18,016,969	\$26,442,953	\$4,388,428	7,332	-0.10%	-1.35%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	TOTAL ASSETS	TOTAL LOANS	TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
66734	NORTH COAST	1100 Dupont St.	Bellingham	98225	Terry Belcoe	(360) 733-3982	\$180,959,357	\$113,541,971	\$59,765,694	\$14,961,638	13,588	5.14%	10.09%
68292	NORTHLAND	P.O. Box 28810	Spokane	99228	Bill Roberts	(509) 466-3456	\$14,857,584	\$10,079,476	\$3,875,430	\$1,370,618	1,928	-9.27%	-1.94%
12281	NORTHWEST BAPTIST	1823 E Madison St., Ste. 1604	Seattle	98122	Kathleen Wilcox	(206) 322-1628	\$4,605,815	\$3,141,618	\$1,605,567	\$266,567	951	-1.05%	0.47%
66841	NUMERICA	P.O. Box 4000	Spokane	99037	Carla Altepeter	(509) 535-7613	\$1,353,259,233	\$1,130,279,613	\$151,807,098	\$160,914,868	105,355	8.66%	8.87%
67262	NW PLUS	2821 Hewitt Ave.	Everett	98201	Doug Bennett	(425) 297-1000	\$151,893,768	\$100,835,593	\$35,657,773	\$17,302,469	16,862	-0.60%	10.10%
60059	O BEE	3900 Cleveland Ave. SE	Tumwater	98501	James Collins	(360) 943-0740	\$186,567,501	\$164,040,602	\$11,667,376	\$16,654,200	20,517	8.57%	10.71%
68331	OLYMPIA	P.O. Box 7549	Olympia	98507	Tammy Doles-Roberts	(360) 754-5559	\$31,301,791	\$14,012,223	\$14,555,121	\$2,883,527	3,334	-0.57%	0.51%
68609	OUR COMMUNITY	P.O. Box 1670	Shelton	98584	Bert Fisher	(360) 426-9701	\$286,555,633	\$122,034,485	\$152,172,302	\$37,340,603	26,358	1.45%	10.90%
67926	PACIFIC NORTHWEST	3250 NW Ave.	Bellingham	98225	Karin Pelan	(360) 647-0560	\$20,435,638	\$8,388,787	\$10,891,455	\$2,329,895	2,125	0.97%	3.23%
665	PENINSULA COMMUNITY	P.O. Box 2150	Shelton	98584	Jim Morrell	(360) 426-1601	\$148,171,540	\$107,778,800	\$31,809,115	\$12,438,855	17,162	-1.07%	-4.79%
24713	PEOPLE'S COMMUNITY	P.O. Box 764	Vancouver	98666	Ed Seidenberg	(360) 695-5121	\$173,165,058	\$59,144,901	\$105,176,812	\$20,792,980	12,758	6.71%	5.21%
14630	PORT OF SEATTLE	P.O. Box 68727	Seattle	98168	George Bluhm	(206) 728-3040	\$10,473,231	\$4,649,111	\$5,564,840	\$791,672	1,709	-7.45%	4.81%
67911	PRIMESOURCE	9707 N Nevada St.	Spokane	99218	Margaret Burkholz	(509) 838-6157	\$58,424,994	\$47,618,423	\$7,309,324	\$7,994,907	6,110	17.03%	23.52%
68255	PROGRESSIONS	2919 E Mission Ave.	Spokane	99202	Mari Zumbiel	(509) 535-0191	\$53,399,719	\$38,298,487	\$12,033,514	\$4,788,769	4,725	-1.68%	-3.12%
4509	PUD	960 Commerce Ave.	Longview	98632	Paula Stone	(360) 577-7509	\$7,500,940	\$3,877,544	\$3,549,452	\$1,192,090	810	1.96%	-3.87%
24837	PUGET SOUND	2030 Airport Way S	Seattle	98134	Evie Webb-Swope	(206) 623-5023	\$18,152,600	\$8,535,778	\$9,292,007	\$1,430,578	2,962	-3.77%	-18.55%
68204	PUGET SOUND COOPERATIVE	P.O. Box 97034	Bellevue	98009	Kevin Ellisen	(425) 462-3811	\$85,516,700	\$65,379,503	\$16,971,233	\$6,449,853	10,212	6.64%	26.41%
9145	PUGET SOUND REFINERY	P.O. Box 397	Anacortes	98221	Marlie Blanton	(360) 293-4862	\$5,100,807	\$4,900,795	\$1,420,962	\$1,420,962	1,228	4.13%	-4.13%
68223	QUALSTAR	P.O. Box 96730	Bellevue	98009	Mark Nelson	(425) 643-3400	\$356,185,571	\$200,584,207	\$146,063,409	\$51,151,755	52,668	4.35%	9.28%
68196	RED CANOE	1418 15th Ave.	Longview	98632	David Spaulding	(360) 425-2130	\$635,555,665	\$463,764,467	\$123,025,328	\$81,067,088	58,034	8.53%	9.18%
8132	SAFEMAY	P.O. Box 3327	Spokane	99220	Steve Olson	(509) 483-9416	\$54,130,807	\$23,798,391	\$28,958,207	\$11,336,943	4,666	-0.82%	3.19%
66349	SALAL	P.O. Box 19340	Seattle	98109	Russell Rosendal	(206) 298-9394	\$362,415,558	\$263,415,558	\$88,678,392	\$37,556,983	33,422	1.76%	13.82%
68362	SCHOOL EMPLOYEES CU OF WASHINGTON	325 Eastlake Ave. E	Seattle	98109	Scott Adkins	(206) 628-4010	\$978,533,226	\$447,955,689	\$518,022,033	\$101,314,277	79,581	3.16%	27.38%
5700	SEARS SPOKANE EMPLOYEES	4700 N. Division	Spokane	99207	Mark Smith	(509) 483-0580	\$2,325,141	\$2,249,405	\$47,865	\$47,865	771	-4.27%	10.05%
68315	SEATTLE METROPOLITAN	P.O. Box 780	Seattle	98111	Richard Romero	(206) 398-5500	\$60,322,620	\$363,546,352	\$216,421,699	\$58,107,705	42,267	1.83%	-17.7%
68293	SNO HILLS	P.O. Box 1978	Snoqualmie	98065	Linda Larson	(425) 888-4004	\$49,699,461	\$35,769,784	\$11,157,730	\$4,184,696	7,413	-6.05%	2.38%
68622	SNOCOPE	3130 Rockefeller Ave.	Everett	98201	Steven Ellis	(425) 388-3481	\$47,846,444	\$30,402,560	\$14,612,970	\$4,116,386	6,597	3.74%	2.72%
68061	SOLARITY	P.O. Box 2690	Yakima	98907	Mina Worthington	(509) 248-2960	\$330,587,890	\$342,116,568	\$160,374,178	\$76,790,877	48,507	2.94%	8.40%
66331	SOUND	P.O. Box 1595	Tacoma	98401	Richard Brandsma	(253) 383-2016	\$1,105,725,758	\$659,754,074	\$367,074,065	\$124,569,962	100,592	1.19%	9.28%
11162	SPOKANE	P.O. Box 2519	Spokane	99220	Susan Blain	(509) 328-2900	\$129,148,002	\$86,016,766	\$37,827,983	\$12,927,732	12,022	2.97%	2.06%
68283	SPOKANE CITY	P.O. Box 9639	Spokane	99209	Dennis Clinton	(509) 325-7228	\$33,587,702	\$24,693,481	\$7,818,587	\$3,477,350	5,100	-6.23%	2.99%
68205	SPOKANE FIREFIGHTERS	2002 N Atlantic	Spokane	99205	Todd Powell	(509) 484-5650	\$42,576,826	\$21,776,365	\$19,943,232	\$7,286,248	2,032	2.41%	7.79%
68305	SPOKANE LAW ENFORCEMENT	924 W Sinto	Spokane	99201	Richard Luna	(509) 327-3244	\$38,416,345	\$29,078,035	\$8,675,441	\$6,065,789	2,215	3.40%	5.51%
24451	SPOKANE MEDIA	901 W Riverside Ave.	Spokane	99201	Debie Keese	(509) 838-8960	\$10,502,147	\$6,226,738	\$4,040,855	\$805,610	1,222	-4.29%	-3.02%
68203	SPOKANE TEACHERS	P.O. Box 1954	Spokane	99210	Thomas Johnson	(509) 326-1954	\$1,903,876,631	\$1,593,016,268	\$243,291,718	\$221,897,257	127,678	6.74%	11.09%
68198	STATE HIGHWAY	P.O. Box 10304	Yakima	98909	Rose Mary Menard	(509) 248-5522	\$29,831,924	\$11,452,246	\$17,853,447	\$4,376,347	1,793	3.97%	-7.73%
68231	STRAITVIEW	P.O. Box 339	Port Angeles	98362	Lisa Roening	(360) 452-3883	\$47,832,166	\$22,568,697	\$22,992,488	\$5,010,028	7,217	6.95%	7.67%
68229	TACOMA LONGSHOREMEN	3602 Alexander Ave.	Tacoma	98424	Mark Merriman	(253) 272-2161	\$76,624,984	\$16,040,337	\$58,439,274	\$8,984,253	2,982	-0.48%	9.94%
7104	TACOMA NARROWS	5319 W 51st St.	Tacoma	98407	Pat Sherfield	(253) 759-3244	\$8,571,168	\$3,016,898	\$5,146,425	\$1,292,751	1,025	2.67%	0.63%
68298	TAPCO	P.O. Box 64369	Tacoma	98464	Carlyn Roy	(253) 565-9895	\$29,817,557	\$158,617,654	\$117,748,952	\$25,012,839	23,542	2.77%	11.24%
11845	TESORO NORTHWEST	P.O. Box 248	Anacortes	98221	Vian Matson	(360) 293-5451	\$13,056,606	\$5,619,113	\$7,202,613	\$3,457,357	1,964	-6.75%	-1.82%
19608	TRI-CITIES COMMUNITY	2626 W Kennewick Ave.	Kennewick	99336	Douglas Wadsworth	(509) 735-8331	\$27,362,684	\$21,685,159	\$4,384,800	\$2,768,172	4,413	1.49%	4.22%
68528	TULIP COOPERATIVE	P.O. Box 1243	Olympia	98507	Johna Larue	(360) 570-2292	\$2,962,079	\$1,355,226	\$975,353	\$228,655	1,190	6.24%	17.28%
68271	TWINSTAR	P.O. Box 718	Olympia	98507	Jeff Kennedy	(360) 357-9911	\$890,459,309	\$647,542,110	\$189,741,357	\$97,859,896	104,924	3.21%	13.46%
68206	UNITED HEALTH SERVICES	P.O. Box 3110	Spokane	99220	Chuck Zeller	(509) 455-4067	\$99,497,680	\$43,568,895	\$44,281,997	\$11,166,125	8,606	-0.55%	-0.91%
1851	UTILITY EMPLOYEES	P.O. Box 480	Aberdeen	98520	Sandra Maupin	(360) 533-4191	\$3,806,810	\$1,605,331	\$2,176,617	\$455,107	475	-4.33%	-17.4%
68517	VERITY	P.O. Box 75974	Seattle	98175	John Zmolek	(206) 440-9000	\$314,445,856	\$134,445,856	\$94,162,276	\$43,030,444	27,347	2.66%	9.60%
60042	WASHINGTON STATE EMPLOYEES	P.O. Box WSECU	Olympia	98507	Kevin Foster-Keddle	(360) 943-7911	\$2,116,080,993	\$1,588,475,913	\$388,905,082	\$232,565,824	210,565	7.69%	40.60%
16178	WATERFRONT	2414 SW Andover St. E-100	Seattle	98106	Brook Hamilton	(206) 622-8415	\$54,438,420	\$25,408,220	\$27,928,780	\$4,043,961	6,591	1.46%	-5.63%
68328	WCLA	P.O. Box 207	Olympia	98507	Brian Bahts	(360) 352-5233	\$37,582,091	\$32,424,056	\$4,285,801	\$4,173,617	1,093	28.44%	26.32%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

WASHINGTON

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
9098	WENATCHEE VALLEY	P.O. Box 2134	Wenatchee	98807	Robyn Higdon	(509) 884-7141	\$29,570,590	\$17,752,739	\$10,226,977	\$2,753,239	4,948	3.75%	9.37%
8113	WESTEDGE	2501 James St.	Bellingham	98225	Katie Zowada	(360) 734-5790	\$51,801,276	\$20,973,806	\$28,960,397	\$7,514,751	4,079	-1.92%	-3.85%
66373	WHATCOM EDUCATIONAL	P.O. Box 9750	Bellingham	98227	Wayne Langei	(360) 676-1168	\$1,025,715,550	\$683,819,587	\$296,416,319	\$184,633,716	72,742	10.48%	7.22%
67201	WHITE RIVER	P.O. Box 35	Enumclaw	98022	Brandy Fielding	(360) 825-4833	\$60,311,058	\$24,357,690	\$31,225,088	\$8,585,368	6,143	9.01%	0.43%
60613	WOODSTONE	P.O. Box 27030	Federal Way	98093	Susan Streifel	(253) 925-6800	\$90,146,371	\$60,665,793	\$23,734,121	\$10,556,740	10,981	-1.66%	12.84%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	107	105	101	97	94	-3.09%	-2.56%
Number of Members	390,592	390,521	388,492	386,815	380,684	-1.58%	-0.51%
Total Assets (\$000)	2,707,718	2,915,361	3,129,464	3,246,465	3,321,786	2.32%	4.17%
Total Shares (\$000)	2,348,495	2,540,522	2,749,472	2,849,886	2,902,289	1.84%	4.33%
Total Loans (\$000)	1,512,232	1,534,120	1,610,679	1,716,785	1,812,095	5.55%	3.68%
Total Capital (\$000)	345,044	360,777	368,651	381,994	398,197	4.24%	2.91%

WEST VIRGINIA		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	FIRST CHOICE AMERICA COMMUNITY	\$407,632	12.27%	14.03%	37.32%	0.21%	0.18%	2.27%	457	91.54%	\$16,484	\$8,904	3.44%	47.04%	7.44%
2	BAYER HERITAGE	\$357,103	10.75%	9.88%	86.86%	0.92%	1.81%	3.43%	278	76.81%	\$11,882	\$9,582	25.54%	41.12%	20.20%
3	FAIRMONT	\$299,017	9.00%	8.75%	86.86%	0.56%	0.17%	3.81%	300	86.68%	\$24,352	\$7,099	14.42%	73.55%	0.00%
4	PIONEER WEST VIRGINIA	\$179,411	5.40%	9.34%	87.48%	0.42%	0.26%	4.50%	298	90.82%	\$11,899	\$9,154	22.16%	49.07%	23.52%
5	STAR USA	\$170,452	5.13%	8.14%	72.53%	-0.11%	0.78%	3.60%	286	101.29%	\$16,028	\$9,513	25.72%	28.76%	0.00%
6	WEST VIRGINIA	\$157,904	4.75%	10.70%	57.27%	0.35%	0.21%	2.66%	241	89.52%	\$16,359	\$14,059	26.83%	43.40%	0.00%
7	WEST VIRGINIA CENTRAL	\$129,725	3.91%	9.00%	70.41%	0.98%	0.27%	2.95%	541	74.06%	\$12,581	\$7,165	22.83%	53.86%	0.00%
8	PEOPLES	\$90,980	2.74%	8.89%	80.12%	0.18%	0.82%	3.99%	342	89.47%	\$12,732	\$7,808	30.23%	42.36%	0.00%
9	MEMBERS CHOICE WV	\$86,791	2.61%	16.31%	39.84%	0.71%	1.38%	1.73%	600	69.51%	\$8,711	\$10,056	15.72%	30.74%	9.78%
10	UNIVERSAL	\$77,316	2.33%	13.82%	48.71%	0.12%	0.66%	3.28%	350	95.79%	\$11,502	\$7,549	10.94%	44.00%	0.00%
11	THE UNITED	\$73,967	2.23%	17.96%	74.82%	1.82%	1.70%	3.02%	311	58.58%	\$14,117	\$8,886	14.09%	32.99%	0.00%
12	ONE COMMUNITY	\$69,942	2.11%	8.46%	64.53%	0.18%	0.81%	3.49%	386	95.39%	\$14,213	\$8,933	16.19%	55.81%	0.00%
13	CAMC	\$61,405	1.85%	22.15%	48.51%	0.77%	0.38%	2.34%	355	75.16%	\$17,090	\$8,659	11.21%	61.46%	0.00%
14	THE STATE	\$58,709	1.77%	12.19%	61.17%	1.00%	0.28%	3.08%	705	73.70%	\$10,608	\$5,376	12.39%	35.55%	4.57%
15	FIRST PRIORITY	\$57,734	1.74%	10.29%	54.96%	0.58%	0.74%	4.06%	437	87.48%	\$10,902	\$4,916	5.07%	51.95%	10.39%
16	167TH TFR	\$47,020	1.42%	9.09%	29.54%	0.13%	0.46%	2.93%	597	94.15%	\$8,809	\$4,574	2.47%	48.07%	5.13%
17	STRIP STEEL COMMUNITY	\$44,070	1.33%	19.93%	38.55%	0.38%	0.02%	1.79%	619	82.02%	\$10,471	\$9,534	12.18%	39.71%	13.44%
18	LONG REACH	\$43,294	1.30%	8.09%	64.56%	0.59%	0.06%	3.71%	245	83.92%	\$5,334	\$9,254	17.93%	56.97%	14.71%
19	MORGANTOWN A E S	\$42,154	1.27%	9.04%	44.98%	0.01%	0.86%	3.33%	415	92.21%	\$9,735	\$7,072	19.35%	42.73%	0.00%
20	WV NATIONAL GUARD	\$40,158	1.21%	10.86%	45.97%	1.61%	0.16%	1.15%	364	41.68%	\$13,637	\$17,809	26.67%	20.63%	0.00%
21	KEMBA CHARLESTON	\$39,899	1.20%	19.98%	56.90%	0.11%	1.63%	2.99%	388	91.05%	\$9,363	\$6,743	15.93%	34.34%	4.51%
22	HOPE	\$34,210	1.03%	14.25%	37.07%	0.48%	0.25%	1.38%	865	71.33%	\$10,867	\$11,295	17.76%	15.14%	0.00%
23	HUNTINGTON C & O RAILWAY EMPL.	\$32,529	0.98%	11.40%	62.85%	0.28%	0.59%	3.43%	541	83.94%	\$10,017	\$5,323	14.88%	22.83%	2.79%
24	RAVENSWOOD	\$31,697	0.95%	13.22%	66.26%	0.85%	1.08%	3.89%	349	82.05%	\$7,830	\$5,177	18.89%	44.99%	8.91%
25	WVU EMPLOYEES	\$31,631	0.95%	9.67%	28.46%	0.53%	0.54%	1.99%	751	74.17%	\$6,838	\$5,791	9.20%	37.85%	0.00%
26	MOUNTAIN HERITAGE	\$31,580	0.95%	8.43%	64.25%	1.27%	2.60%	3.95%	486	75.23%	\$8,495	\$5,236	13.24%	39.32%	11.05%
27	ELEMENT	\$28,148	0.85%	11.34%	97.64%	0.58%	1.79%	5.15%	299	70.86%	\$6,834	\$5,265	41.97%	39.40%	8.48%
28	METRO COMMUNITY	\$27,552	0.83%	8.56%	44.25%	0.14%	1.80%	3.88%	420	94.54%	\$6,088	\$7,965	16.97%	36.61%	17.48%
29	CWV TEL	\$25,626	0.77%	15.18%	43.58%	-0.32%	1.12%	3.10%	417	101.48%	\$8,470	\$7,393	19.79%	53.61%	8.18%
30	HUNTINGTONIZED	\$24,220	0.73%	15.13%	81.92%	1.57%	3.33%	5.52%	227	72.79%	\$9,611	\$4,682	17.43%	45.70%	0.00%
31	PRESTON	\$24,015	0.72%	11.05%	37.22%	1.07%	1.36%	1.18%	461	51.45%	\$12,092	\$13,203	21.75%	29.00%	0.00%
32	IBEW 317	\$22,278	0.67%	9.48%	49.37%	0.04%	8.14%	1.95%	420	85.62%	\$12,873	\$11,980	8.64%	18.24%	11.62%
33	RALEIGH CO. EDUCATORS	\$22,028	0.66%	15.70%	32.98%	1.09%	3.38%	1.66%	508	57.47%	\$7,919	\$8,080	11.98%	27.40%	0.00%
34	SOUTH CHARLESTON EMPLOYEES	\$19,917	0.60%	36.82%	49.80%	0.77%	1.24%	2.17%	311	73.06%	\$8,461	\$8,956	19.07%	0.00%	0.00%
35	ALLOY	\$19,788	0.60%	15.74%	56.62%	0.34%	1.85%	4.33%	367	83.63%	\$5,433	\$5,037	27.82%	32.54%	1.39%
36	TIN MILL EMPLOYEES	\$19,298	0.58%	19.67%	30.47%	-0.65%	1.87%	2.20%	485	141.80%	\$12,689	\$7,989	5.88%	24.19%	0.00%
37	UNION TRADES	\$18,918	0.57%	10.09%	63.02%	0.31%	1.34%	4.61%	195	92.18%	\$6,611	\$6,453	17.55%	33.02%	11.74%
38	WOOD COUNTY COMMUNITY	\$17,871	0.54%	7.98%	46.80%	0.14%	0.82%	3.42%	554	91.87%	\$5,502	\$5,366	13.66%	49.05%	20.81%
39	CHHE	\$17,673	0.53%	9.29%	31.70%	0.08%	1.64%	4.30%	404	89.78%	\$6,175	\$5,674	8.60%	47.65%	0.00%
40	HANCOCK SCHOOL EMPL.	\$16,234	0.49%	13.48%	15.96%	0.25%	0.08%	1.65%	384	86.63%	\$3,687	\$9,154	7.63%	38.53%	15.06%
41	WEE	\$15,057	0.45%	11.36%	48.79%	0.83%	1.78%	2.92%	343	77.44%	\$11,070	\$7,006	11.55%	35.54%	0.00%
42	HARRISON COUNTY	\$14,211	0.43%	16.74%	33.16%	0.07%	0.57%	2.16%	717	96.81%	\$8,217	\$4,710	8.77%	23.79%	1.71%
43	EASTERN PANHANDLE	\$13,686	0.41%	6.85%	64.25%	0.06%	1.11%	4.56%	673	86.00%	\$8,644	\$3,432	11.08%	36.64%	4.13%
44	TELBEK	\$13,482	0.41%	10.70%	89.26%	0.99%	0.55%	3.12%	388	70.65%	\$11,772	\$7,746	27.21%	37.33%	10.19%
45	CLARKSBURG AREA POSTAL EMPL.	\$12,370	0.37%	11.05%	61.82%	0.45%	2.21%	3.72%	231	110.59%	\$9,721	\$9,514	15.90%	38.89%	11.15%
46	MARTINSBURG V.A. CENTER	\$12,310	0.37%	10.93%	35.72%	0.33%	0.22%	3.06%	493	92.03%	\$6,150	\$5,558	7.06%	41.98%	8.43%
47	MARSHALL COUNTY	\$11,780	0.35%	8.38%	53.24%	0.05%	0.19%	3.17%	516	96.99%	\$7,008	\$4,154	17.70%	41.98%	0.00%
48	PUTNAM SCHOOL EMPLOYEES	\$11,740	0.35%	12.34%	42.20%	0.52%	0.01%	1.62%	913	72.26%	\$7,503	\$5,628	13.31%	0.00%	0.00%
49	FAYETTE	\$11,471	0.35%	14.64%	21.31%	-0.10%	2.80%	1.20%	530	109.55%	\$7,244	\$9,237	8.87%	0.00%	0.00%
50	UNION HOSPITAL CENTER	\$11,005	0.33%	13.24%	44.71%	0.71%	1.18%	2.32%	416	78.32%	\$7,673	\$6,546	11.82%	31.41%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
13028	167HTHR	P.O. Box 1897	Martinsburg	25402	Lynn Haynes	(304) 267-2944	\$47,019,661	\$12,508,099	\$31,245,680	\$4,335,789	9,257	0.78%	-1.57%
10520	ALDERSON FCI	Box A	Alderson	24910	Carolyn Browning	(304) 445-2901	\$6,453,304	\$4,692,958	\$1,709,500	\$708,134	820	5.00%	18.84%
20324	ALLOY	P.O. Box 323	Alloy	25002	Kelli Vance	(304) 779-2773	\$9,187,787	\$9,431,411	\$8,698,132	\$3,201,765	3,307	-4.44%	-0.59%
1463	APPALACHIAN POWER EMPLOYEES	1122 7th Ave.	Huntington	25701	Alecia Grose	(304) 696-1399	\$8,020,649	\$2,586,141	\$5,359,849	\$1,221,573	1,216	-8.88%	5.85%
12252	ATLANTIC GREYHOUND	P.O. Box 11867	Charleston	25339	Daniel Smithson	(304) 344-3605	\$2,915,195	\$945,517	\$2,367,973	\$998,305	460	-7.68%	-28.48%
11836	BAYER HERITAGE	17612 Energy Rd.	Proctor	26055	Bob Burrow	(304) 455-4029	\$357,102,528	\$278,122,139	\$64,346,049	\$38,183,162	33,415	5.93%	14.31%
21499	BERKELEY CNTY PUBLIC SCHOOLS	P.O. Box 1740	Martinsburg	25402	Phyllis Wright	(304) 263-0902	\$4,653,573	\$2,381,432	\$2,174,782	\$266,201	1,281	2.83%	-3.07%
10449	CARWAY TELCO	1135 Sixth Ave.	Huntington	25701	Ceryl Sullivan	(304) 522-7752	\$5,264,874	\$2,111,552	\$3,119,792	\$1,045,973	443	0.69%	4.63%
22657	CAMC	3400 MacCorkle Ave. SE	Charleston	25304	Ashley Meek	(304) 388-5700	\$61,405,464	\$23,122,541	\$36,453,586	\$13,879,811	5,504	3.54%	3.51%
21057	CCMH	800 Garfield Ave.	Parkersburg	26101	Annette Cox	(304) 424-2255	\$4,181,220	\$3,309,577	\$730,513	\$555,795	1,449	-1.98%	4.01%
12922	CHARLESTON	300 Virginia St. E. Room 4203	Charleston	25301	Leon Knapp	(304) 347-3393	\$9,132,247	\$4,469,049	\$4,551,174	\$823,736	1,209	2.33%	10.82%
24743	CHARLESTON POSTAL	1000 Centre Way	Charleston	25309	Greta Duffield	(304) 746-5111	\$2,999,226	\$2,999,226	\$685,123	\$345,262	768	4.89%	18.06%
15935	CHA-TEL	1500 MacCorkle Ave SE	Charleston	25314	Pat Lovejoy	(304) 344-3330	\$9,846,283	\$5,825,027	\$3,753,942	\$890,874	1,679	-1.57%	20.97%
23545	CHHE	1340 Hal Greer Blvd.	Huntington	25701	Stephanie Kraft	(304) 525-4145	\$17,673,448	\$5,082,110	\$11,937,584	\$1,669,978	2,825	-0.04%	-2.59%
13426	CITY OF CLARKSBURG	444 W Main St., Ste. 4	Clarksburg	26301	Bernard Fazzini	(304) 624-1678	\$8,552,165	\$7,235,692	\$1,090,201	\$1,135,794	914	-2.20%	18.82%
18142	CITY OF FAIRMONT	P.O. Box 868	Fairmont	26554	James Emerick	(304) 366-4200	\$1,156,448	\$609,762	\$537,243	\$132,708	330	3.27%	3.27%
24841	CLARKSBURG AREA POSTAL EMPL	200 Cava Dr. Rm. 126	Clarksburg	26301	Melinda Woodyard	(304) 623-4794	\$12,369,533	\$6,804,403	\$5,150,876	\$1,495,881	1,157	1.91%	10.97%
6674	CWW TEL	131 W Pike St.	Clarksburg	26301	Carol Johnson	(304) 623-6879	\$25,625,820	\$9,410,443	\$14,763,135	\$3,920,954	2,921	2.32%	9.12%
17126	EAGLE CAN EMPLOYEES	2400 Charles St.	Wellsville	26070	Richard Frey	(304) 737-9865	\$668,034	\$152,228	\$513,531	\$129,569	157	-3.72%	0.29%
19890	EASTERN PANHANDLE	36 GM Access Rd.	Martinsburg	25403	Charlene Gaither	(304) 263-2887	\$13,685,570	\$8,160,396	\$4,430,270	\$1,030,126	3,701	-5.04%	-8.50%
23162	ELEMENT	3418 MacCorkle Ave. SE	Charleston	25304	Linda Bodie	(304) 721-4145	\$28,147,731	\$23,835,377	\$2,566,795	\$3,666,493	4,637	2.29%	3.63%
3439	FAIRMONT	P.O. Box 2139	Fairmont	26555	Stanley Rittenhouse	(304) 363-5320	\$299,016,892	\$234,096,068	\$41,213,257	\$24,749,190	37,963	2.24%	7.12%
12310	FAYETTE	100 Bluestone Rd.	Mt Hope	25880	Cynthia Bennett	(304) 877-5404	\$11,470,567	\$2,086,377	\$9,294,304	\$1,714,211	1,060	-11.49%	-13.36%
3264	FIRST CHOICE AMERICA COMMUNITY	3501 Main St.	Weirton	26062	Scott Winwood	(304) 748-8600	\$407,632,425	\$129,727,329	\$264,020,667	\$57,896,172	39,035	4.59%	2.44%
24649	FIRST PRIORITY	P.O. Box 9408	Huntington	25704	Krista Christian	(304) 522-9450	\$57,734,190	\$28,323,250	\$24,273,506	\$6,907,417	10,483	4.27%	0.15%
21115	HANCOCK SCHOOL EMP.	384 Penco Rd.	Weirton	26062	David Karas	(304) 723-5605	\$16,233,987	\$2,241,541	\$13,634,793	\$2,208,036	1,534	6.44%	15.22%
18254	HARRISON COUNTY	315 Buckhamton Pike	Nutter Fort	26301	Kelly Anodilo	(304) 522-3780	\$13,919,581	\$9,690,449	\$2,422,792	\$2,422,792	2,509	1.48%	20.19%
220	HOPE	445 W Main St.	Clarksburg	26301	Ronald Bragg	(304) 627-3077	\$34,210,194	\$10,866,949	\$22,980,555	\$4,897,536	2,595	-2.43%	0.74%
24236	HUNTINGTON C & O RAILWAY EMPL	P.O. Box 4127	Huntington	25729	Chris Hutchison	(304) 522-7998	\$32,528,830	\$18,099,885	\$13,055,211	\$3,797,718	5,410	-2.88%	11.38%
795	HUNTINGTON WESTVA FIREMENS	P.O. Box 2133	Huntington	25721	Jerry Sheets	(304) 523-8321	\$4,063,476	\$2,450,361	\$1,573,178	\$648,096	648	-7.45%	11.63%
3438	HUNTINGTONIZED	481 W 8th Ave.	Huntington	25701	Angie Shumway	(304) 528-2400	\$16,550,100	\$5,140,248	\$5,140,248	\$4,038,473	4,315	-7.27%	-1.90%
14797	IBEW #466	810 Indiana Ave.	Charleston	25302	Teresa Withrow	(304) 344-0390	\$2,531,267	\$1,755,390	\$719,933	\$137,801	602	-10.13%	-9.90%
14712	IBEW 141	202 Jefferson Ave.	Glendale	26038	Kirt LeVelle	(304) 845-9898	\$2,330,666	\$644,624	\$1,705,085	\$265,921	615	19.32%	12.92%
14030	IBEW 317	1848 Madison Ave. Ste. B	Huntington	25701	Joyce Price	(304) 522-4871	\$22,277,513	\$9,925,244	\$11,835,650	\$2,132,732	1,678	5.74%	2.03%
14020	IBEW 968	1845 7th St.	Parkersburg	26101	Joseph Griffin	(304) 424-6666	\$5,845,798	\$1,276,466	\$4,500,382	\$717,748	382	21.28%	-12.46%
108	KEMBA CHARLESTON	1830 Rozalana Rd.	Dunbar	25064	Joetta Heck	(304) 768-5700	\$39,898,904	\$17,873,585	\$20,296,834	\$8,045,466	4,659	0.86%	3.99%
68113	LOCAL NO. 317 I.A.F.F.	P.O. Box 3736	Charleston	25337	Eugene Perry	(304) 345-9790	\$6,927,191	\$3,145,422	\$3,781,828	\$621,794	370	0.51%	8.42%
24200	LOGAN COUNTY SCHOOL EMPL	P.O. Box 601	Logan	25601	Dena Spry	(304) 752-1513	\$13,398,391	\$232,196	\$1,151,542	\$221,612	480	-5.11%	-10.77%
22241	LONG BEACH	3450 S State Rt. 2	Friendly	26146	Steven Reed	(304) 652-8363	\$43,294,492	\$25,629,997	\$15,341,562	\$3,565,167	4,290	8.12%	24.08%
22428	MARION COUNTY SCHOOL EMPL	200 Gaston Ave.	Fairmont	26554	Marty Thomas	(304) 366-2390	\$10,231,217	\$2,707,610	\$7,423,710	\$1,658,658	1,371	-0.42%	-11.53%
21713	MARSHALL COUNTY	910 Third St.	Moundsville	26041	Kelly Ward	(304) 843-1179	\$11,779,797	\$5,711,196	\$5,286,905	\$991,401	2,582	1.49%	-1.91%
22337	MARTINSBURG V.A. CENTER	2971 Charles Town Rd.	Kearneysville	25430	Glenka Keller	(304) 263-3454	\$12,309,515	\$3,911,085	\$7,710,813	\$1,423,299	1,970	1.06%	5.00%
18950	MCDOWELL COUNTY	P.O. Box 85	North Fork	24868	Heather Eldridge	(304) 448-2118	\$32,820	\$11,282	\$22,807	\$15,829	40	-28.94%	19.45%
4969	MEMBERS CHOICE WV	P.O. Box 20040	Charleston	25362	Donis Cunningham	(304) 346-5242	\$86,790,930	\$28,843,238	\$54,674,890	\$14,274,774	7,199	0.19%	6.16%
9413	MERCER COUNTY WV TEACHERS	P.O. Box 1294	Bluefield	24701	Donna Gordon	(304) 323-3732	\$9,019,297	\$7,013,850	\$1,867,323	\$793,563	1,826	-6.82%	-1.72%
8791	METRO COMMUNITY	P.O. Box 5438	Huntington	25703	Jay Pelfrey	(304) 697-4652	\$27,551,604	\$11,092,306	\$15,308,454	\$2,425,434	3,147	4.74%	9.12%
23591	MILDRED MITCHELL-BATEMAN HOSPITAL	P.O. Box 448	Huntington	25709	Larry Martin	(304) 525-7801	\$45,573	\$24,782	\$20,244	\$31,021	73	-1.27%	-3.28%
22678	MINGO COUNTY EDUCATION	Rte. 2 Box 310 Ste. 1	Williamson	25661	Michelle Barrett	(304) 235-7152	\$1,783,140	\$1,636,917	\$131,163	\$316,207	444	4.64%	11.53%
10695	MORGANTOWN A E S	1133 Van Voorhis Rd.	Morgantown	26505	David Rice	(304) 599-9600	\$42,153,563	\$17,142,920	\$21,423,286	\$3,959,731	5,390	3.72%	-15.89%
12470	MOUNTAIN HERITAGE	1822 Seventh St.	Parkersburg	26101	Linda McClung	(304) 424-7256	\$31,579,693	\$17,991,989	\$12,119,324	\$2,823,345	5,349	0.20%	17.66%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
5713	NATIONAL EMPLOYEES	P.O. Box 1755	Bluefield	24701	Carolyn Neale	(304) 325-9753	\$10,450,259	\$6,757,451	\$3,050,383	\$1,284,543	3,132	7.38%	-7.05%
24090	NATRIUM EMPLOYEES	P.O. Box 168	Proctor	26055	Erin Boggs	(304) 455-6719	\$8,737,110	\$2,671,418	\$5,844,361	\$673,492	876	2.97%	8.64%
22697	NOVAMONT EMPLOYEES	200 Big Sandy Rd.	Kenova	25330	Ivan Hanshaw	(304) 453-1371	\$866,700	\$428,000	\$436,030	\$182,289	137	-2.72%	19.57%
6239	O. F. TOALSTON	96 Riverview Ave.	Logan	25601	Michelle Barrett	(304) 792-2356	\$397,910	\$364,430	\$38,580	\$77,176	169	3.64%	9.52%
19881	OHIO COUNTY PUBLIC SCHOOLS	280 Fulton St.	Wheeling	26003	Kathy Gramlich	(304) 243-0499	\$6,134,435	\$1,399,290	\$4,626,839	\$916,872	918	12.84%	-2.49%
12143	ONE COMMUNITY	531 5th St.	Parkersburg	26101	Randall Brooks	(304) 485-4066	\$69,941,500	\$41,117,142	\$26,296,979	\$6,404,667	7,133	2.74%	10.57%
11323	PAGE	502 8th St.	Huntington	25701	Teresa Houck	(304) 399-5230	\$7,991,524	\$2,526,259	\$5,213,371	\$1,337,016	1,078	-6.20%	-2.07%
16993	PEOPLES	419 First Ave. S	Nitro	25143	Tom Brewer	(304) 722-2274	\$90,979,770	\$66,280,604	\$18,695,016	\$8,338,373	10,595	-6.60%	2.10%
3576	PIONEER WEST VIRGINIA	P.O. Box 2524	Charleston	25329	Dana Rawlings	(304) 348-6648	\$179,411,085	\$138,336,664	\$19,316,175	\$17,231,523	17,274	15.13%	21.84%
17168	PLUMBERS & STEAMFITTERS LO 83	P.O. Box 6905	Wheeling	26003	Danielle Shreve	(304) 232-0181	\$1,198,921	\$623,033	\$566,983	\$244,232	385	3.32%	-6.81%
23015	PRESTON	P.O. Box 271	Kingwood	26537	Robert Miller	(304) 329-2699	\$24,015,396	\$7,932,326	\$15,396,076	\$2,679,937	1,614	2.32%	-2.29%
21107	PUTNAM SCHOOL EMPLOYEES	P.O. Box 424	Eleanor	25070	Mona Wandling	(304) 586-3900	\$11,740,133	\$4,336,839	\$7,331,253	\$1,495,966	1,826	5.37%	-7.57%
23722	RALEIGH CO. EDUCATORS	P.O. Box 1201	Bedley	25802	Barbara Roberts	(304) 256-4600	\$22,028,324	\$6,097,293	\$15,497,343	\$3,518,076	2,288	-4.10%	-0.53%
7790	RALEIGH COUNTY	200 Veterans Ave.	Bedley	25801	Donna Kauff	(304) 253-6279	\$9,174,224	\$5,903,194	\$2,888,311	\$1,026,825	1,778	12.61%	8.94%
24190	RANDOLPH COUNTY SCHOOL EMP	200 Kennedy Dr.	Elkins	26241	Don Johnson	(304) 636-9195	\$1,364,749	\$389,339	\$964,340	\$183,241	385	-2.39%	31.22%
13321	RAVENSWOOD	P.O. Box 67	Ravenswood	26164	Melanie Benson	(304) 273-0515	\$31,697,457	\$17,978,047	\$9,446,663	\$3,941,883	5,241	2.46%	26.90%
10301	ROMNEY	62 W Main St.	Romney	26757	Amanda Bradford	(304) 822-3116	\$5,857,764	\$2,784,405	\$2,988,272	\$816,966	1,129	-1.87%	-12.78%
16989	SOUTH CHARLESTON EMPLOYEES	515 Third Ave. Ste. 200	South Charleston	25303	Phala Sigmon	(304) 747-2667	\$19,917,340	\$6,244,074	\$13,533,397	\$7,356,708	1,400	-8.06%	-6.40%
911	STAR USA	One Cantley Dr.	Charleston	25314	Daniel Smithson	(304) 357-2319	\$170,452,481	\$107,592,901	\$50,272,260	\$14,174,328	15,592	0.59%	-5.13%
8418	STRIP STEEL COMMUNITY	3316 Main St.	Weirton	26062	Sandra Yocum	(304) 748-6622	\$44,069,981	\$13,643,713	\$29,270,269	\$8,700,704	3,712	-0.25%	-7.08%
20957	TEAM STEEL LOCAL 697	901 Market St.	Wheeling	26003	Rebecca Komorowski	(304) 232-9840	\$1,360,873	\$926,262	\$376,711	\$139,529	457	18.67%	5.63%
15632	TELBEAC	3695 Robert C Byrd Dr.	Bedley	25801	Jodie Lacy	(304) 255-9815	\$13,482,119	\$10,724,203	\$2,218,803	\$1,546,915	1,551	-1.37%	9.98%
67222	THE STATE	P.O. Box 50919	Charleston	25305	Brent Gray	(304) 558-0566	\$8,708,995	\$31,315,250	\$25,252,241	\$7,529,273	9,523	1.78%	3.52%
21305	THE UNITED	3 Sunset Beach Rd.	Morgantown	26508	Edgar Cosner	(304) 598-5010	\$73,966,976	\$43,408,279	\$25,530,055	\$13,651,983	6,529	0.77%	-2.68%
8420	TIN MILL EMPLOYEES	3016 West St.	Weirton	26062	Susan Mains	(304) 748-5811	\$4,720,345	\$4,720,345	\$14,232,935	\$3,831,648	1,959	-0.61%	7.71%
12853	TRI-AG (WV)	P.O. Box 844	Morgantown	26507	Karen Mason	(304) 292-3798	\$10,353,881	\$6,228,154	\$4,006,841	\$895,684	1,982	-8.38%	-7.51%
22681	TWIN OAKS	P.O. Box 70	Apple Grove	25502	Carrie Payne	(304) 576-4056	\$4,903,719	\$3,822,264	\$1,030,827	\$457,060	1,132	2.84%	16.06%
21100	UNION TRADES	P.O. Box 1682	Parkersburg	26102	Dianah Angert	(304) 485-1421	\$18,918,494	\$10,703,793	\$6,510,971	\$1,979,098	2,632	4.24%	-5.58%
12673	UNITED HOSPITAL CENTER	P.O. Box 1680	Clarksburg	26301	Delores Hunt	(304) 624-2517	\$11,005,300	\$4,258,462	\$6,493,733	\$1,477,588	1,455	5.06%	-0.23%
785	UNIVERSAL	317 31st St.	Huntington	25702	Chuck Robateau	(304) 697-2919	\$77,316,035	\$32,183,202	\$41,733,929	\$10,039,121	8,753	2.14%	2.80%
6672	US EMPLOYEES	P.O. Box 885, 331 Madison St.	Fairmont	26555	Patricia Thayer	(304) 366-0910	\$782,354	\$717,372	\$65,320	\$135,355	320	-2.28%	8.71%
3488	VALLEY BELL	508 Roane St.	Charleston	25302	Marie Jones	(304) 344-2511	\$269,735	\$107,213	\$159,122	\$59,791	135	-15.31%	-12.78%
14045	VALLEY BOARD	P.O. Box 70	Halltown	25423	Robin Carroll	(304) 725-2076	\$125,288	\$64,389	\$60,688	\$46,472	79	2.19%	-13.17%
68112	W. VIRGINIA STATE CONVENTION	P.O. Box 283	Hilltop	25855	Frances Jackson	(304) 469-3737	\$195,292	\$54,436	\$138,331	\$22,583	146	1.03%	43.09%
24792	WAYCOSE	1012 Thornburg St.	Huntington	25701	Tracy Foster	(304) 429-1213	\$3,212,435	\$1,400,142	\$1,779,055	\$441,522	1,066	-4.12%	7.47%
14257	WEE	3312 Dudley Ave.	Parkersburg	26104	Todd McGinnis	(304) 420-9517	\$15,056,854	\$6,453,612	\$7,567,946	\$1,755,192	1,888	3.77%	4.97%
17057	WEST VIRGINIA	318 5th Ave.	South Charleston	25303	Nick Arvon	(304) 744-7604	\$157,904,075	\$80,648,468	\$70,885,595	\$17,338,691	10,017	-6.57%	-1.52%
67774	WEST VIRGINIA CENTRAL	1306 Murdoch Ave.	Parkersburg	26101	Michael Tucker	(304) 485-4523	\$129,724,752	\$83,248,115	\$39,235,897	\$11,527,109	16,501	11.53%	14.57%
387	WHEELING PITTSBURGH STEEL OFFICE	1134 Market St.	Wheeling	26003	Amy Caldwell	(304) 234-2205	\$1,013,093	\$26,739	\$1,000,507	\$177,593	106	-15.83%	-81.74%
13990	WHEELCO	54 14th St.	Wheeling	26003	Robert Palmer	(304) 232-8123	\$3,882,460	\$641,600	\$3,220,411	\$1,547,351	827	-11.19%	-19.61%
8474	WILLOW ISLAND	7910 S Pleasants Hwy.	Saint Marys	26170	Shelly Winans	(304) 665-1127	\$7,670,243	\$6,200,792	\$813,336	\$595,239	1,584	6.86%	16.18%
22961	WOOD COUNTY COMMUNITY	2435 Dudley Ave.	Parkersburg	26101	Alice McCoy	(304) 865-2361	\$17,870,753	\$7,648,457	\$8,271,295	\$1,472,123	3,046	-1.59%	-5.20%
12938	WV NATIONAL GUARD	1679 Coonskin Drive- Unit 43	Charleston	25311	Kelly Hill	(304) 341-6223	\$40,158,027	\$16,391,379	\$22,890,503	\$4,480,954	2,002	9.02%	-1.14%
14611	WVU EMPLOYEES	448 Harding Ave.	Morgantown	26505	Wilma Gauntlett	(304) 293-5737	\$31,631,422	\$8,048,464	\$22,215,225	\$3,123,368	4,883	4.95%	8.08%

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TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	234	218	196	182	169	-7.14%	-6.30%
Number of Members	2,257,783	2,277,149	2,317,453	2,423,881	2,527,378	4.27%	2.28%
Total Assets (\$000)	21,339,189	22,406,115	24,024,086	25,767,976	27,205,436	5.58%	4.98%
Total Shares (\$000)	18,528,452	19,592,129	20,995,791	22,495,632	23,547,558	4.68%	4.91%
Total Loans (\$000)	16,442,953	16,684,059	17,441,387	18,391,321	20,124,050	9.42%	4.12%
Total Capital (\$000)	2,228,632	2,379,853	2,564,103	2,821,480	3,071,644	8.87%	6.63%

WISCONSIN		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	LANDMARK	\$2,550,868	9.38%	8.04%	95.17%	0.94%	1.01%	2.61%	455	65.92%	\$15,861	\$9,604	30.20%	41.00%	14.77%
2	SUMMIT	\$2,049,853	7.53%	11.22%	83.28%	1.18%	0.96%	2.87%	373	66.36%	\$11,405	\$12,534	19.45%	60.24%	37.13%
3	COMMUNITY FIRST	\$2,025,731	7.45%	11.60%	88.24%	1.61%	0.55%	1.91%	321	53.37%	\$23,026	\$16,051	16.79%	66.43%	18.78%
4	UNIVERSITY OF WISCONSIN	\$1,896,367	6.97%	9.21%	69.27%	1.07%	0.88%	3.59%	449	74.27%	\$4,535	\$8,725	11.65%	77.74%	41.26%
5	EDUCATORS	\$1,522,531	5.60%	10.63%	83.79%	0.52%	1.31%	3.22%	374	74.73%	\$11,727	\$10,671	11.84%	68.32%	26.74%
6	ROYAL	\$1,468,809	5.40%	11.27%	96.13%	1.32%	0.77%	4.07%	329	72.76%	\$11,001	\$8,169	17.35%	57.36%	26.63%
7	COVANTAGE	\$1,113,335	4.09%	10.92%	84.38%	0.96%	0.56%	2.36%	275	67.12%	\$12,299	\$12,133	20.98%	54.76%	12.66%
8	ALTRA	\$1,014,294	3.73%	11.00%	94.08%	1.10%	1.06%	3.27%	291	73.00%	\$15,687	\$10,729	22.91%	57.14%	20.35%
9	FOX COMMUNITIES	\$1,003,425	3.69%	10.67%	104.94%	0.94%	0.64%	2.80%	303	75.59%	\$22,334	\$10,379	16.41%	66.27%	11.91%
10	WESTCONSIN	\$906,431	3.33%	10.72%	88.54%	1.03%	1.26%	4.29%	243	78.84%	\$11,981	\$10,715	20.68%	69.53%	16.42%
11	CONNEXUS	\$628,034	2.31%	8.08%	110.28%	2.74%	1.09%	3.29%	782	66.87%	\$7,684	\$4,722	12.07%	19.61%	1.81%
12	PIONEER	\$603,193	2.22%	9.82%	99.67%	1.06%	0.61%	3.38%	300	71.87%	\$13,822	\$9,220	26.48%	44.17%	0.00%
13	CITIZENSFIRST	\$581,595	2.14%	10.66%	93.10%	1.20%	0.93%	3.43%	284	79.13%	\$15,824	\$10,886	17.06%	61.35%	17.51%
14	CAPITAL	\$485,863	1.79%	13.83%	72.74%	0.51%	0.45%	2.55%	237	84.80%	\$16,034	\$12,040	15.83%	57.03%	10.10%
15	THRIVENT	\$483,610	1.78%	9.93%	72.55%	-0.06%	0.83%	3.77%	355	93.67%	\$39,407	\$9,246	2.60%	35.03%	0.00%
16	MARINE	\$483,074	1.78%	10.07%	102.47%	1.11%	2.67%	6.04%	192	78.34%	\$13,734	\$6,233	22.71%	53.40%	0.00%
17	BLACKHAWK COMMUNITY	\$397,274	1.46%	7.72%	81.96%	1.03%	1.31%	3.84%	347	86.69%	\$12,419	\$8,667	15.39%	55.57%	20.90%
18	WESTBY CO-OP	\$379,336	1.39%	14.28%	77.61%	1.55%	1.67%	3.12%	199	65.73%	\$15,106	\$12,107	17.21%	67.42%	18.45%
19	KOHLER	\$285,607	1.05%	8.97%	82.27%	0.91%	0.58%	4.25%	351	85.55%	\$16,022	\$7,029	18.30%	53.87%	0.00%
20	HERITAGE	\$265,843	0.98%	12.58%	83.92%	0.51%	0.55%	3.52%	289	86.62%	\$15,929	\$8,461	17.38%	47.95%	4.43%
21	CO-OP	\$265,099	0.97%	12.15%	100.03%	0.78%	0.96%	2.78%	219	75.75%	\$23,189	\$14,090	13.79%	55.66%	12.15%
22	SUPERIOR CHOICE	\$262,698	0.97%	11.24%	91.25%	1.37%	1.02%	3.67%	285	69.00%	\$17,226	\$9,174	9.47%	42.52%	13.09%
23	GUARDIAN	\$246,294	0.91%	6.84%	86.84%	0.15%	1.62%	4.28%	360	100.52%	\$15,760	\$5,787	20.61%	44.10%	0.00%
24	HEARTLAND	\$225,851	0.83%	9.27%	84.64%	0.46%	0.38%	4.30%	257	90.36%	\$15,578	\$9,984	18.37%	63.34%	16.10%
25	CENTRAL CITY	\$214,329	0.79%	9.39%	75.76%	0.38%	1.49%	3.61%	332	86.37%	\$10,703	\$8,145	17.13%	52.92%	17.99%
26	FORT COMMUNITY	\$205,872	0.76%	12.54%	63.07%	0.79%	3.32%	2.61%	355	72.32%	\$13,385	\$10,436	16.13%	56.13%	15.11%
27	CLOVERBELT	\$189,874	0.70%	12.63%	81.24%	0.62%	0.14%	2.66%	374	78.49%	\$17,148	\$9,595	20.75%	38.56%	0.00%
28	UNITEDONE	\$183,670	0.68%	10.76%	89.79%	1.17%	1.52%	3.86%	280	74.85%	\$14,594	\$8,033	15.31%	59.02%	0.00%
29	UNISON	\$178,313	0.66%	10.95%	79.00%	0.45%	0.49%	3.00%	318	86.73%	\$14,221	\$8,915	19.01%	47.03%	11.34%
30	PCM	\$167,259	0.61%	14.51%	93.06%	1.34%	0.38%	2.58%	298	64.60%	\$21,393	\$16,261	15.89%	60.32%	23.87%
31	PROSPERA	\$163,475	0.60%	8.72%	87.38%	0.81%	0.61%	3.51%	307	81.26%	\$16,769	\$9,148	12.89%	56.53%	13.41%
32	PARK CITY	\$148,343	0.55%	10.44%	76.86%	0.22%	1.92%	3.82%	270	94.90%	\$12,328	\$6,680	14.02%	47.97%	3.50%
33	NORTHWESTERN MUTUAL	\$141,994	0.52%	11.37%	54.79%	0.59%	0.03%	1.51%	402	72.17%	\$41,832	\$19,231	6.44%	51.76%	0.00%
34	DANE COUNTY	\$138,922	0.51%	9.45%	81.57%	0.59%	0.76%	4.19%	254	85.66%	\$11,835	\$8,401	22.09%	56.97%	0.00%
35	BULL'S EYE	\$131,683	0.48%	9.29%	65.08%	0.30%	1.24%	3.85%	471	90.09%	\$8,790	\$6,004	11.78%	45.87%	0.00%
36	VALLEY COMMUNITIES	\$128,131	0.47%	14.47%	87.69%	0.21%	0.32%	3.53%	303	93.67%	\$16,244	\$7,191	20.94%	45.63%	0.00%
37	APPLETREE	\$121,026	0.44%	20.85%	98.08%	1.04%	0.02%	1.40%	420	55.73%	\$29,098	\$14,217	23.95%	22.35%	0.00%
38	1ST COMMUNITY	\$120,876	0.44%	9.79%	85.15%	0.24%	0.06%	3.49%	247	95.09%	\$16,354	\$9,540	17.97%	55.93%	12.86%
39	COMMUNITY	\$118,069	0.43%	9.67%	83.73%	0.48%	1.43%	4.15%	240	83.36%	\$14,839	\$9,272	14.24%	57.06%	18.60%
40	RIPCO	\$114,584	0.42%	9.38%	49.51%	0.44%	1.95%	3.43%	368	81.79%	\$7,244	\$7,500	19.52%	54.14%	9.04%
41	PRIME FINANCIAL	\$111,518	0.41%	7.24%	91.71%	1.24%	1.72%	4.45%	350	85.41%	\$9,144	\$5,242	19.80%	31.24%	20.53%
42	EMPOWER	\$107,101	0.39%	15.74%	98.46%	0.21%	2.01%	2.75%	293	89.05%	\$29,342	\$13,377	9.23%	23.12%	10.42%
43	HARBOR	\$102,094	0.38%	9.58%	70.53%	0.07%	1.62%	3.81%	319	99.74%	\$10,502	\$7,428	10.88%	55.50%	19.37%
44	FIRST COMMUNITY C U OF BELOIT	\$99,019	0.36%	13.61%	102.24%	1.42%	0.41%	3.64%	351	69.49%	\$10,184	\$5,441	31.38%	40.69%	9.85%
45	SHORELINE	\$94,669	0.35%	7.78%	77.95%	0.84%	2.40%	4.28%	269	104.61%	\$9,852	\$8,069	22.95%	53.27%	22.10%
46	PARKER COMMUNITY	\$93,898	0.35%	8.04%	67.46%	0.51%	1.41%	3.99%	406	90.29%	\$12,282	\$8,514	9.42%	55.84%	21.11%
47	GLACIER HILLS	\$93,185	0.34%	8.43%	72.06%	1.47%	1.70%	3.77%	350	77.93%	\$7,975	\$6,217	20.00%	58.45%	19.43%
48	SENTRY	\$88,626	0.33%	14.88%	74.45%	0.60%	0.21%	2.13%	474	76.63%	\$16,015	\$10,909	11.09%	48.74%	26.53%
49	MEMBERS' ADVANTAGE	\$88,516	0.33%	15.97%	86.89%	1.09%	0.21%	3.67%	395	74.94%	\$11,248	\$7,042	19.90%	41.22%	11.40%
50	SOUTHERN LAKES	\$85,495	0.31%	8.16%	77.83%	0.19%	0.20%	3.18%	357	95.08%	\$11,845	\$6,830	30.99%	43.81%	0.00%

Table with columns: CH #, CREDIT UNION, ADDRESS, CITY, ZIP, CEO, TELEPHONE, \$ TOTAL ASSETS, \$ TOTAL LOANS, \$ TOTAL INVESTMENTS, TOTAL CAPITAL, # OF MEM, % SHR GRO, % LN GRO. The table lists various credit unions such as Fond Du Lac, Fort Atkinson, and Marquette County Employees, along with their contact information and financial metrics.

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
66473	TWO RIVERS COMMUNITY	1516 19th St.	Two Rivers	54241	Francis Honzik	(920) 794-7822	\$7,589,622	\$2,383,344	\$4,689,521	\$1,859,796	844	-2.65%	13.72%
66851	UNISON	P.O. Box 260	Kaukauna	54130	Mark Hietpas	(920) 766-6000	\$178,312,918	\$124,294,958	\$43,135,427	\$20,011,124	17,649	5.78%	3.30%
67248	UNITEDONE	1117 S 10th St.	Manitowoc	54220	Kim Rooney	(920) 684-0361	\$183,670,361	\$146,303,851	\$29,465,756	\$22,230,630	20,283	-0.42%	1.43%
66492	UNIVERSITY OF WISCONSIN	P.O. Box 44963	Madison	53744	Paul Kundert	(608) 232-9000	\$1,896,366,992	\$1,168,388,720	\$591,534,360	\$186,824,030	193,336	8.65%	8.84%
66805	UNIVERSITY OF WISCONSIN-OSHKOSH	90 Wisconsin St.	Oshkosh	54901	Scott Chicoine	(920) 424-3282	\$25,311,353	\$19,089,879	\$4,843,348	\$1,851,012	2,643	0.64%	0.18%
66776	UTILITIES	P.O. Box 8	Eau Claire	54702	David Amans	(715) 737-2467	\$8,983,218	\$4,422,936	\$4,472,421	\$930,986	1,109	-0.39%	4.81%
66647	VALLEY	1680 E Park Ave.	Chippewa Falls	54729	Timothy Smith	(715) 723-2216	\$28,455,095	\$8,656,447	\$18,520,501	\$3,674,327	4,495	-1.50%	1.10%
66430	VALLEY COMMUNITIES	P.O. Box 127	Mosinee	54455	Kelly Hladovcak	(715) 693-3400	\$128,130,702	\$95,516,612	\$25,747,845	\$19,032,027	15,147	7.61%	2.96%
66697	W. S. P.	P.O. Box 351	Waupun	53963	Roland Hoff	(920) 324-0222	\$3,620,400	\$1,467,146	\$2,162,811	\$523,031	522	-7.53%	-3.22%
67090	WATER-LIGHT	1225 Tower Ave.	Superior	54880	Lyn Larson	(715) 392-4524	\$1,343,377	\$605,516	\$720,371	\$205,937	207	5.11%	-5.12%
66677	WEA	33 Nob Hill Rd.	Madison	53713	Mark Schrimpf	(608) 274-9828	\$29,650,811	\$13,326,974	\$15,380,951	\$2,999,403	2,707	-0.54%	-7.12%
66419	WEBGRAFTERS EMPLOYEES	P.O. Box 7608	Madison	53707	Don Woestman	(608) 245-5522	\$607,132	\$203,041	\$376,028	\$260,359	334	-54.97%	-44.46%
67208	WESTBY CO-OP	P.O. Box 70	Westby	54667	Kevin Hauser	(608) 634-3118	\$379,336,069	\$250,165,897	\$108,025,885	\$58,528,235	26,622	5.04%	9.73%
66742	WESTCONSIN	P.O. Box 160	Menomonie	54751	Greg Lentz	(715) 235-3403	\$906,431,459	\$708,408,150	\$166,302,969	\$106,512,830	74,670	3.53%	11.58%
66437	WINNEBAGO COMMUNITY	P.O. Box 706	Oshkosh	54903	Tony Tiede	(920) 233-9096	\$80,057,684	\$63,473,846	\$12,203,929	\$8,597,974	7,019	1.39%	6.97%
66686	WISCONSIN LATVIAN	P.O. Box 510167	Milwaukee	53203	Osvalds Ozolins	(414) 332-1744	\$2,647,386	\$1,662,719	\$988,390	\$321,657	455	0.31%	-1.21%
66625	WISCONSIN MEDICAL	2221 S Webster Ave.	Green Bay	54301	Mary Groh	(920) 432-4353	\$9,162,798	\$5,994,758	\$2,999,472	\$956,691	1,324	2.86%	-1.61%
66547	WOOD COUNTY EMPLOYEES	P.O. Box 8095	Wisconsin Rapids	54495	William Goodness	(715) 421-2313	\$1,221,821	\$994,828	\$213,519	\$157,052	411	-4.19%	3.74%
66578	WORZALLA PUBLISHING EMPLS.	3535 Jefferson St.	Stevens Point	54481	Mike Tans	(715) 344-9600	\$1,224,390	\$174,577	\$1,067,319	\$278,169	262	-7.23%	-29.68%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	31	29	29	29	29	0.00%	-1.32%
Number of Members	210,913	210,843	217,454	225,439	232,518	3.14%	1.97%
Total Assets (\$000)	1,886,205	1,976,065	2,137,900	2,234,893	2,384,253	6.68%	4.80%
Total Shares (\$000)	1,677,854	1,750,134	1,888,754	1,979,193	2,094,486	5.83%	4.54%
Total Loans (\$000)	1,215,918	1,237,788	1,329,251	1,430,547	1,580,167	10.46%	5.38%
Total Capital (\$000)	192,132	210,146	226,641	237,839	258,195	8.56%	6.09%

WYOMING		Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
				Net Worth/Assets	Loans/Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./Average Assets	Members/Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1	WARREN	\$515,552	21.62%	9.33%	96.74%	1.27%	1.28%	3.62%	347	67.61%	\$12,446	\$9,099	31.56%	46.88%	15.11%
2	MERIDIAN TRUST	\$289,691	12.15%	10.66%	70.93%	0.64%	0.35%	2.79%	317	77.77%	\$12,518	\$11,176	16.01%	57.57%	23.07%
3	UNIWYO	\$252,633	10.60%	10.77%	68.92%	0.75%	0.63%	3.02%	419	75.21%	\$12,772	\$10,879	30.54%	54.23%	9.74%
4	WYHY	\$189,909	7.97%	10.83%	90.18%	1.02%	0.23%	3.26%	321	71.62%	\$14,616	\$12,789	29.83%	57.45%	11.07%
5	TRONA VALLEY COMMUNITY	\$164,782	6.91%	10.72%	87.45%	0.79%	0.32%	5.37%	315	82.72%	\$15,621	\$7,226	22.01%	37.91%	0.00%
6	WESTERN VISTA	\$131,353	5.51%	12.88%	68.98%	0.35%	0.79%	4.24%	210	91.12%	\$11,906	\$10,930	20.91%	54.44%	27.27%
7	ATLANTIC CITY	\$110,878	4.65%	10.57%	63.95%	0.94%	0.93%	3.30%	298	73.35%	\$11,829	\$9,822	25.03%	55.39%	9.35%
8	RELIANT	\$109,712	4.60%	8.93%	63.97%	0.26%	0.24%	4.04%	301	93.08%	\$11,022	\$8,962	19.88%	61.25%	12.62%
9	SUNLIGHT	\$102,026	4.28%	12.40%	38.15%	0.75%	0.71%	2.35%	458	72.64%	\$7,860	\$8,129	18.45%	56.25%	5.22%
10	CAMPCO	\$80,139	3.36%	9.58%	66.14%	0.86%	0.32%	3.70%	435	76.27%	\$13,356	\$6,889	15.69%	47.25%	2.59%
11	FIRST EDUCATION	\$50,371	2.11%	7.11%	39.54%	0.21%	0.15%	3.74%	345	94.69%	\$8,884	\$8,364	11.35%	57.82%	13.65%
12	UNIFIED PEOPLE'S	\$42,849	1.80%	18.35%	44.63%	0.96%	1.35%	3.21%	310	76.95%	\$6,352	\$9,329	17.60%	60.44%	24.33%
13	A.C.P.E.	\$42,559	1.79%	8.03%	60.31%	0.21%	0.67%	3.41%	258	96.87%	\$12,277	\$9,468	20.55%	64.01%	12.36%
14	LARAMIE PLAINS COMMUNITY	\$41,174	1.73%	9.96%	83.75%	0.78%	1.09%	3.47%	488	74.63%	\$13,176	\$7,588	33.24%	48.66%	1.76%
15	RIVER-RAIL COMMUNITY	\$36,606	1.54%	8.22%	72.21%	0.47%	1.32%	3.81%	274	88.25%	\$9,395	\$6,432	14.85%	44.72%	10.93%
16	SHERIDAN COMMUNITY	\$34,548	1.45%	11.79%	99.18%	1.10%	0.25%	3.68%	460	73.66%	\$9,336	\$6,588	42.68%	36.70%	5.98%
17	WYO CENTRAL	\$30,133	1.26%	9.18%	73.96%	0.47%	1.40%	4.30%	268	87.61%	\$14,912	\$7,823	23.52%	53.30%	0.00%
18	FIRST CHEYENNE	\$27,350	1.15%	9.23%	74.82%	0.18%	0.45%	4.94%	365	95.26%	\$11,307	\$5,644	17.32%	43.71%	5.66%
19	GREATER WYOMING	\$24,730	1.04%	9.67%	68.80%	0.32%	0.69%	4.59%	298	92.95%	\$10,546	\$7,101	20.26%	48.08%	12.97%
20	SWEETWATER	\$22,096	0.93%	11.86%	39.28%	-0.01%	0.49%	2.82%	353	100.04%	\$10,163	\$7,762	13.93%	35.51%	3.85%
21	CHEYENNE-LARAMIE COUNTY EMBL.	\$20,184	0.85%	11.46%	42.94%	-0.28%	0.54%	3.56%	392	108.39%	\$6,500	\$6,969	14.31%	49.10%	19.37%
22	WYOCEM	\$17,438	0.73%	8.83%	59.00%	-0.17%	1.82%	3.90%	266	116.41%	\$3,739	\$6,244	14.31%	52.49%	25.34%
23	CITCO	\$13,239	0.56%	7.25%	81.87%	0.29%	0.45%	4.30%	480	89.79%	\$11,858	\$6,385	28.76%	35.49%	0.00%
24	GREEN RIVER BASIN	\$11,720	0.49%	7.37%	62.18%	-0.61%	0.65%	4.67%	328	101.64%	\$7,881	\$5,080	15.49%	45.85%	11.17%
25	SHYANN	\$7,762	0.33%	14.63%	56.28%	0.18%	0.00%	2.49%	299	93.17%	\$13,738	\$7,366	17.37%	27.84%	0.00%
26	FAMILIES FIRST	\$5,858	0.25%	14.53%	105.82%	0.03%	1.11%	4.83%	339	97.75%	\$11,802	\$4,918	16.93%	37.01%	11.61%
27	YELLOWSTONE	\$4,930	0.21%	6.25%	53.29%	-0.40%	1.67%	4.09%	250	110.76%	\$10,122	\$4,625	18.44%	43.89%	0.00%
28	POWELL SCHOOLS	\$2,107	0.09%	8.18%	60.31%	0.81%	0.01%	1.32%	758	61.96%	\$5,747	\$5,104	33.51%	0.00%	0.00%
29	GUERNSEY COMMUNITY	\$1,924	0.08%	13.73%	54.55%	0.91%	1.49%	3.79%	389	91.28%	\$12,403	\$4,267	5.40%	7.71%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
11867	A.C.P.E.	2835 Grand Ave.	Laramie	82070	Marcia Dent	(307) 745-4726	\$42,538,645	\$23,560,476	\$15,627,832	\$3,564,424	4,126	3.71%	4.33%
16009	ATLANTIC CITY	1005 11th St.	Lander	82520	Brian Rohrbacher	(307) 332-5151	\$110,877,823	\$63,534,419	\$35,832,997	\$11,588,457	10,116	7.27%	0.35%
20727	CAMPCO	P.O. Box 3169	Gillette	82717	Kurt Thielen	(307) 682-6105	\$80,139,402	\$47,587,913	\$24,964,920	\$7,884,982	10,443	11.19%	8.54%
7307	CHEYENNE-LARAMIE COUNTY EMPLOYEES	4523 Driftwood Dr.	Cheyenne	82009	Terr McLees	(307) 638-6476	\$20,184,391	\$7,631,385	\$11,174,425	\$2,340,348	2,550	1.10%	-1.49%
9644	CTICO	P.O. Box 4067	Sheridan	82801	Tracy Thorpe	(307) 674-7449	\$13,238,526	\$10,032,289	\$2,080,487	\$1,022,608	1,919	15.99%	23.05%
14916	FAMILIES FIRST	770 E Collins Dr.	Casper	82601	Michelle Sisenos	(307) 265-1779	\$5,857,892	\$5,287,224	\$175,924	\$906,287	1,016	-13.97%	-0.11%
402	FIRST CHEYENNE	P.O. Box 20430	Cheyenne	82003	Bill Helms	(307) 632-8111	\$27,349,898	\$18,510,285	\$7,114,823	\$2,733,981	4,383	-5.08%	-4.97%
5465	FIRST EDUCATION	P.O. Box 20030	Cheyenne	82003	James Yates	(307) 432-7400	\$50,238,501	\$18,238,501	\$30,402,758	\$3,660,816	5,515	3.33%	3.69%
9096	GREATER WYOMING	155 W Collins Dr.	Casper	82601	Elizabeth Stetz	(307) 234-5662	\$24,730,173	\$15,291,706	\$7,950,346	\$2,511,447	3,130	-3.25%	0.93%
18025	GREEN RIVER BASIN	131 E Railroad Ave.	Green River	82935	Kelly Davis	(307) 875-3044	\$11,719,964	\$6,730,445	\$4,027,233	\$909,048	2,131	6.98%	4.17%
9501	GUERNSEY COMMUNITY	P.O. Box 669	Guernsey	82214	Wai Logan	(307) 836-2813	\$1,924,059	\$905,392	\$979,349	\$286,960	389	1.01%	-28.60%
687	LARAMIE PLAINS COMMUNITY	365 N 3rd St.	Laramie	82072	Tyler Valentine	(307) 745-5365	\$41,173,828	\$31,002,960	\$7,652,057	\$4,345,617	4,879	13.67%	15.31%
9160	MERIDIAN TRUST	P.O. Box 548	Cheyenne	82003	Kim Withers	(307) 635-7878	\$289,690,529	\$179,870,225	\$95,191,428	\$32,043,176	22,692	4.18%	18.08%
12794	POWELL SCHOOLS	P.O. Box 369	Powell	82435	Terr Meyer	(307) 754-2287	\$2,106,530	\$1,166,673	\$924,838	\$181,327	379	0.51%	15.37%
1748	RELIANT	4015 Plaza Dr.	Casper	82604	Steve Higginson	(307) 234-1429	\$109,711,804	\$63,830,134	\$33,987,085	\$9,393,325	11,133	7.37%	1.06%
9148	RIVER-RAIL COMMUNITY	555 S Wolcott	Casper	82604	Vickie Nelson	(307) 234-4271	\$36,605,648	\$24,211,795	\$9,971,088	\$3,086,061	5,213	4.01%	2.89%
4374	SHERIDAN COMMUNITY	P.O. Box 708	Sheridan	82801	Todd Hilling	(307) 672-3445	\$34,547,546	\$30,051,923	\$2,162,441	\$4,318,051	4,599	3.21%	12.92%
6754	SHYANN	P.O. Box 89	Cheyenne	82003	Tammy Pintello	(307) 632-1226	\$7,761,733	\$3,722,894	\$3,787,877	\$1,156,209	898	5.42%	22.49%
8733	SUNLIGHT	P.O. Box 190	Cody	82435	Cindy Bennett	(307) 587-4915	\$102,026,288	\$34,082,760	\$61,368,729	\$12,715,604	10,991	5.97%	4.26%
13600	SWEETWATER	2611 Foothill Blvd.	Rock Springs	82901	Stephanie Storm	(307) 382-2227	\$22,095,503	\$12,249,728	\$12,249,728	\$2,680,731	2,470	-1.24%	3.07%
15741	TRONA VALLEY COMMUNITY	840 Hitching Post Dr.	Green River	82935	Marsha Tynsky	(307) 875-9800	\$164,781,630	\$129,276,169	\$21,643,077	\$17,287,771	20,459	10.12%	7.96%
1305	UNIFIED PEOPLE'S	414 E 18th St.	Cheyenne	82001	Camille Shillenn	(307) 632-1476	\$42,848,656	\$15,472,557	\$26,219,305	\$8,413,342	3,716	5.07%	-5.20%
9089	UNIWO	1610 E Reynolds St.	Laramie	82072	Larry Knopp	(307) 721-5600	\$252,632,593	\$150,819,493	\$92,028,345	\$28,183,539	20,114	2.49%	5.63%
7361	WARREN	P.O. Box 3200	Cheyenne	82003	Stephanie Teubner	(307) 432-5400	\$515,551,750	\$436,741,337	\$39,871,552	\$51,642,341	49,619	9.94%	20.99%
3972	WESTERN VISTA	P.O. Box 20105	Cheyenne	82003	John Balsar	(307) 634-2197	\$131,352,995	\$71,379,423	\$51,508,970	\$17,980,247	9,468	5.97%	1.46%
9094	WVHY	P.O. Box 20050	Cheyenne	82003	William Willingham III	(307) 638-4200	\$189,908,729	\$151,772,204	\$33,508,447	\$22,521,689	13,160	0.86%	8.60%
12354	WYO CENTRAL	190 S David St.	Casper	82601	Janeice Lynch	(307) 234-5401	\$30,132,667	\$20,146,546	\$6,745,530	\$2,854,670	3,482	3.55%	-0.31%
21498	WYOCHEM	P.O. Box 1112	Green River	82935	Heather Stevens	(307) 875-4989	\$17,437,535	\$9,320,970	\$7,400,021	\$1,638,655	2,530	5.54%	-11.96%
2472	YELLOWSTONE	P.O. Box 87	Yellowstone NP	82190	Martha Powell	(307) 344-7974	\$4,929,621	\$2,459,611	\$2,327,468	\$323,772	998	-10.48%	3.30%

CH # 1-25000 = FEDERAL CU, ALL OTHERS ARE STATE CHARTERS

TOP 50 STATE TABLE

State Credit Union Totals as of June 30

	2010	2011	2012	2013	2014	2014 Growth	5-Year Compound Growth
Number of Credit Unions	20	19	19	19	19	0.00%	-1.02%
Number of Members	140,334	145,759	148,947	154,433	160,140	3.70%	2.68%
Total Assets (\$000)	956,177	993,111	1,049,704	1,111,031	1,182,158	6.40%	4.33%
Total Shares (\$000)	799,198	822,801	877,864	930,486	997,339	7.18%	4.53%
Total Loans (\$000)	612,888	664,459	660,324	671,092	726,969	8.33%	3.47%
Total Capital (\$000)	146,456	155,576	161,741	165,429	170,057	2.80%	3.03%

UNITED STATES TERRITORIES

GUAM

	Total Assets (\$000) 6/30/14	% of Total State Assets	Financial Ratios				Productivity Ratios			Member Service Ratios				
			Net Worth/ Assets	Loans/ Shares	Return on Average Assets	Delinquency Ratio	Operating Exp./ Average Assets	Members/ Employee	Efficiency Ratio	\$ Avg. Loan Balance	\$ Avg. Share Balance	# Auto Loans/ Members	# Share Drafts/ Members	# Credit Cards/ Members
1 COAST360	\$322,535	74.30%	14.26%	82.89%	0.39%	1.54%	4.13%	507	85.15%	\$15,302	\$4,574	4.65%	25.30%	3.08%
2 COMMUNITY FIRST GUAM	\$111,545	25.70%	10.23%	74.85%	0.37%	0.48%	4.61%	148	89.88%	\$21,429	\$9,826	0.88%	27.89%	9.88%

PUERTO RICO

1 CARIBE	\$285,316	43.70%	14.00%	76.87%	0.67%	0.86%	2.47%	349	73.49%	\$12,203	\$9,855	21.65%	15.78%	19.29%
2 VAPR	\$182,784	28.00%	9.04%	64.02%	0.24%	1.62%	2.56%	357	72.09%	\$10,699	\$10,607	18.69%	11.57%	11.97%
3 PUERTO RICO	\$124,450	19.06%	17.19%	59.51%	0.29%	1.72%	1.96%	746	72.89%	\$9,440	\$4,905	7.60%	4.54%	11.29%
4 UNIVERSAL COOP	\$20,176	3.09%	9.43%	74.06%	1.04%	2.61%	3.76%	279	71.80%	\$10,140	\$4,991	3.33%	6.14%	0.00%
5 BORINQUEN COMMUNITY	\$18,115	2.77%	12.40%	56.17%	-0.36%	2.25%	4.86%	291	105.35%	\$6,215	\$4,569	6.00%	0.00%	15.79%
6 BORINQUEN SUR	\$9,991	1.53%	9.45%	66.06%	-0.02%	2.27%	5.12%	366	90.29%	\$6,668	\$2,820	2.99%	0.00%	0.00%
7 PHILCORE	\$5,409	0.83%	14.51%	80.29%	1.01%	2.90%	5.92%	391	80.96%	\$6,529	\$2,394	4.61%	0.00%	0.00%
8 GLAMOUR COMMUNITY	\$3,283	0.50%	8.64%	69.29%	0.35%	2.61%	4.86%	374	93.26%	\$4,561	\$2,276	0.99%	0.00%	0.00%
9 BANCO DE SANTANDER	\$2,311	0.35%	11.50%	85.24%	1.11%	0.47%	6.01%	365	81.37%	\$2,280	\$1,859	0.00%	0.00%	0.00%
10 V. SUAREZ EMPLOYEES	\$391	0.06%	8.06%	53.53%	-0.65%	0.00%	7.01%	400	110.15%	\$7,095	\$1,789	0.00%	0.00%	0.00%
11 GOLMAR	\$360	0.06%	30.05%	28.44%	1.06%	0.00%	1.67%	106	61.95%	\$873	\$4,750	0.00%	0.00%	0.00%
12 CLARET	\$296	0.05%	18.24%	40.78%	-0.24%	19.05%	4.04%	73	106.20%	\$3,614	\$2,175	0.00%	0.00%	0.00%

VIRGIN ISLANDS

1 ST. THOMAS	\$51,025	53.60%	29.08%	72.30%	1.04%	0.41%	4.74%	363	84.13%	\$6,227	\$5,531	5.01%	1.04%	0.00%
2 CHRISTIANSTED	\$21,904	23.01%	17.34%	53.94%	3.56%	0.47%	2.34%	618	54.59%	\$8,141	\$4,878	5.40%	0.00%	0.00%
3 FREDERIKSTED	\$11,399	11.97%	15.08%	50.92%	0.39%	5.65%	4.15%	383	91.36%	\$7,937	\$3,589	7.38%	0.00%	0.00%
4 MID-ISLAND	\$8,636	9.07%	10.67%	54.03%	1.20%	1.15%	4.02%	495	77.04%	\$8,993	\$3,108	7.15%	0.00%	0.00%
5 VITELCO EMPLOYEES	\$2,232	2.34%	19.12%	57.56%	1.17%	2.17%	5.28%	285	81.80%	\$2,557	\$4,171	0.00%	0.00%	0.00%

CH #	CREDIT UNION	ADDRESS	CITY	ZIP	CEO	TELEPHONE	\$ TOTAL ASSETS	\$ TOTAL LOANS	\$ TOTAL INVESTMENTS	\$ TOTAL CAPITAL	# OF MEM	% SHR GRO	% LN GRO
GUAM													
15222	COAST360	450 Route 8	Maite	96910	Gener Deliquina	(671) 477-8736	\$322,535,197	\$224,694,773	\$64,947,658	\$47,616,375	59,267	8.76%	7.01%
15051	COMMUNITY FIRST GUAM	238 AFC Flores St., Ste. 102	Hegatha	96910	Gerard Cruz	(671) 472-8210	\$111,544,521	\$67,566,299	\$35,858,222	\$11,623,512	9,186	11.83%	4.68%
PUERTO RICO													
12771	BANCO DE SANTANDER	Avenida De Diego 401	Puerto Nuevo	00920	Ernesto Santiago	(787) 782-4050	\$2,310,955	\$1,734,759	\$572,379	\$293,142	1,095	-6.03%	20.58%
7347	BORINQUEN COMMUNITY	P.O. Box 250474	Aguadilla	00604	Sylvia Ramirez	(787) 890-8251	\$18,115,309	\$8,600,905	\$8,861,764	\$2,392,365	3,351	-9.37%	-7.20%
11246	BORINQUEN SUR	P.O. Box 225	Penuelas	00624	Mario Nieves	(787) 836-1357	\$9,991,066	\$5,788,084	\$3,634,490	\$987,787	3,107	3.10%	1.19%
7345	CARIBE	195 O'Neill St.	San Juan	00918	Jorge Ladell	(787) 474-5147	\$285,316,001	\$186,542,094	\$82,329,994	\$41,142,947	24,624	8.97%	17.38%
21773	CLARET	P.O. Box 1662	Bayamon	00960	Silvia Morales	(787) 799-8020	\$295,917	\$97,571	\$209,683	\$72,382	110	-3.04%	8.63%
13785	GLAMOUR COMMUNITY	P.O. Box 915	Quebradillas	00678	Elba Rodriguez	(787) 895-3030	\$3,283,366	\$2,066,308	\$1,172,295	\$316,156	1,310	-2.57%	-7.72%
14600	GOLMAR	P.O. Box 366	Catano	00963	Mirnalys Figueroa	(787) 788-0303	\$359,848	\$71,591	\$282,871	\$108,419	53	5.42%	-2.80%
17883	PHILCORE	P.O. Box 1470	Guayama	00785	Enrique Rivera	(787) 864-6198	\$5,409,297	\$3,754,030	\$1,635,942	\$729,068	1,953	-6.61%	3.19%
13939	PUERTO RICO	P.O. Box 12011	San Juan	00922	Orlando Ramos	(787) 749-0500	\$124,449,750	\$61,010,349	\$57,028,351	\$22,000,652	20,899	4.20%	5.06%
11477	UNIVERSAL COOP	Apartado 937	Rio Grande	00745	Bienvenido Guzman	(787) 887-2195	\$20,176,254	\$13,425,406	\$6,023,972	\$2,080,064	3,632	5.45%	1.44%
11261	V. SUAREZ EMPLOYEES	P.O. Box 364-588	San Juan	00936	Luis Rivera	(787) 792-1212	\$391,491	\$191,560	\$205,767	\$44,611	200	-5.61%	23.07%
6918	VAPR	P.O. Box 33017 Veteran Plaza Station	San Juan	00933	Angel Lorenzo	(787) 764-3729	\$182,784,294	\$105,483,338	\$65,089,980	\$18,539,267	15,533	6.84%	4.64%
VIRGIN ISLANDS													
7989	CHRISTIANSTED	P.O. Box 490	Christiansted	00821	Sandra Andrew	(340) 773-5444	\$21,904,163	\$9,752,459	\$11,434,852	\$3,953,185	3,707	0.59%	6.35%
8069	FREDERIKSTED	P.O. Box 7	Frederiksted	00841	Patrice Canton	(340) 772-0435	\$11,399,003	\$4,904,833	\$5,885,068	\$1,796,240	2,684	2.20%	-16.04%
23811	MID-ISLAND	P.O. Box 5398 Summy Isle	St. Croix	00823	Barbara Jackson-Nichols	(340) 778-6297	\$8,636,107	\$4,154,686	\$4,382,028	\$983,793	2,474	-6.12%	55.49%
7970	ST. THOMAS	P.O. Box 1138	St. Thomas	00804	Yvonne George	(340) 774-8865	\$51,024,737	\$26,104,891	\$22,299,426	\$14,927,754	6,528	5.87%	8.03%
23294	VITELCO EMPLOYEES	P.O. Box 303920	St. Thomas	00803	Shadin Thomas	(340) 776-4500	\$2,232,104	\$1,025,290	\$1,195,674	\$449,906	427	-4.37%	-4.04%

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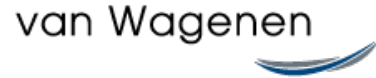
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At CU Strategic we believe that all credit unions have great potential in the business loan participation and origination arena with the assistance of the right partner.



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Wacom is the world's leading manufacturer of signature pads, interactive pen displays and other digital input solutions. Wacom is the choice for many progressive banks worldwide – addressing their needs in teller line transactions, new account openings and loan applications. For electronic signature capture and electronic forms completion, Wacom's products improve cost and workflow efficiencies while providing a natural and engaging experience.

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Business Services

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Cincinnati OH, 45242

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<http://www.cbscuso.com>

Mary Pratt

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Cooperative Business Services, LLC (CBS) is not your average commercial lending institution. Providing commercial loans to small businesses through a credit union cooperative was a relatively new concept when CBS opened its doors in Cincinnati, Ohio in 2003. Credit Union Service Organizations (CUSOs), like CBS, started emerging in other areas around the United States. Eight Ohio-based credit unions and the Ohio Credit Union League saw this development as an opportunity to offer an alternative commercial lending line to their members and to broaden their network by including other local credit unions. Now CBS has 6 office locations in Ohio, Kentucky and West Virginia and partners with over 80 credit unions across 10 states.

CU Strategic SERVICES

CU STRATEGIC SERVICES

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CU Strategic Services, formed in 2010, is a wholly owned CUSO (Credit Union Service Organization) of the United States Senate Federal Credit Union. At CU Strategic we believe that all credit unions have great potential in the business loan participation and origination arena with the assistance of the right partner.

MORTGAGE PROCESSING



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2170 E Big Beaver Rd Suite A, Troy, MI 48083

Ph: 800-979-9994 | F: 248-247-1890

<http://www.americu.com>

Don Calcaterra Jr.

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



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5601 E La Palma Ave, Anaheim CA, 92807
Ph: 714-603-6050 | F: 714-701-5728
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Ron Wilsie

Vice President

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CUSO Mortgage, Inc. (CUSO) provides comprehensive mortgage origination and servicing solutions to credit unions throughout the United States. CUSO is wholly owned by Wescom Central Credit Union, one of the nation's largest credit unions. A strategic alliance with CUSO to provide mortgage services will increase revenue while reducing costs allowing you to turn in improved OPEX and ROA performance. CUSO provides its partners top shelf mortgage origination and servicing technology with high touch member service helping them enhance their image and engagement with their members.



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With more than 50 years in the business, United Guaranty revolutionized MI with Performance Premium®, still the industry's only comprehensive risk-based pricing. Rated highest among U.S. mortgage insurers by S&P and Moody's (March 3, 2014), United Guaranty supports credit unions through risk management backed by a solid financial foundation.

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<http://www.cumembers.com>

Linda Clampitt

Senior Vice President

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AnyHour Solutions is a leading provider of comprehensive, 24/7, call/contact center outsourcing services for credit unions via our AnyHour MSR and AnyHour Loan-By-Phone services. These services are typically used to supplement a credit union's existing internal call center with overflow and after hours/weekend call support. Our purpose is to help our credit union partners to enhance member service, increase loan volume, and reduce operating expenses.



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We provide simple and clear mortgage credit default protection using proven systems supported by experienced professionals who make our customers our top priority and provide outstanding service with a personal touch. We believe in the value of mortgage lending, and providing our lending customers with products and services to help their borrowers achieve homeownership. Arch MI is dedicated to being a reliable and fair counterparty focused on a prudent evaluation of credit risk.



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Fannie Mae is a government-sponsored enterprise (GSE) chartered by Congress with a mission to provide liquidity, stability and affordability to the U.S. housing and mortgage markets. Fannie Mae operates in the U.S. secondary mortgage market. Rather than making home loans directly to consumers, we work with mortgage bankers, brokers and other primary mortgage market partners to help ensure they have funds to lend to home buyers at affordable rates. We fund our mortgage investments primarily by issuing debt securities in the domestic and international capital markets.



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Since 1994, our “essential technology” has been used regularly by hundreds of credit unions to provide a variety of credit related services including credit pre-screens and direct marketing campaigns, instant loan decisions via the web, risk analysis, and asset liability management.



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Jim Holt
Chief Revenue Officer | SVP

Credit Union Student Choice is the leading provider of higher education financing solutions to America’s credit unions. Credit-union-owned and directed, Student Choice manages the key operational challenges associated with private student lending, enabling credit unions to successfully deliver much-needed value to young adults and families, as well as solid returns to the bottom line.



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Formerly private student lending solutions provider Fynanz, New York-based LendKey now offers cloud-based lending technology to provide the essential infrastructure for credit unions or any party to quickly, securely, efficiently, and profitably lend to anyone; from those offering loans directly to those structuring new types of loans. LendKey's lending solutions to credit unions nationwide primarily provide loans pertaining to automobiles, students, or green efforts. The three-year-old company's clients and partners, 230 credit unions and the Credit Union National Association, have exclusively leveraged the platform for private student lending purposes. As LendKey, it opens its lending to green construction and automobile markets. For more information, visit www.lendkey.com.

MARKETING



American Share Insurance

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ASI, Business... Not Bureaucracy. Since 1974 American Share Insurance (ASI) has offered an alternative to federal deposit insurance for state-chartered credit unions. Excess share insurance is also available to both state and federally chartered credit unions through ASI or its subsidiary, Excess Share Insurance Corporation (ESI).



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Bruce Clapp

Chief Marketing and Sales Officer
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EPL leverages our credit union ownership and industry roots to help credit unions connect with members in ways that build lasting relationships. Our open source core data processing system along with hardware, software, training, installation and support help credit unions get closer to members and members closer to financial success. We align with credit unions for a common purpose – to provide technology solutions that provide differentiation in an increasingly competitive financial services market. We know that through connections and transitioning data into knowledge, we drive success in helping credit unions overcome challenges in serving members and growing their business.



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Third Degree partners with progressive Credit Unions during times of growth and transition to help navigate the new realities of a more competitive and complex marketplace. We are strategic partners who understand the Credit Union industry and use our proven research-based Third Degree Process™ to help credit unions differentiate themselves from other financial service providers through building a stronger, unique community-based presence that influences perceptions and behavior yielding desired growth outcomes. Cookie cutter is not an option and we certainly don't play follow the leader.

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As a service bureau owned by credit unions, and serving only credit unions, Synergent has provided comprehensive solutions through the synergy of its four divisions since 1971. A subsidiary of the Maine Credit Union League, Synergent provides credit unions with Technology Services, Card Services, and Check Processing and Support Services, as well as a new Direct Marketing Services division, dedicated to helping credit unions develop deeper member relationships through targeted communications.

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Founded in 1996 and headquartered in Linden, N.J., IMM is The eSignature Company for today's modern business enterprise. As the first player to introduce a paperless product suite to credit unions, IMM has perfected a comprehensive eSignature experience. It now helps more than 650 financial institutions achieve complete electronic transaction management.

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The Members Group (TMG) is dedicated to providing innovative card processing and payment solutions that make life easier for credit unions and their members. The innovative products, services and technologies we offer are tailored to meet the unique needs of our clients and their consumers. Our mission to create successful partnerships leads to exceptional experiences for clients and incredible loyalty from many top-ranking credit unions.

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Member Loyalty Group is a CUSO formed by leading credit unions in 2008 to develop a common member loyalty benchmark for the credit union industry. The CUSO has an exclusive relationship with Satmetrix, the Net Promoter® company, to provide credit unions with the most effective tools for managing a Net Promoter® program to collect and act on member feedback that increases loyalty, growth and retention. Member Loyalty Group serves over 60 credit unions, many of which are over \$1 billion in assets, across the country. For more information visit www.memberloyaltygroup.com.



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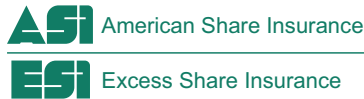
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