

INDUSTRY PARTICIPANTS

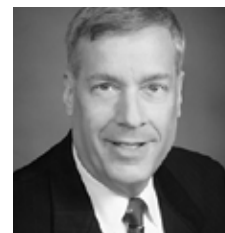
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CREDIT UNION ACRONYMS

ACRONYM	FULL NAME	DESCRIPTION
5300	5300 Call Report	Quarterly financial performance report that all credit unions file with the NCUA.
ACH	Automated Clearing House	The electronic clearing and settlement system used for financial transactions by U.S. credit unions, banks, and other institutions.
AL/M	Asset Liability Management	Management of a credit union's balance sheet to minimize interest rate risk.
ASI	American Share Insurance	An alternative cooperative source for insuring member deposits in state-chartered credit unions.
CCUE	Certified Credit Union Executive	Course certification offered by the Credit Union Executives Society (CUES).
CLF	Central Liquidity Facility	Created by Congress in 1979 to serve as a backup source of liquidity for federally insured credit unions; administered by the NCUA.
CRM	Customer Relationship Management	Tool used to better manage members' use of products and services.
CU	Credit Union	Not-for-profit institution that provides financial services to groups sharing common bonds.
CUES	Credit Union Executives Society	Dedicated to advancing the professional development of credit union senior management and directors.
CUNA	Credit Union National Association	A national trade association serving the nation's credit unions
CUSO	Credit Union Service Organization	Wholly owned or multi-credit union owned organizations that extend credit union services.
EDP	Electronic Data Processing	The core computer capabilities used by credit unions.
EFT	Electronic Funds Transfer	Funds transferred electronically rather than by paper.
ESI	Excess Share Insurance	Provides coverage for credit union members' accounts when their balances exceed the maximum level of coverage provided by the credit union's primary share insurer.
FCU	Federal Credit Union	A credit union that is chartered by the federal government.
FDIC	Federal Deposit Insurance Corporation	An independent agency created by Congress to preserve and promote public confidence in the U.S. banking system by insuring depositors for up to \$250,000 per account.
FFIEC	Federal Financial Institutions Examination Council	An interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions.
FHLB	Federal Home Loan Bank System	Founded in 1932, these 12 regional banks are owned by more than 8,000 financial institutions to provide a source of long-term, low-cost funding for housing finance and community investment.
Freddie Mac	Federal Home Loan Mortgage Corp.	A government-sponsored enterprise (GSE) that provides liquidity, stability, and affordability to the housing market through the purchase of loans from financial institutions.
Fannie Mae	Federal National Mortgage Assn.	A GSE that provides mortgage financing through the purchase of loans from financial institutions.
FOM	Field of Membership	The designated membership group within a credit union's charter.
GAC	Governmental Affairs Conference	CUNA's annual conference in Washington, DC, with a focus largely on legislative and regulatory issues.
Ginnie Mae	Government National Mortgage Association	This GSE provides a government guarantee for mortgage-backed securities (MBS) issued by the Federal Housing Administration and the Department of Veterans Affairs.
GSE	Government-Sponsored Enterprise	A financial services corporation created by Congress to enhance the flow of credit to targeted sectors of the economy.
HMDA	Home Mortgage Disclosure Act	1975 legislation requiring the public reporting of residential lending activity to determine if consumers' needs are being met.
MSR	Member Service Representative	A front-line credit union staff member whose duties include a range of activities from basic teller transactions to loan originations.
NACUSO	National Association of Credit Union Service Organizations	A professional trade association for credit unions and CUSOs.
NACHA	National Automated Clearing House Association	NACHA manages the development, administration, and governance of the ACH Network, the backbone for the electronic movement of money and data in the United States.
NAFCU	National Association of Federal Credit Unions	A direct membership trade group committed to advancing the federal credit union community.
NASCUS	National Association of State Credit Union Supervisors	Serves the interests of both state-chartered credit unions and the regulators who supervise them.
NCUA	National Credit Union Administration	The independent federal agency that charters and supervises federal credit unions.
NCUF	National Credit Union Foundation	The charitable arm of the U.S. credit union movement, raising funds and making grants in support of the movement's mission.
NCUSIF	National Credit Union Share Insurance Fund	Insures deposits for all federally insured credit unions; backed by the full faith and credit of the U.S. government.
OTI	Other Than Temporary Impairment	Denotes when a loss in market value of an investment in debt or equity securities must be written off.
PCA	Prompt Corrective Action	The NCUA's capital guidelines designed to ensure safety and soundness within a credit union.
PFI	Primary Financial Institution	The institution where customers or members conduct most of their financial transactions.
ROA	Return on Assets	A financial ratio measuring the net income a credit union has generated from its assets.
ROM	Return of the Member Index	Callahan's measurement of the membership's benefit from the usage of the credit union.
TCCUSF	Temporary Corporate Credit Union Stabilization Fund	A borrowing facility and assessment authority that segregates costs associated with the corporate credit union system; administered by the NCUA.
Sallie Mae	SLM Corp.	Chartered as a GSE in 1972 and now privatized, this company is the largest provider of private student loans in the United States.
SEG	Select Employee Group	Defined employer or association that is incorporated into a credit union's field of membership.
WOCCU	World Council of Credit Unions	Promotes the sustainable growth and expansion of financial cooperatives worldwide.

A STABLE CORPORATE CREDIT UNION SYSTEM STILL DEMANDS ANSWERS AND PAYMENTS

The Temporary Corporate Credit Union Stabilization Fund is no longer charging for the bailout, but when will credit unions get their share of the settlements?



The financial health of the corporate credit unions that serve the movement seems to be fair overall, judging by the numbers in the pages ahead.

As a whole, they report a capital ratio of 8.29%, annual share growth of 8.63%, and a collective ROA of 0.37%. But how much healthier would the system look overall if the NCUA would return to its rightful owners the billions of dollars the agency has secured in settlements from the big banks whose toxic securities doomed the corporate credit union system and led to the creation of the Temporary Corporate Credit Union Stabilization Fund?

Indeed, the NCUA could accomplish much in terms of transparency and accountability to Congress, credit unions, and the nation's 106 million credit union members by simply being open about how it plans to manage and distribute the \$4.3 billion it has secured in settlements. Even better would be to actually distribute that money to its rightful owners.

And that pool of money is growing. The five asset management estates (AMEs) the NCUA created to manage and then liquidate the remains of the corporates it seized during the depths of the Great Recession reported a \$570.1 million gain in total equity during the second quarter of 2016. This is on top of the \$161 million gain the regulator reported for the five AMEs during the first quarter of 2016.

The primary source of the second quarter increase was approximately \$714 million in legal recoveries from the investment houses that sold toxic securities to the corporates. That \$714 million resulted in a net gain of \$519 million after the NCUA paid its lawyers \$195 million. Each of the estates also recorded an increase in asset values and net spread income, according to NCUA figures, bringing the total gain for the second quarter to \$570.1 million.

But the NCUA has not made public how it distributed the funds among the AMEs. And the agency has yet to return a single dollar it has recovered from Wall Street to the credit unions that invested in these corporates.

The need for transparency and clarity only grows as the 2021 date for the TCCUSF to be shut down draws nearer.

Neither of the current NCUA board members were at the agency during the corporate takeovers and subsequent liquidations. Thus, chairman Rick Metsger and board member Mark McWatters can chart a course that does not defend or debate the past but does ensure confidence in future NCUA decisions about the five AMEs and the TCCUSF.

Keeping credit unions in the dark about the sources and uses of funds has the opposite effect. Transparency should ensure the NCUA makes a timely and full disclosure, at least quarterly, that includes:

1. The sources and uses of funds for each AME and the TCCUSF.
2. The methodology and supporting details for asset valuation.
3. The persons responsible for overseeing these billions of dollars of credit union funds and make them available for public question and answer.

The ideal solution would be to add credit union capital shareholder representatives to the NCUA's oversight group to ensure credit union interests are always paramount. Such representation is not only consistent with cooperative principles but would also bring expertise that could enhance recovery options and decisions.

Although there are billions of credit union dollars involved, much more than money is at stake. The core of the entire cooperative financial system is trust: Members trust credit unions with their money; credit unions trust the NCUA to provide transparent and effective oversight.

Hopefully, when we send our 2018 Callahan Credit Union Directory to the printer at this time next year, we can report on the clarity surrounding the process and, even better, that the NCUA has returned funds to credit unions and their member-owners.



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CORPORATE CREDIT UNION FINANCIAL PROFILE

FOR 12 CORPORATE CREDIT UNIONS | DATA AS OF 06.30.16

Rk.	Credit Union	St.	Assets	Capital	Capital Ratio	Investments & Cash	Shares	12-Month Share Growth	Loans	12-Month Loan Growth	ROA
1	ALLOVA CORPORATE	IL	\$3,260,811,086	\$303,871,293	9.32%	\$2,763,408,032	\$2,843,628,704	-2.73%	\$477,232,149	-27.35%	0.35%
2	CATALYST CORPORATE	GA	\$2,690,519,218	\$214,728,378	7.98%	\$2,393,184,232	\$2,363,835,069	2.65%	\$263,516,713	-22.72%	0.55%
3	CORPORATE AMERICA	AL	\$2,601,917,459	\$131,642,360	5.06%	\$2,574,992,340	\$2,305,035,892	14.40%	\$3,894,949	-51.39%	0.45%
4	CORPORATE CENTRAL	WI	\$1,362,930,787	\$203,912,125	14.96%	\$1,272,164,609	\$1,231,516,628	-0.66%	\$90,041,037	-8.35%	0.39%
5	CORPORATE ONE	OH	\$3,220,532,952	\$275,638,862	8.56%	\$3,023,003,544	\$2,828,901,633	1.39%	\$147,724,221	-55.72%	0.22%
6	EASCORP	MA	\$654,323,962	\$49,192,382	7.52%	\$649,474,368	\$603,674,625	19.85%	\$500,000	233.33%	0.49%
7	FIRST CAROLINA CORPORATE*	NC	\$1,359,364,414	\$90,960,653	6.69%	\$1,344,542,654	\$1,235,806,076	9.39%	\$538,754	-76.55%	0.33%
9	LOUISIANA CORPORATE	LA	\$139,818,006	\$7,935,305	5.68%	\$139,227,163	\$121,595,647	0.26%	\$44,156	-36.19%	0.26%
10	MID-ATLANTIC CORPORATE*	PA	\$2,385,921,513	\$196,437,097	8.23%	\$2,320,725,227	\$2,147,868,961	0.63%	\$10,919,420	17.30%	0.33%
8	MILLENNIUM CORPORATE	KS	\$629,991,596	\$59,912,148	9.51%	\$607,729,452	\$567,167,593	34.10%	\$19,624,819	-3.32%	0.36%
11	TRICORP	ME	\$294,313,406	\$21,077,334	7.16%	\$284,173,018	\$251,113,992	10.98%	\$5,028,607	-31.01%	0.29%
12	VOLUNTEER CORPORATE	TN	\$1,286,140,942	\$83,384,110	6.48%	\$1,269,266,717	\$1,125,573,208	18.83%	\$10,854,062	201.70%	0.39%
Averages			\$1,657,215,445	\$136,557,671	8.10%	\$1,553,490,946	\$1,468,809,836	9.09%	\$85,826,574	11.64%	0.37%
Totals			\$19,886,585,341	\$1,638,692,047		\$18,641,891,356	\$17,625,718,028		\$1,029,918,887		

* THE NCUA APPROVED THE MERGER OF FIRST CAROLINA AND MID-ATLANTIC IN JULY 2016. THE COMBINED ENTITY IS CALLED VZO FINANCIAL CORPORATE CREDIT UNION. THE DATA FOR THIS TABLE IS AS OF JUNE 30, 2016, SO THE MERGER IS NOT REFLECTED HERE.

SOURCE: CALLAHAN & ASSOCIATES  | For information on Corporate Peer-to-Peer, contact Sam Taft, at (800) 446-7453 x238..

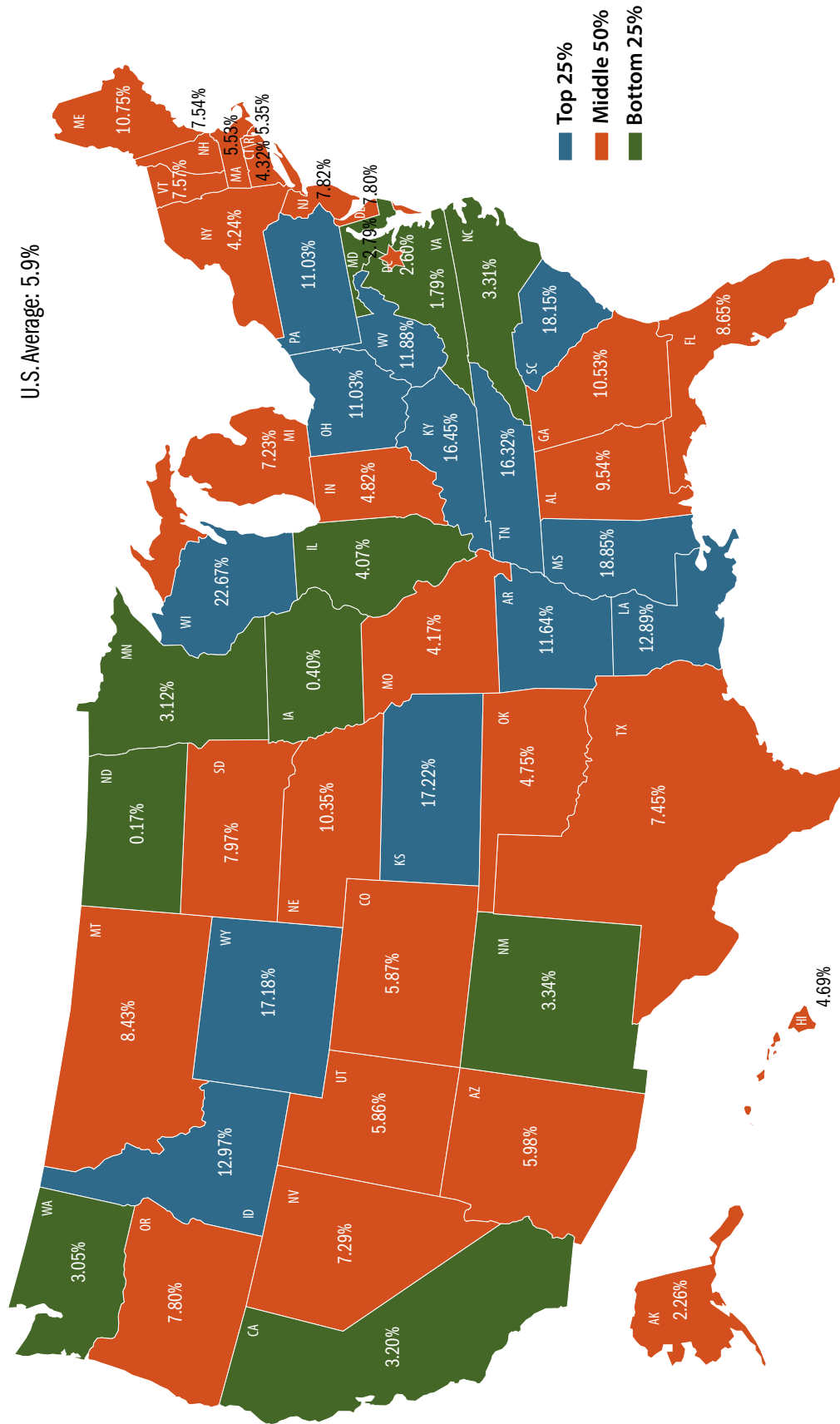
CONCENTRATION OF INVESTMENTS IN CORPORATES BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 06.30.16

State	Concentration Of Investments In Corporates	Total Corporate Investments	Growth Of Corporate Investments	Total Investments & Cash	Growth Of Investments & Cash
ALABAMA	9.54%	\$932,657,995	7.28%	\$10,043,007,833	4.10%
ALASKA	2.26%	\$26,232,564	-7.19%	\$1,258,062,332	11.78%
ARIZONA	5.98%	\$306,309,651	15.06%	\$5,252,434,535	2.10%
ARKANSAS	11.64%	\$96,668,428	-12.03%	\$864,477,100	-2.88%
CALIFORNIA	3.20%	\$1,850,713,142	0.08%	\$58,851,796,945	0.39%
COLORADO	5.87%	\$284,532,991	-7.49%	\$4,987,361,573	-9.00%
CONNECTICUT	4.32%	\$172,235,182	27.29%	\$4,041,074,541	-0.22%
DELAWARE	7.80%	\$68,955,320	-16.08%	\$901,084,483	-0.17%
DISTRICT OF COLUMBIA	2.60%	\$92,017,784	40.65%	\$3,578,212,775	4.67%
FLORIDA	8.65%	\$1,486,955,257	4.19%	\$17,772,687,424	4.53%
GEORGIA	10.53%	\$670,294,282	15.43%	\$6,576,208,132	-3.47%
HAWAII	4.69%	\$257,343,733	12.80%	\$5,531,230,348	0.69%
IDAHO	12.97%	\$103,332,988	-8.26%	\$860,209,425	-0.54%
ILLINOIS	4.07%	\$588,700,467	9.52%	\$14,707,161,313	3.11%
INDIANA	4.82%	\$300,551,687	-9.22%	\$6,512,199,949	-0.57%
IOWA	0.40%	\$11,128,463	-19.75%	\$2,910,141,238	-2.62%
KANSAS	17.22%	\$272,686,924	10.58%	\$1,651,197,285	1.23%
KENTUCKY	16.45%	\$404,900,998	46.18%	\$2,540,135,022	1.22%
LOUISIANA	12.89%	\$373,950,743	3.70%	\$3,054,266,129	-3.74%
MAINE	10.75%	\$171,783,500	10.64%	\$1,687,116,092	-0.82%
MARYLAND	2.79%	\$193,982,679	3.98%	\$7,151,379,411	-6.77%
MASSACHUSETTS	5.94%	\$474,899,329	6.31%	\$8,169,162,221	-3.36%
MICHIGAN	7.23%	\$1,292,041,895	11.91%	\$18,448,758,711	3.07%
MINNESOTA	3.12%	\$189,542,706	9.89%	\$6,205,594,202	-3.13%
MISSISSIPPI	18.85%	\$395,018,844	47.00%	\$2,185,309,411	0.40%
MISSOURI	4.17%	\$163,978,775	22.14%	\$4,081,888,833	6.50%
MONTANA	8.43%	\$153,895,465	-3.54%	\$1,868,547,577	2.98%
NEBRASKA	10.38%	\$105,502,809	11.18%	\$1,063,032,987	1.37%
NEVADA	7.29%	\$120,594,139	-6.04%	\$1,705,648,430	3.01%
NEW HAMPSHIRE	7.54%	\$82,258,793	-3.25%	\$1,142,625,972	4.93%
NEW JERSEY	7.82%	\$476,400,310	14.54%	\$6,171,488,297	0.05%
NEW MEXICO	3.34%	\$89,936,594	-15.78%	\$2,775,749,721	-0.18%
NEW YORK	4.24%	\$1,099,498,993	24.71%	\$26,458,961,776	2.77%
NORTH CAROLINA	3.31%	\$553,995,364	-11.49%	\$17,189,958,484	5.41%
NORTH DAKOTA	0.17%	\$1,265,194	-78.65%	\$757,250,565	-4.88%
OHIO	11.03%	\$868,817,952	7.97%	\$8,182,112,100	2.63%
OKLAHOMA	4.75%	\$201,239,659	18.10%	\$4,333,638,586	-3.59%
OREGON	7.80%	\$384,782,582	-10.00%	\$5,086,131,092	0.66%
PENNSYLVANIA	11.03%	\$1,672,668,961	4.18%	\$15,479,579,521	2.58%
RHODE ISLAND	5.35%	\$49,970,024	13.10%	\$959,526,087	0.79%
SOUTH CAROLINA	18.15%	\$575,556,716	22.91%	\$3,439,494,077	4.49%
SOUTH DAKOTA	7.97%	\$66,537,628	-7.14%	\$868,792,891	-1.52%
TENNESSEE	16.32%	\$883,246,898	18.79%	\$5,667,210,484	-1.73%
TEXAS	7.45%	\$1,715,445,072	8.68%	\$23,913,547,347	1.19%
UTAH	5.86%	\$258,227,753	-11.25%	\$4,597,924,943	6.43%
VERMONT	7.57%	\$67,647,029	-7.87%	\$924,829,221	-1.84%
VIRGINIA	1.79%	\$465,986,204	0.35%	\$26,469,438,628	3.54%
WASHINGTON	3.05%	\$329,291,655	5.51%	\$11,160,914,039	2.53%
WEST VIRGINIA	11.88%	\$154,921,057	2.10%	\$1,351,060,005	-3.51%
WISCONSIN	22.67%	\$1,276,914,218	2.07%	\$5,883,406,263	6.25%
WYOMING	17.18%	\$101,611,708	-6.91%	\$620,199,397	-1.18%
TOTAL VALUE	8.06%	\$22,937,629,104	4.25%	\$377,893,225,753	0.78%

CONCENTRATION OF CREDIT UNION INVESTMENTS IN CORPORATES BY STATE

FOR U.S. CREDIT UNIONS | DATA AS OF 06.30.16



SOURCE: CALLAHAN & ASSOCIATES

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MILLENNIUM CORPORATE CREDIT UNION

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THE CUSO CHALLENGE

The time is now for a new paradigm of cooperation among cooperatives.

Credit Union Service Organizations are not a new thing, but now might be the most promising, and challenging, time yet for financial services cooperatives to cooperate.

It's not that credit unions don't cooperate today. They do, and in many different, constructive ways. CUSOs, in fact, include some of the industry's largest providers as well as most promising emerging shops.

As opportunities and competitors continue to evolve, the credit union movement needs to consider a new approach, a fresh paradigm that shifts scope, focus, nature, and priorities. We need to get to Collaboration 3.0.

COLLABORATION 1.0 AND 2.0

Traditional models of collaboration fall broadly into two categories. What I call Collaboration 1.0 is the extension model, engaging a large cross section of credit unions to extend the reach and capabilities of the entire system. This includes the leagues, Filene Research Institute, and many large CUSOs (e.g., CO-OP, PSCU, CSCU, CU Direct).

Collaboration 2.0 is driven by cost reduction and the need to aggregate sufficient scale and volume to support ancillary activities. There are myriad examples from core processors to specialists like myCUMortgage and back-room consolidators like Shared Services Solutions.

Both approaches deliver efficiency, greater capacity and capability, more choice and flexibility, and good financial and functional ROI for member-owners.

But too many CUSOs of both types seem to have a self-interested approach to competition that focuses on maximizing market share and income rather than service to clients, their member-owners, and the movement as a whole.

This competition among collaborators threatens to undermine what should be the greatest differentiating strength of credit unions.

ENTER COLLABORATION 3.0

Collaboration 3.0 is competing in the world of "disruptive innovation," as Harvard Business School professor Clayton Christensen calls it. It's where competitors — including all those non-financial services interlopers — gain wallet share by providing products and services adequate enough to consumers who feel over-charged and ill-served by market leaders who always focus on their most demanding and profitable

customers. That's what Christensen calls "low-end disruption".

It also occurs as "new market disruption" which is when the value proposition is improved so much that new consumer segments have access to products or services previously beyond their reach.

In both cases, it's the outcome that matters. New technology is not necessarily disruptive from a market perspective; it might not even be innovative from a market perspective. The same goes for a new business process or new business model. It's what you do with these innovations that determines their impact.

Those that have done the most — companies like Apple, Google, Facebook, and Amazon — have leveraged platform structures, networks, and advanced data analytics while simultaneously collaborating and competing.

CUSOs provide the ideal framework for credit unions to accomplish this themselves, but it won't be easy. Existing credit union systems and data structures are highly differentiated and generally incompatible. Competition also must give way to co-opetition.

That means that those who control access to processes and data must transform their operating models, replace proprietary systems and restrictive business practices, and change their myopic competitive focus from beating one another to enabling their credit union clients to be more competitive with the fast-growing array of for-profit financial services providers.

It also means managing things in an entirely new way, allowing for limited loss in traditional terms to make the ultimate outcomes better for everyone.

Arguably, this is the approach Google, Apple, Facebook, and even Amazon have all taken, fostering a world where short-term cost or sacrifice fosters multiple winners that collaborate as they compete.

If anyone can make it work, it ought to be the credit union industry. But doing so will require significant cultural, strategic, and operational changes. It will require building Collaboration 3.0. If credit unions can do it, they can become the disruptors rather than the disrupted.



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LEADERS IN CUSO INVESTMENTS/LOANS

FOR U.S. CREDIT UNIONS | DATA AS OF 06.30.16

Rk.	Name	St.	Investments & Loans In CUSOs	Investments In CUSOs	Loans To CUSOs	CUSO Participations*	Assets
1	SECU	NC	\$231,709,222	\$231,709,222	\$0	6	\$33,785,749,087
2	BETHPAGE	NY	\$142,408,148	\$140,567,198	\$1,840,950	11	\$6,775,646,701
3	NAVY	VA	\$86,178,856	\$86,178,856	\$0	3	\$77,830,150,313
4	FIRST TECH	CA	\$71,008,719	\$30,138,264	\$40,870,455	9	\$9,109,027,385
5	WRIGHT-PATT	OH	\$68,066,748	\$47,178,753	\$20,887,995	8	\$3,313,520,384
6	CREDIT UNION OF TEXAS	TX	\$65,411,728	\$60,411,728	\$5,000,000	3	\$1,332,744,229
7	ALASKA USA	AK	\$48,420,897	\$48,420,897	\$0	7	\$6,439,378,542
8	WESCOM	CA	\$48,300,757	\$48,300,757	\$0	12	\$3,363,500,030
9	STATE EMP.	NY	\$47,398,501	\$23,398,501	\$24,000,000	3	\$3,263,012,739
10	PENTAGON	VA	\$38,095,754	\$38,095,754	\$0	11	\$20,162,693,973
11	DUPACO COMMUNITY	IA	\$34,880,140	\$34,880,140	\$0	5	\$1,395,470,468
12	SERVICE	NH	\$31,778,698	\$201,821	\$31,576,877	5	\$2,982,130,144
13	SECURITY SERVICE	TX	\$31,342,233	\$31,342,233	\$0	7	\$9,466,667,991
14	ASCENTRA	IA	\$30,608,711	\$16,026,944	\$14,581,767	2	\$387,413,532
15	BELLCO	CO	\$28,306,512	\$11,352,512	\$16,954,000	12	\$3,300,223,996
16	MERIWEST	CA	\$27,553,827	\$27,553,827	\$0	3	\$1,320,873,788
17	ESL	NY	\$26,526,104	\$26,526,104	\$0	2	\$5,916,471,237
18	EDUCATORS	WI	\$26,339,657	\$462,712	\$25,876,945	6	\$1,686,676,452
19	KINECTA	CA	\$25,891,633	\$15,391,633	\$10,500,000	14	\$3,891,022,831
20	MAX	AL	\$25,781,815	\$1,084,197	\$24,697,618	3	\$1,205,722,556
21	UNIFY FINANCIAL	CA	\$25,715,866	\$15,715,866	\$10,000,000	7	\$2,272,827,292
22	SUNCOAST	FL	\$25,415,702	\$25,415,702	\$0	9	\$7,560,713,099
23	VERIDIAN	IA	\$25,384,289	\$7,483,215	\$17,901,074	13	\$2,988,489,043
24	CAP COM	NY	\$24,742,168	\$21,884,486	\$2,857,682	2	\$1,343,501,518
25	MEMBERS 1ST	PA	\$24,366,492	\$291,492	\$24,075,000	8	\$3,198,095,639
26	TEACHERS	IN	\$22,313,586	\$17,324,701	\$4,988,885	10	\$2,924,966,860
27	ALLEGACY	NC	\$22,034,134	\$22,034,134	\$0	6	\$1,212,785,180
28	SILVER STATE SCHOOLS	NV	\$20,333,112	\$10,333,112	\$10,000,000	3	\$698,077,833
29	PUBLIC SERVICE	CO	\$20,239,418	\$10,239,418	\$10,000,000	11	\$1,753,511,618
30	OREGON COMMUNITY	OR	\$20,226,775	\$1,604,572	\$18,622,203	4	\$1,476,683,618
31	COMMUNITYAMERICA	MO	\$19,130,346	\$19,130,346	\$0	9	\$2,281,916,105
32	NORTHWEST	VA	\$19,027,803	\$17,577,803	\$1,450,000	5	\$3,035,578,437
33	RANDOLPH-BROOKS	TX	\$18,552,402	\$16,286,811	\$2,265,591	13	\$7,328,281,762
34	GREATER IOWA	IA	\$17,270,038	\$120,038	\$17,150,000	3	\$375,902,531
35	AMERICAN HERITAGE	PA	\$16,575,554	\$6,675,554	\$9,900,000	10	\$1,752,373,336
36	SCOTT & WHITE EMP.	TX	\$15,888,000	\$15,888,000	\$0	2	\$41,449,645
37	UNITED NATIONS	NY	\$15,708,934	\$15,708,934	\$0	2	\$4,580,037,328
38	KERN SCHOOLS	CA	\$15,040,468	\$10,040,468	\$5,000,000	3	\$1,403,505,414
39	LIBERTY FIRST	NE	\$14,822,674	\$7,414,337	\$7,408,337	3	\$209,615,663
40	ARIZONA	AZ	\$13,446,126	\$9,952,814	\$3,493,312	4	\$1,436,880,483
41	AFFINITY	NJ	\$13,359,294	\$13,359,294	\$0	6	\$2,458,049,018
42	MICHIGAN EDUCATIONAL	MI	\$12,840,012	\$954,117	\$11,885,895	3	\$752,342,235
43	MISSION	CA	\$12,602,388	\$12,602,388	\$0	4	\$3,014,984,215
44	VYSTAR	FL	\$12,291,351	\$12,291,351	\$0	3	\$6,186,443,670
45	TDECU	TX	\$12,227,397	\$10,327,397	\$1,900,000	7	\$2,932,960,830
46	LAKE TRUST	MI	\$12,042,274	\$11,124,522	\$917,752	14	\$1,752,582,132
47	PROVIDENT	CA	\$11,915,298	\$11,915,298	\$0	5	\$2,186,823,153
48	MICHIGAN FIRST	MI	\$11,801,848	\$4,445,878	\$7,355,970	5	\$780,824,761
49	AFFINITY PLUS	MN	\$11,800,542	\$8,126,254	\$3,674,288	6	\$1,832,748,759
50	TOWER	MD	\$11,517,079	\$9,117,079	\$2,400,000	7	\$2,907,736,974

* INCLUDES PARTICIPATIONS IN BOTH MULTI- AND WHOLLY OWNED CUSOS.

LEADERS IN CUSO PARTICIPATIONS

FOR U.S. CREDIT UNIONS >\$20M IN ASSETS | DATA AS OF 06.30.16

Rk.	Credit Union	St.	CUSO Participations*	Investments & Loans In CUSOs	Investments In CUSOs	Loans To CUSOs	Assets
1	HONOR	MI	19	\$636,538	\$576,538	\$60,000	\$699,551,511
2	TWINSTAR	WA	17	\$6,581,635	\$6,494,785	\$86,850	\$1,084,938,444
3	KINECTA	CA	14	\$25,891,633	\$15,391,633	\$10,500,000	\$3,891,022,831
	LAKE TRUST	MI	14	\$12,042,274	\$11,124,522	\$917,752	\$1,752,582,132
	AMERICA FIRST	UT	14	\$8,504,323	\$8,504,323	\$0	\$7,716,639,881
	DFCU FINANCIAL	MI	14	\$7,615,552	\$6,490,652	\$1,124,900	\$4,281,108,267
	CHARTWAY	VA	14	\$1,309,320	\$1,309,320	\$0	\$2,137,391,940
4	VERIDIAN	IA	13	\$25,384,289	\$7,483,215	\$17,901,074	\$2,988,489,043
	RANDOLPH-BROOKS	TX	13	\$18,552,402	\$16,286,811	\$2,265,591	\$7,328,281,762
	ALLIANT	IL	13	\$10,627,949	\$127,949	\$10,500,000	\$9,137,887,323
5	WESCOM	CA	12	\$48,300,757	\$48,300,757	\$0	\$3,363,500,030
	BELLCO	CO	12	\$28,306,512	\$11,352,512	\$16,954,000	\$3,300,223,996
	COASTAL	NC	12	\$11,449,421	\$10,374,421	\$1,075,000	\$2,669,331,062
	NASA	MD	12	\$7,849,209	\$3,245,298	\$4,603,911	\$1,942,339,493
	GTE FINANCIAL	FL	12	\$7,579,161	\$7,579,161	\$0	\$1,802,680,973
	COMMONWEALTH ONE	VA	12	\$2,130,878	\$1,130,878	\$1,000,000	\$323,685,371
	COMMUNITY FIRST OF FLORIDA	FL	12	\$1,809,720	\$1,809,720	\$0	\$1,374,958,464
	ONEAZ	AZ	12	\$835,450	\$835,450	\$0	\$1,862,594,621
	SCIENT	CT	12	\$100,000	\$100,000	\$0	\$237,722,375
	PACIFIC CREST	OR	12	\$1,000	\$1,000	\$0	\$160,873,286
6	BETHPAGE	NY	11	\$142,408,148	\$140,567,198	\$1,840,950	\$6,775,646,701
	PENTAGON	VA	11	\$38,095,754	\$38,095,754	\$0	\$20,162,693,973
	PUBLIC SERVICE	CO	11	\$20,239,418	\$10,239,418	\$10,000,000	\$1,753,511,618
	MAZUMA	KS	11	\$7,395,696	\$7,395,696	\$0	\$570,592,760
	DIGITAL	MA	11	\$3,443,487	\$3,443,487	\$0	\$7,213,280,539
	GEORGIA'S OWN	GA	11	\$3,369,815	\$3,369,815	\$0	\$2,063,228,534
	SACRAMENTO	CA	11	\$2,316,039	\$708,039	\$1,608,000	\$420,865,415
	ABCO	NJ	11	\$1,258,529	\$1,196,446	\$62,083	\$231,397,335
	DIVERSIFIED MEMBERS	MI	11	\$548,556	\$548,556	\$0	\$423,243,516
	PARK COMMUNITY	KY	11	\$374,075	\$374,075	\$0	\$823,126,830
	ROYAL	WI	11	\$355,089	\$355,089	\$0	\$1,855,625,606
	WYHY	WY	11	\$183,070	\$160,000	\$23,070	\$212,959,738
	COOSA VALLEY	GA	11	\$0	\$0	\$0	\$204,990,934
7	TEACHERS	IN	10	\$22,313,586	\$17,324,701	\$4,988,885	\$2,924,966,860
	AMERICAN HERITAGE	PA	10	\$16,575,554	\$6,675,554	\$9,900,000	\$1,752,373,336
	NUSENDA	NM	10	\$11,488,940	\$11,488,940	\$0	\$1,770,053,380
	MOUNTAIN AMERICA	UT	10	\$9,357,398	\$9,357,398	\$0	\$5,607,855,844
	BCU	IL	10	\$7,008,837	\$6,908,837	\$100,000	\$2,580,572,678
	CREDIT UNION OF AMERICA	KS	10	\$5,983,481	\$5,983,481	\$0	\$702,237,112
	UNIVERSITY OF VA COMMUNITY	VA	10	\$5,245,077	\$5,245,077	\$0	\$788,354,972
	VERVE	WI	10	\$1,610,962	\$1,550,962	\$60,000	\$766,318,316
	WORKERS	MA	10	\$1,222,501	\$1,222,501	\$0	\$1,444,106,702
	TULSA	OK	10	\$608,427	\$608,427	\$0	\$721,458,182
	MICHIGAN STATE UNIVERSITY	MI	10	\$124,327	\$124,327	\$0	\$3,266,917,961
	GLOBAL	WA	10	70755	70755	0	392930744
	AUGUSTA METRO	GA	10	29139	29139	0	112866446
	ARIZONA CENTRAL	AZ	10	22500	22500	0	447210972
	PENINSULA COMMUNITY	WA	10	5244	5244	0	166626394
8	FIRST TECH	CA	9	71008719	30138264	40870455	9109027385
	SUNCOAST	FL	9	25415702	25415702	0	7560713099

* INCLUDES PARTICIPATIONS IN BOTH MULTI- AND WHOLLY OWNED CUSOs.

CUSO Name	Manager	Address	Phone	Website	Services Offered
2nd Node, LLC	Larry Burwell	1845 Woodall Rodgers Fwy, Ste. 1300, Dallas, TX 75201	(972) 201-1851	2ndnode.com	Core hosting, disaster recovery
Advanced Reporting	Elaine Rosenberg	P.O. Box 12398, Salem, OR 97309	(503) 375-0451	advrep.com	Management Services
AffirmX CU, LLC	Ken Wolff	5301 Buckleystown Pike, Ste. 420, Frederick, MD 21704	(888) 972-3624	affirmx.com	Auto Services, Vendor Management
Alaska USA Trust Company	Glenn Cipriano	P.O. Box 196757, Anchorage, AK 99519	(888) 628-4567	alaskausatrust.com	Trust Services, Financial Services
Alliance, LLC	Michael Steuer	752 Main Street, Tewksbury, MA 01876	(844) 745-6935	alliance-llc.org	Mortgage Services
Almost Home Mortgage, LLC	Barbara Gallagher	714 E. Main St., Ste. 2A, Moorestown, NJ 08057	(856) 581-4050	almosthomemortgage.com	Mortgage Services
ARCUSO	Mike Anderson	P.O. Box 460, Benton, AR 72018	(501) 492-2530	arcuso.com	Auto Services
Business Alliance Financial Services, LLC	Ricky Guillot	1162 Oliver Rd., Ste. 8, Monroe, LA 71201	(318) 387-1132	bafslc.com	Business Lending
Business Lending Group, Inc.	Greg Hilbert	2350 N Cassioma Dr., Ste. 100, Appleton, WI 54914	(920) 882-8400	businesslendinggroup.com	Business Lending
BYM Agency	Larry Hayes	7260 W. 135th St. Ste. 100, Overland Park, KS 66223	(913) 541-1255	bymagency.com	Marketing Services
Callahan Credit Union Financial Services, LLP (CURSLP)	Jay Johnson	1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036	(202) 223-3920	trustcu.com	Institutional Investment Services
Capitol CUSO, LLC	Becky Harwick	1080 SW Wanamaker Rd., Ste. 300, Topeka, KS 66604	(785) 273-9559	capcuso.com	Data Processing, Shared Branching
Card Services for Credit Unions (CSCU)	Robert Hackney III	3031 N Rocky Point Dr. W, Ste. 750 Tampa, FL 33607	(813) 289-2728	cscu.net	Card Services
Centennial Lending, LLC	Mark Bostock	4412 Kodiak Ct., Unit D, Longmont, CO 80504	(720) 494-2748	centennial-lending.com	Business Lending
ChatterYak!, LLC	Bryce Roth	2900 Universal St., Oshkosh, WI 54904	(920) 230-3070	chatteryak.com	Marketing Services
CNBS, LLC	Lewis Lester	7200 West 132nd St., Ste. 240, Overland Park, KS 66213	(800) 222-0978	cnbsnet.com	Investment Services
Commercial Alliance	Terrence McHugh	1607 E. Big Beaver, Ste. 201, Troy, MI 48083	(248) 457-9365	commercialalliance.com	Business Lending
Community Business Lenders, LLC	Mark Kilian	5000 Western Pkwy., Ste. 420, West Des Moines, IA 50266	(515) 221-6111	cbldenders.com	Business Lending
Community Mortgage Funding, LLC	Laura Roberts	3201 West Temple Ave., Ste. 120, Pomona, CA 91768	(909) 461-2609	cmfloan.com	Mortgage Processing
Compass 4 CUs, LLC	Gaye DeCesare	P.O. Box 8016, Woodbridge, VA 22195	(703) 730-7410	compass4cus.com	Compliance Services
Consolidated Solutions, LLC	Dan Daggett	P.O. Box 582, Baileyville, ME 04694	(207) 319-2561	consolutions.com	Auto Services
CO-OP Financial Services	Todd Clark	9692 Haven Ave., Rancho Cucamonga, CA 91730	(800) 782-9042	co-opfs.org	ATM Network, Shared Branching
Cooperative Business Services, LLC	Keith Reed	8150 Corporate Park Dr., Ste. 300, Cincinnati, OH 45242	(513) 677-3100	cbcsco.com	Business Lending
Co-operative Payroll Solutions, LLC	Wendy Staz	P.O. Box 26043, Winston-Salem, NC 27114	(336) 774-3490	cooperativepayroll.com	Management Services, Payroll Processing
Cooperative Services, Inc.	John Kerley	6705 Sugarloaf Parkway Ste. 300, Duluth, GA 30097	(770) 476-9625	gcua.org	ATM Network, Item Processing
Credit Union 24, Inc.	Mansel Guerry	2252 Killiam Center Blvd., Ste. 2A, Tallahassee, FL 32309	(850) 701-2824	cu24.com	ATM Network, POS Network
Credit Union Acceptance Company, LLC	Kurt Howard	9601 Jones Rd., Ste. 108, Houston, TX 77065	(866) 970-2822	cuac.com	Loan Support Services
Credit Union Auto Finance, LLC	Jennifer Walker	100 Marina Dr., Rochester, NY 14626	(585) 241-6200	cuaf.com	Auto Services
Credit Union Auto Sales, Inc.	Carlos Griego	5901 San Mateo Blvd. NE Albuquerque, NM 87109	(505) 345-6601	cuasi.com	Auto Services
Credit Union Business Services, LLC	Gary Nalley	5070 Peachtree Industrial Blvd., Peachtree Corners, GA 30071	(770) 416-2166	cubslc.com	Business Lending

CUSO Name	Manager	Address	Phone	Website	Services Offered
Credit Union Financial Network, LLC	Michael Prior	16150 N Arrowhead Fountain Cntr. Dr. #289, Peoria, AZ 85382	(800) 405-8850	cufn.org	Investments & Insurance Services
Credit Union Financial Services	Robin Williams	1123 Elm St. NE, Covington, GA 30014	(678) 658-4477	cufs.org	Mortgage Processing
Credit Union Home Mortgage Solutions	Brian Pouch	11027 Meridian Ave. N., #102 Seattle, WA 98133	(206) 596-4800	cuhms.com	Loan Support Services, Real Estate Brokerage Services
Credit Union Lending Systems (CULS)	Angie Anderson	7321 S Lindergh Blvd., Ste. 400A, St. Louis, MO 63125	(314) 487-5580	culendingsystems.com	Auto Services
Credit Union Loan Source, LLC	Ralph Jones	P.O. Box 105388, Atlanta, GA 30348	(866) 612-2857	cuisllc.com	Auto Services
Credit Union Mortgage Association, Inc.	Scott Toler	10800 Main St., Fairfax, VA 22030	(703) 425-1204	CUmortgage.net	Mortgage Processing
Credit Union Vendor Management	Kelli Silvernale	P.O. Box 3108, Tallahassee, FL 32315	(866) 949-6220	cuvnm.org	Vendor Management, Due Diligence
Credit Union Wireless	Chris Giles	P.O. Box 12398, Salem, OR 97309	(877) 818-3656	cuiwireless.com	Electronic Transaction Services
CU Alliance, LLC	Adrian Dominguez	9601 Jones Rd., Ste. 108, Houston, TX 77065	(832) 912-2122	cuacusso.com	Financial Counseling & Education
CU Anytime, LLC	Pat Holland	3121 Carlisle Blvd. NE, Albuquerque, NM 87110	(505) 346-2039	cuanytime.org	ATM Network, Shared Branching
CU Benefits Alliance, LLC	John Harris	451 Division St. NE, Salem, OR 97301	(877) 674-7555	cuBenefitsAlliance.com	Insurance Services
CU Business Group, LLC	Larry Middleman	9600 NE Cascades Pkwy., Ste. 250, Portland, OR 97220	(866) 484-2876	cubusinessgroup.org	Business Services
CU Business Solutions	Jay Scott	P.O. Box 80829, Austin, TX 78708	(512) 339-0911	cubusinesssolutions.com	Business Services
CU Center, Inc.	Claudia Zurita	8895 North Military Trail, Ste. 101-D, Palm Beach Gardens, FL 33410	(561) 624-6296	ss4cu.com	Loan Support Services, Shared Branching Services
CU Companies	Brad Crandall	500 Main St., Ste. 100, New Brighton, MN 55112	(651) 631-3111	cucompanies.com	Lending Services
CU Dealer Direct, LLC	Rick Schmidtke	6004 Capitol Blvd. SE, Tumwater, WA 98501	(356) 243-3006	cudealerdirect.com	Auto Services
CU Direct (CUDL)	Tony Boutelle	2855 E Guasti Rd., Ste. 500, Ontario, CA 91761	(877) 744-2835	cudirect.com	Auto Services, Technology Services
CU Direct Connect	Blair Korschun	6377 South Revere Pkwy., Ste. 200, Centennial, CO 80111	(720) 974-1311	cudc.org	Auto Services
CU Financial Alliance, LLC	Barry Edwards	2757 44th St. SW, Ste. 105, Wyoming, MI 49519	(616) 676-9215	cufinancialalliance.com	Investment Services Program Support
CU Insurance Services of Tennessee, LLC	Jerry Tween	530 East Emory Rd., 2nd Floor, Powell, TN 37849	(865) 859-0591	cuinsth.com	Insurance Brokerage, Agency Referrals
CU Investment Solutions, LLC	Michael Doherty	8500 W 110th St., Ste. 650, Overland Park, KS 66210	(913) 912-5240	cu-isi.org	Financial Counseling Services, Securities Brokerage Services
CU Members Mortgage	Linda Clappitt	15455 Dallas Pky., Ste. 900, Addison, TX 75001	(800) 607-3474	cumembers.com	Loan Support Services, Real Estate Brokerage Services
CU Partner Solutions	Dennis Moriarity	144 E Pike St., Pontiac, MI 48342	(586) 573-4110	cupartnersolutions.com	Other Services
CU Prodigy	Anthony Montgomery	209 E Gordon Ave., Layton, UT 84041	(801) 451-9101	cuprodigy.com	Technology Services
CU Realty Services, LLC	Mike Corn	11638 E Four Peaks Rd., Scottsdale, AZ 85255-3649	(800) 203-9014	curealty.com	Real Estate Brokerage
CU Revest	Mike Joplin	13520 Evening Creek Dr. N, Ste. 500, San Diego, CA 92128	(858) 467-7200	curevest.com	Loan Support Services
CU Service Network	Doug Burke	274 Union Blvd., Ste. 320, Lakewood, CO 80228	(720) 945-7250	cusn.com	Technology Services, Shared Branching, Call Center
CU Settlement Services, LLC	Paige Evak	1974 Sproul Rd., Ste. 403, Broomall, PA 19008	(610) 604-7400	cusettlement.com	Settlement Services
CU Student Choice	Scott Patterson	1001 Connecticut Ave., NW, 10th Floor, Washington, DC 20036	(800) 541-1500	studentchoice.org	Student Lending
CU*Answers	Randy Karnes	6000 28th St. SE, Ste. 100, Grand Rapids, MI 49546	(616) 285-5711	cuanswers.com	Data Processing, Marketing Services

CUSO Name	Manager	Address	Phone	Website	Services Offered
CU*Northwest	Greg Smith	1421 North Meadowood Ln., Ste. 130, Liberty Lake, WA 99019	(866) 922-7646	cu-northwest.com	Data Processing, Technology Services
CU*South	Bob McDonald	23210 US Hwy. 98, B-1, Fairhope, AL 36532	(616) 977-8100	cusouth.com	Data Processing, Technology Services
CU/America Financial Services, Inc.	John Ochodnicki	200 W. 22nd St., Ste. 280, Lombard, IL 60148	(630) 620-5200	cuamerica.com	Loan Support Services
CUMAnet, LLC	Scott Moriarty	73 Mountain View Blvd., Basking Ridge, NJ 07920	(800) 571-6986	cumanet.com	Item Processing, Mortgage Processing
CUMont, LLC	Chandra Thronson	1111 24th St. West, Billings, MT 59102	(406) 259-3636	cu-mont.org	Mortgage Processing, Mortgage Lending Services
CUSAG, LLC	John Revilla	P.O. Box 892, Alstead, NH 03602	(603) 439-6110	cusag.com	Management Services
CUSO Development Company, LLC	Thomas Davis	3330 Broadmoor Ave. SE, Ste. B, Grand Rapids, MI 49512	(616) 682-1414	cusodevelopment.com	Mortgage Processing
CUSO Financial Services, LP	Valerie Seyfert	10150 Meanley Dr., 1st Floor, San Diego, CA 92131	(800) 686-4724	cusonet.com	Investment & Insurance Services
CUSO Mortgage Corporation	John Reed	101 Western Ave., Hampden, ME 04444	(207) 862-2876	cusomortgagecorp.com	Mortgage Lending & Services
CUSO Mortgage, Inc.	Ron Wilsie	5601 E La Palma Ave., Anaheim, CA 92807	(888) 400-5000	cusomortgage.com	Mortgage Processing
CUSO of Hawaii, LLC	Vince Otsuka	3465 Waialae Ave., Ste. 370, Honolulu, HI 96816	(808) 539-0172	cusooohawaii.com	Mortgage Processing
CUWallet	Paul Fiore	21550 Oxnard St., Ste. 300, Woodland Hills, CA 91367	(818) 224-6071	cuwallet.com	Payment Services
DataPrint Services, LLC	Paul Herbst	5201 Venice Ave NE, Ste. E, Albuquerque, NM 87113	(877) 865-7250	dataprintllc.com	Statement Printing Services
eDoc Innovations	Bret Weekes	1197 Exchange St., Middlebury, VT 05753	(800) 425-7766	edocologic.com	Technology Services
EPL, Inc.	Robin Kolvek	22 Inverness Ctr Pkwy, Ste. 400, Birmingham, AL 35242	(205) 408-5348	eplinc.com	Data Processing, Technology Services
Extensia Financial, LLC	Pam Easley	9301 Corbin Ave., Ste. 1200, Northridge, CA 91324	(800) 894-8328	extensiafinancial.com	Business Lending
Financial Institutions Lending Options, LLC	Jeff Albrecht	550 Bay View Rd., Ste. A, Mukwonago, WI 53149	(414) 647-1500	fioindirect.com	Indirect Lending
First Heritage Financial, LLC	John Giordano	2655 Neshaminy Interplex Dr., Ste. 106, Treviso, PA 19053	(267) 525-7912	firstheritage.org	Loan Support Services
Gateway Services Group, LLC	Scott Jentz	7600 E Orchard Rd., #320N, Greenwood Village, CO 80111	(303) 728-3440	gsgllc.com	Investment Services
Heartland Business Services, LLC	Keith Steinhoff	2055 Craigshire Dr., Ste. 405, St. Louis, MO 63146	(314) 542-1364	hbscu.com	Business Lending
iDrive Lending, LLC	Hal Barnett	2806 Sharer Rd., Tallahassee, FL 32312	(850) 556-6741	idrivelending.com	Loan Support Services
Innovative Business Solutions, LLC	Mark Cox	P.O. Box 956, Irmo, SC 29063	(877) 222-9748	ibmscu.com	Business Lending & Services
Isthmian CUSO, LLC	George King	333 Seventh Ave., Ste. #1402, New York, NY 10001	(888) 718-7768	ic-cuso.com	Business Lending & Services
LSC, Inc.	George Fiegler	1807 W. Diehl Rd., Naperville, IL 60563	(800) 942-7124	lsc.net	Technology Services
Madison Avenue Associates, Inc.	Ginny Dobson-Reel	7470 E 82nd St., Indianapolis, IN 46256	(800) 626-4710	madisonaveassoc.com	Loan Support Services
Member Business Financial Services, LLC	Mark Ritter	2655 Neshaminy Interplex Dr., Ste. 106, Treviso, PA 19053	(866) 354-7151	mbfs.biz	Business Lending
Member Business Lending	Gordon Dames	7167 S. Center Park Dr., Ste. 300, West Jordan, UT 84084	(866) 462-5552	mbllc.com	Business Lending
Member Business Solutions, LLC	Jim Gallagher	3692 Coolidge Ct., Tallahassee, FL 32311-7890	(888) 627-7881	mbslc.org	Business Lending
Member Driven Technologies (MDT)	Larry Nichols	30230 Orchard Lake Rd., Farmington Hills, MI 48334	(877) 256-3303	mdtmi.com	Technology Services, Data Processing
Member First Mortgage, LLC	Kathy Carlson	616 44th St. SE, Grand Rapids, MI 49548-7576	(616) 538-1818	memberfirstmortgage.com	Mortgage Processing, Loan Support Services

CUSO Name	Manager	Address	Phone	Website	Services Offered
Member Home Loan, LLC	Adrian Dominguez	9601 Jones Rd., Ste. 108, Houston, TX 77065	(832) 912-2151	memberhomeloan.com	Mortgage Services
Member Loyalty Group	Michelle Bloedorn	1825 N Winnebago Ave., Ste. 301, Chicago, IL 60647	(773) 252-4901	memberloyaltygroup.com	Marketing Services
Member Mortgage Service	Tim Crowley	38275 Twelve Mile, Ste. 100, Farmington Hills, MI 48331	(800) 945-4506	membermortgage.com	Mortgage Processing
Members Development Company, LLC	Jeff Kline	7111 West 151st St., Ste. 204, Overland Park, KS 66223	(800) 356-2644	membersdevelopment.com	Research & Development
Members Mortgage Services, LLC	Todd Brunner	P.O. Box 1185, Hutchinson, KS 67504	(620) 665-7713	mms.coop	Mortgage Processing, Technology Services
Members Trust Company	Sheldon Reynolds	14025 Riveredge Dr., Ste. 280, Tampa, FL 33637	(813) 631-9191	memberstrust.com	Trust Services, Mortgage Services
MemServe, LLC	Judy Kampsula	8615 W. Frazier, Wichita, KS 67212	(800) 243-0017	kansascorporate.org	Card Services
Michigan Business Connection	Bill Beardsley	3600 Greet Ct., Ste. 120, Ann Arbor, MI 48105	(866) 642-4287	mbc.secure.cusolutionsgroup.net	Business Lending
Mid-Atlantic Financial Partners, LLC	Scott E. Ritter	12820 Wisteria Dr., Ste. 200, Germantown, MD 20874	(240) 454-8280	midatlanticfp.com	Mortgage Processing, Business Lending
Midwest Financial Network, LLC	Eric Ham	405 N Jefferson Ave., Ste. 1062, Springfield, MO 65806	(417) 851-1805	mfnco.us	Technology Services, Security, Disaster Recovery
Ministry Partners Investment Company, LLC	Joe Turner	915 West Imperial Hwy., Ste. 120, Brea, CA 92821	(714) 671-5720	ministrypartners.org	Business Lending, Investment Services
Mortgage Center, LLC	Ken Martin	29621 Northwestern Hwy., Southfield, MI 48034	(800) 353-4449	mortgagecenter.com	Mortgage Services
Mortgage Liquidity Solutions, LLC	Judy Sandberg	7600 E. Orchard Rd., Ste. 320N, Greenwood Village, CO 80111	(703) 391-9089	mortgageliquiditysolutions.com	Mortgage Services, Real Estate Brokerage
myCUMortgage, LLC	Tim Misiansky	3560 Pentagon Blvd., Ste. 301, Beavercreek, OH 45431	(937) 912-7669	myCUMortgage.com	Mortgage Services
NDBS, LLC	Ryan Toulon	61 Grove St., Waterville, ME 04901	(207) 872-0098	ndbscuso.com	Business Lending
Neighborhood Mortgage Solutions	Greg Wischmeyer	544 N Main St., Frankenmuth, MI 48734	(989) 497-1651	gonms.org	Mortgage Lending Services
North Coast Business Lending, LLC	Amy Haltonic	169 N. Ridge St., Ste. B, Monroeville, OH 44847	(419) 465-2091	northcoastbl.com	Business Lending
Octant Business Services, LLC	Larry Murphy	255 Great Rd., P.O. Box 1530, Littleton, MA 01460	(508) 281-3002	octant.us	Business Lending
OnApproach, LLC	Paul Ablack	3455 Plymouth Blvd., Ste. 200, Plymouth, MN 55447	(763) 557-7118	onapproach.com	Data Processing, Technology Services
Ongoing Operations, LLC	Kirk Drake	P.O. Box 218, Maugansville, MD 217676	(877) 552-7892	ongoingoperations.com	Disaster Recovery, Technology Services
Open Technology Solutions, LLC	Mike Atkins	8085 S. Chester St., Ste. 100, Centennial, CO 80112	(303) 708-7140	open-techs.com	Data Processing, Technology Services
OwnersChoice Funding, Inc.	Edward Kovalefsky	1021 Watervliet Shaker Rd., Albany, NY 12205	(800) 342-4998	ownerschoice.com	Mortgage Lending Services
Pactola	Phil Love	2700 N Plaza Dr., Rapid City, SD 57702	(605) 716-0655	pactola.com	Loan Support Services
Palmetto Cooperative Services, LLC	Brad Miller	7440 Broad River Road, Irmo, SC 29063	(800) 235-4290	palmettocoop.com	Item Processing
Passageways	Paroon Chadha	8 N 3rd St., Lafayette, IN 47901	(765) 535-1880	passageways.com	Compliance Services, Technology Services
PolicyWorks, LLC	Patrick Jury	1500 NW 118th St., Des Moines, IA 50325	(866) 518-0209	policyworksllc.com	Compliance Services
Potomac Business Services	Devin Blum	10605 Concord St., Ste. 305, Kensington, MD 20895	(240) 747-2461	potomaccuso.com	Business Lending
Premier Lending Alliance, LLC	Steve Flamm	2844 104th St., Urbandale, IA 50322	(515) 867-2700	premierlendingalliance.com	Loan Support Services, Real Estate Brokerage Services
Primary Financial Company, LLC	Mark Solomon	5131 Post Rd., Ste. 300, Dublin, OH 43017	(614) 825-9392	epfc.com	Institutional Investment Services
Prime Alliance Real Estate Services	Reberto Manalo	4700 42nd Ave. SW #680, Seattle, WA 98116	(206) 971-7040	primealliances.com	Real Estate Brokerage Services

CUSO Name	Manager	Address	Phone	Website	Services Offered
PSCU Financial Services, Inc.	Chuck Fagan	560 Carillon Pkwy., St. Petersburg, FL 33716	(800) 443-7728	pscu.com	Credit Cards, Call Center, Electronic Services
Quorum Insurance, LLC	Kimberle Brubaker	9927 Delaney Lake Dr., Tampa, FL 33619	(813) 832-2060	quoruminsurance.com	Insurance Services
S3 Shared Service Solutions, LLC	Mike Scully	P.O. Box 2061, Glen Burnie, MD 21060	(443) 517-5627	s3cusos.com	Technology Services
Share One, Inc.	Teri Van Frank	2650 Thousand Oaks Blvd., Ste. 1120, Memphis, TN 38118	(901) 795-3512	shareone.com	Data Processing, Technology Services
Shared Resource Technology Group, Inc.	Mark Wintzinger	8366 Princeton-Glendale Rd., Ste. 4, West Chester, OH 45069	(513) 551-5050	sharedresource.org	Data Processing, ATM Network
Sharenet, Inc.	Ray Davis	214 Solar St., Ste. 110, Syracuse, NY 13204	(315) 477-1100	atmcomplete.com	ATM Network, Shared Branching
Spectrum Business Resources, LLC	Dan Bleil	4343 Commerce Ct., Ste. 112, Lisle, IL 60532	(630) 799-1800	sbrllc.com	Business Lending, Business Services
Strategic Income Solutions	Penny St. Oyr	499 Brick St., Bad Axe, MI 48413	(989) 670-6040	strategicincomesolutions.org	Security, Mortgage Services, Credit Cards
Symbionce Financial Solutions, LLC	Ann South	124 South Ridgedale Ave., East Hanover, NJ 07936	(866) 398-1556	symbioncefinancial.com	Management Services, Business Lending, Loan Support Services
Synergent Corp.	John Murphy	2 Ledgeview Dr., Westbrook, ME 4092	(207) 773-5671	synergentcorp.com	Data Processing
TCT Risk Solutions, LLC	Randy Thompson	P.O. Box 2210, Eagle, ID 83616	(208) 939-8366	tctrisk.com	Financial Counseling Services, Loan Support Services
Texas Business Lenders Group, LLC	Robert Campbell	1617 West 7th St., Fort Worth, TX 76102	(866) 540-0255	tbglc.com	Business Lending
The Cypress Group	Greg Blout	1000 Primera Blvd., Lake Mary, FL 32746	(407) 228-7664	cypressgrouppllc.org	Business Lending
TruHome Solutions	Larry Hayes	9777 Ridge Dr., Lenexa, KS 66219	(866) 981-1700	truhomesolutions.com	Mortgage Services
TruHome Title Solutions, LLC	Keith Varney	14215 E. 42nd St., Independence, MO 64055	(816) 412-4670	truhometitlesolutions.com	Title Services
United Solutions Company	Jim Giacobbe	1585 Summit Lake Dr., Ste. 300, Tallahassee, FL 32317	(866) 942-9186	unitedsolutions.coop	Data Processing, Management Services
Universal Sharing Network, Inc.	Kristina Oliver	P.O. Box 15118, Albany, NY 12212	(518) 437-8100	universalssharing.com	Shared Branching
UProsper Services Group, LLC	Bill Willingham	P.O. Box 22469, Cheyenne, WY 82003	(307) 638-4200	uprospercoop	Insurance Services
Virtual StrongBox, Inc.	Ron Daly	9319 Robert D. Snyder Rd., Charlotte, NC 28223	(704) 817-4588	virtualstrongbox.com	Technology Services
Wescom Resource Group	Tim Dolan	123 S. Marengo Ave., Pasadena, CA 91101	(877) 995-9000	wescomresources.com	Technology Services
Xtend, Inc.	Scott Collins	6000 28th St. SE, Ste. 100, Grand Rapids, MI 49546	(616) 285-5711	xtendcu.com	Shared Branching, Management Services

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TWO LENSES. ONE INDUSTRY.

A major merger re-arranges the leaders among ranks of credit union auditors.



Industry standards recommend credit unions re-evaluate their external auditor every three years. This section of the *Credit Union Directory* is here to help inform that process by providing two different views of market share, a list of leading firms, and detailed contact information.

In the chart “Market Share By Number Of Client,” the size of

the bubble is determined by the number of credit union clients — more clients equal a bigger bubble — and the color is determined by aggregate client assets — more assets makes the color darker.

In the chart “Market Share By Aggregate Assets,” the size of the bubble is determined by aggregate client assets — more assets equal a bigger bubble — and the color is

determined by the number of credit union client assets — more clients make the color darker.

Although there are some consistencies between the two, their differences illuminate the importance of considering each type of market share.

For example, in the first chart, PricewaterhouseCoopers is a small, dark orange dot. In the second, the firm is the fourth-largest bubble but is also the lightest hue of orange. Why is this? PricewaterhouseCoopers has a client with the largest asset base of all — Navy Federal Credit Union at \$77.8 billion as of midyear 2016.

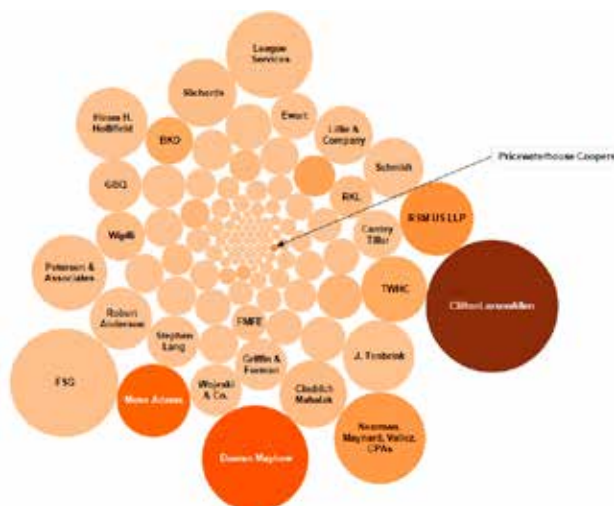
CliftonLarsonAllen, LLP, again tops CPA firms for both number of clients (256) and aggregate client assets (\$214.3B). On both charts, the CliftonLarsonAllen bubble is both the largest and the darkest — and the firm is growing. It gained 10 new clients with more than \$40 million in assets in 2015.

Meanwhile, Doeren Mayhew merged with Orth, Chakler, Murnane & Co., in October 2015. As a result, at year-end 2015, it was ranked No. 2 in both clients (190) and client assets (\$130.0B). And although the top three entries this year claim 570 of the 2,562 credit unions of \$40 million in assets or greater, there are a variety of smaller regional auditing firms represented in the following table.

There are many choices. Choose wisely.

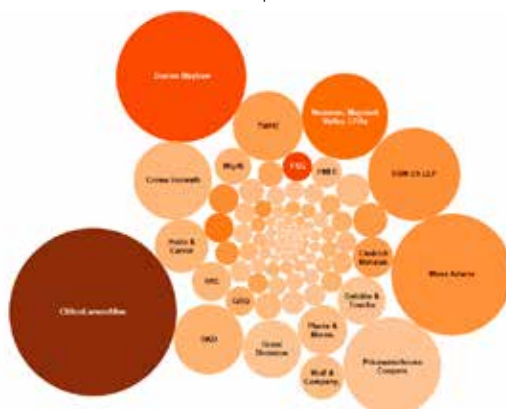
MARKET SHARE BY NUMBER OF CLIENTS

FOR 117 AUDITORS WITH KNOWN CREDIT UNION CLIENTS | DATA AS OF 12.31.15



MARKET SHARE BY ASSETS

FOR 117 AUDITORS WITH KNOWN CREDIT UNION CLIENTS | DATA AS OF 12.31.15



CPA LEADERS IN CREDIT UNION MARKET SHARE

FOR 117 AUDITORS WITH KNOWN CREDIT UNION CLIENTS | DATA AS OF 12.31.15

Rk.	CPA Firm	Credit Unions Served With >\$40M In Assets	Credit Unions Served With \$40M-\$100M In Assets	Credit Unions Served With >\$100M In Assets	Total Assets Of Credit Unions Served
1	CLIFTONLARSONALLEN, LLP	256	49	207	\$214,288,888,818
2	DOEREN MAYHEW*	190	21	169	\$129,954,456,071
3	NEARMAN, MAYNARD, VALLEZ, CPAS	124	31	93	\$56,476,628,480
4	MOSS ADAMS	85	7	78	\$112,662,243,997
5	RSM US, LLP	82	17	65	\$65,541,422,762
6	TURNER, WARREN, HWANG & CONRAD	66	18	48	\$37,197,831,060
7	CINDRICH, MAHALAK & CO.	59	25	34	\$12,146,806,031
8	FINANCIAL STANDARDS GROUP	51	37	14	\$4,594,741,800
9	RICHARDS & ASSOC.	44	26	18	\$8,322,692,209
10	PETERSEN & ASSOC.	40	17	23	\$5,896,951,199
11	BKD, LLP	36	5	31	\$37,394,341,676
12	WIPFLI, LLP	34	12	22	\$10,156,151,286
13	HUTTO & CARVER, PA	33	8	25	\$22,097,373,956
14	GBQ PARTNERS, LLC	30	10	20	\$6,315,945,001
15	LILLIE & COMPANY	30	13	17	\$4,583,181,319
16	CROWE HORWATH	29	0	29	\$47,100,799,926
17	RKL	29	8	21	\$11,749,106,420
18	J. TENBRINK & ASSOCIATES	24	15	9	\$3,449,546,939
19	WOJESKI & CO. CPAS, PC	24	13	11	\$2,735,281,853
20	PADDEN, GUERRINI & ASSOC.	22	7	15	\$3,316,517,690
21	HOLBEN HAY LAKE BALZER, LLC	21	7	14	\$5,309,420,227
22	ROBERT ANDERSON & CO.	21	9	12	\$2,397,248,155
23	FIRLEY, MORAN, FREER, & EASSA	20	4	16	\$7,199,790,751
24	HIRAM H. HOLLIFIELD	20	15	5	\$1,620,534,939
25	WOLF & COMPANY, PC	18	0	18	\$14,984,593,488
26	CURCHIN GROUP	18	6	12	\$4,744,114,722
27	ROWLES & COMPANY, LLP	17	7	10	\$3,303,657,236
28	STEPHEN LANG & ASSOC.	17	6	11	\$2,982,854,655
29	SELLEN FOX, LTD.	17	6	11	\$2,486,506,009
30	CANTEY, TILLER, PIERCE AND GREEN, CPAS, LLP	17	13	4	\$1,410,066,999
31	GRIFFIN & FURMAN, LLC	16	13	3	\$1,273,304,073
32	PLANTE & MORAN, PLLC	15	0	15	\$18,802,433,703
33	WHITTLESEY & HADLEY, PC	15	11	4	\$3,059,544,395
34	HAWKINS ASH CPAS	14	6	8	\$3,398,450,318
35	SCHMIDT & ASSOC.	14	12	2	\$1,023,466,023
36	CARROLL & ASSOC.	13	6	7	\$1,888,648,899
37	CUPACIFIC AUDIT SERVICES	13	10	3	\$1,128,424,356
38	EWART & ASSOC	12	6	6	\$1,568,478,557
39	BONADIO & CO, LLP	11	5	6	\$8,463,101,605
40	BROWN EDWARDS & CO.	11	6	5	\$1,347,040,514
41	GARDINER THOMSEN	11	9	2	\$1,147,639,096
LEAGUE SERVICES		57	42	15	\$5,067,295,692
OTHER		686	400	286	\$109,679,196,757
AUDITORS WITH <11 CREDIT UNION CLIENTS >\$40M IN ASSETS**		200	71	129	\$173,762,942,603
TOTAL FOR ALL CREDIT UNIONS >\$40M		2,562	1,009	1,553	1,174,029,662,265

* REFLECTIVE OF MERGER BETWEEN DOEREN MAYHEW AND ORTH, CHAKLER, MURNANE & CO.

** AUDITOR HAS FEWER THAN 11 CLIENTS WITH MORE THAN \$40M IN ASSETS.

SOURCE: CALLAHAN & ASSOCIATES 

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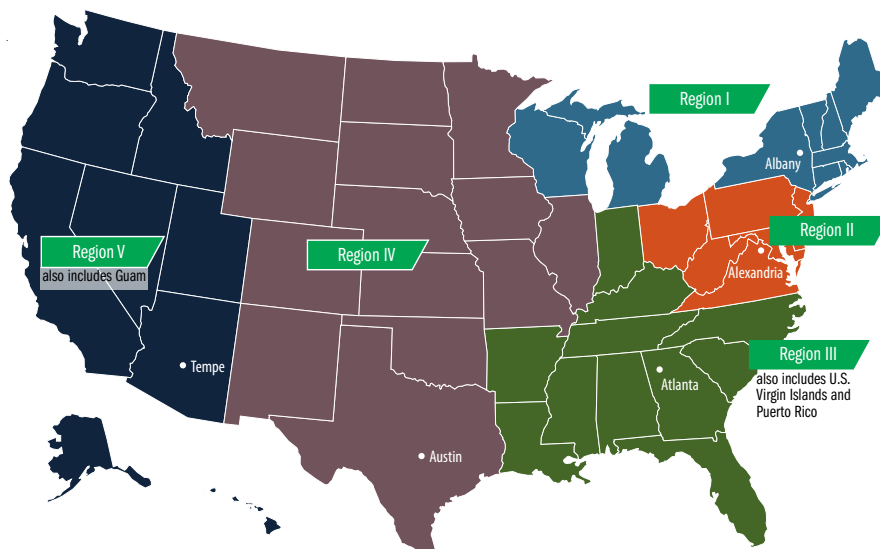
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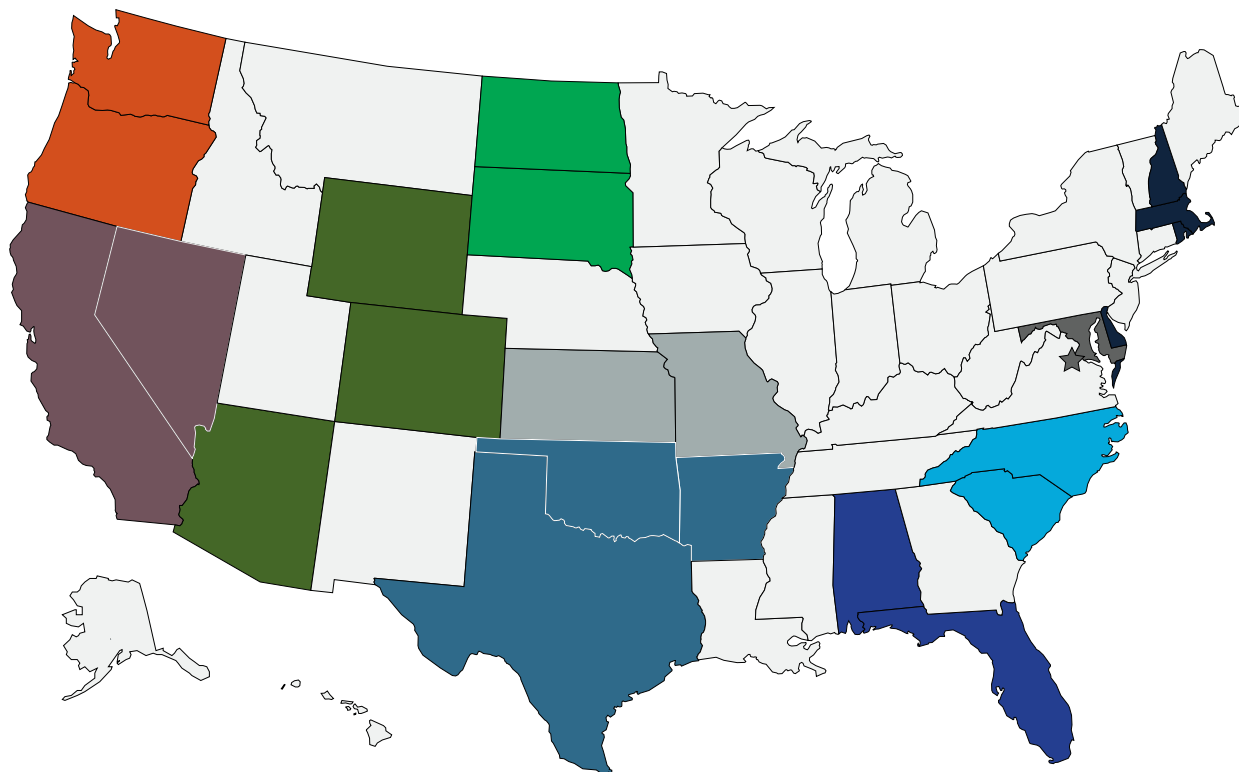
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- MOUNTAIN WEST CU ASSOCIATION: ARIZONA, COLORADO, WYOMING
- CALIFORNIA AND NEVADA CREDIT UNION LEAGUE
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- CU ASSOCIATION OF THE DAKOTAS
- LEAGUE OF SOUTHEASTERN CUS: ALABAMA AND FLORIDA
- THE CAROLINAS CU LEAGUE: NORTH CAROLINA & SOUTH CAROLINA
- MARYLAND & DISTRICT OF COLUMBIA ASSOCIATION
- HEARTLAND CREDIT UNION ASSOCIATION: KANSAS AND MISSOURI

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Sitka, AK

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Pinehurst Resort, Pinehurst, NC

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Omni Fort Worth Hotel, Fort Worth, TX

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Ramkota Hotel, Rapid City, SD

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Grand Hyatt Kauai Resort & Spa, Koloa, HI

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Renaissance Schaumburg Convention Center, Schaumburg, IL

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ANNUAL CONFERENCE: JUNE 1-4, 2017

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 APRIL 26-28, 2017

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ANNUAL CONFERENCE: ANNUAL MEETING &
 CONVENTION, MAY 3-6, 2017

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 Washington Convention Center, Washington, DC

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CUNA CFO COUNCIL

BRYANNA TAPLEY, CHAIR
 Flint Area Schools Emp. Credit Union, PO Box 320830, Flint MI 48532
 Phone: (810) 720-8300
btapley@fasecu.org
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ANNUAL CONFERENCE: MAY 21-24, 2017
 Rosen Centre Hotel, Orlando, FL

CUNA HR & ORGANIZATIONAL DEVELOPMENT COUNCIL

LISA BARON, CHAIR
 Baxter Credit Union, 340 N. Milwaukee Ave., Vernon Hills, IL
 Phone: (800) 388-7000
lisa.baron@bcu.org
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ANNUAL CONFERENCE: APRIL 19-22, 2017
 Paris Las Vegas Hotel & Casino, Las Vegas, NV

CUNA LENDING COUNCIL

JASON OSTERHAGE, CHAIR
 Alliant Credit Union, P.O. Box 2387, Des Plaines, IL 60017
 Phone: (800) 328-1935
josterhage@alliantcreditunion.com
www.cunacouncils.org

ANNUAL CONFERENCE: NOV. 12-15, 2017
 Omni Nashville Hotel, Nashville, TN

CUNA MARKETING & BUSINESS DEVELOPMENT COUNCIL

ANDY REED, CHAIR
 Texas People FCU, 4613 Wellesley Ave, Fort Worth, TX 76107
 Phone: (817) 731-2756
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ANNUAL CONFERENCE: MARCH 29-APRIL 1, 2017
 San Antonio Marriott Rivercenter, San Antonio, TX

CUNA OPERATIONS, SALES & SERVICE COUNCIL

GREG INMAN, CHAIR
 Neighbors FCU, P.O. Box 2831, Baton Rouge, LA 70821
 Phone: (225) 819-2178
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ANNUAL CONFERENCE: OCT. 1-4, 2017
 The Arizona Biltmore, Phoenix, AZ

CUNA TECHNOLOGY COUNCIL

GUY J. RUSSO, CHAIR
 CommunityAmerica Credit Union, 9777 Ridge Dr., Lenexa, KS 66219
 Phone: (800) 892-7957
grusso@cacu.com
<http://www.cunacouncils.org/>

ANNUAL CONFERENCE: OCT. 1-4, 2017
 The Arizona Biltmore, Phoenix, AZ

DEFENSE CREDIT UNION COUNCIL (DCUC)**ARTY ARTEAGA, PRESIDENT/CEO**

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Phone: (202) 638-3950 Fax: (202) 638-3410

admin@dcuc.org

www.dcuc.org

ANNUAL CONFERENCE: AUG. 6-9, 2017

Manchester Grand Hyatt, San Diego, CA

EDUCATION CREDIT UNION COUNCIL (ECUC)**KAREN MEYER, EXECUTIVE DIRECTOR**

P.O. Box 426, Corning, NY 14830

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karenmeyer@ecuc.org

www.ecuc.org

ANNUAL CONFERENCE: FEB. 17-20, 2017

Coronado Island, San Diego, CA

MARKETING ASSOCIATION OF CREDIT UNIONS (MAC)**JEN D'AMICO, CHAIR**

CommonWealth Central Credit Union, P.O. Box 641690, San Jose, CA 95164

Phone: (408) 531-3100

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www.macnetwork.org

ANNUAL CONFERENCE: MAY 30-JUNE 2, 2017

Austin, TX

METROPOLITAN AREA CREDIT UNION MANAGEMENT ASSOCIATION (MACUMA)**CONNIE HACKNEY, EXECUTIVE DIRECTOR**

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www.nacuc.org

LEADERSHIP DEVELOPMENT SEMINAR: JUNE 25-27, 2017

Hilton Boston Back Bay, Boston, MA

NATIONAL ASSOCIATION OF CREDIT UNION SERVICE ORGANIZATIONS (NACUSO)**JACK M. ANTONINI, PRESIDENT/CEO**

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ANNUAL CONFERENCE: APRIL 10-13, 2017

Disney Beach Club, Lake Buena Vista, FL

NATIONAL ASSOCIATION OF CREDIT UNION SUPERVISORY & AUDITING COMMITTEES (NACUSAC)**CELESTE SHELTON, EXECUTIVE DIRECTOR**

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ANNUAL CONFERENCE: JUNE 14-17, 2017

Sheraton San Diego Hotel & Marina, San Diego, CA

NATIONAL ASSOCIATION OF FEDERAL CREDIT UNIONS (NAFCU)**B. DAN BERGER, PRESIDENT/CEO**

3138 10th St. N., Arlington, VA 22201

Phone: (703) 842-2215

dberger@nafcu.org

www.nafcu.org

ANNUAL CONFERENCE: JUNE 13-16, 2017

Hilton Hawaiian Village, Honolulu, HI

NATIONAL ASSOCIATION OF STATE CREDIT UNION SUPERVISORS (NASCUS)**LUCY ITO, PRESIDENT/CEO**

1655 N. Fort Meyer Dr., Ste. 650, Arlington, VA 22209

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FOUNDATION DINNER PRESENTING THE WEGNER AWARDS: FEB. 27, 2017

Marriott Marquis Washington, Washington, DC

NATIONAL CREDIT UNION MANAGEMENT ASSOCIATION (NCUMA)**KATHY ANCHORS-BUDD, PRESIDENT/CEO**

2015 Wood Falls Dr., Cumming, GA 30040

Phone: (404) 255-6828

kanchors@ncuma.com

www.ncuma.com

ANNUAL SPRING CONFERENCE: MAY 27-31, 2017

The Ritz Carlton, Amelia Island, FL

NATIONAL COUNCIL OF POSTAL CREDIT UNIONS (NCPCU)**CELESTE SHELTON, EXECUTIVE DIRECTOR**

P.O. Box 160, Del Mar, CA 92014

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www.ncpcu.org

ANNUAL CONFERENCE: APRIL 30-MAY 2, 2017

Gaylord National Resort & Convention Center, National Harbor, MD

NATIONAL FEDERATION OF COMMUNITY DEVELOPMENT CREDIT UNIONS (NFCDCU)**CATHIE MAHON, PRESIDENT/CEO**

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ANNUAL CONFERENCE: TBA**NATIONAL YOUTH INVOLVEMENT BOARD (NYIB)****MANDY CLAYTON, CHAIRMAN**

P.O. Box 1366, Nederland, TX 77627

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ANNUAL CONFERENCE: TBA**UKRAINIAN NATIONAL CREDIT UNION ASSOCIATION (UNCUA)****ORYSIA BURDIAC, PRESIDENT**

2315 W. Chicago Ave., Chicago, IL 60622

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WORLD COUNCIL OF CREDIT UNIONS (WOCU)**BRIAN BRANCH, PRESIDENT/CEO**

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Phone: (608) 395-2000

mail@woccu.org

www.woccu.org

ANNUAL CONFERENCE: JULY 23-26, 2017

Austria Centre Vienna, Vienna, Austria

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A man in a grey pinstripe suit is looking down at a tablet computer he is holding. The background is blurred, showing what appears to be an office or public space. A red diagonal band is visible in the top left corner.

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