

More Students. More Student Lending.

Student lending at credit unions was up 13.7% in third quarter 2017.

More students are graduating from high school, and more high school graduates are enrolling in college. How does this affect credit union lending?

National Trends

69.7%

Percentage of the 3.1 million high school graduates who enrolled in college in 2016.

65.8%

Percentage of the 2.5 million high school graduates who enrolled in college in 2006.

Credit Union Analysis

126.3%
increase

Private student lending has increased from \$1.9 million in September 2012 to \$4.3 million in September 2017.

10-bps
decrease

Year-over-year delinquency in student lending was down from 1.36% in third quarter 2016 to 1.26% today.

Regional Growth

The Mid-Atlantic region led the United States with a 24.5% year-over-year growth rate in student loans. This boosted the portfolio to more than \$1.4 billion.

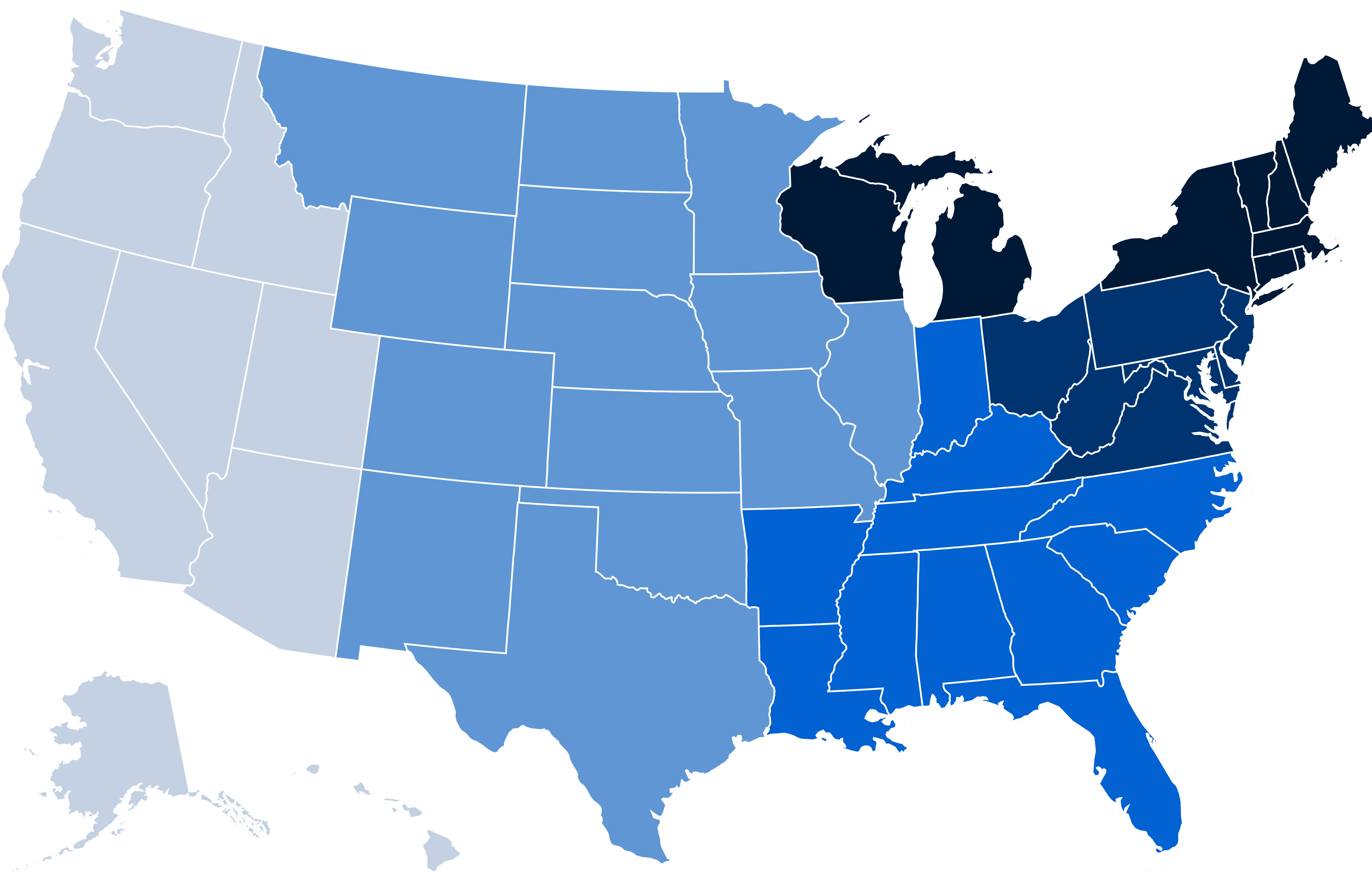
Western

4.5%

New England

14.3%

* Hover over the state to see its student loan growth rate. *



Central

6.1%

Southeast

1.1%

Mid-Atlantic

24.5%

⇒ Only 581 credit unions offered private student loans in the third quarter of 2012. Today, more than 700 do.

⇒ Learn how your institution compares to peers. Check out the Student Lending folder in Callahan's [Peer-to-Peer](#).

Leaders In Private Student Loan Concentration

Private student loans make up 0.46% of the industry's loan portfolio. These credit unions have a larger focus on student lending compared to the national average.

<\$250M In Assets

1. Honea	47.1%
2. M & C Menlo Park	35.1%
3. Tri-County	24.0%
4. Valley Wide of PA	20.5%
5. Glatco	22.7%
6. Georgetown Univ.	20.5%
7. Emory Alliance	19.9%
8. Northern Star	18.1%
9. York Educational	17.5%
10. ARC	17.2%

\$250-\$500M In Assets

1. USC	8.0%
2. Butler Amco Empl.	7.9%
3. Holy Rosary	7.4%
4. Widget Financial	6.7%
5. UMassFive College	6.3%
6. SIU	5.2%
7. AgFed	4.7%
8. Belco Community	4.4%
9. Millbury	4.0%
10. CME	4.0%

\$500M-\$1B In Assets

1. MIT	21.6%
2. Harvard Univ. Emp.	18.5%
3. Quorum	11.1%
4. Thrivent	8.3%
5. AltaOne	4.5%
6. Univeristy (UT)	4.4%
7. U Michigan	4.2%
8. Mayo Employees	3.8%
9. Notre Dame	3.6%
10. Merck Sharp & Dohme	3.6%

>\$1 Billion In Assets

1. Univ. Of Wisconsin	9.1%
2. Elements Financial	6.4%
3. Affinity Plus	3.9%
4. Educators	3.7%
5. KEMBA Financial	3.3%
6. CAP COM	3.1%
7. Black Hills	3.1%
8. Wright-Patt	3.0%
9. Lake Trust	2.6%
10. Members 1st	2.6%