

CREDIT UNION IMPACT REPORT: 2017

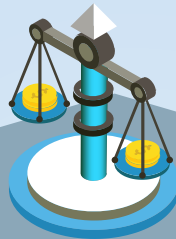
Lending, savings, community support, and more.

Credit unions had a busy year.

LENDING



Credit unions lent **\$969.1 billion** to members across the country.



Credit unions originated **\$486.0 billion in loans.**



Credit unions increased student lending to **\$4.4 billion**, helping students fund their college education.



Credit union market share of total auto sales reached **19.2%**.

SAVINGS



Credit union members saved, on average, **\$10,319** in share accounts.



Credit Union members opened **3.7 million** new share draft accounts.



83.4% of credit unions offered long-term savings vehicles via IRAs and certificates.



5.9% of the movement charged \$0 per member in fees. 20.3% charged \$10 or less, on average.

MEMBER IMPACT

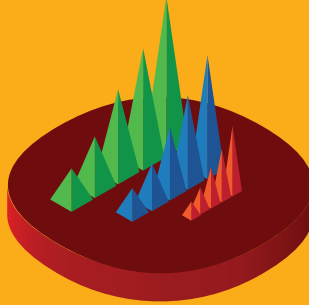


47.1% of credit unions offered financial education and/or financial counseling programs.



58.2% of credit unions offered mobile banking.

Credit unions returned **\$6.5 billion** in dividends; 12.5% more than in 2016.



The credit union tax exemption underpinned a **\$16 billion** boost for the national economy, according to NAFCU.

COMMUNITY IMPACT



Credit unions aided small businesses through **5,815** SBA loans.



Credit unions restructured **123,105** troubled loans, helping borrowers across the country stay in their homes.



The movement added 11,331 employees to its roster in 2017, bringing the total number of employees to **306,770**.

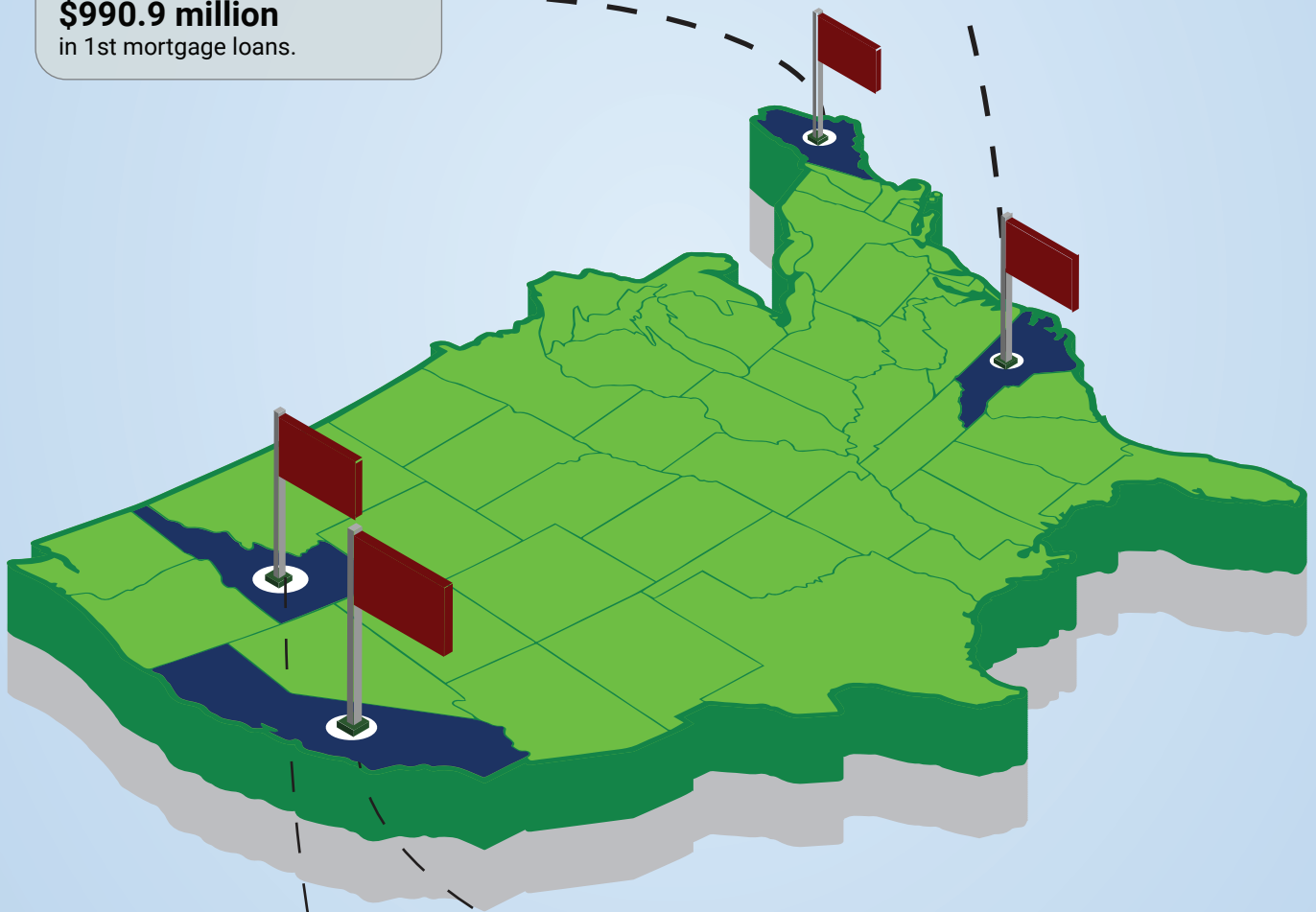


11.9% of credit unions had CDFI certification and/or low income designation.

REGIONAL HIGHLIGHTS

North Carolina credit unions increased their employee salary and benefits **8.6%**.

Maine credit unions partnered with a CUSO to fund more than **\$990.9 million** in 1st mortgage loans.



Idaho credit unions netted **4 new branches** in the state's rural areas. The number of rural bank branches decreased by 11.

California consumers have benefitted to the tune of **\$18.8 billion** in the past 10 years thanks to the state's credit union system, according to NAFCU.