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INDUSTRY PARTICIPANTS	
Credit Union Acronyms	102
Fewer Corporates + More Services = Never-Ending Reinvention	103
CORPORATE CREDIT UNIONS	
TABLE: Corporate Financial Profile	106
TABLE: Concentration Of Credit Union Investments In Corporates By State	107
MAP: Concentration Of Credit Union Investments In Corporates By State	108
Corporate Credit Union Contact Listing	109
CREDIT UNION SERVICE ORGANIZATIONS (CUSOs)	
CUSOs Help To Expand Cooperative Impact of Credit Unions	110
Top 50 Credit Unions By Combined Dollars Invested In And/Or Loaned To CUSOs	111
Top Credit Unions By Number Of CUSO Participations	112
Multi-owned CUSOs Listings	113
AUDITORS	
CPA Firms Compete For Important Relationships As Credit Unions Face More Regulation	118
National Market Share Ranking Of CPA Firms For All Credit Unions Over \$40M In Assets	119
Audit Firms Serving Credit Unions	120
REGULATORS & ASSOCIATIONS	
NCUA Contacts & State Credit Union Supervisors	128
Credit Union Leagues & Associations	131
National & Regional Associations	133

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?

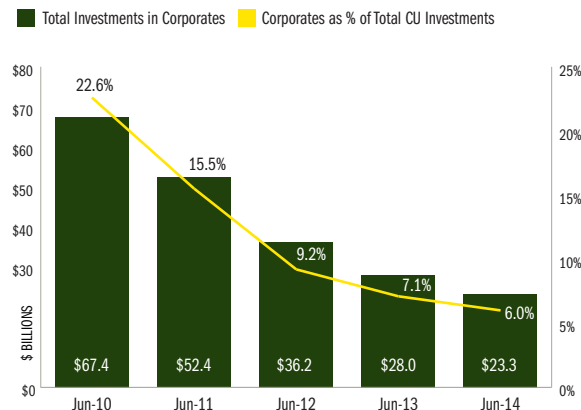
With the financial crisis now fully visible through the rear-view mirror, corporate credit unions can now turn their full attention to developing new and different products to meet the needs of their member credit unions. What role will they play in meeting member liquidity needs? As the new risk-based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

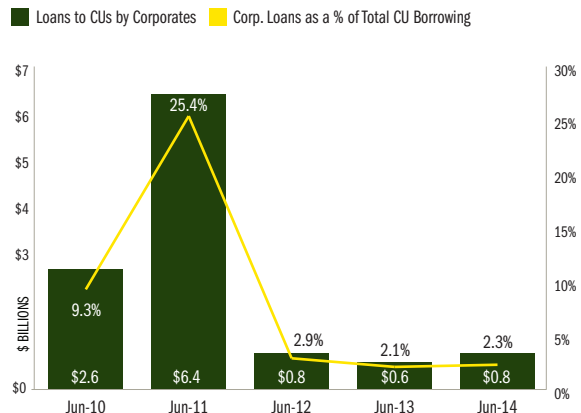
Total Investments By CUs In Corporates

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...

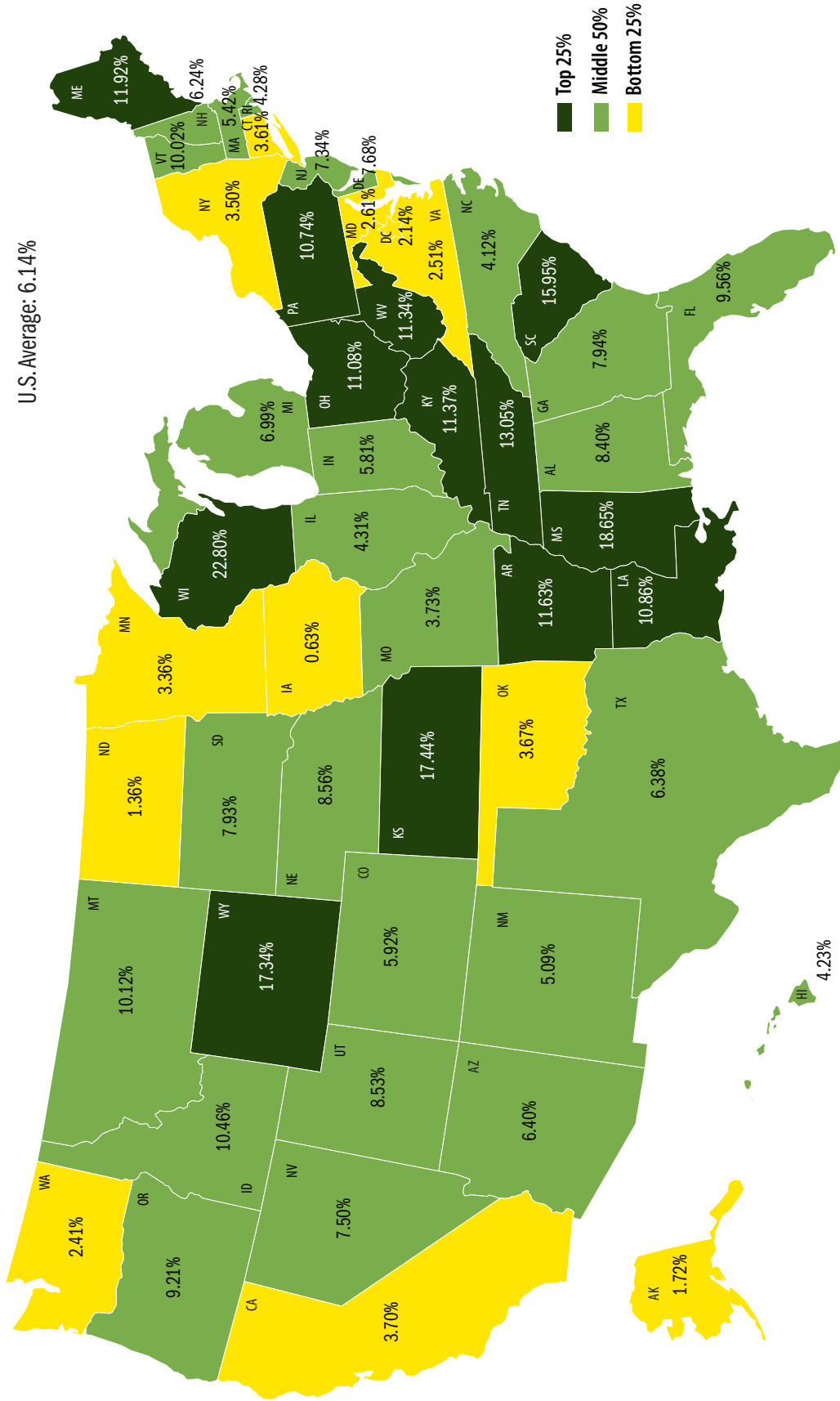


For more information on Corporate Peer-to-Peer contact Janet Lee at (202) 223-3920

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



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CORPORATE CREDIT UNION CONTACT LISTING

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**EASTERN CORPORATE FEDERAL
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CREDIT UNION**

Thomas R. Graham, President/CEO
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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
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**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.

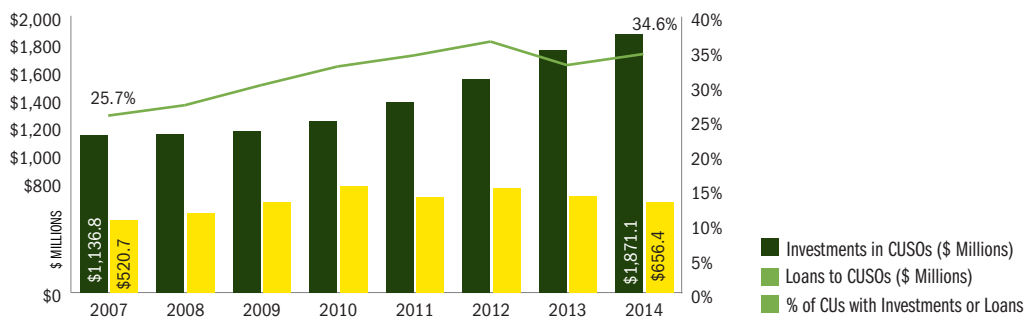
Two types of CUSOs exist in the market – wholly owned and multi-owned. Wholly owned CUSOs typically focus on financial services, offering products such as investment and insurance services to members. Multi-owned CUSOs focus on lending or technology services, areas where pooling resources and aggregative 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	alaskausatrust.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	gcuu.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 Stephany	(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	cu dp.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	cu fn.com	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	cuanymtime.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	flioindirect.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, Treose, 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 Canillon 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.

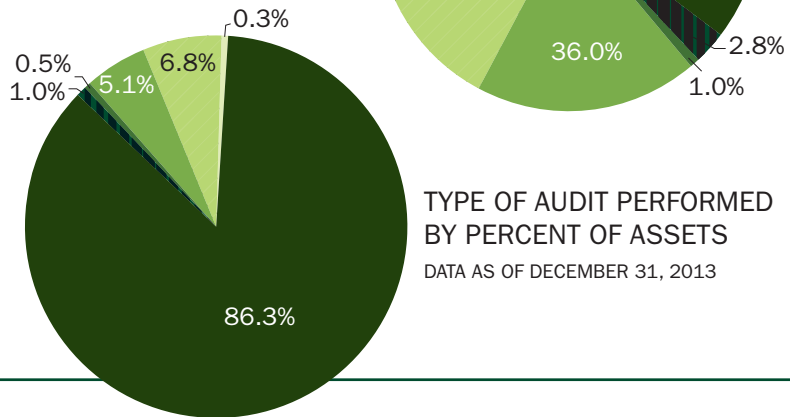
The overall leader, CliftonLarsonAllen, LLP, added 16 credit union clients during the final nine months of 2013 for a total of 246 credit unions over \$40 million. This widened their gap over Orth, Chakler, Murmane & Co. which lost seven clients to close the year with 141 credit unions over \$40 million. 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. 🌐

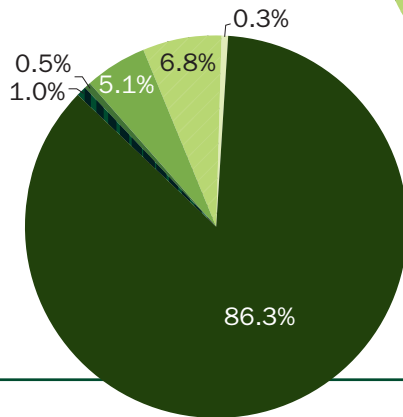
TYPE OF AUDIT PERFORMED BY PERCENT OF INSTITUTIONS

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, Leshner 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.

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 www.azworld.com

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Oklahoma State Banking Department, 2900 N.
Lincoln Boulevard, Oklahoma City, OK 73105
Ph: (405) 521-2782 | F: (405) 522-2993 Email:
mick.thompson@banking.ok.gov

www.ok.gov/banking/

OREGON**DAVID C. TATMAN, ADMINISTRATOR**

Department of Consumer and Business
Services, Division of Finance and Corporate
Securities, 350 Winter Street NE, Room
410, Salem, OR 97301-3881
Ph: (503) 378-4140 | F: (503) 947-7862
Email: dcbs.dfcsmail@state.or.us

www.cbs.state.or.us/external/dfcs

PENNSYLVANIA**GLENN MOYER, SECRETARY OF BANKING****TIM BLASÉ, DIRECTOR OF
OFFICE OF CREDIT UNIONS**

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17th North Second Street, Suite
1300, Harrisburg, PA 17101
Ph: (717) 787-2665 | F: (717) 787-8773
Email: glennmoyer@pa.gov

www.banking.state.pa.us

PUERTO RICO**RAFAEL BLANCO-LATORRE,
ESQ., COMMISSIONER**

Office of the Commissioner of Financial
Institutions of Puerto Rico, PO Box
11855, San Juan, PR 00910-3855
Ph: (787) 723-3131 | F: (787) 723-4042 Email:
lcollazo@ocif.pr.gov

www.ocif.gobierno.pr/index_eng.html

RHODE ISLAND**JOSEPH TORTI, III, DEPUTY DIRECTORY
AND SUPERINTENDENT OF BANKING****SARA PATERSON CABRAL,
SUPERVISOR OF EXAMINATIONS**

Department of Business Regulation,
Banking Regulation Division, 1511 Pontiac
Avenue, Cranston, RI 02920-4407
Ph: (401) 462-9617 | F: (401) 462-9602
Email: dbr.bankinquiry@dbr.ri.gov

www.dbr.state.ri.us/

SOUTH CAROLINA**LOUIE A. JACOBS, COMMISSIONER
OF BANKING**

State Board of Financial Institutions,
1205 Pendleton Street, Suite
305, Columbia, SC 29201
Ph: (803) 734-2001 | F: (803) 734-2013 Email:
janeen.hughes@banking.sc.gov

www.banking.sc.gov/

TENNESSEE**GREG GONZALES, COMMISSIONER****HARRY P. MURPHY, ASSISTANT
COMMISSIONER CREDIT UNION DIVISION**

Department of Financial Institutions,
Credit Union Division, 414 Union Street,
Suite 1000, Nashville, TN 37219-1787
Ph: (615) 741-2236 | F: (615) 741-2883
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www.state.tn.us/financialinst/

TEXAS**HAROLD E. FEENEY, COMMISSIONER**

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East Anderson Lane, Austin, TX 78752-1699
Ph: (512) 837-9236 | F: (512) 832-0278
Email: info@tcud.state.tx.us

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UTAH**G. EDWARD LEARY, COMMISSIONER**

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146800, Salt Lake City, UT 84111-6800
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slong@utah.gov

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STATE SUPERVISORS LISTING CONT.

VERMONT

SUSAN L. DONEGAN, COMMISSIONER

Department of Financial Regulation, 89 Main Street, 20 Montpelier, VT 05620-3101
Ph: (802) 828-3301 | F: (802) 828-1477
Email: susan.donegan@state.vt.us

www.dfr.vermont.gov

VIRGINIA

E. JOSEPH FACE, JR., COMMISSIONER
ROBERT W. HUGES, DEPUTY COMMISSIONER,
BANKS AND SAVINGS INSTITUTIONS

State Corporation Commission, Bureau of Financial Institutions, P. O. Box 640, Richmond, VA 23218-0640
Ph: (804) 371-9267 | F: (804) 371-9416
Email: sccinfo@scc.virginia.gov

www.scc.virginia.gov/bfi/

WASHINGTON

SCOTT JARVIS, DIRECTOR OF DEPARTMENT
OF FINANCIAL INSTITUTIONS
LINDA JEKEL, DIRECTOR OF CREDIT UNIONS

Department of Financial Institutions, Division of Credit Unions, P. O. Box 41200, Olympia, WA 98504-1200
Ph: (360) 902-8701 | Fax: (360) 704-6901
Email: dcu@dfi.wa.gov, Linda.Jekel@dfi.wa.gov

www.dfi.wa.gov/cu

WEST VIRGINIA

SARA M. CLINE, COMMISSIONER

West Virginia Division of Financial Institutions, 900 Pennsylvania Avenue Suite 306, Charleston, WV 25302
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Email: scline@wvdo.org

www.dfi.wv.gov

WISCONSIN

KIM SANTOS, DIRECTOR, OFFICE
OF CREDIT UNIONS

State of Wisconsin Department of Financial Institutions, Office of Credit Unions, Suite 500, P.O. Box 14137, Madison, WI 53708-0137
Ph: (608) 261-9543 | F: (608) 267-0439
Email: DFIsecretary@wisconsin.gov

www.wdfi.org/fi/cu/

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.carolinasteleague.org

ANNUAL MEETING: MAY 31-JUNE 3, 2015
Pinehurst, 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
www.cuad.coop

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.maineicul.org

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

MARYLAND & DISTRICT OF COLUMBIA CU ASSOCIATION**JOHN BRATSAKIS, PRESIDENT/CEO**

8975 Guilford Road, Suite 190,
Columbia, MD 21046-2387
Ph: (410) 290-6858 | F: (410) 290-7832
www.mddccua.org

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
Ph: (508) 481-6755 | F: (508) 481-3586
www.maleague.org

ANNUAL MEETING: TBD

MICHIGAN CU LEAGUE**DAVE ADAMS, PRESIDENT/CEO**

101 S. Washington Square, Suite
900, Lansing, MI 48933-8054
Ph: (800) 262-6285 | F: (517) 482-3762
www.mcul.org

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
Ph: (651) 288-5170 | F: (651) 288-5171
www.mncun.org

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
Ph: (601) 981-4552 | F: (601) 981-4564
www.mscau.com

ANNUAL MEETING: APRIL 13-15, 2015
Biloxi, MS - Beau Rivage Resort

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

2055 Craigshire Drive, St.
Louis, MO 63146-4009
Ph: (314) 542-0555 | F: (314) 542-1320
www.mcau.org

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
Ph: (406) 442-9081 | F: (406) 442-9085
www.mcnun.org

ANNUAL MEETING: MAY 13-15
Billings MT - Crowne Plaza

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

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

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

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

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

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
Ph: (508) 481-6755 | F: (508) 481-3586
www.nhcul.org

ANNUAL MEETING: TBD

NEW JERSEY CU LEAGUE**GREG MICHLIG, PRESIDENT/CEO**

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

ANNUAL MEETING: TBD

CU ASSOCIATION OF NEW MEXICO**PAUL B. STULL, PRESIDENT/CEO**

4200 Wolcott Avenue N.E.,
Albuquerque, NM 87109-4502
Ph: (505) 298-9899 | F: (505) 298-0162
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

TROY STANG, PRESIDENT/CEO

13221 SW 68th Pkwy, Suite
400, Tigard, OR 97223
Ph: (800) 995-9064 | F: (877) 928-6397
www.nwcua.org

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

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

10 West Broad Street, Suite 1100,
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**

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

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

LEAGUES & ASSOCIATIONS CONT.

CU ASSOCIATION OF RHODE ISLAND**PAUL GENTILE, PRESIDENT/CEO**

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

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

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

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

1805 S. Redwood Rd P.O. Box 27277,
Salt Lake City, UT 84127
Ph: (801) 972-3400 | F: (801) 975-9301
www.utahscreditunions.org

ANNUAL MEETING: MAY 1-2, 2015
Layton, UT - Davis Conference Center

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

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

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

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

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

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

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

411 Cedar Grove Road, Parkersburg,
WV 26104-7169
Ph: (304) 485-4521 | F: (304) 485-0573
www.wvcu.org

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

WISCONSIN CU LEAGUE**BRETT THOMPSON, PRESIDENT/CEO**

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

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

NATIONAL & REGIONAL ASSOCIATIONS**AFRICAN-AMERICAN CREDIT UNION COALITION****LYNETTE SMITH, CHAIRPERSON**

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Ph: (703) 350-3085 | F: (314) 636-2177
aacucinfo@aacuc.org
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ANNUAL CONFERENCE: TBD
TBD

AMERICAN ASSOCIATION CREDIT UNION LEAGUES (AACUL)**SUSAN NEWTON, EXECUTIVE DIRECTOR**

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600, Washington, DC 20004
Ph: (202) 638-5777 | F: (202) 638-7729
snewton@cuna.coop
www.aacul.org

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

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

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

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

ASSOCIATION OF CREDIT UNION INTERNAL AUDITORS (ACUIA)**DANA MCCRANIE, PRESIDENT**

ACUIA P.O. Box 150908, Alexandria, VA 22315
Ph: (703) 688-2284 | F: (703) 348-7602
acuiainfo@acuiainfo.org
www.acuiainfo.org

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

COMBINED COUNCIL OF AMERICA'S CREDIT UNIONS (CCACU)**ANN GARMON, VICE PRESIDENT**

c/o Horizon One FCU, 610 Drover
Street, Indianapolis, IN 46221
Ph: (317) 236-6290 | F: (317) 236-6293
info@ccacu.com
www.ccacu.com

ANNUAL CONFERENCE:SEPTEMBER 10-13, 2014

Tampa, Florida - Hyatt Regency Clearwater Resort & Spa

COUNCIL OF DAIMLER CHRYSLER CREDIT UNIONS**JAMES CARSON, PRESIDENT**

c/o A.B.D. FCU, 27850 Mound
Road, Warren, MI 48092
Ph: (586) 751-4400 | F: (586) 751-4407
info@ccacu.com
www.ccacu.com/daimler.html

COUNCIL OF FORD CREDIT UNIONS**SHIRLEY MEYER, PRESIDENT**

3811 Lake Shore Road, Blasdell, NY 14219
Ph: (716) 826-6427 | F: (716) 824-2281
info@counciloffordcreditunions.org
www.counciloffordcreditunions.org

COUNCIL OF GM CREDIT UNIONS**MELVIN CALLOWAY, PRESIDENT**

c/o Kinecta FCU, 1440 Rosecrans Ave,
Manhattan Beach, CA 90266
Ph: (800) 854-9846 | F: (847) 574-7659
agarmon@horizononefcu.org
www.ccacu.com/gm.html

CREDIT UNION EXECUTIVES SOCIETY (CUES)**CHARLES E. FAGAN III, PRESIDENT/CEO**

5510 Research Park Drive, Madison, WI 53711
Ph: (608) 271-2664 | F: (608) 271-2303
cues@cues.org
www.cues.org

CEO/EXECUTIVE TEAM NETWORK:
NOVEMBER 8-11, 2015
Scottsdale, Ariz

CREDIT UNION INFORMATION SECURITY PROFESSIONAL ASSOCIATION (CUISPA)**KELLY DOWELL, EXECUTIVE DIRECTOR**

1717 West 6th Street, Ste
112 Austin, TX 78703
Ph: (512) 465-9711 | F: (888) 475-4440
contact@cuipa.org
www.cuipa.org

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

CREDIT UNION INTERNAL AUDITORS ASSOCIATION (CUIAA)**ANDY KECSKES, CHAIR**

c/o Credit Union of Southern California, 8028
Greenleaf Avenue, Whittier, CA 90602
Ph: 619-980-9831
akecs@cox.net
www.cuiaa.org

NATIONAL & REGIONAL ASSOCIATIONS CONT.

REGIONAL CONFERENCE:OCTOBER 16-17, 2014

Salt Lake City, UT - Mountain America Credit Union

CREDIT UNION NATIONAL ASSOCIATION (CUNA)**BILL HAMPEL, INTERIM PRESIDENT/CEO**

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

Ph: (202) 638-5777 | F: (202) 638-7734

CUNA Madison: 5710 Mineral Point Road, Madison, WI 53705

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**

c/o South Florida Educational FCU, 7800 SW 117th Ave, Miami, FL 33183

Ph: (800) 356-9655 | F: (608) 231-4061

david.dannunzio@sfefcu.orgwww.cunacfoCouncil.orgANNUAL CONFERENCE: MAY 17-20, 2015

New Orleans, LA - Hyatt Regency New Orleans

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

c/o Mountain America FCU, P.O. Box 9001, West Jordan, UT 84084

Ph: (800) 356-9655 | F: (608) 231-4061

soliver@macu.orgwww.cunahrCouncil.orgANNUAL CONFERENCE: APRIL 22-25, 2015

Hollywood, CA - Loews Hollywood Hotel

CUNA LENDING COUNCIL**BILL VOGENEY, CHAIR**

c/o Ent FCU, P.O. Box 15819, Colorado Springs, CO 80935

Ph: (800) 356-9655 | F: (608) 231-4061

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

San Diego, CA - Hilton Bayfront San Diego

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

c/o Credit Union of Southern California, P.O. Box 200, Whittier, CA 90608

Ph: (800) 356-9655 | F: (608) 231-4061

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

Las Vegas, NV - The Cosmopolitan

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

c/o Travis Credit Union, P.O. Box 2069, Vacaville, CA 95696

Ph: (707) 449-4000

stevel@travisCU.orgwww.cunacoCouncil.org**CUNA TECHNOLOGY COUNCIL****HEATHER MOSHIER, CHAIR**

c/o San Diego County Credit Union, 6545 Sequence Dr., San Diego, CA 92121

Ph: (800) 356-9655 | F: (608) 231-4061

hmoshier@sdccu.comwww.cunatechnologyCouncil.org**DEFENSE CREDIT UNION COUNCIL (DCUC)****ROLAND ARTEAGA, PRESIDENT/CEO**

601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004

Ph: (202) 638-3950 | F: (202) 638-3410

admin@dcuc.orgwww.dcuc.orgANNUAL CONFERENCE: AUGUST 16-19, 2015

Las Vegas, NV - The Bellagio Hotel

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

P.O. Box 426, Corning, NY 14830

Ph: (855) 888-5851 | F: (866) 861-8132

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**

c/o Coast Hills Federal Credit Union, PO Box 200, Lompoc, CA 93438

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

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

San Francisco, CA

METROPOLITAN AREA CREDIT UNION MANAGEMENT ASSOCIATION (MACUMA)**LIONEL TURNER, CHAIR**

P.O. Box 2535, Purcellville, VA 20134

Ph: (202) 581-6900 | F: (540) 668-7259

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**

P.O. Box 160, Del Mar, CA 92014

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

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

Las Vegas, NV - Caesars Palace

NATIONAL ASSOCIATION OF CREDIT UNION SERVICE ORGANIZATIONS (NACUSO)**JACK M. ANTONINI, PRESIDENT/CEO**

3419 Via Lido, PMB #135, Newport Beach, CA 92663

Ph: (888) 462-2870 | F: (949) 645-5297

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

Lake Buena Vista, FL - Disney Yacht & Beach Club

NATIONAL ASSOCIATION OF CREDIT UNION SUPERVISORY & AUDITING COMMITTEES (NACUSAC)**CELESTE SHELTON, EXECUTIVE DIRECTOR**

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nacusac@nacusac.orgwww.nacusac.orgANNUAL CONFERENCE: JUNE 17-20, 2015

San Antonio, TX - Hyatt Regency

NATIONAL ASSOCIATION OF FEDERAL CREDIT UNIONS (NAFCU)**B. DAN BERGER, PRESIDENT/CEO**

3138 10th Street North, Arlington, VA 22201

Ph: (703) 842-2215 | F: (703) 524-1082

dberger@nafcu.orgwww.nafcu.orgANNUAL CONFERENCE: JUNE 23-26, 2015

Montreal, Quebec, Canada - Palais de Congres

NATIONAL ASSOCIATION OF STATE CREDIT UNION SUPERVISORS (NASCUS)**MARY MARTHA FORTNEY, PRESIDENT/CEO**

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Ph: (703) 528-8351 | F: (703) 528-3248

offices@nascus.org

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)

CHRISTIANE GIGI HYLAND, EXECUTIVE DIRECTOR

601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004

Ph: (202) 824-6282 | F: 202-638-3912
ghyland@ncuf.coop

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NATIONAL CREDIT UNION MANAGEMENT ASSOCIATION (NCUMA)

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1220 Crestbrook Drive, Cumming, GA 30040

Ph: (404) 255-6828 | F: (770) 406-0289
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www.ncuma.com

ANNUAL SPRING CONFERENCE: MAY 23-27, 2015

Amelia Island, Florida - The Ritz Carlton

NATIONAL COUNCIL OF POSTAL CREDIT UNIONS (NCPCU)

KEVIN YAEGER, CHAIRMAN

P.O. Box 160 Del Mar, CA 92014

Ph: (760) 745-3883 | F: (760) 690-4453
ncpcu@ncpcu.org

www.ncpcu.org

ANNUAL CONFERENCE: MAY 3-5, 2015

Savannah, GA - Hilton Desoto Hotel

NATIONAL FEDERATION OF COMMUNITY DEVELOPMENT CREDIT UNIONS (NFCDCU)

CATHIE MAHON, PRESIDENT/CEO

39 Broadway, Suite 2140, New York, NY 10006-3063

Ph: (212) 809-1850 | F: (212) 809-3274
cmahon@cdc.cu.coop

www.cdc.cu.coop

ANNUAL CONFERENCE: SEPTEMBER 22-25, 2015

Phoenix, AZ

NATIONAL YOUTH INVOLVEMENT BOARD (NYIB)

JULIE MCLEAN, CHAIRMAN

c/o Arapahoe Credit Union, 303 E Hampden Ave., Englewood, CO 80113

Ph: 720-635-3314 | F: 720-226-0826
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ANNUAL CONFERENCE: TBD

TBD

UKRAINIAN NATIONAL CREDIT UNION ASSOCIATION (UNCUA)

BOHDAN KURCZAK, CHAIR

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Ph: (773) 489-6069 | F: (773) 489-0217
uncuusa@gmail.com

www.uncua.com

ANNUAL CONFERENCE: JUNE 15, 2015 (EXACT DATE TBD)

Baltimore, Maryland (Exact location TBD)

WORLD COUNCIL OF CREDIT UNIONS (WOCU)

BRIAN BRANCH, PRESIDENT/CEO

5710 Mineral Point Road, Madison, WI 53705

Ph: (608) 395-2000 | F: (608) 395-2001
mail@woccu.org

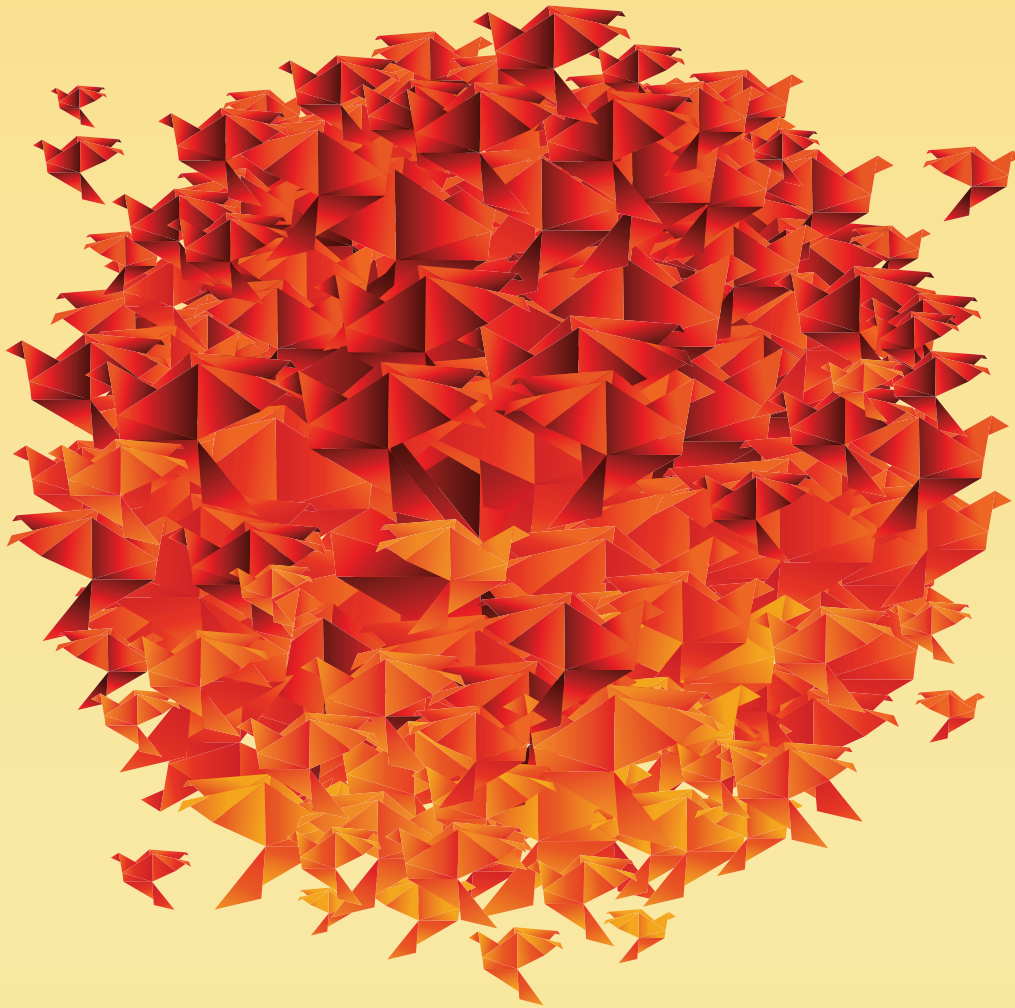
www.woccu.org

ANNUAL CONFERENCE: JULY 12-15, 2015

Denver, Colorado



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