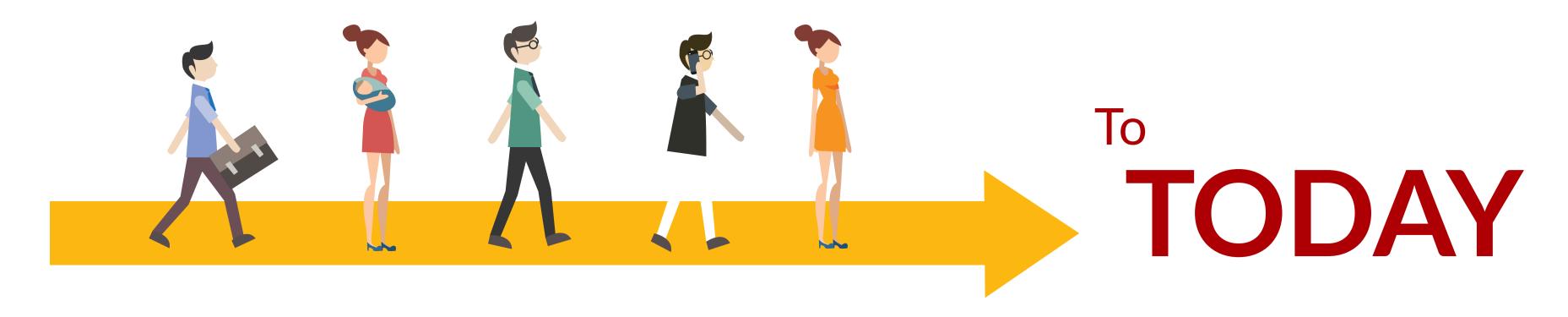
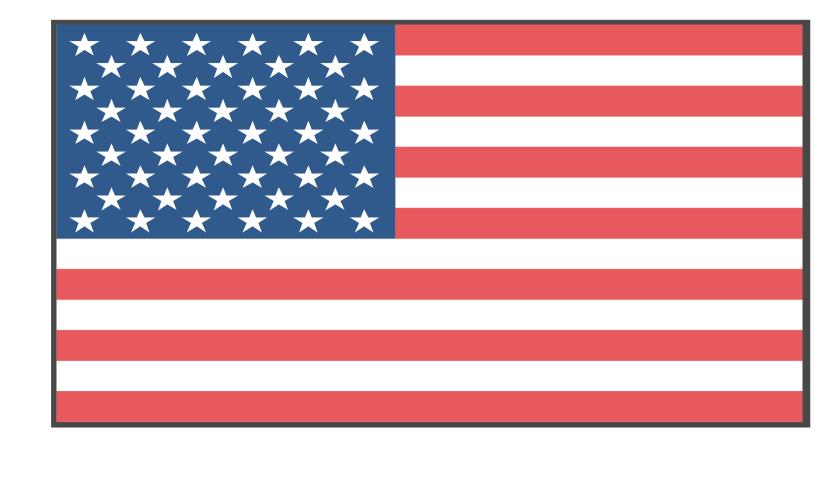
Military Credit Unions Lead The Way On Veterans Day

Did You Know?

EST. 1938





Established in 1938, Veterans Day is a national commemoration celebrated annually on November 11 for all veterans of the U.S. Armed Forces.

the U.S. military. 1.5 million of them are women. Source: Census

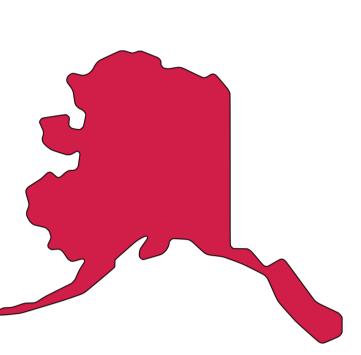
18.9 million Americans are former members of

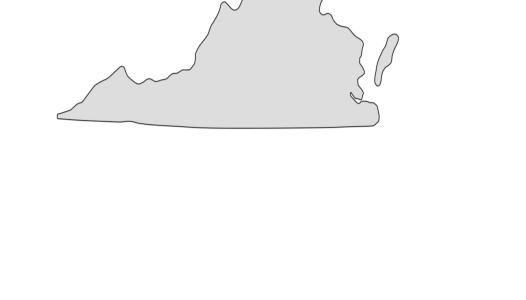


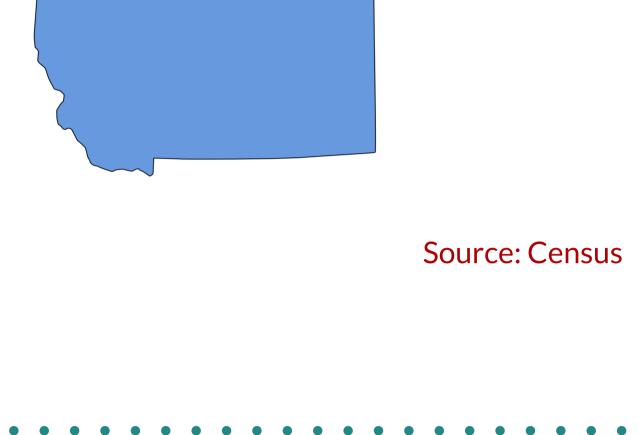
veterans are: Alaska (12.5%) Virginia (10.8%)

The three states with the highest percentage of

Montana (10.6%)







World's largest military credit union = Navy at \$106 billion

Military Credit Unions By The Numbers

Military Industry

Credit Union Profile Median Members = 41,000 Total Loans = \$234.3B

Total Shares = \$257.2B Total Capital = \$39.2B 25 Million

Credit Union Profile Median Members = 3,700 Total Loans = \$1.1T

Total Shares = \$1.3T Total Capital = \$180.9B

172 military credit unions serve 25 million members

Members

nationwide and operate a combined branch network of more than 2,500 locations.

Credit Card

Penetration

topping \$9,400, annual share

With median share balances

\$9,408

growth at military credit unions reached 3.1%. That's 2.1 percentage points higher than the industry average. 11.9%

Military credit unions reported 14.7% median credit card penetration in second quarter

2019, nearly double the industry's 7.9% rate.

balances grew 11.9% yearover-year at military credit

Median share certificate

unions — 8.7 percentage points greater than industry performance.

military credit unions reached 6.9%, compared with 4.1%

growth industrywide.

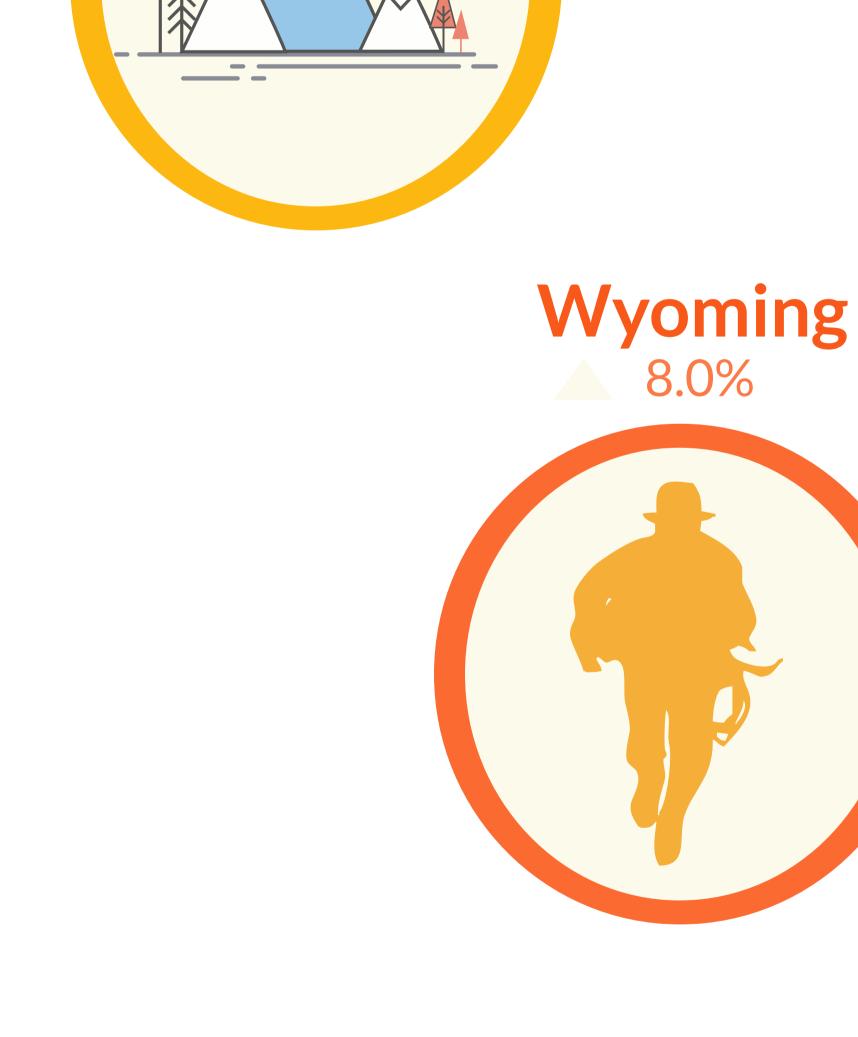
In the past three years,

compound member growth at

*Statistical data as of June 30, 2019. Military credit unions defined as military or primarily military FOM. Military Credit Unions By The Numbers Where was the largest year-over-year rise in member growth?

Virginia

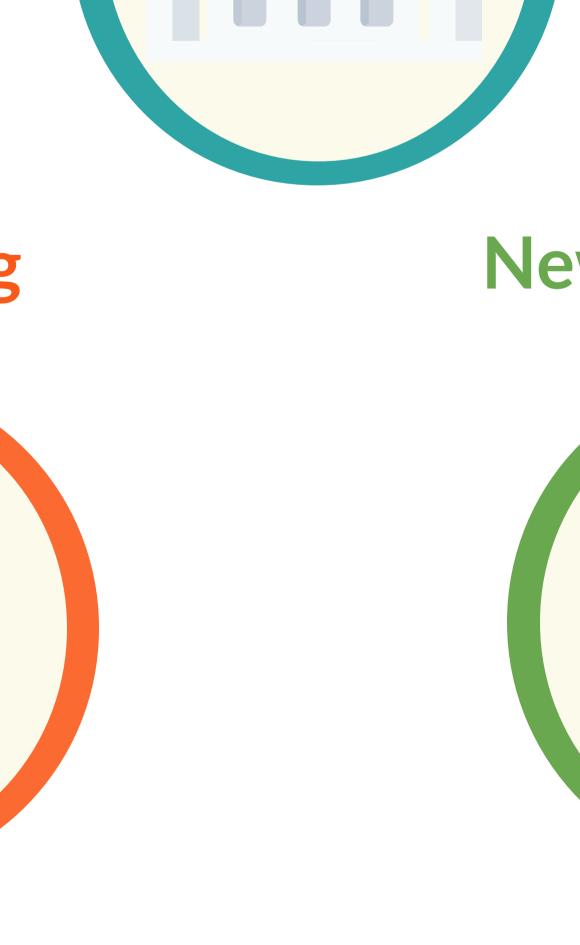
8.3%



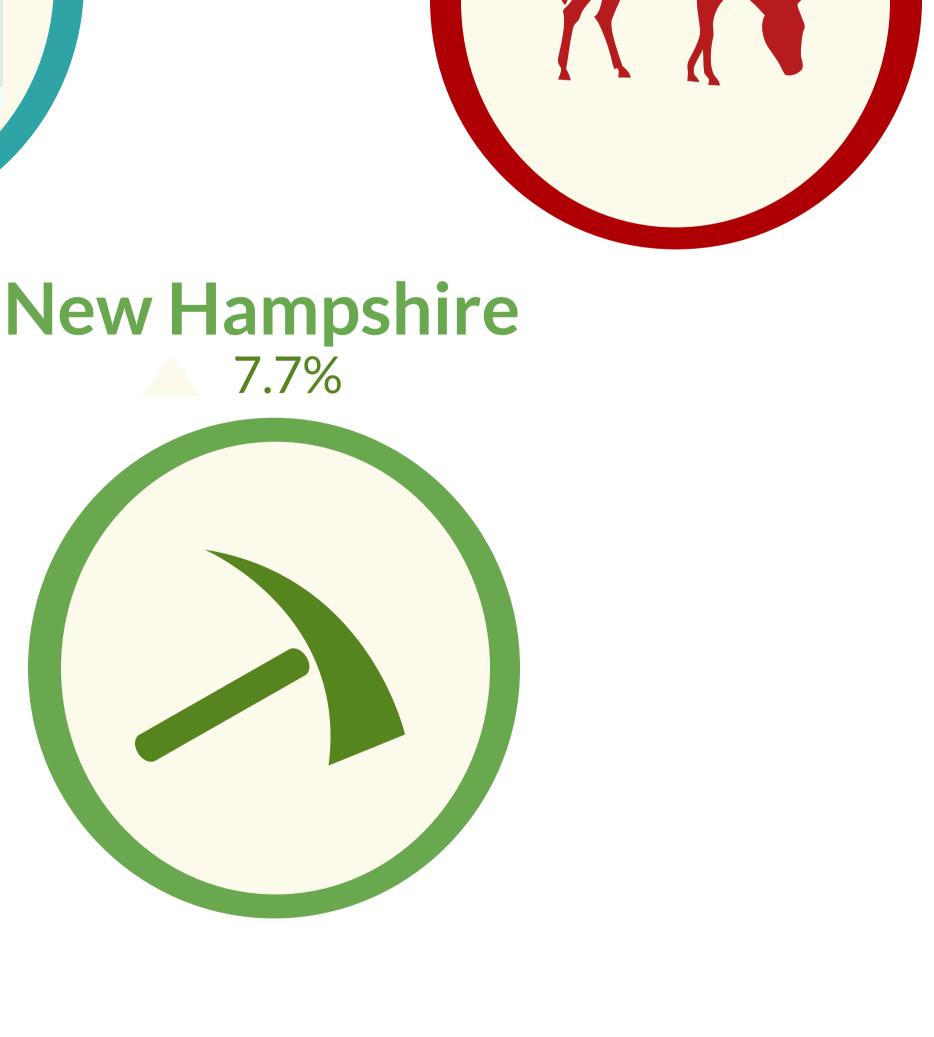
8.0%

Colorado

8.4%



12-Month Member Growth By State



Member Growth

< 0.48%

0.48 - 1.79%

1.79 - 3.90%

3.90 - 5.92%

7.7%

Mississippi

8.2%



Military

Growth

51.1% Industry

Credit Unions

42.5%

Military

Accounts

Per Member

\$61 Industry

\$34

Military

Credit Unions

Dividend

Paid

8.9%

Industry

Credit Unions

9.5%

CALLAHAN ASSOCIATES the credit union company