



2017 SUPPLIER MARKET SHARE GUIDE

CREDIT UNION AUDITORS

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2017 SUPPLIER MARKET SHARE GUIDE: CREDIT UNION AUDITORS

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BY SAM TAFT, SENIOR DIRECTOR, INDUSTRY ANALYSIS, CALLAHAN & ASSOCIATES

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THE RIGHT PARTNER FOR AN UNCERTAIN FUTURE

Welcome to the *2017 Market Share Guide: Credit Union Auditors*, published by Callahan & Associates. This is the only publication designed to help credit unions select a CPA firm that understands their specific needs and values.

Selecting an audit partner is a measured process that must account for both the value of the relationship as well as the ever-changing dynamics of the credit union business model.

From a regulatory perspective, the combined oversight, scrutiny, and standards to which credit unions are held have never been as rigid or as strict as they are today.

Looking forward, the headwinds presented by both competition and an ever-expanding and evolving financial services market make it imperative for credit unions to select the right partner to help guide them on their journey. That partner must help the C-suite focus on what matters most — maintaining a safe

and sound financial institution that serves the best interests of the credit union's member-owners.

This guide to credit union auditors breaks down the market share rankings at both the state and national level as well as provides information about the typical asset size, and other variables, of a firm's clientele. The guide's ultimate goal is to help credit unions identify the perfect ally to help them anticipate and avoid legal, financial, and even technology-related pitfalls.

Callahan & Associates gathers the data in this publication from CPA firms nationwide and then secondarily validates it as needed with the credit unions themselves.

In addition to insights provided by the Callahan team, this year's guide features content from three of the leading audit firms in the country: CliftonLarsonAllen, Moss Adams, and TWHC. These partner perspectives cover a range



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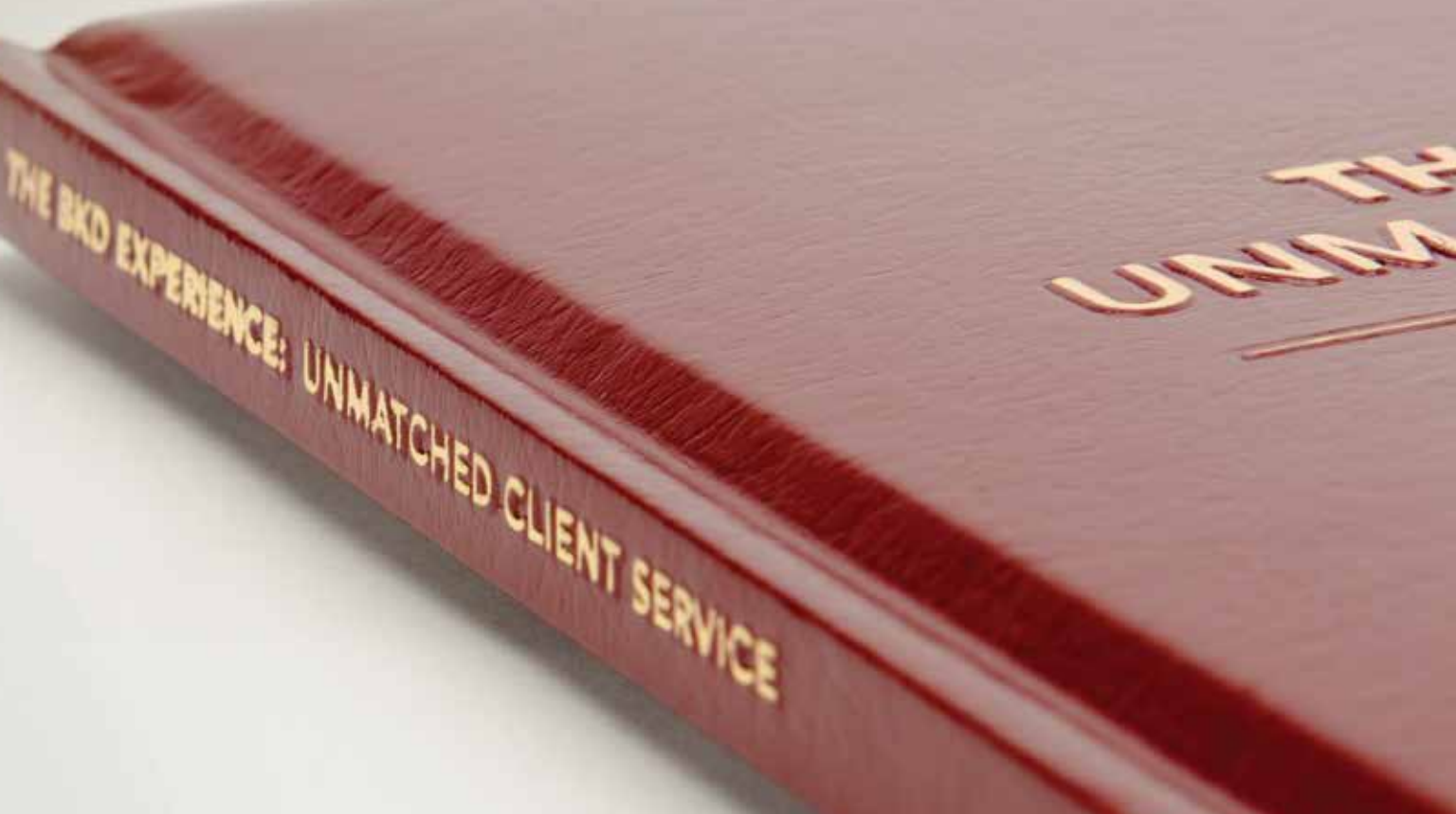
of important topics, from mitigating legal risks and recourse to managing expectations in a changing regulatory climate, specifically related to CECL and cybersecurity.

Let the *2017 Market Share Guide: Credit Union Auditors* help you find the best auditor assistance available — not only for technology and security-related concerns but also across all corners of the ever-expanding risk universe in which the industry now operates.

As always, our appreciation goes out to all parties whose assistance made this publication possible, and to you, our credit union readers. 🌐

“ Let this guide help you find the best ”
auditor assistance available — not only
for financial, legal and security-related
concerns, but also across all corners
of the ever-expanding risk universe
in which the industry now operates.

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MARKET SHARE ENTRANTS AND UPWARD MOVEMENTS

Who's new to the ranking tables, which auditors are moving up the leader boards, and what does market share by region look like?

BY IAN MELHORN

Audits are a vital part of a credit union's mission to maintain the safety and soundness of its members' assets. A responsive and results-oriented audit firm is one of the most crucial business alliances a credit union can foster as a depository institution. The auditor's role is to make sure the credit union's financial statements are a true and fair representation of its actual position, which is increasingly important in an industry growing more financially, legally, and technologically complex by the day.

A perusal of this year's national market share rankings uncovers a few fresh faces on the leader boards. The top five auditing firms by credit union clients with more than \$40 million in assets remained unchanged with CliftonLarsonAllen continuing to lead the way. Ranking third, Nearman Maynard, Vallez, CPAs added the most credit union clients, 11, year-over-year. For the rest of the list, new entrants made their mark and other firms shuffled around.

Specifically, CU Resources Inc. — which serves 60 credit unions with more than \$40 million in assets — joined the list in seventh place. CU Resources is the audit arm of the Cornerstone Credit Union League. Its credit union clients had previously categorized this auditor under "League Services" on their call reports.

Also sliding into the top 20 is Garvey, Steele & Company LLP, which acquired Robert Anderson & Co. and secured the 19th position. It serves 25 credit union clients with more than \$40 million in assets.

Other notable upward movements include Financial Standards Group besting Cindrich, Mahalak & Co. this year after the reverse happened last year. Wipfli, LLP topped both BKD, LLP and Peterson & Associates after coming in behind those firms last year.

In this guide, you'll find national and state-level market share numbers, as well as the ability to view market share from an alternative lens, such as by NCUA region. That, too, can be valuable for credit unions in the auditor market-research phase.

The high-level geographical overviews of the top five credit unions in each NCUA region, quantified by the number of credit unions and their aggregate assets,

enables credit unions to view which auditors their peers are using in each region.

As the frontrunner, CliftonLarsonAllen has nearly double the amount of credit union clients in the Central region than it does in the New England and Mid-Atlantic regions. Doeren Mayhew has established its presence in the Central and Eastern regions of the United States, placing in the top three in each region. Nearman, Maynard, Vallez, CPAs is the leading firm in the Southeast region, attracting 21 more clients than the runner-up. Moss Adams, with 75 credit union clients, captured the No. 1 spot for market share in the Western region.

Crowe Horwath jumped into the Western region rankings, defined by aggregate credit union assets, bolstered by performing an opinion audit for the nation's fourth-largest credit union by assets, BECU in Washington. PricewaterhouseCoopers followed suit in the Mid-Atlantic region, with the nation's largest credit union, Navy Federal, as a client. Although Nearman, Maynard, Vallez, CPAs secured 54 more credit union clients than CliftonLarsonAllen in the Southeast region, CliftonLarsonAllen leapfrogged Nearman, Maynard, Vallez, CPAs to post the No. 1 spot in the region thanks to its larger client asset base.

For more detailed information on credit union auditor rankings, refer to the leader tables on pages 14–16. State-level data begins on page 23. That's where you'll find the top CPA firms by market share and information on the largest credit unions in each state.

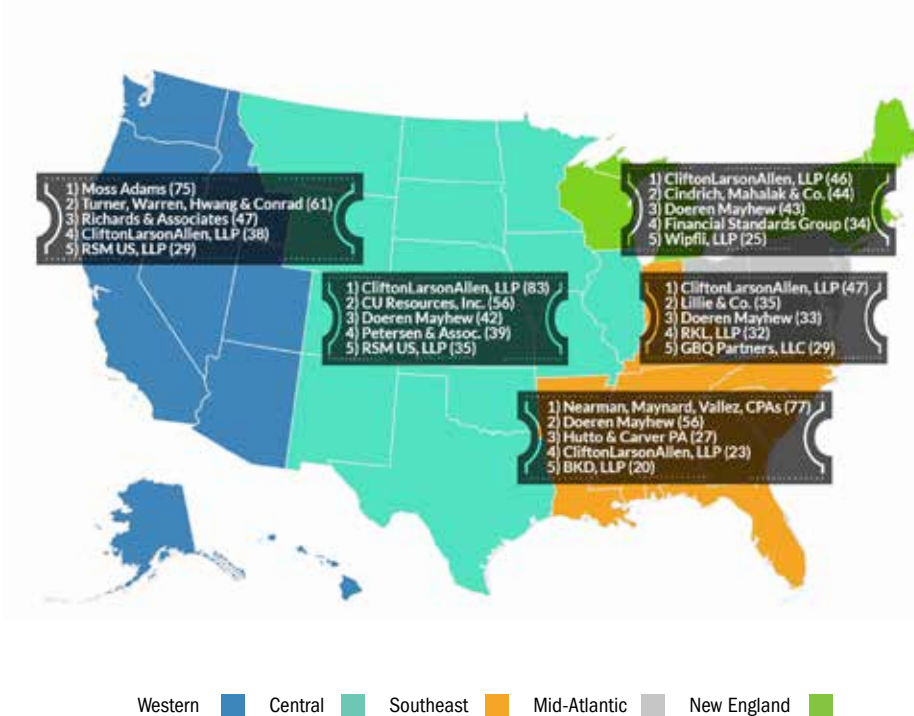
Take a look, and use this guide to help determine your next strategic business alliance. ☺

OUR METHODOLOGY

Callahan & Associates compiled the information included in this publication using credit union 5300 Call Report data through the first quarter of 2017 and individual CPA audits between July 1, 2016, and June 30, 2017. In some cases, this information is also compared against previous responses collected for the *Supplier Market Share Guide: Credit Union Auditors*.

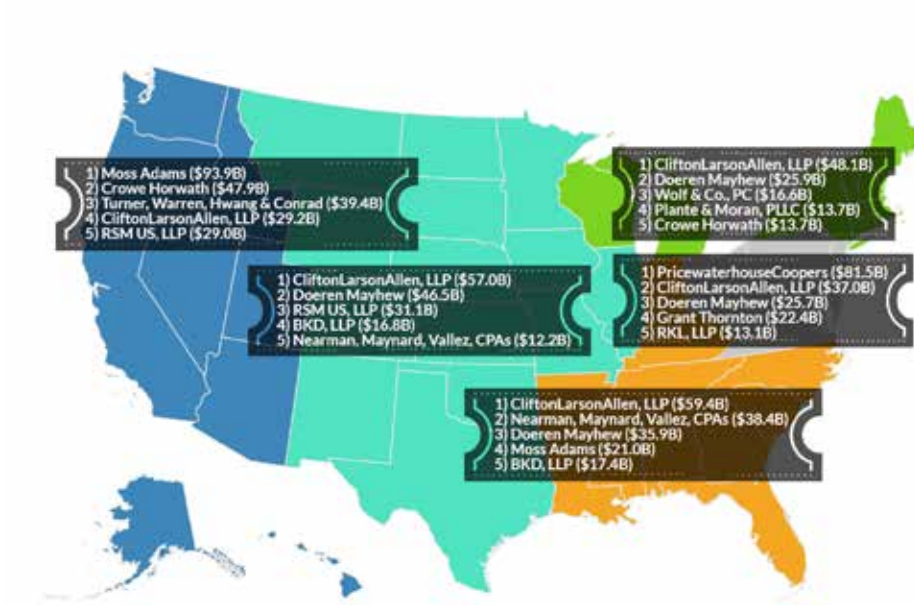
NCUA REGION MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.17 | AUDIT DATA 07.01.16 - 06.30.17



NCUA REGION MARKET SHARE BY AGGREGATE ASSETS OF CREDIT UNION CLIENTS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.17 | AUDIT DATA 07.01.16 - 06.30.17



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ADA AUDITS AND WEBSITE ACCESSIBILITY

Being prepared can provide better service while avoiding lawsuits and settlements.

BY TWHC

Credit unions, like community banks, are prime targets for lawsuits related to the Americans with Disabilities Act (ADA). Over the past five years, financial institutions have seen an increase in these types of cases. Title III of the ADA addresses the requirements for public accommodations and commercial facilities and prohibits discrimination on the basis of disability for businesses open to the public.

The ADA Guidelines provide general design (“technical”) standards for building and site elements, such as parking, accessible routes, ramps, stairs, elevators, doors, entrances, drinking fountains, bathrooms, controls and operating mechanisms, storage areas, alarms, signage, telephones, fixed seating and tables, assembly areas, automated teller machines, and dressing rooms. The guidelines also provide specific technical standards for restaurants, medical care facilities, mercantile facilities, libraries, and transient lodging (such as hotels and shelters).

These lawsuits initially focused on buildings not following ADA standards, then ATMs that were not easily accessible or not designed to comply with the ADA, and more recently, websites. Many of these suits start with a demand letter seeking an out-of-court settlement. The letters typically state that the financial institution is not in compliance with Web Content Accessibility Guidelines (WCAG) 2.0.

The communication usually demands that the financial institution comply with WCAG 2.0 AA (midrange conformance). Although this standard has not yet been formally adopted, the

U.S. Department of Justice favors this guideline and level of conformity. And since the DOJ is responsible for enforcing the ADA, WCAG is the standard that is referenced.

Many financial institutions and other organizations have settled these cases in order to avoid extended legal costs. As these demands for ADA compliance raise many questions for covered entities, especially the legal requirements under Title III for websites and mobile applications, financial institutions should consider completing an audit of their level of compliance with the ADA.

WCAG 2.0 provides recommendations for making web content more accessible to a wider range of people with disabilities, including blindness and limited vision, deafness and hearing loss, learning disabilities, cognitive limitations, limited movement, speech disabilities, photosensitivity, and combinations of these.

Website accessibility refers to the removal of barriers preventing interaction or access to websites and includes the use of text descriptions for images known as alternate tags, enlargeable text, text emphasis or links that are easily visible for those with color blindness, large clickable links for those who have difficulty controlling a mouse with precision, navigation via keyboard alone, closed-captioned videos and limited flashing effects for those prone to seizures. Following these guidelines will make web content more user friendly for the general public.

Title III of the ADA specifically requires public accommodations to provide auxiliary aids and services to ensure effective communication

“ In addition to conducting an ADA compliance audit, financial institutions should implement policies and procedures addressing accessibility and providing a portal for feedback. ”

absent an undue burden or fundamental alteration to the goods and services. Since financial institutions are viewed as having ample resources (relatively speaking), it is unlikely that the DOJ or a court would conclude that website accessibility modifications would cause them an undue burden.

In 2010, the DOJ amended the definition of auxiliary aids and services to include “accessible electronic information technology.” With this amendment, websites and mobile apps came into the purview of the ADA and its requirements.

For credit unions that outsource the management of their websites, the responsibility of accessibility does not cease; rather, the agreement with the third party should specify the acceptable standard, in this case WCAG 2.0.

In addition to conducting an ADA compliance audit, financial institutions should implement policies and procedures addressing accessibility and providing a portal for feedback. Establishing a communication channel designed for users to report accessibility concerns will help identify potential risks. There are also various tools available to audit your institution’s website for accessibility, such as Google’s Accessibility Developer Tool.

Ultimately, there are ways to mitigate potential risks, but this trend will most likely continue, with mobile apps the next to be targeted. In general, we are finding more and more credit unions entangled in this type of litigation, as well as class action lawsuits related to compliance matters. Although many of these cases lack merit, they are technically viable lawsuits, collectively costing credit unions and banks millions of dollars in resources to address them. 🌀

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NOW IS THE TIME TO PREPARE FOR IMMEDIATE CECL CHANGES

As credit unions prepare to adopt the Current Expected Credit Loss (CECL) methodology, they should consider these items.

BY MOSS ADAMS

In June 2016, the Financial Accounting Standards Board issued an accounting standard update (ASU) that made substantive changes to the allowance determination process.

The new standard is titled *ASU 2016-13, Financial Instruments — Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*. It provides the framework for the current expected credit loss (CECL) methodology credit unions are required to adopt no later than fiscal periods beginning after Dec. 15, 2020.

The answers to the following questions should address a variety of implementation concerns related to ASU 2016-13.

WHERE SHOULD CREDIT UNIONS BE IN THE CECL IMPLEMENTATION PROCESS?

At minimum, credit unions should have a steering committee formed to define the scope of the adoption and implementation project, timing, roles, and responsibilities. A successful committee will include representatives from credit, risk, accounting, and IT as well as executive sponsorship.

The importance of data cannot be understated. Many credit unions still need to determine:

- Available data.
- Data that's recoverable.
- Overall data quality.
- Future data needed for forecasting purposes.

Once credit unions complete this data assessment, the next step is typically to work on segmentation and historical loss periods while looking for a correlation between external economic data and internal data and credit losses. After they gain an understanding of their data, CECL methodology and model development can occur.

Additionally, institutions will want to review and update policies and procedures, internal controls, and controls around disclosures.

WHAT MODELS ARE CREDIT UNIONS MIGRATING TOWARD?

All models use loss rates. Within the new CECL methodology, these should be life-of-loan rates and not annual rates. Because the majority of today's models are based on annual loss rates, historical data will be critical in converting to a life-of-loan rate that complies with the intent of CECL.

COMMERCIAL LOANS

There's an increased interest in probability-of-default and loss-given-default modeling (PD/LGD). When PD/LGD is done correctly, it's considered a life-of-loan methodology. This is significant, because this methodology encompasses forecasted losses over the entire life of an asset, taking the reversion period concept in the standard out of play.

Companies that aren't able to forecast losses over the entire life of an asset must revert to historical losses for the portion of the asset's life for which the company is unable to forecast losses. Discounted cash flow and reversion methodologies are also considered life-of-loan methodologies, but they're generally more complicated to execute than PD/LGD.

CONSUMER LOANS

Credit unions are gravitating toward a loss-rate methodology based on pooling of assets, which is often vintage-based. In vintage modeling, also known as closed-pool modeling, impairment is based on the age of the

accounts and the historical performance of assets with similar risk characteristics.

Credit unions that adopt this methodology typically have financial assets that follow patterns or loss curves that are comparable and predictive for subsequent financial asset generation, such as indirect auto loans. Static-pool modeling is also based on grouping by similar risk characteristics, which may or may not be vintage-based.

Because the entire life of a loan pool is included in such an analysis, stratifying loan pools with origination periods is considered to provide a more accurate estimate of historical lifetime loss experience. Vintage modeling will likely be used to develop assumptions for other methodologies, including:

- Historical loss rates.
- Prepayments.
- Default probability.
- Severity rates.

HOW WILL CECL IMPACT ACQUISITIONS?

For financial assets not determined to be purchase credit deteriorated (PCD), acquirers will establish a CECL allowance by recording a provision for credit losses in their own income statement at the date of acquisition.

This creates a significant hit to capital previously recorded in goodwill. The exception to this is PCD assets, for which the CECL allowance is recorded gross on the balance sheet with subsequent changes to the CECL allowance in the income statement.

The determination of PCD versus non-PCD will be critical for each acquisition, but there is no bright-line test in the new standard. For example, a purchased asset with a 10% estimated credit loss is probably PCD, but it's unclear if one with a 3% estimated credit loss is.

Other issues include:

- Timing acquisitions in relation to adoption of the standard.
- Inconsistent methodologies between entities for similar and dissimilar assets.
- Consideration of the risk profile of acquired portfolios relative to an existing portfolio.
- A target's historical loan data.
- The adequacy of support for assumption in the target's CECL allowance.

HOW DOES IT AFFECT CREDIT CARDS?

While credit unions shouldn't reserve balances that haven't been incurred, there's debate on whether advances should be considered when estimating potential losses to existing balances.

Ideally, an allowance would be estimated as of the balance sheet date as if the loan were a term loan with no additional advances. However, historical payment data isn't based on those circumstances — instead, payments are impacted by additional advances and the ability to make those advances. If credit unions assume advances, they should adjust payment expectations in line with those advances and not assume a future higher payment will offset additional risk on an outstanding ledger balance.

Regulators are also expected to emphasize that one of the segmenting factors for credit cards is differentiating between those that pay off every month and those that revolve. The concern is that when grouped together, credit cards that consistently pay off will shorten the estimated lives of those that don't.

ARE THERE OTHER CONCERNS?

Yes. Although loans are getting most of the attention, CECL impacts debt securities as well. There are nuances between held-to-maturity (HTM) and available-for-sale (AFS) securities to consider, such as the impact of fair value on the CECL allowance and the need to bifurcate the fair-value mark between interest rates and credit, both of which present additional challenges in accounting for AFS securities. 🌀

AUTHOR: Gabe Nachand, CPA, Moss Adams

Gabe Nachand joined Moss Adams in 1995 and focuses on serving community financial institutions. In 2016, Gabe was appointed to a task force of the AICPA's Depository Institutions Expert Panel, focused on addressing CECL modeling challenges. He can be reached at gabe.nachand@mossadams.com or (503) 471-1277.

FFIEC CAT UPDATE: WHY IT'S VALUABLE EVEN IF IT'S NOT REQUIRED

The comprehensive nature of the exam helps credit unions see potential cybersecurity issues they might otherwise have missed.

BY CLIFTONLARSONALLEN

It's been a little more than two years since the initial release of the FFIEC's Cybersecurity Assessment Tool (CAT), an instrument that was met with both relief and distress from financial institutions. Earlier this spring, the FFIEC published long-awaited revisions to the CAT with two noteworthy changes: a revised CAT Appendix A and the allowance of compensating controls.

Let's dig into the key updates, address the 500-question elephant in the room, and attempt to reframe a common question, "Do examiners require this tool?"

APPENDIX A AND COMPENSATING CONTROLS

The biggest update is detailed mapping of the tool's declarative statements at the baseline maturity level to the applicable FFIEC IT Examination Handbook. While some of the imprecise wording concerns were not addressed, the revised tool rightly raises the cybersecurity review to a higher level in response to more sophisticated hacking incidents. The FFIEC is also making an active push to update examination handbooks, which have not been updated since the mid-2000s. Expect the Appendix to be updated to align with new or revised handbooks following their release.

The second major improvement is refining the controls to be more clear and accurate. For instance, now you can answer questions in three ways: Y, Y(c), and N. The newly added Y(c) allows institutions to get credit for their compensating controls, which are essentially countermeasures used in lieu of a recommended security control but that offer comparable protection.

We're happy our clients will get credit for compensating controls, which should give a more accurate picture of the organization's true cybersecurity position. Be aware that leaning on compensating controls may increase the level of scrutiny from auditors and examiners. Make sure you have strong documentation on these compensatory controls.

IS THE TOOL REQUIRED?

We hear from our clients that, at more than 500 questions long, the process requires the interaction of almost all areas and departments and makes the task of completing the CAT daunting. Furthermore, there is much debate and confusion about whether completing the FFIEC CAT tool is required. Officially, it is still voluntary,

but at a minimum, financial institutions should be aware of the tool and be prepared to speak to it in their next regulatory exam. We are aware of some credit unions that have been cited via documents of resolution (DOR) for not having completed their CAT.

I hear those concerns, and pose a countering perspective: The comprehensive nature of these questions will push you into seeing issues you might not have considered. This is the whole point — to elevate cybersecurity risk concerns across the institution.

Credit unions can also use the results to inform strategic planning. Talk to your IT committee or senior management to discuss your results and use the information to launch into bigger questions:

- Do we have plans to offer new services that might put us in a higher risk category? Are we compliant in those areas? What will we need to do to meet those requirements and start offering the service?
- Will our current staff need training in these higher areas or will we need to bring in additional personnel?
- If we are offering new services, what will we need to do to protect them?

HOW WE CAN HELP

We are passionate about security and can help credit unions advance their cybersecurity position. Our examination will carefully evaluate your IT operations and environment and give you a critical analysis of all your cybersecurity controls. Our report will describe any gaps, and if applicable, make recommendations on how to bridge these gaps. Together, we'll help you establish a robust cybersecurity framework.

The information contained herein is general in nature and is not intended, and should not be construed, as legal, accounting, investment, or tax advice or opinion provided by CliftonLarsonAllen LLP (CliftonLarsonAllen) to the reader. For more information, visit CLAconnect.com.

AUTHOR: Wes Hardcastle, Senior Information Security Analyst, CliftonLarsonAllen

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NATIONAL MARKET SHARE RANKING OF AUDIT FIRMS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.17

AUDIT DATE 07.01.16 – 06.30.17

RK	AUDIT FIRM	TOTAL CREDIT UNIONS >\$40M SERVED	# OF CREDIT UNIONS \$40M-\$100M	# OF CREDIT UNIONS >\$100M	TOTAL ASSETS OF CREDIT UNION CLIENTS >\$40M AS OF 03.31.17
1	CliftonLarsonAllen, LLP	237	41	196	\$230,653,248,379
2	Doeren Mayhew	196	21	175	\$150,648,488,095
3	Nearman, Maynard, Vallez, CPAs	135	27	108	\$73,472,956,747
4	Moss Adams	93	8	85	\$131,980,238,669
5	RSM US, LLP	73	15	58	\$68,422,153,136
6	Turner, Warren, Hwang & Conrad	61	13	48	\$39,415,720,756
7	CJ Resources, Inc.	60	40	20	\$5,900,453,770
8	Financial Standards Group	54	34	20	\$5,430,833,400
9	Cindrich, Mahalak & Co.	51	21	30	\$8,381,624,222
10	Richards & Assoc.	47	29	18	\$8,791,856,998
11	Wipfli, LLP	40	15	25	\$12,974,745,297
12	Petersen & Assoc.	39	16	23	\$6,087,030,740
13	BKD, LLP	38	4	34	\$42,328,201,160
14	Lillie & Co.	37	17	20	\$5,881,522,765
15	RKL, LLP	32	6	26	\$13,110,563,522
16	GBQ Partners, LLC	30	10	20	\$6,776,318,319
17	Crowe Horwath	29	0	29	\$67,619,516,295
17	Warren Averette	29	6	23	\$15,080,355,839
19	Garvey, Steele & Co., LLP	25	10	15	\$3,694,422,301
20	Padden, Guerrini & Assoc.	21	6	15	\$3,484,032,203
21	J. Tenbrink & Assoc.	21	12	9	\$3,458,299,457
21	Wojeski & Co. CPAs, PC	21	11	10	\$2,360,981,935
23	Griffin & Furman, LLC	20	15	5	\$1,818,016,053
24	Firley, Moran, Freer, & Eassa	19	4	15	\$7,547,237,684
24	Cantey, Tiller, Pierce and Green, CPAs, LLP	19	14	5	\$1,651,521,374
26	Wolf & Co., PC	18	0	18	\$16,555,560,001
26	Holben Hay Lake Balzer, LLC	18	5	13	\$5,196,795,256
26	Curchin Group	18	4	14	\$5,086,774,026
26	Hiram H. Hollifield	18	14	4	\$1,484,935,862
26	Schmidt & Assoc.	18	15	3	\$1,446,727,177
31	Plante & Moran, PLLC	17	0	17	\$24,418,879,065
32	Selden Fox, Ltd.	16	4	12	\$2,683,909,728
32	Rowles & Company, LLP	16	6	10	\$3,494,108,830
34	Ewart & Assoc.	16	9	7	\$2,042,707,962
35	Stephen Lang & Assoc.	15	5	10	\$3,146,212,812
35	Carroll & Assoc.	15	7	8	\$2,756,848,822
37	Hawkins Ash CPAs	14	6	8	\$3,823,674,803
37	Whittlesey & Hadley, PC	14	10	4	\$3,024,421,386
37	CU Pacific Audit Solutions, LLC	14	12	2	\$1,059,448,853
40	Deleon & Stang	13	4	9	\$3,533,841,344
41	Bonadio & Co, LLP	12	6	6	\$9,459,423,860
42	Gardiner Thomsen	11	9	2	\$1,242,896,079
	League Services	35	27	8	\$3,096,677,105
	Other	642	359	283	\$111,712,939,853
	Auditors With < 11 CU Clients*	221	86	135	\$189,960,656,553
	Totals For All Credit Unions >\$ 40M	2,588	983	1,605	\$1,312,197,778,493

* Auditor has fewer than 11 clients with more than \$40 million in assets.

SOURCE: CALLAHAN & ASSOCIATES 

NATIONAL MARKET SHARE RANKING AND CHANGE OF AUDIT FIRMS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.17

AUDITOR DATA AS OF 07.01.16 – 06.30.17

RK	AUDIT FIRM	TOTAL CREDIT UNIONS >\$40M SERVED AS OF 06.30.17	TOTAL CREDIT UNIONS >\$40M SERVED AS OF 06.30.16	YEAR-OVER-YEAR CHANGE
1	CliftonLarsonAllen, LLP	237	256	-19
2	Doeren Mayhew	196	190	6
3	Nearman, Maynard, Vallez, CPAs	135	124	11
4	Moss Adams	93	85	8
5	RSM US, LLP	73	82	-9
6	Turner, Warren, Hwang & Conrad	61	66	-5
7	CU Resources ***	60	NA	NA
8	Financial Standards Group	54	51	3
9	Cindrich, Mahalak & Co.	51	59	-8
10	Richards & Assoc.	47	44	3
11	Wipfli, LLP	40	34	6
12	Petersen & Assoc.	39	40	-1
13	BKD, LLP	38	36	2
14	Lillie & Co.	37	30	7
15	RKL, LLP	32	29	3
16	GBQ Partners, LLC	30	30	0
17	Crowe Horwath	29	29	0
17	Warren Averette	29	33	-4
19	Garvey, Steele & Co., LLP **	25	21	4
20	Padden, Guerrini & Assoc.	21	22	-1
20	J. Tenbrink & Assoc.	21	24	-3
20	Wojeski & Co. CPAs, PC	21	24	-3
23	Griffin & Furman, LLC	20	16	4
24	Firley, Moran, Freer, & Eassa	19	20	-1
24	Cantey, Tiller, Pierce and Green, CPAs, LLP	19	17	2
26	Wolf & Co., PC	18	18	0
26	Holben Hay Lake Balzer, LLC	18	21	-3
26	Curchin Group	18	18	0
26	Hiram H. Hollifield	18	20	-2
26	Schmidt & Assoc.	18	14	4
31	Plante & Moran, PLLC	17	15	2
32	Selden Fox, Ltd.	16	17	-1
32	Rowles & Co., LLP	16	17	-1
34	Ewart & Assoc.	16	12	4
35	Stephen Lang & Assoc.	15	17	-2
35	Carroll & Assoc.	15	13	2
37	Hawkins Ash, CPAs	14	14	0
37	Whittlesey & Hadley, PC	14	15	-1
37	CU Pacific Audit Solutions, LLC	14	13	1
40	Deleon & Stang	13	8	5
41	Bonadio & Co, LLP	12	11	1
42	Gardiner Thomsen	11	11	0
	League Services	35	57	-22
	Other	642	699	-57
	Auditors With <11 Credit Union Clients *	221	200	21
	Totals For All Credit Unions >\$40M	2,588	2,552	36

* Auditor has fewer than 11 clients with more than \$40 million in assets.

** Garvey, Steele & Co., LLP acquired Robert Anderson & Co.

*** Credit unions using CU Resources, Inc. had previously been categorized under League Services. CU Resources is the audit arm of the Cornerstone Credit Union League.

SOURCE: CALLAHAN & ASSOCIATES 

DATA PROCESSING EXPERIENCE OF CREDIT UNION AUDIT FIRMS

FOR CREDIT UNIONS >\$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.17

AUDITOR DATA AS OF 07.01.16 – 06.30.17

AUDITOR	TOTAL CREDIT UNIONS >\$40M SERVED	DATA PROCESSORS
CliftonLarsonAllen, LLP	237	Symitar - Episys (63), D+H - UltraData (24), Fiserv - DNA (23), Fiserv - XP2 (22), Fiserv - Portico (14), Fiserv - Spectrum (12), Corelation KeyStone (7), Sharetec Systems (6), Fiserv - DataSafe (6), CU*Answers - CU*BASE (6), Fiserv - CUnify (5), Enhanced Software Products (ESP) (4), FIS - Miser (4), Share One (4), FLEX (CMC/FLEX) (4), Fiserv - Galaxy (4), Other* (29)
Doeren Mayhew	196	Symitar - Episys (71), Fiserv - DNA (17), Fiserv - XP2 (17), Fiserv - DataSafe (13), CU*Answers - CU*BASE (12), Fiserv - Spectrum (11), D+H - UltraData (11), Fiserv - Portico (11), Member Driven Technologies - Episys (8), Corelation KeyStone (5), FIS - Miser (4), Other* (16)
Nearman, Maynard, Vallez, CPAs	135	Symitar - Episys (43), Fiserv - XP2 (16), Fiserv - Portico (13), Fiserv - Spectrum (12), Fiserv - DataSafe (10), Fiserv - DNA (8), D+H - UltraData (6), Share One (5), FLEX (CMC/FLEX) (5), Corelation (5), Other* (12)
Moss Adams	93	Symitar - Episys (37), Fiserv - DNA (13), Fiserv - DataSafe (9), Fiserv - XP2 (8), Fiserv - Spectrum (5), Fiserv - CUnify (4), Corelation (4), D+H - UltraData (4), Other* (9)
RSM US, LLP	73	Symitar - Episys (21), Fiserv - Spectrum (7), D+H - UltraData (7), Fiserv - Portico (7), Fiserv - DataSafe (6), Other* (25)
Turner, Warren, Hwang & Conrad	61	Symitar - Episys (20), Fiserv - XP2 (11), D+H - UltraData (5), Fiserv - Portico (4), Other* (21)
CU Resources, Inc.	60	Fiserv - Portico (15), Sharetec Systems (7), FLEX (CMC/Flex) (5), Fiserv - Galaxy (5), Fiserv - DataSafe (5), Other* (23)
Financial Standards Group	54	CU*Answers - CU*BASE (19), Fiserv - Portico (8), Fiserv - Galaxy (5), Other* (22)
Cindrich, Mahalak & Co.	51	CU*Answers - CU*BASE (17), Fiserv - Galaxy (6), Member Driven Technologies (Episys) (5), Symitar - Episys (5), D+H - UltraData (4), Other* (14)
Richards & Assoc.	47	Symitar - Episys (10), Fiserv - CUSA (7), Fiserv - Portico (7), FLEX (CMC/FLEX) (5), Fiserv - Spectrum (4), Other* (14)
Wipfli, LLP	40	CU*Answers - CU*BASE (7), Symitar - Episys (5), Fiserv - CUSA (4), Other* (24)
Petersen & Assoc.	39	D+H - UltraData (5), Fiserv - Portico (5), Symitar - Episys (5), Fiserv - Reliance (4), Other* (20)
BKD, LLP	38	Symitar - Episys (12), Fiserv - DNA (5), Fiserv - DataSafe (4), Other* (17)
Lillie & Co.	37	Symitar - Episys (5), CU Interface (4), Other* (28)
RKL, LLP	32	Symitar - Episys (12), Corelation KeyStone (4), Other* (16)
GBQ Partners, LLC	30	Other* (30)
Crowe Horwath	29	Symitar - Episys (15), Fiserv - DNA (7), Other* (7)
Warren Averette	29	Symitar - Episys (11), Fiserv - Portico (4), Other* (14)
Garvey, Steele & Co., LLP	25	Other* (25)
Padden, Guerrini & Assoc.	21	Symitar - Episys (7), Other* (14)

* No more than three clients on any one core processing platform.

SOURCE: CALLAHAN & ASSOCIATES 

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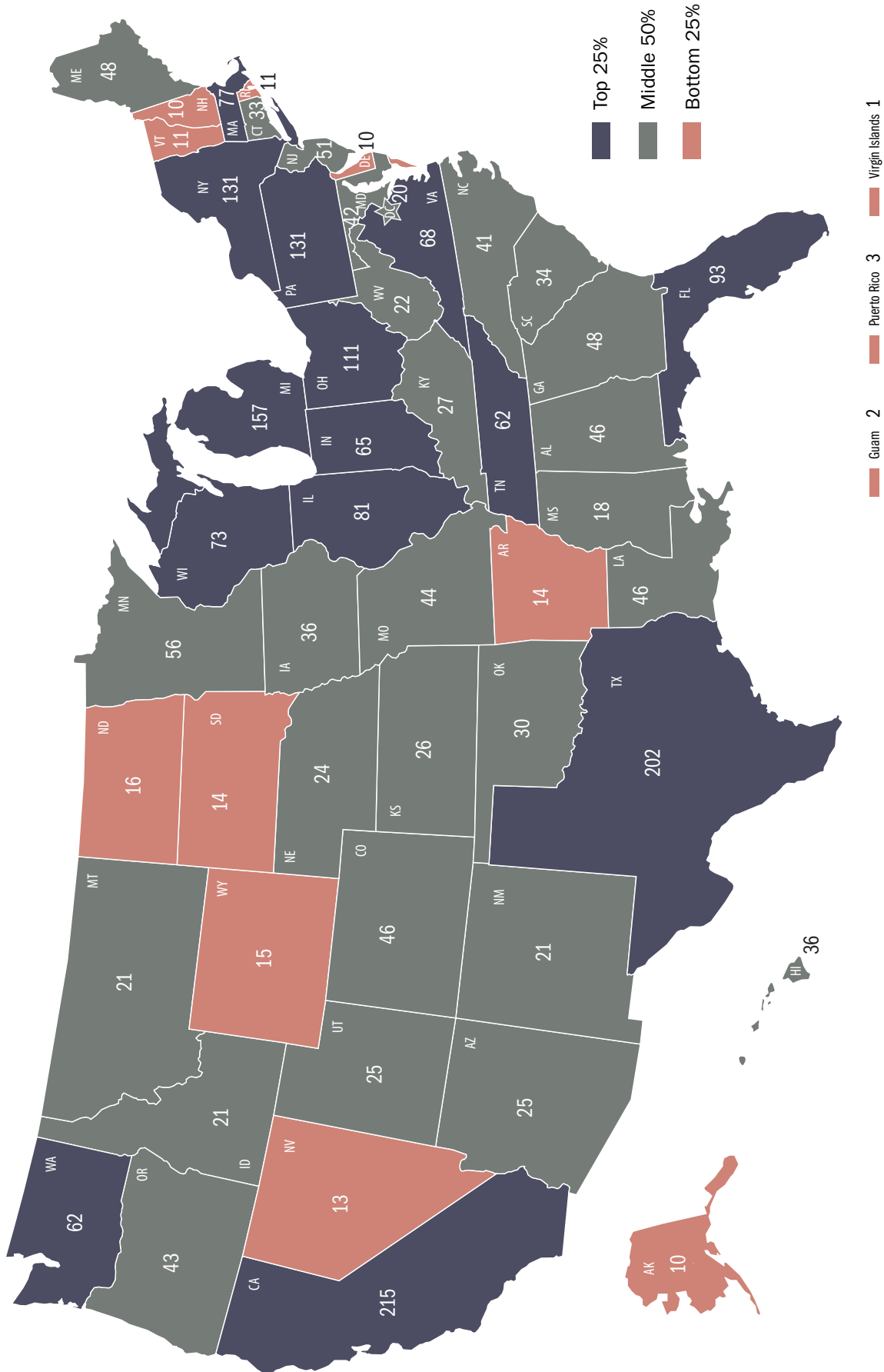
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NUMBER OF CREDIT UNIONS WITH >40M IN ASSETS BY STATE | DATA AS OF 03.31.17



SOURCE: CALLAHAN & ASSOCIATES

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MARKET SHARE OF TOP 3 AUDIT FIRMS BY STATE

SERVING CREDIT UNIONS >\$40M IN ASSETS FOR STATES WITH AT LEAST 10 CREDIT UNIONS REPORTING AUDITORS| FINANCIAL DATA AS OF 03.31.17
 AUDITOR DATA AS OF 07.01.16 – 06.30.17

STATE	# CREDIT UNIONS >\$40M	# CREDIT UNIONS >\$40M WITH KNOWN AUDITORS	AUDIT FIRM #1	# OF CLIENTS >\$40M	AUDIT FIRM #2	# OF CLIENTS >\$40M	AUDIT FIRM #3	# OF CLIENTS >\$40M
AK	10	10	Moss Adams	4	CliftonLarsonAllen, LLP	3	Crowe Horwath	1
AL	46	21	Warren Averette	8	Pearce, Bevil, Leeburg, Moore, PC	4	Doeren Mayhew	2
AZ	25	24	CliftonLarsonAllen, LLP	9	Doeren Mayhew	6	Nearman, Maynard, Vallez, CPAs	4
CA	215	199	Turner, Warren, Hwang & Conrad	57	Richards & Assoc.	43	RSM US, LLP	25
CO	46	30	Holben Hay Lake Baizer, LLC	14	Doeren Mayhew	5	CliftonLarsonAllen, LLP	3
CT	33	29	Whittlesey & Hadley, PC	12	Doeren Mayhew	7	Nearman, Maynard, Vallez, CPAs	6
DC	20	20	CliftonLarsonAllen, LLP	6	Doeren Mayhew	4	DeLeon & Stang	4
DE	10	10	CliftonLarsonAllen, LLP	4	RKL, LLP	3	Rowles & Co., LLP	1
FL	93	87	Doeren Mayhew	23	Nearman, Maynard, Vallez, CPAs	22	Warren Averette	17
GA	48	43	Nearman, Maynard, Vallez, CPAs	27	Maudin & Jenkins	3	Doeren Mayhew	3
HI	36	22	CU Pacific Audit Solutions, LLC	14	Moss Adams	2	Richards & Assoc.	2
IA	36	32	Petersen & Assoc.	12	Gardiner Thomsen	11	CliftonLarsonAllen, LLP	3
IL	81	60	Selden Fox, Ltd.	16	CliftonLarsonAllen, LLP	12	Wipfl, LLP	6
IN	65	39	BKD, LLP	18	CliftonLarsonAllen, LLP	7	Homer, Wilson & Co., CPAs	6
KS	26	20	J. Tenbrink & Assoc.	14	Doeren Mayhew	2	RSM US, LLP	1
KY	27	23	Financial Standards Group	10	Schmidt & Assoc.	3	BKD, LLP	2
LA	46	37	Griffin & Furman, LLC	18	Postlethwaite & Netteville	7	Carr, Riggs & Ingram, LLC	4
MA	77	57	Wolf & Co., PC	15	Garvey, Steele & Co., LLP	12	CliftonLarsonAllen, LLP	10
MD	42	37	CliftonLarsonAllen, LLP	11	Rowles & Co., LLP	11	Doeren Mayhew	7
MI	157	142	Cindrich, Mahajak & Co.	44	Doeren Mayhew	34	Financial Standards Group	33
MN	56	45	CliftonLarsonAllen, LLP	35	RSM US, LLP	5	Wipfl, LLP	3
MO	44	26	Stephen Lang & Assoc.	13	J. Tenbrink & Assoc.	7	CliftonLarsonAllen, LLP	2
MS	18	13	Financial Standards Group	7	Doeren Mayhew	2	Warren Averette	2
MT	21	14	Douglas Wilson & Co., PC	4	Moss Adams	3	Anderson ZurMuehlen	3
NC	41	31	Doeren Mayhew	10	Nearman, Maynard, Vallez, CPAs	9	League Services	4
NE	24	23	Petersen & Assoc.	19	Moss Adams	1	BKD, LLP	1
NJ	51	35	Curchin Group	18	RKL, LLP	6	CliftonLarsonAllen, LLP	4
NM	21	14	Nearman, Maynard, Vallez, CPAs	5	Moss Adams	4	Bolinger, Segars, Gilbert & Moss	2
NV	13	12	Doeren Mayhew	3	CliftonLarsonAllen, LLP	3	Turner, Warren, Hwang & Conrad	2
NY	131	88	Wojewski & Co., CPAs, PC	19	Friley, Moran, Freer & Eassa	18	CliftonLarsonAllen, LLP	12
OH	111	98	Lillie & Co.	32	GBQ Partners, LLC	28	Schmidt & Assoc.	12
OK	30	22	HoganTaylor, LLP	5	CliftonLarsonAllen, LLP	4	CU Resources, Inc.	4
OR	43	25	Moss Adams	15	Jones & Roth	4	Doeren Mayhew	2
PA	131	80	RKL, LLP	23	Padden, Guerini & Assoc.	20	Carter and Assoc.	8
SC	34	34	Cantley, Tiller, Pierce and Green, CPAs, LLP	18	Doeren Mayhew	9	Nearman, Maynard, Vallez, CPAs	4
TN	62	41	Hiram H. Hollifield	18	Nearman, Maynard, Vallez, CPAs	8	Reynolds Bone & Griesbeck	6
TX	202	148	CU Resources, Inc.	51	Doeren Mayhew	25	CliftonLarsonAllen, LLP	21
UT	25	17	League Services	5	Moss Adams	4	DeLoitte & Touche	3
VA	68	58	Doeren Mayhew	14	CliftonLarsonAllen, LLP	14	Brown Edwards & Co.	10
VT	11	11	A. M. Pirsch & Co., LLP	5	CliftonLarsonAllen, LLP	2	Garvey, Steele & Co., LLP	2
WA	62	39	Moss Adams	27	CliftonLarsonAllen, LLP	5	Doeren Mayhew	3
WI	73	61	Wipfl, LLP	23	CliftonLarsonAllen, LLP	21	Hawkins Ash, CPAs	14
WV	22	13	League Services	6	Lillie & Co.	3	GBQ Partners, LLC	1
WY	15	10	Petersen & Assoc.	4	Holben Hay Lake Baizer, LLC	3	RSM US, LLP	2



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ALABAMA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	120	118	115	115
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	47	47	46	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$4,885,933,114	22.1%	1	0.9%
Pearce, Bevill, Leesburg, Moore, PC	\$3,085,194,841	14.0%	4	3.5%
Warren Averette	\$1,973,070,231	8.9%	8	7.0%
Doeren Mayhew	\$1,644,826,070	7.4%	2	1.7%
Mauldin & Jenkins	\$1,495,037,837	6.8%	1	0.9%
CliftonLarsonAllen, LLP	\$1,291,938,325	5.8%	1	0.9%
Barfield, Murphy, Shank & Smith	\$752,623,552	3.4%	1	0.9%
G. David Edwards, CPA	\$463,037,806	2.1%	4	3.5%
League Services	\$434,040,797	2.0%	9	7.8%
Nearman, Maynard, Vallez, CPAs	\$132,130,193	0.6%	2	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Redstone	\$4,885,933,114	Joe Newberry	Wayne Sisco	Moss Adams
APCO Employees	\$2,828,708,180	Derrick Ragland	Blane Mink	Pearce, Bevill, Leesburg, Moore, PC
America's First	\$1,495,037,837	Bill Conner	Teresa Owens	Mauldin & Jenkins
MAX	\$1,291,938,325	Greg McClellan	Tim Marquardt	CliftonLarsonAllen, LLP
Army Aviation Center	\$1,211,358,334	Bobby Michael	Bill Williams	Doeren Mayhew
Alabama	\$766,459,167	Steve Swofford	Eleanor Brown	Other
Avadian	\$755,998,500	Linda Cencula	Laurie Shook	Other
Listerhill	\$752,623,552	Brad Green	Carla Harper	Barfield, Murphy, Shank & Smith
Family Security	\$625,938,457	Shane Nobbyley	Debra Mccaghren	Other
Alabama One	\$607,615,223	Bill Wells	Whitney Oswalt	Warren Averette
Legacy Community	\$433,467,736	Joe McGee	Paula Miller	Doeren Mayhew
Family Savings	\$405,907,500	Monte Hill	Debbie Huff	G. David Edwards, CPA
Guardian	\$399,100,283	Heath Harrell	Becky Lee	Other
Five Star	\$387,741,383	Robert Steensma	Todd Ivey	Warren Averette
TVA Community	\$314,581,955	Kimball Burkett	Rhonda Cabler	Other
AOD	\$293,641,403	Virginia Bowen	David Mooney	Other
Alabama Teachers	\$285,966,804	Ron Summerall	Jeff Napper	Other
WinSouth	\$262,499,233	David Eubanks	Kelly Whisenant	Other
ASE	\$258,049,476	Jared Freeman	Candace Garner	Warren Averette
Coosa Pines	\$240,336,103	Don Carden	Cheryl Holmes	Warren Averette

ALASKA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	12	12	12	12
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	10	10	10	10

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Crowe Horwath	\$6,802,932,469	70.8%	1	8.3%
CliftonLarsonAllen, LLP	\$1,261,542,754	13.1%	3	25.0%
Moss Adams	\$793,451,766	8.3%	4	33.3%
KPMG	\$673,870,160	7.0%	2	16.7%
Hauser Jones & Sas	\$71,235,283	0.7%	1	8.3%
League Services	\$2,026,586	0.0%	1	8.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Alaska USA	\$6,802,932,469	Geoff Lundfelt	John Cassidy	Crowe Horwath
Credit Union 1	\$1,003,833,898	Paul Yang	Tom Mason	CliftonLarsonAllen, LLP
Denali	\$659,880,612	Bob Teachworth	Eric Bingham	KPMG
Matanuska Valley	\$480,874,903	Al Strawn	Chad Bostick	Moss Adams
Spirit of Alaska	\$150,440,316	Anthony Rizk	Steve Carlson	Moss Adams
True North	\$141,164,957	Lauren MacVay	Jeff Vogt	CliftonLarsonAllen, LLP
Northern Skies	\$116,543,899	Kyler Howlett	Jeremy Payne	CliftonLarsonAllen, LLP
MAC	\$105,963,433	Angela Head	Rose Fulk	Moss Adams
Tongass	\$71,235,283	Helen Mickel	PJ Radcliff	Hauser Jones & Sas
ALPS	\$56,173,114	John O'Brien		Moss Adams
Alaska Dist. Engineers	\$13,989,548	Stephanie Dunn	William Keller	KPMG
City of Fairbanks	\$2,026,586	Carolyn Furrow		League Services

* FINANCIAL DATA AS OF 03.31.17

ARIZONA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	45	44	44	43
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	25	25	25	25

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$7,517,937,509	44.3%	8	18.6%
CliftonLarsonAllen, LLP	\$4,198,559,825	24.8%	12	27.9%
Moss Adams	\$2,008,997,795	11.8%	3	7.0%
Nearman, Maynard, Vallez, CPAs	\$1,405,618,207	8.3%	4	9.3%
Turner, Warren, Hwang & Conrad	\$1,068,636,550	6.3%	1	2.3%
RSM US, LLP	\$145,109,470	0.9%	1	2.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Desert Schools	\$4,253,241,041	Jeff Meshey	Stephen Jordan	Doeren Mayhew
OneAZ	\$1,981,087,959	Dave Doss	Kim Reedy	CliftonLarsonAllen, LLP
Vantage West	\$1,743,156,315	Robert Ramirez	Scott Odom	Doeren Mayhew
Arizona	\$1,548,331,485	Ron Westad	Terry Bishop	Moss Adams
Hughes	\$1,068,636,550	Robert Swick	Keith Damek	Turner, Warren, Hwang & Conrad
TruWest	\$991,057,386	Alan Althouse	Brad Tanberg	CliftonLarsonAllen, LLP
Credit Union West	\$659,695,528	Robert MacGregor	Pamela Chan	Doeren Mayhew
Pima	\$513,050,086	Eric Renaud	Eric Renaud	Nearman, Maynard, Vallez, CPAs
Arizona Central	\$477,147,425	Todd Pearson	Greg Harden	Doeren Mayhew
First	\$467,600,614	Jay Curtis	Douglas Alldredge	Nearman, Maynard, Vallez, CPAs
Tucson	\$436,888,068	Susan Stansberry	Marsha Jacquay	Other
SunWest	\$345,071,270	Walter Synowiecki	Lori Smith	CliftonLarsonAllen, LLP
AEA	\$260,575,596	Adele Sandberg	Mark Stahl	Doeren Mayhew
AERO	\$239,646,654	Preston Sanders	Brian Kleppinger	Moss Adams
Deer Valley	\$229,246,732	Rob Scott	Frances Burazin	Nearman, Maynard, Vallez, CPAs
American Southwest	\$221,019,656	Brian Barkdull	Lauren Padgett	Moss Adams
Canyon State	\$198,476,755	Jane Dobbs	Cristian Hernandez	CliftonLarsonAllen, LLP
Altier	\$195,720,775	David Skilton	David Skilton	Nearman, Maynard, Vallez, CPAs
Landings	\$160,073,303	Margaret Hunnicutt	Brian Lee	CliftonLarsonAllen, LLP
Pyramid	\$157,063,735	Ray Lancaster	Garry Woods	CliftonLarsonAllen, LLP

ARKANSAS

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	60	60	59	58
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	14	14	13	14

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,273,407,818	43.5%	2	3.4%
Nearman, Maynard, Vallez, CPAs	\$528,362,523	18.1%	3	5.2%
CU Resources, Inc.	\$102,146,319	3.5%	6	10.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Arkansas	\$1,149,468,299	Rodney Showmar	Eric Mangham	CliftonLarsonAllen, LLP
Telcoe	\$353,067,691	Sarah Mosley	Elaine Hunthrop	Nearman, Maynard, Vallez, CPAs
Arkansas Best	\$123,939,519	Norma Meares	Ron Lee	CliftonLarsonAllen, LLP
Mil-Way	\$120,764,130	Allen Brown		Other
Northeast Arkansas	\$117,897,013	Sherry Gray		Nearman, Maynard, Vallez, CPAs
Fairfield	\$87,784,678	Connie Wood		Other
Timberline	\$80,017,076	Matt Jacobs	Ed Gilbert	Other
Arkansas Superior	\$76,317,073	Dwayne Ashcraft		Other
Diamond Lakes	\$70,739,784	Tammy Passafiume	Pamela Garrett	Other
Pine Bluff Cotton Belt	\$63,235,248	Dee Edie	Aaron Gerbitz	Other
UARK	\$57,397,819	Gina Williams	Eric Mangham	Nearman, Maynard, Vallez, CPAs
River Valley Community	\$43,312,697	Mark Hixson		Other
Alcoa Community	\$42,794,594	Steve Brown		CU Resources, Inc.
Pine	\$40,867,391	Debbie Gatlin		Other
Arkansas Employees	\$36,708,838	Windy Campbell	Susan Cory	Other
TruService Community	\$36,039,706	Linda Jeffery		Other
Subiaco	\$30,255,328	Tori Schluterman		Other
Baptist Health	\$29,797,793	Bobbie Threlkeld	Kimberely Coleman	Other
Hurricane Creek	\$29,164,284	Debbie Lawrence		Other
United Arkansas	\$27,493,232	Kara Curry	Kara Ketzscher	CU Resources, Inc.

* FINANCIAL DATA AS OF 03.31.17

CALIFORNIA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	380	361	345	324
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	220	215	220	215

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$45,578,198,229	24.8%	20	6.2%
Turner, Warren, Hwang & Conrad	\$37,672,340,891	20.5%	67	20.7%
RSM US, LLP	\$28,681,601,862	15.6%	26	8.0%
Crowe Horwath	\$23,941,529,882	13.0%	10	3.1%
CliftonLarsonAllen, LLP	\$16,714,552,215	9.1%	15	4.6%
Deloitte & Touche	\$9,810,829,678	5.3%	1	0.3%
Richards & Assoc.	\$7,999,967,759	4.4%	69	21.3%
Doeren Mayhew	\$4,558,014,547	2.5%	7	2.2%
Nearman, Maynard, Vallez, CPAs	\$2,405,928,025	1.3%	4	1.2%
Carroll & Assoc.	\$2,162,569,841	1.2%	19	5.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
SchoolsFirst	\$13,639,105,807	Bill Cheney	Francisco Nebot	Moss Adams
The Golden 1	\$11,069,448,499	Donna Bland	Dustin Luton	Moss Adams
First Tech	\$9,810,829,678	Greg Mitchell	Hank Sigmon	Deloitte & Touche
Star One	\$9,109,131,936	Rick Heldebrant	Brian Ross	Turner, Warren, Hwang & Conrad
San Diego County	\$8,109,374,589	Teresa Halleck	Ashlee Micale	RSM US, LLP
Patelco	\$5,681,637,689	Erin Mendez	Susan Gruber	Moss Adams
Logix	\$4,887,808,541	Dave Styler	Ana Fonseca	RSM US, LLP
Kinecta	\$4,025,654,951	Keith Sultemeier	Brett Stubbs	Crowe Horwath
Wescom	\$3,646,001,620	Darren Williams	Irving Yu	Crowe Horwath
Redwood	\$3,460,855,525	Brett Martinez	Lisa Heath	CliftonLarsonAllen, LLP
Mission	\$3,307,886,242	Debra Schwartz	Doug Wright	Moss Adams
Chevron	\$3,172,499,328	Jim Mooney	Janet Lee	Crowe Horwath
California	\$3,030,864,124	Ronald McDaniel	Mark Lovewell	Turner, Warren, Hwang & Conrad
Educational Employees	\$2,860,658,656	Elizabeth Dooley	Beverly Ryan	Moss Adams
Travis	\$2,800,107,827	Barry Nelson	Ivan Jones	CliftonLarsonAllen, LLP
UNIFY Financial	\$2,734,095,321	Gordon Howe	Nathan Montgomery	Crowe Horwath
SAFE	\$2,587,727,155	Dave Roughton	Chris Harris	Crowe Horwath
Premier America	\$2,385,034,312	Rudy Pereira	Brad Cunningham	Crowe Horwath
Provident	\$2,353,746,733	Jim Ernest	Fred Gomes	Turner, Warren, Hwang & Conrad
California Coast	\$2,328,040,029	Todd Lane	Christina Lethlean	CliftonLarsonAllen, LLP

COLORADO

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	92	86	85	81
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	48	47	47	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$12,707,701,580	53.8%	5	6.2%
Holben Hay Lake Balzer, LLC	\$3,962,166,885	16.8%	15	18.5%
RSM US, LLP	\$2,109,192,497	8.9%	1	1.2%
CliftonLarsonAllen, LLP	\$1,230,430,882	5.2%	3	3.7%
Petersen & Assoc.	\$595,088,154	2.5%	12	14.8%
Moss Adams	\$348,411,444	1.5%	1	1.2%
BKD, LLP	\$96,644,589	0.4%	1	1.2%
Sheila Lombardi	\$84,066,187	0.4%	1	1.2%
Rebecca Clowers	\$62,058,995	0.3%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Ent	\$4,851,229,748	Randy Bernstein	M.J. Coon	Doeren Mayhew
Bellco	\$4,345,547,792	Doug Ferraro	Dan Kampen	Doeren Mayhew
Public Service	\$2,109,192,497	Todd Marksberry	Justin Kautz	RSM US, LLP
Elevations	\$1,854,344,430	Gerry Agnes	Michael Calcote	Doeren Mayhew
Westerra	\$1,473,790,526	John McCloy	Jennifer Meyers	Doeren Mayhew
Credit Union of Colorado	\$1,434,454,745	Terry Leis	Jim Smart	Holben Hay Lake Balzer, LLC
Premier Members	\$952,487,977	Carlos Pacheco	Mark Wiete	Holben Hay Lake Balzer, LLC
Credit Union of Denver	\$722,398,086	Keith Cowling	Scott Collins	Other
Air Academy	\$565,254,490	Glenn Strebe	Brad Barnes	CliftonLarsonAllen, LLP

* FINANCIAL DATA AS OF 03.31.17

STATE MARKET SHARE LEADERS

Sooper	\$350,046,842	Dan Kester	Carrie Langgard	CliftonLarsonAllen, LLP
Partner Colorado	\$348,411,444	Sundie Seefried	Alex Mendes	Moss Adams
Denver Community	\$315,129,550	Shane Silvernale	Shane Silvernale	CliftonLarsonAllen, LLP
Red Rocks	\$278,168,000	Pat Ahern	Randy Baldwin	Other
On Tap	\$236,892,012	Tracie Wilcox	Amy Phillips	Holben Hay Lake Balzer, LLC
Rocky Mountain Law Enforcement	\$204,294,444	Christine Wiley	Melinda Mayotte	Holben Hay Lake Balzer, LLC
Fitzsimons	\$182,789,084	Robert Fryberger	David Erickson	Doeren Mayhew
Minnequa Works	\$179,145,898	Jim Barber	Jim Barber	Holben Hay Lake Balzer, LLC
Aventa	\$176,100,267	Gregory Mills	Sarah Henderson	Holben Hay Lake Balzer, LLC
Colorado	\$171,328,789	Mike Williams	Charlie Watts	Other
Denver Fire Department	\$146,588,600	Mark Lau	Chris Aragon	Holben Hay Lake Balzer, LLC

CONNECTICUT

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	116	112	108	101
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	29	30	32	33

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$3,650,123,830	35.3%	7	6.9%
Whittlesey & Hadley, PC	\$3,081,299,387	29.8%	27	26.7%
Nearman, Maynard, Vallez, CPAs	\$1,664,199,539	16.1%	6	5.9%
CliftonLarsonAllen, LLP	\$750,301,021	7.3%	1	1.0%
Garvey, Steele & Co., LLP	\$299,033,466	2.9%	5	5.0%
UHY, LLP	\$59,879,254	0.6%	1	1.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Connecticut State Employees	\$1,803,478,313	Daniel Daigle	John Frenette	Whittlesey & Hadley, PC
American Eagle Financial	\$1,588,071,241	Dean Marchessault	John Conant	Doeren Mayhew
Charter Oak	\$1,012,318,108	Brian Orenstein	Bradley Sullivan	Doeren Mayhew
Sikorsky Financial	\$750,301,021	Vincent Ciambriello	Ben Citrin	CliftonLarsonAllen, LLP
Connex	\$514,533,241	Frank Mancini	Karen Smith	Nearman, Maynard, Vallez, CPAs
Nutmeg State Financial	\$425,515,913	John Holt	Robert Bruhn	Nearman, Maynard, Vallez, CPAs
Dutch Point	\$299,763,389	Francis Proto	Charlyn Reese	Doeren Mayhew
Mutual Security	\$277,219,889	Larry Holderman	Karen Levasseur	Doeren Mayhew
Scient	\$251,291,832	David Purcell	Bob Nealon	Doeren Mayhew
360	\$232,528,764	Robert Aresti	Jeffrey Canniff	Nearman, Maynard, Vallez, CPAs
Waterbury Connecticut Teachers	\$232,493,515	Susan Rees-Enis	Jack Bracken	Nearman, Maynard, Vallez, CPAs
General Electric Employees	\$213,351,542	Christopher Moran	Allen Albelson	Nearman, Maynard, Vallez, CPAs
CorePlus	\$204,464,970	Nicholas Fortson		Garvey, Steele & Co., LLP
Seasons	\$163,416,079	Keith Wiemert	Kyle Dahn	Doeren Mayhew
Achieve Financial	\$133,645,493	Andrew Klimkoski	Matthew Yussman	Whittlesey & Hadley, PC
Wepawaug-Flagg	\$115,209,378	Michael Hinchey	Michael Hinchey	Other
United Business & Industry	\$100,467,976	Stuart Phillips	Edward Bohnwagner	Whittlesey & Hadley, PC
Hartford	\$96,450,494	Edward Danek		Whittlesey & Hadley, PC
First Bristol	\$90,360,393	Mark Cornacchio	Christopher Taylor	Whittlesey & Hadley, PC
Finex	\$82,677,979	Michael Palladino	Michael Palladino	Whittlesey & Hadley, PC

DELAWARE

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	25	24	20	19
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	11	11	10	10

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$892,703,375	39.2%	4	21.1%
RKL, LLP	\$641,502,108	28.2%	3	15.8%
Rowles & Co., LLP	\$316,455,923	13.9%	3	15.8%
Padden, Guerrini & Assoc.	\$283,663,185	12.5%	1	5.3%
Connolly, Grady & Cha, PC	\$63,924,408	2.8%	1	5.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Dover	\$464,968,658	Chaz Rzewnicki	Donna Kiscaden	RKL, LLP
Del-One	\$442,036,110	Dion Williams	Gary Loraditch	CliftonLarsonAllen, LLP
Louviers	\$291,718,568	Christopher Davis	Bill Searles	Rowles & Co., LLP
Dexsta	\$283,663,185	Jerry King	Mary Brien-Duch	Padden, Guerrini & Assoc.
Tidemark	\$263,247,340	Pamela Fleuette		CliftonLarsonAllen, LLP

* FINANCIAL DATA AS OF 03.31.17

Community Powered	\$129,504,058	Douglas Troskey	Anthony Hinds	RKL, LLP
Delaware State Police	\$126,000,570	Stephen Cimo	Sharlene Manship	CliftonLarsonAllen, LLP
Eagle One	\$63,924,408	John King		Connolly, Grady & Cha, PC
American Spirit	\$61,419,355	Maurice Dawkins	Jennifer Harwig	CliftonLarsonAllen, LLP
New Castle County School Employees	\$47,029,392	Terri Keene	Colin MacArthur	RKL, LLP
New Castle County Delaware Employees	\$23,307,404	Meredith Jeffries-Snedeker		Other
AllyFed	\$21,855,490	Dawn Sutcliffe		Other
Priority Plus	\$16,921,651	Susan Winward		Other
Wilmington Police & Fire	\$14,343,718	Evelyn Vega	Douglas Rifenburg	Rowles & Co., LLP
Provident	\$10,393,637	Francine Wilson	Francine Wilson	Rowles & Co., LLP
Delaware River & Bay Auth. Employees	\$6,317,500	Joseph Larotonda		Other
Milford Memorial	\$3,895,607	Pamela Slater		Other
ICI America	\$2,651,876	Samuel Minutola		Other
Stepping Stones Community	\$1,749,911	Marisela Tovar-Rangel		Other

DISTRICT OF COLUMBIA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	45	44	42	42
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	20	20	20	20

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$5,262,292,214	60.6%	11	26.2%
Doeren Mayhew	\$1,365,343,997	15.7%	4	9.5%
Deleon & Stang	\$965,215,471	11.1%	7	16.7%
Rowles & Co., LLP	\$540,700,400	6.2%	6	14.3%
Nearman, Maynard, Vallez, CPAs	\$537,365,575	6.2%	2	4.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bank-Fund Staff	\$4,601,184,533	Eli Vazquez	Sean Zimmermann	CliftonLarsonAllen, LLP
Congressional	\$927,124,699	Tony Caccese	Tony Caccese	Doeren Mayhew
IDB-IIC	\$557,818,825	Chip Lusk		Deleon & Stang
Department of Commerce	\$437,339,144	Evan Clark	Pat Collins	Nearman, Maynard, Vallez, CPAs
Library of Congress	\$239,192,291	Marsha King	Karen Moses	CliftonLarsonAllen, LLP
O.A.S. Staff	\$213,960,389	Carlos Calderon	Ada Clark	Deleon & Stang
PAHO-WHO	\$213,509,554	Miguel Boluda	Shaun Ghaffouri	Rowles & Co., LLP
Department of the Interior	\$179,087,430	Michael Merryman	Michael Grimal	Doeren Mayhew
Treasury Department	\$172,064,302	Alfred Scipio	Christine Cho	Doeren Mayhew
The Partnership	\$156,185,095	Theresa Mann	Jean Mackenzie	Rowles & Co., LLP
Geico	\$141,412,539	James Lee	Sherrie Cox	CliftonLarsonAllen, LLP
Advantage Financial	\$113,412,686	Don Johnson	Marianne Quinn	Rowles & Co., LLP
Transit Employees	\$100,026,431	Rita Smith	Jaqueline Lewis	Nearman, Maynard, Vallez, CPAs
Department of Labor	\$87,067,566	Joan Moran	Amy Smithberger	Doeren Mayhew
FRB	\$83,812,327	Pauline Dunbar-Berens	Puspa Shrestha	CliftonLarsonAllen, LLP
EP	\$64,521,636	Kirsten Williams		Deleon & Stang
District Government Employees	\$57,997,775	Carla Decker	Thomas Culhane	CliftonLarsonAllen, LLP
AFL-CIO Employees	\$53,695,316	Robert James	Debra Shipley	Deleon & Stang
District of Columbia Teachers	\$46,884,061	David McWilliams	Jeffry A Perry	Rowles & Co., LLP
HUD	\$46,289,595	Lee Hancock	Reuben Martey	CliftonLarsonAllen, LLP

FLORIDA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	158	153	147	139
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	94	93	92	93

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$17,548,950,102	28.6%	31	22.3%
Doeren Mayhew	\$12,502,902,049	20.4%	25	18.0%
Warren Averette	\$11,258,847,008	18.4%	17	12.2%
Moss Adams	\$10,320,784,360	16.8%	2	1.4%
CliftonLarsonAllen, LLP	\$3,180,969,814	5.2%	5	3.6%
Ewart & Assoc.	\$2,049,456,712	3.3%	29	20.9%
RSM US, LLP	\$685,388,270	1.1%	1	0.7%
Saltmarsh, Cleveland & Gund	\$579,285,913	0.9%	1	0.7%
G David Edwards, CPA	\$274,015,336	0.4%	5	3.6%
LSCU	\$45,057,298	0.1%	1	0.7%

* FINANCIAL DATA AS OF 03.31.17

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Suncoast	\$8,421,255,696	Kevin Johnson	Julie Renderos	Moss Adams
VyStar	\$6,799,346,088	Terry West	John Turpish	Nearman, Maynard, Vallez, CPAs
Space Coast	\$4,004,488,578	Tim Antonition	Hilary Eisbrenner	Warren Averette
MidFlorida	\$2,901,612,946	Kevin Jones	Zelda Abram	Nearman, Maynard, Vallez, CPAs
Grow Financial	\$2,378,742,793	Robert Fisher	Gail Wean	Warren Averette
Fairwinds	\$2,168,368,725	Larry Tobin	Kathy Chonody	Doeren Mayhew
GTE Financial	\$1,899,528,664	Brian Best	Brad Baker	Moss Adams
Eglin	\$1,833,508,294	Jerry Williams		Other
CFE	\$1,760,692,085	Kevin Miller	Jim Rychlicki	Nearman, Maynard, Vallez, CPAs
Campus USA	\$1,590,687,824	Jerry Benton	Jennifer Hunt	Doeren Mayhew
Achieva	\$1,524,349,504	Gary Regoli	Janice Hollar	Doeren Mayhew
Community First Credit Union of Florida	\$1,475,975,925	John Hirabayashi	Sam Inman	CliftonLarsonAllen, LLP
Pen Air	\$1,390,471,632	Stu Ramsey	Carroll Scarborough	CliftonLarsonAllen, LLP
Tyndall	\$1,280,475,884	Jim Warren	Steven Ravin	Nearman, Maynard, Vallez, CPAs
South Florida Educational	\$1,083,858,500	Mike Dibenedetto		Doeren Mayhew
IBM Southeast Employees	\$979,256,113	Michael Miller	Lynn Wilderman	Doeren Mayhew
Florida	\$914,082,072	Mark Starr	Wendy Koford	Warren Averette
Publix Employees	\$907,812,803	Joseph David	Karen Boccaleri	Doeren Mayhew
First Florida	\$852,510,280	Brent Lister	Rick Harper	Doeren Mayhew
Launch	\$852,107,464	Joe Mirachi	Kevin LeBeau	Warren Averette

GEORGIA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	139	129	119	114
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	50	50	49	48

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$8,787,219,285	38.3%	29	25.4%
CliftonLarsonAllen, LLP	\$7,773,484,680	33.9%	2	1.8%
Mauldin & Jenkins	\$2,317,303,808	10.1%	4	3.5%
Porter Keadle Moore, LLC	\$1,635,209,417	7.1%	2	1.8%
CU Resources, Inc.	\$460,791,632	2.0%	10	8.8%
Doeren Mayhew	\$379,843,167	1.7%	3	2.6%
League Services	\$186,978,703	0.8%	5	4.4%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$69,681,796	0.3%	1	0.9%
HLM Accounting & Consulting Services, Inc.	\$64,683,834	0.3%	1	0.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Delta Community	\$5,544,204,652	Hank Halter	Jay Gratwick	CliftonLarsonAllen, LLP
Robins Financial	\$2,322,335,896	John Rhea	Scott Kletcke	Nearman, Maynard, Vallez, CPAs
Georgia's Own	\$2,229,280,028	Dave Preter	Greg Gibson	CliftonLarsonAllen, LLP
Atlanta Postal	\$2,123,394,791	Don DeCinque	Gary Kyle	Mauldin & Jenkins
Associated	\$1,509,240,656	Lin Hodges	Tim Bridges	Nearman, Maynard, Vallez, CPAs
Georgia United	\$1,279,572,293	Debbie Smith	Bob Bogart	Porter Keadle Moore, LLC
LGE Community	\$1,221,814,267	Chris Leggett	Sean Ferrell	Nearman, Maynard, Vallez, CPAs
Kinetic	\$396,230,171	Janet Davis	Karen Lomax	Nearman, Maynard, Vallez, CPAs
The Southern	\$380,199,158	Ray Hull	Jim Phillips	Other
Peach State	\$355,637,124	Marshall Boutwell	Michael Santoro	Porter Keadle Moore, LLC
Coosa Valley	\$301,562,792	Andy Harris	Dawn Harris	Nearman, Maynard, Vallez, CPAs
CDC	\$299,455,676	Betsy Mercier	Walter Hobby	Nearman, Maynard, Vallez, CPAs
Credit Union of Georgia	\$288,043,909	Jerry Ragan		Nearman, Maynard, Vallez, CPAs
MidSouth Community	\$252,702,246	Roy Bibb	Wade Williamson	Nearman, Maynard, Vallez, CPAs
Southeastern	\$238,443,911	Michael Gudely	Jimmy Doyle	Doeren Mayhew
DOCO	\$231,650,932	Barry Heape	Ellen Collins	CU Resources, Inc.
Coca-Cola	\$208,503,655	Rob Hatefi	Diane Edelstein	Nearman, Maynard, Vallez, CPAs
Powerco	\$196,082,040	Leta Reeves	Leta Reeves	Nearman, Maynard, Vallez, CPAs
AFLAC	\$196,053,050	Roy McLeod		Nearman, Maynard, Vallez, CPAs
MembersFirst	\$189,840,692	Terry Hardy	James Coltrane	Nearman, Maynard, Vallez, CPAs

* FINANCIAL DATA AS OF 03.31.17

HAWAII

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	74	69	63	61
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	34	34	34	36

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CU Pacific Audit Solutions, LLC	\$1,369,508,950	12.7%	30	49.2%
Moss Adams	\$1,252,279,453	11.6%	2	3.3%
Richards & Assoc.	\$1,105,479,462	10.2%	2	3.3%
Doeren Mayhew	\$264,252,636	2.4%	1	1.6%
Kwock & Co., CPAs	\$207,593,947	1.9%	3	4.9%
KPMG	\$50,561,975	0.5%	1	1.6%
Financial Standards Group	\$17,480,025	0.2%	2	3.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
HawaiiUSA	\$1,624,851,540	Karl Yoneshige	Gregory Chang	Other
Hawaii State	\$1,503,722,094	Andrew Rosen	Edmund Pang	Other
Aloha Pacific	\$781,657,961	Vince Otsuka		Moss Adams
University of Hawaii	\$611,672,116	Jeanine Morse	Sharon Sakamoto	Richards & Assoc.
Hawaiian Tel	\$610,733,022	Norman Okimoto	Wendy Cheung	Other
Hickam	\$579,744,597	Gerard Auyong	Delton Ho	Other
HFS	\$538,119,472	Nathan Abe	Jason Hayashi	Other
Hawaii Community	\$493,807,346	Tricia Buskirk	Dean Uemura	Richards & Assoc.
Kauai Community	\$470,621,492	Tess Shimabukuro	Dawn Murata	Moss Adams
Pearl Hawaii	\$346,204,668	Neal Takase	Michele Villegas	Other
CU Hawaii	\$277,845,078	Kurt Alicuben	Lynn Nuniez	Other
Maui County	\$276,847,597	Gary Fukuroku	Cathy Nakamura	Other
Hawaii Central	\$264,252,636	Drake Tanabe	Bruce Rosen	Doeren Mayhew
Honolulu	\$253,622,921	Mark Munemitsu	Mark Munemitsu	Other
Hawaii Law Enforcement	\$163,770,766	Rene Matsuura	Samuel Emerson	CU Pacific Audit Solutions, LLC
Kauai Government Employees	\$118,576,020	Corinne King	Shane Corregedore	CU Pacific Audit Solutions, LLC
Valley Isle Community	\$117,342,076	Trevor Tokishi	Greg Pick	Other
Maui	\$100,824,534	Clayton Fuchigami	Clayton Fuchigami	Kwock & Company CPAs
Big Island	\$95,923,492	Nicole Aguinaldo	Monir Moniruzzaman	CU Pacific Audit Solutions, LLC
Garden Island	\$93,911,837	Keith Uyeno		CU Pacific Audit Solutions, LLC

IDAHO

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	42	40	39	36
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	22	20	21	21

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$948,029,314	11.8%	1	2.8%
Eide Bailly	\$581,696,956	7.2%	1	2.8%
Sanders & Assoc.	\$277,232,433	3.4%	1	2.8%
Millington Zwiygart, CPAs	\$211,938,112	2.6%	4	11.1%
League Services	\$125,189,386	1.6%	2	5.6%
Richards & Assoc.	\$92,505,065	1.1%	1	2.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Idaho Central	\$3,010,005,327	Kent Oram	Brian Berrett	Other
Potlatch No. 1	\$948,029,314	Chris Loseth	Craig Emerson	Moss Adams
Westmark	\$683,039,986	Rich Leonardson		Other
CapEd	\$581,696,956	Todd Erickson	Richard Arnold	Eide Bailly
Pioneer	\$441,547,094	Curt Perry	Mike Hite	Other
ICON	\$277,232,433	Connie Miller	Ben Write	Sanders & Assoc.
East Idaho	\$273,021,811	Dan Thurman	Chris Cardwell	Other
TruGrocer	\$260,181,498	Phyllis Adkins		Other
Beehive	\$241,227,343	Shane Berger	Tim Kershaw	Other
Idaho State University	\$179,829,841	Robert Taylor	Cory Omanson	Other
Connections	\$154,400,743	Brian Osberg		Other
Advantage Plus	\$133,025,303	Brent Neibaur	Kurt Payne	Other
Lewis Clark	\$96,199,482	Trisha Baker	Chad Smith	Other
Latah	\$92,505,065	Lowell Stevens	Don Belisle	Richards & Assoc.
Freedom Northwest	\$91,273,370	Gregory Garrett	Eric Lindsay	Millington Zwiygart CPAs

* FINANCIAL DATA AS OF 03.31.17

STATE MARKET SHARE LEADERS

Cottonwood Community	\$86,152,859	Gregory Sonnen		Other
Clarity	\$71,293,766	Wendy Edwards	Nick Fugal	Other
Scenic Falls	\$64,198,705	Michael Kerr	Brigham Bush	League Services
Rails West	\$60,990,681	Richard Ely		League Services
Northwest Christian	\$56,753,765	Brad Swartzentruber		Millington Zwiygart CPAs

ILLINOIS				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	328	305	287	276
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	83	82	82	81

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$13,234,525,177	30.1%	15	5.4%
Plante & Moran, PLLC	\$9,821,295,131	22.4%	1	0.4%
RSM US, LLP	\$5,881,428,673	13.4%	5	1.8%
Selden Fox, Ltd.	\$2,888,262,299	6.6%	28	10.1%
Wipfli, LLP	\$2,006,585,064	4.6%	6	2.2%
Nearman, Maynard, Vallez, CPAs	\$1,749,084,720	4.0%	2	0.7%
Crowe Horwath	\$1,230,028,256	2.8%	2	0.7%
Doeren Mayhew	\$861,196,332	2.0%	2	0.7%
Scheffel Boyle	\$697,679,882	1.6%	1	0.4%
Desmond & Ahern, Ltd., CPA	\$537,867,222	1.2%	20	7.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Alliant	\$9,821,295,131	David Mooney	Harry Zhu	Plante & Moran, PLLC
CEFCU	\$5,831,966,597	Mark Spenny	Chuck Walker	CliftonLarsonAllen, LLP
State Farm	\$4,034,627,608	Tom DeWitt	Steve Gorrie	CliftonLarsonAllen, LLP
BCU	\$2,803,669,145	Mike Valentine	CJ Presto	RSM US, LLP
IH Mississippi Valley	\$1,123,066,426	Brian Laufenberg	Allan Hosack	CliftonLarsonAllen, LLP
Scott	\$1,122,738,367	Frank Padak	Chris Browner	Nearman, Maynard, Vallez, CPAs
Consumers	\$1,106,547,750	Sean Rathjen	John Pawlowski	Wipfli, LLP
Andigo	\$896,714,098	Mike Murphy	Larry Rosin	Crowe Horwath
Deere Employees	\$851,471,330	Kurt Lewin	Mike Taghon	RSM US, LLP
Credit Union 1	\$837,898,821	Paul Simons	Rich Broadbus	RSM US, LLP
Great Lakes	\$789,897,462	Vikki Kaiser	Kamil Sakici	RSM US, LLP
Abbott Laboratories Employees	\$786,396,849	Joseph Troclair	Jon Berndt	CliftonLarsonAllen, LLP
1st MidAmerica	\$697,679,882	Alan Meyer	Bob Blacklock	Scheffel Boyle
Corporate America Family	\$626,346,353	Peter Paulson	Steve Christian	Nearman, Maynard, Vallez, CPAs
Vibrant	\$598,491,915	Matt McCombs	Ryan Soedt	RSM US, LLP
Selfreliance Ukrainian American	\$469,978,767	Bohdan Watral	Bohdan Watral	Doeren Mayhew
R.I.A.	\$399,571,450	Larry Coverstone	Chuck Sohlberg	CliftonLarsonAllen, LLP
Chicago Patrolmen's	\$391,217,565	Scott Arney	Bryan Milligan	Doeren Mayhew
DuPage	\$353,548,624	Diane Shelton	John Dumas	Selden Fox, Ltd.
SIU	\$337,987,549	Mike Lantrip	Sandy Taylor	Stephen Lang & Assoc.

INDIANA				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	174	167	162	157
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	63	65	65	65

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$15,284,770,611	58.0%	19	12.1%
Doeren Mayhew	\$2,796,972,621	10.6%	2	1.3%
CliftonLarsonAllen, LLP	\$1,951,143,009	7.4%	7	4.5%
Plante & Moran, PLLC	\$866,542,712	3.3%	2	1.3%
Homer, Wilson & Co., CPAs	\$690,538,421	2.6%	9	5.7%
Moss Adams	\$528,735,509	2.0%	1	0.6%
Crowe Horwath	\$344,132,141	1.3%	1	0.6%
Shull and Co.	\$172,693,807	0.7%	1	0.6%
Whiting & Co.	\$54,358,091	0.2%	1	0.6%
DML0, CPAs	\$23,347,200	0.1%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Teachers	\$3,109,434,532	Paul Marsh	Todd Brown	BKD, LLP
Indiana Members	\$1,765,165,884	Ron Collier	Todd Habig	BKD, LLP

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Elements Financial	\$1,450,469,961	Lisa Schlehuber		BKD, LLP
Centra	\$1,425,874,671	Rick Silvers	David Mann	Doeren Mayhew
Forum	\$1,388,717,106	Doug True	Jeff Welch	BKD, LLP
Evansville Teachers	\$1,371,097,950	Bill Schirmer	Aaron Veech	Doeren Mayhew
Beacon	\$1,200,801,464	Kevin Willour	Dustin Cuttriss	BKD, LLP
Purdue	\$1,131,437,415	Bob Falk	Brian Musser	BKD, LLP
Interra	\$952,004,622	Amy Sink	Jim Henning	BKD, LLP
Indiana University	\$934,378,071	Bryan Price	Chris Hawk	BKD, LLP
3Rivers	\$897,663,481	Don Gates	Tim Sheppard	BKD, LLP
Midwest America	\$564,011,506	Greg Mohr	Mike Day	CliftonLarsonAllen, LLP
Heritage	\$562,421,108	Ruth Jenkins	Michael Carroll	CliftonLarsonAllen, LLP
Financial Center First	\$536,100,262	Kevin Ryan	Mike Nelson	BKD, LLP
Crane	\$528,735,509	Bob Downs	Tim Lukomski	Moss Adams
Notre Dame	\$512,194,169	Thomas Gryp	Michael Goad	Plante & Moran, PLLC
Hoosier Hills	\$500,740,680	George McNichols	Joe Ward	BKD, LLP
ProFed	\$415,974,302	Greg Troutner	Travis Penrod	BKD, LLP
CommunityWide	\$393,899,588	Andrew Burggraf	John Parhm	Other
Tech	\$354,348,543	Michael Hussey	Michael Casey	Plante & Moran, PLLC

IOWA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	113	106	96	94
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	36	34	34	36

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RSM US, LLP	\$7,181,233,562	44.8%	2	2.1%
Petersen & Assoc.	\$2,923,000,023	18.2%	22	23.4%
CliftonLarsonAllen, LLP	\$1,752,015,609	10.9%	3	3.2%
Gardiner Thomsen	\$1,536,394,237	9.6%	24	25.5%
Doeren Mayhew	\$1,090,716,170	6.8%	1	1.1%
Wipfli, LLP	\$777,512,316	4.8%	2	2.1%
Anderson, Larkin & Co., PC	\$137,626,966	0.9%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
University of Iowa Community	\$3,965,343,392	Jeff Disterhoft	Todd Fanning	RSM US, LLP
Veridian	\$3,215,890,170	Monte Berg	Keith Mesch	RSM US, LLP
Dupaco Community	\$1,551,612,166	Joe Hearn	Danielle Gratton	CliftonLarsonAllen, LLP
Collins Community	\$1,090,716,170	Stefanie Rupert	Ben Wickum	Doeren Mayhew
DuTrac Community	\$656,096,318	Andrew Hawkinson		Wipfli, LLP
Community 1st	\$606,973,923	Greg Hanshaw	Jim Holle	Petersen & Assoc.
Community Choice	\$473,189,725	Roger Reiser	Erik Sorensen	Gardiner Thomsen
Linn Area	\$419,210,808	Jenny Lorenz	Bev Long	Petersen & Assoc.
Ascentra	\$412,383,151	Dale Owen	Linda Andry	Petersen & Assoc.
Greater Iowa	\$411,486,393	Scott Zahnle	David Carlson	Petersen & Assoc.
Citizens Community	\$196,454,463	Sean Hanley	Sean Hanley	Gardiner Thomsen
Premier	\$181,737,722	Steve Flamm	Diane Wright	Petersen & Assoc.
Financial Plus	\$172,658,670	Dave Cale	Dan Davis	Petersen & Assoc.
Members 1st Community	\$160,296,973	Janet Borer		CliftonLarsonAllen, LLP
The Family	\$155,041,039	Dave Hulsbrink	Beth Scott	Petersen & Assoc.
1st Gateway	\$137,626,966	Pat Drennen	Jim Bengston	Anderson, Larkin & Co., PC
First	\$121,415,998	Tom Chalstrom	Justin Salow	Wipfli, LLP
Alliant	\$120,323,205	Mike Moroney	Lynn Vogt	Other
Cedar Falls Community	\$113,420,058	Helen Pearce	Don Williams	Petersen & Assoc.
Affinity	\$98,912,527	Andy Fogle	Justin Williams	Gardiner Thomsen

KANSAS

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	96	92	90	87
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	27	26	27	26

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
J. Tenbrink & Assoc.	\$3,430,580,239	35.3%	38	43.7%
RSM US, LLP	\$2,477,984,717	25.5%	1	1.1%
Doeren Mayhew	\$1,854,846,370	19.1%	2	2.3%
CliftonLarsonAllen, LLP	\$766,236,403	7.9%	1	1.1%

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STATE MARKET SHARE LEADERS

Nearman, Maynard, Vallez, CPAs	\$284,445,280	2.9%	1	1.1%
Lindberg & Vogel	\$91,629,879	0.9%	1	1.1%
Petersen & Assoc.	\$452,903	0.0%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
CommunityAmerica	\$2,477,984,717	Lisa Ginter	Tim Saracini	RSM US, LLP
Meritrust	\$1,266,624,335	James Nastars	Randy Doerksen	Doeren Mayhew
Credit Union of America	\$766,236,403	Bob Thurman	Paul Meissner	CliftonLarsonAllen, LLP
Golden Plains	\$592,633,441	Erich Schaefer	Ted Underwood	J. Tenbrink & Assoc.
Mazuma	\$588,222,035	Brandon Michaels	Justin Mouzoukos	Doeren Mayhew
Azura	\$487,788,764	Greg Winkler	Ron Baron	J. Tenbrink & Assoc.
Mainstreet	\$433,019,851	John Beverlin	David Collins	J. Tenbrink & Assoc.
Envista	\$338,540,501	Ron Smeltzer	Liz Steffen	J. Tenbrink & Assoc.
Heartland	\$284,445,280	Dan Springer	Joel Andrew	Nearman, Maynard, Vallez, CPAs
Mid American	\$284,006,660	Jim Holt	Rod Calhoun	J. Tenbrink & Assoc.
Skyward	\$282,503,010	Kevin Wilmoth	Greg Peter	J. Tenbrink & Assoc.
Frontier Community	\$129,278,966	Michael Augustine	Shelly Arnold	J. Tenbrink & Assoc.
Wichita	\$106,230,841	Ashley Pelz		Other
White Eagle	\$103,746,208	Rick Blue	Jennifer Pazzie	J. Tenbrink & Assoc.
Kansas Teachers Community	\$94,113,815	Mark Kolarik	Cinda Richardson	J. Tenbrink & Assoc.
Quantum	\$91,629,879	Chuck Bullock	Elesa Parsons	Lindberg & Vogel
Farmway	\$88,247,587	Joe Deneke	Richard Montgomery	Other
Kansas State University	\$79,974,731	LaRae Kraemer		Other
Emporia State	\$79,029,088	Angie Miller		Other
Credit Union of Dodge City	\$74,386,642	Tom Armstrong	Shane Harris	J. Tenbrink & Assoc.

KENTUCKY				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	79	73	70	68
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	24	24	26	27

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$2,147,790,546	24.5%	2	2.9%
Doeren Mayhew	\$1,342,380,609	15.3%	2	2.9%
Financial Standards Group	\$1,279,486,747	14.6%	39	57.4%
DMLO, CPAs	\$1,277,827,945	14.5%	2	2.9%
Crowe Horwath	\$1,046,876,675	11.9%	2	2.9%
Nearman, Maynard, Vallez, CPAs	\$392,454,261	4.5%	1	1.5%
GBQ Partners, LLC	\$372,181,172	4.2%	1	1.5%
Schmidt & Assoc.	\$309,706,813	3.5%	4	5.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Fort Knox	\$1,427,045,480	Ray Springsteen	Ramona Buchanan	BKD, LLP
Commonwealth	\$1,141,340,757	Karen Harbin	Stephen Bellas	Doeren Mayhew
L & N	\$1,122,727,516	Gary Lord	Chris Brown	DMLO, CPAs
Park Community	\$829,957,101	Jim Spradlin		Crowe Horwath
University of Kentucky	\$720,745,066	David Kennedy	Aaron Lainhart	BKD, LLP
Kentucky Telco	\$392,454,261	Richard Reese	Donna Workman	Nearman, Maynard, Vallez, CPAs
Members Heritage	\$372,181,172	Pat Ferry	Michael Calton	GBQ Partners, LLC
Signet	\$247,063,451	Carlene Scillian		Financial Standards Group
Ashland	\$216,919,574	Larry Lucas	Traci Rothenstine	Crowe Horwath
C-Plant	\$214,836,637	Paul Adams		Financial Standards Group
Members Choice	\$208,470,303	Cheryl Deborde	Michelle Short	Other
Class Act	\$201,039,852	Lynn Huether	Jennifer Henning	Doeren Mayhew
Service One	\$155,100,429	Garth Griese	Stephen Carrico	DMLO, CPAs
Autotruck Financial	\$140,964,595	James Thompson	Jon Jones	Schmidt & Assoc.
Jefferson County	\$127,962,413	Heather Clunie	Lindsay Cottner	Other
The Health & Education	\$84,975,053	Pam Henson		Financial Standards Group
Kentucky Employees	\$77,209,227	John Graham	Lydia Powell	Schmidt & Assoc.
Greater Kentucky	\$74,345,495	Debbie Pyle	Erline Carr	Financial Standards Group
Beacon Community	\$63,665,916	Penny Haseker	Marina Banta	Schmidt & Assoc.
Cove	\$62,734,563	Thomas Burns	Jerrie Tinnell	Other

* FINANCIAL DATA AS OF 03.31.17

LOUISIANA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	204	199	195	192
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	44	44	45	46

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Postlethwaite & Netterville	\$2,996,977,010	26.7%	8	4.2%
Griffin & Furman, LLC	\$2,069,932,854	18.4%	40	20.8%
Carr, Riggs & Ingram, LLC	\$1,117,767,645	10.0%	6	3.1%
James N. Jordan, CPA, LLC	\$602,077,607	5.4%	20	10.4%
Doeren Mayhew	\$542,184,054	4.8%	2	1.0%
Financial Standards Group	\$380,150,056	3.4%	7	3.6%
Nearman, Maynard, Vallez, CPAs	\$358,212,935	3.2%	1	0.5%
Robinson, Gardner, Langston & Bryan	\$159,287,482	1.4%	1	0.5%
CU Resources, Inc.	\$25,733,583	0.2%	1	0.5%
League Services	\$18,900,913	0.2%	1	0.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Barksdale	\$1,302,071,885	Rod Taylor	John Weaver	Other
Neighbors	\$823,810,291	Steve Webb	Jody Caraccioi	Postlethwaite & Netterville
Campus	\$614,313,004	Dawn Harris	Ryan Blauvelt	Postlethwaite & Netterville
La Capitol	\$509,454,129	Michael Hooper	Stephen Mathews	Postlethwaite & Netterville
Jefferson Financial	\$504,333,021	Mark Rosa	Casey Kucera	Carr, Riggs & Ingram, LLC
EFCU Financial	\$387,676,556	Tyler Grodi	Rick Myers	Postlethwaite & Netterville
Essential	\$358,212,935	Richard Williams	Darlene Gibson	Nearman, Maynard, Vallez, CPAs
ASI	\$326,633,322	Sonia Jarvis	Hemalatha Banangada	Carr, Riggs & Ingram, LLC
Pelican State	\$308,284,863	Jeff Conrad	Annette Thames	Doeren Mayhew
CSE	\$305,131,143	Clark Yelverton	Matthew Koch	Postlethwaite & Netterville
Baton Rouge Telco	\$296,913,732	Darryl Long	David Karisny	James N. Jordan, CPA, LLC
Carter	\$267,696,318	Joe Arnold	Joe Arnold	Griffin & Furman, LLC
RiverLand	\$233,899,191	Carol Irby	Lori Lassere-Bourg	Doeren Mayhew
Louisiana	\$226,953,443	Rhonda Hotard	Melissa Matherne	Postlethwaite & Netterville
Ouachita Valley	\$215,129,488	Katie Pilcher		Financial Standards Group
Lafayette Schools	\$206,428,820	Connie Roy	Amy Simon	Griffin & Furman, LLC
Bossier	\$177,360,232	Jim Perkins	Diane Ward	Other
New Orleans Firemen's	\$163,044,408	Judy Delucca	Lisa Hudson	Griffin & Furman, LLC
Centric	\$159,287,482	Christopher Craighead	Rodney Parker	Robinson, Gardner, Langston & Bryan
Xplore	\$153,879,646	Rafael Rondon	Charlie Lovering	Financial Standards Group

MAINE

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	61	60	60	58
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	47	47	47	48

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
MacPage	\$663,714,580	8.8%	3	5.2%
Deleon & Stang	\$348,399,493	4.6%	1	1.7%
Garvey, Steele & Co., LLP	\$111,264,996	1.5%	1	1.7%
RSM US, LLP	\$54,048,838	0.7%	1	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Maine State	\$393,157,276	Tucker Cole	Duncan MacKellar	Other
Atlantic	\$348,399,493	Roger Sirois	Fred Johnson	Deleon & Stang
Town & Country	\$346,790,717	David Libby		Other
Maine Savings	\$344,360,784	John Reed	David Sayers	Other
Infinity	\$335,112,738	Liz Hayes	Mike O'Brien	Other
York County	\$280,050,138	Scott Chretien	Kim Murray	Other
University	\$271,536,651	Matt Walsh	Renee Ouellette	MacPage
Evergreen	\$269,802,691	Jason Lindstrom	Kate Archambault	MacPage
Five County	\$240,506,949	Julie Marquis	Ken Stockford	Other
Cumberland County	\$234,807,456	Scott Harriman	Ryan Grund	Other
The County	\$231,059,086	Ryan Ellsworth	Jan Beaulieu	Other
Rainbow	\$219,090,892	Mark Samson	Roger Caux	Other
cPort	\$193,408,040	Gene Ardito	Harold Caswell	Other
PeoplesChoice	\$186,406,711	Luke Labbe	Luke Labbe	Other

* FINANCIAL DATA AS OF 03.31.17

STATE MARKET SHARE LEADERS

Norstate	\$182,121,461	Susan Whitehead	Andrew Blanchette	Other
Oxford	\$175,479,597	Matt Kaubris	Tammy Daigle	Other
Down East	\$172,119,015	Joseph Moses		Other
Ocean Communities	\$171,677,517	Judy Morin	Paul Peterson	Other
Midcoast	\$161,339,136	Joe Gervais	Michelle Rouleau	Other
OTIS	\$159,398,438	Roland Poirier	Darice Dubreuil	Other

MARYLAND				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	97	93	90	88
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	43	43	43	42

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$7,909,879,432	33.5%	17	19.3%
Doeren Mayhew	\$6,038,862,702	25.6%	7	8.0%
Nearman, Maynard, Vallez, CPAs	\$3,192,061,757	13.5%	2	2.3%
Rowles & Co., LLP	\$2,943,075,821	12.5%	28	31.8%
Deleon & Stang	\$1,745,400,694	7.4%	5	5.7%
Robert L. Mann, CPA	\$113,651,101	0.5%	4	4.5%
Fike, Conner and Assoc.	\$103,617,134	0.4%	1	1.1%
League Services	\$8,189,829	0.0%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees Credit Union of Maryland	\$3,374,733,153	Rodney Staatz	Steven Arbaugh	CliftonLarsonAllen, LLP
Tower	\$2,978,916,414	Rick Stafford	Allen Bach	Nearman, Maynard, Vallez, CPAs
NASA	\$2,134,152,144	Doug Allman	Rhonda Bazey	CliftonLarsonAllen, LLP
Andrews	\$1,520,234,349	Jim Hayes	Todd Olszowy	Doeren Mayhew
APG	\$1,218,250,594	Don Lewis	Carol McBrien	Doeren Mayhew
Municipal Employees Credit Union of Baltimore	\$1,182,115,481	John Hamilton	Adrian Johnson	Doeren Mayhew
First Financial of Maryland	\$1,007,590,572	Eric Church	Matt Birkelien	Doeren Mayhew
Educational Systems	\$941,680,095	Chris Conway	Girado Smith	Deleon & Stang
Point Breeze	\$766,326,044	Bernard McLaughlin	Tonia Niedzialkowski	Rowles & Co., LLP
National Institutes of Health	\$604,675,264	Rick Wieczorek	Timothy Duvall	Doeren Mayhew
Lafayette	\$504,326,276	John Farmakides	Arnie Rosenthal	Other
Cedar Point	\$462,461,065	Charlie Roach	Alan Mattingly	CliftonLarsonAllen, LLP
APL	\$437,990,514	Jim Deegan	Amanda Johnson	CliftonLarsonAllen, LLP
Johns Hopkins	\$429,891,301	Mike Mesta	Steve Hudson	Rowles & Co., LLP
First Peoples Community	\$395,523,875	Stacey Bingaman	Randy Olsen	Deleon & Stang
SecurityPlus	\$389,035,283	Brett Noll	Jeffrey Berger	Other
FedChoice	\$389,024,207	David Bunch		CliftonLarsonAllen, LLP
Baltimore County Employees	\$382,898,058	David Hagar	Marisa Ehrlich	Rowles & Co., LLP
Signal Financial	\$370,290,156	Francois Verleysen	Anil Sood	CliftonLarsonAllen, LLP
Freedom of Maryland	\$318,487,909	Michael MacPherson	Keith Gill	Rowles & Co., LLP

MASSACHUSETTS				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	190	184	176	171
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	79	79	78	77

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$12,300,129,989	33.0%	10	5.8%
Wolf & Co., PC	\$9,595,039,233	25.8%	15	8.8%
G.T. Reilly & Co.	\$3,739,388,289	10.0%	9	5.3%
Garvey, Steele & Co., LLP	\$2,226,842,406	6.0%	41	24.0%
Mercadante & Mercadante	\$1,972,502,585	5.3%	5	2.9%
Crowe Horwath	\$1,272,088,892	3.4%	1	0.6%
Moss Adams	\$893,718,489	2.4%	1	0.6%
RSM US, LLP	\$653,001,897	1.8%	1	0.6%
Nearman, Maynard, Vallez, CPAs	\$535,651,017	1.4%	1	0.6%
League Services	\$99,445,154	0.3%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Digital	\$7,983,890,884	Jim Regan	Laurie LaChapelle	CliftonLarsonAllen, LLP
Metro	\$1,702,586,650	Robert Cashman	Erik Porter	Wolf & Co., PC
Rockland	\$1,607,270,866	Tom White	Mark Skalla	CliftonLarsonAllen, LLP

* FINANCIAL DATA AS OF 03.31.17

Workers	\$1,542,379,470	Doug Petersen	Tim Smith	Wolf & Co., PC
Jeanne D'Arc	\$1,272,088,892	Mark Cochran	Susan Hannigan	Crowe Horwath
Hanscom	\$1,205,871,760	David Sprague	Kimberly Houle	G.T. Reilly & Co.
Greylock	\$1,116,760,467	John Bissell	Michael Stoddard	Wolf & Co., PC
St. Anne's of Fall River	\$902,770,633	Eileen Danahey	Peter Panaggio	Wolf & Co., PC
RTN	\$893,718,489	Richard Wright	Andrew Spinneit	Moss Adams
Webster First	\$873,032,298	Michael Lussier	Kimberly Tonkin	Mercadante & Mercadante
St. Mary's	\$831,490,065	James Garvey	Larissa Thurston	G.T. Reilly & Co.
First Citizens'	\$727,009,329	Peter Muise	George Custodio	Wolf & Co., PC
Leominster	\$653,001,897	John O'Brien	Gary Abrams	RSM US, LLP
Liberty Bay	\$646,755,008	Ed Lopes	Joel Keller	Wolf & Co., PC
Align	\$606,308,267	Kenneth Rossi	Thomas Hammond	Mercadante & Mercadante
Merrimack Valley	\$600,496,196	Peter Matthews	Donald Croteau	CliftonLarsonAllen, LLP
Harvard University Employees	\$599,232,216	Eugene Foley	Craig Leonard	Wolf & Co., PC
Polish National	\$584,389,437	James Kelly	Jennifer Gallant	Other
Sharon	\$557,245,000	James Carlson	David Cox	Other
Direct	\$555,688,232	Joe Walsh	Joe Capalbo	Wolf & Co., PC

MICHIGAN

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	289	266	250	244
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	165	156	156	157

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$20,342,755,204	34.6%	35	14.3%
Plante & Moran, PLLC	\$13,731,041,222	23.4%	14	5.7%
Crowe Horwath	\$7,505,802,038	12.8%	5	2.0%
Cindrich, Mahalak & Co.	\$7,275,320,182	12.4%	53	21.7%
Financial Standards Group	\$3,799,477,656	6.5%	84	34.4%
Rehmann	\$1,415,739,620	2.4%	5	2.0%
BKD, LLP	\$971,601,361	1.7%	3	1.2%
Schmidt & Assoc.	\$320,886,058	0.5%	4	1.6%
CU Resources, Inc.	\$95,908,921	0.2%	1	0.4%
Wipfli, LLP	\$77,458,704	0.1%	1	0.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Lake Michigan	\$5,063,240,828	Sandy Jelinski	Peter Dann	Doeren Mayhew
DFCU Financial	\$4,552,156,480	Mark Shobe	Brian Ludtke	Crowe Horwath
Michigan State University	\$3,570,003,961	April Clobes	Sara Dolan	Plante & Moran, PLLC
Genisys	\$2,348,436,537	Jacqueline Buchanan	Ron Merte	Plante & Moran, PLLC
United	\$2,304,105,991	Terry O'Rourke	Timothy Gray	Plante & Moran, PLLC
Lake Trust	\$1,838,888,315	David Snodgrass		Crowe Horwath
Michigan Schools and Government	\$1,749,969,409	Peter Gates	Steve Brewer	Doeren Mayhew
Dow Chemical Employees	\$1,646,184,358	Dennis Hanson	Barbara Junga	Doeren Mayhew
Advia	\$1,383,901,927	Cheryl Deboer	Jeff Fielder	Doeren Mayhew
Credit Union ONE	\$1,133,759,668	Gary Moody	Scott Sommers	Doeren Mayhew
Community Choice	\$882,522,995	Robert Bava	Kelli Wisner-Frank	Doeren Mayhew
Consumers	\$858,990,402	Kit Snyder	Steve Howard	Doeren Mayhew
Michigan First	\$816,601,018	Michael Poulous	Eric Schornhorst	Doeren Mayhew
Community Financial	\$790,881,730	William Lawton	Meg Pankow	Crowe Horwath
Michigan Educational	\$785,069,653	Bob Sandercock	Mark Pugliese	Plante & Moran, PLLC
University of Michigan	\$772,700,695	Tiffany Ford	Tomas Kuslikis	Plante & Moran, PLLC
Dort	\$764,031,420	Vicki Hawkins	Jeremy Zager	Plante & Moran, PLLC
Wildfire	\$752,797,318	Tim Benecke	Robert Trumble	Other
Honor	\$734,900,188	Scott McFarland	Shari Weber	Plante & Moran, PLLC
LAFCU	\$654,630,207	Patrick Spyke	Tamela McPherson	Doeren Mayhew

MINNESOTA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	133	128	123	120
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	57	55	54	56

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$16,627,003,294	75.6%	42	35.0%
Doeren Mayhew	\$2,333,629,899	10.6%	2	1.7%

* FINANCIAL DATA AS OF 03.31.17

RSM US, LLP	\$758,580,963	3.4%	5	4.2%
Wipfli, LLP	\$419,675,523	1.9%	3	2.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wings Financial	\$4,573,504,768	Frank Weidner	Vikram Israni	CliftonLarsonAllen, LLP
Affinity Plus	\$2,010,045,358	Dave Larson	Brian Volkmann	Doeren Mayhew
TruStone Financial	\$1,179,695,649	Tim Bosiacski	Dan Zaczkowski	CliftonLarsonAllen, LLP
Firefly	\$1,158,072,105	Bill Raker	Leon Eichten	CliftonLarsonAllen, LLP
Hiway	\$1,098,874,290	Dave Boden	Aaron Kastner	CliftonLarsonAllen, LLP
Central Minnesota	\$986,542,697	Richard Odenthal	Chuck Friederichs	CliftonLarsonAllen, LLP
Spire	\$932,243,504	Dan Stoltz	Jon Seeman	CliftonLarsonAllen, LLP
Mayo Employees	\$870,667,436	Mary Hansen	Ken Blazing	CliftonLarsonAllen, LLP
Ideal	\$685,189,729	Brian Sherrick	Dennis Bauer	CliftonLarsonAllen, LLP
Members Cooperative	\$648,562,559	Tammy Heikkinen	Ralph Hamann	CliftonLarsonAllen, LLP
City & County	\$508,872,730	Patrick Pierce	Steve Galarneau	CliftonLarsonAllen, LLP
TopLine	\$404,624,604	Tom Smith	Mick Olson	CliftonLarsonAllen, LLP
Mill City	\$338,773,577	Kent Greff	Shirley Thompson	CliftonLarsonAllen, LLP
MidMinnesota	\$323,584,541	Charles Albrecht	Doug Wolf	Doeren Mayhew
Southpoint Financial	\$309,628,883	Richard Nesvold	Patti Gohl	CliftonLarsonAllen, LLP
Richfield-Bloomington	\$282,558,720	Gregory Worthen	Lew Bequette	CliftonLarsonAllen, LLP
MINNCO	\$272,834,676	Doug Hallstrom	Chris Daniels	CliftonLarsonAllen, LLP
Trustar	\$215,080,796	Dale Johnson	David Cronin	RSM US, LLP
SharePoint	\$199,987,344	Phil Kopischke	John Nilles	CliftonLarsonAllen, LLP
Anoka Hennepin	\$182,591,945	Jeff Claussen	Martin Waligora	Wipfli, LLP

MISSISSIPPI

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	85	83	80	78
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	17	17	17	18

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (%)	CREDIT UNION CLIENTS (#)	MARKET SHARE (%)
Doeren Mayhew	\$2,736,734,850	50.2%	2	2.6%
Financial Standards Group	\$1,120,634,233	20.5%	54	69.2%
Warren Averette	\$315,006,363	5.8%	2	2.6%
Nearman, Maynard, Vallez, CPAs	\$216,471,197	4.0%	1	1.3%
Carr, Riggs & Ingram, LLC	\$204,975,604	3.8%	1	1.3%
Hiram H. Hollifield	\$22,299,922	0.4%	1	1.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Keesler	\$2,532,035,919	Andy Swoger	Angela Stafford	Doeren Mayhew
Navigator	\$347,594,446	Robert Fertitta	Bill McCoy	Other
Central Sunbelt	\$216,471,197	Chris Hammond	Eric Campen	Nearman, Maynard, Vallez, CPAs
Singing River	\$211,842,807	James Smith	James Smith	Warren Averette
Hope	\$204,975,604	Bill Bynum	Richard Campbell	Carr, Riggs & Ingram, LLC
Mutual	\$204,698,931	Michael Mathews	Helen Flowers	Doeren Mayhew
Rivertrust	\$176,075,960	Kevin Long	D.M. Cox	Other
Magnolia	\$144,182,143	Michael Waylett	Brian Long	Other
Mississippi	\$120,592,086	Mike Lightsey		Financial Standards Group
Statewide	\$120,585,187	Casey Bacon		Financial Standards Group
Members Exchange	\$108,443,638	Mitzi Tate	Leah Roark	Financial Standards Group
Gulf Coast Community	\$103,163,556	Lisa Graham	Gordon Pidek	Warren Averette
Triangle	\$81,813,996	John Gibbons		Financial Standards Group
Jackson Area	\$72,496,283	Gary Fairley	Leigh Bridges	Other
Ferguson	\$66,938,018	Leslie Pitts	George Kirby	Financial Standards Group
Eagle Express	\$62,570,689	Katie Nelson	David Kinnison	Financial Standards Group
1st Mississippi	\$60,760,582	Frank Besecke	Rebecca Cooper	Financial Standards Group
Southern Mississippi	\$43,564,405	John Harmond		Other
Meridian Mutual	\$38,171,828	Debbie Smith		Financial Standards Group
MUNA	\$34,023,644	Bo Pittman		Financial Standards Group

* FINANCIAL DATA AS OF 03.31.17

MISSOURI

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	128	126	121	117
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	43	42	43	44

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Stephen Lang & Assoc.	\$2,970,990,379	26.5%	34	29.1%
Brown, Smith, Wallace	\$2,325,479,829	20.7%	1	0.9%
BKD, LLP	\$1,681,555,759	15.0%	1	0.9%
J. Tenbrink & Assoc.	\$737,406,336	6.6%	30	25.6%
CliftonLarsonAllen, LLP	\$354,823,389	3.2%	4	3.4%
RSM US, LLP	\$324,120,294	2.9%	1	0.9%
Doeren Mayhew	\$81,600,944	0.7%	1	0.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	\$2,325,479,829	Glenn Barks	Steve Morgenthaler	Brown, Smith, Wallace
Anheuser-Busch Employees	\$1,681,555,759	Bob McKay	Ron Kampwerth	BKD, LLP
Vantage	\$848,636,274	Eric Acree	Douglas Ruckman	Stephen Lang & Assoc.
Neighbors	\$349,047,035	John Servos	Janice Bennett	Stephen Lang & Assoc.
Missouri	\$324,120,294	Harold James	Rob Perkins	RSM US, LLP
Great Plains	\$293,325,896	Kenneth Martin	Kelley Melton	Other
St. Louis Community	\$267,193,257	Patrick Adams	Kirk Mills	Other
Alliance	\$253,832,667	Tim Stephens	Ken Bellamy	CliftonLarsonAllen, LLP
Infuze	\$227,856,917	Cynthia Cole	Mark Stahl	Stephen Lang & Assoc.
Arsenal	\$225,464,031	Linda Allen	Patti Randick	Stephen Lang & Assoc.
1st Financial	\$222,223,442	Carol Minges	Dave Franke	Other
River Region	\$194,529,286	Rick Nichols	Galen Wilhoit	Stephen Lang & Assoc.
West Community	\$191,957,701	Jason Peach	Melissa Green	Other
Gateway Metro	\$181,282,444	Jay Lewis	Tom Green	Other
BluCurrent	\$176,043,760	Craig Tabor	Gary Kirk	Other
United	\$171,635,507	Brent Sadler	Missy Ahrens	Stephen Lang & Assoc.
MECE	\$170,870,101	Randy Marks	Gary Bruemmer	Stephen Lang & Assoc.
Electro Savings	\$164,885,636	Stan Moeckli	Eric Hardman	Stephen Lang & Assoc.
Assemblies of God	\$155,498,341	Bruce Webb		Other
Telcomm	\$148,187,814	Don Ackerman	Jessica Shorney	Other

MONTANA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	56	53	52	51
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	22	20	20	21

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$2,095,940,729	42.7%	3	5.9%
Douglas Wilson & Co., PC	\$429,289,908	8.8%	4	7.8%
Anderson ZurMuehlen	\$413,818,842	8.4%	3	5.9%
Wipfli, LLP	\$332,364,116	6.8%	2	3.9%
Brenner, Averett & Co.	\$84,488,367	1.7%	1	2.0%
Junkermier Clark Campanella Stevens	\$54,154,218	1.1%	1	2.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Whitefish	\$1,382,251,423	Jim Kenyon	Michael Blubaugh	Moss Adams
Missoula	\$486,515,071	Jack Lawson	Kathy Guderian	Moss Adams
Altana	\$247,468,192	Rhonda Diefenderfer	Kim Dahl	Other
Montana	\$238,999,945	Steve King	John Hageman	Anderson ZurMuehlen
Valley Federal Credit Union of Montana	\$238,514,345	Darla Card	Ed Gillig	Other
Rocky Mountain	\$227,174,235	Ed Stofko	Matt Stolle	Moss Adams
Park Side Financial	\$221,506,293	Jeremy Presta	Scott Roberts	Wipfli, LLP
Helena Community	\$193,554,502	Greg Strizich	Brent Martin	Other
1st Liberty	\$176,040,323	Steven Grooms	Dave Reeves	Other
Billings	\$137,349,007	Tom Boos	Nancy Harris	Douglas Wilson & Co., PC
Bear Paw	\$118,625,436	Al Vukasin	Marie Hobson	Douglas Wilson & Co., PC
Lincoln County	\$110,857,823	Lindsay Beaty	Chari Lucas	Wipfli, LLP
Southwest Montana Community	\$109,071,617	Tom Dedman	Teri Krakowka	Anderson ZurMuehlen
Embark	\$104,550,429	Debra Evans	Sandy Daul	Douglas Wilson & Co., PC
Sky	\$95,284,013	Annamarie DeYoung	Linda Ansotegui	Other
Richland	\$84,488,367	Kevin Mayer		Brenner, Averett & Co.

* FINANCIAL DATA AS OF 03.31.17

STATE MARKET SHARE LEADERS

McCone County	\$74,021,487	Emily K Guldborg		Other
Russell Country	\$68,765,036	Bernie Neibauer		Douglas Wilson & Co., PC
Fergus	\$65,747,280	Robert Bjelland		Anderson ZurMuehlen
Daniels-Sheridan	\$54,154,218	Patricia Zuck	Deanna Ward	Junkermier Clark Campanella Stevens

NEBRASKA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	69	64	62	61
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	21	23	24	24

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Petersen & Assoc.	\$2,675,797,566	59.7%	50	82.0%
Moss Adams	\$886,853,969	19.8%	1	1.6%
BKD, LLP	\$689,600,378	15.4%	1	1.6%
Ketel Thorstenson, LLP	\$74,203,134	1.7%	1	1.6%
Wipfli, LLP	\$51,196,937	1.1%	1	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
SAC	\$886,853,969	Gail DeBoer	Daniel Patterson	Moss Adams
Centris	\$689,600,378	Steve Swanstrom	Tom Huston	BKD, LLP
Metro Health Services	\$324,393,798	Michael McDermott	Lisa Ferrer	Petersen & Assoc.
Nebraska Energy	\$256,490,950	Stanley Fraser		Petersen & Assoc.
Liberty First	\$231,494,008	Frank Wilber	David Tagart	Petersen & Assoc.
Siouxland	\$179,990,508	Joel Steenhoven	Michael Horner	Petersen & Assoc.
Lincone	\$132,170,878	Jerry Barnett		Petersen & Assoc.
First Nebraska	\$123,591,929	Ann Loftis	Dale Kovar	Petersen & Assoc.
Four Points	\$116,542,874	Cheryl Mascarello	Michelle Zwart	Petersen & Assoc.
Mutual 1st	\$108,866,964	Mark Uden	Scott Stevens	Petersen & Assoc.
MembersOwn	\$102,753,063	Kenneth Miller	Denise Ackerman	Petersen & Assoc.
University of Nebraska	\$100,972,800	Keith Kauffeld		Petersen & Assoc.
Omaha	\$76,036,493	Steve Johnson	Cathy Day	Petersen & Assoc.
Western Heritage	\$74,203,134	Jennifer Zanassi		Ketel Thorstenson, LLP
Trius	\$72,121,672	Deanne Schriener	Jenny Flood	Petersen & Assoc.
Police Federal Credit Union of Omaha	\$67,476,519	Mary Johnson	Darrin Engleman	Other
Columbus United	\$62,739,665	Brian Christensen	Cindy Wagner	Petersen & Assoc.
The Archer Cooperative	\$60,639,814	Dan Poppe		Petersen & Assoc.
Omaha Firefighters	\$59,113,929	Sandra McLean		Petersen & Assoc.
Creighton	\$51,196,937	Thomas Kjar	Vorace Packer	Wipfli, LLP

NEVADA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	18	17	17	17
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	13	13	13	13

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$1,530,194,897	32.7%	3	17.6%
CliftonLarsonAllen, LLP	\$1,194,119,330	25.5%	3	17.6%
Turner, Warren, Hwang & Conrad	\$770,274,048	16.5%	2	11.8%
Carroll & Assoc.	\$745,315,197	15.9%	3	17.6%
Richards & Assoc.	\$163,653,746	3.5%	1	5.9%
RSM US, LLP	\$47,059,497	1.0%	1	5.9%
Financial Standards Group	\$31,979,921	0.7%	1	5.9%
Lillie & Co.	\$11,645,772	0.2%	1	5.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
One Nevada	\$870,530,944	Brad Beal	Steve O'Donnell	CliftonLarsonAllen, LLP
Silver State Schools	\$730,950,898	Scott Arkills	Raymond Wilson	Doeren Mayhew
Greater Nevada	\$715,961,785	Wally Murray	Joyce Whitney	Doeren Mayhew
Clark County	\$684,352,792	Matt Kershaw	Christie Jordan	Turner, Warren, Hwang & Conrad
Boulder Dam	\$601,244,616	Eric Estes	le-Chen Cheng	Carroll & Assoc.
Financial Horizons	\$179,727,734	Barbara Reuter	Jean Peterson	Other
WestStar	\$166,181,261	Rick Schmidt	Dion Koop	CliftonLarsonAllen, LLP
Great Basin	\$163,653,746	Jennifer Denoo	Tony Lopez	Richards & Assoc.
Elko	\$157,407,125	John Kelly	Craig Stevens	CliftonLarsonAllen, LLP
Sierra Pacific	\$120,752,295	Jim Hunting		Carroll & Assoc.

* FINANCIAL DATA AS OF 03.31.17

Plus	\$85,921,256	Carol Schumacher	Tara Smith	Turner, Warren, Hwang & Conrad
Frontier Financial	\$83,282,214	Bruce Rodela	Brenda Mercer	Doeren Mayhew
Churchill County	\$47,059,497	Valerie K Johnston		RSM US, LLP
Reno City Employees	\$31,979,921	Marven Jeppson	Milton Harris	Financial Standards Group
Pahranagat Valley	\$23,318,286	Robin Simmers		Carroll & Assoc.
E.W. No. 401	\$11,645,772	Carrie Leary	Ron Kennedy	Lillie & Co.
Las Vegas UP Employees	\$3,980,837	Nektaria Felecos		Other

NEW HAMPSHIRE

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	19	18	18	16
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	10	10	10	10

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wolf & Co., PC	\$3,124,797,753	41.3%	1	6.3%
BerryDunn	\$1,138,485,370	15.0%	1	6.3%
Financial Standards Group	\$648,951,276	8.6%	1	6.3%
A.M. Peisch & Co., LLP	\$487,863,915	6.4%	1	6.3%
MacPage	\$387,855,916	5.1%	1	6.3%
G.T. Reilly & Co.	\$258,510,567	3.4%	1	6.3%
Garvey, Steele & Co., LLP	\$199,962,144	2.6%	3	18.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Service	\$3,124,797,753	David Van Rossum	Andrew McGeorge	Wolf & Co., PC
Northeast	\$1,138,485,370	Tim Colliia	Stephen Giguere	BerryDunn
St. Mary's Bank	\$979,627,238	Ronald Covey	Bob DesMeules	Other
Triangle	\$648,951,276	Maurice Simard	Scott MacKnight	Financial Standards Group
Bellwether Community	\$487,863,915	Michael L'Ecuyer	Jonathan Oglebay	A. M. Peisch & Co., LLP
Granite State	\$387,855,916	Denise Caristi	Robert Flurey	MacPage
New Hampshire	\$265,149,307	John Young	Timothy King	Other
Holy Rosary	\$258,510,567	Brian Hughes	Brian Therrien	G.T. Reilly & Co.
Members First Credit Union of NH	\$173,484,136	Bruce Leighton	Karl Betz	Garvey, Steele & Co., LLP
New Hampshire Postal	\$44,482,621	William Milner		Other
Cheshire County	\$17,768,800	Lynda Faulkner		Other
Precision	\$16,861,170	Sandra Bischof		Garvey, Steele & Co., LLP
NH Community	\$9,616,838	James Neilsen		Garvey, Steele & Co., LLP
Timken Aerospace	\$7,282,079	Brian Embury		Other
NGM Employees	\$5,468,606	Sharin Hurlbutt		Other
Freudenberg-Nok Employees	\$2,853,507	Melissa L Sharp-Greatchus		Other

NEW JERSEY

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	197	187	178	169
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	52	51	51	51

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Curchin Group	\$5,119,945,462	37.5%	20	11.8%
Crowe Horwath	\$2,739,732,804	20.1%	1	0.6%
RKL, LLP	\$1,566,236,770	11.5%	6	3.6%
CliftonLarsonAllen, LLP	\$1,124,498,418	8.2%	4	2.4%
Nearman, Maynard, Vallez, CPAs	\$319,349,778	2.3%	4	2.4%
Firley, Moran, Freer, & Eassa	\$181,215,747	1.3%	1	0.6%
Garvey, Steele & Co., LLP	\$122,409,374	0.9%	1	0.6%
Connolly, Grady & Cha, PC	\$72,131,801	0.5%	2	1.2%
League Services	\$54,920,729	0.4%	1	0.6%
Wojeski & Co., CPAs, PC	\$38,295,032	0.3%	3	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Affinity	\$2,739,732,804	John Fenton	Kevin Brauer	Crowe Horwath
Merck Employees	\$2,022,112,058	Raymond Del Nero	Gordon Powell	Curchin Group
Proponent	\$512,444,669	Debi Van Dorn	James Leary	CliftonLarsonAllen, LLP
Financial Resources	\$479,560,535	Lena Matthews	Beth Elbaum	RKL, LLP
Mcgraw-Hill	\$388,252,383	Shawn Gilfedder	Jesus Moreno	CliftonLarsonAllen, LLP
South Jersey	\$362,509,393	Rahul Kachru	Ernest Huggard	Curchin Group
Garden Savings	\$355,903,597	Louis Vetere	Lynn Dockrill	Curchin Group

* FINANCIAL DATA AS OF 03.31.17

STATE MARKET SHARE LEADERS

United Teletech Financial	\$348,691,269	Leo Ardine	Francis James	Curchin Group
Credit Union of New Jersey	\$347,043,769	Andrew Jaeger	Robert Vuocolo	RKL, LLP
Picatinny	\$339,677,921	Keith McCarthy	Ray Silfies	RKL, LLP
First Atlantic	\$238,030,186	John Culp	Ann Goldinak	Curchin Group
The Atlantic	\$233,530,674	Michael Fanelli	Sandy Hilenski	Curchin Group
North Jersey	\$231,269,807	Lourdes Cortez	Ann Goldinak	Curchin Group
ABCO	\$230,826,854	Milton Hershberger	Nelson Graf	Curchin Group
Greater Alliance	\$194,401,002	Glenn Guinto	Darrell Blackburn	Other
First Financial	\$192,653,872	Issa Stephan	Terriann Warn	Curchin Group
Xcel	\$181,215,747	Linda McFadden	Arlene Bernard	Firley, Moran, Freer, & Eassa
Aspire	\$173,332,734	Thomas O'Shea	Robyn Oresto	Nearman, Maynard, Vallez, CPAs
Campbell Employees	\$156,577,683	David Ardire	Russell Turco	Curchin Group
Jersey Shore	\$147,320,981	James Burns		RKL, LLP

NEW MEXICO				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	48	45	44	42
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	21	22	21	21

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$3,763,316,151	35.9%	4	9.5%
Doeren Mayhew	\$1,971,760,881	18.8%	1	2.4%
Nearman, Maynard, Vallez, CPAs	\$1,873,650,620	17.9%	5	11.9%
CliftonLarsonAllen, LLP	\$783,550,066	7.5%	1	2.4%
Holben Hay Lake Balzer, LLC	\$641,654,993	6.1%	1	2.4%
Bolinger, Segars, Gilbert & Moss	\$401,249,116	3.8%	4	9.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Sandia Laboratory	\$2,413,550,073	Robert Chavez	Chester Wright	Moss Adams
Nusenda	\$1,971,760,881	Terry Laudick	David Jansen	Doeren Mayhew
U.S. Eagle	\$980,312,924	Marsha Majors	Mike Moore	Moss Adams
Kirtland	\$783,550,066	David Seely	Sharlene Howell	CliftonLarsonAllen, LLP
Sandia Area	\$641,654,993	Scott Connely	Kevin Todd	Holben Hay Lake Balzer, LLC
Del Norte	\$576,453,051	Chuck Valenti	John Molenda	Nearman, Maynard, Vallez, CPAs
First Financial	\$528,596,792	Ronald Moorehead	Ronald Moorehead	Nearman, Maynard, Vallez, CPAs
State Employees	\$496,805,863	Harold Dixon	Debbie Ferrell	Nearman, Maynard, Vallez, CPAs
Rio Grande	\$313,519,203	Chris Fitzgerald	Janice Grieve	Other
Otero	\$306,976,872	Regina Colbert	Melene Street	Moss Adams
White Sands	\$304,342,876	William Jacobs	Art Trujillo	Bolinger, Segars, Gilbert & Moss
Guadalupe	\$161,165,364	Winona Nava	Brenda Dominguez	Other
Zia	\$139,407,732	David Woodruff	Margot Liberty	Nearman, Maynard, Vallez, CPAs
Animas	\$132,387,182	Gary Sterton	Tom Lowery	Nearman, Maynard, Vallez, CPAs
Artesia	\$96,881,774	Ronald Johnston	Ronald D Johnston	Other
Cannon	\$65,393,493	Jim Fillman		Other
Southwest	\$62,476,282	Randy Lunsford		Moss Adams
Estacado	\$58,525,064	Mark Roddenberry	Tammy Powell	Bolinger, Segars, Gilbert & Moss
Eddy	\$54,796,559	Donna Davis		Other
Loco	\$47,152,777	Pam Vega	Louanne Garcia	Other

NEW YORK				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	387	382	372	362
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	129	129	128	131

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$20,930,616,191	26.5%	12	3.3%
Bonadio & Co, LLP	\$9,545,635,041	12.1%	16	4.4%
Nearman, Maynard, Vallez, CPAs	\$8,042,682,121	10.2%	6	1.7%
Firley, Moran, Freer, & Eassa	\$7,384,100,611	9.3%	19	5.2%
Moss Adams	\$6,982,231,625	8.8%	1	0.3%
Grant Thornton	\$4,850,890,434	6.1%	1	0.3%
Wojeski & Co., CPAs, PC	\$2,505,785,546	3.2%	39	10.8%
Crowe Horwath	\$2,423,877,226	3.1%	2	0.6%
Doeren Mayhew	\$1,238,931,559	1.6%	1	0.3%
Sciarabba Walker & Co., LLP	\$942,723,939	1.2%	9	2.5%

* FINANCIAL DATA AS OF 03.31.17

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bethpage	\$6,982,231,625	Wayne Grosse	Brian Clarke	Moss Adams
ESL	\$6,224,454,785	Faheem Masood	Tom Rogers	Bonadio & Co., LLP
Teachers	\$5,596,972,025	Robert Allen	C.J. Meyers	Nearman, Maynard, Vallez, CPAs
United Nations	\$4,850,890,434	William Predmore	Donald Roe	Grant Thornton
Hudson Valley	\$4,597,753,092	Mary Madden	Scott VanZandt	CliftonLarsonAllen, LLP
Visions	\$4,011,205,444	Tyrone Muse	Kenneth Burt	CliftonLarsonAllen, LLP
State Employees	\$3,444,981,195	Michael Castellana	David Gosstola	CliftonLarsonAllen, LLP
Nassau Educators	\$2,655,543,878	Edward Paternostro	Michael Shonborn	CliftonLarsonAllen, LLP
Municipal	\$2,641,154,572	Kam Wong	Linda Lambert	Other
Polish & Slavic	\$1,810,394,635	Bogdan Chmielewski	Ira Brief	CliftonLarsonAllen, LLP
Melrose	\$1,707,789,960	Steven Krauser	Robin Myers	Other
Empower	\$1,625,542,642	John Wakefield	Rich Nave	Firley, Moran, Freer, & Eassa
AmeriCU	\$1,482,162,054	Mark Pfisterer	Barth Eke	Firley, Moran, Freer, & Eassa
CAP COM	\$1,448,305,918	Paula Stopera	David Jurczynski	Crowe Horwath
Corning	\$1,353,779,411	Gary Grinnell	MaryBeth Drake	Bonadio & Co, LLP
Island	\$1,314,282,732	Bret Sears	Bret Sears	Nearman, Maynard, Vallez, CPAs
Self Reliance New York	\$1,295,758,063	Bohdan Kurczak	Bohdan Sawycky	CliftonLarsonAllen, LLP
USAlliance	\$1,238,931,559	Kris VanBeek	Jim White	Doeren Mayhew
Suffolk	\$1,068,916,876	Ralph Spencer	Sarah McCandless	Other
CFCU Community	\$1,045,293,412	Lisa Whitaker	Sarah Tomei	CliftonLarsonAllen, LLP

NORTH CAROLINA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	85	81	78	72
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	40	42	42	41

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$40,579,693,028	77.4%	3	4.2%
Doeren Mayhew	\$7,127,093,269	13.6%	12	16.7%
Nearman, Maynard, Vallez, CPAs	\$1,261,667,602	2.4%	9	12.5%
KPMG	\$758,848,332	1.4%	1	1.4%
League Services	\$368,497,948	0.7%	8	11.1%
Butler & Burke	\$289,007,600	0.6%	1	1.4%
Ewart & Assoc.	\$111,632,997	0.2%	2	2.8%
Deleon & Stang	\$50,752,032	0.1%	1	1.4%
Lillie & Co.	\$40,768,671	0.1%	1	1.4%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$35,662,469	0.1%	1	1.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees'	\$36,509,508,631	Mike Lord	Rex Spivey	CliftonLarsonAllen, LLP
Coastal	\$2,897,859,649	Chuck Purvis	Tamara Langton	Doeren Mayhew
Truliant	\$2,192,585,632	Marcus Schaefer	David D'Annunzio	CliftonLarsonAllen, LLP
Local Government	\$1,877,598,765	Maurice Smith	Garland Avent	CliftonLarsonAllen, LLP
Allegacy	\$1,295,425,517	Cathy Pace	Cosby Davis	Doeren Mayhew
Self-Help	\$758,848,332	Martin Eakes	Randy Chambers	KPMG
Self-Help	\$743,570,142	Martin Eakes	Randy Chambers	Other
Marine	\$731,518,511	Jeff Clark	Todd Sammons	Doeren Mayhew
Carolinas Telco	\$450,429,981	Tim Myers	Chris Dickman	Doeren Mayhew
Charlotte Metro	\$441,280,145	Bob Bruns	Karen Pellow	Doeren Mayhew
Fort Bragg	\$398,314,646	Todd Kenthack	Todd Kenthack	Doeren Mayhew
Piedmont Advantage	\$348,270,571	Judy Tharp	Meg Davis	Nearman, Maynard, Vallez, CPAs
Members	\$289,007,600	Bob Donley		Butler & Burke
Latino Community	\$252,155,475	Luis Pastor	Juan Canal	Doeren Mayhew
Champion	\$238,435,497	Jake Robinson	Brittainy Crawford	Doeren Mayhew
Summit	\$231,102,201	Sam Whitehurst	Debbie McCain	Nearman, Maynard, Vallez, CPAs
First Flight	\$198,479,114	Al Fallon	Doug Troskey	Doeren Mayhew
Mountain	\$190,758,603	Patty Idol	Michael Stavick	Other
Premier	\$183,896,621	Lori Thompson	Kim Walters	Nearman, Maynard, Vallez, CPAs
Telco Community	\$172,274,887	David Burnette	Robert Gordon	Doeren Mayhew

* FINANCIAL DATA AS OF 03.31.17

NORTH DAKOTA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	38	38	38	37
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	15	16	16	16

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Eide Bailly	\$961,902,713	26.5%	3	8.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	\$585,206,785	Steve Schmitz	David Rogers	Other
Capital	\$455,100,800	Debra Gallagher	Vance Reinbold	Eide Bailly
Town and Country	\$403,224,253	Darrell Olson	Jay Lansdsiedel	Eide Bailly
Western Cooperative	\$328,602,924	Melanie Stillwell	Justin Maddison	Other
Dakota West	\$248,212,177	Jeff Meyer		Other
Citizens Community	\$201,255,973	Darwin Brokke	Ben Dyrland	Other
North Star Community	\$179,642,257	Bob Herrington	Wendy Arne	Other
Community	\$169,664,629	Barb Messner		Other
Northern Tier	\$125,303,879	Darrell Roos		Other
Prairie	\$124,940,502	Mindee Kohlman		Other
HomeTown	\$104,584,340	Harold Hagen	Steve Anderson	Other
Railway	\$103,577,660	Paul Brucker	Yvonne Dolan	Eide Bailly
Dakota Plains	\$74,228,765	Michael Reinsour		Other
United Savings	\$59,796,257	Nicholaus J. Woodard		Other
Vue Community	\$55,709,823	Patty Mathisen		Other
Affinity First	\$52,157,621	Janice Katin	Donald Windmueller	Other
Fargo Public Schools	\$38,847,061	Debra Mathern		Other
University	\$33,195,327	Lacey Johnson		Other
Freedom Community	\$27,892,395	Mary Hagen		Other
Lamoure	\$26,833,554	Eric Musland		Other

OHIO

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	336	320	303	287
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	113	111	109	111

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$7,193,455,034	24.7%	4	1.4%
GBQ Partners, LLC	\$6,376,358,914	21.9%	42	14.6%
Lillie & Co.	\$5,257,580,608	18.1%	52	18.1%
RSM US, LLP	\$1,835,903,714	6.3%	4	1.4%
Schmidt & Assoc.	\$1,366,822,364	4.7%	45	15.7%
Cindrich, Mahalak & Co.	\$1,329,356,337	4.6%	8	2.8%
Nearman, Maynard, Vallez, CPAs	\$950,444,707	3.3%	1	0.3%
Smith Barta & Co.	\$695,765,030	2.4%	8	2.8%
Doeren Mayhew	\$532,476,168	1.8%	4	1.4%
CliftonLarsonAllen, LLP	\$379,784,618	1.3%	1	0.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wright-Patt	\$3,625,186,474	Douglas Fecher	Matthew Davidson	BKD, LLP
General Electric	\$2,810,856,142	Tim Ballinger	Joan Moore	BKD, LLP
KEMBA Financial	\$1,184,842,301	Jerry Guy	John Zajac	RSM US, LLP
Seven Seventeen	\$950,444,707	Gary Soukenik	Jerome McGee	Nearman, Maynard, Vallez, CPAs
Telhio	\$813,777,832	Leslie Bumgarner	Sheila Ponder	Lillie & Co.
Kemba	\$801,837,047	Stephen Behler	Dan Schroer	GBQ Partners, LLC
Directions	\$705,318,753	Barry Shaner	Fritz Comes	GBQ Partners, LLC
Superior	\$685,396,587	Phil Buell	Sue Wagner	GBQ Partners, LLC
Sun	\$482,893,388	Gary Moritz	Brian Hughes	Cindrich, Mahalak & Co.
BMI	\$455,833,299	Bill Allender	Ray Porter	Lillie & Co.
Dover-Phila	\$446,605,266	Jack Dooling	Jason Garner	Smith Barta & Co.
Universal 1	\$425,069,105	Loren Rush	Ann Parrish	RSM US, LLP
Cinfed	\$404,068,557	Jay Sigler	Shannon King	BKD, LLP
Homeland	\$392,281,407	Shayne Poe	Heather Robertson	GBQ Partners, LLC
Century	\$379,784,618	Sharon Churchill	Tim Csuti	CliftonLarsonAllen, LLP
Sharefax	\$369,876,351	Art Kremer	Carrie Cox	Other
Day Air	\$353,343,861	William Burke	Deanna Dahling	BKD, LLP

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Ohio University	\$343,328,715	Philip Meyer	Roberta Kreitz	Crowe Horwath
River Valley	\$330,186,405	John Bowen	James Roberson Jr.	GBQ Partners, LLC
IH	\$301,334,169	Robb White	Ted Shull	GBQ Partners, LLC

OKLAHOMA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	66	65	63	63
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	30	30	29	30

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BKD, LLP	\$4,926,440,440	34.8%	3	4.8%
Doeren Mayhew	\$2,899,260,467	20.5%	3	4.8%
HoganTaylor, LLP	\$2,761,589,326	19.5%	5	7.9%
CU Resources, Inc.	\$579,927,526	4.1%	15	23.8%
CliftonLarsonAllen, LLP	\$569,331,664	4.0%	4	6.3%
Finley & Cook	\$263,131,927	1.9%	1	1.6%
League Services	\$137,517,900	1.0%	5	7.9%
RSM US, LLP	\$93,819,734	0.7%	1	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Tinker	\$3,710,792,194	Mike Kloiber	Billie Houston	BKD, LLP
TTCU	\$1,755,794,946	Tim Lyons	Shelby Beil	Doeren Mayhew
Communication	\$1,112,251,693	Larry Shropshire	Connie Cofer	HoganTaylor, LLP
WEOKIE	\$1,104,594,905	Brent Taylor	Doug Schwarz	BKD, LLP
Truity	\$796,765,494	Kelly Diven	Dennis Halpin	HoganTaylor, LLP
Tulsa	\$721,752,495	Greg Gallant	Susan Williams	Other
True Sky	\$594,660,817	Steve Rasmussen	Natalia Valenzuela	Doeren Mayhew
Oklahoma Central	\$548,804,704	Gina Wilson	Darrin Bell	Doeren Mayhew
Oklahoma Employees	\$495,643,888	Mark Kelly		HoganTaylor, LLP
Fort Sill	\$285,668,548	Denise Floyd	Patricia Perez	CliftonLarsonAllen, LLP
Allegiance	\$263,131,927	Lynette Leonard	Sabrina Waner	Finley & Cook
Energy One	\$253,880,628	Steve McNabb		Other
Red Crown	\$189,712,765	Mike Moyer	Jeremy Thornton	HoganTaylor, LLP
ME/CU	\$169,916,786	Agnes Berkenbile	Jeneil Torres	Other
Western Sun	\$167,215,486	Rob Taylor	Rob Taylor	HoganTaylor, LLP
US Employees OC	\$157,017,144	Russell Neuenschwander	Mark Kaulaity	CU Resources, Inc.
Halliburton Employees	\$150,404,483	Chris Bower		CliftonLarsonAllen, LLP
Oklahoma Educators	\$134,520,185	Cindy White	Sharon Smith	CU Resources, Inc.
Oklahoma	\$122,248,446	Tim DeLise		Other
University & Community	\$117,028,152	Phil Dysinger	Russell Huneycutt	Other

OREGON

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	66	64	62	59
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	43	44	43	43

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$13,290,249,782	62.3%	15	25.4%
Jones & Roth	\$2,296,757,490	10.8%	6	10.2%
Doeren Mayhew	\$1,811,153,511	8.5%	2	3.4%
CliftonLarsonAllen, LLP	\$331,383,662	1.6%	2	3.4%
John McCulley, CPA	\$169,143,631	0.8%	1	1.7%
Turner, Warren, Hwang & Conrad	\$98,185,483	0.5%	1	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
OnPoint Community	\$4,776,895,363	Rob Stuart	Jim Hunt	Moss Adams
Oregon Community	\$1,652,097,252	Mandy Jones	Ron Neumann	Jones & Roth
Selco Community	\$1,485,595,607	Bob Newcomb	Tiffany Washington	Moss Adams
Advantis	\$1,371,298,965	Bob Corwin	Laurie Wilson	Moss Adams
Rogue	\$1,340,723,737	Gene Pelham	Blake Thurman	Moss Adams
Oregon State	\$1,157,833,534	Richard Hein	Bonnie Humphrey-Anderson	Doeren Mayhew
Northwest Community	\$1,131,009,268	John Iglesias	QING LU	Other
Unitus Community	\$1,087,992,598	Steven Stapp	Greg Spear	Moss Adams
First Community	\$1,007,932,842	David Elmer	Renee Nelson	Moss Adams
Rivermark Community	\$839,326,770	Scott Burgess	Nick Hodson	Moss Adams

* FINANCIAL DATA AS OF 03.31.17

STATE MARKET SHARE LEADERS

Maps	\$653,319,977	Mark Zook	Chris Federici	Doeren Mayhew
Clackamas Community	\$347,521,530	Mary Greco		Moss Adams
Oregonians	\$311,042,209	Chuck Garner		Other
Central Willamette Community	\$270,902,702	Stacie Wyss-Schoenborn	Greg Bruns	Moss Adams
Mid Oregon	\$266,999,689	Bill Anderson	Maureen Rogers	Jones & Roth
NW Priority	\$250,475,216	Mark Turnham	Julianne Garren	Other
Wauna	\$222,579,372	Robert Blumberg	David Merrell	CliftonLarsonAllen, LLP
St. Helens Community	\$221,926,796	Brooke VanVleet	Randy Goshow	Moss Adams
Consolidated	\$219,965,857	Larry Ellifritz	Jenifer Phillips	Other
Cascade Community	\$212,901,889	Robert Dempsey	Jason Monroe	Jones & Roth

PENNSYLVANIA				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	475	449	427	398
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	130	129	130	131

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
RKL, LLP	\$10,940,277,338	24.1%	24	6.0%
CliftonLarsonAllen, LLP	\$10,483,207,704	23.1%	7	1.8%
Doeren Mayhew	\$5,570,803,495	12.2%	5	1.3%
RSM US, LLP	\$5,009,916,800	11.0%	1	0.3%
Padden, Guerrini & Assoc.	\$3,264,528,805	7.2%	22	5.5%
Connolly, Grady & Cha, PC	\$1,261,136,112	2.8%	7	1.8%
Carver & Assoc.	\$1,042,350,125	2.3%	27	6.8%
League Services	\$549,479,470	1.2%	14	3.5%
Long, Mulhearn & Criste, PC	\$107,850,896	0.2%	1	0.3%
Young, Oakes, Brown & Co.	\$81,744,649	0.2%	1	0.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Pennsylvania State Employees	\$5,009,916,800	Greg Smith	Carol Noblit	RSM US, LLP
Police and Fire	\$4,769,419,920	John Rosa	Jeffrey Salamone	CliftonLarsonAllen, LLP
Members 1st	\$3,550,340,007	George Nahodil	Steve Murray	CliftonLarsonAllen, LLP
Citadel	\$2,836,079,124	Jeff March	Maria Steffy	RKL, LLP
TruMark Financial	\$1,994,831,659	Rick Stipa	Vince Market	Doeren Mayhew
American Heritage	\$1,936,271,430	Bruce Foulke	Brian Schmitt	RKL, LLP
Utilities Employees	\$1,173,715,557	Patricia Zyma	Bret Krevolin	Doeren Mayhew
Clearview	\$1,141,826,430	Mark Brennan	Daniel Kutch	Doeren Mayhew
Philadelphia	\$1,091,668,965	James McAneney	Dennis Caniz	Connolly, Grady & Cha, PC
Franklin Mint	\$1,045,919,391	John Unangst	Michael Magnavita	RKL, LLP
Freedom	\$767,986,434	John King	Kevin Quinn	RKL, LLP
Ardent	\$679,921,184	Robert Werner	Joe Conners	Doeren Mayhew
First Commonwealth	\$672,373,523	Donna LoStocco	John Miller	CliftonLarsonAllen, LLP
Patriot	\$580,508,665	Brad Warner	Harry Jacobson	Doeren Mayhew
Diamond	\$573,770,279	John Faust	Barb Mitchell	RKL, LLP
Merck Sharp & Dohme	\$573,684,085	David Whitehead	Dana DeFilippis	CliftonLarsonAllen, LLP
People First	\$564,070,378	Jeff Albert	Cathie Jones	RKL, LLP
APCI	\$562,098,734	Richard Fehr	Gina Fili	RKL, LLP
Sun East	\$533,431,465	Michael Kaczenski	Debbie Cook	RKL, LLP
Erie	\$480,200,900	Brian Waugaman	Fred Tonty	CliftonLarsonAllen, LLP

RHODE ISLAND				
	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	21	21	21	20
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	13	12	12	11

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wolf & Co., PC	\$3,835,723,015	64.6%	2	10.0%
Garvey, Steele & Co., LLP	\$1,099,475,392	18.5%	5	25.0%
Whittlesey & Hadley, PC	\$257,226,651	4.3%	1	5.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Pawtucket	\$2,003,655,780	George Charette	Valerie Pimenta	Wolf & Co., PC
Navigant	\$1,832,067,235	Gary Furtado	Daniel O'Brien	Wolf & Co., PC
People's	\$468,302,798	Ellen Ford	Sean Daly	Other
Greenwood	\$463,070,143	Frederick Reinhardt	Joseph Lajoie	Garvey, Steele & Co., LLP

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Rhode Island	\$271,753,262	David Suvall	Dana Taglianetti	Garvey, Steele & Co., LLP
Coventry	\$266,306,713	David Root	Ronald J. Fabas	Garvey, Steele & Co., LLP
Westerly Community	\$257,226,651	Stephen White	Robert Falso	Whittlesey & Hadley, PC
Wave	\$112,005,952	Paul Archambault	Richard Walker	Other
Cranston Municipal Employees	\$58,816,631	Dennis J. Crawley		Other
Blackstone River	\$53,226,396	James Wood	Linda Kahnke	Garvey, Steele & Co., LLP
Postal Government Employees	\$45,118,878	Kenneth Poyton		Garvey, Steele & Co., LLP
Alliance Blackstone Valley	\$32,427,071	Robert Dasilva	John Rabioli	Other
Community & Teachers	\$26,734,672	Kenneth Saunders		Other
Kent Hospital	\$14,539,912	Eugene Leco		Other
Woodlawn	\$14,044,488	Ronald Thibaudeau		Other
Cumberland Municipal Employees	\$7,952,844	Holly Ayick		Other
Postal Employees Regional	\$6,154,562	Charlene LaPlante		Other
Pawtucket Municipal Employees	\$4,203,659	William D Mulholland		Other
Coventry Teachers	\$2,910,978	Kenneth Wilkins		Other
Natco Employees	\$229,888	Linda Van Meter		Other

SOUTH CAROLINA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	69	69	68	65
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	32	33	33	34

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$4,911,159,158	35.7%	9	13.8%
Nearman, Maynard, Vallez, CPAs	\$2,726,576,328	19.8%	4	6.2%
CliftonLarsonAllen, LLP	\$2,695,117,294	19.6%	2	3.1%
Cantey, Tiller, Pierce and Green, CPAs, LLP	\$1,847,650,433	13.4%	35	53.8%
Moss Adams	\$1,400,715,958	10.2%	1	1.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Founders	\$2,111,810,748	Bruce Brumfield	Tony Gilreath	CliftonLarsonAllen, LLP
South Carolina	\$1,634,944,403	Scott Woods	Joe Grech	Doeren Mayhew
Sharonview	\$1,400,715,958	Bill Partin	Steven Smith	Moss Adams
SAFE	\$1,036,849,123	Darrell Merkel	Debbie Jordan	Doeren Mayhew
SRP	\$848,111,500	Harry Gunsallus	Woody Shuler	Doeren Mayhew
AllSouth	\$820,184,885	Bill Koehler	Lisa Privette	Nearman, Maynard, Vallez, CPAs
Palmetto Citizens	\$775,865,687	Nick Wodogaza	Michael Beam	Nearman, Maynard, Vallez, CPAs
SC State	\$760,604,721	Rick Hammond	Dara Carrico	Nearman, Maynard, Vallez, CPAs
Heritage Trust	\$583,306,546	Jim McDaniel		CliftonLarsonAllen, LLP
Family Trust	\$474,243,815	Penny Pratt	Sharon Archie	Doeren Mayhew
SC Telco	\$369,921,035	Steve Harkins	Toni Davison	Nearman, Maynard, Vallez, CPAs
CPM	\$324,287,795	James Gergen	Rhonda L. Elvington	Doeren Mayhew
Carolina Trust	\$231,190,011	Jerry Miller	Tim Vogel	Doeren Mayhew
Greenville	\$221,838,836	Paul Hughes	Doris Culp	Cantey, Tiller, Pierce and Green, CPAs, LLP
MTC	\$175,697,002	Bill Love	Kimberly Witt	Doeren Mayhew
SPC	\$161,646,232	Linda Weatherford		Cantey, Tiller, Pierce and Green, CPAs, LLP
Arrowpointe	\$155,332,297	Tim Lyda	Monica Wallace	Cantey, Tiller, Pierce and Green, CPAs, LLP
Mid Carolina	\$131,475,038	Scott Conley	Scott Conley	Cantey, Tiller, Pierce and Green, CPAs, LLP
Carolina Foothills	\$106,116,797	Scott Weaver	Amanda Peden	Doeren Mayhew
Georgetown Kraft	\$104,964,939	David Graham	Kevin Owens	Cantey, Tiller, Pierce and Green, CPAs, LLP

SOUTH DAKOTA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	42	42	40	40
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	15	15	14	14

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Wipfli, LLP	\$1,162,672,715	36.9%	1	2.5%
RSM US, LLP	\$308,821,351	9.8%	1	2.5%
Petersen & Assoc.	\$180,909,704	5.7%	2	5.0%
Eide Bailly	\$160,819,825	5.1%	2	5.0%
Gardiner Thomsen	\$20,110,573	0.6%	1	2.5%
Harrington & Assoc., LTD	\$13,398,926	0.4%	1	2.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Black Hills	\$1,162,672,715	Roger Heacock	Jarrold Reisner	Wipfli, LLP
Dakotaland	\$308,821,351	Dan Cumbee	Ryan Goehner	RSM US, LLP
Sioux Falls	\$262,851,984	Fran Sommerfeld		Other
Service First	\$156,884,468	Travis Kasten	Jay Kruse	Petersen & Assoc.
Aberdeen	\$129,254,656	Robert Gosicki		Other
Highmark	\$111,189,726	John Carlson	Cindy Griffin	Other
Sentinel	\$107,934,317	Nancy Ellwein		Other
Sioux Empire	\$106,001,490	Jeff Jorgensen	Patrick Gross	Eide Bailly
Voyage	\$90,390,556	Darla Erb		Other
Northern Hills	\$82,781,595	Floyd Rummel		Other
Services Center	\$63,556,004	Phil Heinlen		Other
Med5	\$62,954,205	Pamela Brown-Graff		Other
Dakota Plains	\$54,818,335	Peter Butterfield	Tonya Jensen	Eide Bailly
Healthcare Plus	\$48,685,618	Guy Trenhaile		Other
Norstar	\$37,328,841	Jane Duerre		Other
East River	\$31,549,185	Mechelle Johnson	Mechelle Johnson	Other
M-O	\$26,423,381	Gail Broer		Other
Good Samaritan	\$25,719,419	Michael Gardner		Other
Oahe	\$24,714,853	Dawn Van Ash		Other
Dakota Star	\$24,025,236	Kelli Wold		Petersen & Assoc.

TENNESSEE

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	159	151	149	147
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	58	61	62	62

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Nearman, Maynard, Vallez, CPAs	\$6,784,342,914	30.0%	9	6.1%
Moss Adams	\$3,818,321,904	16.9%	1	0.7%
Hiram H. Hollifield	\$2,197,344,068	9.7%	75	51.0%
Doeren Mayhew	\$2,052,739,550	9.1%	1	0.7%
Elliott Davis Decosimo	\$1,304,312,519	5.8%	1	0.7%
Reynolds Bone & Griesbeck	\$876,679,284	3.9%	7	4.8%
CliftonLarsonAllen, LLP	\$674,941,881	3.0%	1	0.7%
Carr, Riggs & Ingram, LLC	\$384,630,987	1.7%	1	0.7%
Crowe Horwath	\$330,971,035	1.5%	1	0.7%
G David Edwards, CPA	\$191,469,041	0.8%	5	3.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Eastman	\$3,818,321,904	Olan Jones	David Atkinson	Moss Adams
Ascend	\$2,052,739,550	Caren Gabriel	Sandra Gregory	Doeren Mayhew
ORNL	\$1,911,568,821	Colin Anderson	Becky Curry	Nearman, Maynard, Vallez, CPAs
Knoxville TVA Employees	\$1,753,323,135	Glenn Siler	Shannon York	Nearman, Maynard, Vallez, CPAs
Tennessee Valley	\$1,304,312,519	Todd Fortner	Brant Caldwell	Elliott Davis Decosimo
Y-12	\$1,090,230,087	Mark Ziegler	Dustin Millaway	Nearman, Maynard, Vallez, CPAs
Orion	\$674,941,881	Daniel Weickenand	Jason Lee	CliftonLarsonAllen, LLP
First South Financial	\$545,110,369	Craig Esrael		Nearman, Maynard, Vallez, CPAs
Fortera	\$541,838,818	Tom Kane	Matthew Rhead	Nearman, Maynard, Vallez, CPAs
FEDEX Employees Credit Assn.	\$456,725,161	Tara Burton	Ron Walker	Nearman, Maynard, Vallez, CPAs
Enrichment	\$451,466,917	Craig Peters	Jeremy Hodges	Other
Consumer	\$399,520,147	Sam Miller	Becca Montgomery	Other
Southeast Financial	\$384,630,987	John Jacoway	Christina Adkison	Carr, Riggs & Ingram, LLC
Comtrust	\$367,757,644	Johnny Phillips	Ken Hall	Other
Cornerstone Financial	\$330,971,035	Joe Spivey	Joe Spivey	Crowe Horwath
Leaders	\$313,118,309	Todd Swims	Seth Rudd	Reynolds Bone & Griesbeck
The Tennessee	\$312,974,957	Michael Martin	Jonathan Chilson	Other
Memphis City Employees	\$267,438,956	Ken Swann	Allen Peterson	Other
UT	\$259,683,189	Debbie Jones	Lisa Rodgers	Other
Old Hickory	\$234,365,978	Bonnette A. Dawson	Amy Harris	Nearman, Maynard, Vallez, CPAs

* FINANCIAL DATA AS OF 03.31.17

TEXAS

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	502	486	477	471
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	203	203	202	202

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Doeren Mayhew	\$22,671,328,178	23.1%	25	5.3%
CliftonLarsonAllen, LLP	\$21,015,079,636	21.4%	22	4.7%
RSM US, LLP	\$11,906,096,579	12.1%	21	4.5%
BKD, LLP	\$9,151,546,066	9.3%	4	0.8%
Nearman, Maynard, Vallez, CPAs	\$8,259,162,858	8.4%	14	3.0%
CU Resources, Inc.	\$6,233,642,994	6.4%	143	30.4%
Warren Averette	\$1,533,432,237	1.6%	2	0.4%
Connor, McMillon, Mitchell & Shennum, PLLC	\$997,832,359	1.0%	2	0.4%
Bolinger, Segars, Gilbert & Moss	\$946,298,469	1.0%	8	1.7%
PMB Helin Donovan	\$918,045,924	0.9%	1	0.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Security Service	\$9,488,781,003	Jim Laffoon	Stephen Schott	CliftonLarsonAllen, LLP
Randolph-Brooks	\$8,126,871,801	Chris O'Connor	Robert Zearfoss	BKD, LLP
American Airlines	\$6,459,209,048	Angie Owens	Sean Gaven	RSM US, LLP
TDECU	\$3,057,107,112	Steph Sherrodd	Rhonda Pavlicek	Doeren Mayhew
Credit Human	\$2,975,658,854	Steve Hennigan	Eric Malagamba	RSM US, LLP
GECU	\$2,615,626,162	Crystal Long	David Solis	Doeren Mayhew
Navy Army Community	\$2,594,727,004	Gerry Morrow	Carrie Rice	CliftonLarsonAllen, LLP
University	\$2,206,397,474	Tony Budet	Michael Crowl	Doeren Mayhew
EECU	\$2,028,629,160	Lonnie Nicholson	Bradley Schone	Doeren Mayhew
JSC	\$2,014,502,692	Michael Brown	Debra Reeder	Doeren Mayhew
Texas	\$1,603,570,193	Kevin Durrance		Nearman, Maynard, Vallez, CPAs
Advancial	\$1,431,136,856	Brent Sheffield	Andy Tomalin	Other
Austin Telco	\$1,429,202,566	James Poplin	Robert Hernandez	CliftonLarsonAllen, LLP
Credit Union of Texas	\$1,361,240,555	Eric Pointer	Karen Miracle	Doeren Mayhew
A+	\$1,335,397,210	Kerry Parker	Dennis Loftis	CliftonLarsonAllen, LLP
First Community	\$1,273,451,103	Ron Downing	Keith Domingue	Doeren Mayhew
Firstmark	\$1,056,721,884	Nathanael Tarwasokono	Mike Grundon	Nearman, Maynard, Vallez, CPAs
Texas Trust	\$1,041,865,676	Jim Minge	David Pickney	Doeren Mayhew
FirstLight	\$1,012,242,989	Karl Murphy		CliftonLarsonAllen, LLP
United Heritage	\$918,045,924	Buddy Schroeder		PMB Helin Donovan

UTAH

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	75	72	70	66
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	26	26	26	25

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Deloitte & Touche	\$11,064,466,343	46.0%	4	6.1%
Moss Adams	\$8,704,994,486	36.2%	4	6.1%
Tanner & Co.	\$828,247,594	3.4%	1	1.5%
League Services	\$687,518,322	2.9%	7	10.6%
CliftonLarsonAllen, LLP	\$326,340,749	1.4%	1	1.5%
Eide Bailly	\$299,779,203	1.2%	1	1.5%
Ferrin & Co., LLC	\$212,240,096	0.9%	3	4.5%
Wipfli, LLP	\$39,339,107	0.2%	1	1.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
America First	\$8,761,088,184	John Lund	Rex Rollo	Deloitte & Touche
Mountain America	\$6,456,586,293	Sterling Nielsen	Chad Curtis	Moss Adams
Goldenwest	\$1,372,545,697	Kerry Wahlen	Darren Godfrey	Deloitte & Touche
Utah Community	\$1,238,334,785	Jeff Sermon	Ratna Lingam	Moss Adams
University	\$912,008,344	Jack Buttars	James Prince	Deloitte & Touche
Cyprus	\$828,247,594	Todd Adamson	Eric Figgins	Tanner & Co.
Utah Power	\$625,689,852	Dennis Hymas	Russell Payne	Other
Deseret First	\$591,534,297	Shane London	Derrick Peterson	Moss Adams
Granite	\$418,539,111	Lynn Kuehne	Paul Metcalf	Moss Adams
Utah First	\$326,340,749	Darin Moody	David Hill	CliftonLarsonAllen, LLP

* FINANCIAL DATA AS OF 03.31.17

STATE MARKET SHARE LEADERS

Wasatch Peaks	\$299,779,203	Blake Burrell	Jeff Shaw	Eide Bailly
Jordan	\$264,511,135	Lindsey Merritt	Brandt Kuehne	League Services
American United Family of Credit Unions	\$195,814,797	Michelle Thorne	Jack Creager	Other
Alpine	\$187,056,047	Paul Atkinson	Connie Ewing	Other
Horizon Utah	\$139,942,488	Randy Gailey	Page Bennett	League Services
Transwest	\$134,042,344	Bret Rigby	Matthew Rood	Other
Box Elder County	\$120,132,137	Scott Webre	Marilyn Yoshida	League Services
Eastern Utah Community	\$119,748,725	Bruce Yost		Ferrin & Co., LLC
Members First	\$117,409,470	Brad Barber	Darryn Hodgson	Other
Weber State	\$110,257,857	Vickie Van Der Have	Brock Mortensen	Other

VERMONT

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	24	23	21	21
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	8	8	9	11

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$1,701,285,839	41.8%	2	9.5%
A.M. Peisch & Co., LLP	\$1,288,445,805	31.3%	6	33.3%
Doeren Mayhew	\$717,210,077	18.2%	1	4.8%
Garvey, Steele & Co., LLP	\$143,972,384	3.5%	5	23.8%
Wojeski & Co., CPAs, PC	\$123,186,978	2.9%	1	4.8%
RSM US, LLP	\$38,458,919	1.0%	1	4.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
New England	\$1,207,856,953	John Dwyer	Sue Leonard	CliftonLarsonAllen, LLP
Vermont State Employees	\$717,210,077	Rob Miller	Terence Field	Doeren Mayhew
NorthCountry	\$529,346,662	Bob Morgan	Lisa Huyer	A.M. Peisch & Co., LLP
Vermont	\$493,428,886	Jean Giard	Jean Giard	CliftonLarsonAllen, LLP
Heritage Family	\$451,309,046	Matthew Levandowski		A.M. Peisch & Co., LLP
One	\$146,693,867	Brett Smith	Judy Soules	A.M. Peisch & Co., LLP
Members Advantage Community	\$123,186,978	Sean Gammon		Wojeski & Co., CPAs, PC
River Valley	\$98,293,298	Jeffrey Morse		A.M. Peisch & Co., LLP
Green Mountain	\$47,494,287	Robert J Lake		Garvey, Steele & Co., LLP
Credit Union of Vermont	\$44,111,055	Brian Fogg		Garvey, Steele & Co., LLP
Granite Hills	\$41,288,522	Susan Poczobut	Allan Taylor	A.M. Peisch & Co., LLP
Opportunities	\$38,458,919	Cheryl Fatnassi	Timothy Kranz	RSM US, LLP
White River	\$37,756,706	Wanda Dunham		Other
Vermont VA	\$25,132,449	Jeffrey Belisle		Garvey, Steele & Co., LLP
Northern Lights	\$21,514,410	Rita St. Arnauld	Rita St. Arnauld	A.M. Peisch & Co., LLP
Members 1st	\$15,303,526	Evelyn Sirois		Garvey, Steele & Co., LLP
Central Vermont Medical Center	\$11,931,067	Susana Williams		Garvey, Steele & Co., LLP
Windsor County South	\$8,145,441	Rose Thow		Other
Orlex Government Employees	\$5,940,259	Judy Jenne		Other
Northeast Schools And Hospital	\$4,608,524	Linn Elko		Other

VIRGINIA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	165	154	144	135
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	70	70	70	68

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
PricewaterhouseCoopers	\$81,547,471,227	60.2%	1	0.7%
Grant Thornton	\$22,400,508,136	16.0%	1	0.7%
Doeren Mayhew	\$12,160,439,265	8.7%	14	10.4%
CliftonLarsonAllen, LLP	\$11,249,259,637	8.2%	17	12.6%
Nearman, Maynard, Vallez, CPAs	\$3,931,458,031	3.2%	8	5.9%
Brown Edwards & Co.	\$1,195,208,720	1.3%	13	9.6%
Robert L. Mann, CPA	\$875,802,311	1.1%	17	12.6%
League Services	\$81,691,391	0.1%	2	1.5%
Deleon & Stang	\$67,738,246	0.1%	3	2.2%
Cherry Bekaert, LLP	\$65,528,158	0.1%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Navy	\$81,547,471,227	Cutler Dawson	Lauren Lloyd	PricewaterhouseCoopers

* FINANCIAL DATA AS OF 03.31.17

Pentagon	\$22,400,508,136	James Schenck	Denise McGlone	Grant Thornton
Virginia	\$3,388,150,939	Chris Shockley	Stephanie Vick	CliftonLarsonAllen, LLP
Northwest	\$3,220,507,508	Jeff Bentley	Joe Hasto	Doeren Mayhew
Langley	\$2,384,916,267	Tom Ryan	Ingo Huemer	CliftonLarsonAllen, LLP
Apple	\$2,366,914,082	Larry Kelly	Christopher Cooper	Doeren Mayhew
Chartway	\$2,165,584,284	Brian Schools	Paul Annunziata	CliftonLarsonAllen, LLP
State Department	\$1,834,333,372	Jan Roche	Randy McClintock	Doeren Mayhew
BayPort	\$1,567,333,089	George Dudley	Stanley Leicester	Nearman, Maynard, Vallez, CPAs
Dupont Community	\$1,127,245,851	Steve Elkins	Peter Santana	CliftonLarsonAllen, LLP
University of VA Community	\$878,929,973	Alison DeLuncq	Pamela Turner	Doeren Mayhew
Member One	\$863,293,672	Frank Carter	Alan Wade	Nearman, Maynard, Vallez, CPAs
Justice	\$706,722,648	Peter Sainato		Doeren Mayhew
1st Advantage	\$661,907,746	Paul Muse	Connie Forbes	Nearman, Maynard, Vallez, CPAs
United States Senate	\$637,850,348	Kenneth Kramer	Dennis Will	Doeren Mayhew
ABNB	\$553,659,253	Charles Mallon	Anthony Duncan	CliftonLarsonAllen, LLP
Freedom First	\$476,069,495	Paul Phillips	Keith Rickoff	Nearman, Maynard, Vallez, CPAs
NRL	\$465,859,780	Linda Powell	Roni Krupnick	Doeren Mayhew
Fairfax County	\$406,296,824	Joseph Thomas	James Pendulik	Doeren Mayhew
Call	\$400,363,578	Roger Ball	George Kite	Other

WASHINGTON

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	106	101	94	90
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	64	63	62	62

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Moss Adams	\$21,423,504,234	43.4%	29	32.2%
Crowe Horwath	\$17,159,500,200	11.8%	1	6.3%
CliftonLarsonAllen, LLP	\$5,227,249,634	2.2%	6	3.2%
Doeren Mayhew	\$1,078,062,845	0.6%	3	1.1%
Lillie & Co.	\$233,166,313	0.3%	1	3.2%
RSM US, LLP	\$146,074,108	0.3%	3	3.3%
Daren Tanner	\$32,765,305	0.1%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
BECU	\$17,159,500,200	Benson Porter	Melba Bartels	Crowe Horwath
Washington State Employees	\$2,644,900,500	Kevin Foster-Keddie	Randy Gunderson	Moss Adams
Spokane Teachers	\$2,565,181,347	Thomas Johnson	Lindsey Myhre	Moss Adams
Numerica	\$1,874,974,440	Carla Altepeter	Cindy Leaver	Moss Adams
Gesa	\$1,826,745,060	Don Miller		Moss Adams
Hapo Community	\$1,535,946,834	Steve Anderson	John Schnellbach	Moss Adams
Whatcom Educational	\$1,423,741,333	Jennifer Kutcher	Brandon Hahnel	CliftonLarsonAllen, LLP
Sound	\$1,410,428,078	Don Clark	Troy Garry	Moss Adams
Columbia	\$1,256,061,633	Steve Kenny	Allan Siegel	CliftonLarsonAllen, LLP
Inspirus	\$1,234,453,127	Scott Adkins	Lesley Fox	CliftonLarsonAllen, LLP
Harborstone	\$1,224,494,376	Phil Jones	Laurie Leno	Moss Adams
TwinStar	\$1,215,875,276	Jeff Kennedy	Kim Peterson	CliftonLarsonAllen, LLP
Kitsap	\$1,155,643,033	Elliot Gregg	Scott Henderson	Moss Adams
Fibre	\$1,021,249,622	Christopher Bradberry	Ryan Sullivan	Moss Adams
iQ	\$955,398,158	Kelly Schrader	Kari Stansberry	Moss Adams
Horizon	\$940,045,241	Jeff Adams	Debbie Parelius	Other
Seattle Metropolitan	\$785,740,902	Richard Romero	Jason Elliott	Moss Adams
Solarity	\$721,471,964	Mina Worthington	Matt Russell	Doeren Mayhew
Red Canoe	\$719,632,040	David Spaulding	Rich Wilson	Moss Adams
America's	\$609,773,708	Kenneth Leonard	Gary Schminkey	Other

WEST VIRGINIA

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	94	90	89	88
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	20	21	21	22

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Lillie & Co.	\$695,418,179	19.0%	3	3.4%
League Services	\$590,253,656	16.2%	10	11.4%
GBQ Partners, LLC	\$343,749,177	9.4%	1	1.1%

* FINANCIAL DATA AS OF 03.31.17

STATE MARKET SHARE LEADERS

Arnett Carbis Toothman	\$156,700,391	4.3%	1	1.1%
Schmidt & Assoc.	\$111,196,138	3.0%	3	3.4%
Griffin & Furman, LLC	\$92,012,091	2.5%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bayer Heritage	\$452,543,938	Bob Burrow	Ron Rush	Lillie & Co.
First Choice America Community	\$441,193,987	John O'Barr	John C. Peterman	Other
Fairmont	\$343,749,177	Walter Osborne	Debra Drippleman	GBQ Partners, LLC
Pioneer West Virginia	\$200,269,044	Dan McGowan	Jennifer Marrs	Lillie & Co.
West Virginia Central	\$166,783,959	Michael Tucker		League Services
Star USA	\$156,700,391	Daniel Smithson	Daniel Smithson	Arnett Carbis Toothman
West Virginia	\$144,696,073	Nick Arvon	Vicki Pauley	Other
Peoples	\$92,012,091	Lois Nogoda		Griffin & Furman, LLC
The United	\$87,279,589	Edgar Cosner	Michael Sengewalt	League Services
Members Choice WV	\$86,563,131	Stephanie Rippetoe	Doris Cunningham	Other
Universal	\$83,411,766	Chuck Robateau	Chuck Robateau	League Services
One Community	\$73,941,708	Steven Napier	Vivian Carez	Schmidt & Assoc.
CAMC	\$67,869,295	Ashley Morris	Doug Robinson	Other
The State	\$67,022,105	Brent Gray	Chris Mallory	Other
First Priority	\$57,620,105	Krista Christian	Lee Graham	League Services
Long Reach	\$57,119,643	Steven Reed		Other
167th TFR	\$52,668,202	Lynn Haynes		Other
Strip Steel Community	\$46,317,126	Sandra Yocum		League Services
WV National Guard	\$44,080,285	Emily Green		Other
Morgantown A E S	\$42,605,197	Michelle Reynolds	Michelle Reynolds	Lillie & Co.

WISCONSIN

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	174	160	148	141
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	76	72	73	73

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$12,422,883,171	35.9%	23	16.3%
Wipfli, LLP	\$8,166,289,089	23.6%	26	18.4%
Hawkins Ash, CPAs	\$3,893,431,973	11.3%	16	11.3%
Crowe Horwath	\$2,478,715,962	6.8%	1	0.7%
Moss Adams	\$2,111,457,834	5.6%	1	0.7%
RSM US, LLP	\$145,431,793	0.4%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Landmark	\$3,370,401,441	Jay Magulski	Dave Powers	Other
Summit	\$2,768,641,528	Kim Sponem	Keith Peterson	CliftonLarsonAllen, LLP
Community First	\$2,700,381,464	Cathie Tierney	Mary Sullivan	CliftonLarsonAllen, LLP
University of Wisconsin	\$2,478,715,962	Paul Kundert	Brad McClain	Crowe Horwath
Royal	\$2,111,457,834	Brandon Riechers	Jon Hehli	Moss Adams
Educators	\$1,746,944,968	Linda Hoover	Kurt Johnson	Wipfli, LLP
Connexus	\$1,614,827,405	David Christenson	Jane Kittel	CliftonLarsonAllen, LLP
CoVantage	\$1,436,817,279	Charlie Zanayed	Douglas Anderson	CliftonLarsonAllen, LLP
Fox Communities	\$1,353,515,895	Greg Hilbert	Bruce Kotarek	Wipfli, LLP
Altra	\$1,323,387,964	Jack Peplinski	Mary Isaacs	CliftonLarsonAllen, LLP
Capital	\$1,257,958,799	Thomas Young	Karen Carew	Hawkins Ash, CPAs
Westconsin	\$1,121,129,108	Lora Benrud	Jerilyn Kinderman	Wipfli, LLP
Verve	\$823,403,057	Kevin Ralofsky	Scott Willmott	Hawkins Ash, CPAs
Marine	\$704,179,913	Shawn Hanson	Garland Koch	CliftonLarsonAllen, LLP
Thrivent	\$552,800,076	Todd Sipe	Christine Cousineau	Wipfli, LLP
Blackhawk Community	\$488,042,705	Sherri Stumpf	Matt Wohlers	Wipfli, LLP
Westby Co-op	\$456,497,231	Kevin Hauser	John Rudie	Wipfli, LLP
Superior Choice	\$380,368,201	Gary Elliott	Ben Altonen	Hawkins Ash, CPAs
Kohler	\$341,891,477	Anthony Klockow	John Ehmann	Wipfli, LLP
Heritage	\$323,537,759	Anita Rauch	Alan Zimprich	Wipfli, LLP

* FINANCIAL DATA AS OF 03.31.17

WYOMING

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	29	29	29	29
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	13	14	15	15

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
CliftonLarsonAllen, LLP	\$932,938,109	30.4%	1	3.4%
Petersen & Assoc.	\$720,295,416	23.5%	7	24.1%
Holben Hay Lake Balzer, LLC	\$597,072,426	19.5%	3	10.3%
RSM US, LLP	\$155,632,605	5.1%	2	6.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Blue	\$932,938,109	Stephanie Teubner	Kim Alexander	CliftonLarsonAllen, LLP
Meridian Trust	\$347,515,094	Kim Withers	Joani Hafner	Holben Hay Lake Balzer, LLC
UniWyo	\$308,489,555	David Krause	David Hansen	Petersen & Assoc.
WYHY	\$220,056,710	Bill Willingham	Cynthia Patras	Petersen & Assoc.
Trona Valley Community	\$189,088,275	Jeremy Gibson	Scott Sager	Other
Western Vista	\$144,031,647	Steven Leafgreen	Yvonne McGee	Holben Hay Lake Balzer, LLC
Reliant	\$122,308,060	Steve Higgison	Brandon Smith	Other
Atlantic City	\$114,410,767	Brian Rohrbacher	Karen Nipper	Other
Sunlight	\$106,125,981	Steven Pearson		RSM US, LLP
Campco	\$105,525,685	Kurt Thelen	Jeff Duncan	Holben Hay Lake Balzer, LLC
First Education	\$57,698,551	James Yates	James Yates	Petersen & Assoc.
Sheridan Community	\$49,506,624	Todd Hilling		RSM US, LLP
A.C.P.E.	\$47,509,629	Marcia Dent	Marcia Dent	Other
Unified People's	\$46,873,322	Camille Shillenn		Petersen & Assoc.
Laramie Plains Community	\$46,234,181	Tyler Valentine		Other
River-Rail Community	\$34,887,652	Tyler Disburg		Petersen & Assoc.
Wyo Central	\$29,116,467	Kyle Thompson		Other
First Cheyenne	\$29,058,391	Bill Helms		Petersen & Assoc.
Cheyenne-Laramie County Employees	\$23,231,235	Terri McLees		Petersen & Assoc.
Greater Wyoming	\$22,431,259	Elizabeth Stetz		Other

US TERRITORIES

	2014	2015	2016	2017
NUMBER OF CREDIT UNIONS	19	19	18	17
NUMBER OF CREDIT UNIONS >\$40M IN ASSETS	6	6	6	6

TOP AUDIT FIRMS BY MARKET SHARE	CREDIT UNION CLIENT ASSETS*	MARKET SHARE (\$)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
Ewart & Assoc.	\$237,783,850	17.6%	6	35.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Coast360	\$363,542,741	Gener Deliquina	Jason Rios	Other
Caribe	\$342,562,629	Jorge Vadell	Demarys Crespo	Other
VAPR	\$223,810,767	Angel Lorenzo	Liliana Mora	Other
Puerto Rico	\$133,481,668	Orlando Ramos	Sonya Davila	Ewart & Assoc.
Community First Guam	\$121,022,767	Gerard Cruz	Scott Moylan	Other
St. Thomas	\$58,081,004	Keisha Prince		Ewart & Assoc.
Universal Coop	\$25,356,968	Bienvenido Guzman	Elba Gonzalez	Other
Christiansted	\$21,522,586	Alphonso Meade		Ewart & Assoc.
Borinquen Community	\$18,011,253	Sylvia Ramirez		Other
Frederiksted	\$12,938,941	Patrice Canton		Ewart & Assoc.
Borinquen Sur	\$9,842,661	Yalitz Torres	Alnery Pujals	Other
Mid-Island	\$9,726,490	Barbara Jackson-McIntosh		Ewart & Assoc.
Glamour Community	\$3,049,997	Elba Rodriguez	Linda Perez	Other
Banco De Santander	\$2,572,380	Ernesto Santiago		Other
Vitelco Employees	\$2,033,161	Shadin Thomas		Ewart & Assoc.
Golmar	\$73,020	Ivan A Rodriguez		Other
V. Suarez Employees	\$34,072	Luis Capeles		Other

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