



2016 SUPPLIER MARKET SHARE GUIDE →

CREDIT UNION AUDITORS

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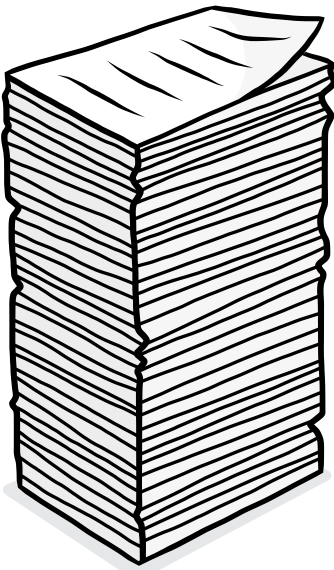
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2016 SUPPLIER MARKET SHARE GUIDE: CREDIT UNION AUDITORS

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STAYING ONE STEP AHEAD

Welcome to the *2016 Supplier Market Share Guide: Credit Union Auditors* by Callahan & Associates, the only publication designed to help credit unions select a CPA firm that understands their needs and values.

Selecting an audit partner is a measured process that must account for both the value of the relationship as well as the ever-changing dynamics of the credit union business model. From a regulatory perspective, the combined oversight, scrutiny, and standards to which credit unions are held have never been as rigid or strict as they are today.

But you don't have to go it alone.

This guide to credit union auditors breaks down the market share rankings at both the state and national level as well as provides information about firms' past experience with the industry, typical asset size of clientele, and other variables. The guide's ultimate goal is to help credit unions identify the perfect ally to help them anticipate and avoid legal, financial, and even technology-related pitfalls.

Callahan & Associates gathers the data in this publication from CPA firms nationwide and then

secondarily validates it as needed by the credit unions themselves.

In addition to insights provided by the Callahan team, this year's guide features content from two of the leading audit firms in the country, Moss Adams and TWHC. These partner perspectives cover a range of important topics, from managing expectations in a changing regulatory climate to tips on how to mitigate risk and fraud error.

Let the *2016 Supplier Market Share Guide: Credit Union Auditors* help you find and enlist the best auditor assistance available — not only for technology and security but also across all corners of the ever-expanding risk universe in which the industry now operates.

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



SAM TAFT

DIRECTOR OF INDUSTRY ANALYSIS

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“ Let this guide help you find the best auditor assistance available across all corners of the ever-expanding risk universe in which the industry operates. ”



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Crowe Horwath LLP is one of the top 10 auditors of credit unions with more than \$100 million in assets.¹

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¹ 2015 Guide to Credit Union Auditors published by Callahan & Associates
In accordance with applicable professional standards, some firm services may not be available to attest clients.
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TWO LENSES. ONE INDUSTRY.

Callahan & Associates provides market share data based on number of clients and aggregate assets. Which one is most useful depends on the credit union.

BY: LIZ FURMAN

Industry standards recommend credit unions re-evaluate their external auditor every three years. Callahan & Associates compiles and analyzes credit union audit data in its annual *Supplier Market Share Guide: Credit Union Auditors* to give credit unions a better picture of what is happening in the industry.

In every guide, Callahan calculates market share in two ways: number of credit union clients and total assets of credit union clients. While reading this guide, keep in mind how these metrics relate to your credit union’s individual auditing needs.

In the chart labeled Market Share By Number Of Credit Union Clients, the size of the bubble is determined by the number of credit union clients — more clients equals a bigger bubble — and the color is determined by aggregate client assets — more assets makes the color darker.

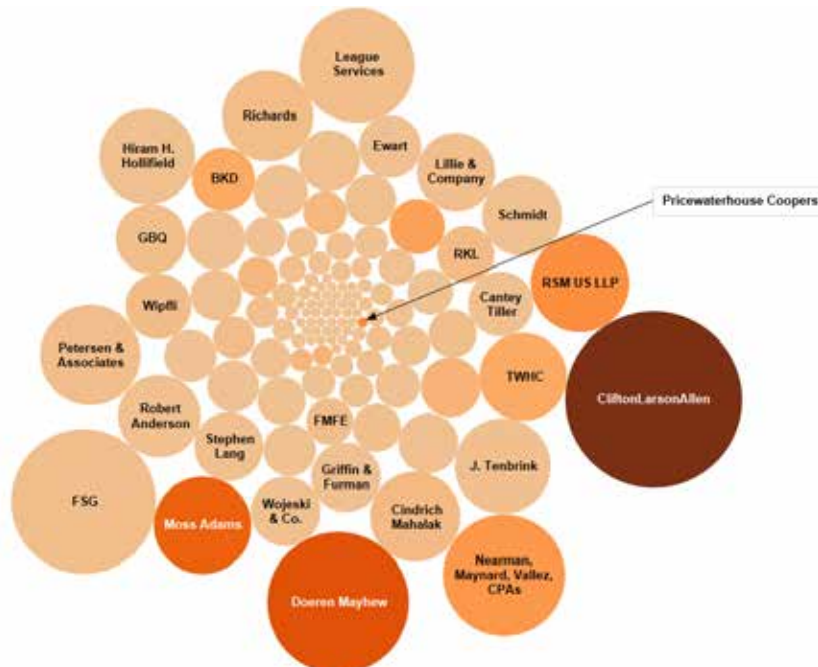
The second chart, Market Share By Aggregate Assets, is a reversal of the first. Here, the size of the bubble is determined by aggregate client assets — more assets equals a bigger bubble — and the color is determined by the number of credit union client assets — more clients make the color darker.

Although there are some consistencies between the two, their differences illuminate the importance of considering each type of market share.

For example, in the first chart, Pricewaterhouse Coopers is a small, dark orange dot. In the second, the firm is the fourth-largest bubble but is also the lightest hue of orange. Why is this? Pricewaterhouse Coopers has one credit union client with a large asset base — Navy Federal at \$73.3 billion.

MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS

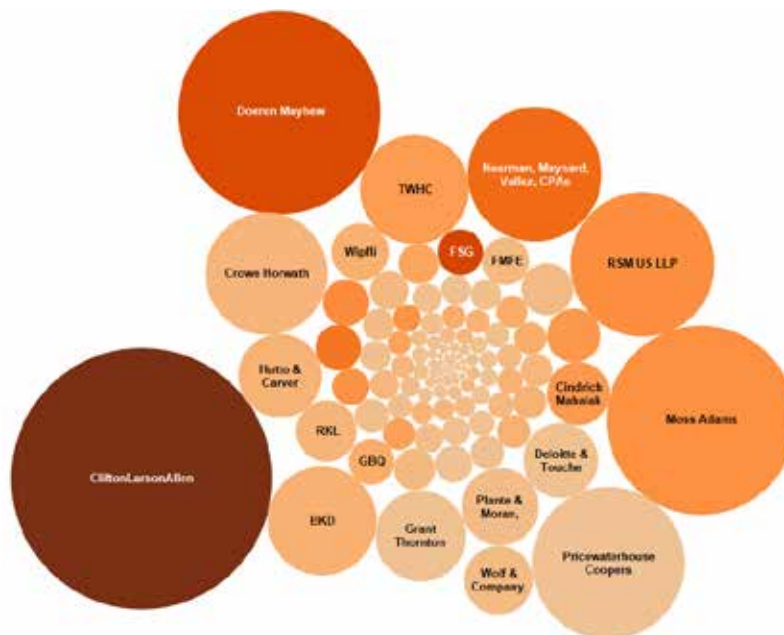
FOR ALL 117 AUDITORS WITH KNOWN CREDIT UNION CLIENTS | FINANCIAL DATA AS OF 12.31.15
 SIZE: NUMBER OF CREDIT UNION CLIENTS | COLOR INTENSITY: AGGREGATE ASSETS



* Some names have been abbreviated for labeling purposes.

MARKET SHARE BY AGGREGATE ASSETS

FOR ALL 117 AUDITORS WITH KNOWN CREDIT UNION CLIENTS | FINANCIAL DATA AS OF 12.31.15
 SIZE: AGGREGATE ASSETS | COLOR INTENSITY: NUMBER OF CREDIT UNION CLIENTS



CliftonLarsonAllen, LLP, again tops CPA firms for both number of clients (256) and aggregate client assets (\$214.3B). On both charts, the CliftonLarsonAllen bubble is both the largest and the darkest — and the firm is growing. It gained 10 new clients with more than \$40 million in assets this year.

Doeren Mayhew merged with Orth, Chakler, Murnane & Co. in October of 2015. As a result, it is now ranked No. 2 in both clients (190) and client assets (\$130.0B). The merger elevated the firm from its No. 7 spot last year, which it achieved with 55 clients and \$31.5 billion in aggregate client assets. Please note, all of the leader tables in this guide take the merger into account.

There might be little variation between the two charts for the top five CPA firms, however, things start to change further into the market.

For example, Crowe Horwath has 29 clients and \$47.1 billion in aggregate client assets. This puts it at No. 16 by number of clients served and No. 7 in terms of aggregate client assets. Conversely, Financial Standards Group (FSG) serves 199 credit union clients and has \$4.6 billion in aggregate client assets. This is because only 51 clients have more than \$40 million in assets.

For more detailed information on leaders by number of credit union clients, refer to the leader tables on pages 12,13, and 18. Market share information for each state starts on page 20 and provides data for both aggregate assets and number of clients. Take a look, and figure out what's best for your credit union. 🧐

OUR METHODOLOGY

Callahan & Associates compiled the information included in this publication using credit union 5300 Call Report data through fourth quarter 2015 and individual CPA audits between July 1, 2015, and June 30, 2016. In some cases, this information is also compared against previous responses collected for the *Supplier Market Share Guide: Credit Union Auditors*.

SOURCE: CALLAHAN & ASSOCIATES

MITIGATE FRAUD AND ERRORS WITH THESE 8 CONTROL AREAS

Mitigating fraud and errors is essential for credit unions. Here are eight critical control areas to help stay ahead of the curve.

BY MOSS ADAMS, LLP

Although highly regulated by the NCUA, state regulatory agencies, or both, credit unions can always benefit from employing more controls to mitigate risk.

These eight control areas should be on the radar for credit unions to help mitigate the risk of fraud and error.

SEGREGATION OF DUTIES

Credit unions have become more efficient over the past few years, but they've also reduced head count in many cases. In a perfect world, organizations would be able to have different individuals initiate, approve, process, and record transactions. The reality is most organizations have to be both creative and vigilant in ensuring at least two people are involved in every transaction.

Oftentimes, institutions fail to revisit segregation of duties after downsizing or reorganizing teams. It's important to evaluate roles and responsibilities after a significant change to identify and remediate deficiencies. Rotation of responsibilities, for example, is a way to segregate duties and cross-train, which can motivate individuals who need more challenge.

SPREADSHEET CONTROLS

Most credit unions calculate the allowance for loan losses using a large, complex spreadsheet. It's worthwhile to ask these questions:

- Who has access to it?
- Where is it stored?
- Are static and dynamic files maintained?
- Are backups created?
- Does anyone review the spreadsheet for accuracy?

As spreadsheets grow in both size and usage, so should the related controls surrounding them.

At a minimum, organizations should:

- Maintain spreadsheets in secure file locations accessible only by those who should have access.
- Save a static copy of the files at the end of each reporting period in the event they need to access it.
- Have an independent, secondary review of the inputs, formulas, and totals by an individual who understands what the calculation is.

FINANCIAL CLOSE CHECKLISTS

Financial reporting requirements are often very different for organizations depending on whether it's month-end, quarter-end, or year-end.

For credit unions on a calendar year-end for audit purposes, Dec. 31 marks the most significant financial reporting period, which includes the financial statement audit, call report, board reporting, and annual meeting materials. Quarterly reporting (March 31, June 30, and Sept. 30) is somewhat less involved, with a call report and board reporting. Off-quarter-end months are generally the least difficult, with only board reporting typically required.

Detailed financial reporting checklists customized for each of these three time periods can prove beneficial when organizing the accounting department, allocating resources, and ensuring all necessary items are completed on time and appropriately documented.

RECONCILIATIONS

One of the strongest internal controls an institution can have is timely and accurate account reconciliations coupled with an independent review. All critical balance sheet accounts should have an individual assigned

to reconcile and another to review, along with a deadline for completion. Just as important is a process to promptly address unusual or large reconciling items, and that you consider segregation of duties when assigning individual responsibilities.

MANDATORY VACATION

Many news stories about internal fraud identify a trusted, long-standing employee as the perpetrator. In many cases, these employees are seemingly the hardest workers at the credit union and never took time off, which allowed them to be present every day to cover their tracks.

Requiring employees to take mandatory vacations in blocks of time — one week or two weeks, for example — is one of the oldest internal controls in the books, but it's also one of the least enforced. When taking off their block of time, employees shouldn't come into the office every day of their vacation and they shouldn't log into the system. In their absence, another individual should step in to complete their day-to-day responsibilities.

SYSTEM ACCESS

Controlling who has access to the core and ancillary systems impacting financial reporting can prevent a significant amount of fraud. Most core systems allow companies to customize who has access to loans, shares, and other critical areas.

Once the access levels are set, credit unions should perform regular reviews, either on a set time frame or after a change in personnel.

SECONDARY REVIEW

One of the most common audit findings is loan and share accounts that aren't properly set up in the core system. In some instances, variable rates are incorrectly set up as fixed rates, tickler items such as reminders for rate changes aren't put in properly, or coding of fees and costs are wrong.

A high-quality, independent secondary review of the input into the core system is the best control to mitigate the risk of new accounts being set up incorrectly.



GENERAL LEDGER REVIEW

Most general ledger and core processing systems provide daily general ledger reports so organizations can evaluate changes each day.

One powerful control is to set up a report for a trailing five to seven days of daily general ledger trial balances, along with a summary of dollar changes day-over-day. If this information is distributed to key personnel for a daily review, credit unions can quickly identify items that don't appear accurate, such as unusual spikes or dips in interest income or expense or large increases in other expenses. By delegating a few items to be researched on occasion, it reminds others in the organization that anything and everything is subject to review, which can be a useful deterrent to fraud.

While these eight controls are just a small sample of critical controls at a credit union, they represent a good baseline. They're generally easy to implement, not cost-prohibitive, serve as a good deterrent to fraud, and help minimize errors. 🧐

Author: Dustin Birashk, Partner, Moss Adams

Dustin Birashk, a Moss Adams partner, has been in public accounting since 1999 and specializes in serving financial institutions and other financial services organizations. He's responsible for financial audits, operational audits, and other consulting engagements and can be reached at dustin.birashk@mossadams.com or (425) 303-3023.

NEW EXPECTATIONS FOR INTERNAL AUDITORS

From auditor to trusted adviser — traditional internal audit roles are taking a backseat when it comes to providing credit unions with relevant insights and valuable advice.

BY: TWHC

To remain relevant, the expectations of internal audit must evolve as credit unions evolve. A new view of risk management is prompting a shift in the role of internal audit in many financial institutions. New demands from the board, senior management team, and regulators are requiring internal auditors to refocus their efforts beyond their traditional roles. Instead of looking at the organization in hindsight, internal audit will need to shift their focus to oncoming challenges and opportunities as well. To meet these new requirements internal auditors must:

- Develop skill sets to meet their new role as an adviser to management.
- Participate in strategy development and planning
- Understand integrated versus siloed risk management.

In this environment, leaders recognize the need for internal audit to play a larger role — one that expands on its historic focus on controls to include activities related to performance. Internal audit has an objectivity, perspective, and approach that can bring value in ways it had not in the past. One of the new challenges internal audit departments face in the context of their evolving role and responsibilities looks at helping management implement strategies successfully.

New competitors, technologies, and financial instruments; changing cost structures and regulations; increasingly integrated economies; and other developments are creating new risks and opportunities for credit unions. These elements of the credit union's operations will be important for internal audit to influence management as an independent adviser, supporting management's goals, monitoring risk, and enhancing regulatory compliance efforts.

Internal audit has new opportunities to both expand its traditional activities in value preservation and leverage its skills in new ways to support value creation. Internal audit personnel can bring their core skills of risk and control analysis to other areas.

MANAGING RISK

Throughout the banking industry leaders are focused on managing risk enterprise-wide. Their agendas have the support of their boards as well as their regulators. The Institute of Internal Auditors notes that internal audit's core role with regard to ERM is "to provide objective assurance to the board on the effectiveness of an organization's ERM activities to help ensure key business risks are being managed appropriately and that the system of internal control is operating effectively." In addition, internal audit should evaluate activities such as:

- Risk identification and prioritization.
- Alignment of people, processes, and systems with business strategy.
- Definition of key performance indicators.
- Analysis and quantification of risk factors in new services and strategies.
- Understanding of shared risks among various projects and initiatives.

Internal audit's discipline, knowledge of the organization's key risks, enterprise-wide view, and familiarity with the control environment enable it to bring an important perspective and value with these efforts. This set of qualifications is very unique and one that no other group within the credit union will typically have.

DEVELOPING A SINGLE VIEW OF RISK

Along with efforts to manage risk, some credit unions struggle with overlapping and often burdensome compliance requirements. The tendency has been to employ multiple approaches to risk identification, measurement, and monitoring, depending on the purpose of the effort or the perspective of the department involved (e.g., compliance, internal audit, operations). Each department has its own views of risk and how to measure it. For example:

- **Accounting** — Financial statement risks.
- **Compliance** — Reputation and regulatory risks.
- **Internal Audit** — Process and control risks.



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- **Operations** — Market, credit, and other operational risks.

To address this issue, organizations are moving away from a “siloeed” approach to a more consolidated risk assessment, management, and monitoring perspective. This effort involves formulating, at the board level, a “single view” of what organizational risk is and how it can be measured and rated. The single view of risk focus and identification, measurement, and monitoring allows senior management to identify and “slice” top risks that face the organization as a whole. Internal audit can support the business with development of related metrics.

In many cases, organizations are looking to internal audit to help refine risk management processes and help leverage newly gathered information about organizational risks. Internal audit is particularly suited to assist in a number of areas, including: risk identification, the application of quantitative and qualitative analysis, control design and effectiveness evaluation, continuous monitoring and auditing techniques, and regulatory compliance. These core competencies coupled with regular contact with the external auditor make internal audit well-suited to assess and interpret changes.

CORPORATE CULTURE

Internal audit can help support and monitor important efforts to enhance “tone at the top” and strengthen corporate culture. It can play an important role in areas such as:

Compliance/ethics hotline. Effective risk management is dependent on leaders being aware of all risks, and information about potential ethics violations is critical. Management needs to communicate its support of its own hotlines to ensure they are used when needed and then field seriously communicated concerns. Internal audit can help ensure effective monitoring and follow-up on raised issues and concerns. Internal audit also can make a difference in the transparency of the process and help monitor the effectiveness of relevant employee communications.

Promote and develop fraud awareness at all levels. From the application of policies and procedures to the identification of waste, corruption, and mismanagement, internal audit can be invaluable in training credit union staff on the importance of ethical behavior and required code of conduct.

New business lines. Internal audit can identify whether management has the necessary skill sets to operate effectively in newly identified business areas. New efforts should include internal audit’s review of business and integration plans and objectives as well as the roll-out of training programs. Internal audit would also consider

support systems for new business lines and, specifically, whether senior management has performed appropriate due diligence, research, or risk analysis of the viability of new initiatives.

DEVELOPING INTERNAL AUDIT’S NEW SKILL SET

While internal audit was historically a training ground for developing corporate executives from various operations departments, recent compliance efforts have caused many IA departments to become heavily finance-focused, both in perspective and skill base. The shift requires a change in audit focus and a corresponding requirement for IA departments to acquire new skills through training. Some of the skills that would benefit internal audit in its transition include:

- Industry knowledge and functional expertise.
- Improved interpersonal skills for effective communication at multiple levels.
- Evaluation of effectiveness.
- Fraud detection and prevention skills.
- Automation of internal control environment.
- Certifications such as CFE, CIA, CFSA, CISA, to augment internal audit staff capabilities.

CONCLUSION

The responsibilities of internal audit are expanding, and the required skill sets are changing. Board members and executive management can leverage internal audit’s capabilities in ongoing analysis to help provide assurance that the credit union’s objectives and strategic goals are achieved. Beyond that, executive leadership looks to the internal auditor as a business adviser who offers valuable suggestions to maximize efficiencies and manage risk. To fulfill this expectation, internal auditors will need to update their skill sets and, in many cases, shift the way they operate. Using ERM and better employing risk management will provide them with more resources to act as an advisor to executive leadership. Internal audit can look beyond compliance to helping the credit union improve overall business performance. 🌀

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NATIONAL MARKET SHARE RANKING OF AUDIT FIRMS

FOR ALL CREDIT UNIONS \$40M+ IN ASSETS | FINANCIAL DATA AS OF 12.31.15

AUDIT DATE 07.01.15 – 06.30.16

RK	CPA FIRM	TOTAL CREDIT UNIONS \$40M+ SERVED	# OF CREDIT UNIONS \$40M-\$100M	# OF CREDIT UNIONS \$100M+	TOTAL ASSETS OF CREDIT UNIONS AS OF 12.31.15
1	CliftonLarsonAllen, LLP	256	49	207	\$214,288,888,818
2	Doeren Mayhew*	190	21	169	\$129,954,456,071
3	Nearman, Maynard, Vallez, CPAs	124	31	93	\$56,476,628,480
4	Moss Adams	85	7	78	\$112,662,243,997
5	RSM US, LLP	82	17	65	\$65,541,422,762
6	Turner, Warren, Hwang & Conrad	66	18	48	\$37,197,831,060
7	Cindrich, Mahalak & Co.	59	25	34	\$12,146,806,031
8	Financial Standards Group	51	37	14	\$4,594,741,800
9	Richards & Associates	44	26	18	\$8,322,692,209
10	Petersen & Associates	40	17	23	\$5,896,951,199
11	BKD, LLP	36	5	31	\$37,394,341,676
12	Wipfli, LLP	34	12	22	\$10,156,151,286
13	Hutto & Carver, PA	33	8	25	\$22,097,373,956
14	GBQ Partners, LLC	30	10	20	\$6,315,945,001
15	Lillie & Company	30	13	17	\$4,583,181,319
16	Crowe Horwath	29	0	29	\$47,100,799,926
17	RKL	29	8	21	\$11,749,106,420
18	J. Tenbrink & Associates	24	15	9	\$3,449,546,939
19	Wojeski & Co. CPAs, PC	24	13	11	\$2,735,281,853
20	Padden, Guerrini & Associates	22	7	15	\$3,316,517,690
21	Holben Hay Lake Balzer, LLC	21	7	14	\$5,309,420,227
22	Robert Anderson & Co.	21	9	12	\$2,397,248,155
23	Firley, Moran, Freer, & Eassa	20	4	16	\$7,199,790,751
24	Hiram H. Hollifield	20	15	5	\$1,620,534,939
25	Wolf & Company, PC	18	0	18	\$14,984,593,488
26	Curchin Group	18	6	12	\$4,744,114,722
27	Rowles & Company, LLP	17	7	10	\$3,303,657,236
28	Stephen Lang & Associates	17	6	11	\$2,982,854,655
29	Selden Fox, Ltd.	17	6	11	\$2,486,506,009
30	Cantey, Tiller, Pierce and Green, CPAs, LLP	17	13	4	\$1,410,066,999
31	Griffin & Furman, LLC	16	13	3	\$1,273,304,073
32	Plante & Moran, PLLC	15	0	15	\$18,802,433,703
33	Whittlesey & Hadley, PC	15	11	4	\$3,059,544,395
34	Hawkins Ash, CPAs	14	6	8	\$3,398,450,318
35	Schmidt & Associates	14	12	2	\$1,023,466,023
36	Carroll & Associates	13	6	7	\$1,888,648,899
37	CUPacific Audit Services	13	10	3	\$1,128,424,356
38	Ewart & Associates	12	6	6	\$1,568,478,557
39	Bonadio & Co, LLP	11	5	6	\$8,463,101,605
40	Brown Edwards & Company	11	6	5	\$1,347,040,514
41	Gardiner Thomsen	11	9	2	\$1,147,639,096

League Services	57	42	15	\$5,067,295,692
Other	686	400	286	\$109,679,196,757
Auditors With < 11 Credit Union Clients**	200	71	129	\$173,762,942,603
Totals For All Credit Unions \$40M+	2,562	1,009	1,553	1,174,029,662,265

*Rankings reflect the merger between Doeren Mayhew and Orth, Chakler, Murnane & Co.

** Auditor has fewer than 11 clients with \$40M+ in assets.

SOURCE: CALLAHAN & ASSOCIATES 

NATIONAL MARKET SHARE RANKING AND CHANGE OF AUDIT FIRMS

FOR ALL CREDIT UNIONS \$40M+ IN ASSETS | FINANCIAL DATA AS OF 12.31.15

AUDIT DATE 07.01.15 – 06.30.16

RK	CPA FIRM	TOTAL CREDIT UNIONS \$40M+ SERVED AS OF 6.30.2016	TOTAL CREDIT UNIONS \$40M+ SERVED AS OF 6.30.15	CHANGE IN THE NUMBER OF CREDIT UNIONS SERVED
1	CliftonLarsonAllen, LLP	256	246	10
2	Doeren Mayhew*	190	N/A	N/A
3	Nearman, Maynard, Vallez, CPAs	124	122	2
4	Moss Adams	85	79	6
5	RSM US, LLP	82	74	8
6	Turner, Warren, Hwang & Conrad	66	68	-2
7	Cindrich, Mahalak & Co.	59	54	5
8	Financial Standards Group	51	46	5
9	Richards & Associates	44	38	6
10	Petersen & Associates	40	37	3
11	BKD, LLP	36	33	3
12	Wipfli, LLP	34	33	1
13	Hutto & Carver, PA	33	33	0
14	GBQ Partners, LLC	30	30	0
15	Lillie & Company	30	31	-1
16	Crowe Horwath	29	30	-1
17	RKL	29	28	1
18	J. Tenbrink & Associates	24	21	3
19	Wojeski & Co., CPAs, PC	24	24	0
20	Padden, Guerrini & Associates	22	19	3
21	Holben Hay Lake Balzer, LLC	21	18	3
22	Robert Anderson & Co.	21	21	0
23	Firley, Moran, Freer, & Eassa	20	19	1
24	Hiram H. Hollifield	20	20	0
25	Wolf & Company, PC	18	18	0
26	Curchin Group	18	16	2
27	Rowles & Company, LLP	17	15	2
28	Stephen Lang & Associates	17	16	1
29	Selden Fox, Ltd.	17	16	1
30	Cantey, Tiller, Pierce and Green, CPAs, LLP	17	17	0
31	Griffin & Furman, LLC	16	11	5
32	Plante & Moran, PLLC	15	14	1
33	Whittlesey & Hadley, PC	15	12	3
34	Hawkins Ash, CPAs	14	10	4
35	Schmidt & Associates	14	16	-2
36	Carroll & Associates	13	13	0
37	CUPacific Audit Services	13	12	1
38	Ewart & Associates	12	13	
39	Bonadio & Co, LLP	11	11	0
40	Brown Edwards & Company	11	11	0
41	Gardiner Thomsen	11	10	1
	League Services	57	57	0
	Other	686	737	-51
	Auditors With < 11 Credit Union Clients**	200	208	-8
	Totals For All Credit Unions \$40M+	2,562	2,558	4

*Rankings reflect the merger between Doeren Mayhew and Orth, Chakler, Murnane & Co.

** Auditor has fewer than 11 clients with \$40M+ in assets.

SOURCE: CALLAHAN & ASSOCIATES 

DATA PROCESSING EXPERIENCE OF CREDIT UNION AUDIT FIRMS

FOR ALL CREDIT UNIONS \$40M+ IN ASSETS | FINANCIAL DATA AS OF 12.31.15

AUDIT DATE 07.01.15 – 06.30.16

AUDITOR	TOTAL CREDIT UNIONS \$40M+ SERVED	DATA PROCESSORS
CliftonLarsonAllen, LLP	256	Symitar - Episys (67), D+H - Ultradata (34), Fiserv - XP2 (28), Fiserv - DNA (19), Fiserv - Portico (18), Fiserv - Spectrum (13), Fiserv - DataSafe (9), CU*Answers - CU*Base (7), FIS - Miser (6), Fiserv - Galaxy (4), Member Driven Technologies (Episys) (4), Fiserv - CUnify (4), Sharetec Systems, Inc. (4), Enhanced Software Products, Inc (ESP) (4), Other* (35)
Doeren Mayhew	190	Symitar - Episys (67), Fiserv - XP2 (16), Fiserv - DNA (15), D+H - Ultradata (14), Fiserv - DataSafe (14), Fiserv - Spectrum (12), CU*Answers - CU*Base (11), Fiserv - Portico (8), Member Driven Technologies (Episys) (8), Fiserv - Galaxy (5), Other* (20)
Nearman, Maynard, Vallez, CPAs	124	Symitar - Episys (35), Fiserv - XP2 (16), Fiserv - Portico (14), Fiserv - Spectrum (10), Fiserv - DataSafe (9), D+H - Ultradata (8), Fiserv - DNA (8), FLEX (CMC/Flex) (5), Share One, Inc. (5), Other* (14)
Moss Adams	85	Symitar - Episys (29), Fiserv - DNA (15), Fiserv - DataSafe (10), Fiserv - XP2 (7), Fiserv - Spectrum (6), D+H - Ultradata (4), Fiserv - CUnify (4), Other* (10)
RSM US, LLP	82	Symitar - Episys (23), Fiserv - Portico (8), Fiserv - XP2 (7), D+H - Ultradata (7), Fiserv - Spectrum (7), Fiserv - DataSafe (7), Other* (23)
Turner, Warren, Hwang & Conrad	66	Symitar - Episys (22), Fiserv - XP2 (11), D+H - Ultradata (6), Fiserv - Portico (4), Fiserv - DNA (4), Other* (19)
Cindrich, Mahalak & Co.	59	CU*Answers - CU*Base (15), Fiserv - Galaxy (8), Member Driven Technologies (Episys) (8), D+H - Ultradata (7), Symitar - Episys (5), Other* (16)
Financial Standards Group	51	CU*Answers - CU*Base (18), Fiserv - Portico (8), Fiserv - Galaxy (6), Other* (19)
Richards & Associates	44	Symitar - Episys (11), Fiserv - Portico (7), Fiserv - CUSA (7), Other* (19)
Petersen & Associates	40	Symitar - Episys (6), Fiserv - Portico (5), Fiserv - XP2 (4), Fiserv - Reliance (4), Other* (21)
BKD, LLP	36	Symitar - Episys (10), Fiserv - DNA (6), Fiserv - DataSafe (5), Other* (15)
Wipfli, LLP	34	Symitar - Episys (5), Fiserv - CUSA (4), Fiserv - Reliance (4), Other* (21)
Hutto & Carver, PA	33	Symitar - Episys (13), Fiserv - Portico (5), Other* (15)
GBQ Partners, LLC	30	Other* (30)
Lillie & Company	30	Symitar - Episys (5), Other* (25)
Crowe Horwath	29	Symitar - Episys (18), Fiserv - DNA (4), Other* (7)
RKL	29	Symitar - Episys (7), Other* (22)
J. Tenbrink & Associates	24	Symitar - Episys (5), Fiserv - CUnify (5), Fiserv - Reliance (4), Other* (10)
Wojeski & Co. CPAs, PC	24	FLEX (CMC/Flex) (7), Other* (17)
Padden, Guerrini & Associates	22	Symitar - Episys (7), Other* (15)

*Core processor providers with three or fewer credit union clients.

SOURCE: CALLAHAN & ASSOCIATES 

experience tradition



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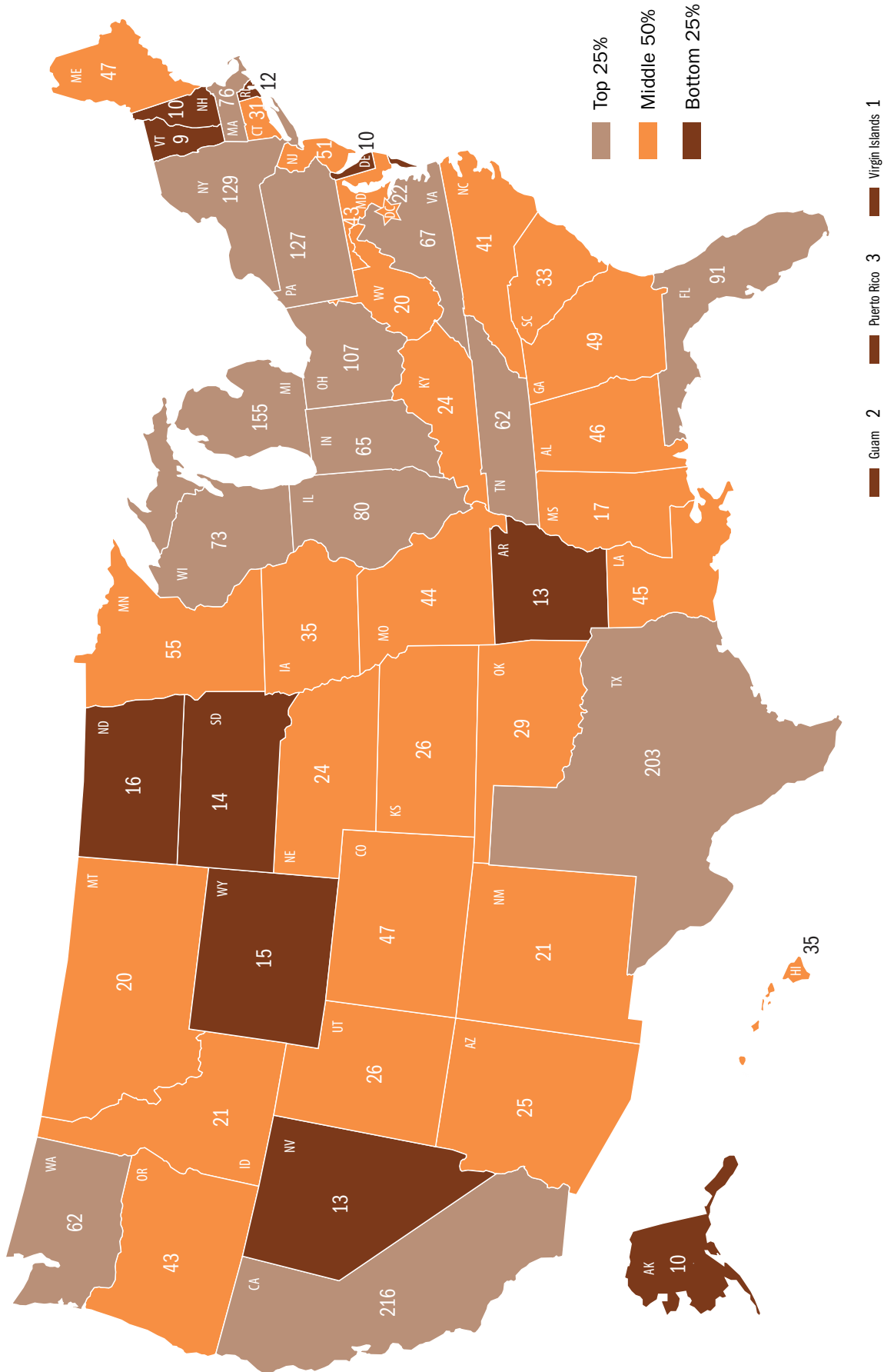
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experience **BKD**^{LLP}
CPAs & Advisors

STATE DISTRIBUTION OF CREDIT UNIONS WITH \$40M+ IN ASSETS | DATA AS OF 12.31.15



SOURCE: CALLAHAN & ASSOCIATES



STAY THE COURSE

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

Why choose Holben Hay Lake Balzer CPAs LLC?

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

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sbalzer@hblbcpa.com to
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A U D I T • T A X • A D V I S O R Y

MARKET SHARE OF TOP 3 AUDIT FIRMS BY STATE
 SERVING CREDIT UNIONS \$40M+ IN ASSETS FOR STATES WITH AT LEAST 10 CREDIT UNIONS REPORTING AUDITORS | FINANCIAL DATA AS OF 12.31.15
 AUDIT DATE 07.01.15 - 06.30.16

STATE	# CREDIT UNIONS \$40M+ W/KNOWN AUDITORS	# CREDIT UNIONS \$40M+ CPA #1	# OF CLIENTS \$40M+ CPA #2	# OF CLIENTS \$40M+ CPA #3	# OF CLIENTS \$40M+ CPA #4	# OF CLIENTS \$40M+ CPA #5
AL	46	22	11	4	2	2
AZ	25	24	9	7	3	3
CA	216	201	61	39	28	28
CO	47	31	18	4	3	3
CT	31	27	13	7	5	5
DC	22	21	9	5	3	3
FL	91	85	27	20	18	18
GA	49	38	26	3	2	2
HI	35	20	13	4	2	2
IA	35	31	11	11	3	3
IL	80	58	17	13	6	6
IN	65	34	21	8	2	2
KS	26	19	15	2	1	1
KY	24	21	8	3	2	2
LA	45	34	15	8	3	3
MA	76	58	15	14	10	10
MD	43	38	15	10	6	6
MI	155	138	50	33	33	33
MN	55	48	39	6	2	2
MO	44	30	15	9	2	2
MS	17	13	7	2	2	2
MT	20	13	4	3	2	2
NC	41	29	10	8	5	5
NE	24	23	20	1	1	1
NJ	51	36	18	7	5	5
NM	21	14	6	3	2	2
NV	13	12	3	3	2	2
NY	129	87	22	19	11	11
OH	107	94	28	27	9	9
OK	29	19	6	4	3	3
OR	43	25	12	5	3	3
PA	127	77	23	21	8	8
SC	33	33	16	11	4	4
TN	62	42	20	10	6	6
TX	203	119	27	23	21	21
UT	26	16	5	4	3	3
VA	67	59	13	12	11	11
WA	62	40	28	5	3	3
WI	73	59	21	21	14	14
WV	15	13	8	3	1	1
WY	15	10	5	2	2	2

SOURCE: CALLAHAN & ASSOCIATES

GBQ Credit Union Services

SERVICES

- Assurance
- Compliance
- Internal Audit & Controls
- Regulatory Strategy
- Risk Advisory
- Information Technology Audit
- Sales and Use Tax
- Strategic Business Planning/Forecasts and Projections
- Merger Expertise
- Forensic Accounting and Fraud Investigations/Bond Claims
- Financial Due Diligence

Who is GBQ?

As a top 200 tax, accounting and consulting firm, GBQ has over 165 associates working in six offices and five states. While our size permits us to serve even the most complex organizations, our independence allows us to keep all decision-making authority in one place.



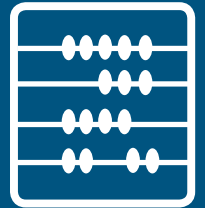
165
ASSOCIATES

CLIENTS IN

50
STATES

AND

25
COUNTRIES



79
CPAs

1953-2016

63
YEARS
IN BUSINESS

Credit Union Expertise

GBQ's credit union service team works exclusively within the industry and collectively, our team has 100+ years of experience working with credit unions. Because of our commitment to credit unions, our staff understands all nuances of the lending, investment, data processing and CUSO operations. Discover why partnering with a CPA and consulting firm that specializes in credit unions could be one of your very best decisions.

6

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- Columbus
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2015
TOP
200
FIRMS

GBQ was named a TOP 200 Accounting Firm by *INSIDE Public Accounting* from 2010 - 2015. The report ranks the nation's largest accounting firms.

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ALABAMA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	124	120	118	115
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	47	47	46	46

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$4,285,558,786	21.2%	1	0.9%
Hutto & Carver, PA	\$3,428,607,201	17.0%	11	9.6%
Pearce, Bevell, Leesburg, Moore, PC	\$2,842,938,226	14.1%	4	3.5%
Doeren Mayhew	\$1,560,095,816	7.7%	2	1.7%
Mauldin & Jenkins	\$1,389,469,327	6.9%	1	0.9%
G David Edwards, CPA	\$409,379,931	2.0%	4	3.5%
League Services	\$403,064,179	2.0%	9	7.8%
Nearman, Maynard, Vallez, CPAs	\$127,359,511	0.6%	2	1.7%
Griffin & Furman, LLC	\$19,053,469	0.1%	3	2.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Redstone	\$4,285,558,786	Joe Newberry	Wayne Sisco	Moss Adams
APCO Employees	\$2,599,286,233	Derrick Ragland	Blane Mink	Pearce, Bevell, Leesburg, Moore, PC
America's First	\$1,389,469,327	Bill Connor	Teresa Owens	Mauldin & Jenkins
MAX	\$1,178,213,634	Greg McClellan	Tim Marquardt	Hutto & Carver, PA
Army Aviation Center	\$1,146,911,819	Bobby Michael	Bill Williams	Doeren Mayhew
Listerhill	\$687,956,466	Brad Green	Clay Morgan	Other
Alabama	\$687,258,465	Steve Swofford	Eleanor Brown	Other
Avadian	\$616,897,125	Linda Cencula	Laurie Shook	Other
Alabama One	\$579,826,859	Doug Key	Whitney Oswalt	Hutto & Carver, PA
Family Security	\$557,320,496	Shane Nobbley		Other
Legacy Community	\$413,183,997	Joe McGee	Paula Miller	Doeren Mayhew
Five Star	\$365,830,803	Robert Steensma	Todd Ivey	Hutto & Carver, PA
Family Savings	\$357,267,148	Monte Hill	Debbie Huff	G David Edwards, CPA
Guardian	\$334,844,813	Heath Harrell	Becky Lee	Hutto & Carver, PA
TVA Community	\$302,611,757	Kimball Burkett	Rhonda Steen	Other
AOD	\$280,178,057	Angela Kemp	Terry Kenner	Other
Alabama Teachers	\$259,965,014	Ron Summerall	Jeff Napper	Other
WinSouth	\$243,474,229	David Eubanks	Kelly Whisenant	Other
ASE	\$238,594,667	Jared Freeman	Candace Garner	Hutto & Carver, PA
Coosa Pines	\$231,717,934	Jeremy Malone	Cheryl Holmes	Hutto & Carver, PA

ALASKA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	12	12	12	12
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	9	10	10	10

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Crowe Horwath	\$6,149,860,075	69.5%	1	8.3%
KPMG	\$1,699,996,291	19.2%	4	33.3%
Moss Adams	\$713,712,423	8.1%	3	25.0%
CliftonLarsonAllen, LLP	\$138,746,174	1.6%	1	8.3%
League Services	\$2,322,598	0.0%	1	8.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Alaska USA	\$6,149,860,075	Bill Eckhardt	Norm West	Crowe Horwath
Credit Union 1	\$977,041,878	Tom Newins	Tom Mason	KPMG
Denali	\$614,249,743	Robert Teachworth	Eric Bingham	KPMG
Matanuska Valley	\$466,977,200	Al Strawn	Chad Bostick	Moss Adams
Spirit of Alaska	\$146,027,334	Michael Lombardino	Steve Carlson	Moss Adams
True North	\$138,746,174	Lauren MacVay	Jeff Vogt	CliftonLarsonAllen, LLP
MAC	\$100,707,889	Raelynn Radway	Rose Fulk	Moss Adams
Northern Skies	\$94,513,825	Kyler Howlett	Jeremy Payne	KPMG
Tongass	\$71,092,080	Helen Mickel	Mark Stahl	Other
ALPS	\$67,074,459	John O'Brien		Other
Alaska Dist Engineers	\$14,190,845	Stephanie D Dunn	William Keller	KPMG
City Of Fairbanks	\$2,322,598	Carolyn Furrow		League Services

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

ARIZONA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	46	45	44	44
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	25	25	25	25

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren Mayhew	\$6,880,159,031	45.0%	7	15.9%
CliftonLarsonAllen, LLP	\$4,107,579,297	26.9%	13	29.5%
Turner, Warren, Hwang & Conrad	\$2,232,789,339	14.6%	2	4.5%
Nearman, Maynard, Vallez, CPAs	\$676,592,093	4.4%	2	4.5%
Moss Adams	\$598,904,239	3.9%	3	6.8%
RSM US, LLP	\$139,543,795	0.9%	1	2.3%
Bolinger, Segars, Gilbert & Moss	\$29,837,655	0.2%	1	2.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Desert Schools	\$3,837,933,267	Susan Frank		Doeren Mayhew
OneAZ	\$1,788,426,515	David Doss	Kim Reedy	CliftonLarsonAllen, LLP
Vantage West	\$1,583,734,298	Robert Ramirez	Scott Odom	Doeren Mayhew
Arizona	\$1,396,614,851	Ron Westad	Michael Hale	Turner, Warren, Hwang & Conrad
TruWest	\$927,024,607	Alan Althouse	Brad Tanberg	CliftonLarsonAllen, LLP
Hughes	\$836,174,488	Robert Swick	Keith Damek	Turner, Warren, Hwang & Conrad
Credit Union West	\$595,812,152	Bob MacGregor	Pamela Chan	Doeren Mayhew
Pima	\$466,118,967	Eric Renaud	Eric Renaud	Nearman, Maynard, Vallez, CPAs
Arizona Central	\$438,935,961	Todd Pearson	Greg Harden	Doeren Mayhew
First	\$427,865,642	Jay Curtis	Doug Alldredge	Other
Tucson	\$386,629,353	Susan Stansberry	Marsha Jacquay	CliftonLarsonAllen, LLP
SunWest	\$299,835,368	Walter Synowiecki	Lori Smith	CliftonLarsonAllen, LLP
AEA	\$255,897,593	Brian Mendivil		Doeren Mayhew
AERO	\$215,352,728	Preston Sanders	Brian Kleppinger	Moss Adams
Deer Valley	\$210,473,126	Robb Scott	Frances Burazin	Nearman, Maynard, Vallez, CPAs
American Southwest	\$200,663,395	Brian Barkdull	Lauren Padgett	Moss Adams
Altier	\$182,888,116	Harry Mateer	David Skilton	Moss Adams
Canyon State	\$176,355,993	Jane Dobbs	Cristian Hernandez	CliftonLarsonAllen, LLP
Landings	\$144,238,902	Margaret Hunnicutt	Margaret Hunnicutt	CliftonLarsonAllen, LLP
Pyramid	\$140,705,485	Raymond Lancaster	Garry Woods	CliftonLarsonAllen, LLP

ARKANSAS

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	62	61	60	59
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	12	12	12	13

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$1,122,864,341	41.3%	2	3.4%
Nearman, Maynard, Vallez, CPAs	\$501,478,207	18.4%	3	5.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Arkansas	\$1,007,343,659	Rodney Showmar	Denise Palmer	CliftonLarsonAllen, LLP
Telcoe	\$345,242,412	Sarah Mosley	Elaine Hunthrop	Nearman, Maynard, Vallez, CPAs
Arkansas Best	\$115,520,682	Norma Meares	Ron Lee	CliftonLarsonAllen, LLP
Mil-Way	\$112,499,674	Allen Brown		Other
Northeast Arkansas	\$105,383,805	Sherry Gray		Nearman, Maynard, Vallez, CPAs
Fairfield	\$83,943,934	Connie Wood		Other
Timberline	\$78,868,455	Matthew Jacobs	Ed Gilbert	Other
Arkansas Superior	\$73,093,979	Dwayne Ashcraft		Other
Diamond Lakes	\$69,556,354	Tammy Passafiume		Other
Pine Bluff Cotton Belt	\$64,974,726	Greg James		Other
UARK	\$50,851,990	Gina Williams		Nearman, Maynard, Vallez, CPAs
Alcoa Community	\$40,877,555	Stephen Brown		Other
River Valley Community	\$40,570,456	Mark Hixson		Other
Pine	\$39,563,061	Debbie Gatlin		Other
Arkansas Employees	\$37,846,000	Windy Campbell	Susan Cory	Other
Truervice Community	\$37,827,906	Linda Jeffery		Other
Subiaco	\$28,862,469	Victoria Schluterman		Other
Baptist Health	\$28,815,660	Bobbie Threlkeld	Kimberely Coleman	Other
Hurricane Creek	\$27,303,791	Donald Cypert		Other
Union Pacific Of Arkansas	\$27,012,580	Linda Stanton		Other

CALIFORNIA				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	418	381	365	348
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	235	221	217	216
TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$40,618,866,511	25.0%	22	6.3%
Turner, Warren, Hwang & Conrad	\$34,371,818,812	21.1%	68	19.5%
RSM US, LLP	\$26,850,830,725	16.5%	30	8.6%
Crowe Horwath	\$20,637,753,188	12.7%	10	2.9%
CliftonLarsonAllen, LLP	\$11,998,114,383	7.4%	14	4.0%
Deloitte & Touche	\$8,649,723,431	5.3%	1	0.3%
Richards & Associates	\$7,629,419,074	4.7%	74	21.3%
Doeren Mayhew	\$5,190,479,103	3.2%	8	2.3%
Nearman, Maynard, Vallez, CPAs	\$1,969,321,414	1.2%	3	0.9%
Carroll & Associates	\$1,412,605,582	0.9%	19	5.5%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SchoolsFirst	\$11,745,352,319	Bill Cheney	Francisco Nebot	Moss Adams
The Golden 1	\$9,676,953,370	Donna Bland	Dustin Luton	Moss Adams
First Tech	\$8,649,723,431	Greg Mitchell	Hank Sigmon	Deloitte & Touche
Star One	\$7,857,993,558	Rick Heldebrant	Brian Ross	Turner, Warren, Hwang & Conrad
San Diego County	\$7,168,552,526	Teresa Halleck	Ashlee Micale	RSM US, LLP
Patelco	\$4,741,981,924	Erin Mendez	Susan Gruber	Moss Adams
Logix	\$4,230,820,541	Dave Styler	Ana Fonseca	RSM US, LLP
Kinecta	\$3,800,424,323	Keith Sulzemeier	Greg Talbott	Crowe Horwath
Wescom	\$3,007,815,087	Darren Williams	Irving Yu	Crowe Horwath
Mission	\$2,863,597,220	Debra Schwartz	Ron Araujo	Moss Adams
Redwood	\$2,827,950,118	Brett Martinez	Christina Cook	CliftonLarsonAllen, LLP
Chevron	\$2,748,259,463	James Mooney	Janet Lee	Crowe Horwath
Travis	\$2,518,249,186	Barry Nelson	Ivan Jones	Turner, Warren, Hwang & Conrad
Educational Employees	\$2,500,850,924	Elizabeth Dooley	Beverly Ryan	Moss Adams
SAFE	\$2,289,307,033	Henry Wirz	Chris Harris	Crowe Horwath
Unify Financial	\$2,173,989,886	Gordon Howe	Dane Morrison	Crowe Horwath
Premier America	\$2,147,551,138	John Merlo	Brad Cunningham	Crowe Horwath
Provident	\$2,124,975,421	Wayne Bunker	Fred Gomes	Turner, Warren, Hwang & Conrad
Technology	\$2,065,689,521	Barbara Kamm	Todd Harris	Crowe Horwath
California Coast	\$2,015,035,130	Todd Lane	Christina Lethlean	CliftonLarsonAllen, LLP
COLORADO				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	97	92	86	85
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	45	48	48	47
TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren Mayhew	\$10,485,610,351	50.9%	4	4.7%
Holben Hay Lake Balzer, LLC	\$4,506,253,045	21.9%	19	22.4%
RSM US, LLP	\$1,630,608,122	7.9%	1	1.2%
CliftonLarsonAllen, LLP	\$1,115,058,971	5.4%	3	3.5%
Petersen & Associates	\$553,351,318	2.7%	14	16.5%
BKD, LLP	\$92,765,706	0.5%	1	1.2%
Rosemary Beckwith & Associates	\$81,090,391	0.4%	1	1.2%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Ent	\$4,389,713,766	Randy Bernstein	MJ Coon	Doeren Mayhew
Bellco	\$3,109,283,079	Douglas Ferraro	Dan Kampen	Doeren Mayhew
Public Service	\$1,630,608,122	Todd Marksberry	Colleen Knoll	RSM US, LLP
Elevations	\$1,625,576,707	Gerald Agnes	Michael Calcote	Doeren Mayhew
Westerra	\$1,361,036,799	John McCloy	Jennifer Meyers	Doeren Mayhew
Credit Union Of Colorado	\$1,298,348,790	Terry Leis	Jim Smart	Holben Hay Lake Balzer, LLC
Premier Members	\$874,762,687	Carlos Pacheco	Mark Wiete	Holben Hay Lake Balzer, LLC
Credit Union of Denver	\$642,396,044	Keith Cowling	Scott Collins	Other
Air Academy	\$515,209,500	Glenn Strebe	Brad Barnes	CliftonLarsonAllen, LLP
Sooper	\$317,868,185	Dan Kester	Carrie Langgard	CliftonLarsonAllen, LLP
Partner Colorado	\$303,314,479	Sundie Seefried	Sundie Seefried	Holben Hay Lake Balzer, LLC

Denver Community	\$281,981,286	Carla Hedrick	Shane Silvernale	CliftonLarsonAllen, LLP
Red Rocks	\$252,574,026	Pat Ahern	Randy Baldwin	Other
Community Financial	\$236,785,580	Greg Hill	Wendi Stodden	Holben Hay Lake Balzer, LLC
Coors	\$219,743,466	Tracie Wilcox	Amy Phillips	Holben Hay Lake Balzer, LLC
Rocky Mountain Law Enforcement	\$188,802,394	Christine Wiley	Melinda Mayotte	Holben Hay Lake Balzer, LLC
Fitzsimons	\$178,107,286	Sandy Neves	David Erickson	Holben Hay Lake Balzer, LLC
Minnequa Works	\$172,250,801	Jim Barber	Jim Barber	Holben Hay Lake Balzer, LLC
Aventa	\$163,465,974	Gregory Mills	Sarah Henderson	Holben Hay Lake Balzer, LLC
Denver Fire Department	\$145,097,835	Mark Lau	Chris Aragon	Holben Hay Lake Balzer, LLC

CONNECTICUT

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	128	119	114	109
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	28	29	30	31

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren Mayhew	\$3,315,047,381	34.4%	7	6.4%
Whittlesey & Hadley, PC	\$3,155,997,652	32.7%	32	29.4%
Nearman, Maynard, Vallez, CPAs	\$1,297,720,043	13.5%	5	4.6%
CliftonLarsonAllen, LLP	\$706,655,364	7.3%	1	0.9%
Robert Anderson & Co.	\$89,565,501	0.9%	5	4.6%
UHY, LLP	\$56,263,550	0.6%	1	0.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Connecticut State Employees	\$1,696,957,247	Daniel Daigle	John Frenette	Whittlesey & Hadley, PC
American Eagle Financial	\$1,433,785,963	Dean Marchessault	John Conant	Doeren Mayhew
Charter Oak	\$934,907,574	Brian Orenstein	Bradley Sullivan	Doeren Mayhew
Sikorsky Financial	\$706,655,364	Vincent Ciambriello	Ben Citrin	CliftonLarsonAllen, LLP
Connex	\$458,563,818	Frank Mancini	Frank Mancini	Nearman, Maynard, Vallez, CPAs
Nutmeg State Financial	\$385,074,876	John Holt	James Harper	Nearman, Maynard, Vallez, CPAs
Mutual Security	\$255,906,948	Larry Holderman	Karen Levasseur	Doeren Mayhew
Dutch Point	\$248,722,009	Francis Proto	Charlyn Reese	Doeren Mayhew
Waterbury Connecticut Teachers	\$231,970,933	George MacDonald	Jack Bracken	Whittlesey & Hadley, PC
Scient	\$229,705,454	David Purcell	Bob Nealon	Doeren Mayhew
360	\$213,628,252	Robert Aresti	Jeffrey Canniff	Nearman, Maynard, Vallez, CPAs
General Electric Employees	\$197,989,200	Christopher Moran	Allen Albelson	Nearman, Maynard, Vallez, CPAs
CorePlus	\$196,054,009	Nicholas Fortson		Other
Seasons	\$158,877,115	Keith Wiemert	Kyle Dahn	Doeren Mayhew
Achieve Financial	\$122,480,287	Andrew Klimkoski	Matthew Yussman	Whittlesey & Hadley, PC
Wepawaug-Flagg	\$110,021,515	Michael Hinchey	Michael Hinchey	Other
United Business & Industry	\$95,981,828	Stuart Phillips	Janet Bahre	Whittlesey & Hadley, PC
Hartford	\$90,847,706	Edward Danek	Janet Bahre	Whittlesey & Hadley, PC
First Bristol	\$84,690,132	Mark Cornacchio	Christopher Taylor	Whittlesey & Hadley, PC
Finex	\$78,209,988	Michael Palladino	Michael Palladino	Whittlesey & Hadley, PC

DELAWARE

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	26	24	23	21
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	10	10	10	10

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$805,627,062	39.5%	4	19.0%
RSM US, LLP	\$434,151,279	21.3%	1	4.8%
Rowles & Company, LLP	\$307,785,707	15.1%	4	19.0%
Padden, Guerrini & Associates	\$246,483,267	12.1%	1	4.8%
RKL	\$44,418,243	2.2%	1	4.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Dover	\$434,151,279	David Clendaniel	Belinda Burke	RSM US, LLP
Del-One	\$365,148,102	Dion Williams	Gary Loraditch	CliftonLarsonAllen, LLP
Sussex County	\$255,860,227	Pamela Fleuette		CliftonLarsonAllen, LLP
Dexsta	\$246,483,267	Jerry King	Mary Brien-Duch	Padden, Guerrini & Associates
Louviers	\$214,252,890	James Everhart	Bill Searles	Rowles & Company, LLP
Delaware State Police	\$121,418,610	Stephen Cimo		CliftonLarsonAllen, LLP
Community Powered	\$121,016,436	Anthony Hinds	Anthony Hinds	Other

TOP AUDIT FIRMS RANKED BY MARKET SHARE

Chestnut Run	\$70,179,532	Sharon Schaeffer-Pauly		Rowles & Company, LLP
American Spirit	\$63,200,123	Maurice Dawkins	Jennifer Harwig	CliftonLarsonAllen, LLP
New Castle County School Employees	\$44,418,243	Terri Keene	Colin MacArthur	RKL
New Castle County Delaware Employees	\$22,159,669	Meredith Jeffries		Other
AllyFed	\$20,645,590	Dawn Sutcliffe		Other
Wilmington Postal	\$16,371,172	Susan Winward		Other
Wilmington Police & Fire	\$13,498,211	Evelyn Vega	Douglas Rifenburgh	Rowles & Company, LLP
Provident	\$9,855,074	Francine Wilson	Francine Wilson	Rowles & Company, LLP
Delaware River & Bay Auth Employees	\$6,726,856	Joseph Larotonda		Other
First State Refinery	\$6,451,634	Dora Conlen		Other
Milford Memorial	\$3,503,307	Pamela Slater		Other
ICI America	\$2,687,248	Samuel Minutola		Other
Edge Moor Dupont Employees	\$1,984,262	Melba Saxton		Other

DISTRICT OF COLUMBIA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	48	47	46	45
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	20	22	22	22

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$5,279,925,338	63.3%	14	31.1%
Doeren Mayhew	\$1,166,606,420	14.0%	3	6.7%
Deleon & Stang	\$786,816,413	9.4%	6	13.3%
Rowles & Company, LLP	\$574,723,873	6.9%	6	13.3%
Nearman, Maynard, Vallez, CPAs	\$449,386,456	5.4%	2	4.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Bank-Fund Staff	\$4,216,261,725	Eli Vazquez	Sean Zimmerman	CliftonLarsonAllen, LLP
Congressional	\$835,707,767	Charles Mallon	Tony Caccese	Doeren Mayhew
IDB-IIC	\$513,994,342	Bruce Cameron	Jaime Posada	Deleon & Stang
Department Of Commerce	\$345,153,408	Evan Clark	Pat Collins	Nearman, Maynard, Vallez, CPAs
Library Of Congress	\$224,193,638	Marsha King	Karen Moses	CliftonLarsonAllen, LLP
PAHO-WHO	\$204,566,377	Miguel Boluda	Shaun Ghaffouri	Rowles & Company, LLP
Transportation	\$199,742,647	Jeffrey Arvai	Kathy Dalfrey	CliftonLarsonAllen, LLP
O.A.S. Staff	\$190,866,849	Carlos Calderon	Ada Clark	Deleon & Stang
Treasury Department	\$166,191,751	Alfred Scipio	Christine Cho	Doeren Mayhew
Department Of The Interior	\$164,706,902	Michael Merryman		Doeren Mayhew
Democracy	\$154,016,357	Kathleen Geary	Jennifer Womack	CliftonLarsonAllen, LLP
The Partnership	\$147,128,756	Theresa Mann	Jean Mackenzie	Rowles & Company, LLP
Geico	\$128,177,252	Linda Coffie	Sherrie Cox	CliftonLarsonAllen, LLP
DVA	\$107,912,806	Don Johnson	Marianne Quinn	Rowles & Company, LLP
Transit Employees	\$104,233,048	Rita Smith		Nearman, Maynard, Vallez, CPAs
Department of Labor	\$85,268,264	Joan Moran		CliftonLarsonAllen, LLP
FRB	\$79,057,024	Pauline Dunbar-Berens		CliftonLarsonAllen, LLP
EP	\$65,990,512	Kirsten Williams		Other
Census	\$58,616,134	Pamela Hout		Rowles & Company, LLP
District Government Employees	\$54,205,843	Carla Decker	Richard Morris	CliftonLarsonAllen, LLP

FLORIDA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	166	158	156	150
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	96	93	93	91

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Hutto & Carver, PA	\$17,004,335,211	31.5%	19	12.7%
Nearman, Maynard, Vallez, CPAs	\$13,697,185,164	25.4%	29	19.3%
Doeren Mayhew	\$12,480,825,879	23.1%	27	18.0%
CliftonLarsonAllen, LLP	\$2,936,706,308	5.4%	6	4.0%
Ewart & Associates	\$1,831,347,296	3.4%	30	20.0%
Moss Adams	\$1,765,348,289	3.3%	1	0.7%
RSM US, LLP	\$1,127,892,633	2.1%	2	1.3%
Saltmarsh, Cleveland, & Gund	\$554,768,325	1.0%	1	0.7%
G David Edwards, CPA	\$242,266,459	0.4%	5	3.3%
Financial Standards Group	\$17,566,650	0.0%	1	0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Suncoast	\$6,920,280,851	Tom Dorety	Julie Renderos	Hutto & Carver, PA
VyStar	\$5,652,796,448	Terry West	John Turpish	Nearman, Maynard, Vallez, CPAs
Space Coast	\$3,540,102,864	Doug Samuels	Hilary Eisbrenner	Hutto & Carver, PA
MidFlorida	\$2,400,405,607	Kevin Jones	Steve Moseley	Nearman, Maynard, Vallez, CPAs
Grow Financial	\$2,218,890,006	Robert Fisher	Gail Wean	Hutto & Carver, PA
Fairwinds	\$1,925,920,706	Larry Tobin	Kathy Chonody	Doeren Mayhew
GTE Financial	\$1,765,348,289	Brian Best	Brad Baker	Moss Adams
Eglin	\$1,696,639,500	Jerry Williams		Other
CFE	\$1,590,517,633	Joe Melbourne	Jim Rychlicki	Nearman, Maynard, Vallez, CPAs
Campus USA	\$1,397,844,001	Jerry Benton	Jennifer Hunt	Doeren Mayhew
Achieva	\$1,356,755,896	Gary Regoli	Dennis Holthaus	Doeren Mayhew
Community First Credit Union of Florida	\$1,322,798,847	John Hirabayashi	Sam Inman	CliftonLarsonAllen, LLP
Pen Air	\$1,301,982,670	Stewart Ramsey	Carroll Scarborough	CliftonLarsonAllen, LLP
Tyndall	\$1,216,928,106	James Warren	Steve Ravin	Doeren Mayhew
South Florida Educational	\$948,421,132	Mike Dibenedetto		Doeren Mayhew
IBM Southeast Employees	\$892,481,353	Michael Miller	Lynn Wilderman	Doeren Mayhew
Publix Employees	\$818,719,111	Joseph David	Karen Boccaleri	Doeren Mayhew
Florida	\$746,396,244	Mark Starr	Wendy Koford	Hutto & Carver, PA
Launch	\$736,005,242	Joe Mirachi	Kevin LeBeau	Hutto & Carver, PA
First Florida	\$716,883,361	Brent Lister	Rick Harper	Doeren Mayhew

GEORGIA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	146	138	132	120
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	49	49	48	49

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Nearman, Maynard, Vallez, CPAs	\$7,624,893,060	36.9%	29	24.2%
CliftonLarsonAllen, LLP	\$6,929,709,547	33.5%	2	1.7%
Mauldin & Jenkins	\$2,209,433,484	10.7%	4	3.3%
Grant Thornton	\$1,087,172,938	5.3%	1	0.8%
Doeren Mayhew	\$221,595,634	1.1%	1	0.8%
League Services	\$185,027,891	0.9%	6	5.0%
CU Resources, Inc.	\$131,933,363	0.6%	1	0.8%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$68,432,870	0.3%	1	0.8%
HLM Accounting & Consulting Services, Inc.	\$60,591,418	0.3%	1	0.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Delta Community	\$4,882,500,411	Hank Halter	Jay Gratwick	CliftonLarsonAllen, LLP
Robins Financial	\$2,072,295,967	John Rhea	Scott Kletcke	Nearman, Maynard, Vallez, CPAs
Georgia's Own	\$2,047,209,136	David Preter	Greg Gibson	CliftonLarsonAllen, LLP
Atlanta Postal	\$2,039,162,096	Don DeCinque	Gary Kyle	Mauldin & Jenkins
Associated	\$1,381,767,098	Lin Hodges	Timothy Bridges	Nearman, Maynard, Vallez, CPAs
Georgia United	\$1,087,172,938	Debbie Smith	Todd Gustafson	Grant Thornton
LGE Community	\$1,052,647,318	Chris Leggett	Candice Bracewell	Nearman, Maynard, Vallez, CPAs
The Southern	\$345,725,803	Ray Hull	Jim Phillips	Other
Kinetic	\$310,068,371	Janet Davis	Karen Lomax	Nearman, Maynard, Vallez, CPAs
Peach State	\$297,831,687	Marshall Boutwell	Michael Santoro	Other
CDC	\$282,613,133	Elizabeth Mercier	Walter Hobby	Nearman, Maynard, Vallez, CPAs
Credit Union Of Georgia	\$249,294,235	J. Brant Malone		Nearman, Maynard, Vallez, CPAs
MidSouth Community	\$230,567,215	Roy Bibb	Wade Williamson	Nearman, Maynard, Vallez, CPAs
Southeastern	\$221,595,634	Michael Gudely		Doeren Mayhew
DOCO	\$217,719,723	Barry Heape	Ellen Collins	Other
AFLAC	\$189,226,746	Roy McLeod		Nearman, Maynard, Vallez, CPAs
Coosa Valley	\$178,031,175	Andy Harris	Dawn Harris	Nearman, Maynard, Vallez, CPAs
MembersFirst	\$173,448,168	Terry Hardy		Other
Coca-Cola	\$169,658,876	Rob Hatefi	Diane Edelstein	Nearman, Maynard, Vallez, CPAs
Powerco	\$168,997,760	Leta Reeves	Leta Reeves	Nearman, Maynard, Vallez, CPAs

HAWAII				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	81	76	70	64
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	35	35	34	35
TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CUPacific Audit Services	\$1,507,933,713	14.8%	31	48.4%
Richards & Associates	\$1,015,246,183	10.0%	2	3.1%
Kwock & Company, CPAs	\$1,006,101,500	9.9%	5	7.8%
KPMG	\$50,351,635	0.5%	1	1.6%
Financial Standards Group	\$18,794,460	0.2%	3	4.7%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
HawaiiUSA	\$1,507,473,274	Karl Yoneshige	Gregory Chang	Other
Hawaii State	\$1,406,453,824	Andrew Rosen	Edmund Pang	Other
Aloha Pacific	\$753,817,668	Vince Otsuka	Rand Yamasaki	Kwock & Company, CPAs
University Of Hawaii	\$570,412,193	Jeanine Morse	Sharon Sakamoto	Richards & Associates
Hawaiian Tel	\$559,284,041	Norman Okimoto	Wendy Cheung	Other
Hickam	\$543,764,113	Gerard Auyong	Delton Ho	Other
HFS	\$502,867,058	Nathan Abe	Jason Hayashi	Other
Hawaii Community	\$444,833,990	Tricia Buskirk	Dean Uemura	Richards & Associates
Kauai Community	\$421,327,771	Melvin Chiba	Tess Shimabukuro	Other
Pearl Hawaii	\$337,788,514	Neal Takase		Other
Maui County	\$257,283,444	Gary Fukuroku	Cathy Nakamura	Other
CU Hawaii	\$256,876,428	Kurt Alicuben	Lynn Nuniez	Other
Honolulu	\$246,111,828	Mark Munemitsu	Jolyn Dydasco	Other
Hawaii Central	\$206,786,080	Drake Tanabe	Bruce Rosen	CUPacific Audit Services
Hawaii Law Enforcement	\$154,807,263	Rene Matsuura	Samuel Emerson	CUPacific Audit Services
Valley Isle Community	\$113,117,166	Trevor Tokishi	Greg Pick	Other
Kauai Government Employees	\$110,206,927	Corinne King	Conrad Rualizo	CUPacific Audit Services
Maui	\$96,657,546	Clayton Fuchigami		Kwock & Company, CPAs
Windward Community	\$90,806,528	Deborah Kim	Candi Yamamoto	Other
Garden Island	\$90,559,398	Keith Uyeno		CUPacific Audit Services

IDAHO				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	55	45	41	39
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	22	22	21	21
TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$807,711,125	11.7%	1	2.6%
Eide Bailly	\$491,646,713	7.1%	1	2.6%
Sanders & Associates	\$253,328,765	3.7%	1	2.6%
League Services	\$120,288,226	1.7%	2	5.1%
Richards & Associates	\$84,785,873	1.2%	1	2.6%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Idaho Central	\$2,418,391,383	Kent Oram	Brian Berrett	Other
Potlatch No 1	\$807,711,125	Chris Loeth	Craig Emerson	Moss Adams
Westmark	\$620,577,403	Rich Leonardson	Robert Anderson	Other
CapEd	\$491,646,713	Todd Erickson	Richard Arnold	Eide Bailly
Pioneer	\$381,792,676	Curt Perry	Mike Hite	Other
East Idaho	\$262,657,459	Brad Bauges	Chris Cardwell	Other
ICON	\$253,328,765	Connie Miller		Sanders & Associates
TruGrocer	\$239,314,897	Phyllis Thomason Adkins		Other
Beehive	\$212,185,263	Shane Berger	Tim Kershaw	Other
Idaho State University	\$154,922,796	Robert Taylor	Cory Omanson	Other
Connections	\$142,166,068	Brian Osberg		Other
Advantage Plus	\$114,806,128	Brent Neibaur	Kurt Payne	Other
Latah	\$84,785,873	Lowell Stevens	Keith Ranisate	Richards & Associates
Cottonwood Community	\$82,048,949	Gregory Sonnen		Other
Freedom Northwest	\$66,254,575	Scott Garrett	Anthony Popp	Other
Clarity	\$65,493,494	Wendy Edwards	Nick Fugal	Other
Scenic Falls	\$63,657,182	Michael Kerr	Brigham Bush	League Services
Lewis Clark	\$57,120,167	Trisha Baker		Other

Rails West	\$56,631,044	Richard Ely	League Services
Northwest Christian	\$50,711,394	Brad Swartzentruber	Other

ILLINOIS

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	367	334	308	291
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	80	81	82	80

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$12,385,588,641	31.0%	16	5.5%
Plante & Moran, PLLC	\$8,673,603,672	21.7%	1	0.3%
RSM US, LLP	\$5,263,645,364	13.2%	6	2.1%
Selden Fox, Ltd.	\$2,673,929,730	6.7%	28	9.6%
Wipfli, LLP	\$1,675,387,875	4.2%	5	1.7%
Crowe Horwath	\$1,193,214,885	3.0%	2	0.7%
BKD, LLP	\$1,039,805,974	2.6%	1	0.3%
Doeren Mayhew	\$823,030,809	2.1%	2	0.7%
Scheffel Boyle	\$649,313,105	1.6%	1	0.3%
Desmond & Ahern, Ltd., CPA	\$635,285,531	1.6%	26	8.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Alliant	\$8,673,603,672	David Mooney	Harry Zhu	Plante & Moran, PLLC
CEFCU	\$5,297,355,495	Mark Spenny	Chuck Walker	CliftonLarsonAllen, LLP
State Farm	\$3,943,461,167	Tom DeWitt	Steve Gorrie	CliftonLarsonAllen, LLP
BCU	\$2,358,314,773	Mike Valentine	C.J. Presto	RSM US, LLP
Scott	\$1,039,805,974	Frank Padak	Chris Browner	BKD, LLP
IH Mississippi Valley	\$961,929,056	Dennis Hall		CliftonLarsonAllen, LLP
Consumers	\$901,950,354	Sean Rathjen	John Pawlowski	Wipfli, LLP
Motorola Employees	\$888,878,918	Michael Murphy	Larry Rosin	Crowe Horwath
Deere Employees	\$784,567,477	Kurt Lewin	Mike Taghon	RSM US, LLP
Credit Union 1	\$773,159,838	Paul Simons	Richard Broaddus	RSM US, LLP
Great Lakes	\$719,563,082	Vikki Kaiser	Kamil Sakici	RSM US, LLP
Abbott Laboratories Employees	\$704,022,547	Joseph Troclair	Jon Berndt	CliftonLarsonAllen, LLP
1st MidAmerica	\$649,313,105	Alan Meyer	Bob Blacklock	Scheffel Boyle
Corporate America Family	\$603,064,564	Peter Paulson	Steve Christian	Nearman, Maynard, Vallez, CPAs
Vibrant	\$551,456,970	Matt McCombs	Ryan Soedt	RSM US, LLP
Selfreliance Ukrainian American	\$445,302,331	Bohdan Watral	Bohdan Watral	Doeren Mayhew
Chicago Patrolmen's	\$377,728,478	Scott Arney	Bryan Milligan	Doeren Mayhew
DuPage	\$314,685,503	Diane Shelton	John Dumas	Selden Fox, Ltd.
First Northern	\$313,238,571	Edward Berg	James Grevenites	Selden Fox, Ltd.
GCS	\$312,532,650	Keith Burton	Tammy Wofford	CliftonLarsonAllen, LLP

INDIANA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	184	175	169	162
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	63	63	65	65

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$16,046,185,772	67.5%	22	13.6%
CliftonLarsonAllen, LLP	\$1,911,399,846	8.0%	8	4.9%
Plante & Moran, PLLC	\$801,724,416	3.4%	2	1.2%
Moss Adams	\$485,250,583	2.0%	1	0.6%
Crowe Horwath	\$313,975,298	1.3%	1	0.6%
Shull and Company	\$164,837,732	0.7%	1	0.6%
DMLO, CPAs	\$20,646,191	0.1%	1	0.6%
Financial Standards Group	\$15,563,214	0.1%	2	1.2%
Cindrich, Mahalak & Co.	\$8,816,473	0.0%	1	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Teachers	\$2,862,352,070	Paul Marsh	Todd Brown	BKD, LLP
Indiana Members	\$1,569,492,587	Ron Collier	Todd Habig	BKD, LLP
Centra	\$1,294,289,765	Chris Bottorff	David Mann	BKD, LLP
Elements Financial	\$1,197,701,400	Lisa Schlehuber	Joe Hasto	BKD, LLP
Evansville Teachers	\$1,179,529,313	Bill Schirmer	Aaron Veech	BKD, LLP
Beacon	\$1,161,681,586	Kevin Willour	Dustin Cuttriss	BKD, LLP

TOP AUDIT FIRMS RANKED BY MARKET SHARE

Forum	\$1,116,068,748	Doug TRUE	Jeff Welch	BKD, LLP
Purdue	\$959,753,139	Bob Falk	Brian Musser	BKD, LLP
Indiana University	\$827,277,909	Bryan Price	Chris Hawk	BKD, LLP
Interra	\$803,396,066	Amy Sink	Rex Hochstedler	BKD, LLP
3Rivers	\$788,263,911	Don Cates	Tim Sheppard	BKD, LLP
Heritage	\$528,432,034	Ruth Jenkins		CliftonLarsonAllen, LLP
Midwest America	\$520,613,764	Greg Mohr	Mike Day	CliftonLarsonAllen, LLP
Financial Center First	\$512,192,035	Kevin Ryan	Mike Nelson	BKD, LLP
Crane	\$485,250,583	Bob Downs	Tim Lukomski	Moss Adams
Notre Dame	\$471,966,599	Thomas Gryp	Michael Goad	Plante & Moran, PLLC
Hoosier Hills	\$434,533,899	George McNichols		BKD, LLP
CommunityWide	\$395,145,957	Andrew Burggraf	John Parhm	Other
ProFed	\$388,870,942	Greg Troutner	Travis Penrod	BKD, LLP
Tech	\$329,757,817	Michael Hussey	Michael Casey	Plante & Moran, PLLC

IOWA	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	126	116	108	97
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	31	35	33	35

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
RSM US, LLP	\$7,487,197,930	51.6%	3	3.1%
Petersen & Associates	\$2,609,179,796	18.0%	20	20.6%
CliftonLarsonAllen, LLP	\$1,483,207,469	10.2%	4	4.1%
Gardiner Thomsen	\$1,451,230,101	10.0%	25	25.8%
Wipfli, LLP	\$738,193,623	5.1%	2	2.1%
Anderson, Larkin & Co., PC	\$124,655,100	0.9%	1	1.0%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
University Of Iowa Community	\$3,195,095,197	Jeffrey Disterhoft	Todd Fanning	RSM US, LLP
Veridian	\$2,952,893,688	Monte Berg	Creston Van Wey	RSM US, LLP
Dupaco Community	\$1,339,209,045	Joe Hearn	Danielle Gratton	RSM US, LLP
Collins Community	\$924,526,374	Stefanie Rupert	Ben Wickum	CliftonLarsonAllen, LLP
DuTrac Community	\$623,440,087	Andrew Hawkinson	Subi Banerjee	Wipfli, LLP
Community 1st	\$572,585,908	Greg Hanshaw	Jim Holle	Petersen & Associates
Community Choice	\$445,633,483	Roger Reiser	Troy Gould	Gardiner Thomsen
R.I.A.	\$370,736,999	Larry Coverstone	Chuck Sohlberg	CliftonLarsonAllen, LLP
Ascentra	\$369,221,598	Dale Owen	Linda Andry	Petersen & Associates
Linn Area	\$366,047,172	Jim Hagerman	Bev Long	Petersen & Associates
Greater Iowa	\$358,748,608	Scott Zahnle	David Carlson	Petersen & Associates
Citizens Community	\$188,222,766	Sean Hanley	Sean Hanley	Gardiner Thomsen
Financial Plus	\$167,593,648	Dave Cale	Dan Davis	Petersen & Associates
Members1st Community	\$150,023,984	Janet Borer		CliftonLarsonAllen, LLP
Premier	\$144,863,867	Steve Flamm	Diane Wright	Petersen & Associates
The Family	\$144,644,266	David Hulsbrink		Petersen & Associates
1st Gateway	\$124,655,100	Pat Drennen		Anderson, Larkin & Co., PC
First	\$114,753,536	Tom Chalstrom	Justin Salow	Wipfli, LLP
Alliant	\$112,992,976	Mike Moroney	Lynn Vogt	Other
Cedar Falls Community	\$100,121,820	Helen Pearce	Don Williams	Petersen & Associates

KANSAS	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	100	96	92	89
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	25	25	24	26

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
J. Tenbrink & Associates	\$3,354,494,678	50.5%	48	53.9%
Doeren Mayhew	\$1,666,931,842	25.1%	2	2.2%
CliftonLarsonAllen, LLP	\$655,085,249	9.9%	1	1.1%
Nearman, Maynard, Vallez, CPAs	\$264,697,227	4.0%	1	1.1%
Petersen & Associates	\$470,039	0.0%	1	1.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Merittrust	\$1,109,497,023	James Nastars	Randy Doerksen	Doeren Mayhew
Credit Union Of America	\$655,085,249	Bob Thurman	Paul Meissner	CliftonLarsonAllen, LLP

Mazuma	\$557,434,819	Brandon Michaels	Justin Mouzoukos	Doeren Mayhew
Golden Plains	\$549,242,218	Erich Schaefer	Ted Underwood	J. Tenbrink & Associates
Mainstreet	\$390,703,993	John Beverlin	Dave Collins	J. Tenbrink & Associates
Envista	\$300,169,233	Glen Scott		J. Tenbrink & Associates
Mid American	\$269,259,734	Jim Holt	Rod Calhoun	J. Tenbrink & Associates
Quest	\$268,779,980	Vickie Hurt		J. Tenbrink & Associates
Heartland	\$264,697,227	Garth Strand	Dan Springer	Nearman, Maynard, Vallez, CPAs
Skyward	\$257,357,852	Larry Damm	Greg Peter	J. Tenbrink & Associates
Educational	\$201,438,820	Greg Winkler		J. Tenbrink & Associates
Frontier Community	\$119,603,251	Michael Augustine	Shelly Arnold	J. Tenbrink & Associates
Wichita	\$100,292,265	Jane Hammil		Other
White Eagle	\$92,802,966	Rick Blue		J. Tenbrink & Associates
Farmway	\$86,352,415	Joe Deneke	Richard Montgomery	Other
Kansas Teachers Community	\$84,048,383	Mark Kolarik	Cinda Richardson	J. Tenbrink & Associates
Kansas State University	\$75,369,913	LaRae Kraemer		J. Tenbrink & Associates
TECU	\$73,631,085	Chuck Bullock	Elesa Parsons	Other
Emporia State	\$72,000,404	Angie Miller		Other
Credit Union of Dodge City	\$66,749,597	Tom Armstrong	Shane Harris	J. Tenbrink & Associates

KENTUCKY

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	84	80	73	72
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	22	23	23	24

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$1,893,495,790	23.8%	2	2.8%
Doeren Mayhew	\$1,217,623,535	15.3%	2	2.8%
Financial Standards Group	\$1,208,123,351	15.2%	41	56.9%
DML0, CPAs	\$1,115,804,670	14.0%	2	2.8%
Crowe Horwath	\$962,414,675	12.1%	2	2.8%
GBQ Partners, LLC	\$351,875,387	4.4%	1	1.4%
Nearman, Maynard, Vallez, CPAs	\$351,186,058	4.4%	1	1.4%
Schmidt & Associates	\$293,571,976	3.7%	7	9.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Fort Knox	\$1,289,160,294	Ray Springsteen	Ramona Buchanan	BKD, LLP
Commonwealth	\$1,031,779,216	Karen Harbin	Stephen Bellas	Doeren Mayhew
L & N	\$980,403,119	Gary Lord	Chris Brown	DML0, CPAs
Park Community	\$773,366,741	Jim Spradlin	Melissa McGill	Crowe Horwath
University Of Kentucky	\$604,335,496	David Kennedy	Aaron Lainhart	BKD, LLP
Members Heritage	\$351,875,387	Pat Ferry	Michael Calton	GBQ Partners, LLC
Kentucky Telco	\$351,186,058	Richard Reese	Donna Workman	Nearman, Maynard, Vallez, CPAs
Signet	\$224,329,570	Carlene Scillian		Financial Standards Group
C-Plant	\$205,870,484	Paul Adams		Financial Standards Group
Members Choice	\$204,948,900	Leslie Vincent		Other
Ashland	\$189,047,934	Larry Lucas	Traci Rothenstine	Crowe Horwath
ClassAct	\$185,844,319	Lynn Huether	Jennifer Henning	Doeren Mayhew
Service One	\$135,401,551	Garth Griese	Stephen Carrico	DML0, CPAs
Jefferson County	\$120,932,353	Heather Clunie	Lindsay Cottner	Other
Autotruck Financial	\$119,757,221	James Thompson	Jon Jones	Schmidt & Associates
The Health & Education	\$77,872,565	Pam Henson		Financial Standards Group
Kentucky Employees	\$74,585,154	John Graham	Lydia Powell	Schmidt & Associates
Greater Kentucky	\$69,616,080	Debbie Pyle	Erlene Carr	Financial Standards Group
Owensboro	\$55,858,602	Stephen Sharp	Doris Berry	Financial Standards Group
Beacon Community	\$55,067,831	Penny Haseker	Marina Banta	Schmidt & Associates

LOUISIANA				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	214	206	199	196
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	44	44	44	45
TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Postlethwaite & Netterville	\$3,006,009,236	29.0%	9	4.6%
Griffin & Furman, LLC	\$1,658,816,885	16.0%	38	19.4%
Doeren Mayhew	\$715,289,288	6.9%	3	1.5%
Carr, Riggs & Ingram, LLC	\$684,248,748	6.6%	3	1.5%
James N. Jordan, CPA, LLC	\$558,198,475	5.4%	20	10.2%
Nearman, Maynard, Vallez, CPAs	\$288,153,312	2.8%	1	0.5%
Financial Standards Group	\$208,330,693	2.0%	4	2.0%
Robinson, Gardner, Langston & Bryan	\$139,285,310	1.3%	1	0.5%
League Services	\$18,819,681	0.2%	1	0.5%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Barksdale	\$1,233,935,547	Rod Taylor	John Weaver	Other
Neighbors	\$738,915,414	Steve Webb	Jody Caraccioli	Postlethwaite & Netterville
Campus	\$550,165,020	Dawn Harris	Pat Ramagos	Postlethwaite & Netterville
La Capitol	\$463,105,135	Michael Hooper		Postlethwaite & Netterville
Jefferson Financial	\$432,321,238	Mark Rosa	Casey Grimes Kucera	Carr, Riggs & Ingram, LLC
EFCU Financial	\$331,375,661	Tyler Grodi	Rick Myers	Postlethwaite & Netterville
ASI	\$316,700,842	Mignon Tourne	Hema Banangada	Postlethwaite & Netterville
CSE	\$291,068,130	Clark Yelverton	Joyce Davis	Postlethwaite & Netterville
Essential	\$288,153,312	Rick Williams	Robert Chieffetz	Nearman, Maynard, Vallez, CPAs
Baton Rouge Telco	\$277,037,048	Darryl Long	David Karisny	James N. Jordan, CPA, LLC
Carter	\$260,737,264	Joe Arnold	Joe Arnold	Doeren Mayhew
Pelican State	\$256,387,436	Jeffrey Conrad	Annette Thames	Doeren Mayhew
RiverLand	\$198,164,588	Carol Irby	Lori Lassere-Bourg	Doeren Mayhew
Louisiana	\$196,984,397	Rhonda Hotard	Jacquelyn Fluence	Postlethwaite & Netterville
Ouachita Valley	\$195,981,930	Katie Pilcher		Financial Standards Group
Lafayette Schools	\$189,894,162	Connie Roy	Amy Simon	Griffin & Furman, LLC
Bossier	\$165,658,888	Jim Perkins	Diane Ward	Other
The New Orleans Firemen's	\$155,514,474	Judy DeLucca	Lisa Hudson	Griffin & Furman, LLC
Xplore	\$141,905,039	Michelle Duhe	Mary Boudreaux	Carr, Riggs & Ingram, LLC
Centric	\$139,285,310	Christopher Craighead	Rodney Parker	Robinson, Gardner, Langston & Bryan

MAINE				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	63	61	60	60
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	45	46	47	47
TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
MacPage	\$621,301,368	9.1%	3	5.0%
CU Pacific Audit Solutions	\$202,934,700	3.0%	1	1.7%
League Services	\$150,710,689	2.2%	1	1.7%
Robert Anderson & Co.	\$104,061,194	1.5%	1	1.7%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Maine State	\$365,278,890	Normand Dubreuil	Duncan MacKellar	Other
Town & Country	\$309,932,598	David Libby	Bob Leger	Other
Infinity	\$308,774,772	Liz Hayes	Mike O'Brien	Other
Maine Savings	\$304,050,729	John Reed	Dave Sayers	Other
Atlantic	\$301,105,018	Roger Sirois	Fred Johnson	Other
University	\$265,709,076	Matt Walsh	Renee Ouellette	MacPage
Evergreen	\$239,420,758	Tucker Cole	Kate Archambault	MacPage
York County	\$235,093,257	Scott Chretien		Other
Five County	\$224,008,301	Richard Dupuis	Ken Stockford	Other
The County	\$207,377,296	Ryan Ellsworth	Jan Beaulieu	Other
Cumberland County	\$202,934,700	Scott Harriman		CU Pacific Audit Solutions
Rainbow	\$190,785,810	Mark Paul Sampson	Roger Caux	Other

Norstate	\$176,232,284	Susan Whitehead	Andrew Blanchette	Other
cPort	\$173,030,126	Gene Ardito	Harold Caswell	Other
Peopleschoice	\$165,727,943	Luke Labbe	Luke Labbe	Other
Ocean Communities	\$161,658,232	Judy Morin	Paul Peterson	Other
Oxford	\$157,708,638	Matthew Kaubris	Tammy Daigle	Other
Down East	\$152,893,595	David Tozier		Other
Midcoast	\$150,710,689	Joe Gervais		League Services
OTIS	\$144,882,728	Roland Poirier	Darice Dubreuil	Other

MARYLAND

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	106	98	94	90
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	48	43	43	43

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$9,664,434,989	45.2%	22	24.4%
Doeren Mayhew	\$3,902,438,751	18.3%	6	6.7%
Nearman, Maynard, Vallez, CPAs	\$2,963,319,615	13.9%	2	2.2%
Rowles & Company, LLP	\$2,702,846,513	12.6%	26	28.9%
Deleon & Stang	\$483,685,709	2.3%	6	6.7%
Robert L. Mann, CPA	\$112,563,455	0.5%	5	5.6%
Fike, Conner and Associates	\$97,863,466	0.5%	1	1.1%
League Services	\$8,468,913	0.0%	1	1.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SECU of Maryland	\$2,982,275,697	Rodney Staatz	Steve Arbaugh	CliftonLarsonAllen, LLP
Tower	\$2,758,438,493	Martin Breland	Allen Bach	Nearman, Maynard, Vallez, CPAs
NASA	\$1,729,045,498	Doug Allman	Rhonda Bazey	CliftonLarsonAllen, LLP
Municipal Employees Credit Union Of Baltimore	\$1,182,373,982	John Hamilton	Adrian Johnson	CliftonLarsonAllen, LLP
Andrews	\$1,134,877,402	Jim Hayes	Todd Olszowy	CliftonLarsonAllen, LLP
APG	\$1,078,947,169	Don Lewis	Carol McBrien	Doeren Mayhew
First Financial of Maryland	\$968,505,060	Eric Church	Matt Birkelien	Doeren Mayhew
Educational Systems	\$815,263,053	Chris Conway	Girado Smith	Doeren Mayhew
Point Breeze	\$734,856,489	Bernard McLaughlin	Tonia Niedzialkowski	Rowles & Company, LLP
National Institutes of Health	\$566,026,221	Rick Wieczorek	Timothy Duvall	Doeren Mayhew
Cedar Point	\$438,916,630	Barbara Horn	Charlie Roach	CliftonLarsonAllen, LLP
Lafayette	\$419,060,165	John Farmakides	Arnold Rosenthal	Other
APL	\$407,769,667	Jim Deegan	Amanda Johnson	CliftonLarsonAllen, LLP
Johns Hopkins	\$390,588,165	Mike Mesta	Steve Hudson	Rowles & Company, LLP
SecurityPlus	\$371,579,490	Brett Noll	Jeffrey Berger	Other
FedChoice	\$366,579,505	David Bunch		CliftonLarsonAllen, LLP
Baltimore County Employees	\$359,161,389	David Hagar	Regina English	Rowles & Company, LLP
First Peoples Community	\$358,274,588	Stacey Bingaman	Randy Olsen	Deleon & Stang
Signal Financial	\$333,193,143	Francois Verleysen	Anil Sood	CliftonLarsonAllen, LLP
Mid-Atlantic	\$301,117,530	Andrew Russell	Scott Dinkel	Doeren Mayhew

MASSACHUSETTS

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	209	191	187	177
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	82	79	78	76

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$11,952,757,625	35.3%	10	5.6%
Wolf & Company, PC	\$8,825,496,154	26.1%	15	8.5%
G.T. Reilly & Company	\$3,445,868,957	10.2%	9	5.1%
Robert Anderson & Co.	\$2,293,812,997	6.8%	46	26.0%
Mercadante & Mercadante	\$1,862,501,634	5.5%	5	2.8%
Moss Adams	\$833,656,400	2.5%	1	0.6%
RSM US, LLP	\$626,526,831	1.8%	1	0.6%
Nearman, Maynard, Vallez, CPAs	\$458,059,690	1.4%	1	0.6%
League Services	\$91,372,308	0.3%	1	0.6%
Whittlesey & Hadley, PC	\$57,700,250	0.2%	1	0.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Digital	\$6,823,816,016	Jim Regan	Laurie LaChapelle	CliftonLarsonAllen, LLP

TOP AUDIT FIRMS RANKED BY MARKET SHARE

Metro	\$1,491,739,495	Robert Cashman	Eileen Danahey	Wolf & Company, PC
Rockland	\$1,452,649,470	Tom White	Mark Skalla	CliftonLarsonAllen, LLP
Workers'	\$1,313,690,201	Doug Petersen	Tim Smith	Wolf & Company, PC
Jeanne D'Arc	\$1,173,428,667	Mark Cochran	Susan Hannigan	CliftonLarsonAllen, LLP
Hanscom	\$1,117,610,110	David Sprague	Kimberly Houle	G.T. Reilly & Company
Greylock	\$1,078,987,307	John Bissell	Michael Stoddard	Wolf & Company, PC
St. Anne's Of Fall River	\$863,994,874	Eileen Danahey	Robert Camara	Wolf & Company, PC
RTN	\$833,656,400	Richard Wright	Andrew Spinneit	Moss Adams
Webster First	\$831,920,846	Michael Lussier	Kimberly Tonkin	Mercadante & Mercadante
St. Mary's	\$755,411,216	James Garvey	Larissa Thurston	G.T. Reilly & Company
First Citizens'	\$680,073,787	Peter Muise	George Custodio	Wolf & Company, PC
Liberty Bay	\$652,832,420	Ed Lopes	Joel Keller	Wolf & Company, PC
Leominster	\$626,526,831	John O'Brien	Gary Abrams	RSM US, LLP
Align	\$563,677,892	Kenneth Del Rossi	Thomas Hammond	Mercadante & Mercadante
Merrimack Valley	\$556,878,822	Peter Matthews	Donald Croteau	CliftonLarsonAllen, LLP
Freedom	\$530,514,336	Glenn Welch	Jay Scungio	Wolf & Company, PC
IC	\$526,727,440	Anthony Emerson	Frank Dauphinais	CliftonLarsonAllen, LLP
Harvard University Employees	\$515,979,176	Eugene Foley	Craig Leonard	Wolf & Company, PC
Sharon	\$488,703,973	James Carlson	John Macomber	Other

MICHIGAN				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	312	293	274	255
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	166	162	155	155

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren Mayhew	\$16,241,049,832	31.1%	33	12.9%
Crowe Horwath	\$9,741,033,663	18.7%	6	2.4%
Plante & Moran, PLLC	\$9,327,105,615	17.9%	12	4.7%
Cindrich, Mahalak & Co.	\$8,807,756,134	16.9%	66	25.9%
Financial Standards Group	\$3,884,653,167	7.4%	83	32.5%
Andrews, Hooper, Pavlik, PLC	\$253,857,446	0.5%	1	0.4%
Schmidt & Associates	\$132,178,007	0.3%	3	1.2%
BKD, LLP	\$126,081,442	0.2%	1	0.4%
Wipfli, LLP	\$65,969,097	0.1%	1	0.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Lake Michigan	\$4,089,397,141	Sandy Jelinski		Doeren Mayhew
DFCU Financial	\$4,020,891,185	Mark Shobe	Marv Elenbaas	Crowe Horwath
Michigan State University	\$3,034,515,372	April Clobes	Sara Dolan	Crowe Horwath
United	\$2,013,151,154	Terry O'Rourke	Tim Gray	Plante & Moran, PLLC
Genisys	\$2,002,109,674	Jacqueline Buchanan	Jerry Strausbaugh	Plante & Moran, PLLC
Lake Trust	\$1,680,739,555	David Snodgrass	Brian McVeigh	Crowe Horwath
Michigan Schools and Government	\$1,550,638,834	Peter Gates	Steve Brewer	Plante & Moran, PLLC
Dow Chemical Employees	\$1,464,830,399	Dennis Hanson	Barbara Junga	Doeren Mayhew
Advia	\$1,184,075,053	Cheryl DeBoer	Jeff Fielder	Doeren Mayhew
Credit Union One	\$1,023,360,217	Gary Moody	Scott Sommers	Doeren Mayhew
Michigan First	\$764,672,973	Michael Poulos	Eric Schornhorst	Doeren Mayhew
Community Choice	\$735,993,714	Robert Bava	Kelli Wisner	Doeren Mayhew
Michigan Educational	\$727,271,950	Bob Sandercock	Mark Pugliese	Cindrich, Mahalak & Co.
Community Financial	\$701,971,071	William Lawton	Meg Pankow	Crowe Horwath
Wildfire	\$695,705,345	Tim Benecke	Robert Trumble	Other
Consumers	\$674,548,622	Kit Snyder	Scott Sylvester	Doeren Mayhew
Dort	\$671,735,665	Vicki Hawkins	Jeremy Zager	Plante & Moran, PLLC
Honor	\$665,023,043	Scott McFarland	Mary Unruh	Plante & Moran, PLLC
University Of Michigan	\$664,052,014	Tiffany Ford	Tom Kuslikis	Plante & Moran, PLLC
LAFCU	\$600,627,766	Patrick Spyke	Tamela McPherson	Doeren Mayhew

MINNESOTA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	141	133	129	123
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	58	58	54	55

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$15,736,103,290	78.3%	47	38.2%
Doeren Mayhew	\$2,075,779,714	10.3%	2	1.6%
RSM US, LLP	\$768,626,799	3.8%	6	4.9%
Wipfli, LLP	\$74,213,445	0.4%	1	0.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Wings Financial	\$4,227,852,463	Frank Weidner	Tim Keegan	CliftonLarsonAllen, LLP
Affinity Plus	\$1,792,909,504	Dave Larson	Brian Volkman	Doeren Mayhew
TruStone Financial	\$1,047,914,820	Tim Bosiacki	Dan Zaczkowski	CliftonLarsonAllen, LLP
Firefly	\$1,040,259,544	Bill Raker	Leon Eichten	CliftonLarsonAllen, LLP
Hiway	\$1,014,651,934	Dave Boden	Aaron Kastner	CliftonLarsonAllen, LLP
Central Minnesota	\$918,668,931	Richard Odenthal	Chuck Friederichs	CliftonLarsonAllen, LLP
Spire	\$825,611,850	Daniel Stoltz	Jon Seeman	CliftonLarsonAllen, LLP
Mayo Employees	\$759,467,352	Mary Hansen	Ken Blazing	CliftonLarsonAllen, LLP
Members Cooperative	\$628,943,926	Tammy Heikkinen	Ralph Hamann	CliftonLarsonAllen, LLP
Ideal	\$617,498,377	Brian Sherrick	Dennis Bauer	CliftonLarsonAllen, LLP
City & County	\$457,457,683	Patrick Pierce	Steve Galarneau	CliftonLarsonAllen, LLP
TopLine	\$374,290,056	Tom Smith	Mick Olson	CliftonLarsonAllen, LLP
Mill City	\$315,936,703	Kent Greff	Shirley Thompson	CliftonLarsonAllen, LLP
Southpoint Financial	\$293,143,259	Richard Nesvold	Patti Gohl	CliftonLarsonAllen, LLP
Mid Minnesota	\$282,870,210	Charles Albrecht	Doug Wolf	Doeren Mayhew
Richfield-Bloomington	\$266,457,842	Pat brekken	Lew Bequette	CliftonLarsonAllen, LLP
MINNCO	\$237,819,119	Douglas Hallstrom		CliftonLarsonAllen, LLP
Trustar	\$202,598,159	Dale Johnson	David Cronin	RSM US, LLP
SharePoint	\$190,783,274	Phil Kopischke	John Nilles	CliftonLarsonAllen, LLP
Co-op Credit Union Of Montevideo	\$164,161,789	Linda Givan		CliftonLarsonAllen, LLP

MISSISSIPPI

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	88	85	85	81
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	17	17	17	17

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren Mayhew	\$2,537,330,490	50.2%	2	2.5%
Financial Standards Group	\$1,010,129,072	20.0%	54	66.7%
Hutto & Carver, PA	\$287,540,541	5.7%	2	2.5%
Nearman, Maynard, Vallez, CPAs	\$203,567,902	4.0%	1	1.2%
Carr, Riggs & Ingram, LLC	\$181,266,970	3.6%	1	1.2%
Hiram H. Hollifield	\$18,503,468	0.4%	1	1.2%
Griffin & Furman, LLC	\$1,169,902	0.0%	1	1.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Keesler	\$2,347,904,932	John Goff	Angela Stafford	Doeren Mayhew
Navigator	\$309,470,296	Robert Fertitta	Bill McCoy	Other
Central Sunbelt	\$203,567,902	Chris Hammond	Eric Campen	Nearman, Maynard, Vallez, CPAs
Singing River	\$196,240,723	James Smith, Jr.	James Smith, Jr.	Hutto & Carver, PA
Mutual	\$189,425,558	Michael Matthews	Helen Flowers	Doeren Mayhew
Hope	\$181,266,970	Bill Bynum	Richard Campbell	Carr, Riggs & Ingram, LLC
Mississippi Telco	\$174,940,965	Kevin Long	D.M. Cox	Other
Magnolia	\$140,584,819	Doug Clinton		Other
Mississippi	\$108,123,722	Mike Lightsey		Financial Standards Group
Statewide	\$108,012,577	Casey Bacon	Pam Cotten	Financial Standards Group
Members Exchange	\$95,157,370	Mitzi Tate		Financial Standards Group
Gulf Coast Community	\$91,299,818	Lisa Graham	Gordon Pidek	Hutto & Carver, PA
Triangle	\$79,666,744	John Gibbons		Financial Standards Group
Jackson Area	\$66,720,127	Gary Fairley	Leigh Bridges	Other
Mississippi Postal Employees	\$60,895,407	Katie Nelson	David Kinnison	Financial Standards Group
Ferguson	\$58,373,499	Leslie Pitts	George Kirby	Financial Standards Group
1st Mississippi	\$57,465,147	Frank Besecke	Rebecca Cooper	Financial Standards Group

TOP AUDIT FIRMS RANKED BY MARKET SHARE

Southern Mississippi	\$37,594,386	John S Harmond	Other
Meridian Mutual	\$35,078,842	Dennis Florreich	Financial Standards Group
MUNA	\$31,003,336	Biffle Pittman	Karen Boyette Financial Standards Group

MISSOURI				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	134	130	127	123
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	43	44	44	44

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Stephen Lang & Associates	\$2,851,955,001	23.0%	38	30.9%
RSM US, LLP	\$2,475,554,650	20.0%	2	1.6%
Brown, Smith, Wallace	\$2,121,921,757	17.1%	1	0.8%
BKD, LLP	\$1,552,518,987	12.5%	1	0.8%
J. Tenbrink & Associates	\$1,011,375,504	8.2%	39	31.7%
CliftonLarsonAllen, LLP	\$316,084,824	2.6%	4	3.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
CommunityAmerica	\$2,184,204,062	Lisa Ginter	Dick Baumgartner	RSM US, LLP
First Community	\$2,121,921,757	Glenn Barks	Steve Morgenthaler	Brown, Smith, Wallace
Anheuser-Busch Employees	\$1,552,518,987	Bob McKay	Ron Kampwerth	BKD, LLP
Vantage	\$782,284,253	Eric Acree	Douglas Ruckman	Stephen Lang & Associates
Neighbors	\$318,289,966	John Servos	Janice Bennett	Stephen Lang & Associates
Missouri	\$291,350,588	Harold James	Rob Perkins	RSM US, LLP
Great Plains	\$282,070,859	Kenneth Martin	Kelley Melton	Other
St. Louis Community	\$246,315,632	Patrick Adams	Kirk Mills	Other
Infuze	\$224,693,274	Cynthia Cole	Susie Strutton	Stephen Lang & Associates
Alliance	\$222,446,066	Tim Stephens	Ken Bellamy	CliftonLarsonAllen, LLP
Arsenal	\$212,242,338	Linda Allen	Patti Randick	Stephen Lang & Associates
1st Financial	\$208,705,813	Carol Minges	Dave Franke	Other
West Community	\$169,141,766	Jason Peach	Jason Peach	Other
United	\$157,591,141	Brent Sadler	Missy Ahrens	Stephen Lang & Associates
BluCurrent	\$156,546,860	Craig Tabor	Gary Kirk	Other
MECE	\$155,506,815	Randy Marks	Gary Brummer	Stephen Lang & Associates
Electro Savings	\$148,882,382	Stan Moeckli	Eric Hardman	Stephen Lang & Associates
Assemblies Of God	\$146,585,674	Paul Ebisch		Other
Telcomm	\$136,433,192	Don Ackerman		Other
United Consumers	\$132,276,479	Chris McCreary	Jana Magnuson	J. Tenbrink & Associates

MONTANA				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	57	56	55	52
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	23	22	21	20

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$1,744,398,861	38.2%	2	3.8%
Wipfli, LLP	\$534,620,036	11.7%	5	9.6%
Douglas Wilson & Company, PC	\$408,309,261	8.9%	5	9.6%
Anderson ZurMuehlen	\$167,832,723	3.7%	2	3.8%
Brenner, Averett & Co..	\$89,312,128	2.0%	1	1.9%
Junkermier Clark Campanella Stevens	\$57,663,171	1.3%	1	1.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Whitefish	\$1,314,134,397	Jim Kenyon	Michael Blubaugh	Moss Adams
Missoula	\$430,264,464	Jack Lawson	Kathy Guderian	Moss Adams
Altana	\$228,167,610	Rhonda Diefenderfer	Kim Dahl	Other
Valley Federal Credit Union of Montana	\$215,322,601	Darla Card	Ed Gillig	Other
Montana	\$215,150,253	Steve King	Kathy Gebhardt	Other
Park Side Financial	\$203,708,942	Jeremy Presta	Scott Roberts	Wipfli, LLP
Rocky Mountain	\$187,580,927	Edward Stofko	Matthew Stolle	Wipfli, LLP
Helena Community	\$181,325,271	Greg Strizich	Brent Martin	Other
1st Liberty	\$164,395,721	Steve Grooms	Dave Reeves	Other
Billings	\$124,491,211	Tom Boos	Nancy Harris	Douglas Wilson & Company, PC
Bear Paw	\$114,706,002	Albert Vukasin		Douglas Wilson & Company, PC
Lincoln County	\$107,665,821	Chari Lucas	Chari Lucas	Wipfli, LLP
Southwest Montana Community	\$103,986,848	Tom Dedman	Teri Krakowka	Anderson ZurMuehlen

Embark	\$93,621,303	Debra Evans	Sandy Daul	Douglas Wilson & Company, PC
Richland	\$89,312,128	Kevin Mayer		Brenner, Averett & Co.
Sky	\$88,941,312	Anna DeYoung	Linda Ansotegui	Other
McCone County	\$64,685,425	Emily K Guldborg		Other
Fergus	\$63,845,875	Robert J Bjelland		Anderson ZurMuehlen
Russell County	\$62,883,811	Bernie Neibauer		Douglas Wilson & Company, PC
Daniels-Sheridan	\$57,663,171	Patricia Zuck	Deanna Ward	Junkermier Clark Campanella Stevens

NEBRASKA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	70	69	65	62
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	21	21	22	24

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Petersen & Associates	\$2,562,257,440	61.7%	50	80.6%
Moss Adams	\$824,586,250	19.9%	1	1.6%
BKD, LLP	\$602,452,963	14.5%	1	1.6%
Wipfli, LLP	\$49,412,817	1.2%	1	1.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
SAC	\$824,586,250	Gail DeBoer	Steven Ames	Moss Adams
Centris	\$602,452,963	Kevin Parks	Tom Huston	BKD, LLP
Metro Health Services	\$279,974,884	Michael McDermott	Lisa Ferrer	Petersen & Associates
Nebraska Energy	\$243,205,451	Stanley Fraser		Petersen & Associates
Liberty First	\$204,214,592	Frank Wilber	David Tagart	Petersen & Associates
Siouxland	\$166,781,217	Joel Steenhoven	Michael Horner	Petersen & Associates
Lincone	\$121,779,557	Jerry Barnett		Petersen & Associates
Four Points	\$116,745,809	Cheryl Mascarello	Michelle Zwart	Petersen & Associates
First Nebraska Educators And Empl. Groups	\$115,052,740	Ann Loftis	Dale Kovar	Petersen & Associates
Mutual 1st	\$107,263,027	Mark Uden	Scott Stevens	Petersen & Associates
MembersOwn	\$101,042,611	Kenneth Miller	Denise Ackerman	Petersen & Associates
University of Nebraska	\$91,876,647	Keith Kauffield		Petersen & Associates
Western Heritage	\$79,468,866	Kurtis Schmidt		Petersen & Associates
Omaha	\$70,458,107	Steven Johnson	Cathy Day	Petersen & Associates
Omaha Police	\$64,317,505	Mary Johnson	Darrin Engleman	Other
Trius	\$64,077,692	Dee Schriener	Jenny Flood	Petersen & Associates
Columbus United	\$57,972,664	Brian Christensen	Micki Walker	Petersen & Associates
The Archer Cooperative	\$55,759,324	Dan Poppe		Petersen & Associates
Omaha Firefighters	\$54,961,714	Sandra McLean		Petersen & Associates
Creighton	\$49,412,817	Thomas Kjar	Vorace Packer	Wipfli, LLP

NEVADA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	21	18	18	17
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	14	13	13	13

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren Mayhew	\$1,326,651,521	32.0%	3	17.6%
CliftonLarsonAllen, LLP	\$1,076,678,346	26.0%	3	17.6%
Carroll & Associates	\$678,427,134	16.4%	3	17.6%
Turner, Warren, Hwang & Conrad	\$666,132,216	16.1%	2	11.8%
Richards & Associates	\$141,640,954	3.4%	1	5.9%
RSM US, LLP	\$44,726,565	1.1%	1	5.9%
Financial Standards Group	\$29,708,597	0.7%	1	5.9%
Lillie & Company	\$9,516,520	0.2%	1	5.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
One Nevada	\$785,595,535	Brad Beal	Steve O'Donnell	CliftonLarsonAllen, LLP
Silver State Schools	\$667,165,767	Scott Arkills	Raymond Wilson	Doeren Mayhew
Clark County	\$586,152,950	Matt Kershaw	Roy Holmstrom	Turner, Warren, Hwang & Conrad
Greater Nevada	\$584,799,925	Wally Murray	Joyce Whitney-Silva	Doeren Mayhew
Boulder Dam	\$543,822,736	Eric Estes	le-Chen Cheng	Carroll & Associates
Financial Horizons	\$164,600,535	Barbara Reuter	Jean Peterson	Other
WestStar	\$147,907,647	Rick Schmidt	Doreen McKee	CliftonLarsonAllen, LLP
Elko	\$143,175,164	Doug Schwartz	Craig Stevens	CliftonLarsonAllen, LLP

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

TOP AUDIT FIRMS RANKED BY MARKET SHARE

Great Basin	\$141,640,954	Dennis Flannigan	Tony Lopez	Richards & Associates
Sierra Pacific	\$113,221,750	Jim Hunting		Carroll & Associates
Plus	\$79,979,266	Carol Schumacher	Shaunda Clark	Turner, Warren, Hwang & Conrad
Frontier Financial	\$74,685,829	Bruce Rodela	Brenda Mercer	Doeren Mayhew
Churchill County	\$44,726,565	Valerie K Johnston		RSM US, LLP
Reno City Employees	\$29,708,597	Marven Jeppson	Milton Harris	Financial Standards Group
Pahranagat Valley	\$21,382,648	Robin Simmers		Carroll & Associates
E. W. No. 401	\$9,516,520	Valerie Jensen	Ron Kennedy	Lillie & Company
Las Vegas Up Employees	\$4,767,051	Roy Galyean		Other

NEW HAMPSHIRE

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	21	20	19	18
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	11	10	10	10

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Wolf & Company, PC	\$2,778,692,094	39.8%	1	5.3%
CliftonLarsonAllen, LLP	\$1,075,271,291	16.0%	1	5.3%
A. M. Peisch & Company, LLP	\$431,760,742	6.4%	1	5.3%
MacPage	\$362,924,693	6.1%	1	26.3%
G.T. Reilly & Company	\$223,954,320	5.2%	1	5.3%
Robert Anderson & Co.	\$190,459,389	5.2%	4	5.3%

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

NEW JERSEY

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	202	197	188	181
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	51	52	52	51

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Curchin Group	\$4,813,130,795	33.2%	22	12.2%
CliftonLarsonAllen, LLP	\$3,033,643,521	20.9%	7	3.9%
Crowe Horwath	\$2,401,536,848	16.6%	1	0.6%
RKL	\$1,284,254,876	8.9%	5	2.8%
Nearman, Maynard, Vallez, CPAs	\$324,052,116	2.2%	4	2.2%
Firley, Moran, Freer, & Eassa	\$169,236,889	1.2%	1	0.6%
Robert Anderson & Co.	\$117,768,031	0.8%	1	0.6%
League Services	\$49,398,044	0.3%	1	0.6%
Wojeski & Co., CPAs, PC	\$28,547,038	0.2%	2	1.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Affinity	\$2,401,536,848	John Fenton	Kevin Brauer	Crowe Horwath
Merck Employees	\$1,894,022,542	Ray Del Nero	Gordon Powell	Curchin Group
Polish & Slavic	\$1,687,940,977	Bogdan Chmielewski	Ira Brief	CliftonLarsonAllen, LLP
Proponent	\$504,002,914	Debi Van Dorn	James Leary	CliftonLarsonAllen, LLP

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

Financial Resources	\$418,354,897	Lena Matthews	Beth Elbaum	RKL
Mcgraw-Hill	\$385,056,008	Shawn Gilfedder	Jesus Moreno	CliftonLarsonAllen, LLP
United Teletech Financial	\$334,602,941	Leo Ardine	Francis James	Curchin Group
South Jersey	\$331,667,803	Rahul Kachru	Ernest Huggard	Curchin Group
Credit Union of New Jersey	\$323,402,667	Andrew Jaeger	Robert Vuocolo	RKL
Garden Savings	\$316,337,060	Louis Vetere	Lynn Dockrill	Curchin Group
Picatinny	\$305,739,910	Keith McCarthy	Keith McCarthy	RKL
The Atlantic	\$241,736,470	Michael Fanelli	Sandy Hilenski	Curchin Group
North Jersey	\$222,903,675	Lourdes Cortez	Ann Goldinak	Curchin Group
First Atlantic	\$214,725,900	John Culp	Dennis Flanagan	Curchin Group
ABCO	\$214,302,671	Milton Hershberger	Nelson Graf	Other
Aspire	\$182,570,828	Thomas O'Shea	Robyn Oresto	Nearman, Maynard, Vallez, CPAs
First Financial	\$181,994,999	Issa Stephan	Terriann Warn	Curchin Group
Greater Alliance	\$172,064,989	Glenn Guinto	Darrell Blackburn	Curchin Group
Xcel	\$169,236,889	Linda McFadden	Arlene Bernard	Firley, Moran, Freer, & Eassa
Campbell Employees	\$148,792,920	David Ardire	David Ardire	Curchin Group

NEW MEXICO

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	50	48	46	44
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	20	20	21	21

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$2,599,208,391	27.4%	4	9.1%
Nearman, Maynard, Vallez, CPAs	\$2,554,795,493	26.9%	6	13.6%
Doeren Mayhew	\$1,692,747,858	17.8%	1	2.3%
CliftonLarsonAllen, LLP	\$746,138,194	7.9%	1	2.3%
Holben Hay Lake Balzer, LLC	\$570,309,948	6.0%	1	2.3%
Bolinger, Segars, Gilbert & Moss	\$378,211,605	4.0%	4	9.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Sandia Laboratory	\$2,215,454,167	Robert Chavez	Chester Wright	Moss Adams
Nusenda	\$1,692,747,858	Terry Laudick	David Jansen	Doeren Mayhew
U.S. Eagle	\$864,051,157	Marsha Majors	Mike Moore	Nearman, Maynard, Vallez, CPAs
Kirtland	\$746,138,194	David Seely	Sharlene Howell	CliftonLarsonAllen, LLP
Sandia Area	\$570,309,948	Scott Connely	Kevin Todd	Holben Hay Lake Balzer, LLC
Del Norte	\$513,201,261	Chuck Valenti	John Molenda	Nearman, Maynard, Vallez, CPAs
First Financial	\$491,504,003	Ron Moorehead		Nearman, Maynard, Vallez, CPAs
State Employees	\$426,491,004	Harold Dixon	Debbie Ferrell	Nearman, Maynard, Vallez, CPAs
Otero	\$289,236,693	Regina Colbert	Norma Garrett	Moss Adams
White Sands	\$284,343,525	William Jacobs	Art Trujillo	Bolinger, Segars, Gilbert & Moss
Rio Grande	\$273,191,319	Chris Fitzgerald	Janice Grieve	Other
Guadalupe	\$139,638,744	Winona Nava	Brenda Dominguez	Other
Zia	\$132,265,839	David Woodruff	Margot Liberty	Nearman, Maynard, Vallez, CPAs
Animas	\$127,282,229	Gary Sterton	Tom Lowery	Nearman, Maynard, Vallez, CPAs
Artesia	\$94,435,528	Ronald Johnston	Ronald D Johnston	Other
Cannon	\$61,980,509	Jim Fillman		Other
Estacado	\$58,224,929	Mark Roddenberry	Tammy Powell	Bolinger, Segars, Gilbert & Moss
Southwest	\$56,989,232	Randy Lunsford		Moss Adams
Eddy	\$55,536,708	Donna Davis		Other
Loco	\$42,414,115	Pam Vega		Other

NEW YORK

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	422	394	383	376
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	123	124	127	129

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$21,221,033,276	30.0%	10	2.7%
Bonadio & Co, LLP	\$8,562,083,036	12.1%	17	4.5%
Firley, Moran, Freer, & Eassa	\$7,216,608,636	9.9%	21	5.6%
Moss Adams	\$6,247,752,315	8.8%	1	0.3%
Grant Thornton	\$4,357,291,509	6.2%	1	0.3%
Crowe Horwath	\$3,020,835,106	4.3%	3	0.8%
Wojeski & Co., CPAs, PC	\$2,910,320,467	4.1%	42	11.2%

Nearman, Maynard, Vallez, CPAs	\$1,654,595,631	2.3%	4	1.1%
Doeren Mayhew	\$1,092,874,058	1.5%	1	0.3%
Sciarabba Walker & Co, LLP	\$828,685,605	1.2%	10	2.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Bethpage	\$6,247,752,315	Wayne Grosse	Brian Clarke	Moss Adams
ESL	\$5,666,403,125	David Fiedler	Tom Rogers	Bonadio & Co, LLP
Teachers	\$5,230,048,692	Robert Allen	C.J. Meyers	CliftonLarsonAllen, LLP
United Nations	\$4,357,291,509	William Predmore	Donald Roe	Grant Thornton
Hudson Valley	\$4,249,485,540	Mary Madden	Scott VanZandt	CliftonLarsonAllen, LLP
Visions	\$3,479,565,038	Tyrone Muse	Ken Burt	CliftonLarsonAllen, LLP
State Employees	\$3,042,780,974	Michael Castellana	David Gosstola	CliftonLarsonAllen, LLP
Nassau Educators	\$2,378,631,018	Edward Paternostro	Michael Shonborn	CliftonLarsonAllen, LLP
Municipal	\$2,290,023,130	Kam Wong	Linda Lambert	Other
Melrose	\$1,918,064,665	Alan Kaufman	Robin Myers	Other
Empower	\$1,381,536,404	John Wakefield	Rich Nave	Firley, Moran, Freer, & Eassa
AmeriCU	\$1,333,510,443	Mark Pfisterer	Barth Eke	Firley, Moran, Freer, & Eassa
CAP COM	\$1,251,255,575	Paula Stopera	David Jurczynski	Crowe Horwath
Corning	\$1,172,144,322	Gary Grinnell	MaryBeth Drake	Bonadio & Co, LLP
Self Reliance New York	\$1,159,328,427	Bohdan Kurczak	Bohdan Sawycky	CliftonLarsonAllen, LLP
Island	\$1,094,384,818	Bret Sears	Bret Sears	Nearman, Maynard, Vallez, CPAs
USAlliance	\$1,092,874,058	Kris Vanbeek	James White	Doeren Mayhew
Suffolk	\$975,750,922	William O'Brien	Sarah McCandless	Other
CFCU Community	\$974,371,243	Lisa Whitaker	Paul Kirk	CliftonLarsonAllen, LLP
Quorum	\$954,867,993	Bruno Sementilli	Tavis Briechle	Crowe Horwath

NORTH CAROLINA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	94	85	82	79
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	42	38	40	41

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$35,496,408,506	76.8%	5	6.3%
Doeren Mayhew	\$6,379,808,868	13.8%	10	12.7%
Nearman, Maynard, Vallez, CPAs	\$1,003,814,914	2.2%	8	10.1%
KPMG	\$714,921,461	1.5%	1	1.3%
League Services	\$445,088,524	1.0%	11	13.9%
Butler & Burke	\$300,722,502	0.7%	2	2.5%
Lillie & Company	\$35,627,322	0.1%	1	1.3%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$35,010,042	0.1%	1	1.3%
Ewart & Associates	\$32,389,592	0.1%	1	1.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
State Employees'	\$31,820,568,729	Jim Blaine	Mike Lord	CliftonLarsonAllen, LLP
Coastal	\$2,602,659,738	Chuck Purvis	Tami Langton	Doeren Mayhew
Truliant	\$1,956,403,246	Marcus Schaefer	David D'Annunzio	CliftonLarsonAllen, LLP
Local Government	\$1,588,631,450	Maurice Smith	Garland Avent	CliftonLarsonAllen, LLP
Allegacy	\$1,169,357,339	Cathy Pace	Cosby Davis	Doeren Mayhew
Self-Help	\$714,921,461	Martin Eakes	Randy Chambers	KPMG
Marine	\$711,222,207	Jeff Clark	Terry Shepard	Doeren Mayhew
Self-Help	\$611,879,888	Martin Eakes		Other
Fort Bragg	\$394,083,755	David Elliott	Betty Crain	Doeren Mayhew
Carolinas Telco	\$393,797,852	Timothy Meyers	Chris Dickman	Doeren Mayhew
Charlotte Metro	\$368,410,050	Robert Bruns	Karen Pellow	Doeren Mayhew
Piedmont Advantage	\$312,702,443	Judy Tharp		Nearman, Maynard, Vallez, CPAs
Members	\$267,097,299	Jack Braswell, Jr.		Butler & Burke
Champion	\$213,738,949	Jake Robinson	Brittainy Crawford	Doeren Mayhew
Latino Community	\$198,187,408	Luis Pastor	Juan Canal	Doeren Mayhew
Summit	\$185,643,435	Sam Whitehurst	Debbie McCain	Nearman, Maynard, Vallez, CPAs
First Flight	\$180,929,826	Al Fallon	Doug Troskey	Doeren Mayhew
Mountain	\$178,833,361	Patty Idol	Michael Stavick	Other
Premier	\$168,280,623	Lori Thompson	Kim Walters	Nearman, Maynard, Vallez, CPAs
Telco Community	\$147,421,744	Rita Gentry	Robert Gordon	Doeren Mayhew

NORTH DAKOTA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	42	39	38	38
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	14	15	16	16

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Eide Bailly	\$887,284,878	25.7%	3	7.9%
Petersen & Associates	\$24,154,987	0.7%	1	2.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
First Community	\$542,524,526	Steve Schmitz	David Rogers	Other
Capital	\$409,996,193	Debra Gallagher	Vance Reinbold	Eide Bailly
Town and Country	\$384,288,388	Darrell Olson	Jay Lansdsiedel	Eide Bailly
Western Cooperative	\$332,067,465	Melanie Stillwell		Other
Dakota West	\$253,508,683	Jeff Meyer		Other
Citizens Community	\$188,327,918	Darwin Brokke	Ben Dyrland	Other
North Star Community	\$166,883,864	Cynthia Hegland	Wendy Arne	Other
Community	\$162,943,152	Marvel Ebenhahn		Other
Northern Tier	\$120,804,930	Darrell Roos		Other
Prairie	\$117,213,717	Steve Tonneson		Other
Hometown	\$98,277,013	Harold Hagen	Steve Anderson	Other
Railway	\$93,000,297	Paul Brucker	Yvonne Dolan	Eide Bailly
Dakota Plains	\$70,127,813	Michael Reinsour		Other
Vue Community	\$55,105,026	Patty Mathisen		Other
Affinity First	\$52,526,042	Thomas Moller	Donald Windmueller	Other
United Savings	\$49,906,459	Nicholaus J. Woodard		Other
Fargo Public Schools	\$35,060,492	Debra Mathern		Other
University	\$29,897,324	Marney Kresel		Other
Lamoure	\$25,733,240	Eric Musland		Other
Freedom Community	\$25,509,560	Mary Hagen		Other

OHIO

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	374	338	325	308
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	112	112	110	107

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
GBQ Partners, LLC	\$5,978,914,096	22.5%	45	14.6%
Lillie & Company	\$4,419,506,832	16.6%	51	16.6%
BKD, LLP	\$3,875,593,275	14.6%	3	1.0%
Cindrich, Mahalak & Co.	\$3,727,203,991	14.0%	10	3.2%
RSM US, LLP	\$1,673,305,834	6.3%	5	1.6%
Schmidt & Associates	\$1,252,576,081	4.7%	49	15.9%
Nearman, Maynard, Vallez, CPAs	\$901,712,164	3.4%	1	0.3%
Smith Barta and Company	\$656,393,751	2.5%	11	3.6%
Doeren Mayhew	\$457,981,805	1.7%	3	1.0%
CliftonLarsonAllen, LLP	\$353,799,232	1.3%	1	0.3%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Wright-Patt	\$3,202,505,016	Doug Fecher	Matt Davidson	BKD, LLP
General Electric	\$2,295,095,847	Tim Ballinger	Joan Moore	Cindrich, Mahalak & Co.
KEMBA Financial	\$978,458,980	Jerry Guy	Philip Hunt	RSM US, LLP
Seven Seventeen	\$901,712,164	Gary Soukenik	Jerome McGee	Nearman, Maynard, Vallez, CPAs
Kemba	\$755,724,807	Stephen Behler	Dan Schoer	GBQ Partners, LLC
Directions	\$630,821,778	Barry Shaner	Fritz Comes	GBQ Partners, LLC
Superior Credit Union, Inc.	\$572,727,811	Phil Buell	Sue Wagner	GBQ Partners, LLC
Telhio	\$572,393,614	Leslie Bumgarner	Sheila Ponder	Lillie & Company
Sun	\$480,940,423	Gary Moritz	Brian Hughes	Cindrich, Mahalak & Co.
BMI	\$430,997,083	William Allender	Ray Porter	Lillie & Company
Dover-Phila	\$410,894,853	Jack Dooling	Jason Garner	Smith Barta and Company
Universal 1	\$396,604,421	Loren Rush	Ann Parrish	RSM US, LLP
Homeland	\$370,123,385	Shayne Poe	Heather Robertson	GBQ Partners, LLC
Cinfed	\$361,823,205	Jay Sigler	Shannon King	BKD, LLP
Century	\$353,799,232	Sharon Churchill	Tim Ccuti	CliftonLarsonAllen, LLP
Sharefax	\$341,368,095	Arthur Kremer	Carrie Cox	Other

TOP AUDIT FIRMS RANKED BY MARKET SHARE

River Valley	\$317,363,949	John Bowen		GBQ Partners, LLC
Ohio University	\$311,496,296	Phil Meyer	Roberta Kreitz	Crowe Horwath
Day Air	\$311,265,054	William Burke	Deanna Dahling	BKD, LLP
IH	\$285,202,723	Robb White	Robb White	GBQ Partners, LLC

OKLAHOMA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	71	67	65	64
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	31	30	30	29

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
BKD, LLP	\$4,464,829,639	33.7%	2	3.1%
Doeren Mayhew	\$2,883,174,173	21.8%	3	4.7%
HoganTaylor, LLP	\$2,709,401,545	20.5%	6	9.4%
CliftonLarsonAllen, LLP	\$1,007,606,957	7.6%	5	7.8%
Finley & Cook	\$255,782,637	1.9%	1	1.6%
RSM US, LLP	\$198,100,343	1.5%	2	3.1%
League Services	\$140,899,806	1.1%	6	9.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Tinker	\$3,446,707,020	Michael Kloiber	Billie Houston	BKD, LLP
TTCU The	\$1,623,082,535	Tim Lyons	Shelby Beil	Doeren Mayhew
Communication	\$1,034,258,479	William Counts	Connie Cofer	HoganTaylor, LLP
Weokie	\$1,018,122,619	E. Brent Taylor	Doug Schwarz	BKD, LLP
Truity	\$717,116,755	Kelly Diven	Dennis Halpin	HoganTaylor, LLP
Tulsa	\$688,488,847	Greg Gallant	Susan Williams	Doeren Mayhew
FAA	\$571,602,791	Steve Rasmussen	Natalia Valenzuela	Doeren Mayhew
Oklahoma Central	\$511,786,430	Gina Wilson	Darrin Bell	CliftonLarsonAllen, LLP
Oklahoma Employees	\$484,476,593	Mark Kelly	Lisa Coen	HoganTaylor, LLP
Fort Sill	\$263,577,403	Denise Floyd	Patricia Perez	CliftonLarsonAllen, LLP
Allegiance	\$255,782,637	Lynette Leonard	Sabrina Waner	Finley & Cook
Energy One	\$250,589,560	Steven McNabb		Other
Red Crown	\$166,789,604	Michael J. Moyer	Jeremy Thornton	HoganTaylor, LLP
ME/CU	\$156,829,777	Agnes Berkenbile	Jeneil Torres	HoganTaylor, LLP
Western Sun	\$149,930,337	Robert Taylor	Robert Taylor	HoganTaylor, LLP
US Employees OC	\$148,221,842	Russell Neuenschwander	Mark Kaulaity	Other
Halliburton Employees	\$148,165,362	Chris Bower		CliftonLarsonAllen, LLP
Oklahoma Educators	\$120,462,316	Cindy White	Sharon Smith	Other
Oklahoma	\$114,657,744	Tim DeLise		Other
University & Community	\$106,867,733	Phil Dysinger	Russell Huneycutt	Other

OREGON

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	74	66	64	62
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	43	42	42	43

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$6,132,675,149	33.3%	12	19.4%
RSM US, LLP	\$3,906,086,689	21.2%	1	1.6%
Jones & Roth	\$2,972,932,061	16.2%	7	11.3%
Doeren Mayhew	\$1,530,817,252	8.3%	2	3.2%
CliftonLarsonAllen, LLP	\$1,522,569,165	8.3%	3	4.8%
Eide Bailly	\$131,157,474	0.7%	1	1.6%
Turner, Warren, Hwang & Conrad	\$87,196,969	0.5%	1	1.6%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
OnPoint Community	\$3,906,086,689	Rob Stuart	Jim Hunt	RSM US, LLP
Oregon Community	\$1,431,031,170	Mandy Jones	Ron Neumann	Jones & Roth
Selco Community	\$1,317,341,346	Bob Newcomb	Tiffany Washington	Moss Adams
Advantis	\$1,227,427,941	Bob Corwin	Laurie Wilson	CliftonLarsonAllen, LLP
Rogue	\$1,066,233,978	Gene Pelham	Blake Thurman	Moss Adams
Northwest Community	\$989,730,534	John Iglesias		Jones & Roth
Unitus Community	\$979,346,809	Patricia Smith	Greg Spear	Moss Adams
Oregon State	\$979,339,218	Richard Hein	Bonnie Humphrey-Anderson	Doeren Mayhew
First Community	\$897,823,591	David Elmer	Renee Nelson	Moss Adams

Rivermark Community	\$720,369,986	Scott Burgess	Nick Hodson	Moss Adams
MaPS	\$551,478,034	Mark Zook	Kevin Cole	Doeren Mayhew
Oregonians	\$299,972,009	Chuck Garner		Other
Clackamas Community	\$281,848,486	Mary Greco		Moss Adams
Central Willamette Community	\$244,147,454	Stacie Wyss-Schoenborn	Jeff Christman	Moss Adams
NW Priority	\$233,171,971	Mark Turnham	Julianne Garren	Other
Mid Oregon	\$217,743,276	Bill Anderson	Maureen Rogers	Jones & Roth
Wauna	\$197,366,423	Robert Blumberg	David Merrell	CliftonLarsonAllen, LLP
Consolidated	\$193,952,101	Larry Ellifritz	Jenifer Phillips	Other
St. Helens Community	\$189,606,773	Brooke Van Vleet	Randy Goshow	Moss Adams
Cascade Community	\$184,080,167	Robert Dempsey	Jason Monroe	Jones & Roth

PENNSYLVANIA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	520	487	456	441
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	126	128	126	127

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
RKL	\$10,478,179,852	25.2%	25	5.7%
Doeren Mayhew	\$6,843,268,196	16.5%	5	1.1%
CliftonLarsonAllen, LLP	\$6,637,248,446	16.0%	8	1.8%
RSM US, LLP	\$4,487,443,051	10.8%	1	0.2%
Padden, Guerrini & Associates	\$3,142,723,294	7.6%	24	5.4%
Carver and Associates	\$882,900,850	2.1%	26	5.9%
League Services	\$568,793,349	1.4%	15	3.4%
Nearman, Maynard, Vallez, CPAs	\$230,416,598	0.6%	1	0.2%
Long, Mulhearn and Criste, PC	\$104,890,811	0.3%	1	0.2%
Young, Oakes, Brown & Co..	\$73,394,163	0.2%	1	0.2%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Pennsylvania State Employees	\$4,487,443,051	Gregory Smith	Scott Rhoads	RSM US, LLP
Police And Fire	\$4,368,287,632	John LaRosa	Jeffrey Salamone	CliftonLarsonAllen, LLP
Members 1st	\$3,013,725,681	Bob Marquette	Steve Murray	Doeren Mayhew
Citadel	\$2,433,630,022	Jeff March	Maria Steffy	RKL
TruMark Financial	\$1,711,377,325	Rick Stipa	Vince Market	Doeren Mayhew
American Heritage	\$1,643,797,102	Bruce Foulke	Brian Schmitt	RKL
Utilities Employees	\$1,118,709,337	Patricia Zyma	Bret Krevolin	RKL
Clearview	\$986,247,357	Mark Brennan	Tom Garver	Doeren Mayhew
Philadelphia	\$964,139,990	Jim McAneney	Dennis Caniz	Other
Franklin Mint	\$917,249,106	John Unangst	Michael Magnavita	RKL
Freedom	\$683,505,702	John King	Raymond Kilargis	RKL
Sb1	\$607,792,910	Robert Werner	Joe Connors	Doeren Mayhew
First Commonwealth	\$599,619,317	Jo Ann Broderick	Alan Musselman	CliftonLarsonAllen, LLP
APCI	\$529,279,374	Richard Fehr	Gina Fili	RKL
Patriot	\$524,124,923	Brad Warner	Fred Ryerse	Doeren Mayhew
Merck Sharp & Dohme	\$502,934,240	David Whitehead	Dana DeFilippis	CliftonLarsonAllen, LLP
Sun East	\$496,695,783	Mike Kaczinski	Renee Chico	RKL
Diamond	\$491,959,997	John Faust	Barbara Mitchell	RKL
People First	\$482,267,362	Jeff Albert	Cathie Jones	RKL
Erie	\$438,993,396	Brian Waugaman	Fred Tonty	CliftonLarsonAllen, LLP

RHODE ISLAND

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	23	21	21	21
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	14	13	12	12

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Wolf & Company, PC	\$3,380,405,240	62.3%	2	9.5%
Whittlesey & Hadley, PC	\$234,667,911	4.3%	1	4.8%
Robert Anderson & Co.	\$95,149,706	1.8%	2	9.5%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Pawtucket	\$1,798,038,772	George Charette	Valerie Pimenta	Wolf & Company, PC
Navigant	\$1,582,366,468	Gary Furtado	Daniel O'Brien	Wolf & Company, PC
Greenwood	\$427,433,501	Jim Irving	Joseph Lajoie	Other

TOP AUDIT FIRMS RANKED BY MARKET SHARE

People's	\$422,064,972	Ellen Ford	John Knierim	Other
Rhode Island	\$257,135,382	David Suvall	Dana Taglianetti	Other
Coventry	\$246,807,540	David Root	Ronald J. Fabas	Other
Westerly Community	\$234,667,911	Stephen White	Robert Falso	Whittlesey & Hadley, PC
Wave	\$105,881,155	Paul Archambault	Richard Walker	Other
Dexter	\$96,720,359	Stephen Angell	Paul Brousseau	Other
Cranston Municipal Employees	\$56,072,621	Dennis J. Crawley		Other
Blackstone River	\$50,659,741	James Wood	Linda Kahnke	Robert Anderson & Co.
Postal Government Employees	\$44,489,965	Kenneth Poyton		Robert Anderson & Co.
Alliance Blackstone Valley	\$35,129,771	Robert DeSilva		Other
Community & Teachers	\$24,294,517	Kenneth Saunders		Other
Kent County Memorial Hospital Emp.	\$13,586,533	Eugene Leco		Other
Woodlawn	\$13,137,406	Ronald Thibaudeau		Other
Cumberland Municipal Employees	\$7,800,765	Holly Ayick		Other
Postal Employees Regional	\$6,288,141	Charlene LaPlante		Other
Pawtucket Municipal Employees	\$3,958,806	William D Mulholland		Other
Coventry Teachers	\$2,840,191	Kenneth Wilkins		Other

SOUTH CAROLINA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	75	71	70	69
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	30	30	33	33

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Doeren Mayhew	\$5,579,845,327	45.5%	11	15.9%
Nearman, Maynard, Vallez, CPAs	\$2,422,210,266	19.8%	4	5.8%
CliftonLarsonAllen, LLP	\$2,380,373,488	19.4%	2	2.9%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$1,702,564,332	13.9%	38	55.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Founders	\$1,859,832,538	Bruce Brumfield	Tony Gilreath	CliftonLarsonAllen, LLP
South Carolina	\$1,424,868,878	Scott Woods	Joe Grech	Doeren Mayhew
Sharonview	\$1,184,650,723	Bill Partin	Steve Smith	Doeren Mayhew
SAFE	\$964,902,834	Beverly Gagne	Debbie Jordan	Doeren Mayhew
AllSouth	\$734,279,648	Bill Koehler	Lisa Privette	Nearman, Maynard, Vallez, CPAs
SRP	\$732,734,811	Harry Gunsallus	Woody Schuler	Doeren Mayhew
Palmetto Citizens	\$692,293,622	Nick Wodogaza	Michael Beam	Nearman, Maynard, Vallez, CPAs
SC State	\$677,564,419	Rick Hammond	Buck Holland	Nearman, Maynard, Vallez, CPAs
Heritage Trust	\$520,540,950	Jim McDaniel		CliftonLarsonAllen, LLP
Family Trust	\$398,592,477	Lee Gardner		Doeren Mayhew
SC Telco	\$318,072,577	Steve Harkins	Toni Davisson	Nearman, Maynard, Vallez, CPAs
CPM	\$277,417,334	James Gergen	Rhonda L. Elvington	Doeren Mayhew
Carolina Trust	\$208,392,276	Jerry Miller	Tim Vogel	Doeren Mayhew
Greenville	\$195,318,424	Paul Hughes	Doris Culp	Cantey, Tiller, Pierce and Green, CPAs, LLP
MTC	\$158,456,539	Bill Love	Kimberly Witt	Doeren Mayhew
SPC	\$143,793,724	Bill Varn		Cantey, Tiller, Pierce and Green, CPAs, LLP
Arrowpointe	\$142,923,548	Tim Lyda	Monica Wallace	Cantey, Tiller, Pierce and Green, CPAs, LLP
Mid Carolina	\$111,344,915	Scott Conley	Scott Conley	Cantey, Tiller, Pierce and Green, CPAs, LLP
Carolina Foothills	\$96,756,552	Scott Weaver	Amanda Peden	Doeren Mayhew
Georgetown Kraft	\$93,744,376	David Graham	Kevin Owens	Cantey, Tiller, Pierce and Green, CPAs, LLP

SOUTH DAKOTA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	46	42	42	40
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	14	15	15	14

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$1,313,937,285	44.8%	2	5.0%
RSM US, LLP	\$282,481,382	9.6%	1	2.4%
Petersen & Associates	\$162,940,352	5.6%	2	4.8%
Eide Bailly	\$148,965,767	5.1%	2	2.4%
Gardiner Thomsen	\$19,344,751	0.7%	1	2.4%
Harrington & Associates, Ltd.	\$13,639,945	0.5%	1	2.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Black Hills	\$1,073,687,030	Roger Heacock	Jarrod Reisner	CliftonLarsonAllen, LLP
Dakotaland	\$282,481,382	Dan Cumbee	Ryan Goehner	RSM US, LLP
Sioux Falls	\$240,250,255	Fran Sommerfeld	Brenda Deboer	CliftonLarsonAllen, LLP
Service First	\$140,360,456	Travis Kasten	Jay Kruse	Petersen & Associates
Aberdeen	\$121,724,322	Robert Goscicki		Other
Highmark	\$110,243,803	John Carlson	Cindy Griffin	Other
Sentinel	\$107,288,179	Nancy Ellwein		Other
Sioux Empire	\$97,607,718	Jeff Jorgensen	Patrick Gross	Eide Bailly
Voyage	\$83,027,221	Darla Erb		Other
Northern Hills	\$79,584,694	Floyd Rummell		Other
Services Center	\$56,531,735	Dave Wright		Other
Med5	\$55,618,773	Pamela Brown-Graff		Other
Dakota Plains	\$51,358,049	Peter Butterfield	Tonya Jensen	Eide Bailly
Healthcare Plus	\$47,873,130	Guy Trenhaile		Other
Norstar	\$36,360,166	Jane Duerre		Other
East River	\$29,619,053	Mechelle Johnson	Mechelle Johnson	Other
M-O	\$25,253,545	Gail Broer		Other
Good Samaritan	\$23,656,558	Michael Gardner		Other
Dakota Star	\$22,579,896	Kelli Wold		Petersen & Associates
Oahe	\$21,321,689	Dawn VanAsh		Other

TENNESSEE

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	174	160	151	149
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	51	57	59	62

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Nearman, Maynard, Vallez, CPAs	\$5,130,425,742	25.2%	7	4.7%
Moss Adams	\$3,260,257,025	16.0%	1	0.7%
Reynolds Bone & Griesbeck	\$2,576,534,760	12.6%	11	7.4%
Hiram H. Hollifield	\$2,413,938,587	11.8%	85	57.0%
Doeren Mayhew	\$1,845,775,193	9.1%	1	0.7%
Crowe Horwath	\$291,691,505	1.4%	1	0.7%
G David Edwards, CPA	\$215,813,775	1.1%	7	4.7%
Mauldin & Jenkins	\$64,384,318	0.3%	1	0.7%
Alexander Thompson Arnold	\$23,445,758	0.1%	1	0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Eastman	\$3,260,257,025	Olan Jones	David Atkinson	Moss Adams
Ascend	\$1,845,775,193	Caren Gabriel	Sandra Gregory	Doeren Mayhew
ORNL	\$1,728,961,403	Colin Anderson	Alex Mendes	Nearman, Maynard, Vallez, CPAs
Knoxville TVA Employees	\$1,505,037,471	Glenn Siler	Shannon York	Nearman, Maynard, Vallez, CPAs
Tennessee Valley	\$1,150,019,070	Todd Fortner	Brant Caldwell	Other
Y-12	\$929,592,278	Mark Ziegler	John Stegner	Nearman, Maynard, Vallez, CPAs
Orion	\$595,214,833	Daniel Weickenand	Jason Lee	Reynolds Bone & Griesbeck
Fortera	\$507,700,398	Tom Kane	Matt Rhead	Nearman, Maynard, Vallez, CPAs
First South Financial	\$502,781,026	Craig Esrael	George Lumm	Reynolds Bone & Griesbeck
Enrichment	\$422,849,310	Craig Peters		Other
FEDEX Employees Credit Association	\$414,179,389	Tara Burton	Ron Walker	Reynolds Bone & Griesbeck
Southeast Financial	\$382,008,640	John Jacoway	Christina Adkison	Other
Consumer	\$369,968,724	Sam Miller	Becca Montgomery	Other
Comtrust	\$358,297,934	Johnny Phillips	Ken Hall	Other
The Tennessee	\$292,421,074	Mike Martin	Jonathan Chilson	Other
Cornerstone Financial	\$291,691,505	Hank Flury	Joe Spivey	Crowe Horwath
Leaders	\$270,839,235	Todd Swims	Seth Rudd	Reynolds Bone & Griesbeck
Memphis City Employees	\$254,950,801	Ken Swann		Reynolds Bone & Griesbeck
UT	\$239,724,170	Debbie Jones	Lisa Rodgers	Other
Old Hickory	\$227,213,266	Bonnette A. Dawson	Amy Harris	Nearman, Maynard, Vallez, CPAs

TEXAS				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	533	506	490	478
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	198	202	202	203

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$21,702,072,089	23.9%	27	5.6%
Doeren Mayhew	\$17,637,472,808	19.4%	23	4.8%
RSM US, LLP	\$7,960,853,102	8.8%	21	4.4%
BKD, LLP	\$7,711,605,450	8.5%	3	0.6%
Nearman, Maynard, Vallez, CPAs	\$7,302,802,648	8.0%	13	2.7%
Padgett, Stratemann & Co., LLP	\$4,420,727,091	4.9%	3	0.6%
League Services	\$2,408,535,280	2.7%	43	9.0%
Hutto & Carver, PA	\$1,390,474,965	1.5%	2	0.4%
Connor, McMillon, Mitchell & Shennum, PLLC	\$948,290,780	1.0%	2	0.4%
Bolinger, Segars, Gilbert & Moss	\$910,984,683	1.0%	8	1.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Security Service	\$9,237,936,319	Jim Laffoon	Stephen Schott	CliftonLarsonAllen, LLP
Randolph-Brooks	\$6,991,325,903	Chris O'Connor	Robert Zearfoss	BKD, LLP
American Airlines	\$5,961,680,116	Angie Owens	Sean Gaven	RSM US, LLP
San Antonio	\$2,801,772,675	Steve Hennigan	Eric Malagamba	Padgett, Stratemann & Co., LLP
TDECU	\$2,773,770,497	Stephanie Sherrodd	Rhonda Kleinecke	Doeren Mayhew
Navy Army Community	\$2,361,365,208	Sarah O'Brien	Carrie Rice	CliftonLarsonAllen, LLP
GECU	\$2,306,260,086	Crystal Long	David Solis	Other
University	\$1,947,497,751	Tony Budet	Yung Tran	Doeren Mayhew
JSC	\$1,912,016,776	Michael Brown	Debra Reeder	Doeren Mayhew
EECU	\$1,819,385,167	Lonnie Nicholson	Bradley Schone	Doeren Mayhew
Texans	\$1,445,267,460	Kevin Durrance		Nearman, Maynard, Vallez, CPAs
Austin Telco	\$1,353,081,886	James Poplin	Robert Hernandez	CliftonLarsonAllen, LLP
Credit Union of Texas	\$1,284,744,882	John Lederer	Karen Miracle	Doeren Mayhew
Advancial	\$1,251,539,073	Brent Sheffield	Andy Tomalin	Nearman, Maynard, Vallez, CPAs
A+	\$1,220,477,610	Kerry Parker	Dennis Loftis	CliftonLarsonAllen, LLP
First Community	\$1,151,381,824	Ron Downing	Keith Domingue	Doeren Mayhew
Firstmark	\$1,025,570,229	Nathanael Tarwasokono	Andrew Apple	Padgett, Stratemann & Co., LLP
FirstLight	\$912,419,050	Karl Murphy		CliftonLarsonAllen, LLP
Texas Trust	\$910,891,825	Jim Minge	David Pickney	Doeren Mayhew
United Heritage	\$865,609,481	Buddy Schroeder		PMB Helin Donovan

UTAH				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	86	75	72	70
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	28	26	26	26

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Deloitte & Touche	\$9,100,047,187	45.4%	4	5.7%
Moss Adams	\$7,016,011,802	35.0%	4	5.7%
Tanner & Co.	\$723,542,017	3.6%	1	1.4%
League Services	\$620,786,639	3.1%	7	10.0%
Eide Bailly	\$274,539,466	1.4%	1	1.4%
CliftonLarsonAllen, LLP	\$269,006,214	1.3%	1	1.4%
Ferrin & Company, LLC	\$142,900,328	0.7%	2	2.9%
Wipfli, LLP	\$35,661,195	0.2%	1	1.4%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
America First	\$7,181,010,913	John Lund	Rex Rollo	Deloitte & Touche
Mountain America	\$5,077,886,756	Sterling Nielsen	Chad Curtis	Moss Adams
Goldenwest	\$1,129,059,339	Kerry Wahlen	Darren Godfrey	Deloitte & Touche
Utah Community	\$1,053,290,390	Jeff Sermon	Ratna Lingam	Moss Adams
University First	\$771,648,902	Jack Buttars	James Prince	Deloitte & Touche
Cyprus	\$723,542,017	Todd Adamson	Eric Figgins	Tanner & Co.
Utah Power	\$565,064,601	Dennis Hymas	Russell Payne	Other
Deseret First	\$505,500,402	Shane London	Derrick Petersen	Moss Adams
Granite	\$379,334,254	Lynn Kuehne	Paul Metcalf	Moss Adams
Wasatch Peaks	\$274,539,466	Blake Burrell		Eide Bailly

Utah First	\$269,006,214	Darin Moody		CliftonLarsonAllen, LLP
Jordan	\$239,808,642	Lindsey Merritt		League Services
American United Family Of Credit Unions	\$173,116,174	Michelle Thorne	Jack Creager	Other
Alpine	\$166,625,247	Paul Atkinson	Connie Ewing	Other
Horizon Utah	\$125,883,621	Randy Gailey	Page Bennett	League Services
Transwest	\$121,550,284	Bret Higby	Matthew Rood	Other
Eastern Utah Community	\$113,138,398	Mike Milovich	Bruce Yost	Ferrin & Company, LLC
Box Elder County	\$105,700,705	Scott Webre	Marilyn Yoshida	League Services
Members First	\$104,183,993	Brad Barber	Darryn Hodgson	Other
Weber State	\$100,021,136	Vickie Van der Have	Brock Mortensen	Other

VERMONT

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	27	24	23	21
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	8	8	8	9

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$1,563,884,786	41.9%	2	9.5%
A. M. Peisch & Company, LLP	\$1,168,264,623	31.3%	7	33.3%
Doeren Mayhew	\$681,503,023	18.2%	1	4.8%
Robert Anderson & Co.	\$129,601,749	3.5%	5	23.8%
Wojeski & Co., CPAs, PC	\$108,712,102	2.9%	1	4.8%
RSM US, LLP	\$36,497,082	1.0%	1	4.8%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
New England	\$1,105,558,072	John Dwyer	Sue Leonard	CliftonLarsonAllen, LLP
Vermont State Employees	\$681,503,023	Robert Miller	Terence Field	Doeren Mayhew
NorthCountry	\$484,525,437	Bob Morgan	Lisa Huyer	A. M. Peisch & Company, LLP
Vermont	\$458,326,714	Bernard Isabelle	Jean Giard	CliftonLarsonAllen, LLP
Heritage Family	\$391,271,615	Matthew Levandowski	Ed Eno	A. M. Peisch & Company, LLP
One	\$139,096,245	Jerry Cross	Brett Smith	A. M. Peisch & Company, LLP
Members Advantage Community	\$108,712,102	Sean Gammon		Wojeski & Co., CPAs, PC
River Valley	\$90,428,833	Jeffrey Morse		A. M. Peisch & Company, LLP
Green Mountain	\$40,936,501	Robert J Lake		Robert Anderson & Co.
Credit Union of Vermont	\$38,520,657	Brian Fogg		Robert Anderson & Co.
Granite Hills	\$37,480,578	Susan Poczobut	Allan Taylor	A. M. Peisch & Company, LLP
Opportunities	\$36,497,082	Cheryl Fatnassi	Timothy Kranz	RSM US, LLP
White River	\$33,983,577	Wanda Dunham		Other
Vermont VA	\$24,118,765	Michael Shuman		Robert Anderson & Co.
Northern Lights	\$19,647,296	Rita St. Arnauld	Rita St. Arnauld	A. M. Peisch & Company, LLP
Members 1st	\$15,247,831	Evelyn Sirois		Robert Anderson & Co.
Central Vermont Medical Center Inc.	\$10,777,995	Susana Williams		Robert Anderson & Co.
Windsor County South	\$8,454,921	Rose Thow		Other
Orlex Government Employees	\$5,814,619	Judy Jenne		A. M. Peisch & Company, LLP
Northeast Schools And Hospital	\$4,255,818	Linn Elko		Other

VIRGINIA

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	186	165	155	145
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	71	68	67	67

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Pricewaterhouse Coopers	\$73,279,078,865	60.2%	1	0.7%
Grant Thornton	\$19,460,442,369	16.0%	1	0.7%
Doeren Mayhew	\$10,570,668,237	8.7%	12	8.3%
CliftonLarsonAllen, LLP	\$10,013,030,264	8.2%	17	11.7%
Nearman, Maynard, Vallez, CPAs	\$3,927,270,151	3.2%	10	6.9%
Robert L. Mann, CPA	\$1,526,108,903	1.3%	20	13.8%
Brown Edwards & Company	\$1,392,795,234	1.1%	15	10.3%
Deleon & Stang	\$119,845,421	0.1%	4	2.8%
League Services	\$75,269,845	0.1%	2	1.4%
Cherry Bekaert, LLP	\$63,572,261	0.1%	1	0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Navy	\$73,279,078,865	Cutler Dawson	Lauren Lloyd	Pricewaterhouse Coopers

TOP AUDIT FIRMS RANKED BY MARKET SHARE

Pentagon	\$19,460,442,369	James Schenck	Denise McGlone	Grant Thornton
Northwest	\$3,093,778,820	Chris McDonald	Joanna Oliva	Doeren Mayhew
Virginia	\$2,920,248,809	Chris Shockley	Bob Warren	CliftonLarsonAllen, LLP
Chartway	\$2,150,110,888	Brian Schools	Paul Annunziata	CliftonLarsonAllen, LLP
Langley	\$2,113,710,232	Tom Ryan	Ingo Huemer	CliftonLarsonAllen, LLP
Apple	\$2,093,200,255	Larry Kelly	Christopher Cooper	Doeren Mayhew
State Department	\$1,702,243,428	Jan Roche	Randy McClintock	Doeren Mayhew
BayPort	\$1,448,702,849	George Dudley	Stanley Leicester	Nearman, Maynard, Vallez, CPAs
Dupont Community	\$1,020,446,626	Gerald Hershey	Steve Pittman	CliftonLarsonAllen, LLP
Member One	\$761,808,646	Frank Carter	Alan Wade	Nearman, Maynard, Vallez, CPAs
University of VA Community	\$742,759,187	Alison DeTuncq	Pamela Turner	Doeren Mayhew
Justice	\$667,543,914	Peter Sainato	Terry Bishop	Doeren Mayhew
1st Advantage	\$623,682,712	Paul Muse	Connie Forbes	Nearman, Maynard, Vallez, CPAs
United States Senate	\$591,301,612	Susan Enis	Dennis Will	Doeren Mayhew
ABNB	\$513,708,889	Carl Ratcliff	Anthony Duncan	CliftonLarsonAllen, LLP
N R L	\$451,231,645	Linda Powell	Linda Powell	Doeren Mayhew
Freedom First	\$398,525,301	Paul Phillips	Keith Rickoff	Nearman, Maynard, Vallez, CPAs
Call	\$357,917,675	Roger Ball	George Kite	Robert L. Mann, CPA
NSWC	\$335,697,001	Bruce Six		Robert L. Mann, CPA

WASHINGTON				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	109	106	101	95
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	65	64	63	62

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Moss Adams	\$33,133,431,799	76.8%	31	32.6%
CliftonLarsonAllen, LLP	\$5,092,176,946	11.8%	6	6.3%
Doeren Mayhew	\$951,973,876	2.2%	3	3.2%
Richards & Associates	\$274,651,972	0.6%	1	1.1%
RSM US, LLP	\$128,788,034	0.3%	3	3.2%
Shannon & Associates, LLP	\$49,687,829	0.1%	1	1.1%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
BECU	\$14,471,060,884	Benson Porter	Kathy Elser	Moss Adams
WSECU	\$2,399,115,293	Kevin Foster-Keddie	Randy Gunderson	Moss Adams
Spokane Teachers	\$2,217,961,422	Thomas Johnson	Lindsey Myhre	Moss Adams
Gesa	\$1,594,334,832	Don Miller	Richard Waddle	CliftonLarsonAllen, LLP
Numerica	\$1,585,885,956	Carla Altepeter	Cindy Leaver	Moss Adams
Hapo Community	\$1,361,141,867	David Schulz	John Schnellbach	Moss Adams
Sound	\$1,256,874,192	Don Clark	Troy Garry	Moss Adams
Whatcom Educational	\$1,224,257,012	Jennifer Kutcher	Brandon Hahnel	CliftonLarsonAllen, LLP
Harborstone	\$1,148,072,480	Phil Jones	Laurie Leno	Moss Adams
Columbia	\$1,131,997,171	Steve Kenny	Ron Dobyms	CliftonLarsonAllen, LLP
Inspirus	\$1,102,656,652	Scott Adkins		Moss Adams
TwinStar	\$1,048,488,925	Jeff Kennedy	Kim Peterson	CliftonLarsonAllen, LLP
Kitsap	\$1,039,999,676	Elliot Gregg	Scott Henderson	Moss Adams
Fibre	\$934,788,651	Larry Hoff	Ryan Sullivan	Moss Adams
iQ	\$821,599,598	Roger Michaelis	DeWayne Ledbetter	Moss Adams
Horizon	\$819,694,390	Jeff Adams	Debbie Parelius	Other
Seattle Metropolitan	\$664,342,845	Richard Romero	Jason Elliott	Moss Adams
Red Canoe	\$651,983,288	David Spaulding	Rich Wilson	Moss Adams
Solarity	\$640,997,250	Mina Worthington	Matt Russell	Doeren Mayhew
America's	\$522,901,486	Kenneth Leonard	Debra Hodous	Other

WEST VIRGINIA				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	102	95	90	90
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	17	18	20	20

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
League Services	\$832,782,642	24.2%	13	14.4%
Lillie & Company	\$636,413,464	18.5%	3	3.3%
GBQ Partners, LLC	\$319,795,778	9.3%	1	1.1%
Schmidt & Associates	\$77,772,585	2.3%	2	2.2%

Petersen & Associates \$979,585,116 28.5% 8 8.9%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
First Choice America Community	\$418,018,252	Scott Winwood	John C. Peterman	Other
Bayer Heritage	\$397,748,229	Robert Burrow	Ron Rush	Lillie & Company
Fairmont	\$319,795,778	Walter Osborne	Debra Droppedman	GBQ Partners, LLC
Pioneer West Virginia	\$196,055,328	Dan McGowan	Dan McGowan	Lillie & Company
Star USA	\$157,368,628	Daniel Smithson	Daniel Smithson	Other
West Virginia	\$148,773,379	Nick Arvon	Vicki Pauley	League Services
West Virginia Central	\$146,623,985	Michael Tucker		League Services
Peoples	\$87,652,811	Lois Nogoda		League Services
Members Choice WV	\$84,127,644	Stephanie Ripptoe	Doris Cunningham	Other
The United	\$82,222,425	Edgar Cosner	Michael Sengewalt	League Services
Universal	\$80,150,148	Chuck Robateau	Chuck Robateau	League Services
One Community	\$72,219,690	Randall W. Brooks	Vivian Carez	Schmidt & Associates
CAMC	\$61,840,823	Ashley Meek	Doug Robinson	Other
The State	\$61,733,820	Brent Gray	Chris Mallory	Other
First Priority	\$54,793,013	Krista Christian	Lee Graham	League Services
Long Reach	\$49,146,619	Steven Reed		League Services
167th TFR	\$47,063,401	Lynn Haynes		Other
Strip Steel Community	\$43,608,845	Sandra Yocum		League Services
Morgantown A E S	\$42,609,907	David Rice	Michelle Reynolds	Lillie & Company
WV National Guard	\$42,148,428	Kelly Hill		Other

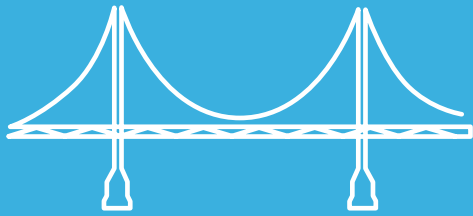
WISCONSIN

	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	201	174	163	153
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	76	74	71	73

TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
CliftonLarsonAllen, LLP	\$10,825,025,468	35.6%	22	14.4%
Wipfli, LLP	\$7,171,750,800	23.6%	25	16.3%
Hawkins Ash, CPAs	\$3,429,650,781	11.3%	15	9.8%
Crowe Horwath	\$2,076,988,387	6.8%	1	0.7%
Moss Adams	\$1,711,373,152	5.6%	1	0.7%
RSM US, LLP	\$128,231,202	0.4%	1	0.7%
BKD, LLP	\$21,487,141	0.1%	1	0.7%

LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Landmark	\$2,883,592,699	Jay Magulski	Dave Powers	Other
Summit	\$2,388,643,118	Kim Sponem	Keith Peterson	CliftonLarsonAllen, LLP
Community First	\$2,345,139,136	Catherine Tierney	Mary Sullivan	CliftonLarsonAllen, LLP
University Of Wisconsin	\$2,076,988,387	Paul Kundert	Brad McClain	Crowe Horwath
Royal	\$1,711,373,152	Rudy Pereira	Jon Hehli	Moss Adams
Educators	\$1,567,686,503	Eugene Szymczak	Kurt Johnson	Wipfli, LLP
Connexus	\$1,319,357,085	J. David Christenson	Daryl Gessler	CliftonLarsonAllen, LLP
Covantage	\$1,248,405,253	Brian Prunty	Douglas Anderson	CliftonLarsonAllen, LLP
Capital	\$1,142,720,052	Thomas Young	Karen Carew	Hawkins Ash, CPAs
Altra	\$1,142,256,066	Jack Peplinski	Mary Isaacs	CliftonLarsonAllen, LLP
Fox Communities	\$1,129,782,227	Greg Hilbert	Bruce Kotarek	Wipfli, LLP
Westconsin	\$1,023,470,919	Lora Benrud	Jerilyn Kinderman	Wipfli, LLP
Verve, a	\$739,778,468	Kevin Ralofsky	David Mann	Hawkins Ash, CPAs
Marine	\$625,381,685	Shawn Hanson	Adam Keer	CliftonLarsonAllen, LLP
Thrivent	\$476,220,214	Todd Sipe		Wipfli, LLP
Westby Co-op	\$422,911,113	Kevin Hauser	John Rudie	Wipfli, LLP
Blackhawk Community	\$419,195,213	Sherri Stumpf	Matt Wohlers	Wipfli, LLP
Superior Choice	\$331,111,225	Gary Elliott	Peter Koskinen	Hawkins Ash, CPAs
Kohler	\$307,250,775	Anthony Klockow	John Ehmann	Wipfli, LLP
Heritage	\$291,632,991	Robert Lestina	Alan Zimprich	Wipfli, LLP

WYOMING				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	29	29	29	29
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	11	13	14	15
TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Petersen & Associates	\$979,585,116	37.8%	8	27.6%
CliftonLarsonAllen, LLP	\$595,513,429	23.0%	1	3.4%
Holben Hay Lake Balzer, LLC	\$237,056,293	9.2%	2	6.8%
RSM US, LLP	\$147,422,413	5.7%	2	6.9%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Blue	\$595,513,429	Stephanie Teubner	Kim Alexander	CliftonLarsonAllen, LLP
Meridian Trust	\$320,657,630	Kim Withers	Joani Hafner	Petersen & Associates
UniWyo	\$271,815,059	Larry Knopp	David Hansen	Petersen & Associates
WYHY	\$206,122,931	William Willingham III	Cynthia Patras	Petersen & Associates
Trona Valley Community	\$171,230,184	Jeremy Gibson	Scott Sager	Other
Western Vista	\$138,870,669	John Balsar		Holben Hay Lake Balzer, LLC
Reliant	\$116,868,140	Steve Higginson	Brandon Smith	Other
Atlantic City	\$115,295,047	Brian Rohrbacher	Karen Nipper	Other
Sunlight	\$106,089,452	Cindy Bennett		RSM US, LLP
Campco	\$98,185,624	Kurt Thelen	Marie Coleman	Holben Hay Lake Balzer, LLC
First Education	\$52,311,170	James Yates	James Yates	Petersen & Associates
A.C.P.E.	\$44,881,433	Marcia Dent	Marcia Dent	Other
Laramie Plains Community	\$43,901,462	Tyler Valentine		Other
Unified People's	\$43,415,596	Camille Shillenn		Petersen & Associates
Sheridan Community	\$41,332,961	Todd Hilling		RSM US, LLP
River-Rail Community	\$36,068,639	Vickie Nelson		Petersen & Associates
Wyo Central	\$30,334,925	Janeice Lynch		Other
First Cheyenne	\$27,639,067	Bill Helms		Petersen & Associates
Greater Wyoming	\$24,679,902	Elizabeth Stetz		Other
Cheyenne-laramie County Employees	\$21,555,024	Terri McLees		Petersen & Associates
US TERRITORIES				
	2012	2013	2014	2015
NUMBER OF CREDIT UNIONS	19	19	19	18
NUMBER OF CREDIT UNIONS \$40M+ IN ASSETS	6	6	6	6
TOP CPA FIRMS BY MARKET SHARE	TOTAL CU CLIENT ASSETS	MARKET SHARE	NUMBER OF CU CLIENTS	MARKET SHARE
Ewart & Associates	\$100,654,144	7.9%	6	33.3%
LARGEST 20* CREDIT UNIONS	ASSETS	CEO	CFO	AUDITOR
Coast360	\$343,746,078	Gener Deliquina		Other
Community First Guam	\$110,194,521	Gerard Cruz	Scott Moylan	Other
Caribe	\$316,423,579	Jorge Vadell	Demarys Crespo	Other
VAPR	\$209,663,686	Angel Lorenzo	Liliana Mora	Other
Puerto Rico	\$131,287,892	Orlando Ramos	Sonya Dila	Other
Universal Coop	\$23,093,084	Bienvenido Guzman	Elba Gonzalez	Other
Borinquen Community	\$17,962,132	Sylvia Ramirez		Other
Borinquen Sur	\$10,195,399	Mario Nieves	Alnery Pujals	Other
Philcore	\$5,351,103	Enrique Rivera		Other
Glamour Community	\$2,949,646	Elba Rodriguez		Other
Banco De Santander	\$2,761,618	Ernesto Santiago		Ewart & Associates
V. Suarez Employees	\$445,663	Luis Rivera		Other
Golmar	\$361,541	Ivan A Rodriguez		Other
St. Thomas	\$54,286,542	Keisha Prince		Ewart & Associates
Christiansted	\$21,167,237	Sandra Andrew		Ewart & Associates
Frederiksted	\$11,734,505	Patrice Canton		Ewart & Associates
Mid-Island	\$8,795,566	Barbara Jackson-McIntosh		Ewart & Associates
Vitelco Employees	\$1,908,676	Shadin Thomas		Ewart & Associates



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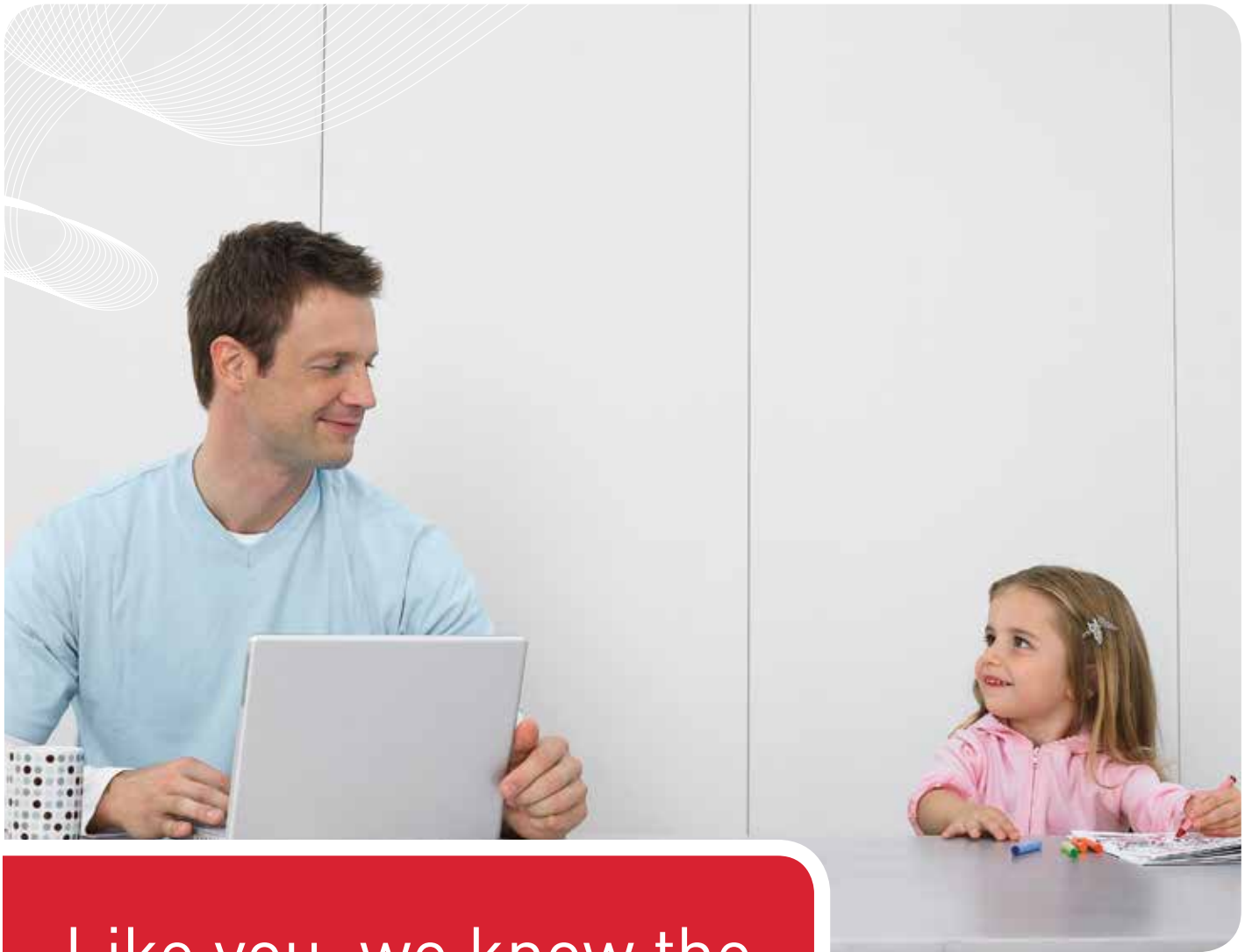
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