

LEADERS IN RETURN OF THE MEMBER

FOR ALL U.S. CREDIT UNIONS | DATA AS OF 12.31.15

Rk	Credit Union	State	Total Assets	Total ROM Score (%)	Return To Savers (%)	Return To Borrowers (%)	Member Service Usage (%)
1	DEERE EMPLOYEES	IL	\$784,567,477	100.00%	99.82%	99.01%	100.00%
2	UNIVERSITY OF IOWA COMMUNITY	IA	\$3,195,095,197	99.98%	99.80%	99.95%	98.99%
3	FIREFIGHTERS FIRST	CA	\$1,056,587,829	99.97%	98.71%	99.80%	99.93%
4	COMMUNITY FIRST	WI	\$2,345,139,136	99.95%	99.33%	99.63%	99.46%
5	LAKE MICHIGAN	MI	\$4,089,397,141	99.93%	99.37%	99.92%	98.88%
6	IDAHO CENTRAL	ID	\$2,418,391,383	99.92%	98.47%	99.98%	99.22%
7	VERIDIAN	IA	\$2,952,893,688	99.90%	99.25%	98.00%	99.90%
8	NORTHEAST	NH	\$1,075,271,291	99.89%	98.23%	99.87%	98.55%
9	CITADEL	PA	\$2,433,630,022	99.87%	99.41%	98.23%	99.15%
10	CONSUMERS	MI	\$674,548,622	99.85%	97.82%	98.80%	99.27%
11	BCU	IL	\$2,358,314,773	99.84%	99.30%	98.27%	98.19%
12	COVANTAGE	WI	\$1,248,405,253	99.82%	97.69%	98.26%	99.01%
13	ALTRA	WI	\$1,142,256,066	99.80%	95.20%	99.79%	99.59%
14	EASTMAN	TN	\$3,260,257,025	99.79%	96.13%	98.34%	99.80%
15	NASSAU EDUCATORS	NY	\$2,378,631,018	99.77%	99.12%	99.25%	96.06%
16	DIGITAL	MA	\$6,823,816,016	99.76%	93.48%	99.97%	99.95%
17	CREDIT UNION OF VERMONT	VT	\$38,520,657	99.74%	99.15%	95.48%	99.54%
18	CONSUMERS	IL	\$901,950,354	99.72%	99.74%	95.83%	98.49%
19	BOSTON FIREFIGHTERS	MA	\$228,267,983	99.71%	97.04%	97.53%	98.91%
20	SERVICE 1ST	PA	\$281,198,175	99.69%	97.14%	97.95%	98.31%
21	RIVER VALLEY	OH	\$317,363,949	99.67%	97.64%	97.07%	98.44%
22	NUMERICA	WA	\$1,585,885,956	99.66%	98.11%	95.67%	99.07%
23	CREDIT UNION OF AMERICA	KS	\$655,085,249	99.64%	96.31%	98.89%	97.20%
24	MOBILOIL	TX	\$576,039,715	99.63%	96.86%	95.82%	99.66%
25	LINN AREA	IA	\$366,047,172	99.61%	94.79%	99.09%	97.95%
26	LOGIX	CA	\$4,230,820,541	99.59%	91.18%	99.84%	99.97%
27	ADVANTIS	OR	\$1,227,427,941	99.58%	93.69%	99.45%	98.05%
28	WESTMARK	ID	\$620,577,403	99.56%	94.22%	98.24%	98.72%
29	SUMMIT	WI	\$2,388,643,118	99.54%	90.78%	99.93%	99.89%
30	ROYAL	WI	\$1,711,373,152	99.53%	95.43%	99.27%	96.54%
31	FIREFLY	MN	\$1,040,259,544	99.51%	94.31%	96.89%	99.72%
32	KEMBA FINANCIAL	OH	\$978,458,980	99.50%	97.98%	93.64%	99.69%
33	PATELCO	CA	\$4,741,981,924	99.48%	97.80%	97.98%	95.48%
34	FORT KNOX	KY	\$1,289,160,294	99.46%	98.75%	92.71%	99.74%
35	COMMUNITY FINANCIAL	CO	\$236,785,580	99.45%	96.53%	99.19%	95.10%
36	SYNERGY	TX	\$217,606,545	99.43%	92.11%	98.52%	99.53%
37	NUSENDA	NM	\$1,692,747,858	99.41%	95.80%	98.42%	96.44%
38	COASTHILLS	CA	\$914,349,587	99.40%	94.24%	99.37%	96.65%
39	SUNCOAST	FL	\$6,920,280,851	99.38%	98.41%	93.03%	99.19%
40	MERITRUST	KS	\$1,109,497,023	99.37%	95.90%	98.94%	95.36%
41	SERVICE	NH	\$2,778,692,094	99.35%	92.96%	99.76%	96.89%
42	ENT	CO	\$4,389,713,766	99.33%	94.47%	99.61%	95.74%
43	MEMBERS COOPERATIVE	MN	\$628,943,926	99.32%	97.17%	97.01%	95.84%
44	VERMONT	VT	\$458,326,714	99.30%	99.85%	94.40%	95.92%
45	SPOKANE FIREFIGHTERS	WA	\$46,014,874	99.28%	94.57%	94.95%	99.84%
46	DUPACO COMMUNITY	IA	\$1,339,209,045	99.27%	94.21%	96.50%	98.57%
47	JEANNE D'ARC	MA	\$1,173,428,667	99.25%	92.29%	99.30%	97.36%
48	PCM	WI	\$194,565,272	99.24%	93.54%	95.75%	99.61%
49	SAN DIEGO COUNTY	CA	\$7,168,552,526	99.22%	90.84%	97.72%	99.79%
50	FIRST TECH	CA	\$8,649,723,431	99.20%	89.21%	99.12%	99.76%
AVERAGE FOR CREDIT UNION INDUSTRY			\$198,344,795				

SOURCE: CALLAHAN & ASSOCIATES 