

LEADERS IN AUTO LOAN PENETRATION

FOR ALL U.S. CREDIT UNIONS* | DATA AS OF 12.31.15

Rk	Credit Union	St	% of Members w/ Auto Loans	Auto Loans/ Total Loans	Total Auto Loans	12-Mo. Auto Loan Growth	Indirect Loans Outstanding
1	CITIZENS COMMUNITY	IA	99.91%	88.64%	\$123,661,115	1.99%	\$107,745,533
2	CONSOLIDATED	OR	76.95%	27.81%	\$37,423,065	-1.18%	\$26,842,984
3	COMMUNITY CREDIT UNION OF LYNN	MA	76.14%	46.26%	\$48,180,129	-0.53%	\$45,002,351
4	ATLANTA POSTAL	GA	73.93%	59.38%	\$666,079,568	27.50%	\$0
5	COMMUNITYWIDE	IN	72.90%	84.84%	\$284,731,740	18.33%	\$285,628,954
6	SISKIYOU CENTRAL	CA	67.45%	64.69%	\$15,472,165	15.86%	\$0
7	ASSOCIATED	GA	64.64%	62.78%	\$572,830,378	12.64%	\$121,021,457
8	EAGLE COMMUNITY	CA	61.29%	42.54%	\$48,784,326	11.08%	\$21,754,707
9	HANIN	CA	59.33%	85.93%	\$17,417,239	8.62%	\$0
10	HOMETOWN	IN	58.84%	67.17%	\$10,447,618	12.53%	\$0
11	LAFAYETTE	MD	58.75%	4.73%	\$17,497,544	-12.61%	\$19,870,484
12	GENERAL ELECTRIC	OH	57.31%	64.67%	\$1,321,550,780	10.41%	\$1,489,770,942
13	MCGRAW-HILL	NJ	56.50%	37.35%	\$103,245,036	91.26%	\$76,300,449
14	FIREFLY	MN	54.80%	40.94%	\$338,404,808	45.89%	\$158,640,741
15	POINT WEST	OR	53.47%	50.05%	\$32,916,371	12.38%	\$20,572,420
16	MERITRUST	KS	53.03%	69.43%	\$677,631,428	24.84%	\$563,558,144
17	KAHULUI	HI	51.24%	13.75%	\$3,109,036	72.14%	\$0
18	GEORGIA'S OWN	GA	50.76%	43.55%	\$693,436,856	-3.79%	\$15,999,346
19	SECURITY SERVICE	TX	50.25%	66.38%	\$5,602,568,212	-3.77%	\$5,209,166,038
20	FLORENCE DUPONT EMPLOYEES	SC	50.04%	76.61%	\$22,984,896	-29.73%	\$0
21	CHARTWAY	VA	48.72%	61.27%	\$986,231,226	13.36%	\$333,038,286
22	PORTALLIANCE	VA	48.35%	88.98%	\$65,810,285	5.70%	\$58,516,611
23	HERITAGE COMMUNITY	CA	48.33%	54.20%	\$73,857,166	44.34%	\$43,487,460
24	COLUMBUS METRO	OH	47.28%	81.97%	\$152,702,083	-4.98%	\$141,447,323
25	PENINSULA COMMUNITY	WA	47.02%	50.79%	\$59,750,190	22.09%	\$36,687,001
26	RIVER REGION	MO	46.98%	68.73%	\$67,938,967	5.50%	\$42,782,280
27	CONSUMERS COOPERATIVE	NE	46.91%	72.40%	\$12,653,423	7.29%	\$0
28	1ST RESOURCE	AL	45.59%	33.92%	\$9,390,264	3.88%	\$0
29	MESQUITE	TX	45.54%	67.37%	\$9,180,515	-10.34%	\$0
30	FIRST FLORIDA	FL	45.31%	45.93%	\$157,934,118	21.37%	\$20,247,272
31	HTM AREA	OH	44.62%	82.56%	\$11,334,379	9.32%	\$3,628,673
32	RIVERSIDE COMMUNITY	IN	44.33%	59.41%	\$15,800,108	4.05%	\$1,363,299
33	OREGON COMMUNITY	OR	44.22%	51.56%	\$622,238,035	-15.15%	\$751,673,044
34	COMPASS FINANCIAL	FL	43.86%	86.18%	\$15,824,419	-1.16%	\$0
35	SHERIDAN COMMUNITY	WY	43.79%	78.88%	\$28,208,573	11.45%	\$2,345,024
36	GRANCO	WA	43.77%	40.99%	\$15,425,519	26.63%	\$0
37	SUPERIOR SAVINGS	OH	43.62%	85.27%	\$13,113,104	3.21%	\$9,225,822
38	DOVER	DE	42.95%	54.18%	\$149,021,563	51.24%	\$47,614,271
39	COASTHILLS	CA	42.89%	32.95%	\$260,559,913	12.95%	\$182,943,356
40	COMMUNICATION	OK	41.76%	72.43%	\$496,008,510	20.91%	\$286,703,149
41	MONTEREY	CA	41.75%	78.81%	\$95,994,780	3.62%	\$29,953,185
42	HORIZON	MO	41.65%	86.73%	\$12,628,398	17.28%	\$0
43	ELEMENT	WV	41.55%	76.79%	\$20,256,636	8.07%	\$1,865,643
44	CREDIT UNION OF AMERICA	KS	41.40%	57.91%	\$315,993,481	14.64%	\$174,207,568
45	LINN-CO	OR	41.25%	81.72%	\$54,395,530	12.63%	\$43,810,582
46	HEARTLAND	IL	41.04%	84.35%	\$158,936,691	6.97%	\$120,575,319
47	COMMUNITY ALLIANCE	MI	40.95%	62.93%	\$60,424,831	13.43%	\$62,932,706
48	1ST MIDAMERICA	IL	40.67%	68.77%	\$380,070,928	12.44%	\$316,362,918
49	FIRST CASTLE	LA	40.31%	75.02%	\$44,919,600	13.39%	\$30,388,239
50	POTLATCH NO 1	ID	40.30%	58.41%	\$389,292,119	8.08%	\$306,598,477
AVERAGE FOR CREDIT UNION INDUSTRY			18.52%	33.21%	\$43,034,836	14.39%	\$22,332,382

*FOR ALL U.S. CREDIT UNIONS WITH MORE THAN \$20 MILLION IN ASSETS

SOURCE: CALLAHAN & ASSOCIATES