

CORE DEPOSITS

Breaking Records Nationwide

Credit unions broke deposit records during second quarter 2015.

Which state led the nation? And how are credit unions doing it?

(All data as of June 30, 2015)

Credit unions reported

\$716.6 Billion

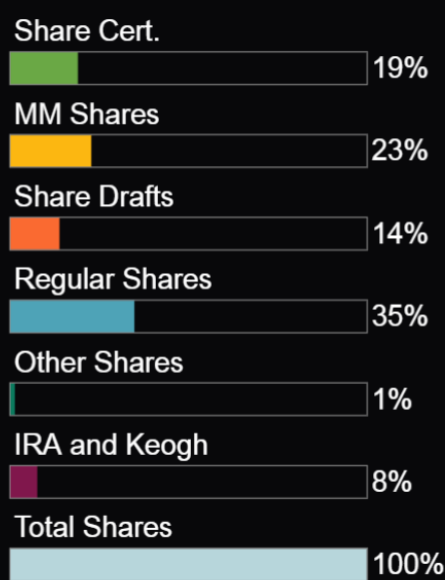
in core deposits as of June 2015.

The previous record was \$714.6 billion in March 2015.



Regular Shares (49%) Share Drafts (19%)
Money Market Shares (32%)

Share Composition



Core deposits make up

71.70%

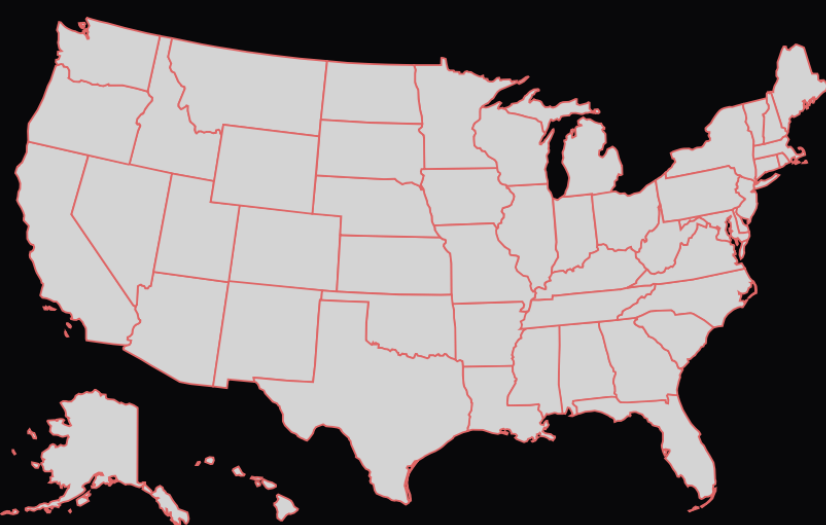
of the share portfolio

The previous record was 71.67% in March 2015.

New Record

As of June 2015, share balances reached an all-time high of \$999.5 billion.

That's up 4.92% year-over-year.



Core Deposits By State

Fastest Growth

Idaho
13.02%

VS

National Average

6.88%

VS

Slowest Growth

Connecticut
1.72%

New Record

Credit unions posted 6.88% growth in core deposits in June 2015.

That's the highest since September 2013, when deposits increased 7.49%.

Incentive Programs To Attract Deposits

Tiered Rate Program



Offer higher rates to members with higher deposits.

Points Program

Allow members to collect points for their deposits and trade them in for prizes.



Cash Back Program



Offer a cash back card and automatically qualify members with a certain level of deposits.

Level Program

Promote members that are increasing their deposit balances to levels that offer better rewards and savings.

