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Must-Haves For Every Credit Union ANNUAL REPORT



Benchmarking Data

Show members how their credit union compares to peers in important areas.

- Lending and savings metrics.
- Revenue drivers.
- Product penetration rates.
- Growth rates.



Member Services

Tout the benefits the credit union offers.

- Mobile banking.
- Troubled debt restructuring.
- Shared branching.
- Patronage dividends.



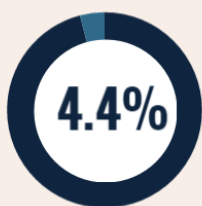
Community Impact

Highlight how the credit union has helped locals.

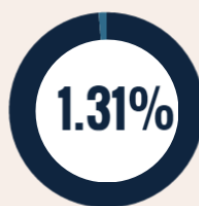
- Hiring new employees.
- Donating to charities.
- Partnering with local businesses.
- Offering financial education.

** Bonus Offering **

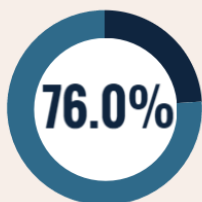
Being a credit union member means being a part of a movement. Show members how credit unions are performing nationally, then tell them why cooperative participation matters.



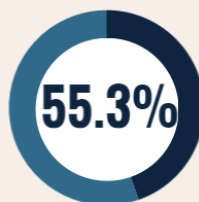
Year-over-year membership growth



Non-interest income to average assets



Loan-to-share ratio



Share draft penetration



Operating expense to average assets



Delinquency ratio

Data for all U.S. credit unions | Data as of 03.31.2016
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