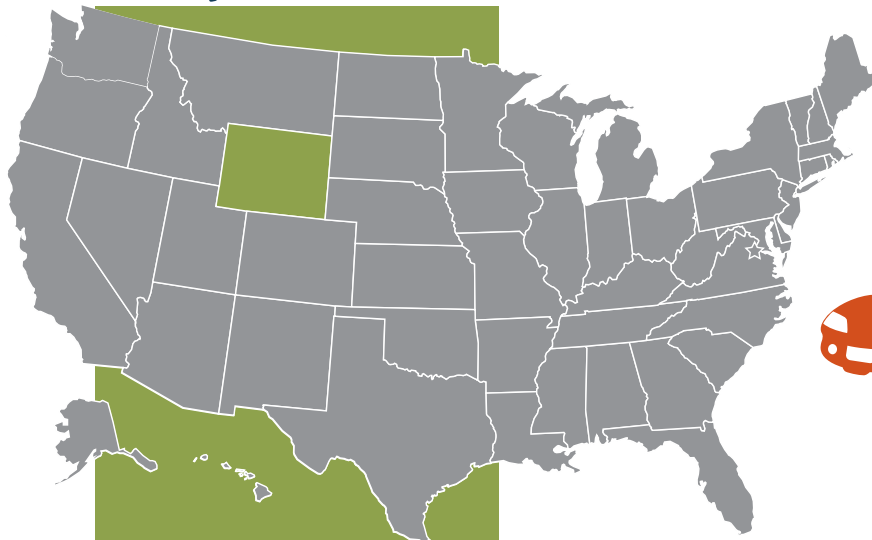


STATE IN THE SPOTLIGHT



WYOMING

POPULATION: **585,501**

UNEMPLOYMENT RATE: **4.8%**

NUMBER OF CREDIT UNIONS: **29**

NUMBER OF BANKS: **32**

STATE CU QUICK FACTS

DATA AS OF 12.31.16

\$3.0B
TOTAL ASSETS

\$2.6B
TOTAL SHARES

\$146.2M
TOTAL YTD REVENUE

0.85%
AVERAGE
DELINQUENCY

\$2.2B
TOTAL LOANS

\$325.3M
TOTAL CAPITAL

270,585
TOTAL MEMBERS

3.76%
AVERAGE OPERATING
EXPENSE RATIO

LOANS

84.3%

THE **LOAN-TO-SHARE RATIO** AT WYOMING CREDIT UNIONS WAS NEARLY 5 PERCENTAGE POINTS HIGHER THAN THE NATIONAL AVERAGE AS OF DEC. 31, 2016.



20.3%

LOAN GROWTH IN WYOMING WAS ALMOST TWICE THE RATE OF THE YEAR-END NATIONAL AVERAGE OF 10.5%.

49.3%

THE **MEMBER BUSINESS LOAN GROWTH** AT WYOMING CREDIT UNIONS WAS MORE THAN THREE TIMES THE NATIONAL AVERAGE.

SHARES

14.4%

YEAR-OVER-YEAR **SHARE GROWTH** AT WYOMING CREDIT UNIONS WAS **14.4%** IN THE FOURTH QUARTER. SHARES TOPPED **\$2.6 BILLION** AS OF DEC. 31, 2016.



\$3,979

THE **AVERAGE SHARE DRAFT BALANCE** AT WYOMING CREDIT UNIONS WAS THE FOURTH HIGHEST IN THE NATION AND WAS MARKEDLY HIGHER THAN THE YEAR-END NATIONAL AVERAGE OF \$2,784.

MEMBERS

17.6%

THE **MEMBER PENETRATION** AT WYOMING CREDIT UNIONS WAS WELL ABOVE THE NATIONAL AVERAGE OF 4.3% AS OF FOURTH QUARTER 2016.



10.1%

12-MONTH **MEMBER GROWTH** AT WYOMING CREDIT UNIONS WAS THE SECOND HIGHEST IN THE NATION. IT WAS 6 PERCENTAGE POINTS HIGHER THAN THE 4.1% NATIONAL AVERAGE AS OF FOURTH QUARTER.



THE BOTTOM LINE

Wyoming credit unions are all about growth. These credit unions have posted some of the strongest growth in members, total loans, member business loans, and shares of any state in the nation. More and more, it appears Wyomingites are selecting credit unions to be their primary financial institutions.