



2015 Credit Union Impact Report

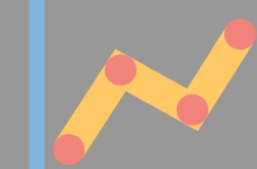
Lending, savings, community support, and more. Credit unions had a busy year.

Lending

credit unions lent **\$410 billion** to members in 2015.



first mortgage originations increased **33.2%** in 2015.



credit unions lent **\$1.5 billion** to small businesses in 2015.



credit unions captured **8.5%** market share in first mortgage originations in 2015. (the highest rate on record)



2015 was the year of the mortgage for many credit unions across the country.



Liberty Bay increased mortgage originations more than **8X** between 2014 and 2015.

Savings

members opened **3.2 million** checking accounts in 2015.



55% of members have a credit union checking account as of Dec. 31, 2015. (an all-time high)



credit unions returned **\$78.6 million** in loan interest to members in 2015.



credit unions paid **\$4.7 billion** in share dividends to members in 2015.



Savings balances increased **7.0%** at credit unions across the country in 2015.



A referral program at First Financial FCU in New Jersey pays members **\$25** for the first friend they bring in to the credit union. **\$35** for the second friend they bring in to the credit union. **\$60** for the third friend they bring in to the credit union.

[CLICK HERE](#) to learn more.

Member Service

credit unions restructured **\$9.6 billion** in loans in 2015.



2,831 credit unions offered financial education in 2015.



48% of credit unions offer mobile banking. (as of Dec. 31, 2015)



25% of credit unions offer remote deposit capture. (as of Dec. 31, 2015)

members have access to **5,000+** shared branches across the country. (as of Dec. 31, 2015)



Community Impact

credit unions increased their employee base **3.7%** in 2015



credit unions had **266,000** employees at the end of 2015.



Every quarter, Jeanne D'Arc Credit Union donates **\$1,500** to a charitable group chosen by the community via an online vote.

[CLICK HERE](#) to learn more.