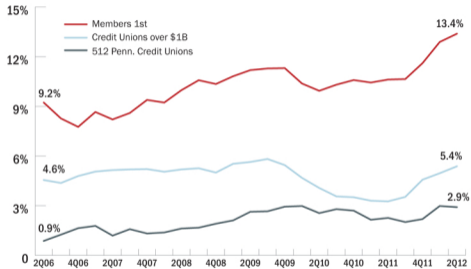


12-MONTH MEMBER GROWTH

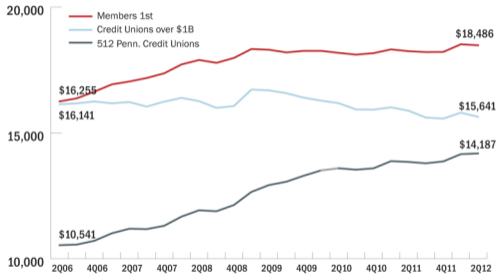
DATA AS OF JUNE 30, 2012



For the past six years Members 1st has posted member growth double that of its national asset-based peer group and at least three times that of its state peers.

AVERAGE MEMBER RELATIONSHIP (EXCLUDING BUSINESS LOANS)

DATA AS OF JUNE 30, 2012



As Members 1st adds new members and diversifies its loan portfolio, the average member relationship has remained relatively stable.