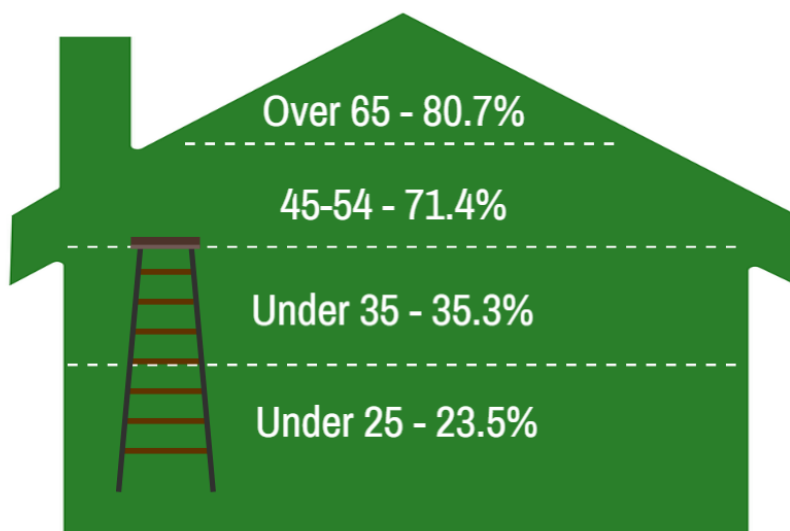




Credit Union Mortgage Market



U.S. Homeownership Rates



2,304

Credit unions offering first mortgage loans (out of 6,402)



\$131,924

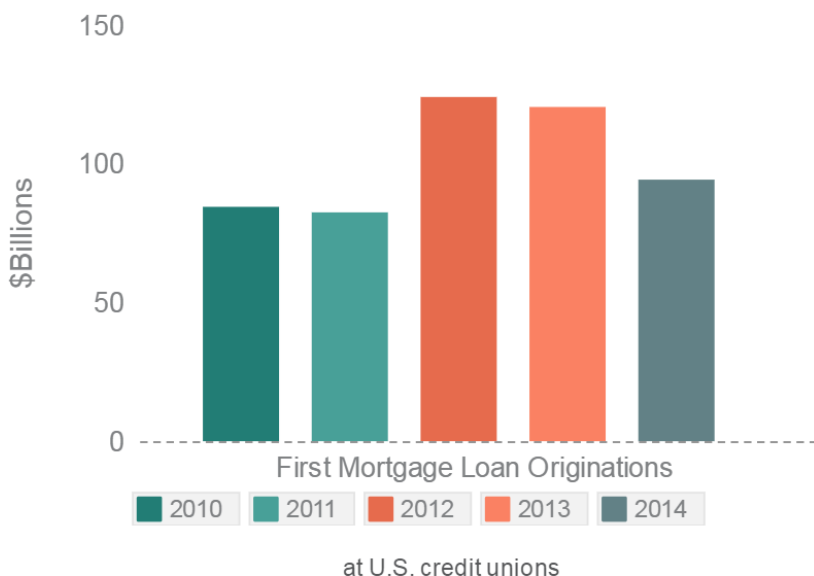
Average credit union first mortgage loan balance



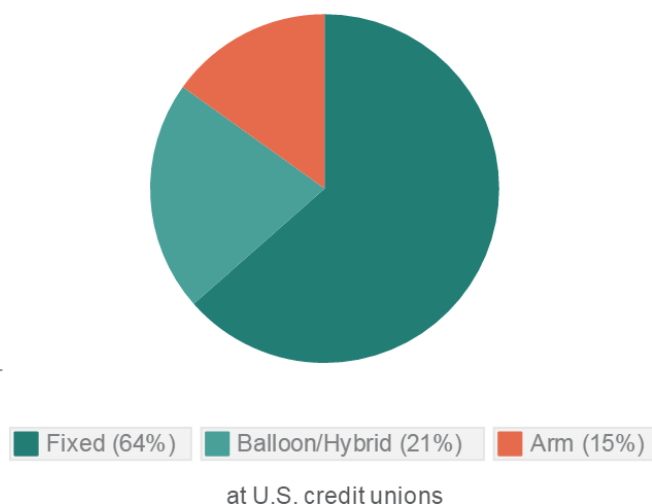
2.24%

Percentage of credit union members that have a first mortgage with their credit union

First Mortgage Originations

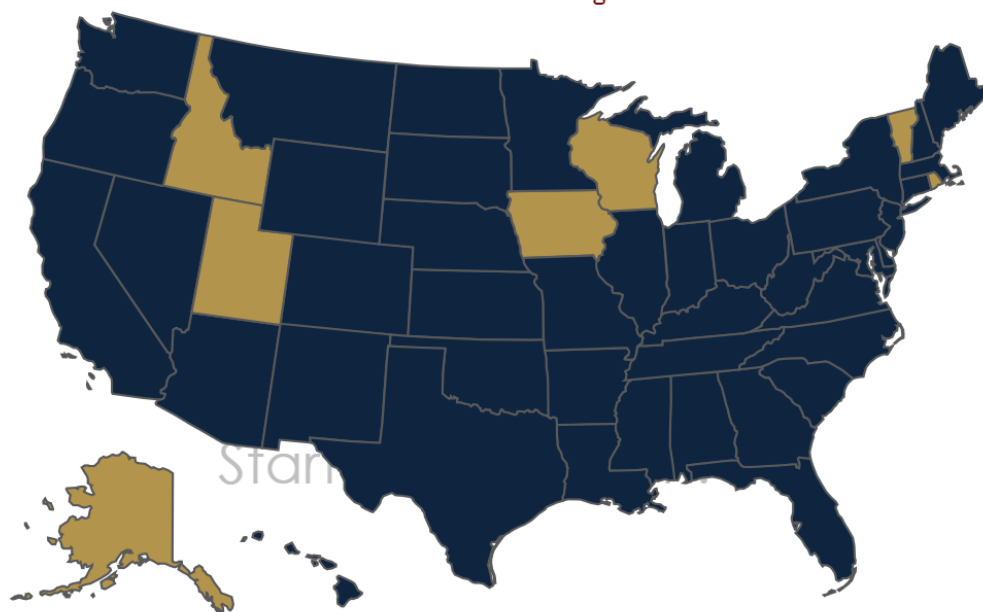


2014 First Mortgage Portfolio Composition



Credit Union First Mortgage Market Share

As of December 31, 2013 for U.S. credit unions; gold states outperform the national average



8.4%

U.S. credit union mortgage market share (as of Dec. 2014)



\$34.7 billion

Purchase mortgages originated by credit unions in 2013



\$67.5 billion

Refinance loans originated by credit unions in 2013