

2018 Credit Union Impact Report

Credit unions increased member value through lending, savings, community support, and more.

Lending



consumer originations at U.S. credit unions increased **9.1%** in 2018.



credit unions lent **\$513.9B** to members in 2018.



credit unions lent **\$70.0B** to member businesses in 2018.



credit unions captured **20.5%** of the auto lending market in 2018.



credit unions returned

\$77.5 million

in loan interest to members in 2018.



Savings



credit union members opened **3.4M** checking accounts in 2018.



57.6% of members held a credit union checking account as of Dec. 31, 2018.



the average share balance reached **\$10,498** as of Dec. 31, 2018.



savings balances increased **5.3%** at credit unions in 2018.



credit unions paid

\$8.4 billion

in share dividends to members in 2018.



Member Service



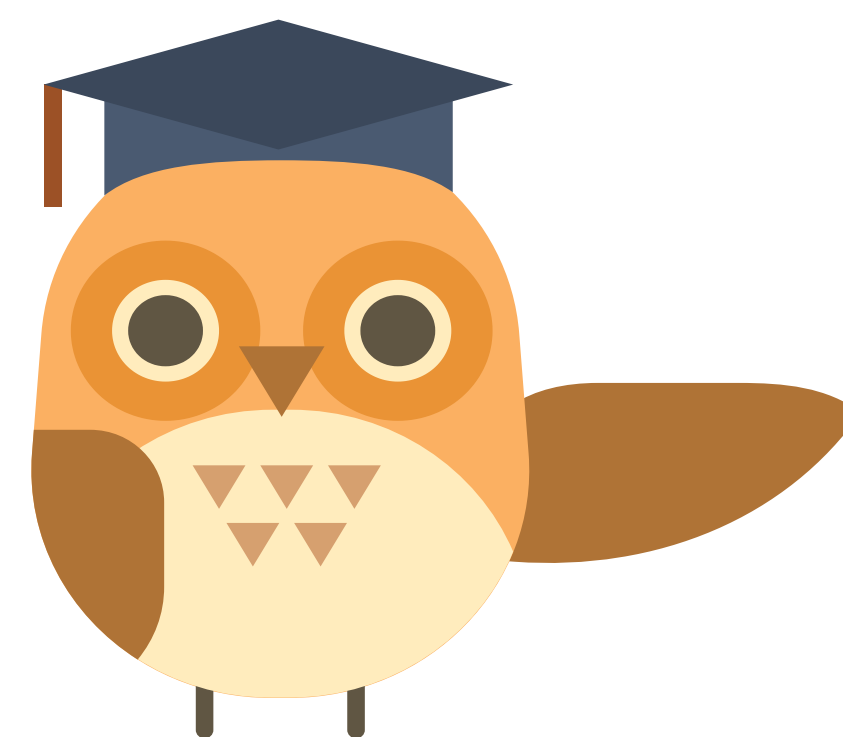
credit unions restructured more than **128,000** loans in 2018.



2,170 * credit unions offered financial education in 2018.



2,543 low-income designated credit unions served **48.1M** members in 2018.



1,777 credit unions* offered scholarship programs in 2018.

Community Impact



Suffolk FCU installed **solar panels** to power a branch in Medford, NY.



Neighbors FCU contributed **\$406,289** to local charitable causes in 2018.



First Community Credit Union of Houston donated **\$15,000** to the Tomball Education Foundation.



Credit unions in the Northwest contributed **\$7.8B** to their local economies in 2018.



NAFCU estimates credit unions contribute **\$16B** in U.S. economic growth every year.