



**Audit
AHEAD**

2020 SUPPLIER MARKET SHARE GUIDE

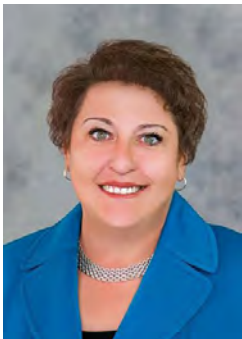
CREDIT UNION AUDITORS

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2020 SUPPLIER MARKET SHARE GUIDE: CREDIT UNION AUDITORS

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FINDING A PARTNER FOR THE PANDEMIC PLANNING AHEAD

Welcome to the *2020 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 the value of the relationship as well as the ever-changing dynamics of the credit union business model.

As we enter the final months of 2020, continued social and economic fallout from the coronavirus pandemic will pressure credit union finances in ways we don't yet fully understand. Finding the right partner to navigate the safety and soundness considerations of the current moment, one who understands and serves the best interests of a credit union's member-owners, is critical.

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.

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 two of the country's leading audit firms: TWHC and Moss Adams. These partner perspectives cover a range of important topics related to the coronavirus pandemic.



AMAN JOHAL

INDUSTRY ANALYST II

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“ Finding the right partner to navigate the safety and soundness considerations of the current moment, one who understands and serves the best interests of a credit union's member-owners, is critical. ”

Let the *2020 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. 🙏

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the credit union company

LEADER RANKS SHUFFLE AMONG ACCOUNTANCIES

Over the past year, CPA firms have bought competitors and contended with a shrinking base of credit unions to maintain their market share among financial cooperatives.

BY AMAN JOHAL

As of March 2020, the total number of active credit unions in the U.S. was 5,307, down from 5,452 at the same time in 2019. This continues a long-standing trend across financial institutions of consolidation and closure. This results in smaller pool of credit union clients available to accounting firms.

Despite shrinking institution counts, total assets at credit unions nationwide increased 8.7% annually and is nearing \$1.7 trillion, the highest level ever recorded. Additionally, more people are turning to the member-owned cooperatives for financial services. Total membership industrywide is up 3.5% year-over-year to over 122.7 million as of March 2020. The number of credit unions above \$40 million in assets increased from 2,574 in 2019 to 2,588 in 2020. The average assets size for this group also increased, up \$49.0 million over the past 12 months to \$626.1 million.

Consolidations are not unique to credit unions. The ranks of auditors were also affected by mergers in the last year. Since July 2019, Stephen Lang and Associates of Chesterfield, MO, was sold to J. Tenbrink & Associates of Olathe, KS, who now provide audit services across three states: Montana, Kansas, and now Illinois. Additionally, Atlanta-based Porter Keadle Moore has merged with Wipfli, LLP, which now has 48 offices across the U.S. and two in India.

In line with the consolidations, J. Tenbrink & Associates added 20 new credit unions with assets over \$40 million to their client pool. As of June 2020, J. Tenbrink & Associates ranked 12 in the number of listed clients with over \$40 million in assets, up from 19 in 2019. Other notable changes in rank resulted in the new participation of Seattle-based Hauser Jones & Sas and Ferrin & Company of Salt Lake City, which claimed 21 and 16 credit union clients over \$40 million in assets, respectively.


Minneapolis-based CliftonLarsonAllen, LLP (CLA) continues to outrank all auditors in the raw number of credit union clients over \$40 million served at 251, a drop of nine credit union clients over the past year. The average asset size of clients served by CLA is \$1.2 billion, the sixth highest among the top 40 auditors by market share and is up from \$1.1 billion last year.

Detroit-based Doeren Mayhew continues to maintain the second-place ranking in the national credit union market share. In the last year, the firm saw an increase of six credit union clients from 192 to 198. The average assets size of their credit union clients increased from \$817.0 million in 2019 to \$893.3 million in 2020.

Nearman, Maynard, Vallez of Atlanta and Miami reported a slight decrease in the number of credit union clients over \$40 million to 133 from 135 last year. The auditing firm ranks third in credit union market share. Seattle-based Moss Adams and Wipfli round out the top five with 93 and 63 credit union clients over \$40 million, respectively. The average asset size of Moss Adams' credit union clients exceeded \$2.1 billion, the second highest on the leaderboard. This is up from \$1.8 billion in 2019.

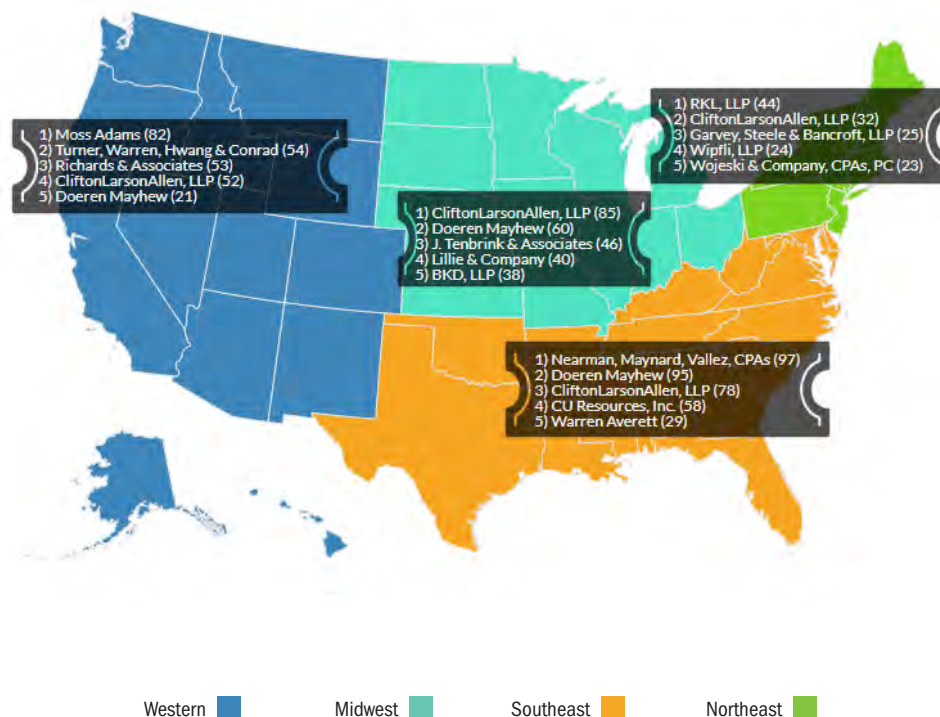
The leader in the average client size as of 2020 is Crowe, a Chicago-based national accounting firm. In 2020, the firm reported 32 clients over \$40 million in assets, up from 28 in 2019. The average assets size for Crowe clients was over \$2.8 billion in 2020, up from just under \$2.6 billion in 2019.

Both Hauser Jones & Sas and Ferrin & Company are new additions to the credit union market share rankings in 2020 for credit union clients with assets over \$40 million. Hauser Jones & Sas serves 22 clients with assets over \$40 million, all of which are new clients over the last year. Ferrin & Company reported 18 credit union clients as of 2020, adding 16 new institutions to the two they reported in 2019.

For more detailed information on credit union auditor information including both national and state-level data, refer to the leader tables from page 16 to 22. Both auditor specific and credit unions specific data is contained here. 

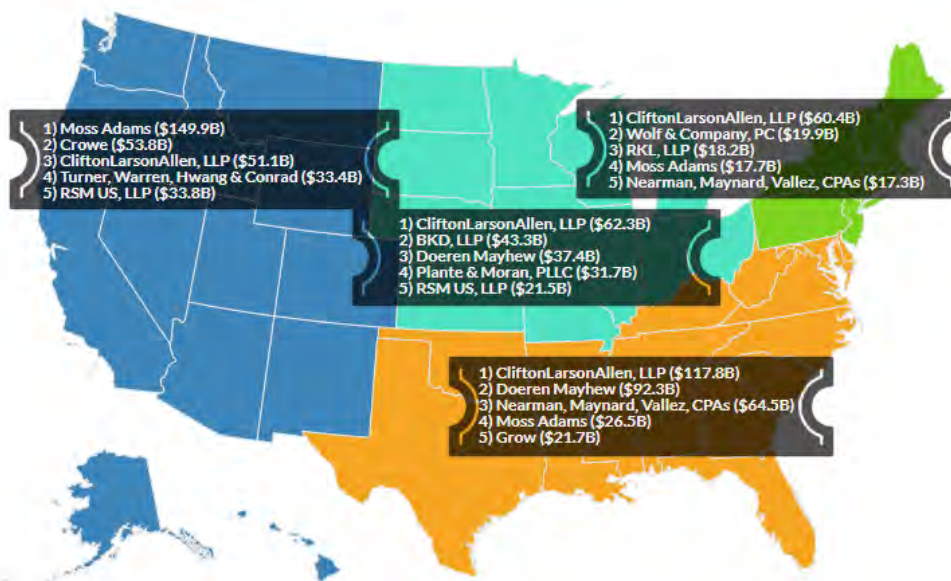
CENSUS REGION MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS*

FOR CREDIT UNIONS > \$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.20 | AUDIT DATA 07.01.19 - 06.30.20



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

FOR CREDIT UNIONS > \$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.20 | AUDIT DATA 07.01.19 - 06.30.20



*The auditors that appear in these maps have verified their client listings with Callahan & Associates in 2019 and 2020 and have more than one credit union client.

SOURCE: CALLAHAN & ASSOCIATES

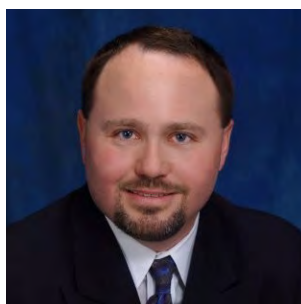
WHEN REMOTE WORK BECOMES ROUTINE

How has the financial audit changed since the beginning of the coronavirus pandemic? Four auditors and two credit unions weigh in.

BY ERIK PAYNE

As the coronavirus pandemic spreads through 2020, remote work is becoming the norm for nonessential business operations. In this new reality, credit unions should prepare for a shift in an important segment of operations: the annual opinion audit.

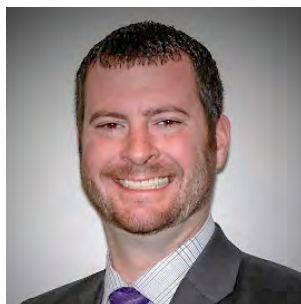
The pandemic did not inspire the first remote audit; however, it has amplified the trend. As travel becomes riskier and information sharing becomes more secure, CPA firms and credit unions are comfortably, confidently administering audits remotely.



BRIAN MOGENSEN,
PRINCIPAL,
CLIFTONLARSONALLEN

“We’ve been building our infrastructure these past few years to do more of our work remotely,” says Brian Mogensen, principal at CliftonLarsonAllen. “The work is in preparing, reviewing, and ensuring the reasonableness of financial statements, be they on the balance sheet, income statement, or cash flow statement.”

Pre-pandemic, the interim and final fieldwork for most audits occurred on site. A team of auditors would fly into a town for several days, meet with the client every day, and review financial statements in detail. But there’s also work that occurs on a deeper level than that, says Chad Flaherty, senior manager at Moss Adams.



CHAD FLAHERTY,
SENIOR MANAGER,
MOSS ADAMS

“There are conversations outside the flow of the audit,” Flaherty says. “Whether it’s talking through something in the audit room or discussing finer points or current events with a controller or CFO.”

Today, it’s likely the process will not look the same when credit unions schedule their

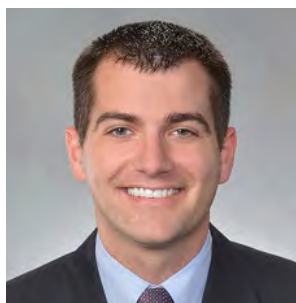
next audit. Whether that’s good, bad, or just different is up to the individual institution.

WHAT’S DIFFERENT FOR AUDITORS?

When CLA’s Mogensen started auditing credit unions 20 years ago, the process was detail-heavy and time-consuming. Teams hit the field on Sunday and did not leave until Friday, Mogensen says.

But then in the last handful of years things started to change. Auditors began to arrive on Monday instead of Sunday; then, they left on Thursday instead of Friday. For the past year — even before the pandemic set in — auditors would spend two to three days in the field instead of a full week. And rather than a full team, two or three auditors would make the trip.

Those abbreviated trips were made possible, in part, because businesses made technology investments in e-signatures, individual VPN access, and secure document exchange portals. Portals, in particular, allow credit unions to submit documents before auditors arrive, creating a more efficient review process. CLA, BKD, and Moss Adams had all adopted this functionality before the pandemic.



CHAD GARBER,
PARTNER,
BKD

“100% of the assistance list was uploaded electronically prior to the on-site audit work starting,” says Chad Garber, partner at BKD. “We would start the audit off site and then complete it in the field. Now, we’re doing all of it remotely.”

Of course, remote work has presented its share of challenges, especially in regard to communication.

There’s plenty of prep work that goes into an audit and moving audits from in-person to remote-only has necessitated the sharing of information weeks before the actual audit dates. Credit unions must find the proper documents and load them into the secure portal. There are no longer quick conversations in the hallway or Q&As in conference room, so an answer that isn’t readily available in a document can delay the audit.

“ We’ve been building our infrastructure these past few years to do more of our work remotely.”

— BRIAN MOGENSEN, PRINCIPAL, CLIFTON LARSON ALLEN

“Coordinating upfront and asking for certain documents in advance is critical,” Mogensen from CLA says. “If you don’t properly communicate ahead of time and what you need isn’t ready on the first day, that sets you behind from the start.”

Video calls, texts, and emails are essential tools, but the auditors agree that these communication aids don’t fully replace the real thing.



DUSTIN BIRASHK,
PARTNER,
MOSS ADAMS

“The most difficult part has been not seeing our team members and clients in person,” says Dustin Birashk, partner at Moss Adams.

Video calls offer a proxy to face-to-face communication, but Flaherty from Moss Adams says his clients prefer audio-only calls. Still, the pandemic generally has accelerated the positive use of technology tools.

“The pandemic forced us to embrace the tools we have,” Birashk says. “Pre-pandemic, I avoided scheduling video calls because there was no sense of urgency to do so. Since remote working started, I’ve learned the power of the video call.”

In addition to communication hurdles, remote work has presented challenges in balancing work life and home life, especially as the line between the two continues to blur.

“We’re road warriors,” says CLA’s Mogensen. “It’s different to be home.”

Flaherty from Moss Adams agrees, although he’s seen an improvement since the earliest weeks of the pandemic.

“It’s more challenging to separate work life from personal life when you work and live in the same space,” he says. “You need to have a different mindset. There’s been a learning curve, but people are starting to develop a balance.”

Overall, from adopting new technology to decreasing time spent on planes, trains, and automobiles, the forced move to remote-only work has presented gains for the audit industry. The auditors at CLA, BKD, and Moss Adams agree their remote audits, mostly with pre-existing clients, have run smoothly. As they look to extend their businesses, though,

they might need to do so remotely — and they are already thinking through best practices on how to do that.

“It will be different from what it has been traditionally,” BKD’s Garber says. “It will be important to not fall into the trap of an email-only relationship. We’ll continue to adapt.”

The auditors from Moss Adams are currently focused on strengthening existing relationships and believe lessons learned from those will translate to new ones as well.

“This pandemic has taught us how to be more empathetic, listen better, and understand that everyone is dealing with their own issues,” Birashk says.

WHAT’S DIFFERENT FOR CREDIT UNIONS?

SunWest Federal Credit Union (\$413.8M, Phoenix, AZ) and Blue Federal Credit Union (\$1.3B, Cheyenne, WY) are no strangers to remote audits. Each received their financial statement audit after the coronavirus pandemic forced their internal teams home and both found the process to be simple. However, they also learned plenty of lessons.

Both SunWest and Blue have completed remote financial statement audits for the past two years. For SunWest, that was part of a large move toward remote work; at Blue, it was out of necessity. In 2019, a large snowstorm in Cheyenne during Blue’s audit trapped its auditors at a nearby hotel.

“They were shut in their rooms because you couldn’t get around town,” says Kim Alexander, Blue’s chief financial officer. “So, we went remote by default.”

CU QUICK FACTS

SunWest FCU
DATA AS OF 03.31.20
PHOENIX, AZ
\$413.8M
ASSETS
51,899
MEMBERS
8
BRANCHES
9.3%
12-MO SHARE GROWTH
2.1%
12-MO LOAN GROWTH
0.25%
ROA

CU QUICK FACTS

Blue FCU
DATA AS OF 03.31.20
CHEYENNE, WY
\$1.3B
ASSETS
92,999
MEMBERS
14
BRANCHES
23.9%
12-MO SHARE GROWTH
7.6%
12-MO LOAN GROWTH
0.74%
ROA



“ This pandemic has taught us how to be more empathetic, listen better, and understand that everyone is dealing with their own issues. ”

— DUSTIN BIRASHK, PARTNER, MOSS ADAMS



KIM ALEXANDER,
CFO,
BLUE FCU

The remote audit is not dissimilar to a traditional on-site audit, Alexander says. Auditors had the same request list for information and documentation, and the credit union uploaded those files electronically. The auditor set up one-on-ones throughout the audit week to ask questions directly of Blue's point person, the vice president of finance, who delegated work among

team members as necessary.

Both credit unions have long-term relationships with their current auditors and rely on email and conference calls in lieu of face-to-face conversations to pass information back and forth.

“With tools such as Zoom and Microsoft Teams, face-to-face meetings are almost not necessary,” says Lori Smith, SunWest's CFO. The Phoenix-based credit union has even installed cameras in its board room so it can include more team members in future audit video calls.

Blue's Alexander believes the credit union's well-organized auditor has helped her team alleviate potential headaches and kept the back and forth to a minimum. Still, her team isn't afraid to pick up the phone to ask questions when they arise.

“We've always been open enough to reach out and say, ‘Here's what we're going to book and how we're going to account for it. Do you agree or disagree?’” Alexander says. “We like doing that over email anyway so we have the question and answer in writing. Already that's a remote process.”

The pandemic, however, has added another layer of wrinkles to the audit process. At SunWest, where most of the credit union's support staff is remote, one designated employee located documents that were not available in a digital form. And because the coronavirus pandemic has created economic uncertainty among large populations of America, the auditor requested a larger scope of information than in the past. Additionally, CFO Smith says document upload requests often happened all at once and were flagged to occur as soon as possible.

2 Lessons For Remote Audits

For the foreseeable future, the annual financial statement audit will occur off site. For those who have not yet experienced a remote audit, SunWest FCU and Blue FCU offer the following advice.

“Have as much information available digitally as possible. We've used some Adobe tools to convert different file types into PDFs. We have also found having a point person for each audit helps keeps things straight. This person assigns audit tasks and follows up to ensure those things are done.”

— Lori Smith, CFO, SunWest FCU

“Ask for a good request list ahead of time because putting together all that information is where all the work is for the credit union. If you have an audit firm that has a well put together and complete request list, it makes the whole thing so much easier. They don't come in and ask you to pull 500 pieces of ad hoc information on top of doing your regular job.” — Kim Alexander, CFO, Blue FCU

“When the CPA staff was in house, they took turns coming into our offices with questions and requests and spaced those out,” Smith says.

The pandemic has changed some business operations forever. Auditors predict the annual audit, for example, will likely remain remote. But auditors and credit unions alike are prepared. They've adopted new technology and have adjusted to work life at home. Auditors might never resume the road warrior lifestyle they once lived, but that might ultimately offer more gains than losses. 🧐

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EVOLVING TRENDS BOOSTED BY COVID-19

The world of auditing has dramatically shifted because of the pandemic.

BY TURNER, WARREN, HWANG & CONRAD (TWHC)

Many things have changed as a result of COVID-19. The current pandemic is the single event in modern times that has touched almost every person's life, either directly or indirectly. While everyone has to make certain adjustments or give some thought to the daily changes they will have to make, COVID-19 has given two trends that were picking up speed prior to the pandemic a major boost.

The disruption that COVID-19 brought with it forced businesses to push forward the use of remote workers and remote work technologies ahead of schedule, by some estimates 10 years. As a result of COVID-19, there has been a rapid adoption of automation and artificial intelligence.

COVID-19 has also pushed forward the use of technology for a remote workforce, which has further opened alternative staffing models and allowed the ability to take advantage of a talent pool that was not as desirable in the past. The use of staff working almost entirely remotely, which at one time was frowned upon, has quickly become commonplace.

ARTIFICIAL INTELLIGENCE AND INTERNAL AUDIT

Artificial intelligence (AI) such as robotic process automation, commonly referred to as bots, is changing the world. This technology both complements and augments human skills with the power to exponentially increase speed, scale, quality, precision, and operational efficiency across organizations.

AI has a critical role in an increasingly digital workplace. These machines perform activities and make decisions previously reserved for humans more quickly and more accurately, and on a far greater scale. Soon, more employees whose work entails repeating manual tasks will lose their jobs to automation.

Given the clear benefits and numerous cases of the use of intelligent automation, it's no surprise that it has become a mission-critical initiative for many organizations. Moreover, these machines don't catch the coronavirus and ultimately over time will become a value proposition that cannot be overlooked.

These trends present new risks for organizations to address and new opportunities for Internal Audit. For their part, Internal Audit functions have been embracing alternative sourcing models for years, such as co-sourcing and rotational programs.

As the larger financial institutions change the ways in which they source, engage, and compensate talent and as historical uses of talent evolve into automation opportunities, management must establish an appropriate governance model geared to addressing the risks inherent in these talent models and technologies. The days when most workers were full-time, onsite employees are past.

THE IMPACT ON THE HUMAN WORKPLACE

Internal Audit must understand and review how financial institutions engage all of these talent sources from policy, procedural, and physical workplace perspectives. Be prepared to alert management to the risks of mobile workers using their own or the organization's devices as well as regulatory issues and to provide assurance and advice accordingly.

Maintaining a strong and unified business culture becomes more challenging with a decentralized workforce, emphasizing the need to clearly define expectations and manage personnel. For example, culture assessments should include part-time employees and independent contractors. When developing an Internal Audit plan and specific audit programs, it will be important to consider areas with heightened risk in an extended workforce.

These areas include making sure remote employees understand their role in keeping the credit union's network secure. Credit union management should have a clear understanding of the risks associated





Having problems reaching your auditor?

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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.



TURNER, WARREN, HWANG & CONRAD AC
Certified Public Accountants & Consultants

with remote employees logging into the network. These risks grow exponentially when the credit union allows employees to access its network using their personal equipment, which may not be properly patched or protected from viruses and malware.

INTERNAL AUDIT'S OBLIGATION TO ENSURE WORK-FROM-HOME SECURITY

Internal auditors should determine if employees are trained on an ongoing basis as to how they can best manage the security of their telework devices. In this environment of constant connectivity, cybersecurity is a key focal point for many credit unions. Cybersecurity frequently appears on the top of many board agendas, and data security breaches now appear to be headline news on almost a weekly basis.

Several factors have driven the increased attention paid to cybersecurity issues, including changes in the threat landscape, rapid changes in technology, changing regulatory environments, social change, and corporate change as a result of the massive migration to a work-from-home environment.

Additionally, the capabilities and techniques used by hackers are continuously growing and evolving, especially concerning the targeting of specific information or individuals. With the expanded workforce working from home and some who use machines that are not as secure, more methods and schemes are constantly being developed by increasingly sophisticated and well-funded hackers who can target financial institutions not only directly through networks, but now through connections with remote employees.

The consequences of lapses in security can be disastrous, as an organization's bottom line and reputation may be impacted. It is critical that all companies remain vigilant and up to date regarding all the recent protection criteria.

THE CULTURE RISK POSED BY THE REMOTE WORKFORCE

With the increase of remote workers, culture risk is also going to be important. Having a dispersed workforce and allowing staff to work remotely make it harder to ensure that personnel are truly working adequate hours and working efficiently.

Culture can be observed, monitored, and changed over time to mitigate productivity issues. Communication becomes more important than ever, such as making sure that everyone on the team understands what is expected of them and that if they do not deliver, it will be noticed.

Internal auditors should conduct an assessment of the organization's cultural drivers in relation to the organizational norms. They should review the alignment of performance measures to strategy to ensure desired behaviors are being incentivized and rewarded. Internal auditors should identify culture risk through data analytics and third-party audits to test the quality of the work.

IMPERATIVES AROUND THE TRANSFER OF KNOWLEDGE

Knowledge transfer is one of the key elements that may become impaired within financial institutions and companies in general. With a remote workforce, it's much harder to train employees in order to enable a credit union to grow and survive in an increasingly competitive business environment. The information and experience employees gain over the years are of vital importance, especially with the impending retirement of baby boomers.

A significant challenge will be ensuring that knowledge is being transferred effectively to other employees in order to guarantee a sustained knowledge level in the organization. As more and more bots and other cognitive technologies work side by side with a human labor force that is becoming more and more dispersed and decentralized, training and knowledge leveraging become more and more challenging.

HR leaders will need to identify the new skills and capabilities that will realistically be required in the future. Current employees who are willing to be upskilled and retrained will need to be identified. New talent will need to be attracted, retained, and integrated into the business.

Lack of communication with employees may lead to talented people leaving for companies that have transparently addressed the issue. Lastly, competitors may implement a more effective workforce mix that leads to greater profitability. 🌐



Kian Moshirzadeh,
Partner,
Turner, Warren, Hwang &
Conrad (TWHC)

Kian Moshirzadeh is the Managing Partner for Turner, Warren, Hwang & Conrad (TWHC) and has over 30 years of experience working for banks, regulators, and credit unions. He can be reached at kianm@twhc.com.

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 \$18 billion in assets.

LENDERS TOP QUESTIONS ABOUT THEIR PPP RESPONSIBILITIES

What credit unions need to know as they process borrower forgiveness applications.

BY MOSS ADAMS

The Small Business Administration (SBA) released its latest round of FAQs clarifying lender responsibilities for Paycheck Protection Program (PPP) loans on May 22, 2020.

The guidance seeks to offer lenders clarification on the following PPP forgiveness components:

- SBA reviews of individual loans.
- Loan forgiveness process for lenders.
- Lender fees.

Learn how this guidance impacts lenders and considerations for financial institutions as they process borrower forgiveness applications.

HOW WILL THE SBA REVIEW INDIVIDUAL PPP LOANS?

The SBA could review any PPP loan it deems appropriate. Reviews are going to focus on the factors below:

- Borrower eligibility.
- Loan amount.
- Use of proceeds.
- Forgiveness amount.

Loans of any size are eligible for review and the SBA can review any time at its discretion.

If the review raises questions or potential issues, the SBA will require lenders to contact the borrower to obtain additional information. The SBA can also choose to contact the borrower of its own volition.

If the SBA determines the borrower is ineligible for the PPP loan, the loan amount, or forgiveness amount claimed, it could direct the lender to deny the forgiveness application in whole or in part, as appropriate. Repayment of the loan could also be sought on behalf of the SBA.

DOCUMENTATION

Borrowers must retain PPP documentation for six years after the date the loan is forgiven or paid in full. Lenders must also comply with applicable SBA requirements for records retention.

WHAT ROLE DO LENDERS PLAY IN THE LOAN FORGIVENESS PROCESS?

The guidance provided more detail on what borrowers need to provide lenders, including:

- Certifications contained in the Loan Forgiveness Application Form.
- Underlying documents to help verify accurate completion of the form.
- Calculation validations on the form.

The borrower is responsible for providing an accurate calculation of the loan forgiveness amount, but the guidance reaffirms that the SBA expects lenders to perform a review of the calculations and supporting documentation. Payroll costs supported by a recognized third-party report should be helpful and require less review.

The lender should work with the borrower to address errors in the borrower's calculation or a material lack of documentation to support the borrower's application.

HOW LONG DO LENDERS AND THE SBA HAVE FOR REVIEWS?

A lender must review the borrower's forgiveness application, and submit a decision to the SBA, within 60 days of receipt of a complete loan forgiveness form from the borrower.

The SBA will remit the forgiveness amount to the lender, plus any accrued interest through date of payment, no later than 90 days after the lender's decision is submitted subject to the SBA's review of a loan and application.

WHAT DO LENDERS NEED TO SUBMIT?

A lender must include the PPP Loan Forgiveness Calculation Form in its decision to the SBA.

The PPP Borrower Demographic Information Form is optional, but if the borrower has completed it, then it must be provided to the SBA by the lender.

The lender must confirm the information in the form matches the lender's records for the loan. If the lender determines the borrower isn't eligible for any forgiveness, the lender must notify the borrower in writing that their loan has been denied and provide the SBA that information.

WHAT MUST LENDERS DO WHEN THE SBA SELECTS THEIR LOANS TO REVIEW?

The lender must notify the borrower the loan is being reviewed within five days and provide the SBA with the following:



- Borrower Application Form, including all supporting documentation received by the lender.
- Loan Forgiveness Application, including all supporting documentation received by the lender.
- Copy of the Schedule A Worksheet from the borrower.
- Signed and certified transcript of the account.
- Copy of the executed note evidencing the PPP loan.
- Any other documents related to the loan requested by the SBA.

Any information received by the lender from the borrower must be forwarded to the SBA within five days.

ARE THERE ANY ELIGIBILITY AND PROCESSING FEES?

The guidance clarified that if the SBA determines the borrower is ineligible, the lender won't receive the processing fee.

The fee is subject to a clawback for one year from disbursement if the SBA subsequently performs a review and determines the borrower is ineligible. If the SBA determines that a borrower is ineligible, it won't impact the guarantee on the loan if the lender met its obligations under PPP regulations.

If the SBA determines the lender didn't meet its obligations under PPP regulations during the origination of the loan, the SBA will seek repayment of the lender processing fee from the lender and may determine that the loan is ineligible for a guaranty.

WHAT SHOULD LENDERS CONSIDER NEXT?

The guidance provided clarification, but there are still open questions to consider.

POLICIES AND PROCEDURES

The guidance clarifies the lender should be prepared for the SBA's review of loans.

Lenders should set policies and procedures for consistently collecting and storing accurate and complete documentation from borrowers. This will help ensure a uniform approach to the SBA requests, interactions with borrowers, and information provided.

SUPPORTING DOCUMENTATION

The SBA's definition of material lack of support isn't clear.

In some cases, what would be considered an appropriate level of documentation, such as third-party reports, is provided as an example of what would meet the SBA's criteria. However, lenders will have to plan for differing documentation sources given each borrower and expense category.

They'll want to consider each expense category, and the appropriate level of documentation available to the borrower and acceptable to the lender, well in advance of the forgiveness process.

RESOURCES

Many lenders have noted the process is cumbersome and difficult on lending staff. Consider looking at technical and staffing resources to evaluate a need in increase in staff or resources to verify the ability to meet the SBA's requirements and borrowers' expectations. Resources could be internal or external.

Lenders also discussed the possibility of staggering the forgiveness application submission from borrowers to smooth the flow of applications through the review process. However, there still has been no clarification from the SBA if this will be allowed, or if the submission timing must be driven by the borrower.

CLOSING

While the guidance issued by the SBA is helpful, lenders can expect more changes and clarifications moving forward — and hopefully consensus in key areas of lender responsibilities in the PPP program.

It's important to continue to be actionable and timely in developing plans for processing forgiveness in a way that ensures lenders meet their SBA obligations while providing acceptable experiences for borrowers. 🧠



Chad Flaherty,
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TOP AUDIT FIRMS BY NUMBER OF CLIENTS

FOR ALL CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.20

AUDITOR DATA 07.01.19 – 06.30.20

RK	AUDIT FIRM	TOTAL CREDIT UNION CLIENTS (>\$40M)	TOTAL CREDIT UNION CLIENTS \$40M-\$100M	TOTAL CREDIT UNION CLIENTS >\$100M	TOTAL ASSETS OF CREDIT UNION CLIENTS (>\$40M)
1	CliftonLarsonAllen, LLP	251	43	208	\$296,216,141,475
2	Doeren Mayhew	198	21	177	\$176,875,898,676
3	Nearman, Maynard, Vallez, CPAs	133	22	111	\$92,649,839,993
4	Moss Adams	93	7	86	\$199,227,953,311
5	Wipfli, LLP	63	16	47	\$25,639,714,517
6	CU Resources, Inc.	59	35	24	\$5,723,685,444
7	Financial Standards Group, Inc. **	55	37	18	\$5,120,589,859
8	Turner, Warren, Hwang & Conrad	54	10	44	\$33,424,489,701
9	Richards & Associates	53	29	24	\$10,860,260,870
10	BKD, LLP	52	4	48	\$54,768,554,036
11	RKL, LLP	50	12	38	\$19,877,578,775
12	J. Tenbrink & Associates*	46	21	25	\$8,843,656,959
13	RSM US, LLP	45	1	44	\$75,639,208,523
14	Lillie & Company	44	19	25	\$7,746,319,295
15	Petersen & Associates	37	15	22	\$6,462,667,426
16	Crowe	32	1	31	\$91,024,382,291
17	Warren Averett	29	3	26	\$18,086,833,730
18	GBQ Partners, LLC	27	8	19	\$7,995,076,388
19	Garvey, Steele & Bancroft, LLP	25	12	13	\$3,799,217,730
20	Wojeski & Company, CPAs, PC	23	12	11	\$3,510,878,172
21	Hauser Jones & Sas	22	11	11	\$4,687,532,446
22	Plante & Moran, PLLC	21	1	20	\$32,570,599,926
23	Firley, Moran, Freer, & Eassa	20	4	16	\$9,478,313,848
23	Financial Standards Group, CPA, LLC**	20	11	9	\$2,385,784,579
23	Cantey, Tiller, Pierce and Green, CPAs, LLP	20	14	6	\$1,871,722,881
26	Carroll & Associates	19	6	13	\$4,689,164,873
27	Selden Fox, Ltd.	18	8	10	\$2,931,633,145
27	Kwock & Company, CPAs	18	6	12	\$5,856,367,332
27	Ferrin & Company, LLC	18	6	12	\$3,320,178,476
27	Curchin Group	18	5	13	\$5,015,952,962
31	Whittlesey, PC	17	10	7	\$2,878,367,456
31	Holben Hay Lake Balzer (a division of SingerLewak)	17	5	12	\$4,896,954,669
31	Griffin & Furman, LLC	17	9	8	\$2,138,533,053
34	Wolf & Company, PC	16	0	16	\$19,846,609,277
34	Hawkins Ash, CPAs	16	6	10	\$5,473,515,379
36	Schmidt CPAs & Advisors	15	12	3	\$1,272,416,189
37	Rowles & Company, LLP	13	5	8	\$3,172,056,864
37	Ewart & Associates	13	9	4	\$1,704,327,682
39	Gardiner + Company	12	7	5	\$2,120,912,498
39	G.T. Reilly & Company	12	2	10	\$4,598,411,411
39	Deleon & Stang	12	4	8	\$3,053,346,684
39	Bonadio & Company, LLP	12	6	6	\$3,954,950,176
Other		647	374	273	\$110,233,351,042
Auditors With < 12 Credit Union Clients***		206	82	124	\$238,680,887,846
Totals For All Credit Unions >\$40M		2,588	931	1,657	\$1,620,324,837,865

*As a result of a merger with Stephen Lang, J. Tenbrink & Associates now includes all former Stephen Lang 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 & ASSOCIATES 

YEAR-OVER-YEAR CLIENT COUNT AND AVERAGE ASSETS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.20

AUDITOR DATA AS OF 07.01.19 – 06.30.20

RK	AUDIT FIRM	TOTAL CREDIT UNION CLIENTS (>\$40M) AS OF 06.30.20	TOTAL CREDIT UNION CLIENTS (>\$40M) AS OF 06.30.20	AVERAGE CLIENT SIZE**** AS OF 06.30.20
1	CliftonLarsonAllen, LLP	251	260	\$1,180,143,990
2	Doeren Mayhew	198	192	\$893,312,620
3	Nearman, Maynard, Vallez, CPAs	133	135	\$696,615,338
4	Moss Adams	93	94	\$2,142,236,057
5	Wipfli, LLP	63	66	\$406,979,596
6	CU Resources, Inc.	59	60	\$97,011,618
7	Financial Standards Group, Inc. **	55	52	\$93,101,634
8	Turner, Warren, Hwang & Conrad	54	60	\$618,972,032
9	Richards & Associates	53	47	\$204,910,582
10	BKD, LLP	52	47	\$1,053,241,424
11	RKL, LLP	50	56	\$397,551,576
12	J. Tenbrink & Associates*	46	26	\$192,253,412
13	RSM US, LLP	45	53	\$1,680,871,301
14	Lillie & Company	44	41	\$176,052,711
15	Petersen & Associates	37	38	\$174,666,687
16	Crowe	32	28	\$2,844,511,947
17	Warren Averett	29	29	\$623,683,922
18	GBQ Partners, LLC	27	28	\$296,113,940
19	Garvey, Steele & Bancroft, LLP	25	24	\$151,968,709
20	Wojeski & Company, CPAs, PC	23	23	\$152,646,877
21	Hauser Jones & Sas	22	N/A	\$213,069,657
22	Plante & Moran, PLLC	21	17	\$1,550,980,949
23	Firley, Moran, Freer, & Eassa	20	20	\$473,915,692
23	Financial Standards Group, CPA, LLC**	20	13	\$119,289,229
23	Cantey, Tiller, Pierce and Green, CPAs, LLP	20	20	\$93,586,144
26	Carroll & Associates	19	18	\$246,798,151
27	Selden Fox, Ltd.	18	17	\$162,868,508
27	Kwock & Company, CPAs	18	19	\$325,353,741
27	Ferrin & Company, LLC	18	N/A	\$184,454,360
27	Curchin Group	18	18	\$278,664,053
31	Whittlesey, PC	17	16	\$169,315,733
31	Holben Hay Lake Balzer (a division of SingerLewak)	17	17	\$288,056,157
31	Griffin & Furman, LLC	17	15	\$125,796,062
34	Wolf & Company, PC	16	16	\$1,240,413,080
34	Hawkins Ash, CPAs	16	15	\$342,094,711
36	Schmidt CPAs & Advisors	15	14	\$84,827,746
37	Rowles & Company, LLP	13	14	\$244,004,374
37	Ewart & Associates	13	15	\$131,102,129
39	Gardiner + Company	12	11	\$176,742,708
39	G.T. Reilly & Company	12	12	\$383,200,951
39	Deleon & Stang	12	13	\$254,445,557
39	Bonadio & Company, LLP	12	12	\$329,579,181
Other		647	663	\$170,376,123
Auditors With < 12 Credit Union Clients***		206	275	\$1,158,645,087
Totals For All Credit Unions >\$40M		2,588	2,574	\$626,091,514

*As a result of a merger with Stephen Lang, J. Tenbrink & Associates now includes all former Stephen Lang 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.

SOURCE: CALLAHAN & ASSOCIATES 

DATA PROCESSING EXPERIENCE OF CREDIT UNION AUDIT FIRMS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.20

AUDITOR DATA AS OF 07.01.19 – 06.30.20

AUDITOR	CREDIT UNIONS >\$40M SERVED	DATA PROCESSORS
CliftonLarsonAllen, LLP	251	Symitar - Episys (67), Fiserv - DNA (33), Fiserv - XP2 (23), Finastra - UltraData (16), Fiserv - Portico (13), Fiserv - Spectrum (10), FLEX Credit Union Technology - FLEX (9), Corelation - KeyStone (8), CU*Answers - CU*BASE (8), Fiserv - DataSafe (8), Member Driven Technologies - Episys (7), CUProdigy (5), Enhanced Software Products - FORZA3 (5), Sharetec Systems (5), FIS - Miser (4), Other* (30)
Doeren Mayhew	198	Symitar - Episys (65), Fiserv - DNA (22), Fiserv - XP2 (14), Member Driven Technologies - Episys (13), CU*Answers - CU*BASE (12), Corelation - KeyStone (10), Fiserv - Portico (10), Finastra - UltraData (8), Fiserv - Spectrum (8), Fiserv - Galaxy (7), Other* (29)
Nearman, Maynard, Vallez, CPAs	133	Symitar - Episys (41), Fiserv - XP2 (13), Fiserv - Spectrum (12), Fiserv - Portico (10), Fiserv - DataSafe (9), Corelation - KeyStone (8), Fiserv - DNA (8), FLEX Credit Union Technology - FLEX (5), Share One - NewSolutions (5), Other* (22)
Moss Adams	93	Symitar - Episys (40), Fiserv - DNA (15), Corelation - KeyStone (8), Fiserv - XP2 (7), Fiserv - DataSafe (4), Other* (19)
Wipfli, LLP	63	Synergent - Episys (17), Fiserv - Spectrum (4), Symitar - Episys (8), CU*Answers - CU*BASE (4), Member Driven Technologies - Episys (4), Other* (26)
CU Resources, Inc.	59	Fiserv - Portico (13), FLEX Credit Union Technology - FLEX (6), Fiserv - Galaxy (5), Fiserv - CUnify (4), Fiserv - XP2 (4), Sharetec Systems (4), Other* (23)
Financial Standards Group, Inc.**	55	CU*Answers - CU*BASE (25), Fiserv - Portico (7), Member Driven Technologies - Episys (4), Other* (19)
Turner, Warren, Hwang & Conrad	54	Symitar - Episys (21), Corelation - KeyStone (5), Finastra - UltraData (5), Fiserv - XP2 (5), Other* (18)
Richards & Associates	53	Symitar - Episys (13), Fiserv - Portico (8), FLEX Credit Union Technology - FLEX (8), Fiserv - CUSA (5), CU*NorthWest - CU*BASE (4), Share One - NewSolutions (4), Other* (11)
BKD, LLP	52	Symitar - Episys (17), Fiserv - DNA (6), CU*Answers - CU*BASE (4), Fiserv - Spectrum (4), Other* (21)
RKL, LLP	50	Symitar - Episys (18), Corelation - KeyStone (7), Other* (25)
J. Tenbrink & Associates*	46	Symitar - Episys (8), Fiserv - Portico (7), Fiserv - Reliance (5), Fiserv - CUnify (4), Fiserv - CUSA (4), Other* (18)
RSM US, LLP	45	Symitar - Episys (18), Finastra - UltraData (6), Fiserv - Portico (4), Other* (17)
Lillie & Company	44	Member Driven Technologies - Episys (6), Symitar - Episys (6), CU*Answers - CU*BASE (5), CU-Interface - mpowered (4), FLEX Credit Union Technology - FLEX (4), Other* (19)
Petersen & Associates	37	Fiserv - Spectrum (7), Fiserv - Portico (6), Finastra - UltraData (5), Symitar - Episys (4), Other* (15)
Crowe	32	Symitar - Episys (15), Fiserv - DNA (11), Other* (6)
Warren Averett	29	Symitar - Episys (12), Fiserv - Portico (4), Other* (13)
GBQ Partners, LLC	27	Finastra - UltraData (4), Other* (23)
Garvey, Steele & Bancroft, LLP	25	COCC - Insight/DNA (4), Synergent - Episys (4), Other* (17)
Wojeski & Company, CPAs, PC	23	FLEX Credit Union Technology - FLEX (6), Fiserv - Portico (5), Other* (12)

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

SOURCE: CALLAHAN & ASSOCIATES 



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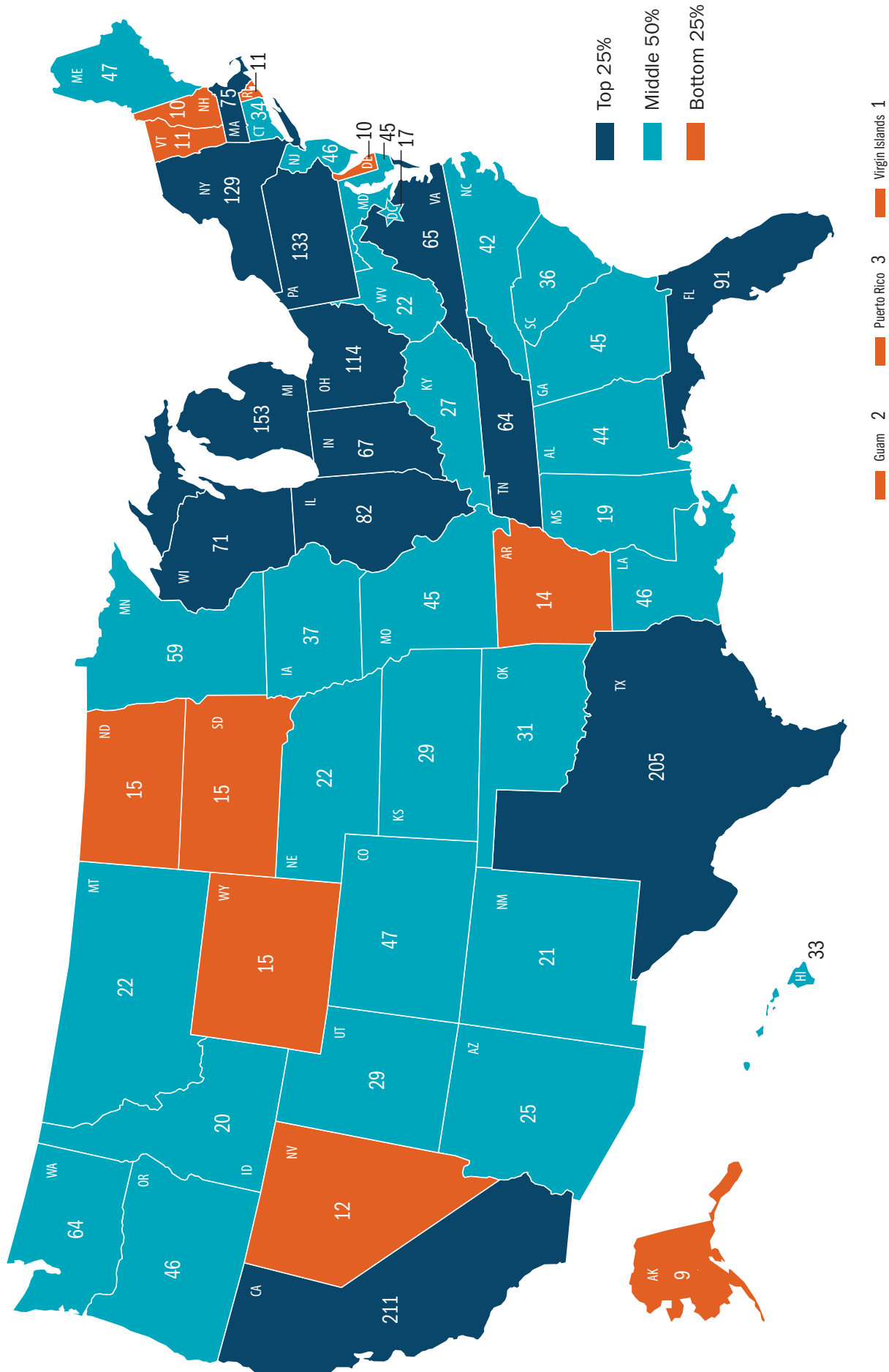
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NUMBER OF CREDIT UNIONS WITH >40M IN ASSETS BY STATE | FOR U.S. CREDIT UNIONS | DATA AS OF 03.31.20



SOURCE: CALLAHAN & ASSOCIATES

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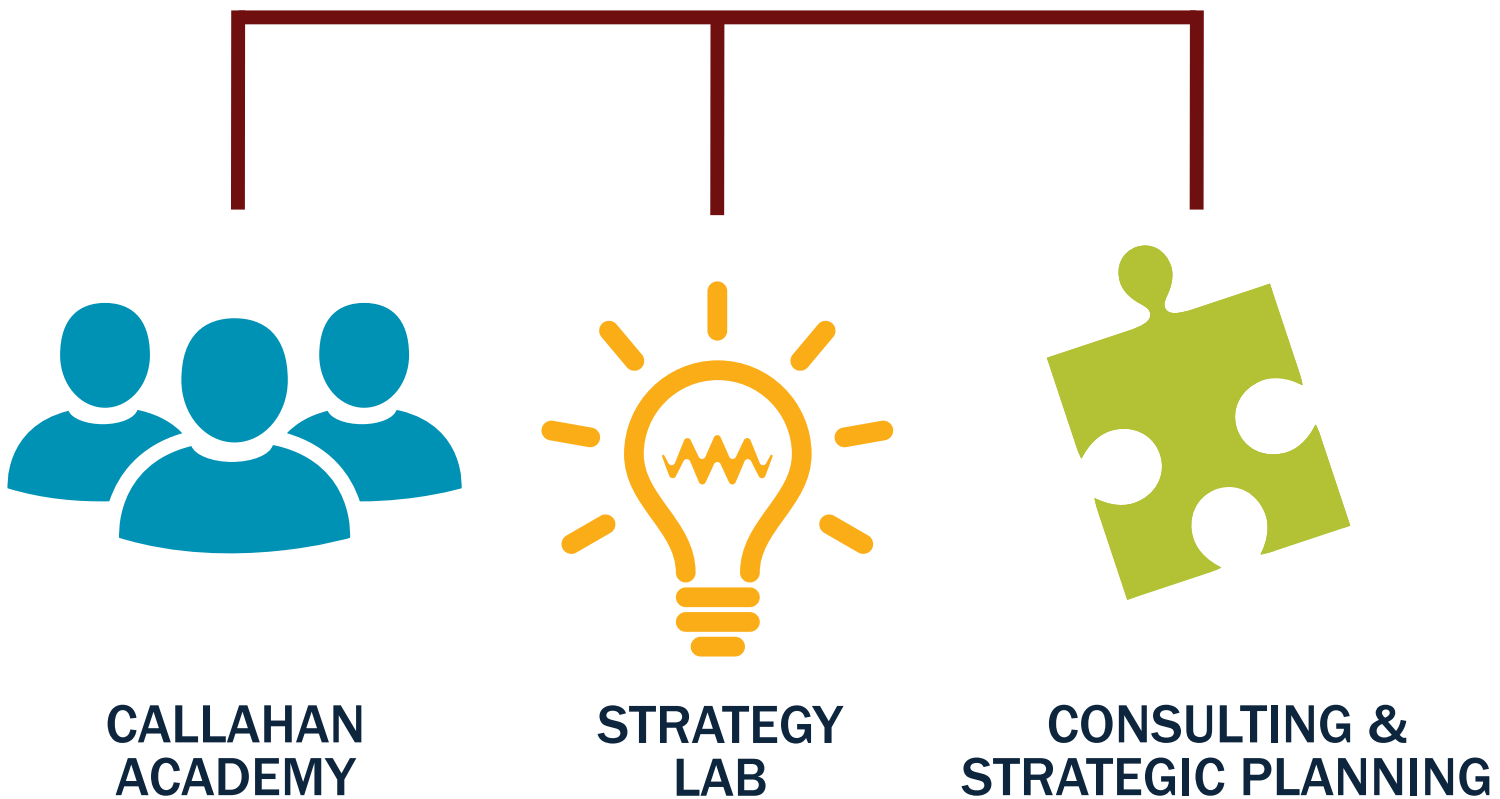
TOP 3 AUDIT FIRMS BY STATE

FOR AUDITORS SERVING CREDIT UNIONS >\$40M IN ASSETS | STATES WITH 10+ CREDIT UNIONS REPORTING AUDITOR DATA
CREDIT UNION DATA AS OF 03.31.20 | AUDITOR DATA AS OF 07.01.19 – 06.30.20

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	44	11	Warren Averett	8	CliftonLarsonAllen, LLP	1	Doeren Mayhew	1
AZ	25	24	CliftonLarsonAllen, LLP	8	Doeren Mayhew	7	Nearman, Maynard, Vallez, CPAs	4
CA	211	196	Turner, Warren, Hwang & Conrad	50	Richards & Associates	48	CliftonLarsonAllen, LLP	20
CO	47	30	Holben Hay Lake Balzer (a division of SingtelLewak)	13	CliftonLarsonAllen, LLP	5	Doeren Mayhew	3
CT	34	27	Whitlesey, PC	13	Doeren Mayhew	8	Nearman, Maynard, Vallez, CPAs	6
DC	17	16	CliftonLarsonAllen, LLP	4	DeLeon & Stang	4	Doeren Mayhew	3
FL	91	81	Doeren Mayhew	22	Nearman, Maynard, Vallez, CPAs	22	Warren Averett	16
GA	45	29	Nearman, Maynard, Vallez, CPAs	21	CliftonLarsonAllen, LLP	3	Crowe	2
HI	33	20	Kwack & Company, CPAs	16	Moss Adams	2	Richards & Associates	1
IA	37	32	Petersen & Associates	12	Gardiner + Company	11	CliftonLarsonAllen, LLP	3
IL	82	48	Selden Fox, Ltd.	18	CliftonLarsonAllen, LLP	10	Wipfli, LLP	7
IN	67	33	BKD, LLP	22	CliftonLarsonAllen, LLP	7	Doeren Mayhew	2
KS	29	20	J. Tenbrink & Associates	16	BKD, LLP	1	CliftonLarsonAllen, LLP	1
KY	27	18	Financial Standards Group, Inc.	10	Schmidt CPAs & Advisors	3	BKD, LLP	2
LA	46	17	Griffin & Furman, LLC	16	Doeren Mayhew	2	CU Resources, Inc.	0
MA	75	43	Wolf & Company, PC	13	Garvey, Steele & Bancroft, LLP	12	G.T. Reilly & Company	11
MD	45	34	CliftonLarsonAllen, LLP	12	Rowles & Company, LLP	10	Doeren Mayhew	5
ME	47	24	Wipfli, LLP	20	Garvey, Steele & Bancroft, LLP	1	CU Resources, Inc.	0
MI	153	126	Doeren Mayhew	45	Financial Standards Group, Inc.	37	Financial Standards Group, CPA, LLC	16
MN	59	48	CliftonLarsonAllen, LLP	38	RSM US, LLP	7	Doeren Mayhew	2
MO	45	16	J. Tenbrink & Associates	28	BKD, LLP	1	CliftonLarsonAllen, LLP	1
MS	19	11	Financial Standards Group, Inc.	7	Warren Averett	3	CliftonLarsonAllen, LLP	1
NC	42	26	Doeren Mayhew	12	Nearman, Maynard, Vallez, CPAs	8	Ewart & Associates	3
NE	22	20	Petersen & Associates	18	BKD, LLP	1	Holben Hay Lake Balzer (a division of SingtelLewak)	1
NJ	46	31	Qurchin Group	18	RKL, LLP	4	CliftonLarsonAllen, LLP	3
NM	21	12	Nearman, Maynard, Vallez, CPAs	5	Moss Adams	3	BKD, LLP	1
NY	129	76	Wojeski & Company, CPAs, PC	21	Firey, Moran, Freer, & Eassa	19	CliftonLarsonAllen, LLP	12
OH	114	79	Lillie & Company	39	GBQ Partners, LLC	25	Schmidt CPAs & Advisors	10
OK	31	18	CliftonLarsonAllen, LLP	5	CU Resources, Inc.	5	Doeren Mayhew	5
OR	46	24	Moss Adams	17	Hauser Jones & Sas	4	CliftonLarsonAllen, LLP	2
PA	133	58	RKL, LLP	40	CliftonLarsonAllen, LLP	7	Doeren Mayhew	7
SC	36	36	Cantey, Tiller, Pierce and Green, CPAs, LLP	20	Doeren Mayhew	9	Nearman, Maynard, Vallez, CPAs	4
TN	64	13	Nearman, Maynard, Vallez, CPAs	8	Doeren Mayhew	2	CliftonLarsonAllen, LLP	1
TX	205	125	CU Resources, Inc.	50	CliftonLarsonAllen, LLP	28	Doeren Mayhew	21
VA	65	38	CliftonLarsonAllen, LLP	12	Doeren Mayhew	12	Nearman, Maynard, Vallez, CPAs	8
WA	64	35	Moss Adams	25	Hauser Jones & Sas	17	CliftonLarsonAllen, LLP	7
WI	71	63	CliftonLarsonAllen, LLP	23	Wipfli, LLP	22	Hawkins Ash, CPAs	16

SOURCE: CALLAHAN & ASSOCIATES

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	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	115	110	108	105
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	46	44	45	44

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$5,706,116,817	22.5%	1	1.0%
Pearce, Bevell, Leesburg, Moore, PC	\$3,403,849,899	13.4%	4	3.8%
Warren Averett	\$2,004,726,649	7.9%	8	7.6%
League Services	\$1,740,266,640	6.9%	48	45.7%
Mauldin & Jenkins	\$1,740,430,377	6.9%	1	1.0%
Doeren Mayhew	\$1,598,650,525	6.3%	1	1.0%
CliftonLarsonAllen, LLP	\$1,506,432,536	5.9%	1	1.0%
LSCU/FIS	\$988,260,999	3.9%	1	1.0%
Barfield, Murphy, Shank & Smith, LLC	\$926,557,847	3.6%	1	1.0%
Nearman, Maynard, Vallez, CPAs	\$139,548,076	0.5%	2	1.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Redstone	\$5,706,116,817	Joe Newberry	Wayne Sisco	Moss Adams
APCO Employees	\$3,122,382,607	Derrick Ragland	Blane Mink	Pearce, Bevell, Leesburg, Moore, PC
America's First	\$1,740,430,377	William Connor	Teresa Owens	Mauldin & Jenkins
All In	\$1,598,650,525	Bobby Michael	Bill Williams	Doeren Mayhew
MAX	\$1,506,432,536	Martin Head	Tim Marquardt	CliftonLarsonAllen, LLP
Alabama	\$988,260,999	Steve Swofford	Eleanor Brown	LSCU/FIS
Listerhill	\$926,557,847	Brad Green	Carla Harper	Barfield, Murphy, Shank & Smith, LLC
Avadian	\$921,579,206	Linda Cencula		Other
Family Security	\$718,940,254	Shane Nobbly	Debra McCaghren	Other
Alabama One	\$660,624,553	Bill Wells	Whitney Oswalt	Other
Guardian	\$603,033,385	Heath Harrell	Daniel Post	Other
Legacy Community	\$506,127,564	Joe McGee	Paula Miller	Other
Five Star	\$485,203,406	Bob Steensma	Landon Wildes	Warren Averett
Family Savings	\$466,936,476	Monte Hill	Debbie Huff	Other
Alabama Teachers	\$360,032,746	Ron Summerall	Jeff Napper	Other
TVA Community	\$350,489,961	Kimball Burkett	Rhonda Cabler	League Services
ASE	\$340,491,247	Michael Hart	Jason Dean	Warren Averett
AOD	\$334,320,209	Virginia Bowen	David Mooney	Other
WinSouth	\$276,425,459	David Eubanks		Warren Averett
Coosa Pines	\$262,367,939	Don Carden	Cheryl Holmes	Warren Averett

ALASKA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	12	12	10	10
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	10	10	9	9

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Crowe	\$8,547,092,075	77.9%	1	10.0%
CliftonLarsonAllen, LLP	\$1,495,836,546	13.6%	4	40.0%
Moss Adams	\$751,185,432	6.8%	3	30.0%
Hauser Jones & Sas	\$160,862,381	1.5%	1	10.0%
Richards & Associates	\$12,893,998	0.1%	1	10.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Alaska USA	\$8,547,092,075	Geoff Lundfelt	John Cassidy	Crowe
Credit Union 1	\$1,100,005,071	James Wileman	Chad Bostick	CliftonLarsonAllen, LLP
Matanuska Valley	\$556,684,257	Ed Gravley	Tia Burgess	Moss Adams
True North	\$163,250,127	Lauren Macvay		CliftonLarsonAllen, LLP
Spirit of Alaska	\$160,862,381	Anthony Rizk	Steve Carlson	Hauser Jones & Sas
Northern Skies	\$140,795,048	Kyler Howlett	Jeremy Payne	CliftonLarsonAllen, LLP
MAC	\$139,800,500	Angela Head	Rose Fulk	Moss Adams
Tongass	\$91,786,300	Helen Mickel	PJ Radcliff	CliftonLarsonAllen, LLP
ALPS	\$54,700,675	Sandi Riggs	Robyn Schliens	Moss Adams
Alaska District Engineers	\$12,893,998	Jodie McCarty	William Keller	Richards & Associates

* FINANCIAL DATA AS OF 03.31.20

ARIZONA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	43	42	42	41
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	25	24	26	25

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$10,427,835,039	51.2%	8	19.5%
CliftonLarsonAllen, LLP	\$5,015,581,206	24.6%	12	29.3%
Moss Adams	\$2,245,885,655	11.0%	2	4.9%
Nearman, Maynard, Vallez, CPAs	\$1,587,355,087	7.8%	4	9.8%
Turner, Warren, Hwang & Conrad	\$489,212,283	2.4%	1	2.4%
RSM US, LLP	\$154,645,096	0.8%	1	2.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Desert Financial	\$5,427,642,799	Jeff Meshey	Stephen Jordan	Doeren Mayhew
OneAZ	\$2,326,875,494	Kim Reedy	Michael Boden	CliftonLarsonAllen, LLP
Vantage West	\$2,070,320,345	Frank Trembulak	Scott Odom	Doeren Mayhew
Arizona	\$1,992,774,985	Ron Westad	Travis Fannesbeck	Moss Adams
Hughes	\$1,458,347,464	Robert Swick	Keith Damek	Doeren Mayhew
TruWest	\$1,239,389,767	Alan Althouse	Mike Ward	CliftonLarsonAllen, LLP
Credit Union West	\$794,257,160	Karen Roch	Pamela Chan	Doeren Mayhew
Pima	\$629,397,384	Eric Renaud	Eric Renaud	Nearman, Maynard, Vallez, CPAs
Arizona Central	\$544,394,439	Greg Harden	Mike Neill	Doeren Mayhew
First	\$511,339,323	Jay Curtis	Doug Alldredge	Nearman, Maynard, Vallez, CPAs
Tucson	\$489,212,283	Susan Stansberry	Stacey Wilkerson	Turner, Warren, Hwang & Conrad
Copper State	\$456,237,791	Robb Scott	David Skilton	CliftonLarsonAllen, LLP
SunWest	\$413,760,090	Walter Synowiecki	Lori Smith	CliftonLarsonAllen, LLP
AEA	\$276,388,047	Adele Sandberg	Eugene Sela	Nearman, Maynard, Vallez, CPAs
American Southwest	\$253,110,670	Brian Barkdull	Lauren Padgett	Moss Adams
AERO	\$250,929,766	Michael Moyes	Brian Kleppinger	Other
Pyramid	\$176,974,572	Ray Lancaster	Jamie Hamlin	CliftonLarsonAllen, LLP
Landings	\$176,342,584	Brian Lee	Brian Lee	CliftonLarsonAllen, LLP
Pinal County	\$170,230,333	Mike Randall	Greg Malmadal	Nearman, Maynard, Vallez, CPAs
Tucson Old Pueblo	\$154,645,096	Vernon Babilon	Kenton Hall	RSM US, LLP

ARKANSAS

NUMBER OF CREDIT UNIONS	58	56	55	54
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	14	14	14	14

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,509,335,785	47.1%	2	3.7%
Nearman, Maynard, Vallez, CPAs	\$596,022,044	18.6%	3	5.6%
CU Resources, Inc.	\$76,904,918	2.4%	3	5.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Arkansas	\$1,377,581,990	Rodney Showmar	Eric Mangham	CliftonLarsonAllen, LLP
Telco	\$391,992,538	Sarah Mosley		Nearman, Maynard, Vallez, CPAs
Success	\$140,697,380	Sherry Gray		Nearman, Maynard, Vallez, CPAs
Arkansas Best	\$131,753,795	Norma Meares	Ron Lee	CliftonLarsonAllen, LLP
Mil-Way	\$126,960,075	Allen Brown		Other
Fairfield	\$89,649,113	Connie Wood		Other
Arkansas Superior	\$76,633,851	Dwayne Ashcraft		Other
Timberline	\$74,822,733	Matthew Jacobs	Matthew Jacobs	Other
Diamond Lakes	\$66,287,758	Tammy Passafiume	Pam Garrett	Other
UARK	\$63,332,126	Gina Williams		Nearman, Maynard, Vallez, CPAs
Pine Bluff Cotton Belt	\$58,499,862	Dee Edie		Other
Pine	\$46,655,281	Debbie Gatlin		Other
Alcoa Community	\$46,079,479	Steve Brown		CU Resources, Inc.
River Valley Community	\$44,250,290	Mark Hixson		Other
TruService Community	\$39,840,976	Linda Jeffery		Other
Hurricane Creek	\$33,441,140	Debbie Lawrence		Other
Baptist Health	\$32,776,338	Mike Gorman	Kimberly Coleman	Other
United Arkansas	\$29,329,943	Michael Armstrong	Kara Ketzsch	CU Resources, Inc.
Subiaco	\$27,967,329	Tori Schluterman		Other
UP Arkansas	\$26,429,106	Karyn Davis		Other

* FINANCIAL DATA AS OF 03.31.20

CALIFORNIA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	324	311	303	291
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	215	211	212	211

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$67,923,442,519	30.5%	20	6.9%
Turner, Warren, Hwang & Conrad	\$32,639,834,965	14.7%	56	19.2%
CliftonLarsonAllen, LLP	\$31,203,465,684	14.0%	20	6.9%
RSM US, LLP	\$30,125,907,256	13.5%	19	6.5%
Crowe	\$22,582,619,126	10.1%	8	2.7%
Deloitte	\$13,871,690,927	6.2%	1	0.3%
Richards & Associates	\$10,021,781,617	4.5%	74	25.4%
Doeren Mayhew	\$4,643,745,338	2.1%	6	2.1%
Carroll & Associates	\$4,129,345,047	1.9%	24	8.2%
Nearman, Maynard, Vallez, CPAs	\$2,680,502,187	1.2%	3	1.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
SchoolsFirst	\$19,961,071,115	Bill Cheney	Francisco Nebot	Moss Adams
First Tech	\$13,871,690,927	Greg Mitchell	Hank Sigmon	Deloitte
Golden 1	\$13,854,012,217	Donna Bland	Dustin Luton	Moss Adams
Star One	\$9,362,548,763	Gary Rodrigues	Brian Ross	Moss Adams
San Diego County	\$8,747,221,839	Teresa Campbell	Ashlee Micale	RSM US, LLP
Patelco	\$7,507,376,852	Erin Mendez	Susan Gruber	Moss Adams
Logix	\$6,971,659,103	Ana Fonseca	Julie Kim	RSM US, LLP
Redwood	\$5,173,206,795	Brett Martinez	Ron Felder	CliftonLarsonAllen, LLP
Kinecta	\$4,854,115,514	Keith Sultemeier	Brett Stubbs	Crowe
Wescom	\$4,382,903,019	Darren Williams	Irving Yu	Crowe
Mission	\$4,302,840,464	Debra Schwartz	Doug Wright	CliftonLarsonAllen, LLP
Chevron	\$3,751,936,529	Jon Berlin	Janet Lee	Crowe
Travis	\$3,647,386,082	Barry Nelson	Ivan Jones	CliftonLarsonAllen, LLP
Educational Employees	\$3,381,080,739	Elizabeth Dooley	Beverly Ryan	Moss Adams
California	\$3,293,607,886	Steve O'Connell	Hudson Lee	Turner, Warren, Hwang & Conrad
SAFE	\$3,210,895,925	Dave Roughton	Chris Harris	Crowe
UNIFY Financial	\$3,200,953,472	Gordon Howe	Nathan Montgomery	CliftonLarsonAllen, LLP
Technology	\$3,146,524,675	Todd Harris	Richard Hanz	Moss Adams
Stanford	\$3,101,502,877	Joan Opp	Paul Jockisch	CliftonLarsonAllen, LLP
California Coast	\$3,002,690,944	Todd Lane	Matt Ficco	CliftonLarsonAllen, LLP

COLORADO

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	81	81	81	78
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	46	46	47	47

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$8,654,477,389	29.5%	2	2.6%
Doeren Mayhew	\$7,261,479,425	24.8%	3	3.8%
Holben Hay Lake Balzer (a division of SingerLewak)	\$3,478,145,719	11.9%	15	19.2%
CliftonLarsonAllen, LLP	\$3,055,791,185	10.4%	5	6.4%
RSM US, LLP	\$2,814,884,579	9.6%	1	1.3%
Petersen & Associates	\$537,941,558	1.8%	11	14.1%
Nearman, Maynard, Vallez, CPAs	\$466,333,622	1.6%	1	1.3%
BKD, LLP	\$214,872,645	0.7%	2	2.6%
Ferrin & Company, LLC	\$138,671,719	0.5%	1	1.3%
Lombardi Accounting Services	\$95,654,120	0.3%	1	1.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Ent	\$6,381,272,552	Chad Graves	Mj Coon	Moss Adams
Bellco	\$5,457,953,490	Doug Ferraro	Dan Kampen	Doeren Mayhew
Canvas	\$2,814,884,579	Todd Marksberry	Colleen Knoll	RSM US, LLP
Elevations	\$2,273,204,837	Gerry Agnes	Michael Calcote	Moss Adams
Credit Union Of Colorado	\$1,731,811,532	Terry Leis	Jim Smart	Holben Hay Lake Balzer
Westerra	\$1,609,724,341	Jay Champion	Stephen Schmidle	Doeren Mayhew
Premier Members	\$1,291,310,028	Carlos Pacheco	Mark Wiete	CliftonLarsonAllen, LLP
Credit Union Of Denver	\$913,971,334	Keith Cowling	Scott Collins	Other
Air Academy	\$652,477,282	Glenn Strebe	Brad Barnes	CliftonLarsonAllen, LLP
Partner Colorado	\$466,333,622	Sundie Seefried	Doug Fagan	Nearman, Maynard, Vallez, CPAs

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STATE MARKET SHARE LEADERS

Sooper	\$430,093,426	Dan Kester	Carrie Langgard	CliftonLarsonAllen, LLP
Denver Community	\$364,327,117	Shane Silvermale		CliftonLarsonAllen, LLP
Red Rocks	\$352,168,801	Pat Ahern	Betsy Guerrero	Other
On Tap	\$317,583,332	Tracie Wilcox	Amy Phillips	CliftonLarsonAllen, LLP
Rocky Mountain Law Enforcement	\$244,211,183	Christine Wiley	Melinda Mayotte	Holben Hay Lake Balzer
Colorado	\$228,877,568	Mike Williams	Charlie Watts	Holben Hay Lake Balzer
Aventa	\$223,670,110	Gregory Mills	Sarah Henderson	Holben Hay Lake Balzer
Minnequa Works	\$197,613,428	Jim Barber	Jim Barber	Holben Hay Lake Balzer
Fitzsimons	\$193,801,594	Robert Fryberger	Jennifer Green	Doeren Mayhew
Denver Fire Department	\$170,063,152	Michael Kerr	Michael Kerr	Others

CONNECTICUT

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	101	97	94	91
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	33	34	34	34

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$6,405,047,941	54.6%	8	8.8%
Nearman, Maynard, Vallez, CPAs	\$2,064,815,458	17.6%	6	6.6%
Whittlesey, PC	\$2,050,621,400	17.5%	25	27.5%
Garvey, Steele & Bancroft, LLP	\$334,423,111	2.8%	5	5.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
American Eagle Financial	\$2,023,419,821	Dean Marchessault	John Conant	Doeren Mayhew
Connecticut State Employees	\$1,995,518,789	Daniel Daigle	John Frenette	Doeren Mayhew
Charter Oak	\$1,225,961,996	Brian Orenstein	Bradley Sullivan	Doeren Mayhew
Sikorsky Financial	\$830,291,329	Vincent Ciambriello	Ben Citrin	Nearman, Maynard, Vallez, CPAs
Connex	\$711,130,870	Frank Mancini	Rich Sudol	Whittlesey, PC
Nutmeg State Financial	\$457,232,007	John Holt		Nearman, Maynard, Vallez, CPAs
Dutch Point	\$352,925,542	Francis Proto	Charlyn Tanner	Doeren Mayhew
Mutual Security	\$325,596,825	Henry Baum	Stephen Osowiecki	Doeren Mayhew
Scient	\$266,497,196	Chris Maynard	Chris Maynard	Doeren Mayhew
Waterbury Connecticut Teachers	\$252,413,990	Martin Misset	Jack Bracken	Nearman, Maynard, Vallez, CPAs
360	\$245,450,563	Duane Crisco	Pat Husereau	Nearman, Maynard, Vallez, CPAs
CorePlus	\$245,012,091	Nicholas Fortson	Echo Johnson	Garvey, Steele & Bancroft, LLP
General Electric Employees	\$234,329,248	Christopher Moran	Allen Albelson	Nearman, Maynard, Vallez, CPAs
Seasons	\$151,650,754	Keith Wiemert	Kyle Dahn	Doeren Mayhew
Achieve Financial	\$139,676,227	Andrew Klimoski	Matthew Yussman	Whittlesey, PC
Crosspoint	\$123,071,890	Michael Hinchey	Michael Hinchey	Other
Hartford	\$122,111,993	Edward Danek	Janet Bahre	Whittlesey, PC
United Business & Industry	\$110,704,793	Stuart Phillips		Whittlesey, PC
FD Community	\$95,667,786	David Sacco		Whittlesey, PC
First Bristol	\$90,376,053	Mark Cornacchio	Christopher Taylor	Whittlesey, PC

DELAWARE

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	19	18	17	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	\$1,673,796,798	67.0%	6	35.3%
CliftonLarsonAllen, LLP	\$372,372,402	14.9%	2	11.8%
Rowles & Company, LLP	\$272,620,038	10.9%	1	5.9%
Connolly, Grady & Cha, PC	\$81,359,517	3.3%	1	5.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Del-One	\$524,089,277	Ronald Baron	Kellie Rychwalski	RKL, LLP
Dover	\$512,469,775	Chaz Rzewnicki	Donna Kiscaden	RKL, LLP
Dexsta	\$334,496,566	Jerry King	Mary Brien-Duch	RKL, LLP
Tidemark	\$301,428,137	Pamela Fleurette	Sherry Shockley	CliftonLarsonAllen, LLP
Louviers	\$272,620,038	Christopher Davis	Bill Searles	Rowles & Company, LLP
Community Powered	\$133,646,624	Douglas Troskey	Anthony Hinds	RKL, LLP
Delaware State Police	\$125,814,909	Ina Fitch		RKL, LLP
Eagle One	\$81,359,517	Danielle Gallagher		Connolly, Grady & Cha, PC
American Spirit	\$70,944,265	Maurice Dawkins	Jennifer Harwig	CliftonLarsonAllen, LLP
EDU	\$43,279,647	Terri Keene	Colin Macarthur	RKL, LLP
New Castle County Delaware Employees	\$24,999,124	Meredith Jeffries-Snedeker		Other

* FINANCIAL DATA AS OF 03.31.20

AllyFed	\$22,484,517	Dawn Sutcliffe	Other
Priority Plus	\$18,893,598	Susan Winward	Other
Wilmington Police & Fire	\$12,912,524	Evelyn Vega	Douglas Rifenburgh
Provident	\$10,849,354	Francine Wilson	Francine Wilson
Delaware River & Bay Authority Employees	\$5,688,523	Joseph Larotonda	Other
Stepping Stones Community	\$2,258,508	Marisela Tovar-Rangel	Other

DISTRICT OF COLUMBIA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	42	42	38	36
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	20	20	18	17

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$5,705,730,793	60.8%	5	13.9%
Doeren Mayhew	\$940,461,684	10.0%	3	8.3%
Nearman, Maynard, Vallez, CPAs	\$774,814,818	8.3%	2	5.6%
Deleon & Stang	\$516,648,838	5.5%	6	16.7%
Rowles & Company, LLP	\$240,252,168	2.6%	8	22.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bank-Fund Staff	\$5,307,254,579	Eli Vazquez	Todd Aspell	CliftonLarsonAllen, LLP
Congressional	\$1,022,198,930	Sean Zimmermann	Tony Caccese	Other
IDB Global	\$616,570,282	Chip Lusk	Marianne Quinn	Doeren Mayhew
Department Of Commerce	\$538,449,530	Evan Clark	Patrick Collins	Nearman, Maynard, Vallez, CPAs
Library Of Congress	\$264,799,716	Marsha King	Karen Moses	CliftonLarsonAllen, LLP
O.A.S. Staff	\$236,922,029	Carlos Calderon	Trent Miller	Deleon & Stang
PAHO-WHO	\$236,365,288	Miguel Boluda	Derek Fuzzell	Nearman, Maynard, Vallez, CPAs
Interior	\$233,998,675	Michael Merryman	Michael Grimal	Doeren Mayhew
Treasury Department	\$169,273,929	Alfred Scipio	Christine Cho	Other
Advantage Financial	\$113,471,474	Don Johnson		Rowles & Company, LLP
FRB	\$103,386,564	Theresa Trimble		Deleon & Stang
Department Of Labor	\$89,892,727	Thomas Domingue	Amy Smithberger	Doeren Mayhew
DC	\$68,245,965	Carla Decker		Deleon & Stang
EP	\$67,433,292	Kirsten Williams		Deleon & Stang
AFL CIO Employees	\$50,107,594	Robert James	Debra Shipley	CliftonLarsonAllen, LLP
District Of Columbia Teachers	\$45,579,484	Marvel White	Jeffrey Perry	Rowles & Company, LLP
HUD	\$45,480,931	Roni Krupnick	Roni Krupnick	CliftonLarsonAllen, LLP
GSA	\$38,117,944	Jerome Malvin		Deleon & Stang
Pepco	\$38,087,973	Ken Filipovich	Anthony Bailey	CliftonLarsonAllen, LLP
Government Printing Office	\$31,626,226	Stephanie Covington	Carla Baker	Rowles & Company, LLP

FLORIDA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	139	134	132	129
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	93	91	90	91

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$22,503,982,766	29.2%	29	22.5%
Doeren Mayhew	\$16,695,684,639	21.7%	22	17.1%
Warren Averett	\$13,492,984,979	17.5%	18	14.0%
Moss Adams	\$11,030,431,024	14.3%	1	0.8%
CliftonLarsonAllen, LLP	\$5,014,915,768	6.5%	7	5.4%
Ewart & Associates	\$1,732,598,829	2.2%	25	19.4%
BKD, LLP	\$1,584,845,791	2.1%	1	0.8%
RSM US, LLP	\$1,625,032,182	2.1%	2	1.6%
League Services	\$69,044,239	0.1%	4	3.1%
LSCU/FIS	\$41,104,437	0.1%	1	0.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Suncoast	\$11,030,431,024	Kevin Johnson	Julie Renderos	Moss Adams
VyStar	\$9,371,226,633	Brian Wolfburg	John Turpish	Nearman, Maynard, Vallez, CPAs
Space Coast	\$5,221,397,849	Tim Antonition	Hilary Eisbrenner	Warren Averett
MidFlorida	\$4,632,928,187	Kevin Jones	Zelda Abram	Nearman, Maynard, Vallez, CPAs
Fairwinds	\$2,836,619,807	Larry Tobin	Kathy Chonody	Doeren Mayhew
Grow Financial	\$2,760,359,878	Thomas Feindt	Doug Tilden	Warren Averett
GTE Financial	\$2,310,589,647	Brian Best	Brad Baker	Doeren Mayhew
Campus USA	\$2,163,370,523	Jerry Benton	Jennifer Hunt	Doeren Mayhew

* FINANCIAL DATA AS OF 03.31.20

STATE MARKET SHARE LEADERS

Addition Financial	\$2,101,396,900	Kevin Miller	Jim Rychlicki	Nearman, Maynard, Vallez, CPAs
Eglin	\$2,083,872,981	Jerry Williams	Carlene Grant	Other
Achieva	\$1,833,869,737	Gary Regoli	Janice Hollar	Doeren Mayhew
Community First Credit Union Of Florida	\$1,801,784,958	John Hirabayashi	Sam Inman	CliftonLarsonAllen, LLP
Pen Air	\$1,657,163,499	Stu Ramsey	Carroll Scarborough	CliftonLarsonAllen, LLP
Tyndall	\$1,645,224,044	Jim Warren	Diane Hicks	Nearman, Maynard, Vallez, CPAs
IThink	\$1,584,845,791	Michael Miller	Jeff Kolhagen	BKD, LLP
Florida	\$1,321,162,127	Mark Starr	Wendy Koford	Warren Averett
South Florida Educational	\$1,264,651,672	Mike DiBenedetto		Doeren Mayhew
Publix Employees	\$1,101,949,174	Bob Bregler		Doeren Mayhew
First Florida	\$1,091,088,521	Brent Lister	Brad Long	Doeren Mayhew
Power Financial	\$852,878,213	Allan Prindle	Wanda Ferrer	Nearman, Maynard, Vallez, CPAs

GEORGIA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	114	107	99	98
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	48	46	45	45

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$9,546,914,837	36.6%	3	3.1%
Nearman, Maynard, Vallez, CPAs	\$9,048,956,576	34.7%	24	24.5%
Mauldin & Jenkins	\$2,765,327,213	10.6%	4	4.1%
Wipfli, LLP	\$2,069,500,870	7.9%	2	2.0%
Crowe	\$394,332,266	1.5%	2	2.0%
Porter Keadle Moore, LLC	\$371,291,430	1.4%	1	1.0%
CU Resources, Inc.	\$257,891,119	1.0%	11	11.2%
Elliott Davis	\$270,933,553	1.0%	1	1.0%
League Services	\$154,683,616	0.6%	11	11.2%
Doeren Mayhew	\$68,365,013	0.3%	1	1.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Delta Community	\$6,496,952,509	Hank Halter	Jay Gratwick	CliftonLarsonAllen, LLP
Georgia's Own	\$2,885,666,135	Dave Preter	Greg Gibson	CliftonLarsonAllen, LLP
Robins Financial	\$2,879,228,978	John Rhea	Scott Kletcke	Nearman, Maynard, Vallez, CPAs
Atlanta Postal	\$2,208,285,147	Chuck Head	Gary Kyle	Mauldin & Jenkins
Associated	\$1,659,866,595	Lin Hodges	Tim Bridges	Nearman, Maynard, Vallez, CPAs
Georgia United	\$1,525,219,190	Debbie Smith	Bob Bogart	Wipfli, LLP
LGE Community	\$1,460,990,645	Chris Leggett	Sean Ferrell	Nearman, Maynard, Vallez, CPAs
Peach State	\$544,281,680	Marshall Boutwell	Michael Santoro	Wipfli, LLP
Kinetic	\$431,864,316	Mark Littleton	Karen Lomax	Nearman, Maynard, Vallez, CPAs
The Southern	\$421,857,853	Ray Hull	Jim Phillips	Mauldin & Jenkins
Credit Union Of Georgia	\$371,291,430	Brian Albrecht	Brian Hawkins	Porter Keadle Moore, LLC
Coosa Valley	\$368,412,597	Andy Harris	Guy Chambliss	Nearman, Maynard, Vallez, CPAs
CDC	\$320,353,784	Betsy Mercier	Walter Hobby	Crowe
MidSouth Community	\$297,235,026	Roy Bibb	Wade Williamson	Nearman, Maynard, Vallez, CPAs
Southeastern	\$270,933,553	Michael Gudely	Jennifer DeMoe	Elliott Davis
MembersFirst	\$255,626,741	Terry Hardy	James Coltrane	Nearman, Maynard, Vallez, CPAs
Coca-Cola	\$209,809,661	Rob Hatefi	Diane Edelstein	Nearman, Maynard, Vallez, CPAs
Interstate Unlimited	\$195,789,844	Stacie Branch		Nearman, Maynard, Vallez, CPAs
United 1st	\$182,799,762	Patrick Conn		CU Resources, Inc.
Powerco	\$179,315,074	Dan Blalock	Marcia Tidmore	Nearman, Maynard, Vallez, CPAs

HAWAII

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	61	57	53	52
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	36	35	35	33

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Kwoc & Company, CPAs	\$5,336,733,982	44.5%	17	32.7%
CU Pacific Audit Solutions, LLC	\$1,694,024,566	14.1%	25	48.1%
Moss Adams	\$1,539,809,019	12.8%	2	3.8%
Richards & Associates	\$682,010,225	5.7%	1	1.9%
Financial Standards Group, Inc.	\$55,037,077	0.5%	4	7.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Hawaii State	\$1,804,205,991	Andrew Rosen	Edmund Pang	Other
HawaiiUSA	\$1,796,473,905	Karl Yoneshige	Gregory Chang	Kwoc & Company, CPAs

* FINANCIAL DATA AS OF 03.31.20

Aloha Pacific	\$992,736,976	Vince Otsuka	Mark Yamane	Moss Adams
Hawaiian Financial	\$686,166,562	Norman Okimoto	Wendy Cheung	Kwock & Company, CPAs
University Of Hawaii	\$682,010,225	Travis Bow	Sharon Sakamoto	Richards & Associates
Hickam	\$628,178,592	Scott Kaulukukui	Delton Ho	Kwock & Company, CPAs
HFS	\$616,174,818	Nathan Abe	Jason Hayashi	Kwock & Company, CPAs
Hawaii Community	\$567,708,753	Tricia Buskirk	Dean Uemura	Other
Gather	\$547,072,043	Tess Shimabukuro	Dawn Murata	Moss Adams
Pearl Hawaii	\$381,624,356	Dan Terada		Kwock & Company, CPAs
Maui County	\$333,811,380	Gary Fukuroku	Cathy Nakamura	Kwock & Company, CPAs
Hawaii Central	\$314,337,584	Drake Tanabe	Bruce Rosen	CU Pacific Audit Solutions, LLC
CU Hawaii	\$306,864,355	James Takamine	Jeff Girdner	Other
Honolulu	\$272,930,316	Mark Munemitsu	Mark Munemitsu	CU Pacific Audit Solutions, LLC
Hawaii Law Enforcement	\$181,258,495	Rene Matsuura	Samuel Emerson	CU Pacific Audit Solutions, LLC
Valley Isle Community	\$124,551,440	Trev Tokishi	Greg Pick	Kwock & Company, CPAs
Kauai Government Employees	\$124,049,414	Monica Belz	Sajid Siddiqi	Kwock & Company, CPAs
Big Island	\$116,076,188	Nicole Aguinaldo	Monir Moniruzzaman	Kwock & Company, CPAs
Maui	\$106,910,877	Clay Fuchigami	Maile Gushiken	Kwock & Company, CPAs
Hawaii County Employees	\$102,166,894	Laurie Taka		CU Pacific Audit Solutions, LLC

IDAHO

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	36	34	34	34
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	21	20	20	20

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Eide Bailly, LLP	\$1,626,521,636	13.5%	3	8.8%
Moss Adams	\$1,298,619,128	10.8%	1	2.9%
Zwyygart John & Associates, CPAs, PLLC	\$395,810,416	3.3%	4	11.8%
Sanders & Associates	\$340,669,346	2.8%	1	2.9%
Richards & Associates	\$111,697,373	0.9%	1	2.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Idaho Central	\$5,564,178,520	Kent Oram	Brian Berrett	Other
Potlatch No 1 Financial	\$1,298,619,128	Chris Loseth	Craig Emerson	Moss Adams
Westmark	\$885,868,564	Rich Leonardson	Robert Anderson	Other
CapEd	\$808,800,036	Todd Erickson	Rich Arnold	Eide Bailly, LLP
Pioneer	\$499,331,568	Curt Perry	Mikell Hite	Eide Bailly, LLP
ICON	\$340,669,346	Connie Miller	Jeff Vogt	Sanders & Associates
Beehive	\$328,244,517	Shane Berger	Tim Kershaw	Other
East Idaho	\$318,390,032	Dan Thurman	Chris Cardwell	Eide Bailly, LLP
TruGrocer	\$280,980,452	Phyllis Thomason Adkins		Other
Freedom Northwest	\$252,456,482	Gregory Garrett	Eric Lindsay	Zwyygart John & Associates, CPAs, PLLC
Idaho State University	\$245,067,604	Doug Chambers	Cory Omanson	Other
Connections	\$186,259,663	Brian Osberg		Other
Advantage Plus	\$171,199,801	Brent Neibaur	Kurt Payne	Other
Lewis Clark	\$137,040,298	Trisha Baker	Chad Smith	Other
Cottonwood Community	\$116,948,276	Gregory Sonnen		Other
Latah	\$111,697,373	Marlys Wilson	Don Belisle	Richards & Associates
Clarity	\$93,173,568	Wendy Edwards	Nick Fugal	Other
Northwest Christian	\$66,619,969	Brad Swartzentruber	Mike Zagarella	Zwyygart John & Associates, CPAs, PLLC
Rails West	\$62,204,078	Richard Ely		Other
Pine Tree Community	\$56,754,044	Dan Goehring	Cheri Schumacher	Zwyygart John & Associates, CPAs, PLLC

ILLINOIS

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	287	276	262	240
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	82	81	79	82

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$14,872,734,142	28.9%	12	5.0%
Plante & Moran, PLLC	\$13,169,380,259	25.6%	2	0.8%
RSM US, LLP	\$6,177,429,997	12.0%	3	1.3%
Selden Fox, Ltd.	\$3,209,205,925	6.2%	30	12.5%
Wipfli, LLP	\$2,633,031,156	5.1%	7	2.9%
Crowe	\$2,234,187,258	4.3%	3	1.3%
Nearman, Maynard, Vallez, CPAs	\$1,934,210,257	3.8%	2	0.8%
Doeren Mayhew	\$1,055,805,144	2.0%	2	0.8%

* FINANCIAL DATA AS OF 03.31.20

STATE MARKET SHARE LEADERS

Scheffel Boyle	\$766,643,871	1.5%	1	0.4%
BKD, LLP	\$538,783,640	1.0%	2	0.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Alliant	\$12,381,026,600	David Mooney	Harry Zhu	Plante & Moran, PLLC
CEFCU	\$6,521,270,238	Mark Spenny	Chuck Walker	CliftonLarsonAllen, LLP
State Farm	\$4,465,616,472	Tom Dewitt	Steve Gorrie	CliftonLarsonAllen, LLP
BCU	\$3,998,080,727	Mike Valentine	CJ Presto	RSM US, LLP
IH Mississippi Valley	\$1,517,441,895	Brian Laufenberg	Allan Hosack	CliftonLarsonAllen, LLP
Consumers	\$1,411,809,300	Sean Rathjen	John Pawlowski	Wipfli, LLP
Scott	\$1,317,243,960	Frank Padak	Chris Browner	Nearman, Maynard, Vallez, CPAs
Deere Employees	\$1,144,254,482	Kurt Lewin	Heidi Wulf	RSM US, LLP
Credit Union 1	\$1,035,094,788	Todd Gunderson	Rich Broadbudd	RSM US, LLP
Great Lakes	\$990,704,920	Steve Bugg	Kamil Sakici	Crowe
Abbott Laboratories Employees	\$870,882,076	Joseph Trosclair	Jon Berndt	CliftonLarsonAllen, LLP
Andigo	\$867,839,368	Mike Murphy		Crowe
Vibrant	\$788,353,659	Matt McCombs		Plante & Moran, PLLC
1st MidAmerica	\$766,643,871	Alan Meyer	Robert Blacklock	Scheffel Boyle
Selfreliance	\$634,558,959	Vitaliy Kutnyy	Vitaliy Kutnyy	Doeren Mayhew
Corporate America Family	\$616,966,297	Peter Paulson	Steven Christian	Nearman, Maynard, Vallez, CPAs
R.I.A.	\$468,329,436	Jim Watts	Chuck Sohlberg	CliftonLarsonAllen, LLP
Chicago Patrolmen's	\$421,246,185	Scott Arney	Bryan Milligan	Doeren Mayhew
DuPage	\$405,671,318	Diane Shelton	John Dumas	Selden Fox, Ltd.
Healthcare Associates	\$375,642,970	Joe Kregul		Crowe

INDIANA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	157	154	154	151
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	65	66	67	67

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$20,066,025,735	64.0%	22	14.6%
Doeren Mayhew	\$3,604,535,221	11.5%	3	2.0%
CliftonLarsonAllen, LLP	\$2,373,060,769	7.6%	7	4.6%
Plante & Moran, PLLC	\$1,057,332,943	3.4%	2	1.3%
Homer, Wilson & Company, Ltd.	\$734,190,956	2.3%	9	6.0%
Whitinger & Company	\$542,529,333	1.7%	6	4.0%
DML0, CPAs	\$27,399,246	0.1%	1	0.7%
Financial Standards Group, Inc.	\$11,575,216	0.0%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Teachers	\$3,383,637,464	Paul Marsh	Todd Brown	BKD, LLP
Indiana Members	\$2,317,714,612	Ron Collier	Todd Habig	BKD, LLP
Evansville Teachers	\$1,950,419,378	Bill Schirmer	Aaron Veech	Doeren Mayhew
Elements Financial	\$1,904,155,871	Lisa Schlehuber	Jeff Joyce	BKD, LLP
Centra	\$1,643,567,615	Rick Silvers	Dave Mann	Doeren Mayhew
Forum	\$1,552,294,468	Doug True	Jeff Welch	BKD, LLP
Purdue	\$1,378,343,613	Bob Falk	Brian Musser	BKD, LLP
Beacon	\$1,285,656,133	Kevin Willour	Dustin Cuttriss	BKD, LLP
3Rivers	\$1,260,433,311	Don Cates	Tim Sheppard	BKD, LLP
Interra	\$1,224,097,158	Amy Sink	Jim Henning	BKD, LLP
Indiana University	\$1,198,980,149	Bryan Price	Chris Hawk	BKD, LLP
Heritage	\$698,926,000	David Milligan	Michael Carroll	CliftonLarsonAllen, LLP
Midwest America	\$695,794,029	Greg Mohr	Mike Day	CliftonLarsonAllen, LLP
Notre Dame	\$670,752,195	Thomas Gryp	Eric Rauch	Plante & Moran, PLLC
Crane	\$635,942,560	Kevin Sparks	Tim Lukowski	BKD, LLP
Hoosier Hills	\$627,993,073	Travis Markley	Joe Ward	BKD, LLP
Financial Center First	\$609,892,267	Kevin Ryan	Mike Nelson	BKD, LLP
INOVA	\$503,165,886	Dallas Bergl	Joseph Messenger	BKD, LLP
CommunityWide	\$490,624,006	Andrew Burggraf	John Parhm	BKD, LLP
ProFed	\$485,566,323	Greg Troutner	Travis Penrod	BKD, LLP

* FINANCIAL DATA AS OF 03.31.20

IOWA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	94	89	87	84
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	36	36	37	37

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RSM US, LLP	\$12,910,620,592	57.8%	3	3.6%
Petersen & Associates	\$2,963,187,691	13.3%	20	23.8%
Gardiner + Company	\$2,228,572,092	10.0%	21	25.0%
Doeren Mayhew	\$1,240,252,618	5.6%	1	1.2%
Moss Adams	\$1,027,270,579	4.6%	1	1.2%
Wipfli, LLP	\$967,817,841	4.3%	2	2.4%
CliftonLarsonAllen, LLP	\$281,196,841	1.3%	3	3.6%
Anderson, Larkin & Company, PC	\$166,400,319	0.7%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
GreenState	\$6,440,019,691	Jeff Disterhoft	Todd Fanning	RSM US, LLP
Veridian	\$4,509,208,883	Monte Berg	Keith Mesch	RSM US, LLP
Dupaco Community	\$1,961,392,018	Joe Hearn	Danielle Gratton	RSM US, LLP
Collins Community	\$1,240,252,618	Stefanie Rupert	Ben Wickum	Doeren Mayhew
Cobalt	\$1,027,270,579	Gail Deboer	Daniel Patterson	Moss Adams
DuTrac Community	\$789,240,464	Andrew Hawkinson	Michelle Ariss	Wipfli, LLP
Community 1st	\$744,625,736	Greg Hanshaw	Jim Holle	Petersen & Associates
Community Choice	\$570,594,571	Josh Cook	Erik Sorensen	Gardiner + Company
Greater Iowa	\$544,377,777	Scott Zahnle	Phil Van Mersbergen	Gardiner + Company
Linn Area	\$475,996,009	Jenny Lorenz	Bev Long	Petersen & Associates
Ascentra	\$440,427,972	Dale Owen	Linda Andry	Petersen & Associates
Premier	\$225,904,166	Steve Flamm	Diane Futer	Petersen & Associates
Citizens Community	\$201,806,118	EJ Donaghey	Jen Crimmins	Gardiner + Company
Members 1st Community	\$185,208,686	Janet Borer		Gardiner + Company
First	\$178,577,377	Tom Chalstrom	Justin Salow	Wipfli, LLP
Financial Plus	\$176,514,260	Dave Cale	Sheryl Beery	Petersen & Associates
The Family	\$176,155,597	Dave Hulsbrink	Beth Scott	Petersen & Associates
1st Gateway	\$166,400,319	Patrick Drennen		Anderson, Larkin & Company, PC
Cedar Falls Community	\$136,460,661	Helen Pearce		Petersen & Associates
Alliant	\$135,027,424	Mike Moroney	Katie Lange	Other

KANSAS

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	87	85	80	78
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	26	26	27	29

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
J. Tenbrink & Associates	\$4,111,740,654	35.9%	41	52.6%
BKD, LLP	\$3,186,265,347	27.8%	1	1.3%
Moss Adams	\$1,306,371,270	11.4%	1	1.3%
CliftonLarsonAllen, LLP	\$1,018,944,692	8.9%	1	1.3%
Doeren Mayhew	\$727,833,770	6.4%	1	1.3%
Lindberg Vogel Pierce Faris Chartered	\$87,362,375	0.8%	1	1.3%
Petersen & Associates	\$17,856,505	0.2%	1	1.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
CommunityAmerica	\$3,186,265,347	Lisa Ginter	Tim Saracini	BKD, LLP
Meritrust	\$1,306,371,270	James Nastars	Randy Doerksen	Moss Adams
Credit Union Of America	\$1,018,944,692	Frank Shoffner	Paul Meissner	CliftonLarsonAllen, LLP
Mazuma	\$727,833,770	Deonne Christensen	Justin Mouzoukos	Doeren Mayhew
Golden Plains	\$718,525,901	Erich Schaefer	Ted Underwood	J. Tenbrink & Associates
Azura	\$556,427,511	Greg Winkler	David Linderman	J. Tenbrink & Associates
Mainstreet	\$492,174,232	John Beverlin	David Collins	J. Tenbrink & Associates
Envista	\$417,915,387	Ron Smeltzer	Liz Steffen	J. Tenbrink & Associates
Skyward	\$357,656,801	Kevin Wilmoth	Greg Peter	J. Tenbrink & Associates
Heartland	\$346,922,812	Sally Dischler	Joel Andrew	Other
Mid American	\$325,668,690	Brad Herzet	Rod Calhoun	J. Tenbrink & Associates
Frontier Community	\$149,293,609	Alex Zimmerman	Shelly Arnold	J. Tenbrink & Associates
Wichita	\$137,198,250	Ashley Bautista		Other
White Eagle	\$113,718,167	Rick Blue		J. Tenbrink & Associates
Kansas Teachers Community	\$106,436,026	Mark Kolarik	Cinda Richardson	J. Tenbrink & Associates

* FINANCIAL DATA AS OF 03.31.20

STATE MARKET SHARE LEADERS

Emporia State	\$100,312,111	Angie Miller		Other
K-State	\$89,767,492	Larae Kraemer		J. Tenbrink & Associates
Farmway	\$89,635,955	Joe Deneke	Deanne Winkel	Other
Quantum	\$87,362,375	Chuck Bullock	Elesa Parsons	Lindberg Vogel Pierce Faris Chartered
Credit Union Of Dodge City	\$79,288,773	Tom Armstrong		J. Tenbrink & Associates

KENTUCKY

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	68	65	63	63
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	27	27	27	27

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$2,732,107,338	26.0%	2	3.2%
Doeren Mayhew	\$1,681,365,311	16.0%	2	3.2%
DMLO, CPAs	\$1,641,704,200	15.6%	2	3.2%
Financial Standards Group, Inc.	\$1,347,368,310	12.8%	36	57.1%
Crowe	\$1,310,209,720	12.4%	2	3.2%
Nearman, Maynard, Vallez, CPAs	\$458,690,833	4.4%	1	1.6%
GBQ Partners, LLC	\$407,162,508	3.9%	1	1.6%
Schmidt CPAs & Advisors	\$354,426,692	3.4%	4	6.3%
Whitmer & Company, CPAs, LLP	\$20,013,206	0.2%	1	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Abound	\$1,713,139,754	Ray Springsteen	Jake Darabos	BKD, LLP
L & N	\$1,460,017,962	Chris Brown	Lori Klumpp	DMLO, CPAs
Commonwealth	\$1,445,137,708	Karen Harbin	Stephen Bellas	Doeren Mayhew
Park Community	\$1,028,090,029	Jim Spradlin	Kaye Hall	Crowe
University Of Kentucky	\$1,018,967,584	David Kennedy	Todd McCoy	BKD, LLP
Transcend	\$458,690,833	Richard Reese	Donna Workman	Nearman, Maynard, Vallez, CPAs
Members Heritage	\$407,162,508	Pat Ferry	Michael Calton	GBQ Partners, LLC
Ashland	\$282,119,691	Larry Lucas	Traci Rothenstine	Crowe
Signet	\$263,955,759	Carlene Scillian		Financial Standards Group, Inc.
ClassAct	\$236,227,603	Lynn Huether	L. Hobbs Cheek	Doeren Mayhew
Members Choice	\$234,796,383	Cheryl Deborde		Other
C-Plant	\$209,449,009	Paul Adams		Financial Standards Group, Inc.
Service One	\$181,686,238	Rebecca Stone		DMLO, CPAs
Autotruck Financial	\$167,050,040	James Thompson	Jon Jones	Schmidt CPAs & Advisors
Jefferson County	\$129,335,442	Heather Walter	Lindsay Cottner	Other
The Health & Education	\$93,571,682	Pam Henson		Financial Standards Group, Inc.
Greater Kentucky	\$90,416,438	Debbie Pyle	Erline Carr	Financial Standards Group, Inc.
Expre	\$84,325,065	John Graham	Lydia Powell	Schmidt CPAs & Advisors
Beacon Community	\$69,325,338	Penny Haseker	Marina Banta	Schmidt CPAs & Advisors
Lake Chem Community	\$67,324,886	Connie Evans		Financial Standards Group, Inc.

LOUISIANA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	192	181	173	171
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	46	46	46	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Postlethwaite & Netterville	\$3,152,696,734	24.9%	6	3.5%
Griffin & Furman, LLC	\$2,418,765,219	19.1%	33	19.3%
Doeren Mayhew	\$698,299,859	5.5%	2	1.2%
James N. Jordan, CPA, LLC	\$702,557,807	5.5%	19	11.1%
Gardner, Langston and Bryan, CPA	\$218,231,008	1.7%	1	0.6%
Carr, Riggs & Ingram, LLC	\$164,612,911	1.3%	2	1.2%
Financial Standards Group, Inc.	\$72,056,470	0.6%	5	2.9%
CU Resources, Inc.	\$24,052,664	0.2%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Barksdale	\$1,522,924,885	Patrick Gullatt	John Weaver	Other
Neighbors	\$982,484,669	Steve Webb	Jody Caraccioli	Postlethwaite & Netterville
Jefferson Financial	\$886,379,978	Mark Rosa	Casey Grimes Kucera	Other
Campus	\$686,685,658	Jane Verret	Ryan Blauvelt	Postlethwaite & Netterville
EFCU Financial	\$566,660,170	Tyler Grodi	Rick Myers	Postlethwaite & Netterville
La Capitol	\$536,189,162	Michael Hooper	Stephen Mathews	Postlethwaite & Netterville
Pelican State	\$419,578,788	Jeff Conrad	Melissa Ott	Doeren Mayhew

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Carter	\$410,408,770	Joe Arnold	Joe Arnold	Griffin & Furman, LLC
OnPath	\$362,774,600	Albert Richard	Cynthia Landry	Other
Baton Rouge Telco	\$347,352,792	Darryl Long	David Karisny	James N. Jordan, CPA, LLC
CSE	\$346,728,002	Clark Yelverton	Matt Koch	Postlethwaite & Netterville
Louisiana	\$314,087,452	Rhonda Hotard	Melissa Matherne	Griffin & Furman, LLC
Essential	\$310,434,270	Richard Williams	Darlene Gibson	Other
RiverLand	\$278,721,071	Carol Irby	Lori Lassere Bourg	Doeren Mayhew
Ouachita Valley	\$263,492,094	Katie Pilcher	Russell Easley	Other
Centric	\$218,231,008	Christopher Craighead	Rodney Parker	Gardner, Langston and Bryan, CPA
Meritus	\$211,628,584	Connie Roy	Amy Simon	Griffin & Furman, LLC
Bossier	\$184,024,572	Jim Perkins	Diane Ward	Other
The New Orleans Firemen's	\$181,602,702	Judy Delucca	Lisa Hudson	Griffin & Furman, LLC
Xplore	\$138,770,120	Rafael Rondon	Charlie Lovering	Griffin & Furman, LLC

MAINE

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	58	56	55	55
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	48	48	48	47

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wipfli, LLP	\$4,393,398,786	49.7%	22	40.0%
Garvey, Steele & Bancroft, LLP	\$131,051,447	1.5%	1	1.8%
CU Resources, Inc.	\$25,773,492	0.3%	1	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Atlantic	\$767,241,591	Scott Chretien	Fred Johnson	Other
Maine Savings	\$474,704,707	John Reed	Dave Sayers	Other
Maine State	\$473,903,674	Tucker Cole	Erin Campbell	Wipfli, LLP
Town & Country	\$426,561,643	David Libby	Jay Landsiedel	Wipfli, LLP
University	\$338,216,456	Renee Ouellette		Wipfli, LLP
Infinity	\$333,959,676	Liz Hayes	Robert Leger	Wipfli, LLP
Evergreen	\$331,407,912	Jason Lindstrom	Kate Archambault	Wipfli, LLP
Cumberland County	\$300,440,714	Scott Harriman		Other
Five County	\$275,194,468	Julie Marquis	Ken Stockford	Wipfli, LLP
Dirigo	\$272,577,224	Mark Samson	Roger Caux	Other
cPort	\$269,034,240	Gene Ardito		Wipfli, LLP
The County	\$264,413,694	Ryan Ellsworth	Jan Beaulieu	Other
Acadia	\$231,464,693	David Desjardins	Erica Albert	Wipfli, LLP
PeoplesChoice	\$220,838,374	Luke Labbe	Luke Labbe	Wipfli, LLP
Oxford	\$219,221,901	Matt Kaubris	Tammy Daigle	Wipfli, LLP
Down East	\$211,552,951	Joseph Moses	Matthew Fleming	Other
Norstate	\$201,211,815	Susan Whitehead	Andrew Blanchette	Wipfli, LLP
Midcoast	\$195,143,372	Joe Gervais	Michelle Rouleau	Other
OTIS	\$189,972,078	Kim Turner	Joyce Goding	Other
Maine Family	\$187,092,119	Rachel Caron	Kerry Hayes	Other

MARYLAND

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	88	83	83	80
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	42	43	45	45

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$9,891,910,439	35.0%	16	20.0%
Doeren Mayhew	\$5,115,505,447	18.1%	5	6.3%
Nearman, Maynard, Vallez, CPAs	\$4,436,435,902	15.7%	4	5.0%
Rowles & Company, LLP	\$2,906,332,246	10.3%	20	25.0%
Deleon & Stang	\$2,052,404,218	7.3%	5	6.3%
Fike, Conner and Associates	\$139,753,125	0.5%	1	1.3%
Mann & Associates, CPA	\$114,088,576	0.4%	3	3.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees Credit Union Of Maryland	\$3,935,090,393	Dave Sweiderk	Steve Arbaugh	CliftonLarsonAllen, LLP
Tower	\$3,388,892,284	Rick Stafford	Doug Harris	Nearman, Maynard, Vallez, CPAs
NASA	\$3,239,422,979	Doug Allman	Rhonda Bazey	CliftonLarsonAllen, LLP
Andrews	\$2,292,435,989	Jim Hayes	Todd Olszowy	Doeren Mayhew
APG	\$1,547,484,811	Don Lewis	Chuck Kelly	Other
Municipal Employees Credit Union Of Baltimore	\$1,222,035,920	John Hamilton	Adrian Johnson	Doeren Mayhew

* FINANCIAL DATA AS OF 03.31.20

STATE MARKET SHARE LEADERS

Educational Systems	\$1,109,302,406	Chris Conway	Girado Smith	Deleon & Stang
First Financial Of Maryland	\$1,071,701,849	Eric Church	Matt Birkelien	Doeren Mayhew
Point Breeze	\$800,119,124	Bernard McLaughlin	Tonia Niedzialkowski	Rowles & Company, LLP
Lafayette	\$718,849,147	John Farmakides	Arnie Rosenthal	Other
National Institutes Of Health	\$682,388,034	Rick Wiczorek	Tim Duvall	Nearman, Maynard, Vallez, CPAs
Cedar Point	\$576,598,054	Charlie Roach	Alan Mattingly	CliftonLarsonAllen, LLP
APL	\$497,509,771	David Woodruff	Amanda Johnson	CliftonLarsonAllen, LLP
Johns Hopkins	\$490,175,247	Mike Mesta	Steve Hudson	Rowles & Company, LLP
First Peoples Community	\$475,359,804	Stacey Bingaman	Randy Olsen	Deleon & Stang
Signal Financial	\$430,694,473	Francois Verleysen	Ed Connelly	CliftonLarsonAllen, LLP
Baltimore County Employees	\$414,060,786	David Hagar	Marisa Ehrlich	Rowles & Company, LLP
SecurityPlus	\$397,508,100	Brett Noll	William Kennedy	Other
FedChoice	\$359,754,334	David Bunch	Edward Atuahene	CliftonLarsonAllen, LLP
Freedom Of Maryland	\$338,323,640	Michael MacPherson	Keith Gill	Rowles & Company, LLP

MASSACHUSETTS

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	171	165	159	153
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	77	77	75	75

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$14,764,700,837	33.9%	9	5.9%
Wolf & Company, PC	\$10,976,791,306	25.2%	13	8.5%
G.T. Reilly & Company	\$4,286,114,095	9.8%	11	7.2%
Mercadante & Mercadante	\$2,209,468,619	5.1%	4	2.6%
Garvey, Steele & Bancroft, LLP	\$1,860,192,322	4.3%	36	23.5%
Crowe	\$1,499,841,935	3.4%	1	0.7%
Moss Adams	\$951,848,325	2.2%	1	0.7%
Whittlesey, PC	\$792,919,939	1.8%	3	2.0%
RSM US, LLP	\$700,693,555	1.6%	1	0.7%
Doeren Mayhew	\$621,321,892	1.4%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Digital	\$9,676,604,862	Jim Regan	Laurie LaChapelle	CliftonLarsonAllen, LLP
Metro	\$2,208,347,699	Robert Cashman	Erik Porter	Wolf & Company, PC
Rockland	\$2,033,722,707	Tom White	Mark Skalla	CliftonLarsonAllen, LLP
Workers	\$1,879,362,971	Doug Petersen	Tim Smith	Wolf & Company, PC
Hanscom	\$1,535,562,764	David Sprague	Kimberly Houle	G.T. Reilly & Company
Jeanne D'Arc	\$1,499,841,935	Mark Cochran	Joseph Princi	Crowe
Greylock	\$1,362,541,464	John Bissell	Michael Stoddard	Wolf & Company, PC
Merrimack Valley	\$1,139,913,396	John Howard	Michael Valley	CliftonLarsonAllen, LLP
Webster First	\$1,093,543,671	Michael Lussier	Kimberly Tonkin	Mercadante & Mercadante
Sharon	\$1,084,907,423	James Carlson	David Cox	Other
St. Anne's Of Fall River	\$1,072,702,653	Eileen Danahey	Peter Panaggio	Wolf & Company, PC
RTN	\$951,848,325	Richard Wright	Andrew Spinneit	Moss Adams
St. Mary's	\$911,712,206	James Garvey	Larissa Thurston	G.T. Reilly & Company
Harvard University Employees	\$841,147,261	Gene Foley	Craig Leonard	Wolf & Company, PC
First Citizens'	\$811,530,759	Peter Muise	Sarah Pedercini	Wolf & Company, PC
Direct	\$767,490,552	Joe Walsh	Jeff Rocha	Wolf & Company, PC
Leominster	\$700,693,555	John O'Brien	Joe Normant	RSM US, LLP
Liberty Bay	\$680,897,384	Lyndon Matteson	Fred Williams	Wolf & Company, PC
Align	\$674,596,399	Ken Del Rossi	Thomas Hammond	Mercadante & Mercadante
Polish National	\$621,321,892	James Kelly	Charlotte Hansen	Doeren Mayhew

MICHIGAN

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	244	231	222	216
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	157	156	153	153

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$26,347,460,152	36.6%	48	22.2%
Plante & Moran, PLLC	\$15,903,094,024	22.1%	15	6.9%
Crowe	\$8,783,599,069	12.2%	6	2.8%
BKD, LLP	\$7,090,572,662	9.8%	7	3.2%
Financial Standards Group, Inc.	\$4,191,161,999	5.8%	76	35.2%
Financial Standards Group, CPA, LLC	\$2,198,975,231	3.1%	19	8.8%
Rehmann	\$1,719,987,691	2.4%	5	2.3%

* FINANCIAL DATA AS OF 03.31.20

CliftonLarsonAllen, LLP	\$1,045,083,507	1.5%	1	0.5%
Andrews, Hooper, Pavlik, PLC	\$772,294,977	1.1%	1	0.5%
Schmidt CPAs & Advisors	\$145,695,782	0.2%	3	1.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Lake Michigan	\$7,420,269,558	Sandy Jelinski	Peter Dann	Doeren Mayhew
DFCU Financial	\$5,145,277,797	Mark Shobe		Crowe
Michigan State University	\$4,941,989,441	April Clobes	Sara Dolan	Plante & Moran, PLLC
Genisys	\$3,013,820,290	Jackie Buchanan	Nathan Davidson	Plante & Moran, PLLC
United	\$2,952,034,045	Terry O'Rourke	Michael Ruchti	BKD, LLP
Michigan Schools And Government	\$2,492,643,746	Peter Gates	Steve Brewer	Doeren Mayhew
Advia	\$2,158,351,183	Cheryl DeBoer	Jeff Fielder	BKD, LLP
Lake Trust	\$1,978,378,979	David Snodgrass	Kara Stuewe	Crowe
Dow Chemical Employees	\$1,797,908,229	Michael Goad	Michael Goad	Doeren Mayhew
Credit Union One	\$1,522,996,823	Gary Moody	Tina Tracy	Doeren Mayhew
Consumers	\$1,320,700,197	Kit Snyder	Steve Howard	Doeren Mayhew
Community Choice	\$1,215,871,247	Robert Bava	Kelli Wisner-Frank	Doeren Mayhew
Dort Financial	\$1,064,476,491	Vicki Hawkins	Jeremy Zager	Plante & Moran, PLLC
Community Financial	\$1,045,083,507	Bill Lawton	Meg Pankow	CliftonLarsonAllen, LLP
Michigan First	\$1,043,525,945	Michael Poulos	Chuck Otto	Doeren Mayhew
Honor	\$1,042,158,516	Scott McFarland	Josh Vissering	Plante & Moran, PLLC
University Of Michigan	\$1,009,033,180	Tiffany Ford	Tomas Kuslikis	Plante & Moran, PLLC
Vibe	\$933,955,769	Allan McMorris	Kelly Hess	Plante & Moran, PLLC
Michigan Educational	\$895,825,451	Bob Sandercock	Kevin Finneran	Plante & Moran, PLLC
Wildfire	\$866,786,925	Tim Benecke	Robert Trumble	Other

MINNESOTA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	120	112	105	100
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	56	61	58	59

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$20,933,960,583	77.9%	43	43.0%
Doeren Mayhew	\$3,023,714,481	11.3%	2	2.0%
RSM US, LLP	\$1,240,188,990	4.6%	7	7.0%
Wipfli, LLP	\$325,217,618	1.2%	3	3.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wings Financial	\$5,792,901,805	Frank Weidner	Vic Israni	CliftonLarsonAllen, LLP
Affinity Plus	\$2,598,517,060	Dave Larson	Brian Volkmann	Doeren Mayhew
TruStone Financial	\$1,584,687,960	Tim Bosiacki	Dan Zaczkowski	CliftonLarsonAllen, LLP
Firefly	\$1,428,429,590	Dale Turner	Leon Eichten	CliftonLarsonAllen, LLP
Hiway	\$1,313,569,013	Dave Boden	Aaron Kastner	CliftonLarsonAllen, LLP
Spire	\$1,287,762,618	Dan Stoltz	Alex Mendes	CliftonLarsonAllen, LLP
Central Minnesota	\$1,224,198,447	Chuck Friederichs	Nancy Roske	CliftonLarsonAllen, LLP
Mayo Employees	\$1,066,865,132	Mary Hansen	Becky Seavey	CliftonLarsonAllen, LLP
City & County	\$921,158,079	Patrick Pierce	Steve Galarneau	CliftonLarsonAllen, LLP
Members Cooperative	\$817,397,476	Tammy Heikkinen	Ralph Hamann	CliftonLarsonAllen, LLP
Ideal	\$791,216,166	Brian Sherrick	Dennis Bauer	CliftonLarsonAllen, LLP
TopLine	\$490,223,592	Tom Smith	Mick Olson	CliftonLarsonAllen, LLP
Mid Minnesota	\$425,197,421	Chuck Albrecht	Karen Munsterteiger	Doeren Mayhew
SouthPoint Financial	\$387,380,148	Jay Gostonczik	Patti Gohl	CliftonLarsonAllen, LLP
MINNCO	\$339,647,926	Doug Hallstrom	Anthony Page	CliftonLarsonAllen, LLP
Richfield-Bloomington	\$313,354,800	Gregory Worthen	Rick Rasmusson	CliftonLarsonAllen, LLP
Trustar	\$261,714,031	Dale Johnson	David Cronin	RSM US, LLP
SharePoint	\$246,463,462	Phil Kopischke	Julie Tanner	CliftonLarsonAllen, LLP
Co-op Credit Union Of Montevideo	\$226,594,177	Kayla Reiffenberger		CliftonLarsonAllen, LLP
St. Cloud Financial	\$214,851,798	Jed Meyer	Mel Tody	CliftonLarsonAllen, LLP

MISSISSIPPI

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	78	76	74	71
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	18	18	18	19

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$3,161,165,658	50.3%	1	1.4%
Financial Standards Group, Inc.	\$1,091,833,606	17.4%	48	67.6%
Warren Averett	\$667,916,873	10.6%	3	4.2%

* FINANCIAL DATA AS OF 03.31.20

STATE MARKET SHARE LEADERS

CliftonLarsonAllen, LLP	\$309,374,569	4.9%	1	1.4%
Nearman, Maynard, Vallez, CPAs	\$237,310,717	3.8%	1	1.4%
Financial Standards Group, CPA, LLC	\$83,270,756	1.3%	1	1.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Keesler	\$3,161,165,658	Andrew Swoger	Daniel Kutch	Doeren Mayhew
Navigator	\$342,492,097	Sonya Jarvis	Bill McCoy	Warren Averett
Hope	\$309,374,569	Bill Bynum	Richard Campbell	CliftonLarsonAllen, LLP
Sunbelt	\$237,310,717	Chris Hammond	Erik Kampmann	Nearman, Maynard, Vallez, CPAs
Mutual	\$222,987,149	Michael Mathews	Jennifer McMillin	Other
Singing River	\$220,660,382	James Smith	James Smith	Warren Averett
Rivertrust	\$166,438,698	Kevin Long	D.M. Cox	Other
Statewide	\$139,230,819	Casey Bacon	Pam Cotten	Financial Standards Group, Inc.
Mississippi	\$132,776,588	Mike Lightsey		Other
Magnolia	\$131,127,824	Michael Waylett	Dan Semore	Financial Standards Group, Inc.
Members Exchange	\$118,221,707	Mitzi Tate		Financial Standards Group, Inc.
Gulf Coast Community	\$104,764,394	Lisa Graham	Gordon Pidek	Warren Averett
Triangle	\$87,399,103	John Gibbons		Financial Standards Group, Inc.
Ferguson	\$83,270,756	Vernon Clevenger	George Kirby	Financial Standards Group, CPA, LLC
Jackson Area	\$81,895,237	Gary Fairley	Leigh Bridges	Other
1st Mississippi	\$62,381,834	Rebecca Cooper	Rebecca Cooper	Financial Standards Group, Inc.
Eagle Express	\$60,385,013	Katie Nelson	David Kinnison	Financial Standards Group, Inc.
Centuryfirst	\$49,651,989	John Harmond		Other
Meridian Mutual	\$41,846,336	Debbie Smith		Financial Standards Group, Inc.
MUNA	\$36,762,757	Bo Pittman		Financial Standards Group, Inc.

MISSOURI

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	117	114	109	107
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	44	43	45	45

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
J. Tenbrink & Associates	\$5,248,485,489	40.4%	65	60.7%
Brown, Smith, Wallace	\$2,922,801,335	22.5%	1	0.9%
BKD, LLP	\$1,900,731,221	14.6%	1	0.9%
RSM US, LLP	\$393,746,827	3.0%	1	0.9%
Cummings, Ristau, and Associates	\$255,905,033	2.0%	1	0.9%
CliftonLarsonAllen, LLP	\$88,818,156	0.7%	2	1.9%
Doeren Mayhew	\$88,065,540	0.7%	1	0.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	\$2,922,801,335	Glenn Barks	Phil Hanna	Brown, Smith, Wallace
Together	\$1,900,731,221	Bob McKay	Ron Kampwerth	BKD, LLP
Vantage	\$908,776,718	Eric Acree	Douglas Ruckman	J. Tenbrink & Associates
Neighbors	\$423,168,779	John Servos	Janice Bennett	J. Tenbrink & Associates
Missouri	\$393,746,827	Harold James	Rob Perkins	RSM US, LLP
Alliance	\$323,614,567	Tim Stephens	Ken Bellamy	J. Tenbrink & Associates
St. Louis Community	\$319,282,924	Kirk Mills	Kirk Mills	Other
Great Plains	\$302,775,698	Kelley Melton	Misha Smith	J. Tenbrink & Associates
West Community	\$300,360,785	Jason Peach	Melissa Green	Other
River Region	\$280,703,136	Rick Nichols	Galen Wilhoit	J. Tenbrink & Associates
Arsenal	\$273,398,739	Linda Allen		J. Tenbrink & Associates
1st Financial	\$255,905,033	Carol Minges	Dave Franke	Cummings, Ristau, and Associates
Infuze	\$241,550,898	Mike Smith	Brandon Miller	J. Tenbrink & Associates
MECE	\$220,227,358	Randy Marks	Gary Bruemmer	J. Tenbrink & Associates
BluCurrent	\$206,989,186	Craig Tabor	Gary Kirk	Other
Assemblies Of God	\$194,767,782	Bruce Webb	Jackie Lawhon	Other
United	\$192,363,061	Brent Sadler	Missy Ahrens	J. Tenbrink & Associates
Telcomm	\$186,253,981	Don Ackerman		Other
Electro Savings	\$186,094,665	James Struble	Eric Hardman	J. Tenbrink & Associates
Gateway Metro	\$183,852,900	Jay Lewis		Other

* FINANCIAL DATA AS OF 03.31.20

MONTANA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	51	51	48	46
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	21	21	22	22

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$2,442,254,766	43.6%	3	6.5%
Douglas Wilson & Company, PC	\$465,069,030	8.3%	4	8.7%
Anderson ZurMuehlen	\$438,497,125	7.8%	3	6.5%
Wipfli, LLP	\$269,217,233	4.8%	1	2.2%
Brenner, Averett & Company	\$92,427,484	1.7%	1	2.2%
Junkermier Clark Campanella Stevens, PC	\$52,453,906	0.9%	1	2.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Whitefish	\$1,575,107,556	Jim Kenyon	Michael Blubaugh	Moss Adams
Clearwater	\$597,732,767	Jack Lawson	Kathy Guderian	Moss Adams
Altana	\$307,806,680	Rhonda Diefenderfer	Kim Theis	Other
Valley Financial	\$306,341,059	Darla Card	Ed Gillig	Other
Rocky Mountain	\$269,414,443	Steve Sendon	Matt Stolle	Moss Adams
Park Side Financial	\$269,217,233	Jeremy Presta	Troy Brackey	Wipfli, LLP
Montana	\$251,260,121	Steve King	John Hageman	Anderson ZurMuehlen
Intrepid	\$213,403,475	Greg Strizich	Brent Martin	Other
1st Liberty	\$185,138,044	Steven Grooms	Dave Reeves	Other
Billings	\$165,702,989	Tom Boos	Nancy Harris	Douglas Wilson & Company, PC
Sky	\$130,524,063	Annamarie DeYoung	Linda Ansotegui	Other
Lincoln County	\$118,331,524	Lindsay Beaty	Chari Lucas	Other
Southwest Montana Community	\$115,388,249	Tom Dedman	Teri Krakowka	Anderson ZurMuehlen
Embark	\$113,783,008	Debra Evans	Sandy Daul	Douglas Wilson & Company, PC
Bear Paw	\$113,342,103	Al Vukasin		Douglas Wilson & Company, PC
Richland	\$92,427,484	Kevin Mayer		Brenner, Averett & Company
Grasslands	\$83,288,276	Emily Guldberg		Other
Russell Country	\$72,240,930	Bernie Neibauer		Douglas Wilson & Company, PC
Fergus	\$71,848,755	Jayne Durbin	Brian Henderson	Anderson ZurMuehlen
Daniels-Sheridan	\$52,453,906	Timothy Rask	Deanna Ward	Junkermier Clark Campanella Stevens, PC

NEBRASKA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	61	62	59	58
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	24	24	22	22

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Petersen & Associates	\$3,007,397,242	75.1%	51	87.9%
BKD, LLP	\$794,589,100	19.8%	1	1.7%
Holben Hay Lake Balzer (a division of SingerLewak)	\$62,234,658	1.6%	1	1.7%
Wipfli, LLP	\$58,271,974	1.5%	1	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Centris	\$794,589,100	Steve Swanstrom	Tom Huston	BKD, LLP
Metro	\$416,450,222	Michael McDermott	Lisa Ferrer	Petersen & Associates
Liberty First	\$313,651,400	Frank Wilber	David Tagart	Petersen & Associates
Nebraska Energy	\$283,979,876	Julie Haney	Julie Haney	Petersen & Associates
Siouxland	\$205,717,406	Joel Steenhoven	Michael Horner	Petersen & Associates
First Nebraska	\$141,038,501	Ann Loftis	Dale Kovar	Petersen & Associates
Lincone	\$136,482,631	Jerry Barnett		Petersen & Associates
Four Points	\$136,271,612	Cheryl Mascarello	Michelle Zwart	Petersen & Associates
University Of Nebraska	\$110,208,050	Keith Kauffeld		Petersen & Associates
Mutual 1st	\$101,595,377	Kevin Straub	Scott Stevens	Petersen & Associates
MembersOwn	\$99,804,255	Linda Carter	Denise Ackerman	Petersen & Associates
Trius	\$80,689,562	Dee Schriener	Jenny Flood	Petersen & Associates
Omaha	\$78,624,552	Cheryl Mathis	Jacob Hanika	Petersen & Associates
Archer	\$75,361,535	Rex Minert	Mike Kezeor	Petersen & Associates
The Police Federal Credit Union Of Omaha	\$71,549,618	Mary Johnson	Darrin Engleman	Other
Columbus United	\$70,934,751	Brian Christensen	Cindy Wagner	Petersen & Associates
Omaha Firefighters	\$65,523,666	Scott Winkelmann		Petersen & Associates
Western Heritage	\$62,234,658	Cindy Baker		Holben Hay Lake Balzer
Creighton	\$58,271,974	Thomas Kjar	Vorace Packer	Wipfli, LLP
Lincoln Public School Employees	\$53,535,839	Bruce Healey	Bruce Healey	Petersen & Associates

* FINANCIAL DATA AS OF 03.31.20

NEVADA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	17	16	15	15
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	13	12	12	12

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,301,098,566	23.2%	3	20.0%
Doeren Mayhew	\$1,089,116,668	19.4%	1	6.7%
BKD, LLP	\$891,661,730	15.9%	1	6.7%
Carroll & Associates	\$693,167,195	12.4%	2	13.3%
Turner, Warren, Hwang & Conrad	\$289,244,529	5.2%	2	13.3%
Richards & Associates	\$195,831,075	3.5%	1	6.7%
Financial Standards Group, Inc.	\$31,691,780	0.6%	1	6.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Greater Nevada	\$1,089,116,668	Wally Murray	Joyce Whitney-Silva	Doeren Mayhew
One Nevada	\$984,186,961	Paul Parrish	Steve O'Donnell	CliftonLarsonAllen, LLP
Clark County	\$891,661,730	Matt Kershaw	Patricia Ochal	BKD, LLP
Silver State Schools	\$852,539,975	Scott Arkills	Raymond Wilson	Other
Boulder Dam	\$668,839,891	Eric Estes	le-Chen Cheng	Carroll & Associates
Financial Horizons	\$200,227,664	Theresa Lupori		Other
Great Basin	\$195,831,075	Jennifer Denoo	Tony Lopez	Richards & Associates
WestStar	\$194,765,867	Rick Schmidt	Dion Koop	Turner, Warren, Hwang & Conrad
Elko	\$183,507,131	John Kelly	Craig Stevens	CliftonLarsonAllen, LLP
Sierra Pacific	\$133,404,474	Jim Hunting		CliftonLarsonAllen, LLP
Plus	\$94,478,662	Carol Schumacher	Tara Smith	Turner, Warren, Hwang & Conrad
Churchill County	\$51,754,586	Valerie Johnston		Other
Reno City Employees	\$31,691,780	Marven Jeppson	Milton Harris	Financial Standards Group, Inc.
Pahranagat Valley	\$24,327,304	Robin Simmers		Carroll & Associates
Las Vegas Up Employees	\$4,102,734	Nektaria Felecos		Other

NEW HAMPSHIRE

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	16	15	14	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 (#)
BerryDunn	\$2,117,460,345	22.9%	2	14.3%
Wipfli, LLP	\$1,838,749,659	19.9%	4	28.6%
G.T. Reilly & Company	\$312,297,316	3.4%	1	7.1%
Garvey, Steele & Bancroft, LLP	\$230,466,825	2.5%	3	21.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Service	\$3,970,817,379	David Araujo		Wolf & Company, PC
Northeast	\$1,591,202,077	Tim Collia	Stephen Giguere	BerryDunn
St. Mary's Bank	\$1,090,850,459	Ron Covey	Robert Desmeules	Wipfli, LLP
Triangle	\$743,182,063	Scott MacKnight	Scott MacKnight	Other
Bellwether Community	\$526,258,268	Nathan Saller	Jon Oglebay	BerryDunn
Granite State	\$450,792,674	Denise Barstow	Robert Flurey	Wipfli, LLP
Holy Rosary	\$312,297,316	Brian Hughes	Brian Therrien	G.T. Reilly & Company
New Hampshire	\$291,998,671	John Young	Timothy King	Wipfli, LLP
Members First Credit Union Of NH	\$199,382,677	Bruce Leighton	Karl Betz	Garvey, Steele & Bancroft, LLP
New Hampshire Postal	\$46,209,521	Phil Fontaine Jr.		Other
Precision	\$21,315,200	Sandra Bischof		Garvey, Steele & Bancroft, LLP
NH Community	\$9,768,948	James Neilsen		Garvey, Steele & Bancroft, LLP
NGM Employees	\$5,107,855	Sharin Hurlbutt		Wipfli, LLP
Freudenberg-Nok Employees	\$2,771,517	Melissa Sharp-Greatchus		Other

NEW JERSEY

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	169	162	159	154
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	51	51	48	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Curchin Group	\$5,049,513,834	36.6%	20	13.0%
Crowe	\$3,495,021,059	25.3%	1	0.6%
CliftonLarsonAllen, LLP	\$1,097,963,841	8.0%	3	1.9%

* FINANCIAL DATA AS OF 03.31.20

RKL, LLP	\$761,429,486	5.5%	4	2.6%
Nearman, Maynard, Vallez, CPAs	\$567,848,775	4.1%	3	1.9%
Firley, Moran, Freer, & Eassa	\$187,702,798	1.4%	1	0.6%
Garvey, Steele & Bancroft, LLP	\$127,221,001	0.9%	1	0.6%
Connolly, Grady & Cha, PC	\$70,237,922	0.5%	2	1.3%
Wojeski & Company, CPAs, PC	\$40,668,458	0.3%	3	1.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Affinity	\$3,495,021,059	John Fenton	Kevin Brauer	Crowe
Merck Employees	\$1,997,985,098	Paul Gentile	Gordon Powell	Curchin Group
Financial Resources	\$487,906,699	Lena Matthews	Beth Elbaum	CliftonLarsonAllen, LLP
Proponent	\$481,045,843	Debi Van Dorn	James Leary	CliftonLarsonAllen, LLP
South Jersey	\$414,953,996	Ernest Huggard	Angel Denis	Curchin Group
Garden Savings	\$388,623,261	Lou Vetere	Lynn Dockrill	Curchin Group
Picatinny	\$361,500,765	Keith McCarthy	Ray Silfies	Nearman, Maynard, Vallez, CPAs
Credit Union Of New Jersey	\$357,269,394	Andrew Jaeger	Robert Vuocolo	RKL, LLP
United Teletech Financial	\$286,911,395	Leo Ardine	Francis James	Curchin Group
First Atlantic	\$270,398,235	John Culp	Ann Goldinak	Curchin Group
The Atlantic	\$232,345,901	Michael Fanelli	Sandy Hilenski	Curchin Group
North Jersey	\$219,881,465	Lourdes Cortez	Luke Zimmermann	Curchin Group
ABCO	\$216,058,275	Jill Peterson	Nelson Graf	Curchin Group
Greater Alliance	\$207,841,799	Glenn Guinto	Darrell Blackburn	Other
Xcel	\$187,702,798	Arlene Bernard	Greg Panek	Firley, Moran, Freer, & Eassa
First Financial	\$170,887,457	Issa Stephan	Terriann Warn	Curchin Group
Jersey Shore	\$167,011,019	James Burns		RKL, LLP
Campbell	\$141,236,867	David Ardire	Russell Turco	Curchin Group
Princeton	\$132,579,855	Samuel Paulicelli	Samuel Paulicelli	RKL, LLP
Novartis	\$130,601,077	Linda Rheiner	Christopher Johnson	Curchin Group

NEW MEXICO

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	42	41	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	\$3,886,171,702	31.5%	3	7.3%
Doeren Mayhew	\$2,584,826,241	21.0%	1	2.4%
Nearman, Maynard, Vallez, CPAs	\$2,320,841,988	18.8%	6	14.6%
BKD, LLP	\$792,042,152	6.4%	1	2.4%
Holben Hay Lake Balzer (a division of SingerLewak)	\$784,866,958	6.4%	1	2.4%
Bolinger, Segars, Gilbert & Moss, LLP	\$440,109,649	3.6%	4	9.8%
CliftonLarsonAllen, LLP	\$347,614,166	2.8%	1	2.4%
Carr, Riggs & Ingram, LLC	\$20,421,695	0.2%	1	2.4%
Financial Standards Group, Inc.	\$17,569,737	0.1%	1	2.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Sandia Laboratory	\$2,720,734,065	Robert Chavez	Matthew Helge	Moss Adams
Nusenda	\$2,584,826,241	Joe Christian	Michael Buehler	Doeren Mayhew
U.S. Eagle	\$1,097,898,354	Marsha Majors	Joe Jacquez	Moss Adams
Kirtland	\$792,042,152	Tom Shoemaker	Sharlene Howell	BKD, LLP
Sandia Area	\$784,866,958	Paula Peknik	Kevin Todd	Holben Hay Lake Balzer
Del Norte	\$740,223,497	Chuck Valenti	Anne Kain	Nearman, Maynard, Vallez, CPAs
State Employees	\$674,506,098	Harold Dixon	Debbie Ferrell	Nearman, Maynard, Vallez, CPAs
First Financial	\$592,673,437	Ron Moorehead	Ron Moorehead	Nearman, Maynard, Vallez, CPAs
Rio Grande	\$359,014,370	Mike Athens	Roy Stange	Other
Otero	\$347,614,166	Regina Colbert	Melene Street	CliftonLarsonAllen, LLP
White Sands	\$322,886,832	William Jacobs	Art Trujillo	Bolinger, Segars, Gilbert & Moss, LLP
Guadalupe	\$193,951,755	Winona Nava	Brenda Dominguez	Other
Zia	\$153,705,894	Dwayne Herrera	Paul Johnson	Nearman, Maynard, Vallez, CPAs
Animas	\$139,990,343	Gary Sterton		Nearman, Maynard, Vallez, CPAs
Artesia	\$118,984,509	Ronald Johnston	Ronald Johnston	Other
Estacado	\$74,336,464	Mark Roddenberry	Tammy Powell	Bolinger, Segars, Gilbert & Moss, LLP
Cannon	\$72,228,001	Heather Fowler		Other
Southwest	\$67,539,283	Randy Lunsford		Moss Adams
Eddy	\$57,832,993	Donna Davis		Other
Loco	\$51,306,690	Pam Vega		Other

* FINANCIAL DATA AS OF 03.31.20

NEW YORK

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	362	350	337	326
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	131	130	128	129

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$29,822,471,831	32.2%	12	3.7%
Moss Adams	\$16,704,089,006	18.0%	2	0.6%
Nearman, Maynard, Vallez, CPAs	\$14,054,317,140	15.2%	8	2.5%
Firley, Moran, Freer, & Eassa	\$9,316,525,168	10.1%	20	6.1%
Bonadio & Company, LLP	\$3,798,178,447	4.1%	13	4.0%
Wojeski & Company, CPAs, PC	\$3,567,173,096	3.9%	37	11.3%
Crowe	\$3,094,520,121	3.3%	2	0.6%
Doeren Mayhew	\$3,018,237,086	3.3%	2	0.6%
Sciarabba Walker & Company, LLP	\$908,668,547	1.0%	8	2.5%
Gayle Schutte, CPA	\$838,022,180	0.9%	28	8.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bethpage	\$9,765,382,238	Wayne Grosse	Brian Bugge	Moss Adams
Teachers	\$7,762,942,226	Brad Calhoun	Denise McGlone	Nearman, Maynard, Vallez, CPAs
ESL	\$6,938,706,768	Faheem Masood	Tom Rogers	Moss Adams
United Nations	\$6,149,504,980	William Predmore	Dave Gosstola	CliftonLarsonAllen, LLP
Hudson Valley	\$5,530,951,880	Mary Madden	Scott VanZandt	CliftonLarsonAllen, LLP
Visions	\$4,689,154,375	Tyrone Muse	Ken Burt	CliftonLarsonAllen, LLP
State Employees	\$4,233,120,001	Michael Castellana	Gaetano Spatafora	CliftonLarsonAllen, LLP
Jovia Financial	\$3,594,740,129	John Deieso	Michael Shonborn	CliftonLarsonAllen, LLP
Municipal	\$3,202,936,277	Jane Dobbs	Karen Smith	Nearman, Maynard, Vallez, CPAs
Polish & Slavic	\$2,095,913,246	Bogdan Chmielewski	Ira Brief	CliftonLarsonAllen, LLP
Empower	\$2,041,848,614	John Wakefield	Rich Nave	Firley, Moran, Freer, & Eassa
CAP COM	\$1,993,184,425	Chris McKenna	David Jurczynski	Crowe
USAlliance Financial	\$1,918,419,454	Kris Van Beek	Brett Wheeler	Doeren Mayhew
AmeriCU	\$1,914,734,852	Ron Belle	Chip Harwood	Firley, Moran, Freer, & Eassa
Island	\$1,600,283,219	Bret Sears	Randy Wiley	Nearman, Maynard, Vallez, CPAs
Corning	\$1,560,486,782	Gary Grinnell	Jessica Dailey	Bonadio & Company, LLP
Self Reliance New York	\$1,405,252,837	Bohdan Kurczak	Bohdan Sawycky	CliftonLarsonAllen, LLP
Suffolk	\$1,255,935,461	Michele Dean	Sarah McCandless	Other
Mid-Hudson Valley	\$1,101,335,696	Wayne Winkler	Chris Corallo	Crowe
CFCU Community	\$1,099,817,632	Lisa Whitaker	Paul Kirk	Doeren Mayhew

NORTH CAROLINA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	72	72	71	67
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	41	42	42	42

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$45,227,914,094	72.2%	3	4.5%
Doeren Mayhew	\$8,868,393,330	14.2%	13	19.4%
KPMG	\$1,157,323,424	1.8%	1	1.5%
Nearman, Maynard, Vallez, CPAs	\$990,941,461	1.6%	8	11.9%
Butler & Burke, LLP	\$346,346,353	0.6%	1	1.5%
Elliott Davis	\$357,174,810	0.6%	1	1.5%
Ewart & Associates	\$281,170,978	0.4%	6	9.0%
Lillie & Company	\$49,116,314	0.1%	1	1.5%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$24,629,198	0.0%	1	1.5%
Griffin & Furman, LLC	\$15,593,459	0.0%	1	1.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees'	\$42,845,127,139	Mike Lord	Rex Spivey	CliftonLarsonAllen, LLP
Coastal	\$3,504,562,227	Chuck Purvis	Tamara Langton	Doeren Mayhew
Truliant	\$2,868,927,873	Todd Hall	David D'Annunzio	Other
Local Government	\$2,373,759,079	Maurice Smith	Garland Avent	CliftonLarsonAllen, LLP
Allegacy	\$1,711,880,566	Cathy Pace	Cosby Davis	Doeren Mayhew
Self-Help	\$1,246,907,343	Martin Eakes	Randy Chambers	Other
Self-Help	\$1,157,323,424	Martin Eakes	Randy Chambers	KPMG
Marine	\$741,974,586	Jeff Clark	Todd Sammons	Doeren Mayhew
Charlotte Metro	\$639,667,002	Bob Bruns	Karen Pellow	Doeren Mayhew
Latino Community	\$518,150,932	Luis Pastor	Juan Canal	Doeren Mayhew

* FINANCIAL DATA AS OF 03.31.20

Carolinas Telco	\$507,359,705	Chris Dickman		Doeren Mayhew
Fort Bragg	\$444,273,294	Todd Kenthack	Todd Kenthack	Doeren Mayhew
Piedmont Advantage	\$357,174,810	Dion Williams	Peter Minford	Elliott Davis
Members	\$346,346,353	Robert (Bob) Donley	Cindy Stiff	Butler & Burke, LLP
Champion	\$291,920,140	Jake Robinson	Brittainy Crawford	Doeren Mayhew
Summit	\$273,040,810	Sam Whitehurst	Debbie McCain	Nearman, Maynard, Vallez, CPAs
Mountain	\$221,083,074	Patty Idol	Michael Stavick	Other
Telco Community	\$207,329,566	David Burnette	Robert Gordon	Doeren Mayhew
Premier	\$198,302,124	Lori Thompson	Kim Walters	Nearman, Maynard, Vallez, CPAs
First Flight	\$190,584,002	Al Fallon	Doug Troskey	Doeren Mayhew

NORTH DAKOTA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	37	35	34	34
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	16	14	14	15

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Eide Bailly, LLP	\$1,181,752,750	29.1%	3	8.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	\$851,657,082	Steve Schmitz	Sean Rinkenberger	Other
Capital	\$554,423,849	Vance Reinbold	Vance Reinbold	Eide Bailly, LLP
Town And Country	\$503,678,874	Jeremiah Kossen	Jay Landsiedel	Eide Bailly, LLP
Western Cooperative	\$367,522,047	Melanie Stillwell	Justin Maddison	Other
North Star Community	\$315,409,124	Bob Herrington	Wendy Arne	Other
Dakota West	\$268,242,427	Jeff Meyer	Tammy Kalberer	Other
Community	\$173,098,501	Barbara Messner		Other
Hometown	\$139,334,021	Harold Hagen	Steve Anderson	Other
Aspire Community	\$130,599,505	Mindee Kohlman	Lori Holtz	Other
Railway	\$123,650,027	Paul Brucker	Derrick Hertz	Eide Bailly, LLP
Dakota Plains	\$80,712,867	Michael Reinsour		Other
United Savings	\$71,798,475	Jim Schaeffbauer		Other
Vue Community	\$61,094,396	Steve Delap		Other
Affinity First	\$49,474,254	Kelly Duchsherer	Donald Windmueller	Other
Fargo Public Schools	\$43,171,074	Mari Gagelin		Other
University	\$35,448,667	Lacey Terwee		Other
G.E.M.	\$28,507,252	Kim Colbenson		Other
Freedom Community	\$26,310,278	Mary Hagen		Other
Elm River	\$25,847,901	Erin Olstad		Other
Lamoure	\$24,782,305	Eric Musland		Other

OHIO

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	287	274	262	255
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	111	112	111	114

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$9,754,503,289	28.5%	4	1.6%
GBQ Partners, LLC	\$7,446,807,381	21.8%	34	13.3%
Lillie & Company	\$7,369,508,306	21.6%	66	25.9%
Plante & Moran, PLLC	\$1,535,597,550	4.5%	1	0.4%
Doeren Mayhew	\$1,398,889,549	4.1%	6	2.4%
Schmidt CPAs & Advisors	\$1,220,313,804	3.6%	35	13.7%
Nearman, Maynard, Vallez, CPAs	\$1,145,799,946	3.4%	1	0.4%
Whitmer & Company, CPAs, LLP	\$1,077,318,571	3.2%	8	3.1%
CliftonLarsonAllen, LLP	\$414,698,907	1.2%	1	0.4%
RSM US, LLP	\$426,847,238	1.2%	1	0.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wright-Patt	\$5,247,401,569	Doug Fecher	Daniel Smith	BKD, LLP
General Electric	\$3,552,146,400	Tim Ballinger	Kevin Motley	BKD, LLP
KEMBA Financial	\$1,535,597,550	Mark Decello	Donna Grimmett	Plante & Moran, PLLC
Seven Seventeen	\$1,145,799,946	Gary Soukenik	Shelly Pawcio	Nearman, Maynard, Vallez, CPAs
Superior	\$1,092,921,215	Phil Buell	Sue Wagner	GBQ Partners, LLC
Kemba	\$1,076,987,428	Dan Sutton	Dan Schroer	GBQ Partners, LLC
Directions	\$926,804,682	Barry Shaner	Fritz Comes	GBQ Partners, LLC
Telhio	\$867,954,178	Leslie Bumgarner	Chris Wampler	Lillie & Company

* FINANCIAL DATA AS OF 03.31.20

STATE MARKET SHARE LEADERS

Sun	\$563,376,325	Brian Hughes	Brian Kelbley	Doeren Mayhew
BMI	\$541,054,795	Bill Allender	Ray Porter	Lillie & Company
Cinfed	\$515,003,242	Jay Sigler		BKD, LLP
Dover-Phila	\$502,586,996	Jason Garner	Megan Bender	Lillie & Company
Homeland	\$466,416,541	Shayne Poe	Heather Robinson	GBQ Partners, LLC
Day Air	\$439,952,078	Bill Burke	Deanna Dahling	BKD, LLP
Universal 1	\$426,847,238	Loren Rush		RSM US, LLP
Pathways Financial	\$417,236,010	Michael Shafer	Chris Hoover	Lillie & Company
Century	\$414,698,907	Sharon Churchill	Emily Bopp	CliftonLarsonAllen, LLP
Sharefax	\$407,030,186	Arthur Kremer	Carrie Cox	Whitmer & Company, CPAs, LLP
Ohio University	\$385,938,886	Cory Corrigan	Brian Smith-Vandergriff	GBQ Partners, LLC
Atomic	\$369,642,438	Thomas D. Griffiths	Jerod Wiley	GBQ Partners, LLC

OKLAHOMA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	63	60	61	60
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	30	30	31	31

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$8,555,376,872	52.9%	5	8.3%
HoganTaylor, LLP	\$2,680,194,108	16.6%	4	6.7%
BKD, LLP	\$1,304,277,309	8.1%	2	3.3%
CliftonLarsonAllen, LLP	\$1,174,628,508	7.3%	5	8.3%
CU Resources, Inc.	\$707,410,836	4.4%	15	25.0%
Finley & Cook	\$292,299,550	1.8%	1	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Tinker	\$4,398,532,835	Mike Kloiber	Billie Houston	Doeren Mayhew
TTCU	\$2,088,789,474	Tim Lyons	Shelby Beil	Doeren Mayhew
Communication	\$1,368,708,019	Larry Shropshire	Connie Cofer	HoganTaylor, LLP
WEOKIE	\$1,189,119,860	Brent Taylor	Doug Schwarz	BKD, LLP
Truity	\$892,330,366	Dennis Halpin	Mark Cough	HoganTaylor, LLP
Tulsa	\$794,410,852	Greg Gallant	Susan Williams	Doeren Mayhew
True Sky	\$665,111,840	Sean Cahill	Natalia Valenzuela	Doeren Mayhew
Oklahoma Central	\$608,531,871	Gina Wilson	Brad Scheidt	Doeren Mayhew
Oklahoma's	\$585,079,617	Mark Kelly	Luann Schmiedel	CliftonLarsonAllen, LLP
Fort Sill	\$304,071,538	Denise Floyd	Patricia Perez	CliftonLarsonAllen, LLP
Allegiance	\$292,299,550	Amy Downs	Sabrina Waner	Finley & Cook
Energy One	\$250,622,747	Steve McNabb	Elena Stemple	Other
Red Crown	\$231,297,299	Mike Moyer	Jeremy Thornton	HoganTaylor, LLP
Western Sun	\$187,858,424	Rob Taylor	Rob Taylor	HoganTaylor, LLP
Oklahoma Educators	\$178,096,628	Cindy White	Sharon Smith	CU Resources, Inc.
US Employees OC	\$174,737,645	Russell Neuenschwander	Mark Kaulaity	CU Resources, Inc.
ME/CU	\$156,190,037	Phil Dysinger	Jeneil Torres	Other
Endurance	\$155,561,708	Chris Bower		CliftonLarsonAllen, LLP
Oklahoma	\$144,835,907	Tim Delise		Other
University & Community	\$135,180,805	Daniel Thrasher	Russell Huneycutt	Other

OREGON

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	59	59	58	57
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	43	45	45	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$20,167,550,488	76.6%	17	29.8%
Doeren Mayhew	\$2,333,675,287	8.9%	2	3.5%
Hauser Jones & Sas	\$510,211,394	1.9%	4	7.0%
CliftonLarsonAllen, LLP	\$391,772,890	1.5%	2	3.5%
Richards & Associates	\$343,312,837	1.3%	2	3.5%
Jones & Roth	\$252,370,032	1.0%	1	1.8%
John McCulley, CPA	\$184,153,400	0.7%	1	1.8%
Turner, Warren, Hwang & Conrad	\$129,507,796	0.5%	1	1.8%
Ferrin & Company, LLC	\$58,638,958	0.2%	1	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
OnPoint Community	\$6,517,917,607	Rob Stuart	Jim Hunt	Moss Adams
Oregon Community	\$2,081,526,051	Ron Neumann	Greg Schumacher	Moss Adams

* FINANCIAL DATA AS OF 03.31.20

Selco Community	\$1,823,592,918	Bob Newcomb	Tiffany Washington	Moss Adams
Rogue	\$1,775,574,201	Gene Pelham	Blake Thurman	Moss Adams
Advantis	\$1,537,780,192	Bob Corwin	Laurie Wilson	Moss Adams
Oregon State	\$1,470,556,504	Richard Hein	Bonnie Humphrey-Anderson	Doeren Mayhew
Unitus Community	\$1,391,094,036	Steven Stapp	Greg Spear	Moss Adams
Northwest Community	\$1,232,570,582	John Iglesias	Qing Lu	Moss Adams
First Community	\$1,197,608,543	David Elmer	Renee Nelson	Moss Adams
Rivermark Community	\$905,310,678	Seth Schaefer	Brian Griffis	Moss Adams
Maps	\$863,118,783	Mark Zook	Scott Turner	Doeren Mayhew
Clackamas	\$441,233,808	Aaron Goff	Rani Khouri	Moss Adams
Mid Oregon	\$376,364,385	Bill Anderson	Kevin Cole	Moss Adams
Central Willamette	\$358,229,485	Stacie Wyss-Schoenborn	Greg Bruns	Hauser Jones & Sas
Oregonians	\$310,089,639	Sam Launius	Marc Bingham	Other
Wauna	\$272,792,955	Robert Blumberg	David Merrell	CliftonLarsonAllen, LLP
Consolidated Community	\$259,726,256	Larry Ellifritz		Other
InRoads	\$255,506,431	Brooke Van Vleet	Randy Goshow	Moss Adams
NW Priority	\$253,748,530	Mark Turnham	Julianne Garren	Richards & Associates
Cascade Community	\$252,370,032	Lynn Calvert	Jason Monroe	Jones & Roth

PENNSYLVANIA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	398	384	365	356
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	131	131	133	133

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RKL, LLP	\$17,442,352,491	31.6%	40	11.2%
CliftonLarsonAllen, LLP	\$13,231,093,981	24.0%	7	2.0%
RSM US, LLP	\$6,562,362,073	11.9%	1	0.3%
Doeren Mayhew	\$5,802,151,001	10.5%	7	2.0%
Connolly, Grady & Cha, PC	\$1,428,469,549	2.6%	5	1.4%
Carver and Associates	\$1,071,252,041	1.9%	22	6.2%
BKD, LLP	\$205,274,633	0.4%	1	0.3%
Gayle Schutte, CPA	\$118,023,290	0.2%	11	3.1%
Long, Mulhearn & Criste	\$110,375,153	0.2%	1	0.3%
Wojeski & Company, CPAs, PC	\$83,081,071	0.2%	1	0.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Pennsylvania State Employees	\$6,562,362,073	George Rudolph	Carol Noblit	RSM US, LLP
Police And Fire	\$5,866,771,316	John Larosa		CliftonLarsonAllen, LLP
Members 1st	\$4,829,632,985	George Nahodil	Eric Bush	CliftonLarsonAllen, LLP
Citadel	\$4,051,209,264	Jeff March	Anand Solanki	RKL, LLP
American Heritage	\$2,849,731,585	Bruce Foulke	Brian Schmitt	RKL, LLP
TruMark Financial	\$2,452,013,858	Rick Stipa	Gerard Devita	Doeren Mayhew
Clearview	\$1,344,181,244	Ron Celaschi	Rick Canonge	Doeren Mayhew
Utilities Employees	\$1,278,140,427	Bret Krevolin	Phillip Geiger	Other
Franklin Mint	\$1,269,166,373	Michael Magnavita	Patrick Ryan	RKL, LLP
Philadelphia	\$1,267,196,919	James McAneney	Dennis Caniz	Connolly, Grady & Cha, PC
Freedom	\$1,026,119,611	John King	Kevin Quinn	RKL, LLP
First Commonwealth	\$794,882,160	Donna Lostocco	Kim Murray	CliftonLarsonAllen, LLP
Ardent	\$781,200,555	Rob Werner	Joe Conners	Doeren Mayhew
Patriot	\$758,397,841	Brad Warner	Harry Jacobson	Doeren Mayhew
Diamond	\$708,651,419	John Faust	Barb Mitchell	RKL, LLP
Sun East	\$707,231,484	Michael Kaczinski	Debbie Cook	RKL, LLP
Merck Sharp & Dohme	\$703,144,687	David Whitehead	Dana DeFilippis	CliftonLarsonAllen, LLP
People First	\$660,261,163	Jeff Albert	Susan Phillips	RKL, LLP
Belco Community	\$650,428,256	Amey Sgrignoli	Rebeka Landon	RKL, LLP
APCI	\$625,807,203	Richard Fehr	Gina Fili	RKL, LLP

RHODE ISLAND

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	20	20	20	19
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	11	11	11	11

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wolf & Company, PC	\$4,899,000,592	66.8%	2	10.5%
Garvey, Steele & Bancroft, LLP	\$1,313,151,053	17.9%	5	26.3%
BerryDunn	\$540,524,745	7.4%	1	5.3%

* FINANCIAL DATA AS OF 03.31.20

Whittlesey, PC	\$333,035,503	4.5%	1	5.3%
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LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Pawtucket	\$2,476,387,200	George Charette	Valerie Pimenta	Wolf & Company, PC
Navigant	\$2,422,613,392	Gary Furtado	Jason Jolin	Wolf & Company, PC
Greenwood	\$593,516,429	Frederick Reinhardt	Joseph Lajoie	Garvey, Steele & Bancroft, LLP
People's	\$540,524,745	Sean Daly	Margaret McGill	BerryDunn
Westerly Community	\$333,035,503	Stephen White	Robert Falso	Whittlesey, PC
Rhode Island	\$315,667,139	David Suvall	Dana Taglianetti	Garvey, Steele & Bancroft, LLP
Ocean State	\$304,602,731	David Root	Ronald Fabas	Garvey, Steele & Bancroft, LLP
Wave	\$116,917,280	Paul Archambault	Richard Walker	Other
Cranston Municipal Employees	\$58,354,554	Scott Kaplan		Other
Blackstone River	\$55,956,847	James Wood	Linda Kahnke	Garvey, Steele & Bancroft, LLP
Postal Government Employees	\$43,407,907	Kenneth Poyton		Garvey, Steele & Bancroft, LLP
Community & Teachers	\$28,806,325	Kenneth Saunders		Other
Kent Hospital	\$13,578,256	Eugene Leco		Other
Woodlawn	\$12,582,288	Rufus Bailey		Other
Cumberland Municipal Employees	\$6,821,361	Holly Ayick		Other
Postal Employees Regional	\$5,972,754	Charlene LaPlante		Other
Pawtucket Municipal Employees	\$4,934,137	Lisa Paiva		Other
Coventry Teachers	\$2,661,017	Kenneth Wilkins		Other
Natco Employees	\$191,075	Linda Van Meter		Other

SOUTH CAROLINA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	65	65	61	57
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	34	36	36	36

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$8,289,317,755	50.7%	9	15.8%
Nearman, Maynard, Vallez, CPAs	\$3,242,150,163	19.8%	4	7.0%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$2,033,441,394	12.4%	30	52.6%
Moss Adams	\$1,613,611,341	9.9%	1	1.8%
CliftonLarsonAllen, LLP	\$1,063,102,868	6.5%	2	3.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Founders	\$2,775,296,768	Bruce Brumfield	Tony Gilreath	Doeren Mayhew
South Carolina	\$1,949,824,216	Scott Woods	Joe Grech	Doeren Mayhew
Sharonview	\$1,613,611,341	Bill Partin	Jim Edwards	Moss Adams
SRP	\$1,193,843,776	Harry Gunsallus	Woody Shuler	Doeren Mayhew
SAFE	\$1,160,454,538	Michael Baker	Kelly Carter	Doeren Mayhew
Palmetto Citizens	\$976,230,387	Nick Wodogaza	Michael Beam	Nearman, Maynard, Vallez, CPAs
AllSouth	\$940,470,956	Bill Koehler	Lisa Privette	Nearman, Maynard, Vallez, CPAs
SC State	\$935,276,355	James Kinard	Dara Carrico	Nearman, Maynard, Vallez, CPAs
REV	\$654,832,208	Jason Lee	Steven Lattuca	CliftonLarsonAllen, LLP
Family Trust	\$543,743,319	Penny Pratt	Susan McCarver	Doeren Mayhew
CPM	\$408,270,660	James Gergen	Ralph Micalizzi	CliftonLarsonAllen, LLP
SC Telco	\$390,172,465	Brian McKay	Toni Davisson	Nearman, Maynard, Vallez, CPAs
Greenville	\$270,515,545	Paul Hughes	Doris Wofford	Cantey, Tiller, Pierce and Green, CPAs, LLP
Carolina Trust	\$254,894,475	Tim Carlisle	Tim Vogel	Doeren Mayhew
MTC	\$212,169,404	Bill Love	Kimberly Witt	Doeren Mayhew
SPC	\$176,288,854	Linda Weatherford		Cantey, Tiller, Pierce and Green, CPAs, LLP
Arrowpointe	\$165,342,139	Tim Lyda	Monica Wallace	Cantey, Tiller, Pierce and Green, CPAs, LLP
Mid Carolina	\$137,623,591	Scott Conley	Scott Conley	Cantey, Tiller, Pierce and Green, CPAs, LLP
Greenville Heritage	\$130,879,591	Alan Berry	Angela Sprouse	Cantey, Tiller, Pierce and Green, CPAs, LLP
Carolina Foothills	\$127,295,720	Scott Weaver	Amanda Peden	Doeren Mayhew

SOUTH DAKOTA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	40	38	37	37
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	14	15	15	15

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wipfli, LLP	\$1,445,204,765	38.5%	1	2.7%
RSM US, LLP	\$385,869,777	10.3%	1	2.7%
Petersen & Associates	\$194,141,583	5.2%	2	5.4%
Eide Bailly, LLP	\$184,657,952	4.9%	2	5.4%

* FINANCIAL DATA AS OF 03.31.20

Gardiner + Company	\$170,024,978	4.5%	2	5.4%
Harrington & Associates, Ltd.	\$14,068,820	0.4%	1	2.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Black Hills	\$1,445,204,765	Roger Heacock	Jarrod Reisner	Wipfli, LLP
Dakotaland	\$385,869,777	Dan Cumbee	Ryan Goehner	RSM US, LLP
Sioux Falls	\$314,772,634	Fran Sommerfeld	Brenda DeBoer	Other
Service First	\$168,462,810	Travis Kasten	Becky Brunick	Petersen & Associates
Highmark	\$154,086,560	John Carlson	Cassie Besler	Other
Aberdeen	\$146,053,978	Robert Gosicki		Gardiner + Company
Sioux Empire	\$129,895,897	Jeff Jorgensen	Patrick Gross	Eide Bailly, LLP
Sentinel	\$114,175,362	Keith Robbennolt		Other
Voyage	\$109,199,246	Jeff Schmidt		Other
Northern Hills	\$96,118,274	Floyd Rummel		Other
Med5	\$83,074,917	Pamela Brown-Graff		Other
Explorers	\$74,908,521	April Tompkins		Other
Dakota Plains	\$54,762,055	Darrell Richard Lynch	Tonya Jensen	Eide Bailly, LLP
Healthcare Plus	\$49,222,122	Guy Trenhaile		Other
Norstar	\$45,838,800	Jane Duerre		Other
East River	\$33,863,619	Tanya Hobson		Other
M-O	\$29,983,945	Gail Broer		Other
Oahe	\$26,633,195	Dawn Van Ash		Other
Sioux Valley Coop	\$26,068,357	Kathy Lentsch		Other
Dakota Star	\$25,678,773	Kelli Wold		Petersen & Associates

TENNESSEE

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	147	144	139	139
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	62	62	63	64

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$8,638,598,952	30.6%	9	6.5%
Moss Adams	\$5,321,246,700	18.9%	1	0.7%
Doeren Mayhew	\$2,925,534,327	10.4%	2	1.4%
League Services	\$2,036,786,072	7.2%	71	51.1%
Elliott Davis	\$1,672,355,267	5.9%	1	0.7%
Reynolds Bone & Griesbeck	\$1,084,122,536	3.8%	7	5.0%
CliftonLarsonAllen, LLP	\$929,703,296	3.3%	1	0.7%
Carr, Riggs & Ingram, LLC	\$838,847,119	3.0%	7	5.0%
PYA, PC	\$455,738,831	1.6%	3	2.2%
Crowe	\$428,545,792	1.5%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Eastman	\$5,321,246,700	Kelly Price	Tonja Fish	Moss Adams
Ascend	\$2,703,643,545	Caren Gabriel	Sandra Gregory	Doeren Mayhew
Knoxville TVA Employees	\$2,595,401,585	Glenn Siler	Shannon York	Nearman, Maynard, Vallez, CPAs
ORNL	\$2,421,356,871	Colin Anderson	Kristin Robertucci	Nearman, Maynard, Vallez, CPAs
Tennessee Valley	\$1,672,355,267	Todd Fortner	Brant Caldwell	Elliott Davis
Y-12	\$1,291,356,910	Mark Ziegler	Dustin Millaway	Nearman, Maynard, Vallez, CPAs
Orion	\$929,703,296	Daniel Weickenand	Ashley McAdams	CliftonLarsonAllen, LLP
First South Financial	\$638,513,287	Craig Esrael	Paul Pennebaker	Nearman, Maynard, Vallez, CPAs
Fortera	\$606,600,287	Tom Kane	Jason Heath	Nearman, Maynard, Vallez, CPAs
Enrichment	\$546,044,625	Craig Peters	Beth Chancey	Other
FEDEX Employees Credit Association	\$541,594,585	Tara Burton	Ron Walker	Nearman, Maynard, Vallez, CPAs
Consumer	\$503,845,238	Sam Miller	Becca Montgomery	Other
Leaders	\$470,422,866	Todd Swims	Seth Rudd	Reynolds Bone & Griesbeck
Cornerstone Financial	\$428,545,792	Joe Spivey	Rob Byrd	Crowe
Southeast Financial	\$386,796,242	John Jacoway	Christina Adkison	Carr, Riggs & Ingram, LLC
Comtrust	\$364,596,798	Johnny Phillips	Ken Hall	Other
Memphis City Employees	\$346,005,605	Ken Swann	Nathan Stevens	Horne, LLP
UT	\$339,839,848	Debbie Jones	Lisa Rodgers	PYA, PC
The Tennessee	\$334,697,637	Mike Martin	Jonathan Chilson	Carr, Riggs & Ingram, LLC
Alcoa Tenn	\$272,515,469	David Proffitt	Mark Wilsie	Nearman, Maynard, Vallez, CPAs

TEXAS

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	471	463	451	442
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	202	203	201	205

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$29,749,871,746	25.9%	28	6.3%
Doeren Mayhew	\$20,935,047,448	18.2%	21	4.8%
RSM US, LLP	\$12,076,372,990	10.5%	3	0.7%
Crowe	\$10,771,591,027	9.4%	1	0.2%
Nearman, Maynard, Vallez, CPAs	\$9,415,229,652	8.2%	16	3.6%
CU Resources, Inc.	\$5,863,453,424	5.1%	128	29.0%
BKD, LLP	\$3,712,001,444	3.2%	4	0.9%
Moss Adams	\$2,820,205,780	2.5%	1	0.2%
Warren Averett	\$1,958,998,394	1.7%	2	0.5%
Connor, McMillon, Mitchell & Shennum, PLLC	\$1,394,020,122	1.2%	3	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Randolph-Brooks	\$10,771,591,027	Chris O'Connor	Mark Sekula	Crowe
Security Service	\$9,851,612,737	Jim Laffoon	Stephen Schott	CliftonLarsonAllen, LLP
American Airlines	\$8,164,255,763	Gail Enda	Sean Gaven	RSM US, LLP
TDECU	\$3,759,007,924	Steph Sherrodd	Rhonda Pavlicek	Doeren Mayhew
Navy Army Community	\$3,383,500,368	Gerry Morrow	Christina Lethlean	CliftonLarsonAllen, LLP
Credit Human	\$3,342,557,222	Steve Hennigan	Alex Padgett	RSM US, LLP
GECU	\$3,135,840,191	Crystal Long	Hazel Kennedy	Doeren Mayhew
University	\$2,820,205,780	Tony Budet	Tom Garrett	Moss Adams
EECU	\$2,555,943,320	Lonnie Nicholson	Bradley Schone	Doeren Mayhew
JSC	\$2,314,938,111	Brandon Michaels		BKD, LLP
Austin Telco	\$1,918,495,234	James Poplin	Robert Hernandez	CliftonLarsonAllen, LLP
A+	\$1,804,020,708	Eric Kase	Dennis Loftis	CliftonLarsonAllen, LLP
Texans	\$1,710,155,762	David Frazier		Nearman, Maynard, Vallez, CPAs
Advancial	\$1,666,658,714	Brent Sheffield	Andrew Tomalin	CliftonLarsonAllen, LLP
First Community	\$1,582,677,947	Ron Downing	Keith Domingue	Doeren Mayhew
Credit Union Of Texas	\$1,401,963,654	Eric Pointer	Nicolas Kovacs	Doeren Mayhew
Texas Trust	\$1,391,003,916	Jim Minge	David Pickney	Doeren Mayhew
Shell	\$1,256,413,142	Jose Rodriguez	Kristi Garner	Warren Averett
FirstLight	\$1,174,227,685	Karl Murphy		CliftonLarsonAllen, LLP
United Heritage	\$1,081,234,113	Buddy Schroeder	Rebecca Elliott	CliftonLarsonAllen, LLP

UTAH

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	66	65	61	60
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	25	26	26	29

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Deloitte	\$14,072,538,982	41.8%	3	5.0%
Moss Adams	\$12,920,597,933	38.4%	4	6.7%
Ferrin & Company, LLC	\$2,291,441,485	6.8%	10	16.7%
Doeren Mayhew	\$1,209,715,557	3.6%	1	1.7%
CliftonLarsonAllen, LLP	\$513,093,280	1.5%	1	1.7%
Eide Bailly, LLP	\$362,111,948	1.1%	1	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
America First	\$12,219,989,368	John Lund	Rex Rollo	Deloitte
Mountain America	\$9,864,522,335	Sterling Nielsen	Chad Curtis	Moss Adams
Goldenwest	\$1,831,484,730	Kerry Wahlen	Darren Godfrey	Deloitte
Utah Community	\$1,771,069,936	Bret Van Ausdal	Ratna Lingam	Moss Adams
University	\$1,230,472,281	Jack Butters	Mark Wilkins	Ferrin & Company, LLC
Cyprus	\$1,209,715,557	Todd Adamson	Eric Figgins	Doeren Mayhew
Utah Power	\$750,677,644	Ryan Pollick	Russell Payne	Other
Deseret First	\$732,246,514	Shane London	Derrick Peterson	Moss Adams
Granite	\$552,759,148	Lynn Kuehne	Paul Metcalf	Moss Adams
Utah First	\$513,093,280	Darin Moody	David Hill	CliftonLarsonAllen, LLP
Wasatch Peaks	\$362,111,948	Blake Burrell	Jeff Shaw	Eide Bailly, LLP
Jordan	\$301,965,533	Lindsey Merritt	James Nelson	Other
American United	\$276,084,441	Michelle Thorne		Other
Alpine	\$228,768,503	Paul Atkinson	Connie Ewing	Ferrin & Company, LLC

* FINANCIAL DATA AS OF 03.31.20

Transwest	\$151,628,700	Bret Rigby	Matthew Rood	Ferrin & Company, LLC
Elevate	\$150,939,421	Scott Webre	Rachel Baugh	Other
Horizon Utah	\$147,776,348	Randy Gailley	Page Bennett	Other
Eastern Utah Community	\$143,683,525	Bruce Yost	Bruce Yost	Ferrin & Company, LLC
Members First	\$134,435,059	Brad Barber	Darryn Hodgson	Ferrin & Company, LLC
Ascent	\$133,816,141	Vickie Van Der Have		Ferrin & Company, LLC

VERMONT

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	21	19	19	19
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	11	11	11	11

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,440,516,900	29.5%	1	5.3%
A. M. Peisch & Company, LLP	\$1,362,445,727	27.9%	4	21.1%
Doeren Mayhew	\$863,667,544	17.7%	1	5.3%
Crowe	\$616,489,383	12.6%	1	5.3%
Bonadio & Company, LLP	\$179,736,590	3.7%	1	5.3%
Garvey, Steele & Bancroft, LLP	\$173,792,451	3.6%	5	26.3%
Wojeski & Company, CPAs, PC	\$142,986,532	2.9%	1	5.3%
RSM US, LLP	\$44,607,371	0.9%	1	5.3%
Wipfli, LLP	\$39,592,664	0.8%	1	5.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
New England	\$1,440,516,900	John Dwyer	Sue Leonard	CliftonLarsonAllen, LLP
Vermont State Employees	\$863,667,544	Rob Miller	Terence Field	Doeren Mayhew
NorthCountry	\$680,400,551	Bob Morgan	Lisa Huyer	A. M. Peisch & Company, LLP
Vermont	\$616,489,383	Jean Giard	Doug Fisher	Crowe
Heritage Family	\$525,892,310	Matthew Levandowski	Christine Messer	A. M. Peisch & Company, LLP
One	\$179,736,590	Brett Smith	Judy Soules	Bonadio & Company, LLP
Members Advantage Community	\$142,986,532	Sean Gammon		Wojeski & Company, CPAs, PC
River Valley	\$129,298,585	Jeff Morse		A. M. Peisch & Company, LLP
Green Mountain	\$67,526,863	Robert Lake		Garvey, Steele & Bancroft, LLP
Credit Union OfVermont	\$52,913,750	Brian Fogg		Garvey, Steele & Bancroft, LLP
Opportunities	\$44,607,371	Kate Laud	Timothy Kranz	RSM US, LLP
White River	\$39,592,664	Wanda Dunham		Wipfli, LLP
Northern Lights	\$26,854,281	Rita St. Arnauld	Rita St. Arnauld	A. M. Peisch & Company, LLP
Vermont VA	\$25,858,854	Thomas Crapo		Garvey, Steele & Bancroft, LLP
Members 1st	\$15,538,813	Evelyn Sirois		Garvey, Steele & Bancroft, LLP
Central Vermont Medical Center	\$11,954,171	Patrick Reeves		Garvey, Steele & Bancroft, LLP
Orlex Government Employees	\$6,414,526	Judy Jenne		Other
Northeast Schools And Hospital	\$4,862,468	Linn Elko		Other
St. Patricks Parish	\$567,329	John Schreindorfer		Other

VIRGINIA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	135	129	123	117
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	68	67	67	65

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Pricewaterhouse Coopers	\$125,580,858,822	66.9%	1	0.9%
Grant Thornton	\$25,108,795,493	13.4%	1	0.9%
Doeren Mayhew	\$13,688,086,475	7.3%	12	10.3%
CliftonLarsonAllen, LLP	\$11,645,162,497	6.2%	14	12.0%
Nearman, Maynard, Vallez, CPAs	\$5,072,513,728	2.7%	8	6.8%
Elliott Davis	\$1,327,000,200	0.7%	1	0.9%
Crowe	\$1,052,062,739	0.6%	1	0.9%
Brown Edwards & Company	\$1,009,251,507	0.5%	11	9.4%
Mann & Associates, CPA	\$695,899,434	0.4%	14	12.0%
Deleon & Stang	\$312,977,458	0.2%	4	3.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Navy	\$125,580,858,822	Mary McDuffie	Debra Freeman	Pricewaterhouse Coopers
Pentagon	\$25,108,795,493	James Schenck	Jill Streit	Grant Thornton
Virginia	\$3,925,540,184	Chris Shockley	Stephanie Vick	CliftonLarsonAllen, LLP
Northwest	\$3,797,702,439	Jeff Bentley	Dave Marsh	Doeren Mayhew
Langley	\$3,228,484,908	Tom Ryan	Ingo Huemer	CliftonLarsonAllen, LLP

* FINANCIAL DATA AS OF 03.31.20

Apple	\$3,160,634,658	Andrew Grimm	Chris Cooper	Doeren Mayhew
State Department	\$2,215,557,179	Jan Roche	Randy McClintock	Doeren Mayhew
Chartway	\$2,215,090,282	Brian Schools	Ben Lamoine	CliftonLarsonAllen, LLP
BayPort	\$1,796,430,177	Jim Mears	Lewis Smith	Nearman, Maynard, Vallez, CPAs
Dupont Community	\$1,327,000,200	Steve Elkins	Steve Pittman	Elliott Davis
Member One	\$1,146,907,185	Frank Carter	Alan Wade	Nearman, Maynard, Vallez, CPAs
UVA Community	\$1,052,062,739	Alison DeTuncq	Pamela Turner	Crowe
United States Senate	\$1,050,994,906	Timothy Anderson	Kathy Dalfrey	Doeren Mayhew
Justice	\$805,448,827	Mark Robnett	David Jensen	Doeren Mayhew
1st Advantage	\$751,768,036	Paul Muse	Michelle Nealey	Nearman, Maynard, Vallez, CPAs
Freedom First	\$678,370,759	Paul Phillips	Keith Rickoff	Nearman, Maynard, Vallez, CPAs
ABNB	\$670,998,514	Charles Mallon	Anthony Duncan	CliftonLarsonAllen, LLP
Valleystar	\$511,329,470	Delbert Morgan		Doeren Mayhew
NextMark	\$502,365,770	Joe Thomas		Doeren Mayhew
NRL	\$470,070,553	Kristin Shultz	Cindy Morgan	Doeren Mayhew

WASHINGTON

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	90	88	85	84
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	62	64	64	64

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$28,064,386,468	44.7%	26	31.0%
Crowe	\$22,708,789,873	36.1%	1	1.2%
CliftonLarsonAllen, LLP	\$6,586,897,841	10.5%	7	8.3%
Hauser Jones & Sas	\$4,016,458,671	6.4%	17	20.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
BEUCU	\$22,708,789,873	Benson Porter	Melba Bartels	Crowe
Gesa	\$3,871,722,994	Don Miller	Richard Waddle	Moss Adams
Washington State Employees	\$3,458,940,301	Gary Swindler	Randy Gunderson	Moss Adams
STCU	\$3,411,839,893	Ezra Eckhardt	Lindsey Myhre	Moss Adams
Numerica	\$2,611,926,935	Carla Cicero	Cindy Leaver	Moss Adams
Sound	\$1,897,547,262	Don Clark	Troy Garry	Moss Adams
HAPO Community	\$1,830,473,961	Dolores Broeske	Scott Mitchell	Moss Adams
Columbia	\$1,790,156,122	Steve Kenny	Allan Siegel	CliftonLarsonAllen, LLP
Whatcom Educational	\$1,772,701,347	Jennifer Kutcher	Nick Hodson	CliftonLarsonAllen, LLP
Harborstone	\$1,563,870,543	Phil Jones	Forest Hayes	CliftonLarsonAllen, LLP
TwinStar	\$1,512,616,226	Jeff Kennedy	Kim Steepy	Moss Adams
Kitsap	\$1,470,194,826	Shawn Gilfedder	Bradley Miller	Moss Adams
iQ	\$1,264,346,137	Kelly Schrader	Dewayne Ledbetter	Moss Adams
Fibre	\$1,188,211,622	Christopher Bradberry	Ryan Sullivan	Moss Adams
Horizon	\$1,150,514,110	Jeff Adams	Debbie Parelus	Hauser Jones & Sas
Red Canoe	\$878,844,338	David Spaulding	Rich Wilson	Moss Adams
Seattle	\$843,736,562	Richard Romero		Moss Adams
Salal	\$749,978,153	Russell Rosendal	Randy Cloes	Moss Adams
Solarity	\$723,387,599	Mina Worthington	Paul Garrigues	CliftonLarsonAllen, LLP
Qualstar	\$647,365,810	Mark Nelson	Mike Elfstrom	Moss Adams

WEST VIRGINIA

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	88	87	85	85
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	22	21	21	22

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Lillie & Company	\$768,775,463	19.8%	4	4.7%
GBQ Partners, LLC	\$378,593,714	9.8%	1	1.2%
Arnett Carbis Toothman, LLP	\$158,663,553	4.1%	1	1.2%
Schmidt CPAs & Advisors	\$115,616,475	3.0%	2	2.4%
CU Resources, Inc.	\$6,317,743	0.2%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bayer Heritage	\$527,742,384	Bob Burrow	Ron Rush	Lillie & Company
First Choice America Community	\$471,598,367	Scott Winwood	Jc Peterman	Other
Fairmont	\$378,593,714	Cindy Dickey		GBQ Partners, LLC
West Virginia Central	\$205,068,401	Michael Tucker		Other
Pioneer West Virginia	\$185,788,427	Dan McGowan	Jennifer Marrs	Lillie & Company

* FINANCIAL DATA AS OF 03.31.20

Star USA	\$158,663,553	Daniel Smithson	Daniel Smithson	Arnett Carbis Toothman, LLP
West Virginia	\$119,804,996	Nick Arvon	Justin Asbury	Other
The United	\$99,401,216	Vicky Metts	Michael Sengewalt	Other
Peoples	\$93,049,206	Andrew Myers		Other
Long Reach	\$85,823,711	Steven Reed		Other
Universal	\$83,326,699	Chuck Robateau	Chuck Robateau	Other
Members Choice WV	\$81,178,249	Stephanie Rippetoe	Doris Cunningham	Other
One Community	\$80,915,847	Steven Napier	Vivian Carez	Schmidt CPAs & Advisors
The State	\$72,241,766	Brent Gray	Chris Mallory	Other
CAMC	\$71,141,776	Ashley Morris		Other
First Priority	\$55,834,962	Krista Christian	Lee Graham	Other
167th TFR	\$55,662,827	Lynn Haynes		Other
Element	\$54,768,413	Linda Bodie	Linda Bodie	Other
Morgantown A E S	\$46,785,450	Michael Gillespie	Michelle Reynolds	Lillie & Company
Strip Steel Community	\$45,640,656	Sandra Yocum		Other

WISCONSIN

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	141	131	126	122
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	73	71	68	71

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$20,470,135,524	45.1%	25	20.5%
Wipfli, LLP	\$11,389,245,645	25.1%	25	20.5%
Hawkins Ash, CPAs	\$5,511,207,524	12.1%	17	13.9%
Crowe	\$3,505,480,848	7.7%	1	0.8%
Moss Adams	\$2,870,249,706	6.3%	1	0.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Landmark	\$4,732,466,991	Jay Magulski	Dave Powers	CliftonLarsonAllen, LLP
Summit	\$3,881,521,313	Kim Sponem	Keith Peterson	CliftonLarsonAllen, LLP
Community First	\$3,556,110,905	Catherine Tierney	Jessica Brown	CliftonLarsonAllen, LLP
University Of Wisconsin	\$3,505,480,848	Paul Kundert	Brad McClain	Crowe
Royal	\$2,870,249,706	Brandon Riechers	Jon Hehli	Moss Adams
Connexus	\$2,812,919,108	David Christenson	Mary Burgoyne	CliftonLarsonAllen, LLP
Educators	\$2,267,605,908	Linda Hoover	Kurt Johnson	Wipfli, LLP
CoVantage	\$1,979,193,003	Charlie Zanayed		Wipfli, LLP
Fox Communities	\$1,893,520,182	Chris Allen	Niki Schaumberg	Wipfli, LLP
Capital	\$1,740,450,009	Thomas Young	Lisa Huguet	Hawkins Ash, CPAs
Altra	\$1,723,068,809	Steve Koenen	Mary Isaacs	CliftonLarsonAllen, LLP
Westconsin	\$1,366,196,129	Lora Benrud	Jerilyn Kinderman	Wipfli, LLP
Verve, a	\$1,293,731,410	Kevin Ralofsky	Scott Willmott	Hawkins Ash, CPAs
Marine	\$903,907,575	Shawn Hanson	Bill James	CliftonLarsonAllen, LLP
Thrivent	\$651,133,611	Todd Sipe	Sara Stenz	Wipfli, LLP
Blackhawk Community	\$643,105,461	Lisa Palma	Matt Wohlers	Wipfli, LLP
Westby Co-op	\$568,346,875	Kevin Hauser	John Rudie	Wipfli, LLP
Superior Choice	\$488,898,269	Gary Elliott	Ben Altonen	Hawkins Ash, CPAs
Kohler	\$450,003,917	Tony Klockow	Richard Larson	CliftonLarsonAllen, LLP
Heritage	\$413,321,951	Anita Rauch	Alan Zimprich	Wipfli, LLP

WYOMING

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	29	27	25	24
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	15	14	15	15

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,254,629,608	33.4%	1	4.2%
Ferrin & Company, LLC	\$867,284,791	23.1%	7	29.2%
Petersen & Associates	\$725,182,935	19.3%	4	16.7%
Holben Hay Lake Balzer (a division of SingerLewak)	\$591,589,359	15.7%	2	8.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Blue	\$1,254,629,608	Stephanie Teubner	Kim Alexander	CliftonLarsonAllen, LLP
Meridian Trust	\$447,821,469	Kim Withers	Joani Hafner	Holben Hay Lake Balzer
UniWyo	\$395,806,437	Dave Krause	David Hansen	Petersen & Associates
WYHY	\$255,096,560	William Willingham III	Paul Yang	Petersen & Associates
Trona Valley Community	\$241,576,967	Jeremy Gibson		Ferrin & Company, LLC

Western Vista	\$180,999,313	Steven Leafgreen	Yvonne McGee	Ferrin & Company, LLC
Reliant	\$145,414,841	Steve Higginson	Brandon Smith	Ferrin & Company, LLC
Campco	\$143,767,890	Kurt Thelen	Jeff Duncan	Holben Hay Lake Balzer
Atlantic City	\$130,828,025	Brian Rohrbacher	Karen Nipper	Ferrin & Company, LLC
Sunlight	\$127,112,547	Steven Pearson		Other
First Education	\$64,165,385	James Yates	James Yates	Ferrin & Company, LLC
Sheridan Community	\$60,281,389	Todd Hilling		Other
Laramie Plains Community	\$55,234,045	Tyler Valentine		Ferrin & Company, LLC
A.C.P.E.	\$49,066,215	Marcia Dent	Marcia Dent	Ferrin & Company, LLC
Pathfinder	\$46,671,023	Tyler Disburg		Petersen & Associates
Wyo Central	\$33,600,341	Kyle Thompson		Other
Cheyenne-Laramie County Employees	\$27,608,915	Terri McLees		Petersen & Associates
Wyochem	\$24,838,400	Heather Livingston	Amanda Beckermann	Other
Greater Wyoming	\$21,345,433	Elizabeth Stetz		Other
Sweetwater	\$20,723,221	Candise Taylor		Other

US TERRITORIES

	2017	2018	2019	2020
NUMBER OF CREDIT UNIONS	17	15	14	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	\$553,066,053	36.2%	2	14.3%
Ewart & Associates	\$156,789,667	10.3%	7	50.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Caribe	\$432,438,679	Jorge Vadell	Demarys Crespo	Other
Coast360	\$420,450,922	Gener Deliquina	Jason Rios	Kwock & Company, CPAs
VAPR	\$210,265,076	Angel M. Lorenzo Soto	Liliana Mora Delgado	Other
Puerto Rico	\$156,005,686	Jomar Martinez-Gomez	Sonya Davila	Other
Community First Guam	\$132,615,131	Gerard Cruz	Scott Moylan	Kwock & Company, CPAs
St. Thomas	\$70,632,303	Keisha Richards		Ewart & Associates
Christiansted	\$24,555,047	Alphonso Meade		Ewart & Associates
Universal Coop	\$24,340,631	Luis Guzman	Elba Gonzalez	Ewart & Associates
Frederiksted	\$19,177,778	Patrice Canton		Ewart & Associates
Borinquen Community	\$14,888,700	Sylvia Ramirez		Other
Mid-Island	\$13,363,645	Julia Crispin		Ewart & Associates
Glamour	\$3,506,992	Elba Rodriguez		Other
Puerto Rico Employee Groups	\$2,862,711	Ernesto Santiago		Ewart & Associates
Vitelco Employees	\$1,857,552	Avery Evans		Ewart & Associates

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