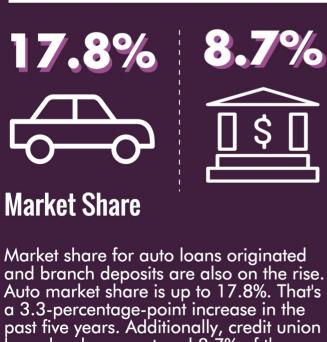
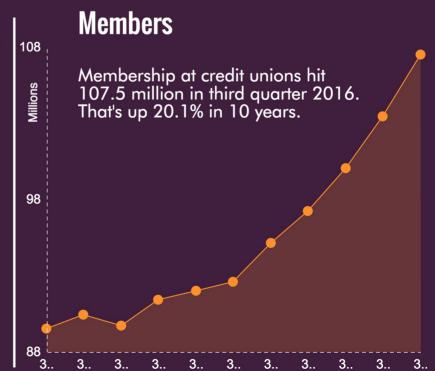


Annual Marketing Expense Per Member

\$13.30

Marketing expense per member is on the rise at U.S. credit unions. This metric has shown positive gains since its low of \$9.95 in the third quarter of 2009. Since then, marketing expense per member has increased by 33.7% and \$3.35.





branches have captured 8.7% of the

deposit market.