

TOP 25 MSAS BY CREDIT UNION MORTGAGE MARKET SHARE

DATA AS OF DECEMBER 31, 2011 | SOURCE: CALLAHAN & ASSOCIATES' MORTGAGE ANALYZER

Rk	MSA	2011 Credit Union Originations (\$000s)	CU Market Share
1	La Crosse, WI-MN	259,905	36.98%
2	Cumberland, MD-WV	57,051	33.58%
3	Pocatello, ID	89,550	31.09%
4	Eau Claire, WI	223,641	30.34%
5	Utica-Rome, NY	137,719	30.32%
6	Binghamton, NY	106,741	29.95%
7	Burlington-South Burlington, VT	446,279	29.89%
8	Fairbanks, AK	141,620	28.95%
9	Ithaca, NY	71,015	27.63%
10	Lima, OH	61,914	27.40%
11	Cedar Rapids, IA	351,901	25.91%
12	Anchorage, AK	756,922	25.86%
13	Battle Creek, MI	69,039	25.26%
14	Johnson City, TN	157,509	25.17%
15	Lewiston, ID-WA	54,910	24.47%
16	Dubuque, IA	140,096	24.33%
17	Saginaw-Saginaw Township North, MI	92,197	23.96%
18	Appleton, WI	288,365	23.45%
19	Elmira, NY	42,409	22.99%
20	Albany-Schenectady-Troy, NY	703,798	22.79%
21	Syracuse, NY	320,905	22.50%
22	Waterloo-Cedar Falls, IA	158,659	22.46%
23	Kingston, NY	94,707	21.29%
24	Kingsport-Bristol-Bristol, TN-VA	145,381	20.86%
25	Lafayette, IN	137,098	20.77%