

LEADERS IN SHARE DRAFT PENETRATION

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

Rk	Credit Union	St	% of Members w/ Share Draft Account	# Share Draft Accts.	Avg. Share Balance	Total Assets
1	COMMUNITY	CA	188.62%	10,644	\$13,219	\$85,357,319
2	MID MINNESOTA	MN	158.50%	59,547	\$6,613	\$282,870,210
3	ARC	PA	142.32%	17,279	\$5,556	\$73,394,163
4	NUMERICA	WA	117.79%	138,078	\$11,259	\$1,585,885,956
5	DISTRICT OF COLUMBIA TEACHERS	DC	113.57%	6,493	\$7,055	\$46,239,452
6	IDB-IIC	DC	108.91%	10,759	\$39,987	\$513,994,342
7	UNITED CONSUMERS	MO	106.98%	18,292	\$6,812	\$132,276,479
8	POWER FINANCIAL	FL	106.81%	32,076	\$14,114	\$538,238,964
9	ALABAMA CENTRAL	AL	103.69%	18,179	\$7,046	\$136,559,336
10	IBM SOUTHEAST EMPLOYEES	FL	101.77%	71,894	\$11,286	\$892,481,353
11	CITY & COUNTY	MN	101.51%	38,949	\$10,449	\$457,457,683
12	PACIFIC MARINE	CA	100.90%	80,185	\$7,763	\$731,196,801
13	ENTRUST FINANCIAL	VA	98.13%	10,481	\$7,216	\$83,338,995
14	COMMUNITY SOUTH	FL	96.47%	9,307	\$9,612	\$108,970,398
15	AMERICA'S CHRISTIAN	CA	93.73%	70,942	\$3,664	\$313,307,131
16	1ST ADVANTAGE	VA	93.25%	52,334	\$9,572	\$623,682,712
17	DESERT VALLEYS	CA	89.78%	3,374	\$7,200	\$29,246,614
18	ARIZONA	AZ	88.67%	108,777	\$9,571	\$1,396,614,851
19	PAHO-WHO	DC	88.59%	4,356	\$34,119	\$204,566,377
20	ALTERNATIVES	NY	88.35%	8,779	\$8,369	\$95,093,062
21	WINSTON-SALEM	NC	88.25%	10,453	\$4,469	\$62,370,367
22	CONSUMERS	IL	86.79%	70,247	\$10,095	\$901,950,354
23	ARROWHEAD CENTRAL	CA	85.16%	107,758	\$6,321	\$960,036,233
24	ANHEUSER-BUSCH EMPLOYEES	MO	85.06%	102,764	\$11,346	\$1,552,518,987
25	TROPICAL FINANCIAL	FL	84.16%	44,715	\$9,943	\$587,455,027
26	NORTHWOODS COMMUNITY	WI	83.72%	6,750	\$8,191	\$74,086,817
27	POLICE AND FIRE	PA	83.35%	196,392	\$15,153	\$4,368,287,632
28	SOLANO FIRST	CA	83.26%	8,240	\$11,839	\$137,617,157
29	BECU	WA	82.96%	780,384	\$13,543	\$14,471,060,884
30	OLYMPIA	WA	82.72%	2,800	\$8,964	\$33,535,580
31	VERIDIAN	IA	82.62%	160,776	\$13,101	\$2,952,893,688
32	ONPOINT COMMUNITY	OR	82.32%	242,769	\$11,615	\$3,906,086,689
33	UNIVERSITY	TX	82.25%	164,670	\$8,677	\$1,947,497,751
34	MIDFLORIDA	FL	82.16%	185,136	\$8,560	\$2,400,405,607
35	O.A.S. STAFF	DC	81.92%	5,029	\$28,638	\$190,866,849
36	USE	CA	81.73%	35,269	\$17,091	\$832,475,061
37	TWIN RIVERS	NY	81.66%	2,417	\$8,194	\$27,729,559
38	FLORIDA CENTRAL	FL	81.58%	42,343	\$7,219	\$413,754,980
39	LAFAYETTE	MD	80.63%	12,040	\$22,891	\$419,060,165
40	BANK-FUND STAFF	DC	80.54%	67,045	\$44,785	\$4,216,261,725
41	WESTSTAR	NV	80.14%	17,201	\$5,932	\$147,907,647
42	TECHNOLOGY	CA	79.66%	59,363	\$24,812	\$2,065,689,521
43	WESTMARK	ID	79.50%	41,079	\$10,591	\$620,577,403
44	PEOPLE'S COMMUNITY	WA	79.46%	9,869	\$13,611	\$191,435,416
45	WHATCOM EDUCATIONAL	WA	79.45%	61,694	\$13,016	\$1,224,257,012
46	UNIVERSITY OF WISCONSIN	WI	79.33%	167,265	\$8,824	\$2,076,988,387
47	MID-ATLANTIC	MD	78.86%	18,853	\$11,802	\$301,117,530
48	SAN DIEGO FIREFIGHTERS	CA	78.71%	2,903	\$22,779	\$92,485,483
49	SAN DIEGO COUNTY	CA	78.56%	241,981	\$19,924	\$7,168,552,526
50	CLARK COUNTY	NV	78.47%	29,205	\$13,659	\$586,152,950
AVERAGE FOR CREDIT UNION INDUSTRY			55.09%	9,319	\$9,896	\$198,344,795

*FOR ALL U.S. CREDIT UNIONS WITH MORE THAN \$20 MILLION IN ASSETS

SOURCE: CALLAHAN & ASSOCIATES