

Reportable Numbers



Credit unions report non-interest income under two main categories on the 5300 Call Report:

- 1) Fee income (account code 131)
- 2) Other operating income (account code 659)

27.80%
Non-Interest
Income To
Total Income

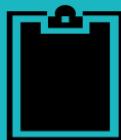
1.32%
Non-Interest
Income To
Avg. Assets

0.62%
Fee Income
To Avg.
Assets

0.70%
Other
Operating
Income To
Avg. Assets

Survey Says

Callahan & Associates surveyed 170 credit union executives from 40 states to gain insight into their current and emerging sources of non-interest income.



4 Top Earning Sources Of Non-Interest Income

Debit Card Interchange/Fees (30.2%)

Checking, Savings, NSF (23.3%)

Credit Card Interchange/Fees (12.0%)

Mortgage Sales, Servicing Rights, And Real Estate Lending Fees (12.0%)

3 Top Emerging Sources Of Non-Interest Income

#1 Real Estate Income

#2 Insurance Income

#3 Investment Income

4 Tips To Boost Non-Interest Income

Offer Card
Rewards

Diversify
Income

Partner
With
CUSOs

Add Value
To Fees