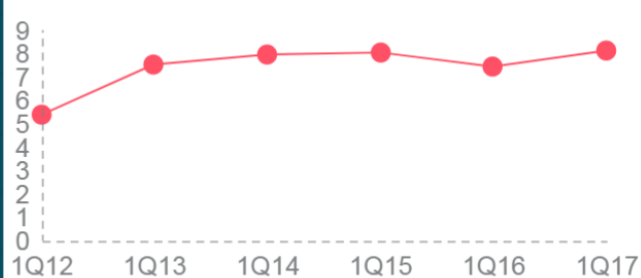


7 METRICS TO EVALUATE

CREDIT CARDS

Credit card lending among credit unions is growing and reaching more members. To develop a successful credit card program at your credit union, pay attention to these key metrics.

CREDIT CARD LOAN GROWTH (%)



Credit card lending has increased more than 8.1% in the past 12 months and has become a popular component of the loan portfolio.

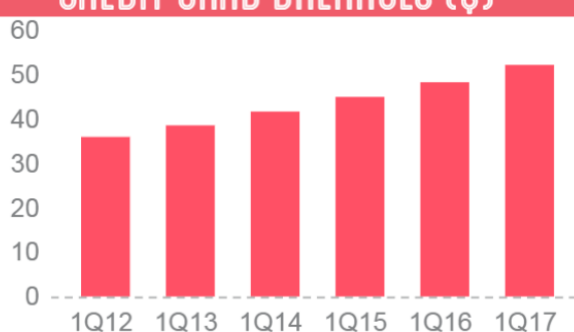
CREDIT CARD UTILIZATION

Unsecured Credit Card Loans

Unfunded Commitments + Unsecured Credit Card Loans

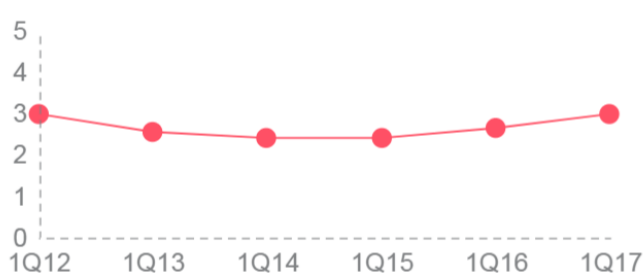
Credit card holders were using, on average, 31.0% of their available credit card balances as of March 31, 2017.

CREDIT CARD BALANCES (\$)



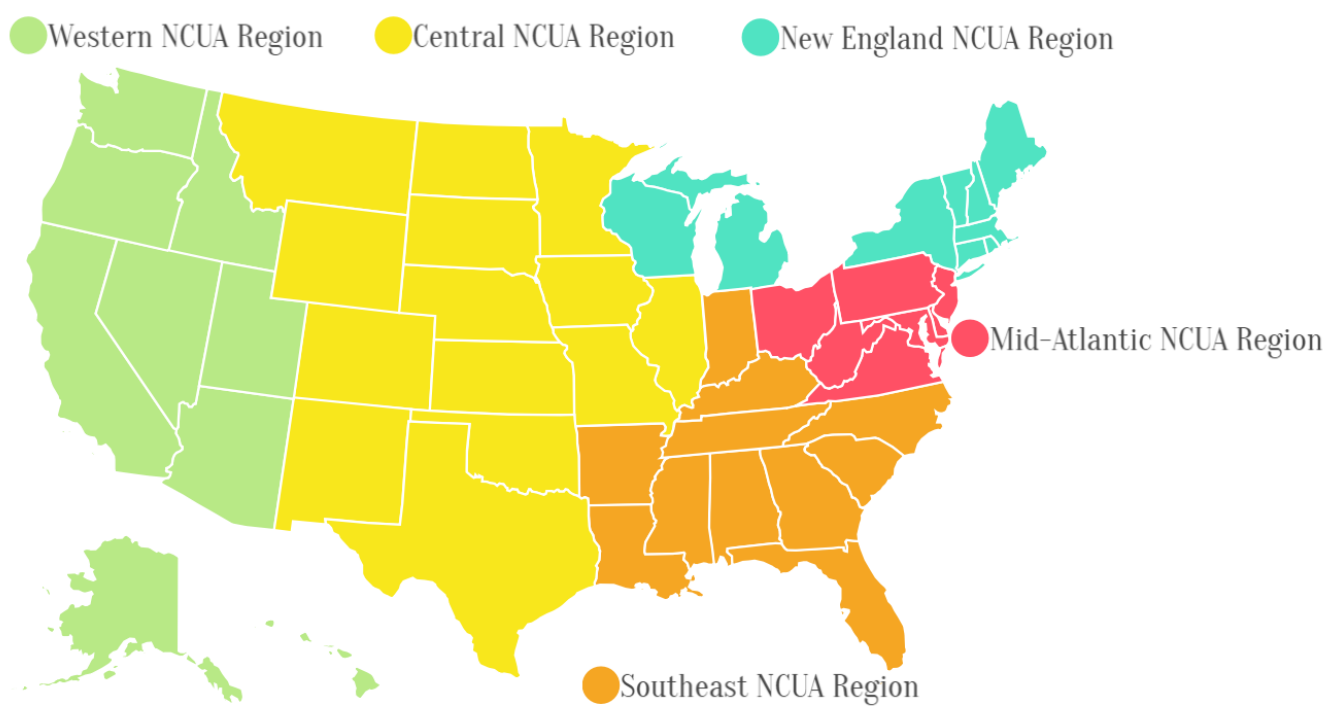
Credit card loans for all credit unions in the United States exceeded \$52.0 billion in the first quarter of 2017.

CREDIT CARD NET CHARGE-OFFS (%)



Although gradually increasing, the net charge-off ratio of 2.97% as of March 31, 2017, is far from the all-time high of 4.85% posted March 31, 2010.

CREDIT CARD DELINQUENCY BY STATE



The national delinquency for credit cards was 1.09% in first quarter 2017. The NCUA Mid-Atlantic region had the highest delinquency rate at 1.48%. The Western region had the lowest delinquency at 0.72%, followed closely by the Southeast region at 0.76%. The Central and New England regions posted rates of 0.98% and 0.94%, respectively.

By state, Arkansas and Washington have the lowest credit card delinquencies. They came in at 0.32% and 0.35%, respectively, as of March 31, 2017.

Credit Card Penetration Leaders*

1. The First Financial	64.4%
2. Bank-Fund Staff	58.6%
3. Houston Texas Fire	55.5%
4. Houston Police	53.2%
5. O.A.S Staff	50.7%
6. San Diego Firefighters	50.6%
7. Purdue	50.2%
8. Signature	49.4%
9. Earthmover	49.1%
10. Saginaw Medical	48.5%

Credit card penetration is up 14.9% from 1Q12. A full 17.2% of U.S credit union members now hold a credit union credit card.

Credit Card Loan Portfolio Share*

1. Northern Star	24.1%
2. Lincoln Park Community	22.9%
3. American 1	22.2%
4. Navy	21.1%
5. Credit Union of Ohio	20.8%
6. Liberty Savings	20.8%
7. Entrust Financial	20.4%
8. Arizona	19.9%
9. Virginia Educators	19.8%
10. SMW 104	19.4%

The national average of credit cards as a portion of the total loan portfolio for all credit unions offering credit card programs is only 6.3%. These credit unions focus heavily on credit cards.

* For U.S. credit unions with >\$50 million in assets.