

## 2019 SUPPLIER MARKET SHARE GUIDE

# CREDIT UNION AUDITORS

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# 2019 SUPPLIER MARKET SHARE GUIDE: CREDIT UNION AUDITORS

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## THE RIGHT PARTNER FOR THE ROAD AHEAD

Welcome to the *2019 Market Share Guide: Credit Union Auditors*, published by Callahan & Associates. This is the only publication designed to help credit unions select a CPA firm that understands the specific needs and values of a cooperative institution in a modern financial landscape.

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.

Looking forward, credit unions will be presented with significant challenges in the coming years from further changes to the regulatory landscape to new accounting standards expected to raise reserves and concern alike, making it crucial for credit unions to select the right partner to help guide them on the journey ahead. That partner must help the C-suite focus on what matters most — maintaining a safe and sound financial institution that serves the best interests of the credit union's member-owners.

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

“ Looking forward, credit unions will be presented with significant challenges in the coming years from further changes to the regulatory landscape to new accounting standards expected to raise reserves and concern alike. ”

Callahan & Associates gathers the data in this publication from CPA firms nationwide and then secondarily validates it as needed with the credit unions themselves.

In addition to insights provided by the Callahan team, this year's guide features content from three of the leading audit firms in the country: CLA, Moss Adams, and TWHC. These partner perspectives cover a range of important topics, from vendor management to agile auditing.



**CELESTE KARWAN**

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Let the *2019 Market Share Guide: Credit Union Auditors* help you find the best auditor available for your institution — not only for technology and security-related concerns but also across all corners of the ever-expanding risk universe in which the industry now operates.

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



# VANTAGE POINT

*Look to the premier provider of audit services  
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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.

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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, boilerplate recommendations that are not specific to your credit union.

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# CPA FIRMS' CLIENT PROFILE TRACKS THE INDUSTRY THEY AUDIT

*Who's new to the ranking tables, which auditors are moving up the leader boards, and what does market share by region look like?*

BY CELESTE KARWAN

The number of credit unions across the country declined in the past year, continuing a long-standing trend driven by consolidation and closure, and so have the client lists of the accounting firms that serve those member-owned cooperatives.

Of course, credit union membership and assets have meanwhile grown, and that is also reflected in the results you'll find in this year's market share guide for auditors. To wit, the number of credit unions sized \$40 million and above in assets declined from 2,579 in 2018 to 2,574 in 2019. The average assets for that same group? That grew from \$540.1 million in 2018 to \$577.1 million in 2019.

Consolidation also has affected the ranks of auditors. Since last year, Michigan-based Financial Standards Group has been split into two entities: Financial Standards Group, Inc., which performs only supervisory committee annual audits, and Financial Standards Group, CPA, LLC, which does only annual opinion audits. The former has credit union clients across eight states, and of these states, their presence is greatest in Kentucky and Mississippi where their market share in terms of total number of credit union clients is 58.7% and 66.2%, respectively.

As for market movers, Wipfli, LLP's client count of credit unions of greater than \$40 million in assets grew the highest since last year as a result of the Wisconsin firm's merger with Macpage. Adding 26 clients to give it a total of 66 helped move Wipfli's ranking from number 12 last year to number five this year. While client count grew, Wipfli's average assets — defined as total assets/number of clients — declined from \$400,844,776 in 2018 to \$351,327,688 in 2019.

In terms of raw number of credit union clients of over \$40 million, Minneapolis-based CliftonLarsonAllen, LLP (CLA) continues to lead the way, this year with 260 for the nation's eighth-largest accountancy overall. That's a drop of one credit union client from last year. The decline in client count can be attributed to the Minnesota merger of Mill City Credit Union, a former CLA client with more than \$300 million in assets, into City & County Credit Union, an existing CLA client.

Doeren Mayhew maintained its second place ranking in the national market share of audit firms despite a decline in client count year over year, from 229 last year to 192 this year.

The average assets for the suburban Detroit accountancy did grow from \$722,551,968 in 2018 to \$817,021,290 in 2019.

Nearman, Maynard, Vallez, CPAs of Miami, FL, beat the trend by adding five clients to give it 135 in 2019 and ranks third place on the market share list, while Moss Adams, a Seattle, WA-based top 15 accounting firm, held fourth place in this year's list, with 94 credit union clients in the \$40 million and up class, down six from last year.

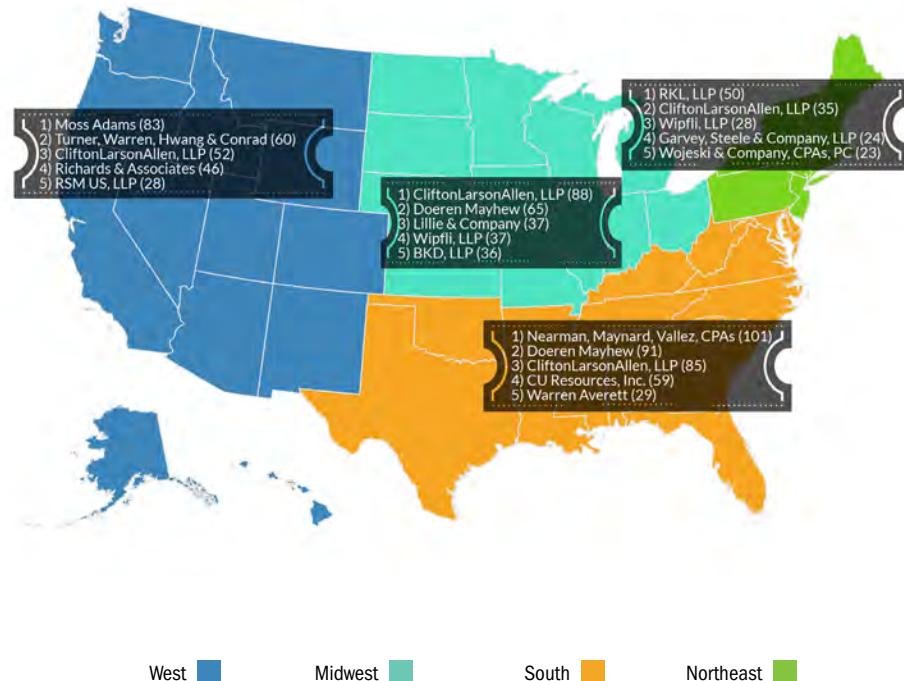
A new entry to the market share rankings this year is the Credit Union Audit & Compliance Group (CUACG), a subsidiary of LEVERAGE, an affiliate of the League of Southeastern Credit Unions in Birmingham, AL. CUACG, which serves only credit unions, ranked number 18 in national market share for credit unions sized greater than \$40 million in assets. This is especially impressive given that only 19.6% of their clients across five states have more than \$40 million in assets.

As for average client size, the leader there is Crowe, a Chicago-based national accounting firm whose 28 credit union clients in the \$40 million and up group averaged \$2.6 billion in assets. As you'll see in the table later in this book, Crowe leads the other audit firms in terms of largest average client size by a significant margin. Indeed, only six others have an average client size of more than \$1 billion.

For more detailed information on credit union auditor rankings, refer to the leader tables on pages 20-22, and 26. State-level data begins on page 29. Those pages contain the top CPA firms by market share and information on the largest credit unions in each state. ☰

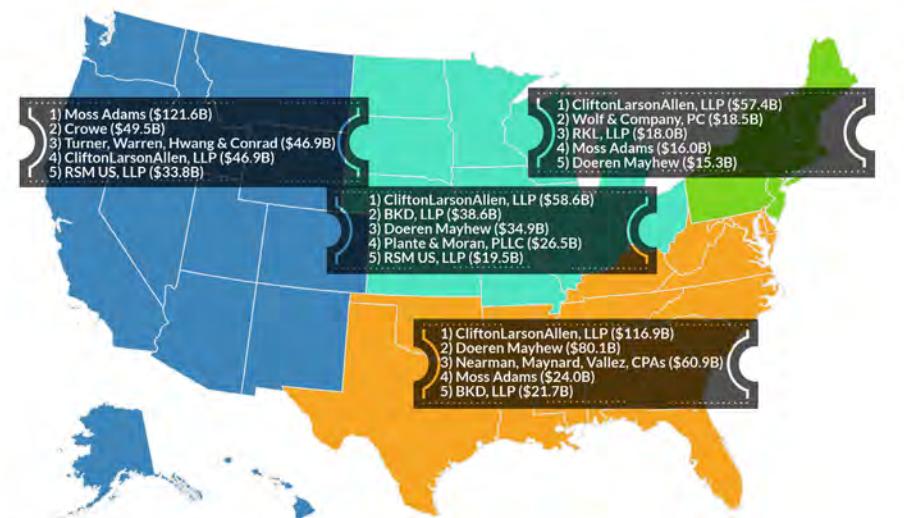
## CENSUS REGION MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS\*

FOR CREDIT UNIONS > \$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.19 | AUDIT DATA 07.01.18 – 06.30.19



## CENSUS REGION MARKET SHARE BY AGGREGATE ASSETS OF CREDIT UNION CLIENTS\*

FOR CREDIT UNIONS > \$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.19 | AUDIT DATA 07.01.18 – 06.30.19



SOURCE: CALLAHAN & ASSOCIATES

\*The auditors that appear in these maps have verified their client listings with Callahan & Associates in 2018 and 2019 and have more than one credit union client.

# THE GOOD, THE BAD, AND THE RESERVED

*The new CECL accounting standards are expected to raise reserves and concern alike, but there could be some upsides, too.*

BY MARC RAPPORT

Effective Jan. 1, 2023, the nation's credit unions will face what consensus holds is the biggest accounting change for financial institutions in decades.

That's when member-owned cooperatives will be required to adhere to the current expected credit loss (CECL) methodology introduced by the Financial Accounting Standards Board in 2016.

In a nutshell, CECL will require credit unions, and other lenders, to predict and account for expected losses over the life of a loan, instead of the current generally accepted accounting principles (GAAP) that require losses to occur before they're recognized on the books.



CHAD GARBER,  
PARTNER,  
BKD

The forward-looking approach was created to help shock-proof portfolios against the kind of credit losses that shook the economy after the financial crisis that began in 2007. But it also will have effects seen and unforeseen on how credit unions go about their business, stakeholders say.

While the new CECL guidance affects impairment models for multiple kinds of financial assets — trade receivables and debt securities to name two — the sea change for credit unions could be in reserving for loan losses. The impact? Opinions vary.

Although there are concerns that higher loan reserves could lead to widespread tightened lending, Moss Adams senior manager Chad Flaherty says, "I don't believe it will." He says it's "hypothetically possible" that a credit union with strong loan growth could have an allowance large enough to hit its capital hard, "but I don't know that many people are truly concerned about that."



CHAD FLAHERTY,  
SENIOR MANAGER,  
MOSSADAMS

Julie Renderos, executive vice president and chief financial officer at Suncoast Credit Union (\$9.9B, Tampa, FL), views it differently. "The CECL model requires holding substantially more in reserves than necessary, and the cost of the required resources to analyze data on a granular level will burden not-for-profit credit unions of all sizes," she says.

"This will result in a decline of credit availability and less return to consumers. These unintended consequences as a result of CECL will negatively impact our economy, which ultimately adversely impacts all consumers," Renderos says.

Then there's Chad Garber, a partner with the BKD accounting firm in Indianapolis, and chair of its credit union committee since 2013. "It's hard to tell how CECL will affect reserves in the long run," he says.

## Five Things To Do Now

Here are five CECL action items from Chad Garber, an Indianapolis-based CPA who heads up BKD's credit union committee:

- Establish a CECL committee.
- Educate your board of directors and relevant committees.
- Create a list of preliminary models to consider.
- Set a timetable for implementation.
- Monitor as SEC-overseen financial institutions implement CECL in the next six to nine months.

“ One of the overlooked benefits of CECL — it more directly allows the ability to build reserves in good times. If taken seriously, I think it can be leveraged into larger operational decisions such as loan performance and pricing, stress testing, and credit analytics. ”

— CHAD FLAHERTY, SENIOR MANAGER, MOSS ADAMS



JULIE RENDEROS,  
CHIEF FINANCIAL OFFICER AND  
EXECUTIVE VICE PRESIDENT,  
SUNCOAST CREDIT UNION

Garber adds, “The hope is that credit unions will feel free to build reserves before the problems start showing up in the form of charge-offs, which will be the same under CECL as they are now. In the short term, we expect to see some strains on resources — people and money — to implement this standard.”

That leads to another possible major effect at some credit unions: a reduction in net worth. The NCUA says its examiners will be aware of that when evaluating capital adequacy, and that a new ratio that shows the difference in net worth pre- and post-CECL implementation will be added to each credit union’s Financial Performance Report.

“The board of directors and senior management of your credit union should become familiar with the new accounting standard to assess how the new standard differs from the existing incurred loss model,” former NCUA chair Mark McWatters says in his 2017 letter to credit unions on CECL. “Once familiar with the standard, different allowance estimation methods should be evaluated for appropriateness within your credit union.”

After evaluation comes implementation.

### IMPLEMENTATION CHALLENGES

A recent survey of 45 clients by Moss Adams, an accounting and advisory firm that serves a nationwide clientele of financial institutions that includes more than 165 credit unions, identified a list of challenges for implementing CECL standards. They include:

- Accumulation of historical loan-level data and analysis.
- Applying the concept of reasonable and supportable forecasts.
- Developing and implementing the actual credit loss models.

About half of those respondents in the Moss Adams survey said they felt very prepared for implementing CECL, and the

same proportion said they felt somewhat prepared. Only a couple said they hadn’t read the standard yet.

Renderos has. “The biggest change for us and for our entire industry will be a shift in focus from short-term earnings impact to total return over the life of the loan,” the Suncoast executive says.

As the veteran CFO points out, with CECL the full amount of the potential loan loss must be booked the day the loan is made, which Renderos says creates a mismatch of income and expenses in the origination year.

“For example,” she says, “when adding a loan on Jan. 1, you’ll have a full 12 months of income to offset the full life of loan loss booked then. But that same loan made on Dec. 1 will have only one month of income to offset the life-of-loan loss, likely creating a net loss in the short term.”

That effect could be exacerbated at credit unions with lower-grade paper. As the CFO of the nation’s largest holder of the NCUA’s Low-Income Credit Union designation, Renderos is well aware of that and points out: “A lower credit-quality loan will create an even greater disparity between income and expense due to requiring a much higher life-of-loan loss.”

### LOTS TO DO, BUT DO SOMETHING

The Suncoast executive team is actively educating itself on the coming changes, Renderos says. The same goes for Patelco Credit Union (\$6.9B, Pleasanton, CA), where vice president and controller Jennifer Zocchi says the management team plans to begin working with its current asset and liability software provider’s CECL consulting group later this year.



JENNIFER ZOCCHI,  
VICE PRESIDENT AND CONTROLLER,  
PATELCO CREDIT UNION

“We don’t want to shortchange ourselves. We want to begin to implement CECL and do all the documentation and legwork, including figuring out the data we have, along with the calculations required, with plenty of time to execute,” Zocchi says. “In the end, we hope to come to a solid conclusion about which



**CU QUICK FACTS****Patelco Credit Union**DATA AS OF 03.31.19  
PLEASANTON, CA**\$6.9B**  
ASSETS**350,055**  
MEMBERS**37**  
BRANCHES**9.1%**

12-MO SHARE GROWTH

**13.4%**

12-MO LOAN GROWTH

**0.95%**  
ROA**CU QUICK FACTS****Suncoast Credit Union**DATA AS OF 03.31.19  
TAMPA, FL**\$9.9B**  
ASSETS**826,311**  
MEMBERS**68**  
BRANCHES**9.7%**

12-MO SHARE GROWTH

**14.3%**

12-MO LOAN GROWTH

**1.34%**  
ROA

done today. You don't have to move to more complex methods unless you want to."

At a big credit union, "we face the challenge of identifying the appropriate methodologies and making sure they fit with each respective portfolio," says Zocchi, the Patelco controller. "Typically, there's no one-size-fits-all approach."

She heard estimates from conference speakers that allowances may have to double or triple, and that while it remains to be seen, CECL could affect what loan products Patelco will offer and to whom.

methodologies work best for each respective portfolio."

That's a key point. "One challenge that is maybe unique to credit unions is the mixture of their portfolios," says Flaherty, the senior manager with Moss Adams in Portland, OR. "From consumer loans to mortgages to credit cards to member business loans and lines of credit, each have their own characteristics that can make it difficult to model for expected losses."

The regulators agree. "The NCUA reiterates that steps need to be taken by your credit union in advance to ensure effective implementation of the standard," the McWatters letter says.

"There are a number of potential challenges, and we see many institutions struggle to make meaningful progress," says Garber at BKD. "Start today and don't be afraid to make a decision!"

### MODELING THE CHANGES: A WARM APPROACH

There are multiple models for credit unions to use to anticipate loan losses and determine how they want to build reserves. Garber says regulators have consistently held that CECL is scalable, and he says credit unions using loss rate models today can expect to find them acceptable under the new standards.

For small credit unions, he says, the WARM (weighted average remaining maturity) model released by regulators "might be a better bet as it seems to be the best at leveraging what is already being

done today. You don't have to move to more complex methods unless you want to."

### CECL, CECL On The Web

Want to study CECL online? Here are three good places to start:

- American Institute of CPAs – Credit Union Implementation Presentation
- Financial Accounting Standards Board – Credit Losses Website
- NCUA, Fed, OCC, FDIC – Interagency FAQs on CECL (April 2019)

Plus:

- BKD also has an online resources center dedicated to CECL.
- Moss Adams offers its own CECL Accounting Guide.

### LEMONADE OUT OF LEMONS

On the bright side, there are some opportunities for operational advancements in the CECL implementation exercise.

Flaherty at Moss Adams thinks that understanding potential losses across the life of a portfolio can help credit unions make more informed pricing and risk decisions, for instance. And Garber at BKD calls CECL "a great opportunity to reassess your loan allocation."

He notes that many credit union portfolios have changed significantly due to both growth and the kinds of loans offered, "and their original calculations are being stressed."

"One of the overlooked benefits of CECL is that it more directly allows the ability to build reserves in good times," Flaherty says. "If taken seriously, I think it can be leveraged into larger operational decisions such as loan performance and pricing, stress testing, and credit analytics." ☀

# Credit union auditing firm wish list:

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# 5 KEY STEPS FOR A SUCCESSFUL FINANCIAL INSTITUTION SYSTEM CONVERSION

*After vendor selection, it's time to start the conversion. These steps will guide an institution through the first year of its implementation process.*

BY CLA

While selecting a new system for your financial institution can be one of the most significant decisions your management team will make, successfully implementing it can be one of the most challenging projects your staff will undertake. However, with a carefully considered plan, dedicated resources, and an experienced project manager, a system conversion can be a relatively smooth process.

Once you've signed the final contracts for your new system, the conversion process can begin. Plan for the conversion process to take at least six to 12 months from start to finish when you follow these key steps.

## NO. 1: BEGIN WITH A PLAN

The success of a system conversion depends on a detailed plan that guides your team in a clear direction from the start. The plan should provide specific details regarding the activities, resources, responsibilities, and target dates for the conversion process, including internal and external factors. Your plan should include the following steps:

### CREATE A CONVERSION COMMITTEE

Form a committee representing all areas of your institution, including management. Ensure all committee members have the knowledge, skills, and time available to carry out the conversion tasks.

### ASSIGN A PROJECT MANAGER

Designate a representative to serve as the conversion project manager on behalf of your institution. This individual's role will mirror the vendor's assigned project manager and will help keep things moving forward.

### HOLD A KICKOFF MEETING

Conduct a kickoff meeting with the conversion committee to set expectations and ensure understanding of next steps. Discuss overall goals,

expectations, and timelines. Review critical areas to ensure adequate resources are available.

### GATHER YOUR DATA

Review the final contract and supporting documents for the new system, along with the vendor's conversion and implementation plan, to verify understanding of key contract provisions and other critical success factors.

## NO. 2: EVALUATE AND COMMUNICATE

Complete an evaluation to ensure data from the current system is ready for conversion to the new system, including a review of data conversion procedures and data mapping, along with a process for validating converted data. Insights gained through the evaluation will help identify potential threats to the conversion process. Communicating internally with those directly involved in the conversion, and externally with those directly impacted by the conversion, will also serve to eliminate any surprises.

### ESTABLISH WEEKLY MEETINGS

Set up project teams and establish weekly team meetings. These meetings will help prioritize the project and keep the committee informed of the status. Any issues that need management resolution should be addressed and communicated.

### COMMUNICATE REPEATEDLY

Develop conversion communications that provide essential information. Internally, communications should orient staff to the project plan. Externally, communications should provide detailed information about the impactful changes that will be a part of the conversion. Notify current vendors that have systems being replaced that you are officially terminating their services.

### NO. 3: DEVELOP BUY-IN

A successful conversion relies on your staff staying engaged during the process. You can help by celebrating milestones that show the measurable progress being made. Additionally, recognize staff who are working diligently, thereby increasing the visibility of the project. Take advantage of training opportunities throughout the process to make the transition go smoothly.

#### ESTABLISH STAFFING REQUIREMENTS

Have a plan for addressing staff vacation and time-off requests, along with the hiring of new individuals who may not be immediately needed. Recognize that these scenarios may be required during the conversion process, and being understaffed will likely make the conversion more challenging.

#### INCORPORATE TRAINING

A well-prepared staff on your go-live date can make for a smooth conversion. Confirm understanding of training and implementation requirements for resources, timing, and expectations with your vendor. Staff training is critical leading up to the go-live date — all team members should be provided with a specific training plan including the time needed to complete each task.

#### ESTABLISH SUBJECT MATTER EXPERTS

Identify key subject matter experts to serve as trainers. These experts can help prepare training materials and conduct intensive training sessions for other staff.

### NO. 4: TEST THOROUGHLY

A critical step in the conversion process is testing and data validation. Take the time to clean up data in your current system so the new system will be as accurate as possible. Compare tests and reports from both systems to ensure the new system can

generate the reports needed for analysis. Review criteria outlined to ensure proper safeguards are implemented to protect sensitive information and risks are mitigated. Each team should determine responsibility for performing testing, acceptable test results, and steps needed to remediate a problem.

#### CREATE A CHANGE DOCUMENT

Having the ability to clearly view individual changes can make it easier to foresee the entire process coming together. Create a change management document for vendors and major internal processes. An effective methodology will aid in mitigating issues.

#### MONITOR THE VENDOR

Participate in vendor calls to ensure critical tasks are being completed, and oversee preparation tasks to ensure timelines are adhered to according to your conversion plan.

#### PERFORM A PRE-CONVERSION ASSESSMENT

Complete a detailed pre-conversion assessment to ensure required tasks have been completed and appropriate system controls have been identified. This assessment will help to smooth the transition and identify critical issues that must be addressed prior to conversion.

### NO. 5: CONVERT AND ASSESS

Often the most critical and challenging step within a system conversion is the actual implementation of the new system. Conversion to a new system should be a combined effort involving institution staff, vendor personnel, and outside resources, as needed, to support the conversion plan. Meetings should be held daily starting on the go-live date and continue until all documented issues have been resolved. Once the system conversion has been completed, ongoing vendor management should be incorporated.



### CONVERT TO THE NEW SYSTEM

Immediately before and after the conversion, monitor progress with regard to the plan. Create an executive summary to track any outstanding issues, and participate in meetings to report status and ensure conversion activities are completed to your satisfaction.

### DEDICATE RESOURCES

Anticipate a higher call volume once the new system goes live. Plan to have an increased number of staff on hand to respond to inquiries. If available, consider short-term call center assistance through the vendor or a third party.

### PERFORM A POST-CONVERSION ASSESSMENT

A post-conversion assessment should be performed once the conversion process has been completed. This should include a review of the new system to verify requirements are being fulfilled and the system is functioning satisfactorily. Identify specific strengths and shortcomings, and develop an action plan to address any concerns.

### PERFORM ONGOING VENDOR MANAGEMENT

Dedicate sufficient staff with the necessary expertise, authority, and accountability to oversee and monitor the vendor based on the level of risk and complexity of the relationship. Conduct periodic performance reviews and service level agreement tracking to determine whether the existing contract is meeting your needs.

### HOW WE CAN HELP

If your institution has selected a new system and is approaching a conversion, we can help. CLA's technology advisory and strategy team has developed a conversion services methodology for financial institutions directly aligned with industry standards and best practices. Our professionals are well-versed in conversion planning and the integration of people, processes, systems, and infrastructure and can help you achieve your critical success factors. ☀



Janine Wright,  
Director,  
CLA (CliftonLarsonAllen)

*Janine Wright has 20 years of experience working with financial institutions, focusing on outsourced technology advisory and strategy providing guidance, insight, and support in securing favorable technology contracts through assessment, selection, advisory, and implementation. She can be reached at [janine.wright@CLAnet.com](mailto:janine.wright@CLAnet.com).*

*CLA exists to create opportunities for our clients, our people, and our communities through industry-focused wealth advisory, outsourcing, audit, tax, and consulting services. Whether your needs are local or abroad, we promise to know you and help you. CLAnet.com Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor.*



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WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING



# AGILE AUDITING: THE NEXT FRONTIER

*The continuous evolutionary journey of internal auditors.*

BY TURNER, WARREN, HWANG & CONRAD

As demands from stakeholders increase, internal audit departments are coming up with innovative ways to further drive value with little to no increase in resources. This is nothing new to auditors, who implemented sampling, statistical analysis, risk assessments, and data mining tools years ago to gain efficiencies. Sampling and statistical analysis allowed the departure from 100% testing of transactions, which saved significant time. The concept of risk assessments was later developed, enabling the auditor to focus only on areas of higher risk without wasting time and resources on lower-risk areas. Data mining tools empower the auditor to look for trends and patterns within the population to make sampling more effective, thus improving the testing selection.

These techniques reduced the auditor's workload without reducing the quality of work. In recent years, additional efficiency enhancements are being gained from the use of automation and artificial intelligence (AI), which is arguably still in its infancy and therefore continuously explored and implemented. Machine learning allows a system to review 100% of the transactions and isolate anomalies for further review, either by a human auditor-type or by distributing to an end user for verification. More commonly, we are seeing systems that analyze the activity of members looking for unusual patterns or reconciling general ledger accounts. These activities all allow for improvement in audit efficiency and transaction quality. While we are still in the early stages of implementing these solutions, there is no doubt that internal auditors and their credit unions will have to find ways to implement and utilize these technologies to stay competitive with peers.

Using all of this as a springboard to build on is the concept of *agile auditing* — to bring more value and improve transaction quality and integrity. Agile auditing further improves the internal audit value proposition by allowing auditors to focus

their time and efforts on what is important to the stakeholders, which may range from accelerating audit cycles (due to known weaknesses), to reducing unnecessary effort due to lack of interest or risk within segments of an overall high-risk area, to dispensing with unnecessary testing and documentation. In other words, targeting only the parts that are of interest and not the whole area.

At its base, the practice of agile auditing requires short, focused bursts of activity for planning and testing that ends with presenting the results. Many auditors have a hard time conceptualizing the work in this way, which can be applied globally to the audit plan or locally to audit projects.

Typically, an annual or multi-year audit plan is developed and remains static. This long-term commitment to a plan is far from agile because it makes it hard to change when the organization changes. Because we start with a risk assessment and naturally prioritize auditable entities by risk tiers (high, moderate, low), instead of taking the high-risk areas and committing the team to a list of audits for the next year, we can build a shorter plan that addresses the most critical risk areas and commits to work that will only cover the next quarter. We can then evaluate what are the highest risk areas remaining for the next quarter that need to be addressed.

This concept can be applied to individual audits as well. Agile auditing is really something that comes into play in the planning part of an audit or audit plan. During the planning part of the audit we can determine what the stakeholders are really looking for and adjust the scope accordingly.

If we conduct the audit in shorter bursts of activity, we can more easily make in-game adjustments as more information becomes visible. We can then change course to attack what is really relevant, ultimately resulting in a deliverable that's of more value to the stakeholders. Traditionally, we are limited by the rigid structure of our audit

process and the need to stick to the predefined scope and timeline.

Agile auditing also helps internal audit departments quickly address disruptions that may render the audit plan obsolete. Examples of such disruptors might include new regulations, cyber security threats, conversions to new technology, and/or changes in financial positions leading to a shift in the organizational strategy. Agile auditing couples strong communication with the ability to adjust, allowing auditors to make in-game changes more quickly to ensure that the end report is relevant to stakeholder needs.

While traditional risks should continue to be monitored, an agile internal audit function is relevant on many fronts that face rapidly emerging risks, such as those that may impact branding and incident response.

The key is to proactively manage disruptions and changes by requiring the internal auditor to be involved in the planning stage to provide advice on the process and control design. The internal auditor should be involved in assessing business readiness and the ability to respond to potential disruptive risks. Internal audit can drive more value by being more involved when disruptions occur, in addition to monitoring ongoing risks and helping management anticipate disruptions.

How can internal auditors shift to be more agile? First, we need to change the image of internal auditors from the policy police to trusted advisors. Sometimes the organization's culture does not support internal audit taking a more strategic role, which is another hurdle. Moving towards being viewed as a trusted advisor could be a multi-year undertaking that requires the internal auditor to acquire skills they may not already possess. We also need to (1) adjust the audit to ensure that the stakeholders' needs come first, (2) move towards being outcome- or value-driven, (3) be nimble and make changes as risks surface or develop,

and (4) maintain continuous communication and transparency with stakeholders, making sure that the project is timely and impactful.

At the end, to add value to the organization and become a relevant partner to management, our audit plan should be flexible. We should be able to tackle emerging risk areas without getting caught in the bureaucracy of modifying the plan. Agile auditing could be a big factor in making the internal audit department an important part of the organization's strategic team.

Agile auditing is still a new concept that has not passed the test of time. While it sounds like it would be ideal, it may not work for every organization because it can create a scheduling crunch. Timing of the audits may be compressed causing stakeholders to complain about the effectiveness of the project altogether. So perhaps the takeaway is to create an annual audit plan but keep it flexible enough to change and update as necessary.

Since it is important to be a relevant partner to management, modernizing the internal audit approach is a step towards becoming a trusted advisor. Challenging the rigidity of the traditional audit plan is one place we can start to make an impact on how internal auditors are viewed. Reinventing internal processes for developing the audit plan and setting on a path for more agile auditing will allow the internal audit department to add significant value and become more strategic. ☀



Kian Moshirzadeh,  
Partner,  
Turner, Warren, Hwang  
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*Company Bio: Established in 1987, TWHC has been focused on delivering comprehensive audit reports to credit unions. With offices in both Southern and Northern California, TWHC provides audit and advisory services to 150 credit unions that range in size from \$10 million to more than \$16 billion in assets.*



## Having problems reaching your auditor?

Sometimes you need answers quickly. Knowing you can call your auditor to bounce something off of them is critical to get the answers you need. In today's competitive environment, you rely on professionals to be available to help you according to your timetable.

Not only that, you need them to know your business. We don't just have a department that works with credit unions – TWHC works primarily with credit unions. We understand credit unions and the trends in the industry. More importantly, we make sure we are available and return calls timely.

Our depth of knowledge and perspective results in comprehensive reports that come with insightful recommendations. Our assurance and advisory services help credit unions work effectively with issues facing them today. Whether it's Internal Audit Co-Sourcing, Compliance or Independent Audits, you will find TWHC has the right mix of experience to help you succeed.



# ALLEVIATE OUTSOURCING RISKS BY RIGHTSIZING YOUR VENDOR MANAGEMENT PROGRAM

*Through careful planning, institutions can appropriately mitigate risks without overburdening valuable resources.*

BY MOSS ADAMS

In today's highly competitive and increasingly complex banking industry, many financial institutions have placed significant reliance on outsourcing to provide a wide range of services. By doing so, however, organizations take on an additional level of inherent risk that's become a growing focus of financial regulators in the past several years. Focus on these third-party relations isn't likely to dissipate soon. However, by carefully planning and developing a detailed, risk-based vendor management program specific to your institution, it's possible to appropriately mitigate vendor management risks without overburdening valuable resources, while at the same time satisfying regulatory expectations.

This practice is commonly referred to as rightsizing and is a process that can help deliver results for your institution well into the future.

## CREATE A CUSTOMIZED VENDOR MANAGEMENT POLICY

A critical first step in creating a solid vendor management program is to develop a robust and detailed policy that's unique to your institution. So-called over-the-counter vendor management policies are readily available for purchase, but using a one-size-fits-all approach may waste resources over time because noncritical activities can be overstated if the policy isn't suited to your specific needs.

Instead, your institution can spend time upfront tailoring a program to its needs. You'll then be able to specifically assess risks in your third-party arrangements and define how management will monitor those risks initially, over time, and in keeping with board-established risk appetites.

## DEFINE REQUIREMENTS BASED ON RISK

Regardless of which regulatory guidance your institution follows, time requirements spent on activities for critical and high-risk vendors far outweigh those of noncritical, low-risk vendors.

It's essential you define expectations at each level. Specific parameters should be established for each risk classification of vendor and be well-defined in terms of:

- Contract review
- Initial due diligence
- Ongoing monitoring
- Reporting and documentation requirements

A lack of definition and clarity at this point could result in low-to-moderate risk vendors needlessly classified as higher risk. This could lead to a subsequent loss of time and resources not only in the near-term, but also repeatedly over time.

## DETERMINE DOCUMENTATION STANDARDS

Whether your company is performing initial due diligence, contract review, or ongoing monitoring activities, documentation standards should be clearly established for each risk classification of vendor. The risk classification can be categorized as low, moderate, high, or critical, with the most stringent requirements reserved for the highest-risk vendors.

Failure to clearly delineate documentation requirements at each risk level could lead to inefficiencies as lower risk vendors would be subject to over-documentation while adding little value to your program. Again, this could occur not only upon the engagement of a new vendor, but also repeatedly over time as ongoing monitoring activities are performed year after year.

## CREATE A SINGLE POINT OF OWNERSHIP

Some vendor management programs are centralized through a single department, such as risk management or compliance. Others are partially decentralized with vendor owners assigned at the business unit level, and the overall program oversight assigned to risk management or compliance. Regardless of your program's design, a single point of program ownership will help management apply policies and procedures

consistently and appropriately across the organization.

Failure to maintain program consistency may allow inefficiencies to creep into your program and go unnoticed by management.

Spending time upfront to critically assess your institution's specific vendor management risks and uniquely tailor your program to target those risks will help you deploy resources more efficiently and effectively. Critical and high-risk vendors will be properly identified and receive the due diligence and monitoring efforts they require, while moderate- to lower-risk vendors can be adequately addressed in shorter time. This can free up management's time to focus on other organizational goals.

### OUTSOURCE OPTIONS

An equally important step in facilitating a vendor management program includes acknowledging your institution's resource limits and understanding your options.

If, after careful self-assessment, you determine you don't have the capacity to facilitate an adequate program in-house, consider looking to outsourcing options. It may seem counterintuitive to look for a third-party solution to help manage your institution's third-party risks. However, legitimate outsourcing options can save valuable work hours by gathering critical and required vendor information — such as updated financial information, service organization control reports, proof of insurance, and many other reports needed for ongoing due diligence. These solutions are widely available in the marketplace.

Additionally, these services often maintain all required documentation in a single, centrally located repository that's easy to access and can improve audit trails for auditors and examiners.

When used appropriately, outsourced vendor management solutions can offer management

significant assistance in meeting regulatory requirements in a manner that's safe, sound, and cost-effective.

### WE'RE HERE TO HELP

In the past few years, the number of hours institutions devote to establishing and maintaining a comprehensive vendor management program have increased due to the increasingly complex nature of vendor relations and may now feel burdensome. To learn more about how to set up a productive vendor management program or improve your current operations, contact your Moss Adams professional. ☰



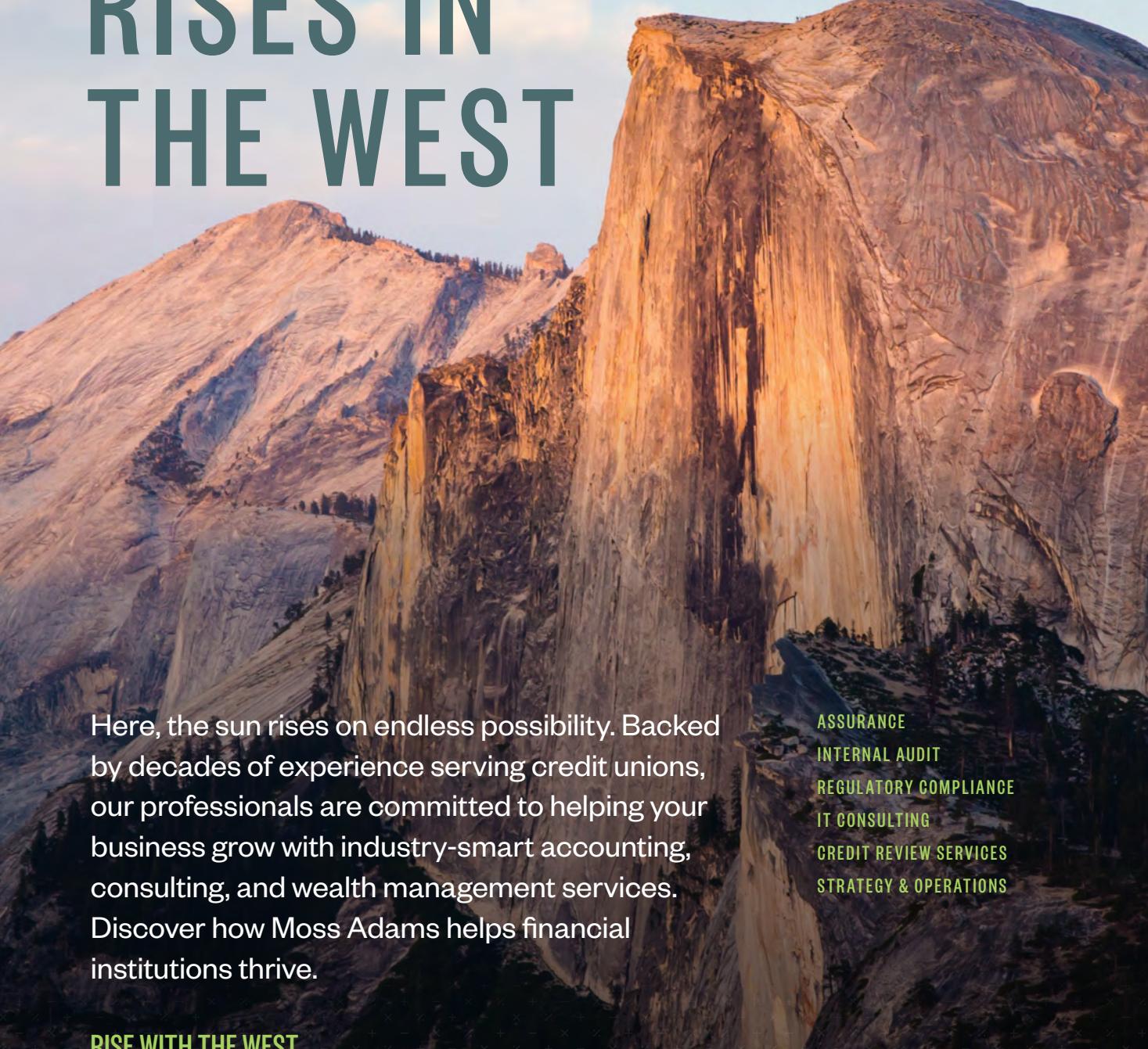
David Merwin,  
Manager,  
Consulting Services

*David Merwin has worked in public accounting since 2007. He specializes in working with financial institution clients including banks, credit unions, and mortgage companies. He can be reached at (206) 302-6479 or [david.merwin@mossadams.com](mailto:david.merwin@mossadams.com).*

# INNOVATION RISES IN THE WEST

YOSEMITE,  
CA

6:08 AM  
PDT



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IT CONSULTING  
CREDIT REVIEW SERVICES  
STRATEGY & OPERATIONS

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MOSSADAMS

Assurance, tax, and consulting offered through Moss Adams LLP. Investment advisory services offered through Moss Adams Wealth Advisors LLC. Investment banking offered through Moss Adams Capital LLC.

## TOP AUDIT FIRMS BY NUMBER OF CLIENTS

FOR ALL CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.19  
AUDITOR DATA AS OF 07.01.18 – 06.30.19

RK	AUDIT FIRM	TOTAL CREDIT UNIONS CLIENTS (>\$40M)	CREDIT UNIONS CLIENTS \$40M-\$100M	CREDIT UNIONS CLIENTS >\$100M	TOTAL ASSETS OF CREDIT UNION CLIENTS (>\$40M)
1	CliftonLarsonAllen, LLP	260	43	217	\$279,677,027,825
2	Doeren Mayhew	192	25	167	\$156,868,087,684
3	Nearman, Maynard, Vallez, CPAs	135	22	113	\$83,354,608,397
4	Moss Adams	94	8	86	\$166,346,192,479
5	Wipfli, LLP*	66	20	46	\$23,187,627,406
6	CU Resources, Inc.	60	39	21	\$5,887,010,765
6	Turner, Warren, Hwang & Conrad	60	9	51	\$46,906,680,828
8	RKL, LLP	56	14	42	\$19,573,835,107
9	RSM US, LLP	53	2	51	\$72,472,935,673
10	Financial Standards Group, Inc.**	52	35	17	\$4,727,757,705
11	BKD, LLP	47	5	42	\$60,477,247,780
11	Richards & Associates	47	29	18	\$8,946,464,922
13	Lillie & Company	41	18	23	\$6,807,970,131
14	Petersen & Associates	38	15	23	\$6,574,953,715
15	Warren Averett	29	3	26	\$16,719,570,346
16	Crowe	28	0	28	\$72,286,088,090
16	GBQ Partners, LLC	28	8	20	\$7,723,759,788
18	Credit Union Audit & Compliance Group (CUACG)	27	21	6	\$2,384,043,570
19	J.Tenbrink & Associates	26	15	11	\$4,120,494,771
20	Garvey, Steele & Company, LLP	24	11	13	\$3,688,692,281
21	Wojeski & Company CPAs, PC	23	12	11	\$3,321,261,878
22	Canter, Tiller, Pierce and Green, CPAs, LLP	20	13	7	\$1,786,377,957
22	Firley, Moran, Freer & Eassa	20	4	16	\$8,544,842,430
24	Kwock & Company, CPAs	19	7	12	\$5,943,501,647
25	Carroll & Associates	18	6	12	\$3,651,307,633
25	Curchin Group	18	5	13	\$4,913,679,220
27	Holben Hay Lake Balzer (a division of SingerLewak)	17	6	11	\$4,477,845,212
27	Plante & Moran, PLLC	17	1	16	\$26,501,164,736
27	Selden Fox, Ltd.	17	7	10	\$2,762,158,154
27	Stephen Lang & Associates	17	5	12	\$3,515,083,567
31	Whittlesey, PC	16	9	7	\$2,684,833,980
31	Wolf & Company, PC	16	0	16	\$18,454,554,532
33	Ewart & Associates	15	10	5	\$1,844,121,828
33	Griffin & Furman, LLC	15	9	6	\$1,603,007,591
33	Hawkins Ash, CPAs	15	6	9	\$4,701,952,998
36	Rowles & Company, LLP	14	5	9	\$3,203,755,472
36	Schmidt CPAs & Associates	14	11	3	\$1,170,548,440
38	CU Pacific Audit Solutions, LLC	13	10	3	\$1,376,449,466
38	Deleon & Stang	13	5	8	\$3,461,469,241
38	Financial Standards Group, CPA, LLC**	13	10	3	\$1,114,943,018
41	Bonadio & Company, LLP	12	6	6	\$3,750,415,260
41	G.T. Reilly & Company	12	2	10	\$4,307,747,090
Other					
Auditors With < 12 Credit Union Clients***					
<b>Totals For All Credit Unions &gt;\$ 40M</b>					
<b>2,574</b>					
<b>942</b>					
<b>1,632</b>					
<b>\$1,485,449,161,299</b>					

\*As a result of a merger with Macpage, Wipfli now includes all former Macpage clients. \*\*Financial Standards Group split into two separate entities: Financial Standards Group, Inc. and Financial Standards Group, CPA, LLC. \*\*\*Auditor has fewer than 12 clients with >\$40M in assets.

SOURCE: CALLAHAN &amp; ASSOCIATES

## YEAR-OVER-YEAR CLIENT COUNT AND AVERAGE ASSETS

FOR CREDIT UNIONS &gt;\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.19

AUDITOR DATA AS OF 07.01.18 – 06.30.19

RK	AUDIT FIRM	TOTAL CREDIT UNIONS (>\$40M) AS OF 06.30.19	TOTAL CREDIT UNIONS CLIENTS (>\$40M) AS OF 06.30.18	AVERAGE ASSETS**** AS OF 06.30.19
1	CliftonLarsonAllen, LLP	260	261	\$1,075,680,876
2	Doeren Mayhew	192	229	\$817,021,290
3	Nearman, Maynard, Vallez, CPAs	135	130	\$617,441,544
4	Moss Adams	94	100	\$1,769,640,346
5	Wipfli, LLP*	66	40	\$351,327,688
6	CU Resources, Inc.	60	59	\$98,116,846
6	Turner, Warren, Hwang & Conrad	60	58	\$781,778,014
8	RKL, LLP	56	56	\$349,532,770
9	RSM US, LLP	53	51	\$1,367,413,881
10	Financial Standards Group, Inc.**	52	N/A	\$90,918,417
11	BKD, LLP	47	43	\$1,286,749,953
11	Richards & Associates	47	46	\$190,350,317
13	Lillie & Company	41	39	\$166,048,052
14	Petersen & Associates	38	38	\$173,025,098
15	Warren Averett	29	30	\$576,536,908
16	Crowe	28	29	\$2,581,646,003
16	GBQ Partners, LLC	28	27	\$275,848,564
18	Credit Union Audit & Compliance Group (CUACG)	27	N/A	\$88,297,910
19	J. Tenbrink & Associates	26	24	\$158,480,568
20	Garvey, Steele & Company, LLP	24	24	\$153,695,512
21	Wojeski & Company, CPAs, PC	23	23	\$144,402,690
22	Cantey, Tiller, Pierce and Green, CPAs, LLP	20	21	\$89,318,898
22	Firley, Moran, Freer & Eassa	20	18	\$427,242,122
24	Kwock & Company, CPAs	19	19	\$312,815,876
25	Carroll & Associates	18	16	\$202,850,424
25	Curchin Group	18	17	\$272,982,179
27	Holben Hay Lake Balzer (a division of SingerLewak)	17	19	\$263,402,660
27	Plante & Moran, PLLC	17	20	\$1,558,892,043
27	Selden Fox, Ltd.	17	15	\$162,479,891
27	Stephen Lang & Associates	17	17	\$206,769,622
31	Whittlesey, PC	16	16	\$167,802,124
31	Wolf & Company, PC	16	16	\$1,153,409,658
33	Ewart & Associates	15	16	\$122,941,455
33	Griffin & Furman, LLC	15	20	\$106,867,173
33	Hawkins Ash, CPAs	15	14	\$313,463,533
36	Rowles & Company, LLP	14	13	\$228,839,677
36	Schmidt CPAs & Associates	14	14	\$83,610,603
38	CU Pacific Audit Solutions, LLC	13	13	\$105,880,728
38	Deleon & Stang	13	15	\$266,266,865
38	Financial Standards Group, CPA, LLC**	13	N/A	\$85,764,848
41	Bonadio & Company, LLP	12	12	\$312,534,605
41	G.T. Reilly & Company	12	10	\$358,978,924
Other				
651				
652				
\$170,886,860				
Auditors With < 12 Credit Union Clients***				
206				
299				
\$1,030,969,636				
<b>Totals For All Credit Unions &gt;\$40M</b>				
<b>2,574</b>				
<b>2,579</b>				
<b>\$577,097,576</b>				

\*As a result of a merger with Macpage, Wipfli now includes all former Macpage clients. \*\*Financial Standards Group split into two separate entities: Financial Standards Group, Inc. and Financial Standards Group, CPA, LLC. \*\*\*Auditor has fewer than 12 clients with >\$40M in assets. \*\*\*\*Average assets is calculated based on total assets divided by number of credit unions clients with >\$40M in assets.

2019 SUPPLIER MARKETING SHARE GUIDE: CREDIT UNION AUDITORS

SOURCE: CALLAHAN &amp; ASSOCIATES



## DATA PROCESSING EXPERIENCE OF CREDIT UNION AUDIT FIRMS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.19

AUDITOR DATA AS OF 07.01.18 – 06.30.19

AUDITOR	CREDIT UNIONS >\$40M SERVED	DATA PROCESSORS
CliftonLarsonAllen, LLP	260	Symitar - Episys (75), Fiserv - DNA (29), Fiserv - XP2 (26), Finastra - UltraData (18), Fiserv - Portico (14), Fiserv - Spectrum (11), Fiserv - DataSafe (11), Corelation - KeyStone (8), CMC - FLEX (7), CU*Answers - CU*BASE (7), Member Driven Technologies - Episys (7), Enhanced Software Products - FORZA3 (5), FIS - Miser (4), CUProdigy (4), Other* (34)
Doeren Mayhew	192	Symitar - Episys (62), CU*Answers - CU*BASE (18), Fiserv - DNA (18), Fiserv - XP2 (16), Member Driven Technologies - Episys (12), Finastra - UltraData (10), Fiserv - Spectrum (9), Fiserv - Portico (7), Fiserv - Galaxy (6), Fiserv - DataSafe (5), Corelation - KeyStone (5), FIS - Miser (4), Other* (20)
Nearman, Maynard, Vallez, CPAs	135	Symitar - Episys (43), Fiserv - XP2 (14), Fiserv - Spectrum (11), Fiserv - Portico (11), Fiserv - DataSafe (9), Fiserv - DNA (7), Corelation - KeyStone (7), Finastra - UltraData (6), CMC - FLEX (5), Share One - NewSolutions (5), Fiserv - CUUnify (4), Other* (13)
Moss Adams	94	Symitar - Episys (41), Fiserv - DNA (15), Fiserv - XP2 (7), Corelation - KeyStone (6), Fiserv - DataSafe (5), Fiserv - Spectrum (4), Other* (16)
Wipfli, LLP	66	Synergent - Episys (20), Symitar - Episys (8), CU*Answers - CU*BASE (5), Fiserv - Spectrum (4), Fiserv - XP2 (4), Other* (25)
CU Resources, Inc.	60	Fiserv - Portico (14), CMC - FLEX (6), Fiserv - Galaxy (5), Sharetec Systems (5), Fiserv - CUUnify (4), Other* (26)
Turner, Warren, Hwang & Conrad	60	Symitar - Episys (24), Fiserv - XP2 (6), Finastra - UltraData (5), Corelation - KeyStone (5), Fiserv - Spectrum (4), Other* (16)
RKL, LLP	56	Symitar - Episys (18), Corelation - KeyStone (6), Fiserv - DataSafe (4), Other* (28)
RSM US, LLP	53	Symitar - Episys (22), Finastra - UltraData (7), Other* (24)
Financial Standards Group, Inc.	52	CU*Answers - CU*BASE (25), Fiserv - Portico (7), Other* (20)
BKD, LLP	47	Symitar - Episys (15), Fiserv - DNA (7), Fiserv - Spectrum (4), CU*Answers - CU*BASE (4), Other* (17)
Richards & Associates	47	Symitar - Episys (11), Fiserv - Portico (7), Fiserv - CUSA (7), CMC - FLEX (6), Share One - NewSolutions (4), Other* (12)
Lillie & Company	41	Symitar - Episys (6), Member Driven Technologies - Episys (5), CU*Answers - CU*BASE (4), CMC - FLEX (4), CU-Interface - mpowered (4), Other* (18)
Petersen & Associates	38	Fiserv - Spectrum (7), Finastra - UltraData (5), Fiserv - Portico (5), Symitar - Episys (5), Fiserv - Reliance (4), Other* (12)
Warren Averett	29	Symitar - Episys (12), Fiserv - Portico (4), Other* (13)
Crowe	28	Symitar - Episys (14), Fiserv - DNA (9), Other* (5)
GBQ Partners, LLC	28	Finastra - UltraData (5), Other* (23)
Credit Union Audit & Compliance Group (CUACG)	27	Fiserv - Portico (9), EPL - i-Power (4), Fiserv - Charlotte (4), Symitar - CruiseNet (4), Other* (6)
J. Tenbrink & Associates	26	Fiserv - Reliance (5), Fiserv - CUUnify (4), Other* (17)
Garvey, Steele & Company, LLP	24	COCC - Insight/DNA (4), Synergent - Episys (4), Other* (16)

\*Core processing providers with three or fewer credit union clients.

SOURCE: CALLAHAN & ASSOCIATES

# Empowering Growth

At GBQ, we empower growth; growth of our people, our communities and our clients' businesses. Our Credit Union Practice believes that the greatest returns will come from aligning our core values, beliefs and our core competencies with the needs of all our clients. We empower growth by creating, measuring and protecting value. Our employees are able to give their best selves and our clients are more successful.



Our team of professionals exclusively serves credit unions and offers a diversity of expertise, education and work experiences, which provide resources to our clients far beyond the basic audit, compliance and tax services.

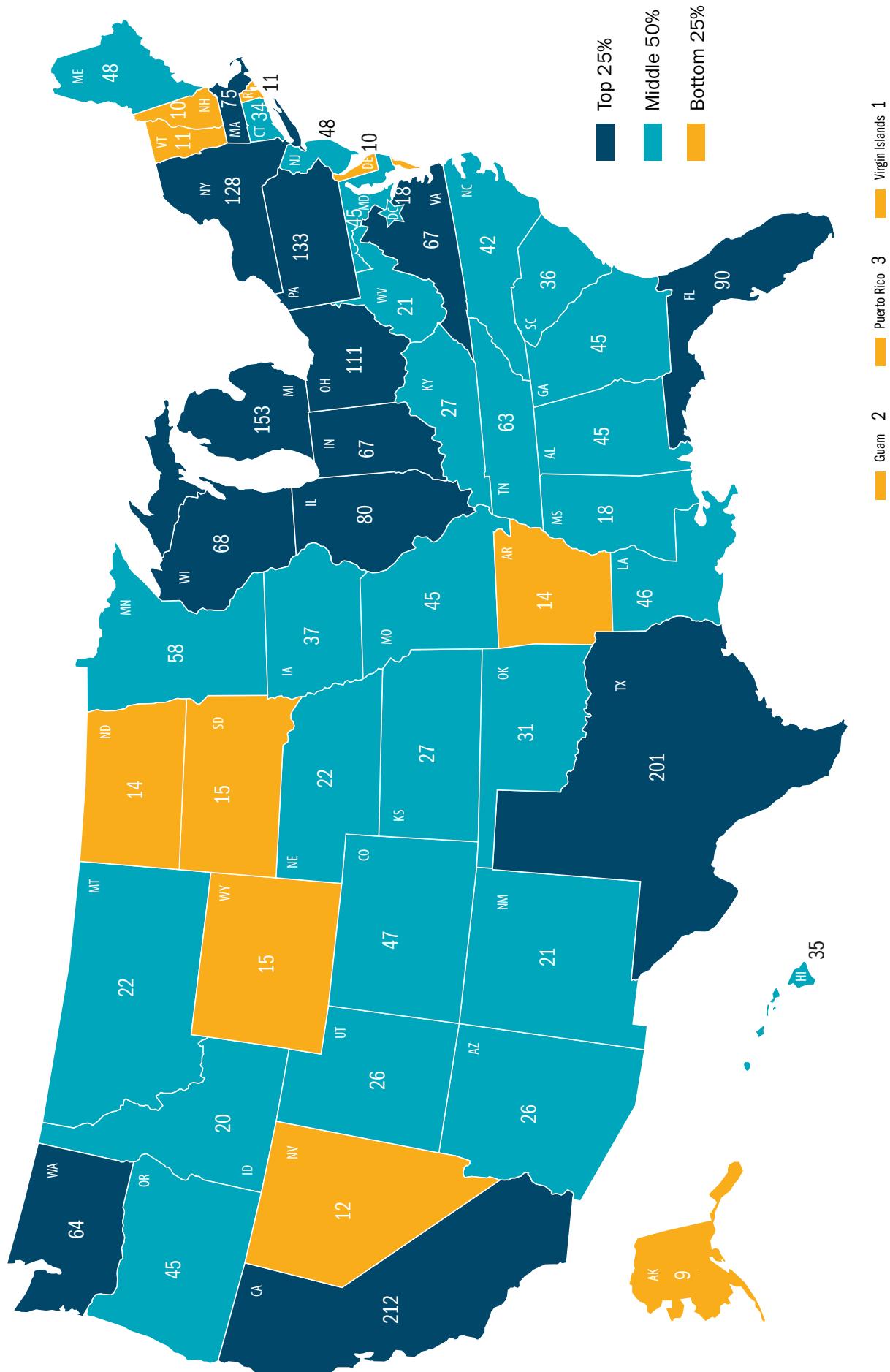
## Dan Sutton Kemba Credit Union

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Director, Assurance &  
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614.947.5291



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Financial Institution Clients

**225+**  
Annual Credit Union Audits

# PERSPECTIVE

## by the Numbers

Behind every number there is a story. And, the numbers here don't lie. They all add up to Doeren Mayhew being ranked as a **leading credit union auditor in the nation**.

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**TOP 3 AUDIT FIRMS BY STATE**  
 FOR AUDITORS SERVING CREDIT UNIONS >\$40M IN ASSETS  
 CREDIT UNION DATA AS OF 03.31.19 | AUDITOR DATA AS OF 07.01.18 – 06.30.19

STATE	TOTAL CREDIT UNIONS (>\$40M)	CREDIT UNIONS >\$40M WITH KNOWN AUDITORS	AUDIT FIRM #1	CREDIT UNION CLIENTS >\$40M	AUDIT FIRM #2	CREDIT UNION CLIENTS >\$40M	AUDIT FIRM #3	CREDIT UNION CLIENTS >\$40M
AL	45	27	Credit Union Audit & Compliance Group (CUACG)	10	Warren Averett	8	Pearce, Bevill, Leesburg, Moore, PC	4
AZ	26	24	CliftonLarsonAllen, LLP	8	Doeren Mayhew	6	Neaman, Maynard, Vallez, CPAs	5
CA	212	197	Tunet, Warren, Huang & Conrad	54	Richards & Associates	43	RSM US, LLP	25
CO	47	31	Holben Hay Lake Beizer (a division of Singlerewak)	14	CliftonLarsonAllen, LLP	5	Doeren Mayhew	4
CT	34	29	Whittlesey, PC	12	Doeren Mayhew	8	Neaman, Maynard, Vallez, CPAs	5
DC	18	16	Deleon & Stang	5	CliftonLarsonAllen, LLP	4	Rowles & Company, LLP	3
DE	10	10	RKL, LLP	6	CliftonLarsonAllen, LLP	2	Connolly, Grady & Cha, PC	1
FL	90	81	Neaman, Maynard, Vallez, CPAs	22	Doeren Mayhew	21	Warren Averett	16
GA	45	39	Neaman, Maynard, Vallez, CPAs	23	Maultin & Jenkins	6	CliftonLarsonAllen, LLP	3
HI	35	33	Kwock & Company, CPAs	17	CU Pacific Audit Solutions, LLC	13	Moss Adams	2
IA	37	33	Petersen & Associates	12	Gardiner + Company	10	CliftonLarsonAllen, LLP	4
IL	80	61	Selden Fox, Ltd.	17	CliftonLarsonAllen, LLP	10	Wipfli, LLP	7
IN	67	40	BKO, LLP	21	CliftonLarsonAllen, LLP	7	Homer Wilson & Company, CPAs	6
KS	27	21	J. Tenbrink & Associates	15	BKO, LLP	1	CliftonLarsonAllen, LLP	1
KY	27	23	Financial Standards Group, Inc.	10	Schmidt CPAs & Associates	3	BKO, LLP	2
LA	46	26	Griffin & Fuman, LLC	14	Pestelwitz & Nettelleville	6	Doeren Mayhew	2
MA	75	58	Wolf & Company, PC	13	G.T. Reilly & Company	11	Garvey, Steele & Company, LLP	11
MD	45	37	CliftonLarsonAllen, LLP	12	Rowles & Company, LLP	9	Doeren Mayhew	5
ME	48	25	Wipfli, LLP	24	Garvey, Steele & Company, LLP	1	Debon & Stang	0
MI	153	135	Doeren Mayhew	50	Financial Standards Group, Inc.	36	Plante & Moran, PLLC	14
MN	58	48	CliftonLarsonAllen, LLP	38	RSM US, LLP	6	Doeren Mayhew	2
MO	45	33	Stephen Lang & Associates	15	J. Tenbrink & Associates	11	CliftonLarsonAllen, LLP	2
MS	18	12	Financial Standards Group, Inc.	5	Warren Averett	3	Doeren Mayhew	2
MT	22	13	Douglas Wilson & Company, PC	4	Anderson ZuttyUhlen	3	Moss Adams	3
NC	42	28	Doeren Mayhew	11	Neaman, Maynard, Vallez, CPAs	9	Ewart & Associates	3
NE	22	21	Petersen & Associates	18	BKO, LLP	1	Kate Thorstenson, LLP	1
NJ	48	33	Curchin Group	18	RKL, LLP	6	CliftonLarsonAllen, LLP	3
NM	21	14	Neaman, Maynard, Vallez, CPAs	5	Moss Adams	3	Bollinger, Segars, Gilbert & Moss	2
NY	128	91	Wojcinski & Company, CPAs, PC	21	Frey, Moran, Freer & Eassa	19	CliftonLarsonAllen, LLP	12
OH	111	95	Lillie & Company	36	GBQ Partners LLC	26	Schmidt CPAs & Associates	9
OK	31	23	CliftonLarsonAllen, LLP	6	CU Resources, Inc.	6	Hogan Taylor, LLP	4
OR	45	25	Moss Adams	19	CliftonLarsonAllen, LLP	2	Doeren Mayhew	2
PA	133	74	RKL, LLP	44	Carver and Associates	9	CliftonLarsonAllen, LLP	7
SC	36	36	Caney, Tiller, Pierce and Green, CPAs, LLP	20	Doeren Mayhew	9	Neaman, Maynard, Vallez, CPAs	4
TN	63	45	Credit Union Audit & Compliance Group (CUACG)	17	Neaman, Maynard, Vallez, CPAs	8	Reynolds Bone & Griesbeck	7
TX	201	135	CU Resources, Inc.	50	CliftonLarsonAllen, LLP	30	Doeren Mayhew	19
UT	26	12	Moss Adams	4	Deloitte	3	Ferrin & Company, LLC	2
VA	67	55	CliftonLarsonAllen, LLP	13	Doeren Mayhew	13	Brown Edwards & Company	8
VT	11	11	A.M. Peisch & Company, LLP	3	CliftonLarsonAllen, LLP	2	Garvey, Steele & Company, LLP	2
WA	64	35	Moss Adams	26	CliftonLarsonAllen, LLP	7	Crowe	1
WI	68	63	CliftonLarsonAllen, LLP	24	Wipfli, LLP	22	Hawkins Ash, CPAs	15

SOURCE: CALLAHAN &amp; ASSOCIATES



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ALABAMA				
	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	115	115	110	108
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	46	46	44	45
TOP AUDIT FIRMS BY MARKET SHARE (\$)				
	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$5,137,042,636	21.9%	1	0.9%
Pearce, Bevill, Leesburg, Moore, PC	\$3,244,892,741	13.8%	4	3.7%
Warren Averett	\$1,858,895,553	7.9%	8	7.4%
Credit Union Audit & Compliance Group (CUACG)	\$1,698,601,704	7.2%	49	45.4%
Mauldin & Jenkins	\$1,643,634,239	7.0%	1	0.9%
CliftonLarsonAllen, LLP	\$1,404,891,160	6.0%	1	0.9%
Barfield, Murphy, Shank & Smith	\$841,687,082	3.6%	1	0.9%
Nearman, Maynard, Vallez, CPAs	\$131,846,865	0.6%	2	1.9%
Griffin & Furman, LLC	\$13,202,582	0.1%	2	1.9%

LARGEST CREDIT UNIONS BY ASSET SIZE		ASSETS*	CEO	CFO	AUDITOR
Redstone	\$5,137,042,636	Joe Newberry	Wayne Sisco	Moss Adams	
APCO Employees	\$2,975,138,456	Derrick Ragland	Blane Mink	Pearce, Bevill, Leesburg, Moore, PC	
America's First	\$1,643,634,239	Bill Connor	Teresa Owens	Mauldin & Jenkins	
MAX	\$1,404,891,160	Martin Head	Tim Marquardt	CliftonLarsonAllen, LLP	
All In	\$1,383,189,298	Bobby Michael	Bill Williams	Other	
Alabama	\$903,432,052	Steve Swofford	Eleanor Brown	Other	
Listerhill	\$841,687,082	Brad Green	Clay Morgan	Barfield, Murphy, Shank & Smith	
Avadian	\$820,296,282	Linda Cencula	Laurie Shook	Other	
Family Security	\$684,900,523	Shane Nobbley	Debra McCaghren	Other	
Alabama One	\$628,557,461	Bill Wells	Whitney Oswalt	Other	
Guardian	\$510,565,769	Heath Harrell	Becky Lee	Other	
Five Star	\$452,250,768	Robert Steensma	Landon Wildes	Warren Averett	
Legacy Community	\$445,042,511	Joe McGee	Paula Miller	Other	
Family Savings	\$433,654,545	Monte Hill	Debbie Huff	Other	
Alabama Teachers	\$323,765,522	Ron Summerall	Jeff Napper	Other	
TVA Community	\$323,421,189	Kimball Burkett	Rhonda Cabler	Credit Union Audit & Compliance Group (CUACG)	
AOD	\$314,072,593	Virginia Bowen	David Mooney	Other	
ASE	\$301,846,001	Michael Hart		Warren Averett	
WinSouth	\$271,547,187	David Eubanks		Warren Averett	
Coosa Pines	\$248,670,397	Don Carden	Cheryl Holmes	Warren Averett	

ALASKA				
	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	12	12	12	10
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	10	10	10	9
TOP AUDIT FIRMS BY MARKET SHARE (\$)				
	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Crowe	\$7,951,109,024	77.7%	1	10.0%
CliftonLarsonAllen, LLP	\$1,427,510,101	13.9%	4	40.0%
Moss Adams	\$687,326,842	6.7%	3	30.0%
KPMG	\$13,662,917	0.1%	1	10.0%
LARGEST CREDIT UNIONS BY ASSET SIZE				
	ASSETS*	CEO	CFO	AUDITOR
Alaska USA	\$7,951,109,024	Geoff Lundfelt	John Cassidy	Crowe
Credit Union 1	\$1,060,950,227	James Wileman	Chad Bostick	CliftonLarsonAllen, LLP
Matanuska Valley	\$519,190,271	Ed Gravley	Tia Burgess	Moss Adams
Spirit of Alaska	\$153,845,124	Anthony Rizk	Steve Carlson	Other
True North	\$153,279,941	Lauren MacVay		CliftonLarsonAllen, LLP
Northern Skies	\$130,465,650	Kyler Howlett	Jeremy Payne	CliftonLarsonAllen, LLP
MAC	\$115,691,872	Angela Head	Rose Fulk	Moss Adams
Tongass	\$82,814,283	Helen Mickel	PJ Radcliff	CliftonLarsonAllen, LLP
ALPS	\$52,444,699	Sandi Riggs	Robyn Schlins	Moss Adams
Alaska Dist Engineers	\$13,662,917	Jodie McCarty	William Keller	KPMG

## ARIZONA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	44	43	42	42
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	25	25	24	26
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$8,189,509,214	44.2%	7	16.7%
CliftonLarsonAllen, LLP	\$4,445,529,359	24.0%	12	28.6%
Moss Adams	\$1,926,557,590	10.4%	2	4.8%
Nearman, Maynard, Vallez, CPAs	\$1,738,963,615	9.4%	5	11.9%
Turner, Warren, Hwang & Conrad	\$1,649,743,552	8.9%	2	4.8%
RSM US, LLP	\$156,128,171	0.8%	1	2.4%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Desert Financial	\$4,774,085,241	Jeffrey Meshey	Stephen Jordan	Doeren Mayhew
OneAZ	\$2,083,721,617	Dave Doss	Kim Reedy	CliftonLarsonAllen, LLP
Vantage West	\$2,054,299,256	Robert Ramirez	Scott Odom	Doeren Mayhew
Arizona	\$1,688,542,981	Ron Westad	Sonya Schraeder	Moss Adams
TruWest	\$1,232,867,154	Alan Althouse	Mike Ward	CliftonLarsonAllen, LLP
Hughes	\$1,176,154,765	Robert Swick	Keith Damek	Turner, Warren, Hwang & Conrad
Credit Union West	\$722,037,354	Karen Roch	Pamela Chan	Doeren Mayhew
Pima	\$582,928,508	Eric Renaud	Eric Renaud	Nearman, Maynard, Vallez, CPAs
Arizona Central	\$510,423,445	Todd Pearson	Greg Harden	Doeren Mayhew
First	\$479,930,638	Jay Curtis	Doug Alldredge	Nearman, Maynard, Vallez, CPAs
Tucson	\$473,588,787	Susan Stansberry	Stacey Wilkerson	Turner, Warren, Hwang & Conrad
SunWest	\$384,132,870	Walter Synowiecki	Lori Smith	CliftonLarsonAllen, LLP
AEA	\$262,048,632	Adele Sandberg		Nearman, Maynard, Vallez, CPAs
Deer Valley	\$257,514,378	Robb Scott	Fran Burazin	Nearman, Maynard, Vallez, CPAs
AERO	\$245,538,386	Preston Sanders	Brian Kleppinger	Other
American Southwest	\$238,014,609	Brian Barkdull	Lauren Padgett	Moss Adams
Canyon State	\$191,272,749	David Skilton	David Skilton	CliftonLarsonAllen, LLP
Landings	\$169,810,039	Margaret Hunnicutt	Brian Lee	CliftonLarsonAllen, LLP
Pyramid	\$164,330,876	Ray Lancaster	Jamie Hamlin	CliftonLarsonAllen, LLP
Pinal County	\$156,541,459	Alice Wilcox	Greg Malmendal	Nearman, Maynard, Vallez, CPAs

## ARKANSAS

NUMBER OF CREDIT UNIONS	59	58	56	55
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	13	14	14	14
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,346,135,560	44.9%	2	3.6%
Nearman, Maynard, Vallez, CPAs	\$560,801,744	18.7%	3	5.5%
CU Resources, Inc.	\$70,044,232	2.3%	2	3.6%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Arkansas	\$1,213,590,409	Rodney Showmar	Eric Mangham	CliftonLarsonAllen, LLP
Telco	\$368,981,167	Sarah Mosley	Elaine Hunthrop	Nearman, Maynard, Vallez, CPAs
Arkansas Best	\$132,545,151	Norma Meares	Ron Lee	CliftonLarsonAllen, LLP
Northeast Arkansas	\$129,816,583	Sherry Gray		Nearman, Maynard, Vallez, CPAs
Mil-Way	\$123,129,561	Allen Brown		Other
Fairfield	\$90,121,626	Connie Wood		Other
Arkansas Superior	\$75,962,698	Dwayne Ashcraft		Other
Timberline	\$75,359,555	Matthew Jacobs	Matthew Jacobs	Other
Diamond Lakes	\$66,157,627	Tammy Passafiume		Other
UARK	\$62,003,994	Gina Williams		Nearman, Maynard, Vallez, CPAs
Pine Bluff Cotton Belt	\$61,684,855	Dee Edie		Other
River Valley Community	\$44,649,369	Mark Hixson		Other
Pine	\$44,599,495	Debbie Gatlin		Other
Alcoa Community	\$43,031,324	Steve Brown		CU Resources, Inc.
TruService Community	\$39,072,553	Linda Jeffery		Other
Hurricane Creek	\$33,058,948	Debbie Lawrence		Other
Baptist Health	\$31,956,903	Bobbie Threlkeld	Kimberely Coleman	Other
Subiaco	\$27,986,827	Tori Schluterman		Other
United Arkansas	\$27,012,908	Michael Armstrong	Kara Ketzscher	CU Resources, Inc.
UP Arkansas	\$26,257,086	Linda Stanton		Other

## CALIFORNIA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	345	324	311	303
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	220	215	211	212

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$50,162,576,110	24.3%	19	6.3%
Turner, Warren, Hwang & Conrad	\$44,207,879,990	21.4%	62	20.5%
RSM US, LLP	\$31,005,565,374	15.0%	25	8.3%
CliftonLarsonAllen, LLP	\$26,890,089,561	13.0%	20	6.6%
Crowe	\$21,071,632,009	10.2%	8	2.6%
Deloitte	\$12,601,323,743	6.1%	1	0.3%
Richards & Associates	\$8,431,498,169	4.1%	68	22.4%
Doeren Mayhew	\$4,266,386,783	2.1%	6	2.0%
Carroll & Associates	\$2,949,551,511	1.4%	21	6.9%
Nearman, Maynard, Vallez, CPAs	\$2,632,413,692	1.3%	4	1.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
SchoolsFirst	\$15,876,464,519	Bill Cheney	Francisco Nebot	Moss Adams
Golden 1	\$12,716,670,065	Donna Bland	Dustin Luton	Moss Adams
First Tech	\$12,601,323,743	Greg Mitchell	Hank Sigmon	Deloitte
Star One	\$8,698,939,430	Gary Rodrigues	Brian Ross	Turner, Warren, Hwang & Conrad
San Diego County	\$8,367,911,290	Teresa Campbell	Ashlee Micale	RSM US, LLP
Patelco	\$6,910,397,264	Erin Mendez	Susan Gruber	Moss Adams
Logix	\$6,071,811,930	Ana Fonseca	Julie Kim	RSM US, LLP
Redwood	\$4,583,786,179	Brett Martinez	Ron Felder	CliftonLarsonAllen, LLP
Kinecta	\$4,482,259,446	Keith Sultemeier	Brett Stubbs	Crowe
Wescom	\$4,166,087,466	Darren Williams	Irving Yu	Crowe
Mission	\$3,754,382,561	Debra Schwartz	Doug Wright	CliftonLarsonAllen, LLP
Chevron	\$3,587,828,574	Jon Berlin	Janet Lee	Crowe
Travis	\$3,210,501,919	Barry Nelson	Ivan Jones	CliftonLarsonAllen, LLP
Educational Employees	\$3,137,764,577	Elizabeth Dooley	Beverly Ryan	Moss Adams
California	\$3,089,952,068	Steve O'Connell	Hudson Lee	Turner, Warren, Hwang & Conrad
UNIFY Financial	\$3,030,367,557	Gordon Howe	Nathan Montgomery	CliftonLarsonAllen, LLP
SAFE	\$3,008,920,140	Dave Roughton	Chris Harris	Crowe
Premier America	\$2,864,668,660	Rudy Pereira	Brad Cunningham	Crowe
Technology	\$2,808,692,655	Todd Harris	Richard Hanz	Turner, Warren, Hwang & Conrad
Stanford	\$2,730,126,450	Joan Opp	Paul Jockisch	CliftonLarsonAllen, LLP

## COLORADO

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	85	81	81	81
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	47	46	46	47

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$8,571,999,657	32.2%	4	4.9%
Moss Adams	\$5,692,556,854	21.4%	1	1.2%
Holben Hay Lake Balzer (a division of SingerLewak)	\$3,276,607,940	12.3%	17	21.0%
CliftonLarsonAllen, LLP	\$2,767,211,104	10.4%	5	6.2%
RSM US, LLP	\$2,558,902,476	9.6%	1	1.2%
Petersen & Associates	\$610,153,264	2.3%	11	13.6%
Nearman, Maynard, Vallez, CPAs	\$426,175,750	1.6%	1	1.2%
BKD, LLP	\$96,615,991	0.4%	1	1.2%
Lombardi Accounting Services	\$89,710,461	0.3%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Ent	\$5,692,556,854	Chad Graves	MJ Coon	Moss Adams
Belco	\$4,712,212,177	Doug Ferraro	Dan Kampen	Doeren Mayhew
Canvas	\$2,558,902,476	Todd Marksberry	Colleen Knoll	RSM US, LLP
Elevations	\$2,112,801,403	Gerry Agnes	Michael Calcote	Doeren Mayhew
Credit Union of Colorado	\$1,582,117,688	Terry Leis	Jim Smart	Holben Hay Lake Balzer
Westerra	\$1,563,090,796	Jay Champion	Jennifer Meyers	Doeren Mayhew
Premier Members	\$1,162,215,523	Carlos Pacheco	Mark Wiete	CliftonLarsonAllen, LLP
Credit Union of Denver	\$824,754,920	Keith Cowling	Scott Collins	Other
Air Academy	\$588,522,226	Glenn Strebe	Brad Barnes	CliftonLarsonAllen, LLP
Partner Colorado	\$426,175,750	Sundie Seefried	Doug Fagan	Nearman, Maynard, Vallez, CPAs
Sooper	\$399,175,179	Dan Kester	Carrie Langgard	CliftonLarsonAllen, LLP

Denver Community	\$350,235,313	Shane Silvernale	CliftonLarsonAllen, LLP
Red Rocks	\$314,044,220	Pat Ahern	Other
On Tap	\$267,062,863	Tracie Wilcox	CliftonLarsonAllen, LLP
Rocky Mountain Law Enforcement	\$235,402,739	Christine Wiley	Holben Hay Lake Balzer
Colorado	\$201,786,457	Mike Williams	Holben Hay Lake Balzer
Aventa	\$199,106,298	Gregory Mills	Holben Hay Lake Balzer
Minnequa Works	\$186,890,751	Jim Barber	Holben Hay Lake Balzer
Fitzsimons	\$183,895,281	Robert Fryberger	Doeren Mayhew
Sterling	\$155,843,403	Darrin Blankenbeckler	Petersen & Associates

## CONNECTICUT

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	108	101	97	94
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	32	33	34	34

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$6,041,595,627	54.0%	8	8.5%
Whittlesey, PC	\$1,969,184,014	17.6%	25	26.6%
Nearman, Maynard, Vallez, CPAs	\$1,197,832,661	10.7%	5	5.3%
CliftonLarsonAllen, LLP	\$764,101,855	6.8%	1	1.1%
Garvey, Steele & Company, LLP	\$313,105,959	2.8%	4	4.3%
Richards & Associates	\$46,625,553	0.4%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
American Eagle Financial	\$1,912,234,389	Dean Marchessault	John Conant	Doeren Mayhew
Connecticut State Employees	\$1,846,027,046	Daniel Daigle	John Frenette	Doeren Mayhew
Charter Oak	\$1,153,710,941	Brian Orenstein	Bradley Sullivan	Doeren Mayhew
Sikorsky Financial	\$764,101,855	Vincent Ciambriello	Ben Citrin	CliftonLarsonAllen, LLP
Connex	\$679,325,959	Frank Mancini	Karen Smith	Whittlesey, PC
Nutmeg State Financial	\$454,821,036	John Holt	Robert Bruhn	Nearman, Maynard, Vallez, CPAs
Dutch Point	\$330,394,699	Francis Proto	Charlyn Reese	Doeren Mayhew
Mutual Security	\$310,080,426	Henry Baum	Stephen Osowiecki	Doeren Mayhew
Scient	\$272,794,469	David Purcell	Chris Maynard	Doeren Mayhew
360	\$236,131,063	Duane Crisco		Nearman, Maynard, Vallez, CPAs
Waterbury Connecticut Teachers	\$234,297,573	Marty Misset	Jack Bracken	Nearman, Maynard, Vallez, CPAs
CorePlus	\$233,540,059	Nicholas Fortson	Echo Johnson	Garvey, Steele & Company, LLP
General Electric Employees	\$224,985,185	Christopher Moran	Allen Albelson	Nearman, Maynard, Vallez, CPAs
Seasons	\$154,536,546	Keith Wiemert	Kyle Dahn	Doeren Mayhew
Achieve Financial	\$136,556,377	Andrew Klimkoski	Matthew Yussman	Whittlesey, PC
Hartford	\$118,884,643	Edward Danek	Janet Bahre	Whittlesey, PC
Crosspoint	\$117,692,121	Michael Hinckley	Michael Hinckley	Other
United Business & Industry	\$107,360,583	Stuart Phillips		Whittlesey, PC
First Bristol	\$88,380,458	Mark Cornachio	Christopher Taylor	Whittlesey, PC
Finex	\$87,538,232	Michael Palladino	Michael Palladino	Whittlesey, PC

## DELAWARE

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	20	19	18	17
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	10	10	10	10

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RKL, LLP	\$1,546,135,737	66.0%	6	35.3%
CliftonLarsonAllen, LLP	\$349,140,332	14.9%	2	11.8%
Rowles & Company, LLP	\$271,324,179	11.6%	1	5.9%
Connolly, Grady & Cha, PC	\$80,188,459	3.4%	1	5.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Del-One	\$480,945,415	Ron Baron	Ron Baron	RKL, LLP
Dover	\$462,557,874	Chaz Rzewnicki	Donna Kiscaden	RKL, LLP
Dexsta	\$304,399,338	Jerry King	Mary Brien-Duch	RKL, LLP
Tidemark	\$283,665,074	Pamela Fleurette		CliftonLarsonAllen, LLP
Louviers	\$271,324,179	Christopher Davis	Bill Searles	Rowles & Company, LLP
Community Powered	\$130,087,213	Douglas Troskey	Anthony Hinds	RKL, LLP
Delaware State Police	\$124,913,995	Ina Fitch		RKL, LLP
Eagle One	\$80,188,459	John King		Connolly, Grady & Cha, PC
American Spirit	\$65,475,258	Maurice Dawkins	Jennifer Harwig	CliftonLarsonAllen, LLP
New Castle County School Employees	\$43,231,902	Terri Keene	Colin MacArthur	RKL, LLP

New Castle County Delaware Employees	\$24,491,430	Meredith Jeffries-Snedeker	Other
AllyFed	\$22,077,998	Dawn Sutcliffe	Other
Priority Plus	\$18,045,762	Susan Winward	Other
Wilmington Police & Fire	\$13,523,375	Evelyn Vega	Douglas Rifenburgh
Provident	\$10,652,388	Francine Wilson	Francine Wilson
Delaware River & Bay Auth Employees	\$6,206,064	Joseph Larotonda	Other
Stepping Stones Community	\$1,750,333	Marisela Tovar-Rangel	Other

## DISTRICT OF COLUMBIA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	42	42	42	38
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	20	20	20	18

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$5,340,919,606	59.8%	5	13.2%
Deleon & Stang	\$1,110,754,351	12.4%	8	21.1%
Doeren Mayhew	\$1,087,103,410	12.2%	2	5.3%
Nearman, Maynard, Vallez, CPAs	\$738,023,278	8.3%	2	5.3%
Rowles & Company, LLP	\$267,331,427	3.0%	8	21.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bank-Fund Staff	\$4,955,709,281	Eli Vazquez		CliftonLarsonAllen, LLP
Congressional	\$995,970,644	Sean Zimmermann	Tony Caccese	Doeren Mayhew
IDB Global	\$570,511,646	Chip Lusk	Marianne Quinn	Deleon & Stang
Department of Commerce	\$507,717,256	Evan Clark	Pat Collins	Nearman, Maynard, Vallez, CPAs
Library of Congress	\$252,745,893	Marsha King	Karen Moses	CliftonLarsonAllen, LLP
O.A.S. Staff	\$247,013,839	Carlos Calderon	Ada Clark	Deleon & Stang
PAHO-WHO	\$230,306,022	Miguel Boluda	Shaun Ghaffouri	Nearman, Maynard, Vallez, CPAs
Department of the Interior	\$211,451,766	Michael Merryman	Michael Grimail	Other
Treasury Department	\$170,765,423	Alfred Scipio	Christine Cho	Other
Advantage Financial	\$113,348,388	Don Johnson		Rowles & Company, LLP
FRB	\$91,590,354	Theresa Trimble		Deleon & Stang
Department of Labor	\$91,132,766	Joan Moran	Amy Smithberger	Doeren Mayhew
EP	\$66,102,257	Kirsten Williams		Deleon & Stang
DC	\$65,476,706	Carla Decker	Thomas Culhane	Deleon & Stang
Census	\$54,143,758	Pamela Hout		Rowles & Company, LLP
AFL CIO Employees	\$50,907,498	Robert James	Debra Shipley	CliftonLarsonAllen, LLP
HUD	\$46,165,722	William Kennedy	Roni Krupnick	CliftonLarsonAllen, LLP
District of Columbia Teachers	\$46,095,573	Marvel White	Jeffry Perry	Rowles & Company, LLP
GSA	\$35,870,640	Jerome Malvin		Deleon & Stang
Pepco	\$35,391,212	Ken Filipovich	Anthony Bailey	CliftonLarsonAllen, LLP

## FLORIDA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	147	139	134	132
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	92	93	91	90

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$20,173,982,176	28.8%	30	22.7%
Doeren Mayhew	\$15,281,605,133	21.8%	22	16.7%
Warren Averett	\$12,390,966,639	17.7%	18	13.6%
Moss Adams	\$9,871,529,263	14.1%	1	0.8%
CliftonLarsonAllen, LLP	\$4,750,987,124	6.8%	7	5.3%
Ewart & Associates	\$1,871,432,079	2.7%	27	20.5%
RSM US, LLP	\$1,498,499,564	2.1%	2	1.5%
BKD, LLP	\$1,180,905,230	1.7%	1	0.8%
Credit Union Audit & Compliance Group (CUACG)	\$107,992,524	0.2%	5	3.8%
Financial Standards Group, Inc.	\$17,928,081	0.0%	1	0.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Suncoast	\$9,871,529,263	Kevin Johnson	Julie Renderos	Moss Adams
VyStar	\$8,629,935,820	Brian Wolfburg	John Turpish	Nearman, Maynard, Vallez, CPAs
Space Coast	\$4,461,564,375	Tim Antoniton	Hilary Eibrenner	Warren Averett
MidFlorida	\$3,486,946,505	Kevin Jones	Zelda Abram	Nearman, Maynard, Vallez, CPAs
Grow Financial	\$2,772,965,032	Robert Fisher	Doug Tilden	Warren Averett
Fairwinds	\$2,394,743,128	Larry Tobin	Kathy Chonody	Doeren Mayhew
GTE Financial	\$2,122,349,378	Brian Best	Brad Baker	Doeren Mayhew

Eglin	\$2,004,535,361	Jerry Williams	Other
Campus USA	\$1,923,255,879	Jerry Benton	Doeren Mayhew
CFE	\$1,906,560,918	Kevin Miller	Nearman, Maynard, Vallez, CPAs
Achieva	\$1,767,632,463	Gary Regoli	Doeren Mayhew
Community First Credit Union of Florida	\$1,735,376,802	John Hirabayashi	CliftonLarsonAllen, LLP
Tyndall	\$1,660,044,773	Jim Warren	Nearman, Maynard, Vallez, CPAs
Pen Air	\$1,476,266,632	Stu Ramsey	CliftonLarsonAllen, LLP
South Florida Educational	\$1,195,269,485	Mike DiBenedetto	Doeren Mayhew
IBM Southeast Employees	\$1,180,905,230	Michael Miller	BKD, LLP
Florida	\$1,170,605,148	Mark Starr	Warren Averett
Publix Employees	\$1,021,853,207	Bob Bregler	Doeren Mayhew
First Florida	\$979,673,228	Brent Lister	Doeren Mayhew
Dade County	\$797,300,407	George Joseph	Doeren Mayhew

## GEORGIA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	119	114	107	99
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	49	48	46	45
<b>TOP AUDIT FIRMS BY MARKET SHARE (\$)</b>				
Nearman, Maynard, Vallez, CPAs	\$8,989,591,135	36.5%	26	26.3%
CliftonLarsonAllen, LLP	\$8,639,637,859	35.1%	3	3.0%
Mauldin & Jenkins	\$2,937,776,727	11.9%	6	6.1%
Porter Keadle Moore, LLC	\$2,242,215,899	9.1%	3	3.0%
Crowe	\$308,902,304	1.3%	1	1.0%
CU Resources, Inc.	\$251,673,127	1.0%	11	11.1%
Elliott Davis	\$250,432,145	1.0%	1	1.0%
Credit Union Audit & Compliance Group (CUACG)	\$147,970,472	0.6%	11	11.1%
Doeren Mayhew	\$74,758,632	0.3%	1	1.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Delta Community	\$6,016,268,543	Hank Halter	Jay Gratwick	CliftonLarsonAllen, LLP
Robins Financial	\$2,659,946,028	John Rhea	Scott Kletcke	Nearman, Maynard, Vallez, CPAs
Georgia's Own	\$2,461,252,471	Dave Preter	Greg Gibson	CliftonLarsonAllen, LLP
Atlanta Postal	\$2,129,270,675	Chuck Head	Gary Kyle	Mauldin & Jenkins
Associated	\$1,632,265,010	Lin Hodges	Tim Bridges	Nearman, Maynard, Vallez, CPAs
LGE Community	\$1,419,008,921	Chris Leggett	Sean Ferrell	Nearman, Maynard, Vallez, CPAs
Georgia United	\$1,388,670,641	Debbie Smith	Bob Bogart	Porter Keadle Moore, LLC
Peach State	\$516,936,545	Marshall Boutwell	Michael Santoro	Porter Keadle Moore, LLC
Kinetic	\$412,402,746	Mark Littleton		Nearman, Maynard, Vallez, CPAs
The Southern	\$406,558,776	Ray Hull	Jim Phillips	Mauldin & Jenkins
Coosa Valley	\$377,255,344	Andy Harris	Guy Chambliss	Nearman, Maynard, Vallez, CPAs
Credit Union of Georgia	\$336,608,713	Brian Albrecht	Brian Hawkins	Porter Keadle Moore, LLC
CDC	\$308,902,304	Betsy Mercier	Walter Hobby	Crowe
MidSouth Community	\$283,057,443	Roy Bibb	Wade Williamson	Nearman, Maynard, Vallez, CPAs
Southeastern	\$250,432,145	Michael Gudely		Elliott Davis
MembersFirst	\$245,823,262	Terry Hardy		Nearman, Maynard, Vallez, CPAs
Coca-Cola	\$214,531,877	Rob Hatefi	Diane Edelstein	Nearman, Maynard, Vallez, CPAs
DOCO	\$209,425,100	Barry Heape	Ellen Collins	Nearman, Maynard, Vallez, CPAs
Powerco	\$188,672,265	Nancy Mccracken		Nearman, Maynard, Vallez, CPAs
Interstate Unlimited	\$183,075,436	Stacie Branch		Nearman, Maynard, Vallez, CPAs

## HAWAII

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	63	61	57	53
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	34	36	35	35
<b>TOP AUDIT FIRMS BY MARKET SHARE (\$)</b>				
Kwock & Company, CPAs	\$5,454,178,575	47.8%	18	34.0%
CU Pacific Audit Solutions, LLC	\$1,661,112,042	14.6%	26	49.1%
Moss Adams	\$1,405,229,930	12.3%	2	3.8%
Richards & Associates	\$636,073,663	5.6%	1	1.9%
Financial Standards Group, Inc.	\$56,043,572	0.5%	4	7.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
HawaiiUSA	\$1,732,381,565	Karl Yoneshige	Gregory Chang	Kwock & Company, CPAs
Hawaii State	\$1,644,278,778	Andrew Rosen	Edmund Pang	Other

Aloha Pacific	\$882,441,526	Vince Otsuka		Moss Adams
Hawaiian Financial	\$668,100,729	Norman Okimoto	Wendy Cheung	Kwock & Company, CPAs
University of Hawaii	\$636,073,663	Travis Bow	Sharon Sakamoto	Richards & Associates
HFS	\$593,076,379	Nathan Abe	Jason Hayashi	Kwock & Company, CPAs
Hickam	\$588,180,065	Scott Kaulukukui	Delton Ho	Kwock & Company, CPAs
Hawaii Community	\$542,645,984	Tricia Buskirk	Dean Uemura	Other
Gather	\$522,788,404	Tess Shimabukuro	Dawn Murata	Moss Adams
Pearl Hawaii	\$377,830,163	Dan Terada		Kwock & Company, CPAs
Maui County	\$328,493,624	Gary Fukuroku	Cathy Nakamura	Kwock & Company, CPAs
CU Hawaii	\$296,432,615	James Takamine	Jeff Girdner	Kwock & Company, CPAs
Hawaii Central	\$277,050,513	Drake Tanabe	Bruce Rosen	CU Pacific Audit Solutions, LLC
Honolulu	\$261,721,898	Mark Munemitsu	Mark Munemitsu	CU Pacific Audit Solutions, LLC
Hawaii Law Enforcement	\$175,389,625	Rene Matsuura	Samuel Emerson	CU Pacific Audit Solutions, LLC
Valley Isle Community	\$117,895,587	Trevor Tokishi	Greg Pick	Kwock & Company, CPAs
Kauai Government Employees	\$114,520,066	Monica Belz		Kwock & Company, CPAs
Big Island	\$110,670,877	Nicole Aguinaldo	Monir Moniruzzaman	Kwock & Company, CPAs
Maui	\$98,979,920	Clay Fuchigami	Clay Fuchigami	Kwock & Company, CPAs
Hawaii County Employees	\$97,449,568	Laurie Taka		CU Pacific Audit Solutions, LLC

## IDAHO

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	39	36	34	34
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	21	21	20	20

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Eide Bailly	\$1,507,661,882	14.8%	3	8.8%
Moss Adams	\$1,130,098,284	11.1%	1	2.9%
Sanders & Associates	\$309,679,388	3.0%	1	2.9%
Zwygart John & Associates, CPAs, PLLC	\$300,760,873	3.0%	4	11.8%
Richards & Associates	\$103,229,883	1.0%	1	2.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Idaho Central	\$4,321,597,465	Kent Oram	Brian Berrett	Other
Potlatch No 1 Financial	\$1,130,098,284	Chris Loseth	Craig Emerson	Moss Adams
Westmark	\$819,574,959	Rich Leonardson		Other
CapEd	\$710,879,396	Todd Erickson	Rich Arnold	Eide Bailly
Pioneer	\$499,734,779	Curt Perry	Mikell Hite	Eide Bailly
ICON	\$309,679,388	Connie Miller	Jeff Vogt	Sanders & Associates
East Idaho	\$297,047,707	Dan Thurman	Chris Cardwell	Eide Bailly
Beehive	\$283,639,150	Shane Berger	Tim Kershaw	Other
TruGrocer	\$268,934,652	Phyllis Thomason Adkins		Other
Idaho State University	\$239,500,704	Doug Chambers	Cory Omanson	Other
Connections	\$174,404,055	Brian Osberg		Other
Freedom Northwest	\$162,818,682	Gregory Garrett	Eric Lindsay	Zwygart John & Associates, CPAs, PLLC
Advantage Plus	\$144,753,493	Brent Neibaur	Kurt Payne	Other
Lewis Clark	\$116,424,041	Trisha Baker	Chad Smith	Other
Cottonwood Community	\$105,547,552	Gregory Sonnen		Other
Latah	\$103,229,883	Marlys Wilson	Don Belisle	Richards & Associates
Clarity	\$80,333,948	Wendy Edwards	Nick Fugal	Other
Northwest Christian	\$64,138,388	Brad Swartzentruber	Mike Zagarella	Zwygart John & Associates, CPAs, PLLC
Rails West	\$60,883,141	Richard Ely		Other
Pine Tree Community	\$53,304,051	Dan Goehring	Cheri Schumacher	Zwygart John & Associates, CPAs, PLLC

## ILLINOIS

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	287	276	262	251
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	82	81	79	80

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$14,085,391,733	29.0%	12	4.8%
Plante & Moran, PLLC	\$11,618,433,032	23.9%	1	0.4%
RSM US, LLP	\$6,249,963,335	12.9%	4	1.6%
Selden Fox, Ltd.	\$3,023,099,842	6.2%	30	12.0%
Wipfli, LLP	\$2,420,685,082	5.0%	7	2.8%
Crowe	\$2,098,223,423	4.3%	3	1.2%
Nearman, Maynard, Vallez, CPAs	\$1,896,781,397	3.9%	2	0.8%
Doeren Mayhew	\$979,048,813	2.0%	2	0.8%

Scheffel Boyle	\$750,749,295	1.5%	1	0.4%
Desmond & Ahern, Ltd., CPA	\$538,439,708	1.1%	18	7.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Alliant	\$11,618,433,032	David Mooney	Harry Zhu	Plante & Moran, PLLC
CEFCU	\$6,288,945,817	Mark Spenny	Chuck Walker	CliftonLarsonAllen, LLP
State Farm	\$4,174,923,947	Tom DeWitt	Steve Gorrie	CliftonLarsonAllen, LLP
BCU	\$3,499,838,110	Mike Valentine	CJ Presto	RSM US, LLP
IH Mississippi Valley	\$1,339,566,549	Brian Laufenberg	Allan Hosack	CliftonLarsonAllen, LLP
Scott	\$1,280,779,242	Frank Padak	Chris Browner	Nearman, Maynard, Vallez, CPAs
Consumers	\$1,276,547,417	Sean Rathjen	John Pawlowski	Wipfli, LLP
Deere Employees	\$1,069,257,473	Kurt Lewin	Heidi Wulf	RSM US, LLP
Great Lakes	\$879,360,679	Steven Bugg	Kamil Sakici	Crowe
Credit Union 1	\$875,134,184	Paul Simons	Rich Broadbudd	RSM US, LLP
Andigo	\$861,414,680	Mike Murphy	Larry Rosin	Crowe
Abbott Laboratories Employees	\$848,825,853	Joseph Trosciar	Jon Berndt	CliftonLarsonAllen, LLP
Vibrant	\$805,733,568	Matthew McCombs	Terry Bishop	RSM US, LLP
1st MidAmerica	\$750,749,295	Alan Meyer	Bob Blacklock	Scheffel Boyle
Corporate America Family	\$616,002,155	Peter Paulson		Nearman, Maynard, Vallez, CPAs
Selfreliance	\$586,111,245	Vitaliy Kutnyy	Vitaliy Kutnyy	Doeren Mayhew
R.I.A.	\$432,652,394	Jim Watts	Chuck Sohlberg	CliftonLarsonAllen, LLP
Chicago Patrolmen's	\$392,937,568	Scott Arney	Bryan Milligan	Doeren Mayhew
DuPage	\$372,878,964	Diane Shelton	John Dumas	Selden Fox, Ltd.
GCS	\$358,339,899	Keith Burton	Tammy Wofford	CliftonLarsonAllen, LLP

## INDIANA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	162	157	154	154
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	65	65	66	67

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$17,932,874,399	61.4%	21	13.6%
Doeren Mayhew	\$3,282,727,768	11.2%	3	1.9%
CliftonLarsonAllen, LLP	\$2,227,295,914	7.6%	7	4.5%
Plante & Moran, PLLC	\$1,024,303,684	3.5%	2	1.3%
Homer, Wilson & Company, CPAs	\$713,924,433	2.4%	9	5.8%
Wipfli, LLP	\$620,625,178	2.1%	1	0.6%
Whitinger & Company	\$55,652,184	0.2%	1	0.6%
DMLO, CPAs	\$25,515,905	0.1%	1	0.6%
Financial Standards Group, Inc.	\$12,033,110	0.0%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Teachers	\$3,242,108,220	Paul Marsh	Todd Brown	BKD, LLP
Indiana Members	\$2,007,457,961	Ron Collier	Todd Habig	BKD, LLP
Evansville Teachers	\$1,735,032,507	Bill Schirmer	Aaron Veech	Doeren Mayhew
Elements Financial	\$1,697,486,912	Lisa Schlehuber	Jeff Joyce	BKD, LLP
Centra	\$1,537,193,032	Rick Silvers	Dave Mann	Doeren Mayhew
Forum	\$1,486,246,046	Doug True	Jeff Welch	BKD, LLP
Purdue	\$1,243,184,625	Bob Falk	Brian Musser	BKD, LLP
Beacon	\$1,230,485,947	Kevin Willour	Dustin Cuttriss	BKD, LLP
Interra	\$1,166,615,501	Amy Sink	Jim Henning	BKD, LLP
3Rivers	\$1,137,437,934	Don Cates	Tim Sheppard	BKD, LLP
Indiana University	\$1,049,393,763	Bryan Price	Chris Hawk	BKD, LLP
Midwest America	\$656,783,739	Greg Mohr	Mike Day	CliftonLarsonAllen, LLP
Notre Dame	\$647,722,480	Thomas Gryp	Eric Rauch	Plante & Moran, PLLC
Crane	\$620,625,178	Kevin Sparks	Tim Lukomski	Wipfli, LLP
Heritage	\$616,298,735	David Milligan	Mike Carroll	CliftonLarsonAllen, LLP
Financial Center First	\$576,656,486	Kevin Ryan	Mike Nelson	BKD, LLP
Hoosier Hills	\$575,481,901	George McNichols	Joe Ward	BKD, LLP
ProFed	\$459,631,715	Greg Troutner	Travis Penrod	BKD, LLP
INOVA	\$456,753,403	Dallas Bergl	Joseph Messenger	BKD, LLP
CommunityWide	\$450,964,306	Andrew Burggraf	John Parhm	BKD, LLP

IOWA				
	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	96	94	89	87
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	34	36	36	37
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RSM US, LLP	\$9,653,499,529	47.4%	2	2.3%
Petersen & Associates	\$3,173,200,777	15.6%	21	24.1%
CliftonLarsonAllen, LLP	\$2,043,995,709	10.0%	4	4.6%
Gardiner + Company	\$1,607,270,122	7.9%	21	24.1%
Doeren Mayhew	\$1,250,090,116	6.1%	1	1.1%
Moss Adams	\$994,300,553	4.9%	1	1.1%
Wipfli, LLP	\$887,139,190	4.4%	2	2.3%
Anderson, Larkin & Company, PC	\$156,558,133	0.8%	1	1.1%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
GreenState	\$5,383,603,128	Jeff Disterhoft	Todd Fanning	RSM US, LLP
Veridian	\$4,269,896,401	Monte Berg	Keith Mesch	RSM US, LLP
Dupaco Community	\$1,773,139,629	Joe Hearn	Danielle Grattan	CliftonLarsonAllen, LLP
Collins Community	\$1,250,090,116	Stefanie Rupert	Ben Wickum	Doeren Mayhew
Cobalt	\$994,300,553	Gail DeBoer	Daniel Patterson	Moss Adams
DuTrac Community	\$729,044,089	Andrew Hawkinson	Michelle Ariss	Wipfli, LLP
Community 1st	\$664,552,382	Greg Hanshaw	Jim Holle	Petersen & Associates
Community Choice	\$510,505,865	Josh Cook	Erik Sorensen	Gardiner + Company
Linn Area	\$473,034,070	Jenny Lorenz	Bev Long	Petersen & Associates
Greater Iowa	\$470,512,873	Scott Zahnle	Phil Van Mersbergen	Petersen & Associates
Ascentra	\$415,018,607	Dale Owen	Linda Andry	Petersen & Associates
Premier	\$207,223,781	Steve Flamm	Diane Futer	Petersen & Associates
Citizens Community	\$206,244,392	E.J. Donaghey	E.J. Donaghey	Gardiner + Company
Members 1st Community	\$177,489,359	Janet Borer	Carol Anderson	Gardiner + Company
Financial Plus	\$176,192,149	Dave Cale		Petersen & Associates
The Family	\$163,408,330	Dave Hulsbrink	Beth Scott	Petersen & Associates
First	\$158,095,101	Tom Chalstrom	Justin Salow	Wipfli, LLP
1st Gateway	\$156,558,133	Pat Drennen		Anderson, Larkin & Company, PC
Alliant	\$131,125,385	Mike Moroney	Katie Lange	Other
Affinity	\$125,484,736	Jim Dean	Heidi Shaw	CliftonLarsonAllen, LLP
KANSAS				
	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	90	87	85	80
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	27	26	26	27
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
J. Tenbrink & Associates	\$3,815,572,794	35.8%	40	50.0%
BKD, LLP	\$2,852,225,934	26.8%	1	1.3%
Moss Adams	\$1,294,298,815	12.1%	1	1.3%
CliftonLarsonAllen, LLP	\$944,471,022	8.9%	1	1.3%
Doeren Mayhew	\$685,051,013	6.4%	1	1.3%
Nearman, Maynard, Vallez, CPAs	\$315,699,881	3.0%	1	1.3%
Lindberg & Vogel	\$82,548,779	0.8%	1	1.3%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
CommunityAmerica	\$2,852,225,934	Lisa Ginter	Tim Saracini	BKD, LLP
Meritrust	\$1,294,298,815	James Nastars	Randy Doerksen	Moss Adams
Credit Union of America	\$944,471,022	Frank Shoffner	Paul Meissner	CliftonLarsonAllen, LLP
Mazuma	\$685,051,013	Deonne Christensen	Justin Mouzoukos	Doeren Mayhew
Golden Plains	\$669,944,346	Erich Schaefer	Ted Underwood	J. Tenbrink & Associates
Azura	\$506,680,668	Greg Winkler	David Linderman	J. Tenbrink & Associates
Mainstreet	\$463,618,912	John Beverlin	David Collins	J. Tenbrink & Associates
Envista	\$386,305,369	Ron Smeltzer	Liz Steffen	J. Tenbrink & Associates
Heartland	\$315,699,881	Dan Springer	Joel Andrew	Nearman, Maynard, Vallez, CPAs
Mid American	\$309,938,672	Brad Herzet	Rod Calhoun	J. Tenbrink & Associates
Skyward	\$301,691,775	Kevin Wilmoth	Greg Peter	J. Tenbrink & Associates
Frontier Community	\$147,166,929	Michael Augustine	Shelly Arnold	J. Tenbrink & Associates
Wichita	\$123,039,425	Ashley Pelz		Other
White Eagle	\$109,647,680	Rick Blue		J. Tenbrink & Associates
Kansas Teachers Community	\$100,116,961	Mark Kolarik	Cinda Richardson	J. Tenbrink & Associates

STATE MARKET SHARE LEADERS BY ASSETS

Emporia State	\$95,572,770	Angie Miller		Other
Farway	\$88,208,290	Joe Deneke	Richard Montgomery	Other
K-State	\$86,973,410	LaRae Kraemer		J. Tenbrink & Associates
Quantum	\$82,548,779	Chuck Bullock	Elesa Parsons	Lindberg & Vogel
Credit Union of Dodge City	\$75,864,157	Tom Armstrong		J. Tenbrink & Associates

KENTUCKY

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	70	68	65	63
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	26	27	27	27

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$2,507,017,665	25.8%	2	3.2%
Doeren Mayhew	\$1,524,468,039	15.7%	2	3.2%
DMLO, CPAs	\$1,489,926,661	15.3%	2	3.2%
Financial Standards Group, Inc.	\$1,310,718,682	13.5%	37	58.7%
Crowe	\$1,208,500,965	12.4%	2	3.2%
Nearman, Maynard, Vallez, CPAs	\$426,679,770	4.4%	1	1.6%
GBQ Partners, LLC	\$376,256,464	3.9%	1	1.6%
Schmidt CPAs & Associates	\$329,469,929	3.4%	4	6.3%
Whitmer & Company, CPAs, LLP	\$19,343,988	0.2%	1	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Fort Knox	\$1,597,166,594	Ray Springsteen	Jake Darabos	BKD, LLP
L & N	\$1,320,143,535	Chris Brown	Lori Klumpp	DMLO, CPAs
Commonwealth	\$1,300,841,403	Karen Harbin	Stephen Bellas	Doeren Mayhew
Park Community	\$948,539,366	Jim Spradlin	Melissa McGill	Crowe
University of Kentucky	\$909,851,071	David Kennedy	Aaron Lainhart	BKD, LLP
Transcend	\$426,679,770	Richard Reese	Donna Workman	Nearman, Maynard, Vallez, CPAs
Members Heritage	\$376,256,464	Pat Ferry	Michael Calton	GBQ Partners, LLC
Ashland	\$259,961,599	Larry Lucas	Traci Rothenstine	Crowe
Signet	\$256,291,680	Carlene Scillian		Financial Standards Group, Inc.
ClassAct	\$223,626,636	Lynn Huether	Jennifer Henning	Doeren Mayhew
Members Choice	\$215,630,991	Cheryl Deborde		Other
C-Plant	\$204,621,948	Paul Adams		Financial Standards Group, Inc.
Service One	\$169,783,126	Rebecca Stone	Stephen Carrico	DMLO, CPAs
Autotruck Financial	\$152,702,047	James Thompson	Jon Jones	Schmidt CPAs & Associates
Jefferson County	\$125,727,198	Heather Walter	Lindsay Cottner	Other
The Health & Education	\$89,845,739	Pam Henson		Financial Standards Group, Inc.
Greater Kentucky	\$84,656,536	Debbie Pyle	Erline Carr	Financial Standards Group, Inc.
Kentucky Employees	\$79,889,765	John Graham	Lydia Powell	Schmidt CPAs & Associates
Beacon Community	\$64,345,268	Penny Haseker	Marina Banta	Schmidt CPAs & Associates
Cove	\$63,749,154	Thomas Burns	Jerrie Tinnell	Other

LOUISIANA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	195	192	181	173
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	45	46	46	46

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Postlethwaite & Netterville	\$3,225,639,155	26.5%	7	4.0%
Griffin & Furman, LLC	\$1,832,903,423	15.0%	28	16.2%
Doeren Mayhew	\$669,822,599	5.5%	2	1.2%
Nearman, Maynard, Vallez, CPAs	\$311,547,982	2.6%	1	0.6%
James N. Jordan, CPA, LLC	\$301,564,072	2.5%	17	9.8%
Carr, Riggs & Ingram, LLC	\$189,786,075	1.6%	3	1.7%
Gardner, Langston & Bryan	\$194,837,093	1.6%	1	0.6%
Financial Standards Group, Inc.	\$68,753,572	0.6%	5	2.9%
CU Resources, Inc.	\$24,067,187	0.2%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Barksdale	\$1,399,583,813	Patrick Gullatt	John Weaver	Other
Jefferson Financial	\$960,893,028	Mark Rosa	Casey Grimes Kucera	Other
Neighbors	\$920,610,871	Steve Webb	Jody Caraccioli	Postlethwaite & Netterville
Campus	\$658,078,645	Jane Verret	Ryan Blauvelt	Postlethwaite & Netterville
La Capitol	\$506,557,803	Michael Hooper	Stephen Mathews	Postlethwaite & Netterville
EFCU Financial	\$477,779,017	Tyler Grodi	Rick Myers	Postlethwaite & Netterville

\* FINANCIAL DATA AS OF 03.31.19

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Pelican State	\$403,528,318	Jeff Conrad	Melissa Ott	Doeren Mayhew
Carter	\$360,698,131	Joe Arnold	Joe Arnold	Griffn & Furman, LLC
ASI	\$358,530,753	Sonia Jarvis	Hemalatha Banangada	Other
Essential	\$337,970,266	Richard Williams	Darlene Gibson	Other
CSE	\$329,291,348	Clark Yelverton	Matt Koch	Postlethwaite & Netterville
Baton Rouge Telco	\$311,547,982	Darryl Long	David Karisny	Nearman, Maynard, Vallez, CPAs
Louisiana	\$299,860,646	Rhonda Hotard	Melissa Matherne	Postlethwaite & Netterville
RiverLand	\$266,294,281	Carol Irby	Lori Lassere-Bourg	Doeren Mayhew
Ouachita Valley	\$239,283,179	Katie Pilcher		Other
Meritus	\$206,778,090	Connie Roy	Amy Simon	Griffn & Furman, LLC
Centric	\$194,837,093	Christopher Craighead	Rodney Parker	Gardner, Langston & Bryan
Bossier	\$180,621,285	Jim Perkins	Diane Ward	Other
The New Orleans Firemen's	\$175,751,213	Judy DeLucca	Lisa Hudson	Griffn & Furman, LLC
Xplore	\$144,575,052	Rafael Rondon	Charlie Lovering	Other

## MAINE

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	60	58	56	55
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	47	48	48	48

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wipfli, LLP	\$4,624,083,824	56.5%	26	47.3%
Garvey, Steele & Company, LLP	\$122,823,450	1.5%	1	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Maine Savings	\$435,042,605	John Reed	Dave Sayers	Other
Maine State	\$423,842,478	Tucker Cole		Wipfli, LLP
Atlantic	\$396,856,387	Scott Chretien	Fred Johnson	Other
Town & Country	\$390,556,736	David Libby	Jay Landsiedel	Wipfli, LLP
Infinity	\$344,193,937	Liz Hayes	Mike O'Brien	Wipfli, LLP
York County	\$337,593,211			Wipfli, LLP
University	\$307,936,096	Matt Walsh	Renee Ouellette	Wipfli, LLP
Evergreen	\$300,493,010	Jason Lindstrom	Kate Archambault	Wipfli, LLP
Cumberland County	\$268,393,670	Scott Harriman		Other
Five County	\$253,930,467	Julie Marquis	Ken Stockford	Wipfli, LLP
Dirigo	\$251,262,836	Mark Samson	Roger Caux	Other
The County	\$244,105,647	Ryan Ellsworth	Jan Beaulieu	Other
cPort	\$230,390,221	Gene Ardito		Wipfli, LLP
Acadia	\$216,648,034	David Desjardins	Erica Albert	Wipfli, LLP
Down East	\$206,313,425	Joseph Moses	Matthew Fleming	Other
PeoplesChoice	\$204,586,361	Luke Labbe	Luke Labbe	Wipfli, LLP
Oxford	\$199,047,828	Matt Kaubris	Tammy Daigle	Wipfli, LLP
Norstate	\$191,359,653	Susan Whitehead	Andrew Blanchette	Wipfli, LLP
Midcoast	\$179,929,871	Joe Gervais	Michelle Rouleau	Other
OTIS	\$179,452,335	Kim Turner	Darice Dubreuil	Other

## MARYLAND

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	90	88	83	83
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	43	42	43	45

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$9,152,074,818	34.9%	17	20.5%
Doeren Mayhew	\$4,651,443,467	17.8%	5	6.0%
Nearman, Maynard, Vallez, CPAs	\$4,178,600,340	16.0%	4	4.8%
Rowles & Company, LLP	\$2,720,917,797	10.4%	20	24.1%
Deleon & Stang	\$1,930,826,609	7.4%	5	6.0%
Brown Edwards & Company	\$148,418,109	0.6%	1	1.2%
Fike, Conner and Associates	\$120,870,587	0.5%	1	1.2%
Robert L. Mann, CPA	\$118,290,553	0.5%	4	4.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees Credit Union of Maryland	\$3,755,020,849	Dave Sweiderk	Steven Arbaugh	CliftonLarsonAllen, LLP
Tower	\$3,185,467,716	Rick Stafford	Doug Harris	Nearman, Maynard, Vallez, CPAs
NASA	\$2,756,043,763	Doug Allman	Rhonda Bazey	CliftonLarsonAllen, LLP
Andrews	\$1,891,757,098	Jim Hayes	Todd Olszowy	Doeren Mayhew
APG	\$1,413,430,362	Don Lewis	Chuck Kelly	Other

STATE MARKET SHARE LEADERS BY ASSETS

Municipal Employees Credit Union of Baltimore	\$1,202,116,042	John Hamilton	Adrian Johnson	Doeren Mayhew
Educational Systems	\$1,058,039,146	Chris Conway	Girado Smith	Deleon & Stang
First Financial of Maryland	\$1,033,890,809	Eric Church	Matt Birkelien	Doeren Mayhew
Point Breeze	\$783,676,780	Bernard McLaughlin	Tonia Niedzialkowski	Rowles & Company, LLP
National Institutes of Health	\$650,925,250	Rick Wieczorek	Timothy Duvall	Nearman, Maynard, Vallez, CPAs
Lafayette	\$582,995,000	John Farmakides	Arnie Rosenthal	Other
Cedar Point	\$518,072,066	Charlie Roach	Alan Mattingly	CliftonLarsonAllen, LLP
APL	\$503,611,954	David Woodruff	Amanda Johnson	CliftonLarsonAllen, LLP
Johns Hopkins	\$463,642,220	Mike Mesta	Steve Hudson	Rowles & Company, LLP
First Peoples Community	\$433,471,223	Stacey Bingaman	Randy Olsen	Deleon & Stang
Signal Financial	\$402,887,042	Francois Verleyen	Ed Connolly	CliftonLarsonAllen, LLP
Baltimore County Employees	\$390,833,707	David Hagar	Marisa Ehrlich	Rowles & Company, LLP
SecurityPlus	\$389,160,494	Brett Noll	Jeffrey Berger	Other
FedChoice	\$365,978,013	David Bunch	Edward Atuahene	CliftonLarsonAllen, LLP
Mid-Atlantic	\$326,931,585	William Brooks	Daniel Olejnik	Doeren Mayhew

MASSACHUSETTS

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	176	171	165	159
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	78	77	77	75

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$14,069,604,882	34.6%	10	6.3%
Wolf & Company, PC	\$10,166,512,083	25.0%	13	8.2%
G.T. Reilly & Company	\$4,015,059,599	9.9%	11	6.9%
Mercadante & Mercadante	\$2,027,284,244	5.0%	4	2.5%
Garvey, Steele & Company, LLP	\$1,902,911,980	4.7%	35	22.0%
Crowe	\$1,430,357,032	3.5%	1	0.6%
Moss Adams	\$904,260,055	2.2%	1	0.6%
RSM US, LLP	\$721,202,407	1.8%	1	0.6%
Whittlesey, PC	\$740,766,609	1.8%	3	1.9%
Doeren Mayhew	\$610,279,591	1.5%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Digital	\$8,905,966,247	Jim Regan	Laurie LaChapelle	CliftonLarsonAllen, LLP
Metro	\$1,938,900,324	Robert Cashman	Erik Porter	Wolf & Company, PC
Rockland	\$1,825,923,227	Tom White	Mark Skalla	CliftonLarsonAllen, LLP
Workers	\$1,822,433,638	Doug Petersen	Tim Smith	Wolf & Company, PC
Jeanne D'Arc	\$1,430,357,032	Mark Cochran	Joseph Princi	Crowe
Hanscom	\$1,383,969,766	David Sprague	Kimberly Houle	G.T. Reilly & Company
Greylock	\$1,238,759,022	John Bissell	Michael Stoddard	Wolf & Company, PC
Merrimack Valley	\$1,036,989,199	John Howard	Michael Valley	CliftonLarsonAllen, LLP
Webster First	\$1,009,414,439	Michael Lussier	Kimberly Tonkin	Mercadante & Mercadante
St. Anne's of Fall River	\$974,781,610	Eileen Danahey	Peter Panaggio	Wolf & Company, PC
RTN	\$904,260,055	Richard Wright	Andrew Spinnett	Moss Adams
St. Mary's	\$880,548,684	James Garvey	Larissa Thurston	G.T. Reilly & Company
Harvard University Employees	\$780,941,516	Eugene Foley	Craig Leonard	Wolf & Company, PC
First Citizens'	\$775,326,488	Peter Muise		Wolf & Company, PC
Leominster	\$721,202,407	John O'Brien	Gary Abrams	RSM US, LLP
Direct	\$712,048,251	Joe Walsh	Jeff Rocha	Wolf & Company, PC
Liberty Bay	\$676,155,376	Ed Lopes	George Kelly	Wolf & Company, PC
Polish National	\$610,279,591	James Kelly	Charlotte Hansen	Doeren Mayhew
Sharon	\$599,318,055	James Carlson	David Cox	Other
Align	\$596,302,909	Ken Del Rossi	Thomas Hammond	Mercadante & Mercadante

MICHIGAN

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	250	244	231	222
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	156	157	155	153

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$24,695,188,829	37.3%	54	24.3%
Plante & Moran, PLLC	\$13,858,428,020	21.0%	14	6.3%
Crowe	\$8,238,406,688	12.5%	6	2.7%
BKD, LLP	\$6,423,265,149	9.7%	7	3.2%
Financial Standards Group, Inc.	\$4,100,641,800	6.2%	79	35.6%
Rehmann	\$2,191,349,295	3.3%	7	3.2%

\* FINANCIAL DATA AS OF 03.31.19

Financial Standards Group, CPA, LLC	\$1,025,536,747	1.6%	13	5.9%
CliftonLarsonAllen, LLP	\$949,186,248	1.4%	1	0.5%
Andrews, Hooper, Pavlik, PLC	\$724,821,185	1.1%	1	0.5%
Schmidt CPAs & Associates	\$141,727,980	0.2%	3	1.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Lake Michigan	\$6,408,131,717	Sandy Jelinski	Peter Dann	Doeren Mayhew
DFCU Financial	\$4,825,157,370	Mark Shobe	Mark Solarz	Crowe
Michigan State University	\$4,421,761,475	April Clobes	Sara Dolan	Plante & Moran, PLLC
United	\$2,856,310,615	Terry O'Rourke	Michael Ruchti	BKD, LLP
Genisys	\$2,716,756,282	Jackie Buchanan	Nathan Davidson	Plante & Moran, PLLC
Michigan Schools and Government	\$2,186,657,090	Peter Gates	Steve Brewer	Doeren Mayhew
Lake Trust	\$1,925,097,456	David Snodgrass		Crowe
Advia	\$1,817,059,272	Cheryl DeBoer	Jeff Fielder	BKD, LLP
Dow Chemical Employees	\$1,727,783,710	Dennis Hanson	Michael Goad	Doeren Mayhew
Credit Union One	\$1,239,542,758	Gary Moody	Tina Tracy	Doeren Mayhew
Community Choice	\$1,138,948,452	Robert Bava	Kelli Wisner-Frank	Doeren Mayhew
Consumers	\$1,122,437,852	Kit Snyder	Steve Howard	Doeren Mayhew
Michigan First	\$979,336,332	Michael Poulos	Melissa Espinoza	Doeren Mayhew
Honor	\$960,552,489	Scott McFarland	Josh Vissering	Plante & Moran, PLLC
Community Financial	\$949,186,248	Bill Lawton	Meg Pankow	CliftonLarsonAllen, LLP
University of Michigan	\$943,333,553	Tiffany Ford	Tomas Kuslikis	Plante & Moran, PLLC
Dort	\$920,739,507	Vicki Hawkins	Jeremy Zager	Plante & Moran, PLLC
Vibe	\$908,536,147	Allan McMorris	Kelly Hess	Plante & Moran, PLLC
Michigan Educational	\$850,595,187	Bob Sandercock	Kevin Finneran	Plante & Moran, PLLC
Wildfire	\$806,035,575	Tim Benecke	Robert Trumble	Other

MINNESOTA				
	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	123	120	112	105
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	54	56	61	58

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$19,269,438,160	77.9%	44	41.9%
Doeren Mayhew	\$2,678,203,611	10.8%	2	1.9%
RSM US, LLP	\$1,033,046,508	4.2%	6	5.7%
Wipfli, LLP	\$281,097,624	1.1%	2	1.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wings Financial	\$5,288,077,591	Frank Weidner	Vic Israni	CliftonLarsonAllen, LLP
Affinity Plus	\$2,292,442,843	Dave Larson	Brian Volkmann	Doeren Mayhew
TruStone Financial	\$1,388,935,015	Tim Bosiacki	Dan Zaczkowski	CliftonLarsonAllen, LLP
Firefly	\$1,319,667,925	Dale Turner	Leon Eichten	CliftonLarsonAllen, LLP
Hiway	\$1,157,480,757	Dave Boden	Aaron Kastner	CliftonLarsonAllen, LLP
Spire	\$1,117,719,113	Dan Stoltz	Jon Seeman	CliftonLarsonAllen, LLP
Central Minnesota	\$1,105,990,945	Chuck Friederichs	Nancy Roske	CliftonLarsonAllen, LLP
Mayo Employees	\$978,047,624	Mary Hansen	Ken Blazing	CliftonLarsonAllen, LLP
City & County	\$895,428,743	Patrick Pierce	Steve Galarneau	CliftonLarsonAllen, LLP
Members Cooperative	\$761,478,930	Tammy Heikkinen	Ralph Hamann	CliftonLarsonAllen, LLP
Ideal	\$754,799,338	Brian Sherrick	Dennis Bauer	CliftonLarsonAllen, LLP
TopLine	\$472,210,105	Tom Smith	Mick Olson	CliftonLarsonAllen, LLP
Mid Minnesota	\$385,760,768	Chuck Albrecht		Doeren Mayhew
Southpoint Financial	\$365,023,227	Richard Nesvold	Patti Gohl	CliftonLarsonAllen, LLP
MINNCO	\$313,636,785	Doug Hallstrom		CliftonLarsonAllen, LLP
Richfield-Bloomington	\$296,043,005	Gregory Worthen	Lew Bequette	CliftonLarsonAllen, LLP
Tristar	\$242,667,417	Dale Johnson	David Cronin	RSM US, LLP
SharePoint	\$235,826,923	Phil Kopischke	John Nilles	CliftonLarsonAllen, LLP
Co-op Credit Union of Montevideo	\$203,989,490	Kayla Reiffenberger		CliftonLarsonAllen, LLP
Anoka Hennepin	\$198,339,463	Jeff Claussen	Martin Waligora	Wipfli, LLP

MISSISSIPPI				
	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	80	78	76	74
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	17	18	18	18

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$3,117,477,607	52.0%	2	2.7%
Financial Standards Group, Inc.	\$957,507,469	16.0%	49	66.2%

Warren Averett	\$671,119,095	11.2%	3	4.1%
Carr, Riggs & Ingram, LLC	\$306,252,085	5.1%	1	1.4%
Nearman, Maynard, Vallez, CPAs	\$226,319,507	3.8%	1	1.4%
Financial Standards Group, CPA, LLC	\$5,811,849	0.1%	1	1.4%
Credit Union Audit & Compliance Group (CUACG)	\$855,116	0.0%	1	1.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Keesler	\$2,901,502,683	Andrew Swoger	Daniel Kutch	Doeren Mayhew
Navigator	\$341,421,236	Bill McCoy	Bill McCoy	Warren Averett
Hope	\$306,252,085	Bill Bynum	Richard Campbell	Carr, Riggs & Ingram, LLC
Sunbelt	\$226,319,507	Chris Hammond	Eric Campen	Nearman, Maynard, Vallez, CPAs
Singing River	\$219,245,664	James Smith	James Smith	Warren Averett
Mutual	\$215,974,924	Michael Mathews	Jennifer McMillin	Doeren Mayhew
Rivertrust	\$164,249,788	Kevin Long	D.M. Cox	Other
Statewide	\$135,683,491	Casey Bacon	Pam Cotten	Financial Standards Group, Inc.
Magnolia	\$131,821,393	Michael Waylett	Dan Semore	Other
Mississippi	\$129,136,596	Mike Lightsey		Other
Members Exchange	\$115,234,697	Mitzi Tate		Financial Standards Group, Inc.
Gulf Coast Community	\$110,452,195	Lisa Graham	Gordon Pidek	Warren Averett
Ferguson	\$86,289,260	Leslie Pitts	George Kirby	Other
Triangle	\$84,074,622	John Gibbons		Financial Standards Group, Inc.
Jackson Area	\$77,237,420	Gary Fairley	Leigh Bridges	Other
1st Mississippi	\$62,270,630	Rebecca Cooper	Rebecca Cooper	Financial Standards Group, Inc.
Eagle Express	\$59,946,778	Katie Nelson	David Kinnison	Financial Standards Group, Inc.
Southern Mississippi	\$42,634,101	John Harmond		Other
Meridian Mutual	\$39,767,160	Debbie Smith		Financial Standards Group, Inc.
MUNA	\$36,298,317	Bo Pittman		Financial Standards Group, Inc.

## MISSOURI

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	121	117	114	109
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	43	44	43	45

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Stephen Lang & Associates	\$3,305,881,032	27.3%	34	31.2%
Brown, Smith, Wallace	\$2,646,235,471	21.9%	1	0.9%
BKD, LLP	\$1,777,148,890	14.7%	1	0.9%
J. Tenbrink & Associates	\$1,041,422,279	8.6%	30	27.5%
CliftonLarsonAllen, LLP	\$385,274,019	3.2%	3	2.8%
RSM US, LLP	\$358,645,353	3.0%	1	0.9%
Cummings, Ristau, and Associates	\$249,304,260	2.1%	1	0.9%
Doeren Mayhew	\$83,508,924	0.7%	1	0.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	\$2,646,235,471	Glenn Barks	Phil Hanna	Brown, Smith, Wallace
Anheuser-Busch Employees'	\$1,777,148,890	Bob McKay	Ron Kampwerth	BKD, LLP
Vantage	\$879,755,667	Eric Acree	Douglas Ruckman	Stephen Lang & Associates
Neighbors	\$384,381,437	John Servos	Janice Bennett	Stephen Lang & Associates
Missouri	\$358,645,353	Harold James	Rob Perkins	RSM US, LLP
Alliance	\$302,678,720	Tim Stephens	Ken Bellamy	CliftonLarsonAllen, LLP
St. Louis Community	\$300,201,924	Kirk Mills	Kirk Mills	Other
Great Plains	\$287,745,028	Kelley Melton	Kelley Melton	Other
West Community	\$264,096,551	Jason Peach	Melissa Green	Other
1st Financial	\$249,304,260	Carol Minges	Dave Franke	Cummings, Ristau, and Associates
River Region	\$242,552,434	Rick Nichols	Galen Wilhoit	Stephen Lang & Associates
Arsenal	\$242,404,313	Linda Allen	Patti (Randick) Poe	Stephen Lang & Associates
Infuze	\$225,417,973	Mike Smith	Brandon Miller	Stephen Lang & Associates
BluCurrent	\$194,167,257	Craig Tabor	Gary Kirk	Other
MECE	\$192,047,221	Randy Marks	Gary Bruemmer	Stephen Lang & Associates
Gateway Metro	\$181,963,828	Jay Lewis		Other
United	\$177,261,878	Brent Sadler	Missy Ahrens	Stephen Lang & Associates
Assemblies of God	\$173,496,547	Bruce Webb	Jackie Lawhon	Other
Electro Savings	\$173,368,005	James Struble	Eric Hardman	Stephen Lang & Associates
Telcomm	\$170,009,394	Don Ackerman		Other

## MONTANA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	52	51	51	48
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	20	21	21	22
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$2,265,257,970	43.0%	3	6.3%
Douglas Wilson & Company, PC	\$463,260,795	8.8%	4	8.3%
Anderson ZurMuehlen	\$431,464,147	8.2%	3	6.3%
Wipfli, LLP	\$244,963,775	4.7%	1	2.1%
Brenner, Averett & Company	\$89,609,155	1.7%	1	2.1%
Junkermier Clark Campanella Stevens	\$50,854,510	1.0%	1	2.1%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Whitefish	\$1,472,678,612	Jim Kenyon	Michael Blubaugh	Moss Adams
Missoula	\$542,098,911	Jack Lawson	Kathy Guderian	Moss Adams
Valley Financial	\$280,584,787	Darla Card	Ed Gillig	Other
Altana	\$271,892,055	Rhonda Diefenderfer	Kim Dahl	Other
Rocky Mountain	\$250,480,447	Steve Sendon	Matt Stolle	Moss Adams
Montana	\$247,210,046	Steve King	John Hageman	Anderson ZurMuehlen
Park Side Financial	\$244,963,775	Jeremy Presta	Scott Roberts	Wipfli, LLP
Intrepid	\$211,118,994	Greg Strizich	Brent Martin	Other
1st Liberty	\$173,874,217	Steven Grooms	Dave Reeves	Other
Billings	\$163,177,400	Tom Boos	Nancy Harris	Douglas Wilson & Company, PC
Sky	\$117,048,436	Annamarie DeYoung	Linda Ansotegui	Other
Bear Paw	\$116,411,812	Al Vukasin		Douglas Wilson & Company, PC
Lincoln County	\$114,830,299	Lindsay Beaty	Chari Lucas	Other
Southwest Montana Community	\$113,158,320	Tom Dedman	Teri Krakowka	Anderson ZurMuehlen
Embark	\$108,250,694	Debra Evans	Sandy Daul	Douglas Wilson & Company, PC
Richland	\$89,609,155	Kevin Mayer		Brenner, Averett & Company
McCone County	\$78,863,365	Emily K Guldborg		Other
Russell Country	\$75,420,889	Bernie Neibauer		Douglas Wilson & Company, PC
Fergus	\$71,095,781	Robert Bjelland		Anderson ZurMuehlen
Daniels-Sheridan	\$50,854,510	Timothy Rask	Deanna Ward	Junkermier Clark Campanella Stevens

## NEBRASKA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	62	61	62	59
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	24	24	24	22
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Petersen & Associates	\$2,821,502,110	74.0%	49	83.1%
BKD, LLP	\$761,601,432	20.0%	1	1.7%
Ketel Thorstenson, LLP	\$63,426,476	1.7%	1	1.7%
Wipfli, LLP	\$55,614,919	1.5%	1	1.7%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Centris	\$761,601,432	Steve Swanstrom	Tom Huston	BKD, LLP
Metro Health Services	\$378,417,926	Michael McDermott	Lisa Ferrer	Petersen & Associates
Liberty First	\$279,016,076	Frank Wilber	David Tagart	Petersen & Associates
Nebraska Energy	\$269,935,048	Julie Haney		Petersen & Associates
Siouxland	\$194,573,268	Joel Steenhoven	Mike Horner	Petersen & Associates
First Nebraska	\$137,479,092	Ann Loftis	Dale Kovar	Petersen & Associates
Four Points	\$135,763,810	Cheryl Mascarello	Michelle Zwart	Petersen & Associates
Lincone	\$133,061,530	Jerry Barnett		Petersen & Associates
University of Nebraska	\$106,160,699	Keith Kauffeld		Petersen & Associates
MembersOwn	\$100,246,570	Linda Carter	Denise Ackerman	Petersen & Associates
Mutual 1st	\$96,611,482	Kevin Straub	Scott Stevens	Petersen & Associates
Trius	\$75,431,971	Dee Schriner	Jenny Flood	Petersen & Associates
Omaha	\$72,483,082	Steve Johnson	Jacob Hanika	Petersen & Associates
The Police Federal Credit Union of Omaha	\$71,860,855	Mary Johnson	Darrin Engleman	Other
Archer	\$68,465,963	Rex Minert	Mike Kezor	Petersen & Associates
Columbus United	\$64,465,072	Brian Christensen	Cindy Wagner	Petersen & Associates
Omaha Firefighters	\$64,409,584	Sandra McLean		Petersen & Associates
Western Heritage	\$63,426,476	Darlene Brown		Ketel Thorstenson, LLP
Creighton	\$55,614,919	Thomas Kjar	Vorace Packer	Wipfli, LLP
Lincoln Public School Employees	\$47,248,325	Bruce Healey	Bruce Healey	Petersen & Associates

## NEVADA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	17	17	16	15
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	13	13	12	12
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,113,228,370	21.2%	2	13.3%
Turner, Warren, Hwang & Conrad	\$1,074,801,107	20.5%	3	20.0%
Doeren Mayhew	\$992,916,031	18.9%	1	6.7%
Carroll & Associates	\$806,688,522	15.4%	3	20.0%
Richards & Associates	\$183,948,236	3.5%	1	6.7%
Financial Standards Group, Inc.	\$31,944,942	0.6%	1	6.7%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Greater Nevada	\$992,916,031	Wally Murray	Joyce Whitney-Silva	Doeren Mayhew
One Nevada	\$943,413,963	Paul Parrish	Steve O'Donnell	CliftonLarsonAllen, LLP
Clark County	\$797,741,186	Matt Kershaw	Patricia Ochal	Turner, Warren, Hwang & Conrad
Silver State Schools	\$789,159,029	Scott Arkills	Raymond Wilson	Other
Boulder Dam	\$648,391,435	Eric Estes	Ie-Chen Cheng	Carroll & Associates
Financial Horizons	\$195,664,701	Theresa Lupori	Jean Peterson	Other
WestStar	\$184,987,113	Rick Schmidt	Dion Koop	Turner, Warren, Hwang & Conrad
Great Basin	\$183,948,236	Jennifer Denoo	Tony Lopez	Richards & Associates
Elko	\$169,814,407	John Kelly	Craig Stevens	CliftonLarsonAllen, LLP
Sierra Pacific	\$135,153,846	Jim Hunting		Carroll & Associates
Plus	\$92,072,808	Carol Schumacher	Tara Smith	Turner, Warren, Hwang & Conrad
Churchill County	\$50,039,074	Valerie K Johnston		Other
Reno City Employees	\$31,944,942	Marven Jeppson	Milton Harris	Financial Standards Group, Inc.
Pahrangat Valley	\$23,143,241	Robin Simmers		Carroll & Associates
Las Vegas Up Employees	\$4,043,273	Nektaria Felecos		Other

## NEW HAMPSHIRE

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	18	16	15	14
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	10	10	10	10
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wolf & Company, PC	\$3,666,995,872	42.2%	1	7.1%
BerryDunn	\$2,005,532,013	23.1%	2	14.3%
Wipfli, LLP	\$1,744,761,249	20.1%	4	28.6%
G.T. Reilly & Company	\$292,687,491	3.4%	1	7.1%
Garvey, Steele & Company, LLP	\$220,191,089	2.5%	3	21.4%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Service	\$3,666,995,872	David Araujo		Wolf & Company, PC
Northeast	\$1,496,831,203	Tim Collia	Steve Giguere	BerryDunn
St. Mary's Bank	\$1,034,904,609	Ron Covey	Robert DesMeules	Wipfli, LLP
Triangle	\$704,580,894	Scott MacKnight	Scott MacKnight	Other
Bellwether Community	\$508,700,810	Michael L'Eucuyer	Jonathan Oglebay	BerryDunn
Granite State	\$425,451,323	Denise Barstow	Robert Flurey	Wipfli, LLP
Holy Rosary	\$292,687,491	Brian Hughes	Brian Therrien	G.T. Reilly & Company
New Hampshire	\$279,187,005	John Young	Timothy King	Wipfli, LLP
Members First Credit Union of NH	\$191,098,271	Bruce Leighton	Karl Betz	Garvey, Steele & Company, LLP
New Hampshire Postal	\$46,844,520	William Milner		Other
Precision	\$19,224,776	Sandra Bischof		Garvey, Steele & Company, LLP
NH Community	\$9,868,042	James Neilsen		Garvey, Steele & Company, LLP
NGM Employees	\$5,218,312	Sharin Hurlbutt		Wipfli, LLP
Freudenberg-Nok Employees	\$2,940,832	Melissa L Sharp-Greatchus		Other

## NEW JERSEY

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	178	169	162	159
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	51	51	51	48
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Curchin Group	\$4,947,846,169	35.6%	20	12.6%
Crowe	\$3,327,962,139	24.0%	1	0.6%
RKL, LLP	\$1,571,658,401	11.3%	6	3.8%

CliftonLarsonAllen, LLP	\$1,030,229,402	7.4%	3	1.9%
Nearman, Maynard, Vallez, CPAs	\$244,540,648	1.8%	3	1.9%
Firley, Moran, Freer & Eassa	\$164,155,630	1.2%	1	0.6%
Garvey, Steele & Company, LLP	\$127,960,368	0.9%	1	0.6%
Connolly, Grady & Cha, PC	\$72,362,798	0.5%	2	1.3%
Wojeski & Company, CPAs, PC	\$38,766,920	0.3%	3	1.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Affinity	\$3,327,962,139	John Fenton	Kevin Brauer	Crowe
Merck Employees	\$1,934,156,109	Paul Gentile	Gordon Powell	Curchin Group
Proponent	\$484,760,991	Debi Van Dorn	James Leary	CliftonLarsonAllen, LLP
Financial Resources	\$471,168,383	Lena Matthews	Beth Elbaum	RKL, LLP
McGraw-Hill	\$419,654,167	Michael Sullivan	Jesus Moreno	CliftonLarsonAllen, LLP
South Jersey	\$383,961,699	Ernest Huggard	Angel Denis	Curchin Group
Garden Savings	\$378,899,166	Lou Vetere		Curchin Group
Credit Union of New Jersey	\$348,575,596	Andrew Jaeger	Robert Vuocolo	RKL, LLP
Picatinny	\$348,533,626	Keith McCarthy	Ray Sifles	RKL, LLP
United Teletech Financial	\$304,243,746	Leo Ardine	Francis James	Curchin Group
First Atlantic	\$269,496,200	John Culp	Ann Goldinak	Curchin Group
The Atlantic	\$232,816,440	Michael Fanelli	Sandy Hilenski	Curchin Group
North Jersey	\$220,117,512	Lourdes Cortez	Luke Zimmermann	Curchin Group
ABCO	\$202,914,323	Jill Peterson	Nelson Graf	Curchin Group
Greater Alliance	\$188,249,527	Glenn Guinto	Darrell Blackbourn	Other
First Financial	\$176,882,557	Issa Stephan	Terriann Warn	Curchin Group
Xcel	\$164,155,630	Arlene Bernard	Arlene Bernard	Firley, Moran, Freer, & Eassa
Jersey Shore	\$158,878,576	James Burns		RKL, LLP
Campbell Employees	\$143,204,685	David Ardire	Russell Turco	Curchin Group
Aspire	\$142,676,479	Thomas O'Shea	Robyn Oresto	Nearman, Maynard, Vallez, CPAs

NEW MEXICO				
	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	44	42	41	41
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	21	21	21	21

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$3,738,656,521	32.2%	3	7.3%
Doeren Mayhew	\$2,383,468,637	20.6%	1	2.4%
Nearman, Maynard, Vallez, CPAs	\$2,118,063,102	18.3%	6	14.6%
CliftonLarsonAllen, LLP	\$1,124,926,802	9.7%	2	4.9%
Holben Hay Lake Balzer (a division of SingerLewak)	\$708,180,790	6.1%	1	2.4%
Bolinger, Segars, Gilbert & Moss	\$422,049,482	3.6%	4	9.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Sandia Laboratory	\$2,599,023,439	Robert Chavez	Chester Wright	Moss Adams
Nusenda	\$2,383,468,637	Joe Christian	David Jansen	Doeren Mayhew
U.S. Eagle	\$1,074,388,931	Marsha Majors	Mike Moore	Moss Adams
Kirtland	\$790,274,403	Tom Shoemaker	Sharlene Howell	CliftonLarsonAllen, LLP
Sandia Area	\$708,180,790	Scott Connely	Kevin Todd	Holben Hay Lake Balzer
Del Norte	\$654,150,126	Chuck Valenti	John Molenda	Nearman, Maynard, Vallez, CPAs
State Employees	\$590,441,565	Harold Dixon	Debbie Ferrell	Nearman, Maynard, Vallez, CPAs
First Financial	\$569,498,404	Ronald Moorehead	Ronald Moorehead	Nearman, Maynard, Vallez, CPAs
Rio Grande	\$338,513,590	Mike Athens	Roy Sange	Other
Otero	\$334,652,399	Regina Colbert	Melene Street	CliftonLarsonAllen, LLP
White Sands	\$312,505,526	William Jacobs	Art Trujillo	Bolinger, Segars, Gilbert & Moss
Guadalupe	\$174,903,532	Winona Nava	Brenda Dominguez	Other
Zia	\$145,973,310	Paul Johnson	Paul Johnson	Nearman, Maynard, Vallez, CPAs
Animas	\$138,056,986	Gary Sterton		Nearman, Maynard, Vallez, CPAs
Artesia	\$117,857,199	Ronald Johnston	Ronald D Johnston	Other
Estacado	\$69,870,348	Mark Roddenberry	Tammy Powell	Bolinger, Segars, Gilbert & Moss
Cannon	\$69,814,426	Heather Fowler		Other
Southwest	\$65,244,151	Randy Lunsford		Moss Adams
Eddy	\$49,947,773	Donna Davis		Other
Financial Security	\$49,789,276	Judy Carrasco		Other

## NEW YORK

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	372	362	350	337
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	128	131	130	128

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$27,436,052,569	32.0%	12	3.6%
Moss Adams	\$15,102,207,350	17.6%	2	0.6%
Nearman, Maynard, Vallez, CPAs	\$10,336,879,798	12.0%	7	2.1%
Firley, Moran, Freer & Eassa	\$8,399,473,192	9.8%	20	5.9%
Bonadio & Company, LLP	\$3,665,314,697	4.3%	15	4.5%
Wojeski & Company, CPAs, PC	\$3,421,357,817	4.0%	38	11.3%
Crowe	\$2,831,799,218	3.3%	2	0.6%
Doeren Mayhew	\$1,749,200,304	2.0%	1	0.3%
Sciarabba Walker & Company, LLP	\$822,084,311	1.0%	8	2.4%
Gayle Schutte, CPA	\$789,964,011	0.9%	29	8.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bethpage	\$8,646,057,631	Wayne Grosse	Jillian Hansen	Moss Adams
Teachers	\$7,358,734,217	Brad Calhoun	C.J. Meyers	Nearman, Maynard, Vallez, CPAs
ESL	\$6,456,149,719	Faheem Masood		Moss Adams
United Nations	\$5,585,349,447	William Predmore	Donald Roe	CliftonLarsonAllen, LLP
Hudson Valley	\$5,041,093,555	Mary Madden	Scott VanZandt	CliftonLarsonAllen, LLP
Visions	\$4,229,105,519	Tyrone Muse	Ken Burt	CliftonLarsonAllen, LLP
State Employees	\$3,892,986,265	Michael Castellana	AnnMarie Zimmermann	CliftonLarsonAllen, LLP
Nassau Educators	\$3,271,294,849	John Deieso	Michael Shonborn	CliftonLarsonAllen, LLP
Municipal	\$3,033,849,847	Mark Ricca		Other
Polish & Slavic	\$1,996,786,687	Bogdan Chmielewski	Ira Brief	CliftonLarsonAllen, LLP
Empower	\$1,834,073,129	John Wakefield	Rich Nave	Firley, Moran, Freer & Eassa
CAP COM	\$1,784,045,796	Chris McKenna	David Jurczynski	Crowe
USAlliance Financial	\$1,749,200,304	Kris VanBeek	Brett Wheeler	Doeren Mayhew
AmeriCU	\$1,629,753,249	Mark Pfisterer	Barth Eke	Firley, Moran, Freer & Eassa
Island	\$1,523,843,348	Bret Sears	Bret Sears	Nearman, Maynard, Vallez, CPAs
Corning	\$1,485,524,593	Gary Grinnell	MaryBeth Drake	Bonadio & Company, LLP
Self Reliance New York	\$1,332,637,706	Bohdan Kurczak	Bohdan Sawicky	CliftonLarsonAllen, LLP
Suffolk	\$1,147,422,083	Ralph Spencer	Sarah McCandless	Other
CFCU Community	\$1,092,397,905	Lisa Whitaker	Sarah Tomei	Other
Mid-Hudson Valley	\$1,047,753,422	Wayne Winkler	Chris Corallo	Crowe

## NORTH CAROLINA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	78	72	72	71
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	42	41	42	42

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$42,543,492,813	72.5%	3	4.2%
Doeren Mayhew	\$8,076,451,700	13.8%	12	16.9%
Nearman, Maynard, Vallez, CPAs	\$1,333,126,115	2.3%	9	12.7%
KPMG	\$1,058,874,029	1.8%	1	1.4%
Butler & Burke	\$291,024,399	0.5%	1	1.4%
Ewart & Associates	\$284,790,400	0.5%	6	8.5%
Lillie & Company	\$45,685,152	0.1%	1	1.4%
Griffin & Furman, LLC	\$16,617,258	0.0%	1	1.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees'	\$40,346,783,996	Mike Lord	Rex Spivey	CliftonLarsonAllen, LLP
Coastal	\$3,253,745,465	Chuck Purvis	Tamara Langton	Doeren Mayhew
Truliant	\$2,575,052,166	Marcus Schaefer	David D'Annunzio	Other
Local Government	\$2,188,181,663	Maurice Smith		CliftonLarsonAllen, LLP
Allegacy	\$1,562,378,836	Cathy Pace	Cosby Davis	Doeren Mayhew
Self-Help	\$1,137,404,184	Martin Eakes	Randy Chambers	Other
Self-Help	\$1,058,874,029	Martin Eakes	Randy Chambers	KPMG
Marine	\$747,312,260	Jeff Clark	Todd Sammons	Doeren Mayhew
Charlotte Metro	\$543,346,099	Bob Bruns	Karen Pellow	Doeren Mayhew
Carolinias Telco	\$438,260,360	Chris Dickman		Doeren Mayhew
Fort Bragg	\$407,132,678	Todd Kentack	Todd Kentack	Doeren Mayhew
Latino Community	\$392,689,321	Luis Pastor	Juan Cunial	Doeren Mayhew

Piedmont Advantage	\$361,572,480	Dion Williams	Peter Minford	Nearman, Maynard, Vallez, CPAs
Members	\$291,024,399	Robert (Bob) Donley		Butler & Burke
Champion	\$289,919,510	Jake Robinson	Brittainy Crawford	Doeren Mayhew
Summit	\$268,536,757	Sam Whitehurst	Debbie McCain	Nearman, Maynard, Vallez, CPAs
Mountain	\$223,180,578	Patty Idol	Michael Stavick	Other
Telco Community	\$195,753,917	David Burnette	Robert Gordon	Doeren Mayhew
First Flight	\$193,059,999	Al Fallon	Doug Troskey	Doeren Mayhew
Premier	\$190,879,881	Lori Thompson	Kim Walters	Nearman, Maynard, Vallez, CPAs

## NORTH DAKOTA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	38	37	35	34
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	16	16	14	14

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Eide Bailly	\$1,058,792,492	27.6%	3	8.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	\$819,400,450	Steve Schmitz	Sean Rinkenberger	Other
Capital	\$496,610,125	Vance Reinbold	Vance Reinbold	Eide Bailly
Town and Country	\$447,828,906	Jeremiah Kossen	Jay Landsiedel	Eide Bailly
Western Cooperative	\$349,498,463	Melanie Stillwell	Justin Maddison	Other
North Star Community	\$298,867,597	Bob Herrington	Wendy Arne	Other
Dakota West	\$271,293,108	Jeff Meyer		Other
Community	\$165,744,106	Barbara Messner		Other
Hometown	\$129,961,992	Harold Hagen	Steve Anderson	Other
Prairie	\$124,732,921	Mindee Kohlman	Lori Holtz	Other
Railway	\$114,353,461	Paul Brucker	Derrick Hertz	Eide Bailly
Dakota Plains	\$78,689,646	Michael Reisnour		Other
United Savings	\$68,068,745	Nicholaus J. Woodard		Other
Vue Community	\$56,333,542	Steve Delap		Other
Affinity First	\$49,103,115	Janice Katin	Donald Windmueller	Other
Fargo Public Schools	\$39,157,543	Mari Gagelin		Other
University	\$34,643,041	Lacey TerWee		Other
G.E.M.	\$27,058,007	Kim Colbenson		Other
Freedom Community	\$26,266,049	Mary Hagen		Other
Lamoure	\$24,554,493	Eric Musland		Other
Postal Family	\$24,242,341	Karen Andersen		Other

## OHIO

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	303	287	274	262
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	109	111	112	111

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$8,655,767,035	27.1%	4	1.5%
GBQ Partners, LLC	\$7,235,911,225	22.6%	36	13.7%
Lillie & Company	\$6,453,066,469	20.2%	60	22.9%
RSM US, LLP	\$1,845,826,935	5.8%	2	0.8%
Doeren Mayhew	\$1,379,900,198	4.3%	6	2.3%
Schmidt CPAs & Associates	\$1,198,056,232	3.7%	36	13.7%
Nearman, Maynard, Vallez, CPAs	\$1,048,376,156	3.3%	1	0.4%
Whitmer & Company, CPAs, LLP	\$1,032,348,442	3.2%	8	3.1%
CliftonLarsonAllen, LLP	\$400,427,915	1.3%	1	0.4%
Dixon, Davis, Bagent and Company	\$232,945,004	0.7%	1	0.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wright-Patt	\$4,597,145,568	Doug Fecher	Daniel Smith	BKD, LLP
General Electric	\$3,173,912,281	Tim Ballinger	Joan Moore	BKD, LLP
KEMBA Financial	\$1,420,267,126	Mark Decelio	Donna Grimmelt	RSM US, LLP
Seven Seventeen	\$1,048,376,156	Gary Soukenik	Shelly Pawcio	Nearman, Maynard, Vallez, CPAs
Superior	\$978,518,172	Phil Buell	Sue Wagner	GBQ Partners, LLC
Kemba	\$952,623,896	Dan Sutton	Dan Schroer	GBQ Partners, LLC
Directions	\$880,673,175	Barry Shaner	Fritz Comes	GBQ Partners, LLC
Telhio	\$848,166,682	Leslie Bumgarner	Chris Wampler	Lillie & Company
Sun	\$526,102,955	Brian Hughes	Brian Kelbley	Doeren Mayhew
BMI	\$508,464,991	Bill Allender	Ray Porter	Lillie & Company

Cinfed	\$479,742,927	Jay Sigler	Shannon King	BKD, LLP
Dover-Phila	\$476,387,799	Jason Garner	Megan Bender	Other
Homeland	\$430,057,142	Shayne Poe	Heather Robinson	GBQ Partners, LLC
Universal 1	\$425,559,809	Loren Rush	Ann Parrish	RSM US, LLP
Day Air	\$404,966,259	Bill Burke	Deanna Dahling	BKD, LLP
Century	\$400,427,915	Sharon Churchill	Emily Bopp	CliftonLarsonAllen, LLP
Sharefax	\$393,337,972	Arthur Kremer	Carrie Cox	Whitmer & Company CPAs, LLP
Ohio University	\$369,522,704	Cory Corrigan	Roberta Kreitz	GBQ Partners, LLC
River Valley	\$345,262,395	John Bowen	Lee Spivey	GBQ Partners, LLC
Desco	\$340,968,273	Lee Powell	Kara Tieman	GBQ Partners, LLC

## OKLAHOMA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	63	63	60	61
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	29	30	30	31

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$5,265,594,488	34.9%	3	4.9%
Doeren Mayhew	\$3,109,663,417	20.6%	3	4.9%
HoganTaylor, LLP	\$2,486,133,325	16.5%	4	6.6%
CliftonLarsonAllen, LLP	\$1,876,072,488	12.4%	6	9.8%
CU Resources, Inc.	\$718,694,848	4.8%	17	27.9%
Finley & Cook	\$274,607,548	1.8%	1	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Tinker	\$4,019,025,182	Mike Kloiber	Billie Houston	BKD, LLP
TCU	\$1,919,747,412	Tim Lyons	Shelby Beil	Doeren Mayhew
Communication	\$1,229,583,091	Larry Shropshire	Connie Cofer	HoganTaylor, LLP
WEOKIE	\$1,131,715,494	Brent Taylor	Doug Schwarz	BKD, LLP
Truity	\$838,633,833	Dennis Halpin	Mark Cough	HoganTaylor, LLP
Tulsa	\$772,304,122	Greg Gallant	Susan Williams	CliftonLarsonAllen, LLP
True Sky	\$612,607,848	Sean Cahill	Natalia Valenzuela	Doeren Mayhew
Oklahoma Central	\$577,308,157	Gina Wilson	Bill Jolin	Doeren Mayhew
Oklahoma's	\$533,130,001	Mark Kelly		CliftonLarsonAllen, LLP
Fort Sill	\$291,334,522	Denise Floyd	Patricia Perez	CliftonLarsonAllen, LLP
Allegiance	\$274,607,548	Amy Downs	Sabrina Waner	Finley & Cook
Energy One	\$245,944,925	Steve McNabb		Other
Red Crown	\$228,717,402	Mike Moyer	Jeremy Thornton	HoganTaylor, LLP
Western Sun	\$189,198,999	Rob Taylor	Rob Taylor	HoganTaylor, LLP
US Employees OC	\$173,724,758	Russell Neuenschwander	Mark Kaulaity	CU Resources, Inc.
Oklahoma Educators	\$158,867,397	Cindy White	Sharon Smith	CU Resources, Inc.
ME/CU	\$157,980,558	Agnes Berkenbile	Je'Neil Torres	Other
Endurance	\$152,334,010	Chris Bower		CliftonLarsonAllen, LLP
Oklahoma	\$133,075,703	Tim DeLise		Other
University & Community	\$125,737,033	Phil Dysinger	Russell Huneycutt	Other

## OREGON

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	62	59	59	58
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	43	43	45	45

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$18,536,853,483	77.5%	19	32.8%
Doeren Mayhew	\$2,104,924,913	8.8%	2	3.4%
CliftonLarsonAllen, LLP	\$364,611,199	1.5%	2	3.4%
John McCulley, CPA	\$177,153,439	0.7%	1	1.7%
Turner, Warren, Hwang & Conrad	\$119,926,282	0.5%	1	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
OnPoint Community	\$5,640,007,291	Rob Stuart	Jim Hunt	Moss Adams
Oregon Community	\$1,751,825,865	Ron Neumann	Greg Schumacher	Moss Adams
Selco Community	\$1,633,988,702	Bob Newcomb	Tiffany Washington	Moss Adams
Rogue	\$1,612,884,036	Gene Pelham	Blake Thurman	Moss Adams
Advantis	\$1,459,209,899	Bob Corwin	Laurie Wilson	Moss Adams
Oregon State	\$1,330,158,812	Richard Hein	Bonnie Humphrey-Anderson	Doeren Mayhew
Unitus Community	\$1,255,610,919	Steven Stapp	Greg Spear	Moss Adams
Northwest Community	\$1,197,157,030	John Iglesias	Qing Lu	Moss Adams

First Community	\$1,137,126,341	David Elmer	Renee Nelson	Moss Adams
Rivermark Community	\$871,765,809	Seth Schaefer	Brian Griffis	Moss Adams
Maps	\$774,766,101	Mark Zook	Scott Turner	Doeren Mayhew
Clackamas	\$404,284,688	Aaron Goff	Rani Khouri	Moss Adams
Mid Oregon	\$340,810,702	Bill Anderson	Kevin Cole	Moss Adams
Central Willamette	\$320,044,903	Stacie Wyss-Schoenborn	Greg Bruns	Moss Adams
Oregonians	\$310,045,649	Sam Launius		Other
NW Priority	\$251,802,295	Mark Turnham	Julianne Garren	Other
Wauna	\$248,446,992	Robert Blumberg	David Merrell	CliftonLarsonAllen, LLP
Consolidated	\$243,780,441	Larry Ellifritz	Jenifer Phillips	Other
Cascade Community	\$236,766,261	Lynn Calvert	Jason Monroe	Other
InRoads	\$230,148,955	Brooke VanVleet	Randy Goshow	Moss Adams

## PENNSYLVANIA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	427	398	384	365
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	130	131	131	133

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RKL, LLP	\$16,456,040,969	32.4%	44	12.1%
CliftonLarsonAllen, LLP	\$12,172,980,373	24.0%	7	1.9%
Doeren Mayhew	\$6,149,899,007	12.1%	5	1.4%
RSM US, LLP	\$5,545,630,977	10.9%	1	0.3%
Connolly, Grady & Cha, PC	\$1,332,660,812	2.6%	4	1.1%
Carver and Associates	\$1,049,710,837	2.1%	24	6.6%
Buseck, Barger, Bleil & Company	\$77,673,281	0.2%	1	0.3%
Gayle Schutte, CPA	\$117,984,722	0.2%	11	3.0%
Long, Mulhearn & Criste, PC	\$109,893,405	0.2%	1	0.3%
Wojeski & Company, CPAs, PC	\$78,346,697	0.2%	1	0.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Pennsylvania State Employees	\$5,545,630,977	George Rudolph	Carol Noblit	RSM US, LLP
Police and Fire	\$5,451,299,980	John La Rosa	Jeffrey Salamone	CliftonLarsonAllen, LLP
Members 1st	\$4,374,040,525	George Nahodil	Steve Murray	CliftonLarsonAllen, LLP
Citadel	\$3,538,446,280	Jeff March	Maria Steffy	RKL, LLP
American Heritage	\$2,530,924,331	Bruce Foulke	Brian Schmitt	RKL, LLP
TruMark Financial	\$2,307,336,989	Rick Stipa	Gerard Devita	Doeren Mayhew
Clearview	\$1,268,563,674	Ron Celaschi	Rick Canonge	Doeren Mayhew
Utilities Employees	\$1,189,051,391	Bret Krevolin	Phillip Geiger	Doeren Mayhew
Philadelphia	\$1,188,910,263	James McAneney	Dennis Caniz	Connolly, Grady & Cha, PC
Franklin Mint	\$1,167,629,380	Michael Magnavita	Patrick Ryan	RKL, LLP
Freedom	\$961,525,722	John King	Kevin Quinn	RKL, LLP
First Commonwealth	\$767,527,360	Donna LoStocco	John Miller	CliftonLarsonAllen, LLP
Ardent	\$693,382,760	Rob Werner	Joe Conners	Doeren Mayhew
Patriot	\$691,564,193	Brad Warner	Harry Jacobson	Doeren Mayhew
Diamond	\$661,337,966	John Faust	Barb Mitchell	RKL, LLP
Merck Sharp & Dohme	\$636,326,036	David Whitehead	Dana DeFilippis	CliftonLarsonAllen, LLP
Belco Community	\$622,403,549	Amey Sgrignoli	Rebeka Landon	RKL, LLP
Sun East	\$620,376,468	Michael Kaczenski		RKL, LLP
People First	\$603,914,341	Jeff Albert	Susan Phillips	RKL, LLP
APCI	\$579,924,972	Richard Fehr	Gina Fili	RKL, LLP

## RHODE ISLAND

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	21	20	20	20
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	12	11	11	11

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wolf & Company, PC	\$4,621,046,577	66.5%	2	10.0%
Garvey, Steele & Company, LLP	\$1,219,747,412	17.5%	5	25.0%
BerryDunn	\$522,718,851	7.5%	1	5.0%
Whittlesey, PC	\$303,967,067	4.4%	1	5.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Pawtucket	\$2,359,446,062	George Charette	Valerie Pimenta	Wolf & Company, PC
Navigant	\$2,261,600,515	Gary Furtado	Jason Jolin	Wolf & Company, PC
Greenwood	\$561,182,623	Frederick Reinhardt	Joseph Lajoie	Garvey, Steele & Company, LLP

People's	\$522,718,851	Ellen Ford	Sean Daly	BerryDunn
Westerly Community	\$303,967,067	Stephen White	Robert Falso	Whittlesey, PC
Rhode Island	\$285,018,546	David Suval	Dana Taglianetti	Garvey, Steele & Company, LLP
Ocean State	\$275,231,358	David Root	Ronald J. Fabas	Garvey, Steele & Company, LLP
Wave	\$118,400,275	Paul Archambault	Richard Walker	Other
Cranston Municipal Employees	\$58,401,867	Dennis J. Crawley		Other
Blackstone River	\$55,035,269	James Wood	Linda Kahnke	Garvey, Steele & Company, LLP
Postal Government Employees	\$43,279,616	Kenneth Poyton		Garvey, Steele & Company, LLP
Alliance Blackstone Valley	\$31,966,187	John Rabaioli		Other
Community & Teachers	\$28,401,145	Kenneth Saunders		Other
Kent Hospital	\$13,852,079	Eugene Leco		Other
Woodlawn	\$12,619,348	Rufus Bailey		Other
Cumberland Municipal Employees	\$6,923,914	Holly Ayick		Other
Postal Employees Regional	\$5,806,868	Charlene LaPlante		Other
Pawtucket Municipal Employees	\$4,686,116	William D Mulholland		Other
Coventry Teachers	\$2,786,696	Kenneth Wilkins		Other
Natco Employees	\$181,305	Linda Van Meter		Other

## SOUTH CAROLINA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	68	65	65	61
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	33	34	36	36
<b>TOP AUDIT FIRMS BY MARKET SHARE (\$)</b>				
Doeren Mayhew	\$7,608,097,552	49.3%	9	14.8%
Nearman, Maynard, Vallez, CPAs	\$3,006,309,331	19.5%	4	6.6%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$1,961,805,766	12.7%	34	55.7%
Moss Adams	\$1,667,375,185	10.8%	1	1.6%
CliftonLarsonAllen, LLP	\$1,020,601,863	6.6%	2	3.3%
<b>LARGEST CREDIT UNIONS BY ASSET SIZE</b>				
	ASSETS*	CEO	CFO	AUDITOR
Founders	\$2,481,132,990	Bruce Brumfield	Tony Gilreath	Doeren Mayhew
South Carolina	\$1,851,998,070	Scott Woods	Joe Grech	Doeren Mayhew
Sharonview	\$1,667,375,185	Bill Partin	Steve Smith	Moss Adams
SAFE	\$1,074,459,021	Darrell Merkel	Debbie Jordan	Doeren Mayhew
SRP	\$1,067,232,369	Harry Gunsallus	Woody Shuler	Doeren Mayhew
AllSouth	\$884,466,085	Bill Koehler	Lisa Privette	Nearman, Maynard, Vallez, CPAs
Palmetto Citizens	\$882,781,411	Nick Wodogaza	Michael Beam	Nearman, Maynard, Vallez, CPAs
SC State	\$855,934,752	James Kinard	Dara Carrico	Nearman, Maynard, Vallez, CPAs
Heritage Trust	\$639,917,980	Jim McDaniel	Amanda Brown	CliftonLarsonAllen, LLP
Family Trust	\$501,322,689	Penny Pratt	Sharon Archie	Doeren Mayhew
SCTelco	\$383,127,083	Steve Harkins	Toni Davisson	Nearman, Maynard, Vallez, CPAs
CPM	\$380,683,883	James Gergen	Rhonda L. Elvington	CliftonLarsonAllen, LLP
Carolina Trust	\$248,259,884	Tim Carlisle	Tim Vogel	Doeren Mayhew
Greenville	\$247,060,629	Paul Hughes	Doris Wofford	Cantey, Tiller, Pierce and Green, CPAs, LLP
MTC	\$189,146,910	Bill Love	Kimberly Witt	Doeren Mayhew
SPC	\$169,996,645	Linda Weatherford		Cantey, Tiller, Pierce and Green, CPAs, LLP
Arrowpointe	\$161,684,647	Tim Lyda	Monica Wallace	Cantey, Tiller, Pierce and Green, CPAs, LLP
Mid Carolina	\$137,563,712	Scott Conley	Scott Conley	Cantey, Tiller, Pierce and Green, CPAs, LLP
Carolina Foothills	\$118,959,133	Scott Weaver	Amanda Peden	Doeren Mayhew
Georgetown Kraft	\$114,472,510	Kevin Owens	Kevin Owens	Cantey, Tiller, Pierce and Green, CPAs, LLP

## SOUTH DAKOTA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	40	40	38	37
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	14	14	15	15
<b>TOP AUDIT FIRMS BY MARKET SHARE (\$)</b>				
Wipfli, LLP	\$1,339,698,796	38.2%	1	2.7%
RSM US, LLP	\$353,578,403	10.1%	1	2.7%
Petersen & Associates	\$194,923,643	5.6%	2	5.4%
Eide Bailly	\$179,116,190	5.1%	2	5.4%
Gardiner + Company	\$155,617,224	4.4%	2	5.4%
Harrington & Associates, Ltd.	\$13,658,388	0.4%	1	2.7%
<b>LARGEST CREDIT UNIONS BY ASSET SIZE</b>				
	ASSETS*	CEO	CFO	AUDITOR
Black Hills	\$1,339,698,796	Roger Heacock	Jarrod Reisner	Wipfli, LLP

Dakotaland	\$353,578,403	Dan Cumbee	Ryan Goehner	RSM US, LLP
Sioux Falls	\$292,465,639	Fran Sommerfeld	Brenda DeBoer	Other
Service First	\$170,050,768	Travis Kasten	Becky Brunick	Petersen & Associates
Highmark	\$142,366,968	John Carlson	Cassie Besler	Other
Aberdeen	\$133,895,300	Robert Goscicki		Gardiner + Company
Sioux Empire	\$123,677,261	Jeff Jorgensen	Patrick Gross	Eide Bailly
Sentinel	\$107,115,451	Keith Robbennolt		Other
Voyage	\$102,264,502	Darla Erb		Other
Northern Hills	\$89,410,659	Floyd Rummel		Other
Med5	\$77,564,338	Pamela Brown-Graff		Other
Services Center	\$70,154,486	April Tompkins		Other
Dakota Plains	\$55,438,929	Darrell Richard Lynch	Tonya Jensen	Eide Bailly
Healthcare Plus	\$46,651,529	Guy Trenhaile		Other
Norstar	\$43,067,409	Jane Duerre		Other
East River	\$31,295,635	Tanya Hobson		Other
M-0	\$27,481,035	Gail Broer		Other
Oahe	\$25,175,824	Dawn Van Ash		Other
Dakota Star	\$24,872,875	Kelli Wold		Petersen & Associates
Good Samaritan	\$24,751,797	Michael Gardner		Other

## TENNESSEE

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	149	147	144	139
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	62	62	62	63
<b>TOP AUDIT FIRMS BY MARKET SHARE (\$)</b>	<b>CREDIT UNION CLIENT ASSETS*</b>	<b>MARKET SHARE (\$)</b>	<b>CREDIT UNION CLIENTS (#)</b>	<b>MARKET SHARE (#)</b>
Nearman, Maynard, Vallez, CPAs	\$7,869,096,540	30.2%	9	6.5%
Moss Adams	\$4,746,805,746	18.2%	1	0.7%
Doeren Mayhew	\$2,496,136,263	9.6%	1	0.7%
Credit Union Audit & Compliance Group (CUACG)	\$1,995,529,356	7.7%	72	51.8%
Elliott Davis	\$1,517,474,176	5.8%	1	0.7%
Reynolds Bone & Griesbeck	\$1,006,040,699	3.9%	7	5.0%
CliftonLarsonAllen, LLP	\$867,882,742	3.3%	1	0.7%
Carr, Riggs & Ingram, LLC	\$782,872,820	3.0%	6	4.3%
PYA, PC	\$419,539,120	1.6%	3	2.2%
Crowe	\$388,666,568	1.5%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Eastman	\$4,746,805,746	Olan Jones	Tonja Fish	Moss Adams
Ascend	\$2,496,136,263	Caren Gabriel	Sandra Gregory	Doeren Mayhew
Knoxville TVA Employees	\$2,243,860,007	Glenn Siler	Shannon York	Nearman, Maynard, Vallez, CPAs
ORNL	\$2,235,612,128	Colin Anderson	Becky Curry	Nearman, Maynard, Vallez, CPAs
Tennessee Valley	\$1,517,474,176	Todd Fortner	Brant Caldwell	Elliott Davis
Y-12	\$1,214,915,529	Mark Ziegler	Dustin Millaway	Nearman, Maynard, Vallez, CPAs
Orion	\$867,882,742	Daniel Weickenand	Jason Lee	CliftonLarsonAllen, LLP
First South Financial	\$588,906,957	Craig Israel	Paul Pennebaker	Nearman, Maynard, Vallez, CPAs
Fortera	\$569,902,916	Tom Kane	Jason Heath	Nearman, Maynard, Vallez, CPAs
Enrichment	\$512,288,579	Craig Peters	Jeremy Hodges	Other
FEDEX Employees Credit Association	\$509,123,971	Tara Burton	Ron Walker	Nearman, Maynard, Vallez, CPAs
Consumer	\$476,063,087	Sam Miller	Becca Montgomery	Other
Leaders	\$405,830,801	Todd Swims		Reynolds Bone & Griesbeck
Cornerstone Financial	\$388,666,568	Joe Spivey	Joe Spivey	Crowe
Southeast Financial	\$375,624,127	John Jacoway	Christina Adkison	Carr, Riggs & Ingram, LLC
Comtrust	\$358,574,420	Johnny Phillips	Ken Hall	Other
Memphis City Employees	\$329,681,835	Ken Swann	Allen Peterson	Horne, LLP
The Tennessee	\$317,976,626	Michael Martin	Jonathan Chilson	Carr, Riggs & Ingram, LLC
UT	\$305,340,821	Debbie Jones	Lisa Rodgers	PYA, PC
Alcoa Tenn	\$244,858,581	David Proffitt	Mark Wilsie	Nearman, Maynard, Vallez, CPAs

## TEXAS

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	477	471	463	451
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	202	202	203	201
<b>TOP AUDIT FIRMS BY MARKET SHARE (\$)</b>	<b>CREDIT UNION CLIENT ASSETS*</b>	<b>MARKET SHARE (\$)</b>	<b>CREDIT UNION CLIENTS (#)</b>	<b>MARKET SHARE (#)</b>
CliftonLarsonAllen, LLP	\$28,646,998,259	26.7%	31	6.9%
Doeren Mayhew	\$18,929,628,120	17.6%	19	4.2%

BKD, LLP	\$12,785,567,264	11.9%	4	0.9%
RSM US, LLP	\$11,428,936,075	10.7%	8	1.8%
Nearman, Maynard, Vallez, CPAs	\$8,531,601,931	8.0%	14	3.1%
CU Resources, Inc.	\$6,190,497,182	5.8%	138	30.6%
Moss Adams	\$2,539,122,461	2.4%	1	0.2%
Warren Averett	\$1,834,595,404	1.7%	2	0.4%
Connor, McMillon, Mitchell & Shennum, PLLC	\$1,318,303,068	1.2%	3	0.7%
Bolinger, Segars, Gilbert & Moss	\$1,110,508,503	1.0%	8	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Security Service	\$9,550,931,709	Jim Laffoon	Stephen Schott	CliftonLarsonAllen, LLP
Randolph-Brooks	\$9,483,964,411	Chris O'Connor	Mark Sekula	BKD, LLP
American Airlines	\$7,489,616,093	Gail Enda	Sean Gaven	RSM US, LLP
TDECU	\$3,484,492,498	Steph Sherrodd	Rhonda Pavlicek	Doeren Mayhew
Navy Army Community	\$3,125,385,277	Gerry Morrow		CliftonLarsonAllen, LLP
Credit Human	\$3,081,515,193	Steve Hennigan	Eric Malagamba	RSM US, LLP
GECU	\$2,825,494,218	Crystal Long	David Solis	Doeren Mayhew
University	\$2,539,122,461	Tony Budet	Yung Tran	Moss Adams
EFCU	\$2,349,124,731	Lonnie Nicholson	Bradley Schone	Doeren Mayhew
JSC	\$2,166,120,575	Brandon Michaels	Debra Reeder	BKD, LLP
Advancial	\$1,663,611,950	Brent Sheffield	Andrew Tomalin	CliftonLarsonAllen, LLP
Texans	\$1,647,847,163	Kevin Durrance		Nearman, Maynard, Vallez, CPAs
Austin Telco	\$1,618,957,928	James Poplin	Robert Hernandez	CliftonLarsonAllen, LLP
A+	\$1,555,226,942	Eric Kase	Dennis Loftis	CliftonLarsonAllen, LLP
First Community	\$1,477,312,072	Ron Downing	Keith Domingue	Doeren Mayhew
Credit Union of Texas	\$1,398,404,368	Eric Pointer	Nicolle Kovacs	Doeren Mayhew
Texas Trust	\$1,296,183,438	Jim Minge	David Pickney	Doeren Mayhew
Shell	\$1,138,228,716	Jose Rodriguez		Warren Averett
FirstLight	\$1,132,605,613	Karl Murphy	Vicki VannBerstein	CliftonLarsonAllen, LLP
Firstmark	\$1,039,123,564	Nathanael Tarwasokono	Mike Grundon	Nearman, Maynard, Vallez, CPAs

UTAH	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	70	66	65	61
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	26	25	26	26

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Deloitte	\$13,790,013,970	45.4%	4	6.6%
Moss Adams	\$11,557,136,042	38.0%	4	6.6%
Tanner & Company	\$1,048,149,732	3.4%	1	1.6%
CliftonLarsonAllen, LLP	\$481,731,723	1.6%	1	1.6%
Eide Bailly	\$344,491,614	1.1%	1	1.6%
Ferrin & Company, LLC	\$206,708,713	0.7%	2	3.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
America First	\$10,997,999,928	John Lund	Rex Rollo	Deloitte
Mountain America	\$8,896,886,335	Sterling Nielsen	Chad Curtis	Moss Adams
Goldenwest	\$1,658,412,300	Kerry Wahlen	Darren Godfrey	Deloitte
Utah Community	\$1,488,682,045	Bret VanAusdal	Ratna Lingam	Moss Adams
University	\$1,112,600,455	Jack Buttars	James Prince	Deloitte
Cyprus	\$1,048,149,732	Todd Adamson	Eric Figgins	Tanner & Company
Deseret First	\$697,531,110	Shane London	Derrick Peterson	Moss Adams
Utah Power	\$692,895,975	Ryan Pollick	Russell Payne	Other
Utah First	\$481,731,723	Darin Moody	David Hill	CliftonLarsonAllen, LLP
Granite	\$474,036,552	Lynn Kuehne	Paul Metcalf	Moss Adams
Wasatch Peaks	\$344,491,614	Blake Burrell	Jeff Shaw	Eide Bailly
Jordan	\$291,222,808	Lindsey Merritt	James Nelson	Other
American United Family of Credit Unions	\$245,698,740	Michelle Thorne		Other
Alpine	\$220,280,936	Paul Atkinson	Connie Ewing	Other
Horizon Utah	\$145,905,596	Randy Gailey	Page Bennett	Other
Transwest	\$142,830,561	Bret Rigby	Matthew Rood	Other
Box Elder County	\$139,685,830	Scott Webre	Marilyn Yoshida	Other
Eastern Utah Community	\$132,131,252	Bruce Yost	Bruce Yost	Ferrin & Company, LLC
Members First	\$127,464,865	Brad Barber	Darryn Hodgson	Other
Weber State	\$126,587,829	Vickie Van Der Have	Brock Mortensen	Other

## VERMONT

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	21	21	19	19
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	9	11	11	11
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,899,575,930	41.9%	2	10.5%
A.M. Peisch & Company, LLP	\$1,275,173,573	28.1%	4	21.1%
Doeren Mayhew	\$796,177,168	17.6%	1	5.3%
Bonadio & Company, LLP	\$171,891,625	3.8%	1	5.3%
Garvey, Steele & Company, LLP	\$163,587,581	3.6%	5	26.3%
Wojeski & Company, CPAs, PC	\$135,351,382	3.0%	1	5.3%
RSM US, LLP	\$40,346,590	0.9%	1	5.3%
Wipfli, LLP	\$37,523,024	0.8%	1	5.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
New England	\$1,308,269,770	John Dwyer	Sue Leonard	CliftonLarsonAllen, LLP
Vermont State Employees	\$796,177,168	Rob Miller	Terence Field	Doeren Mayhew
NorthCountry	\$636,433,599	Bob Morgan	Lisa Huyer	A.M. Peisch & Company, LLP
Vermont	\$591,306,160	Jean Giard	Doug Fisher	CliftonLarsonAllen, LLP
Heritage Family	\$496,533,446	Matthew Levandowski	Christine Messer	A.M. Peisch & Company, LLP
One	\$171,891,625	Brett Smith	Judy Soules	Bonadio & Company, LLP
Members Advantage Community	\$135,351,382	Sean Gammon		Wojeski & Company, CPAs, PC
River Valley	\$115,167,270	Jeff Morse		A.M. Peisch & Company, LLP
Green Mountain	\$59,062,009	Robert J Lake		Garvey, Steele & Company, LLP
Credit Union of Vermont	\$50,622,134	Brian Fogg		Garvey, Steele & Company, LLP
Opportunities	\$40,346,590	Cheryl Fatnassi	Timothy Kranz	RSM US, LLP
White River	\$37,523,024	Wanda Dunham		Wipfli, LLP
Northern Lights	\$27,039,258	Rita St. Arnould	Rita St. Arnould	A.M. Peisch & Company, LLP
Vermont VA	\$25,306,987	Lynn Gray		Garvey, Steele & Company, LLP
Members 1st	\$15,967,990	Evelyn Sirois		Garvey, Steele & Company, LLP
Central Vermont Medical Center	\$12,628,461	Patrick Reeves		Garvey, Steele & Company, LLP
Orlex Government Employees	\$5,933,682	Judy Jenne		Other
Northeast Schools and Hospital	\$4,878,174	Linn Elko		Other
St. Patricks Parish	\$523,833	John Schreindorfer		Other

## VIRGINIA

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	144	135	129	123
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	70	68	67	67

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
PricewaterhouseCoopers	\$103,146,570,699	63.5%	1	0.8%
Grant Thornton	\$24,405,332,993	15.0%	1	0.8%
Doeren Mayhew	\$13,522,699,375	8.3%	13	10.6%
CliftonLarsonAllen, LLP	\$11,173,800,741	6.9%	15	12.2%
Nearman, Maynard, Vallez, CPAs	\$4,713,861,923	2.9%	8	6.5%
Elliott Davis	\$1,220,793,704	0.8%	1	0.8%
Brown Edwards & Company	\$1,079,680,784	0.7%	14	11.4%
Robert L. Mann, CPA	\$681,799,935	0.4%	14	11.4%
Deleon & Stang	\$292,066,522	0.2%	4	3.3%
Rowles & Company, LLP	\$154,994,867	0.1%	1	0.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Navy	\$103,146,570,699	Mary McDuffie	Lauren Lloyd	PricewaterhouseCoopers
Pentagon	\$24,405,332,993	James Schenck	Denise McGlone	Grant Thornton
Virginia	\$3,691,392,449	Christopher Shockley	Stephanie Vick	CliftonLarsonAllen, LLP
Northwest	\$3,437,472,144	Jeff Bentley	Joseph Hasto	Doeren Mayhew
Langley	\$2,953,884,862	Tom Ryan	Ingo Huemer	CliftonLarsonAllen, LLP
Apple	\$2,873,136,433	Andrew Grimm	Chris Cooper	Doeren Mayhew
Chartway	\$2,222,215,820	Brian Schools	Jim Edwards	CliftonLarsonAllen, LLP
State Department	\$2,024,927,423	Jan Roche	Randy McClintonck	Doeren Mayhew
Newport News Shipbuilding Employees	\$1,667,928,573	James Mears	Stanley Leicester	Nearman, Maynard, Vallez, CPAs
Dupont Community	\$1,220,793,704	Steve Elkins	Ron Buchanan	Elliott Davis
Member One	\$1,044,427,860	Frank Carter	Alan Wade	Nearman, Maynard, Vallez, CPAs
UVA Community	\$974,064,075	Alison DeTuncq	Pamela Turner	Doeren Mayhew
United States Senate	\$964,259,631	Kenneth Kramer	Dennis Will	Doeren Mayhew

Justice	\$804,371,778	Mark Robnett	David Jensen	Doeren Mayhew
1st Advantage	\$711,015,086	Paul Muse	Michelle Nealey	Nearman, Maynard, Vallez, CPAs
Freedom First	\$636,436,745	Paul Phillips	Keith Rickoff	Nearman, Maynard, Vallez, CPAs
ABNB	\$592,310,233	Charles Mallon	Anthony Duncan	CliftonLarsonAllen, LLP
NRL	\$464,011,713	Kristin Shultz	Cindy Morgan	Doeren Mayhew
Fairfax County	\$445,820,984	Joe Thomas		Doeren Mayhew
Martinsville Dupont Employees	\$418,471,802	Delbert Morgan		Doeren Mayhew

WASHINGTON		2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	94	90	88	85	
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	62	62	64	64	

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$24,505,022,939	42.5%	27	31.8%
Crowe	\$20,487,696,438	35.6%	1	1.2%
CliftonLarsonAllen, LLP	\$7,212,925,651	12.5%	7	8.2%
Hauser Jones & Sas	\$59,559,147	0.1%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
BECU	\$20,487,696,438	Benson Porter	Melba Bartels	Crowe
STCU	\$3,050,440,462	Ezra Eckhardt	Lindsey Myhre	Moss Adams
Washington State Employees	\$3,044,570,351	Kevin Foster-Keddie	Randy Gunderson	Moss Adams
Numerica	\$2,328,010,436	Carla Cicero	Cindy Leaver	Moss Adams
Gesa	\$2,180,584,642	Don Miller	Richard Waddle	Moss Adams
Sound	\$1,789,624,020	Don Clark	Troy Garry	Moss Adams
Hapo Community	\$1,753,519,516	Steve Anderson	Scott Mitchell	Moss Adams
Whatcom Educational	\$1,641,591,622	Jennifer Kutcher		CliftonLarsonAllen, LLP
Columbia	\$1,610,224,489	Steve Kenny	Allan Siegel	CliftonLarsonAllen, LLP
TwinStar	\$1,394,689,652	Jeff Kennedy	Kim Steeby	CliftonLarsonAllen, LLP
Inspirus	\$1,382,813,255	Scott Adkins	Alex Mendes	CliftonLarsonAllen, LLP
Harborstone	\$1,355,690,162	Phil Jones	Forest Hayes	Moss Adams
Kitsap	\$1,309,435,869	Shawn Gilfedder	Bradley Miller	Moss Adams
iQ	\$1,150,226,398	Kelly Schrader	DeWayne Ledbetter	Moss Adams
Fibre	\$1,104,415,495	Christopher Bradberry	Ryan Sullivan	Moss Adams
Horizon	\$1,083,796,610	Jeff Adams	Debbie Parelius	Other
Seattle	\$873,053,525	Richard Romero	Mike Quamma	Moss Adams
Red Canoe	\$808,694,105	David Spaulding	Rich Wilson	Moss Adams
Solarity	\$751,498,289	Mina Worthington	Matthew Russell	CliftonLarsonAllen, LLP
Salal	\$653,753,695	Russell Rosendal	Randy Cloes	Moss Adams

WEST VIRGINIA		2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	89	88	87	85	
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	21	22	21	21	

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Lillie & Company	\$749,780,801	19.8%	3	3.5%
GBQ Partners, LLC	\$365,579,598	9.7%	1	1.2%
Arnett Carbis Toothman	\$158,309,952	4.2%	1	1.2%
Schmidt CPAs & Associates	\$112,834,980	3.0%	2	2.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bayer Heritage	\$506,413,033	Bob Burrow	Ron Rush	Lillie & Company
First Choice America Community	\$463,040,168	Scott Winwood	JC Peterman	Other
Fairmont	\$365,579,598	Cindy Dickey	Debra Droppedman	GBQ Partners, LLC
Pioneer West Virginia	\$194,387,129	Dan McGowan	Jennifer Marrs	Lillie & Company
West Virginia Central	\$192,301,084	Michael Tucker		Other
Star USA	\$158,309,952	Daniel Smithson	Daniel Smithson	Arnett Carbis Toothman
West Virginia	\$125,092,927	Nick Arvon	Justin Asbury	Other
The United	\$98,083,844	Ed Cosner	Michael Sengewalt	Other
Peoples	\$91,884,150	Andrew Myers		Other
Universal	\$82,216,075	Chuck Robateau	Chuck Robateau	Other
Members Choice WV	\$80,458,061	Stephanie Rippetoe	Doris Cunningham	Other
One Community	\$77,859,709	Steven Napier	Vivian Carez	Schmidt CPAs & Associates
Long Reach	\$76,820,574	Steven Reed		Other
The State	\$71,008,447	Brent Gray	Chris Mallory	Other

CAMC	\$67,240,480	Ashley Morris	Other
First Priority	\$54,159,595	Krista Christian	Other
167th TFR	\$54,152,118	Lynn Haynes	Other
Morgantown A ES	\$48,980,639	Michael Gillespie	Michelle Reynolds
Strip Steel Community	\$45,731,496	Sandra Yocom	Lillie & Company
WV National Guard	\$44,028,049	Emily Green	Other

## WISCONSIN

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	148	141	131	126
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	73	73	71	68

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$18,514,437,965	45.3%	26	20.6%
Wipfli, LLP	\$10,710,394,609	26.2%	24	19.0%
Hawkins Ash, CPAs	\$4,777,129,939	11.7%	17	13.5%
Crowe	\$2,942,832,282	7.2%	1	0.8%
Moss Adams	\$2,498,203,926	6.1%	1	0.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Landmark	\$4,169,142,030	Jay Magulski	Dave Powers	CliftonLarsonAllen, LLP
Summit	\$3,432,879,221	Kim Sponem	Keith Peterson	CliftonLarsonAllen, LLP
Community First	\$3,189,878,831	Catherine Tierney	Jessica Brown	CliftonLarsonAllen, LLP
University of Wisconsin	\$2,942,832,282	Paul Kundert	Brad McClain	Crowe
Royal	\$2,498,203,926	Brandon Riechers	Jon Hehli	Moss Adams
Connexus	\$2,478,433,042	David Christenson	Mary Burgoyne	CliftonLarsonAllen, LLP
Educators	\$2,146,357,103	Linda Hoover	Kurt Johnson	Wipfli, LLP
CoVantage	\$1,789,669,745	Charlie Zanayed	Schwan Hardy	Wipfli, LLP
Fox Communities	\$1,755,894,807	Greg Hilbert	Bruce Kotarek	Wipfli, LLP
Altra	\$1,591,667,629	Steve Koenen	Mary Isaacs	CliftonLarsonAllen, LLP
Capital	\$1,565,550,126	Thomas Young	Karen Carew	Hawkins Ash, CPAs
Westconsin	\$1,269,169,179	Lora Benrud	Jerilyn Kinderman	Wipfli, LLP
Verve	\$961,372,718	Kevin Ralofsky	Scott Willmott	Hawkins Ash, CPAs
Marine	\$769,308,365	Shawn Hanson		CliftonLarsonAllen, LLP
Thrivent	\$609,947,529	Todd Sipe	Christine Cousineau	Wipfli, LLP
Blackhawk Community	\$608,944,051	Sherri Stumpf	Matt Wohlers	Wipfli, LLP
Westby Co-op	\$520,364,249	Kevin Hauser	John Rudie	Wipfli, LLP
Superior Choice	\$485,261,889	Gary Elliott	Ben Altonen	Hawkins Ash, CPAs
Kohler	\$429,592,902	Tony Klockow	John Ehmann	CliftonLarsonAllen, LLP
Heritage	\$367,789,667	Anita Rauch	Alan Zimprich	Wipfli, LLP

## WYOMING

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	29	29	27	25
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	15	15	14	15

TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,081,751,928	32.0%	1	4.0%
Petersen & Associates	\$722,943,222	21.4%	5	20.0%
Holben Hay Lake Balzer (a division of SingerLewak)	\$531,397,460	15.7%	2	8.0%
RSM US, LLP	\$117,329,591	3.5%	1	4.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Blue	\$1,081,751,928	Stephanie Teubner	Kim Alexander	CliftonLarsonAllen, LLP
Meridian Trust	\$406,148,135	Kim Withers	Joani Hafner	Holben Hay Lake Balzer
UniWyo	\$352,016,178	Dave Krause	David Hansen	Petersen & Associates
WYHY	\$236,906,874	William Willingham III	Cynthia Patras	Petersen & Associates
Trona Valley Community	\$220,682,467	Jeremy Gibson		Other
Western Vista	\$160,521,000	Steven Leafgreen	Yvonne McGee	Other
Reliant	\$136,762,531	Steve Higginson	Brandon Smith	Other
Campco	\$125,249,325	Kurt Thelen	Jeff Duncan	Holben Hay Lake Balzer
Atlantic City	\$117,562,904	Brian Rohrbacher	Karen Nipper	Other
Sunlight	\$117,329,591	Steven Pearson		RSM US, LLP
First Education	\$62,623,026	James Yates	James Yates	Petersen & Associates
Sheridan Community	\$56,295,941	Todd Hilling		Other
Laramie Plains Community	\$52,936,699	Tyler Valentine		Other
A.C.P.E.	\$48,276,572	Marcia Dent	Marcia Dent	Other

Pathfinder	\$45,323,932	Tyler Disburg	Petersen & Associates
Wyo Central	\$30,277,186	Kyle Thompson	Other
Cheyenne-Laramie County Employees	\$26,073,212	Terri McLees	Petersen & Associates
Wyochem	\$23,620,265	Heather Livingston	Other
Greater Wyoming	\$21,466,039	Elizabeth Stetz	Other
Sweetwater	\$20,165,190	Candise Taylor	Other

## US TERRITORIES

	2016	2017	2018	2019
NUMBER OF CREDIT UNIONS	18	17	15	14
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	6	6	6	6
TOP AUDIT FIRMS BY MARKET SHARE (\$)	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Kwock & Company CPAs	\$523,877,633	35.7%	2	14.3%
Ewart & Associates	\$150,841,591	10.3%	7	50.0%
LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Caribe	\$412,955,686	Jorge Vadell	Demarys Crespo	Other
Coast360	\$390,978,264	Gener Deliquina	Jason Rios	Kwock & Company, CPAs
VAPR	\$213,883,276	Angel Lorenzo	Liliana Mora	Other
Puerto Rico	\$147,045,112	Luis Bonilla	Sonya Davila	Other
Community First Guam	\$132,899,369	Gerard Cruz	Scott Moylan	Kwock & Company, CPAs
St. Thomas	\$66,092,995	Keisha Richards		Ewart & Associates
Universal Coop	\$25,469,121	Yara Ramirez Medina	Elba Gonzalez	Ewart & Associates
Christiansted	\$24,348,014	Alphonso Meade		Ewart & Associates
Frederiksted	\$17,928,189	Patrice Canton		Ewart & Associates
Borinquen Community	\$16,166,539	Sylvia Ramirez		Other
Mid-Island	\$12,244,140	Julia Crispin		Ewart & Associates
Glamour Community	\$3,393,538	Elba Rodriguez		Other
Puerto Rico Employee Groups	\$2,785,358	Ernesto Santiago		Ewart & Associates
Vitelco Employees	\$1,973,774	Verlyn Caines Thomas		Ewart & Associates

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