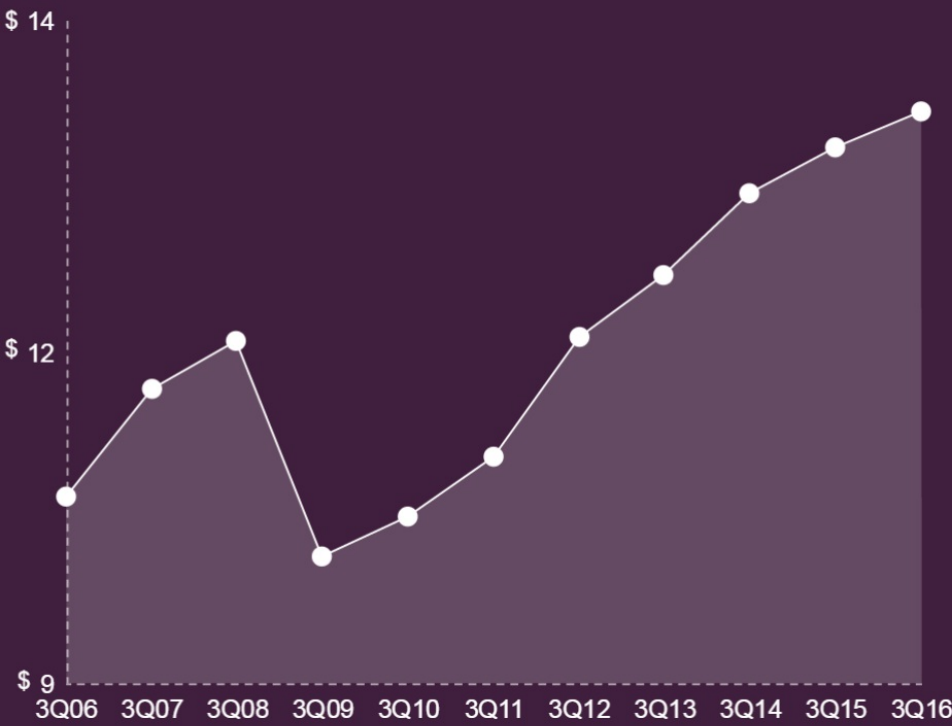


**More
Marketing**

**More
Members**

**More
Market Share**

Credit unions have ramped up marketing efforts and are reaping the benefits.



Annual Marketing Expense Per Member

\$13.30

Marketing expense per member is on the rise at U.S. credit unions. This metric has shown positive gains since its low of \$9.95 in the third quarter of 2009. Since then, marketing expense per member has increased by 33.7% and \$3.35.

17.8%



8.7%



Market Share

Market share for auto loans originated and branch deposits are also on the rise. Auto market share is up to 17.8%. That's a 3.3-percentage-point increase in the past five years. Additionally, credit union branches have captured 8.7% of the deposit market.

Members

Membership at credit unions hit 107.5 million in third quarter 2016. That's up 20.1% in 10 years.

