

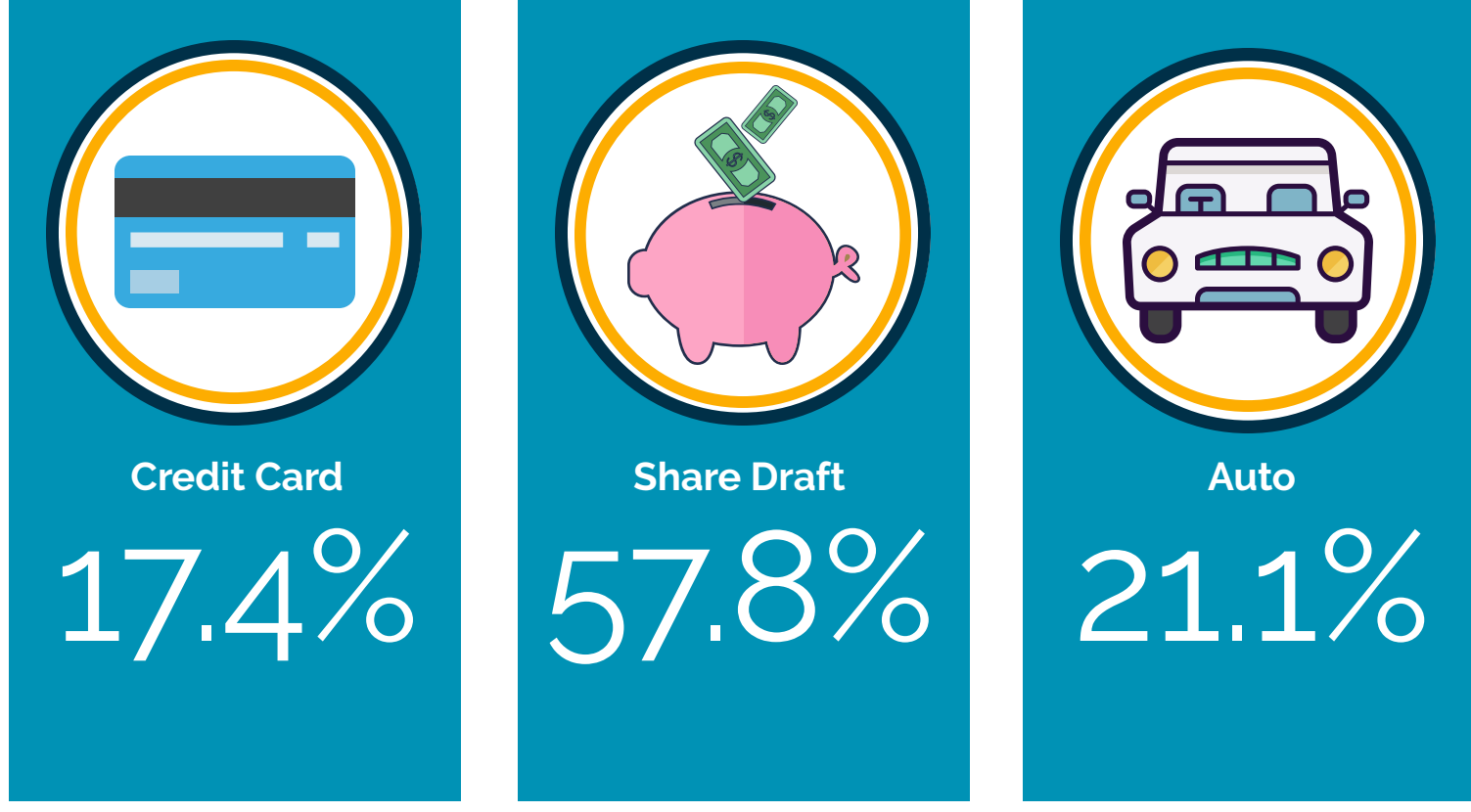
Member Relationships By The Numbers



New members as well as relationships grew at U.S. credit unions in the third quarter of 2018.

Credit unions have attracted more than 4.9 million new members in the past 12 months, and total membership has increased 4.4%. But beyond adding members, U.S. credit unions have deepened member relationships.

Product Penetration



Product penetration rates divide the number of accounts by the number of members. Credit card penetration in the past year has increased 6 basis points at credit unions nationwide. Share draft penetration and auto penetration increased by 81 and 76 basis points, respectively.



116.8M

Members



After adding 4.9 million new members in the past year, membership at U.S. credit unions exceeded 116.8 million as of Sept. 30, 2018.

Deposit growth decelerated 1.7 percentage points year-over-year to 5.0%. Total share balances surpassed \$1.2 trillion in the third quarter. The average deposit balance per member increased 0.5% year-over-year to \$10,376.



\$10,376

Average Share Balance

\$8,373

Average Loan Balance



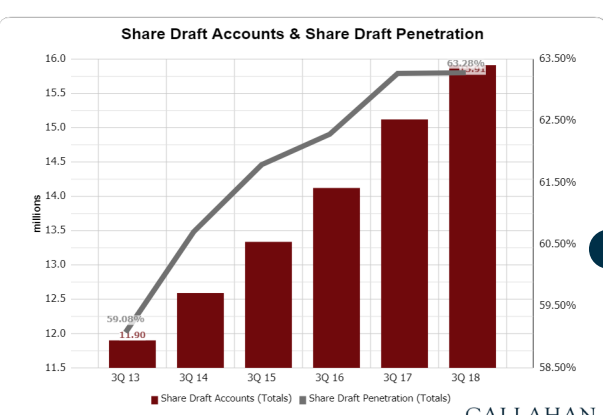
The average loan balance per member – excluding member business loans – was \$8,373 as of Sept. 30, 2018. That's up 6.4% from one year ago.

\$18,749

The average member relationship for all U.S. credit unions has increased 3.0% since Sept. 30, 2017.



Regional Analysis



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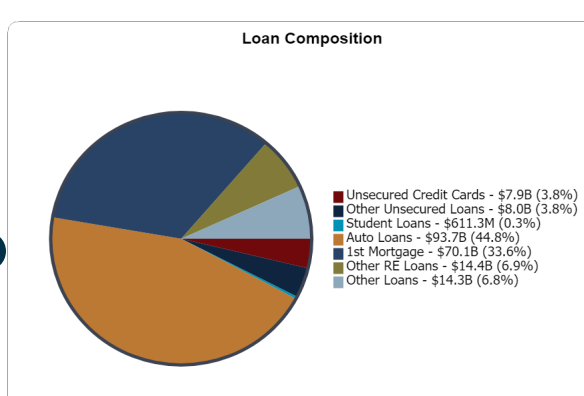
63.3%

The NCUA Western Region reported a share draft penetration rate of 63.3%. That's 5.9 percentage points higher than the national average of 57.4%.

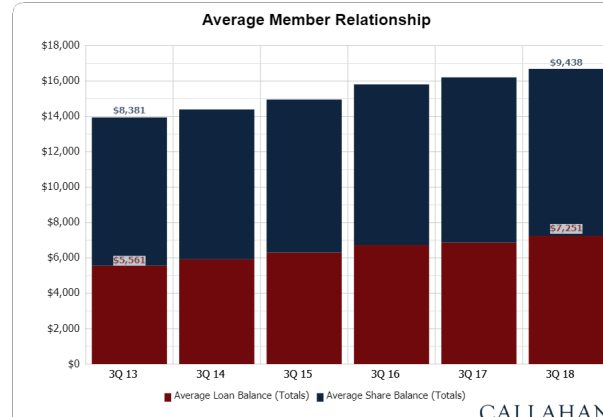
Western

Central
Auto loans and first mortgages comprised 78.4% of the loan portfolio in the Central Region. Auto loans made up 44.8% of the portfolio there versus 35.2% at credit unions nationally.

78.4%



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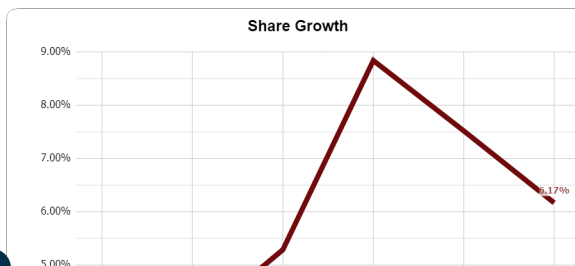
\$553

The average member relationship for credit unions in the Southeastern Region increased \$553 in the past 12 months and reached \$16,689 as of Sept. 30, 2018.

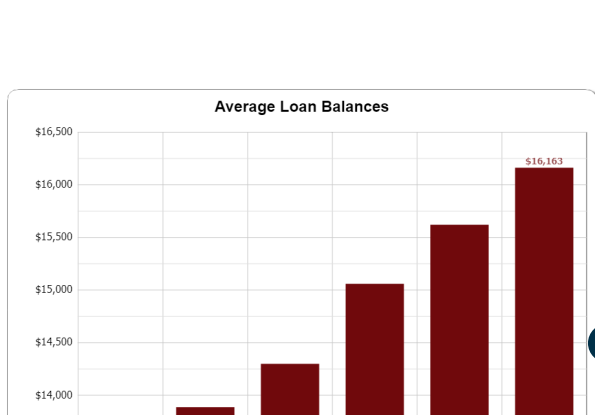
Southeastern

Mid-Atlantic
Although share growth at U.S. credit unions in the Mid-Atlantic Region recorded 6.2% year-over-year deposit growth. That's 1.2 percentage points higher than the national average of 5.0%.

6.2%



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\$889

The average loan balance at New England was \$16,163 at midyear — \$889 above the \$15,274 industry average.

New England