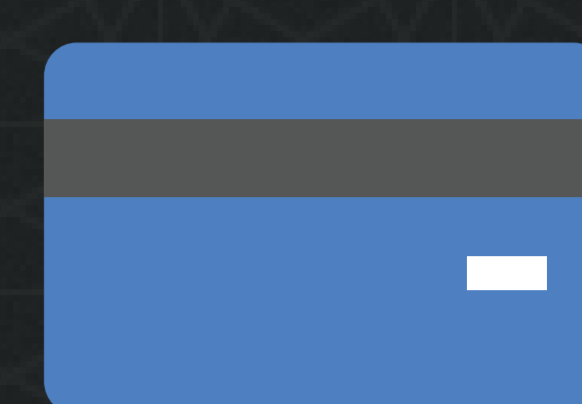
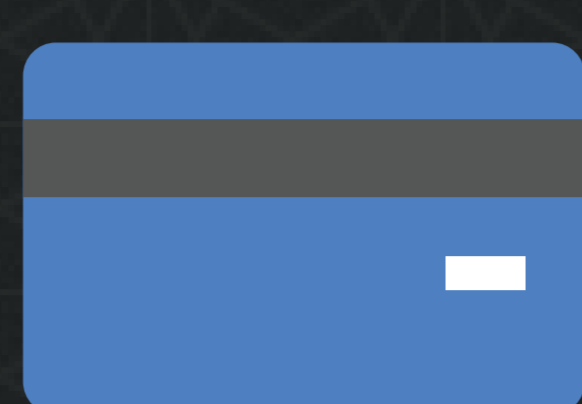
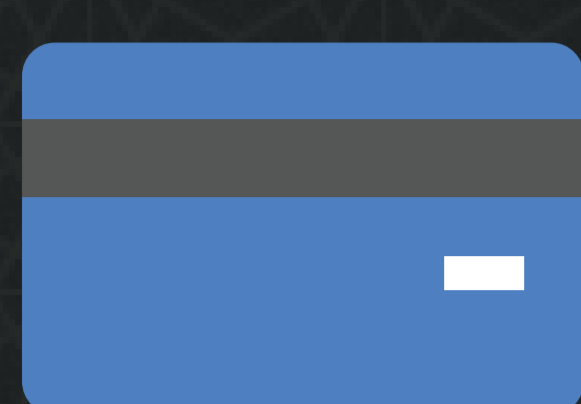
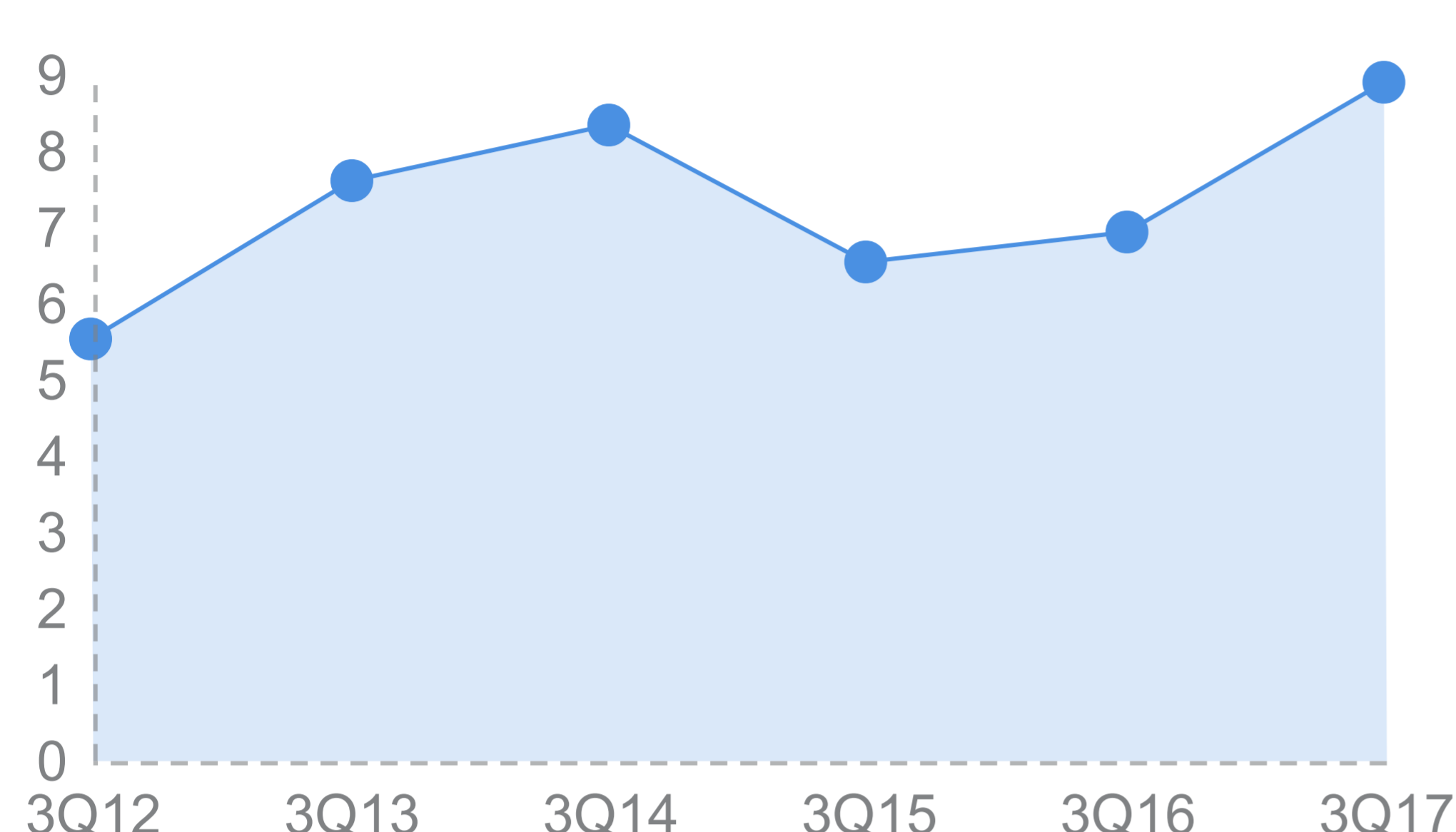


CREDIT CARD LENDING

3Q17 INDUSTRY PERFORMANCE ANALYSIS

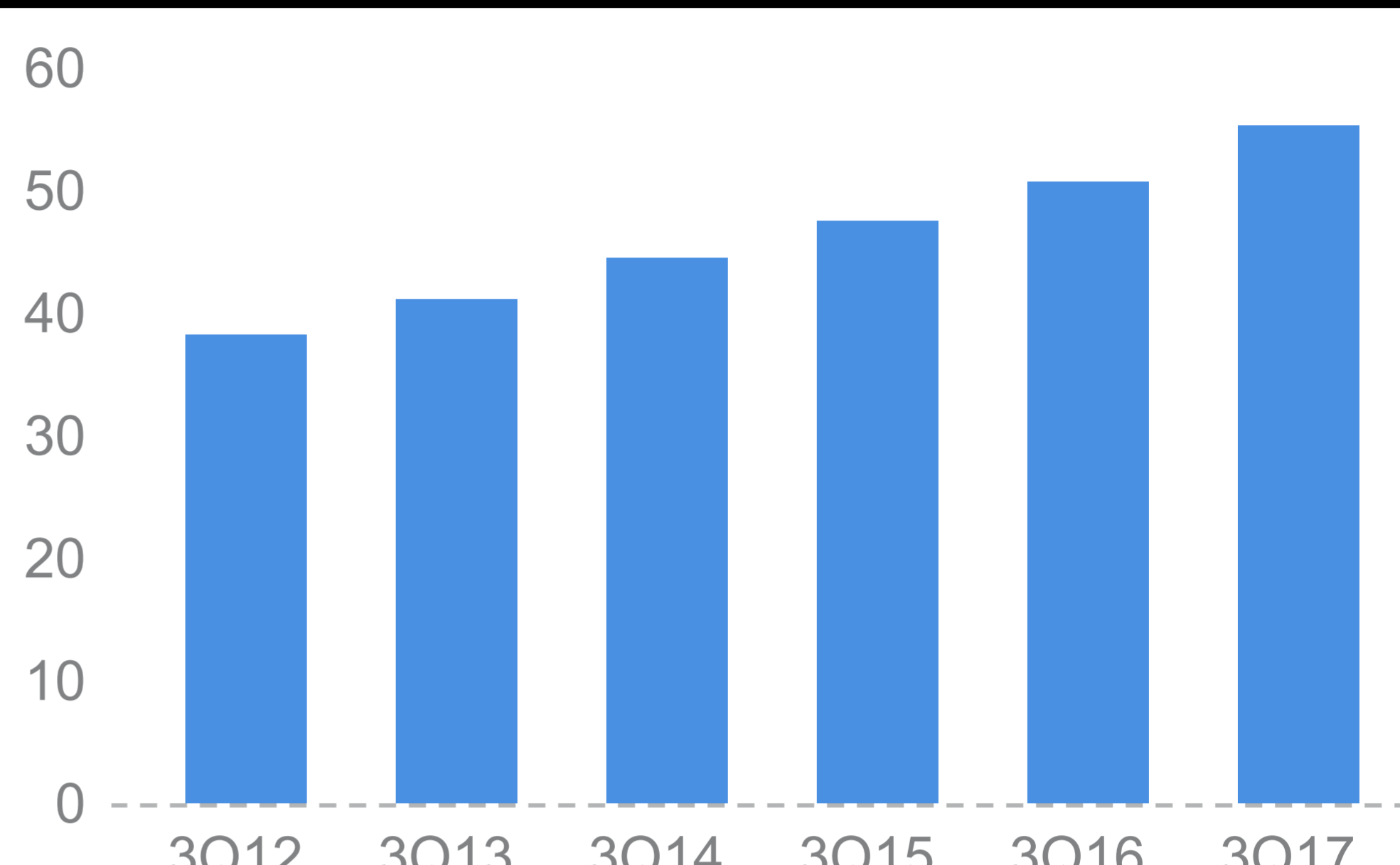


CREDIT CARD ANNUAL GROWTH (%)



Credit card annual growth was 8.9% in the third quarter of 2017. That's the fastest annual rate since 2008.

CREDIT CARD TOTAL BALANCES (\$)

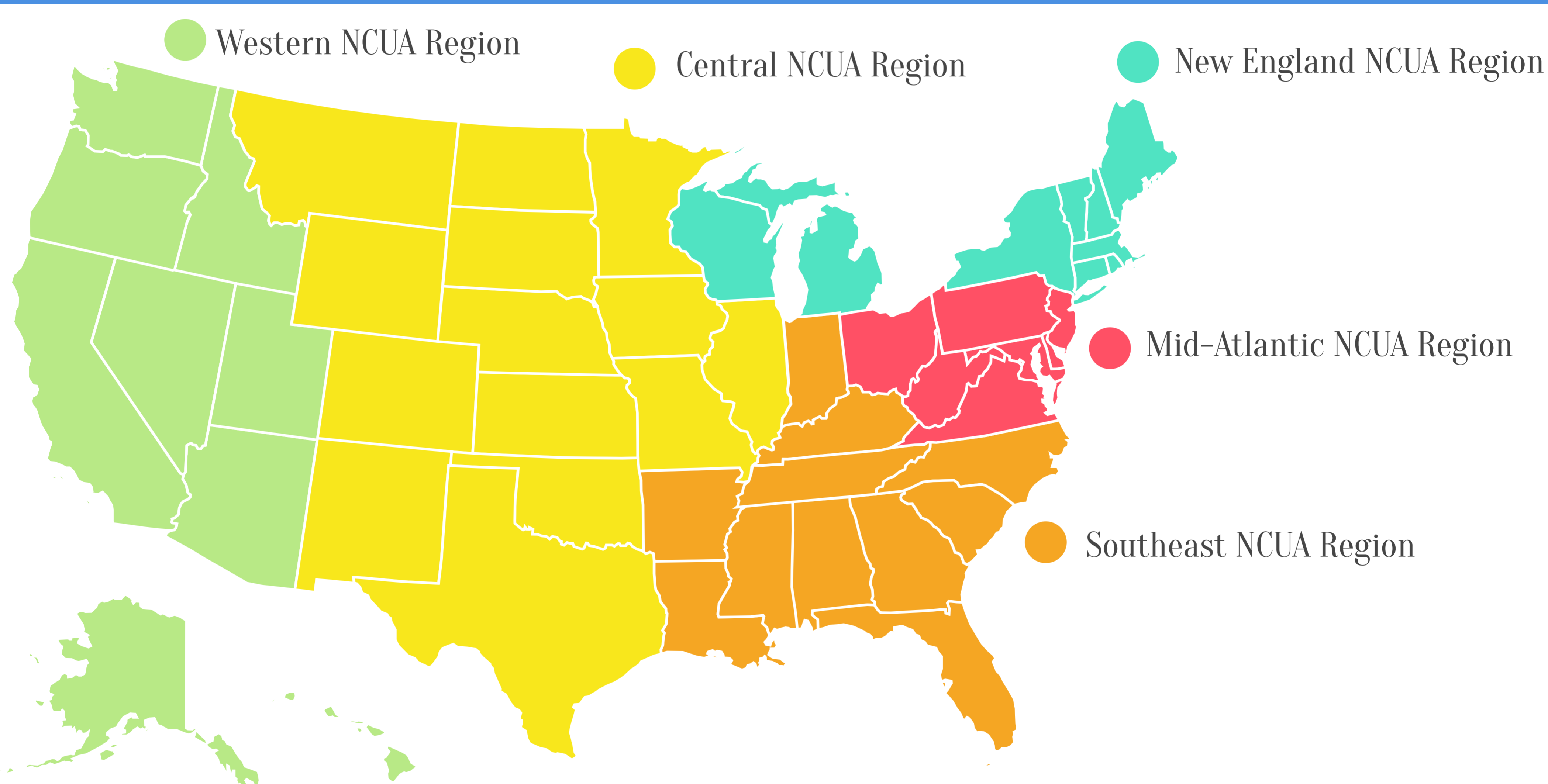


Credit card balances have been rising. They reached \$55.3 billion in the third quarter of 2017.

* FOR 5,665 U.S. CREDIT UNIONS.

CREDIT CARD PENETRATION BY STATE

- Hover over the state to see its penetration rate -



The national average for credit card penetration was 17.34% in third quarter 2017.

The District of Columbia, Virginia, Washington, California, and Florida led the way in credit card penetration.

Indiana, Vermont, and Idaho secured the largest annual positive change in penetration rates at 1.21, 1.15, and 1.11 percentage points, respectively.

Leaders In Credit Card Concentration

1. American 1 (MI) - 23.80%
2. Navy (VA) - 21.94%
3. CU of Ohio (OH) - 20.91%
4. Univ. of Illinois Comm. (IL) - 18.70%
5. Lehigh Valley Educators (PA) - 18.05%
6. Argent (VA) - 17.88%
7. Arizona (AZ) - 17.47%
8. University (FL) - 17.46%
9. PA State Employees (PA) - 17.43%
10. U.S. Postal Service (MD) - 16.47%

* FOR U.S. CREDIT UNIONS >\$100M IN ASSETS.