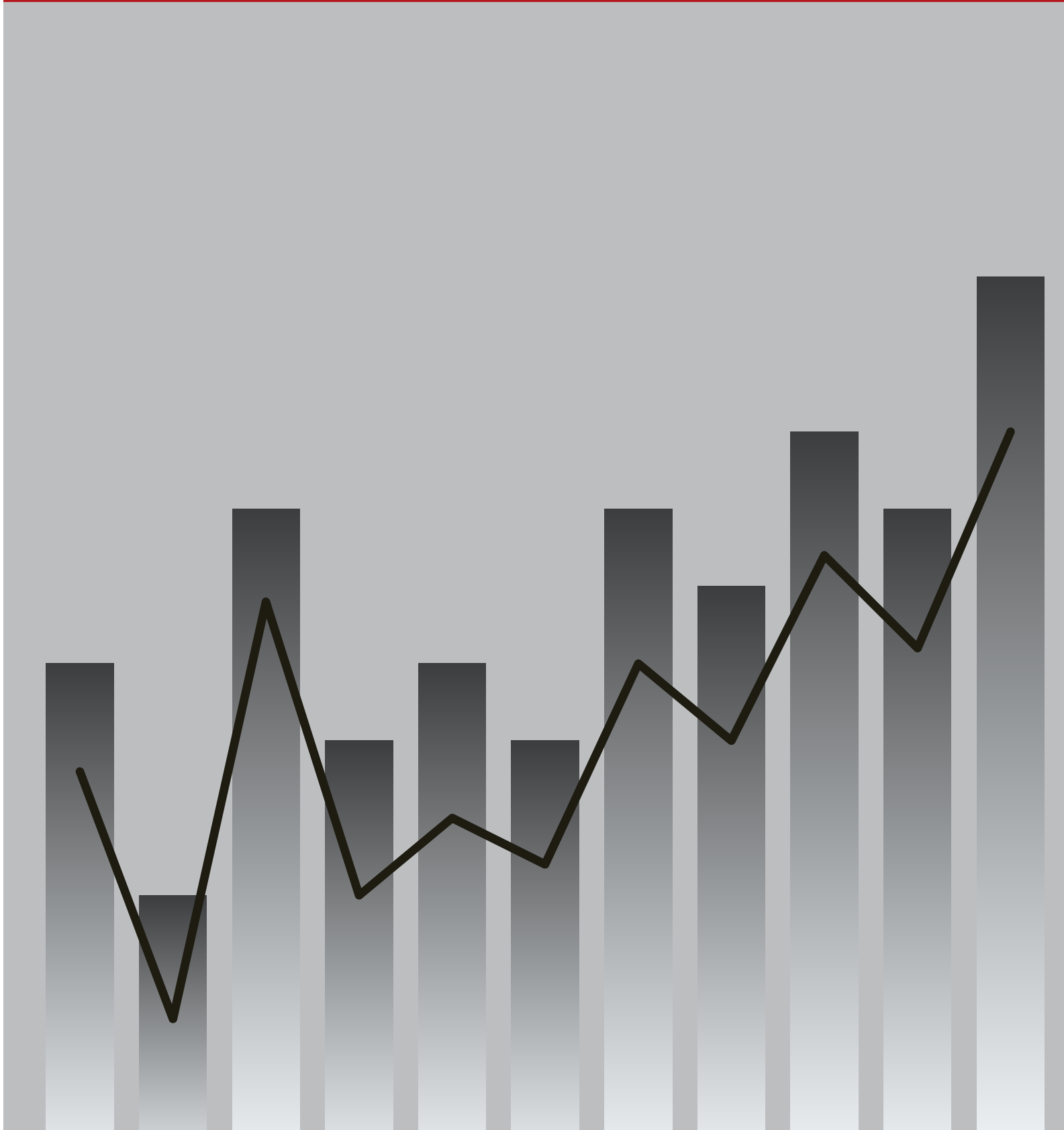


Michigan Credit Union Profile

First Quarter 2020

CUNA Economics & Statistics



Michigan Credit Union Profile

First Quarter 2020

Overview by Year

	U.S. CUs	Michigan CUs
Demographic Information		
	Mar 20	Mar 20
Number of CUs	5,305	216
Assets per CU (\$ mil)	312.4	333.4
Median assets (\$ mil)	37.5	97.4
Total assets (\$ mil)	1,657,043	72,010
Total loans (\$ mil)	1,137,468	47,565
Total surplus funds (\$ mil)	446,885	21,052
Total savings (\$ mil)	1,392,166	60,731
Total memberships (thousands)	122,736	5,562
Growth Rates (%)		
Total assets	8.7	8.9
Total loans	6.9	7.9
Total surplus funds	13.1	10.6
Total savings	8.1	9.0
Total memberships	3.4	2.7
% CUs with increasing assets	71.3	87.5
Earnings - Basis Pts.		
Yield on total assets	381	378
Dividend/interest cost of assets	86	73
Net interest margin	296	305
Fee & other income	126	152
Operating expense	316	345
Loss Provisions	53	37
Net Income (ROA) with Stab Exp	53	74
Net Income (ROA) without Stab Exp	53	74
% CUs with positive ROA	80.4	84.7
Capital Adequacy (%)		
Net worth/assets	11.0	11.8
% CUs with NW > 7% of assets	98.1	98.6
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.63	0.58
Net chargeoffs/average loans (%)	0.57	0.46
Total borrower-bankruptcies	218,928	14,176
Bankruptcies per CU	41.3	65.6
Bankruptcies per 1000 members	1.8	2.5
Asset/Liability Management		
Loans/savings	81.7	78.3
Loans/assets	68.6	66.1
Net Long-term assets/assets	33.5	38.3
Liquid assets/assets	15.1	13.8
Core deposits/shares & borrowings	49.5	43.6
Productivity		
Members/potential members (%)	3	1
Borrowers/members (%)	58	61
Members/FTE	387	349
Average shares/member (\$)	11,343	10,918
Average loan balance (\$)	15,966	14,020
Employees per million in assets	0.19	0.22
Structure (%)		
Fed CUs w/ single-sponsor	11.4	3.2
Fed CUs w/ community charter	17.5	17.6
Other Fed CUs	32.4	15.7
CUs state chartered	38.7	63.4

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.	Michigan Credit Unions						
	Mar 20	Mar 20	2019	2018	2017	2016	2015	2014
Demographic Information								
Number of CUs	5,305	216	218	224	235	246	254	274
Assets per CU (\$ mil)	312.4	333.4	316.0	283.5	256.1	229.1	205.4	177.9
Median assets (\$ mil)	37.5	97.4	92.7	81.6	77.0	70.7	65.1	58.2
Total assets (\$ mil)	1,657,043	72,010	68,879	63,502	60,182	56,351	52,177	48,751
Total loans (\$ mil)	1,137,468	47,565	47,329	43,992	39,834	35,690	32,021	28,926
Total surplus funds (\$ mil)	446,885	21,052	18,178	16,500	17,588	18,062	17,803	17,688
Total savings (\$ mil)	1,392,166	60,731	57,932	53,258	50,745	47,822	44,232	41,319
Total memberships (thousands)	122,736	5,562	5,547	5,399	5,228	5,051	4,876	4,751
Growth Rates (%)								
Total assets	8.7	8.9	8.5	5.5	6.8	8.0	7.0	5.4
Total loans	6.9	7.9	7.6	10.4	11.6	11.5	10.7	10.5
Total surplus funds	13.1	10.6	10.2	-6.2	-2.6	1.5	0.7	-2.3
Total savings	8.1	9.0	8.8	5.0	6.1	8.1	7.0	4.0
Total memberships	3.4	2.7	2.7	3.3	3.5	3.6	2.6	2.6
% CUs with increasing assets	71.3	87.5	89.0	71.0	77.9	82.1	83.9	75.2
Earnings - Basis Pts.								
Yield on total assets	381	378	396	373	349	340	338	338
Dividend/interest cost of assets	86	73	75	56	46	44	43	44
Net interest margin	296	305	321	318	303	296	295	294
Fee & other income	126	152	168	163	156	159	160	153
Operating expense	316	345	350	346	336	341	343	338
Loss Provisions	53	37	33	35	33	30	27	26
Net Income (ROA) with Stab Exp	53	74	106	100	90	84	84	83
Net Income (ROA) without Stab Exp	53	74	106	100	90	84	84	83
% CUs with positive ROA	80.4	84.7	94.5	94.2	87.7	86.2	85.0	81.8
Capital Adequacy (%)								
Net worth/assets	11.0	11.8	12.1	12.1	11.7	11.6	11.7	11.6
% CUs with NW > 7% of assets	98.1	98.6	99.1	99.6	98.7	98.4	98.4	99.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	0.58	0.65	0.68	0.75	0.76	0.81	0.88
Net chargeoffs/average loans (%)	0.57	0.46	0.47	0.47	0.47	0.45	0.47	0.51
Total borrower-bankruptcies	218,928	14,176	11,439	9,681	9,917	8,673	8,735	8,766
Bankruptcies per CU	41.3	65.6	52.5	43.2	42.2	35.3	34.4	32.0
Bankruptcies per 1000 members	1.8	2.5	2.1	1.8	1.9	1.7	1.8	1.8
Asset/Liability Management								
Loans/savings	81.7	78.3	81.7	82.6	78.5	74.6	72.4	70.0
Loans/assets	68.6	66.1	68.7	69.3	66.2	63.3	61.4	59.3
Net Long-term assets/assets	33.5	38.3	38.4	39.0	39.0	36.9	37.8	39.3
Liquid assets/assets	15.1	13.8	11.1	9.0	10.2	11.4	11.2	10.8
Core deposits/shares & borrowings	49.5	43.6	43.1	44.0	44.2	44.2	43.9	41.6
Productivity								
Members/potential members (%)	3	1	1	1	2	2	2	3
Borrowers/members (%)	58	61	62	62	61	60	58	56
Members/FTE	387	349	336	339	347	352	357	361
Average shares/member (\$)	11,343	10,918	10,444	9,865	9,706	9,468	9,071	8,697
Average loan balance (\$)	15,966	14,020	13,807	13,222	12,543	11,831	11,406	10,781
Employees per million in assets	0.19	0.22	0.24	0.25	0.25	0.25	0.26	0.27
Structure (%)								
Fed CUs w/ single-sponsor	11.4	3.2	3.2	3.1	3.0	2.8	2.8	2.6
Fed CUs w/ community charter	17.5	17.6	17.9	20.5	20.4	19.9	20.5	20.1
Other Fed CUs	32.4	15.7	16.5	15.2	14.5	14.2	13.8	13.9
CUs state chartered	38.7	63.4	62.4	61.2	62.1	63.0	63.0	63.5

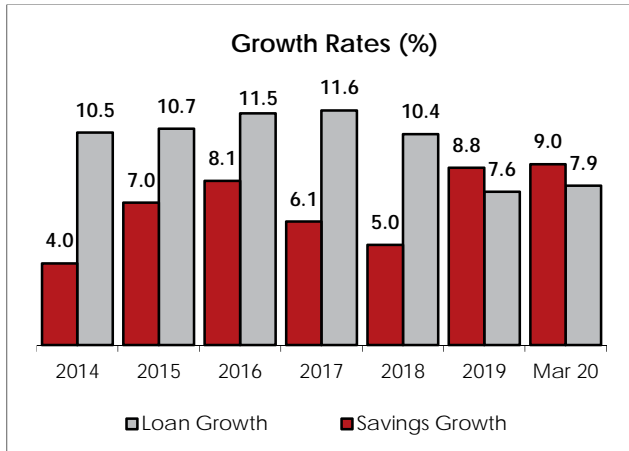
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

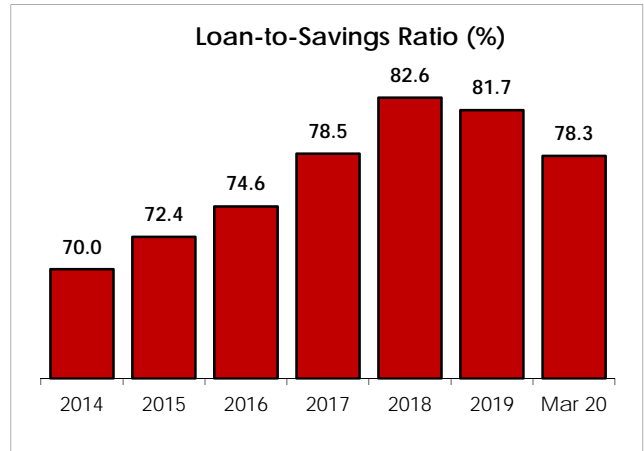
Michigan Credit Union Profile

First Quarter 2020

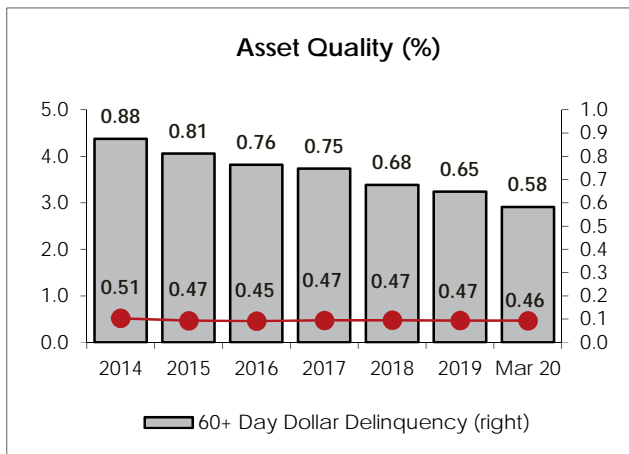
Loan and Savings Growth Trends



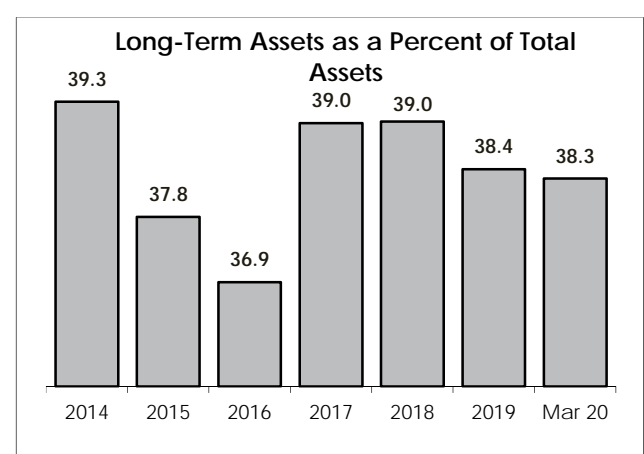
Liquidity Trends



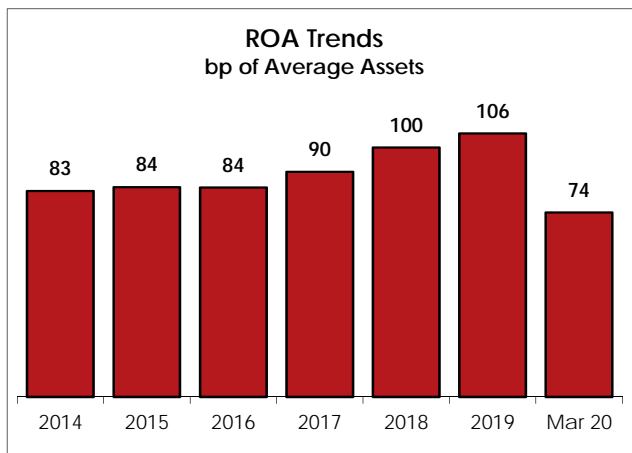
Credit Risk Trends



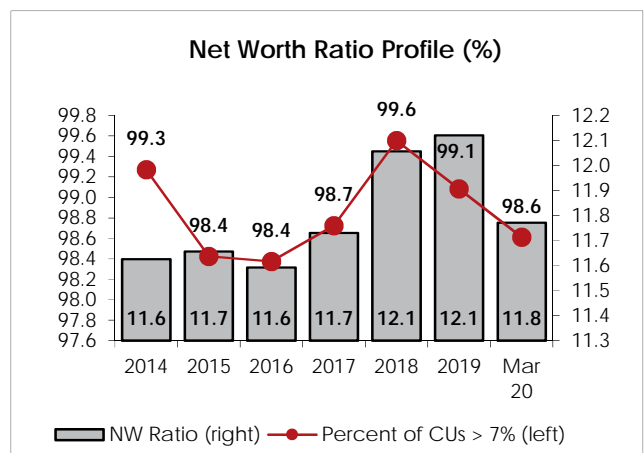
Interest Rate Risk Trends



Earnings Trends



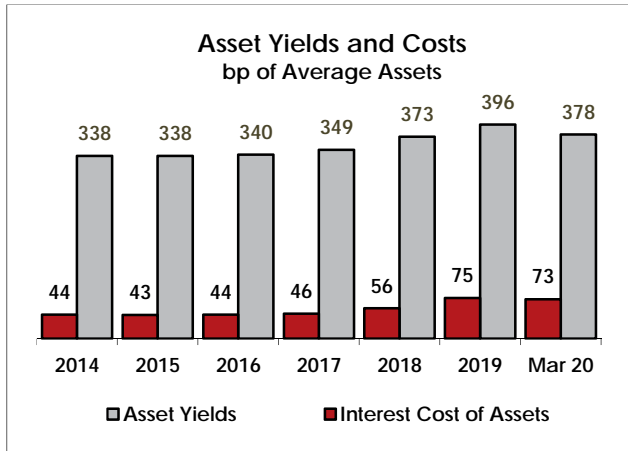
Solvency Trends



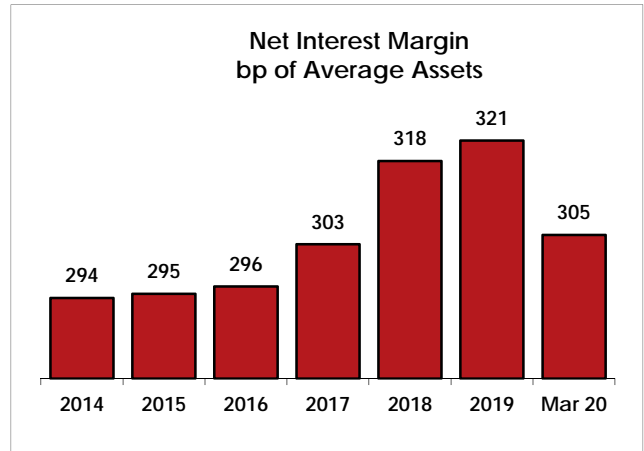
Michigan Credit Union Profile

First Quarter 2020

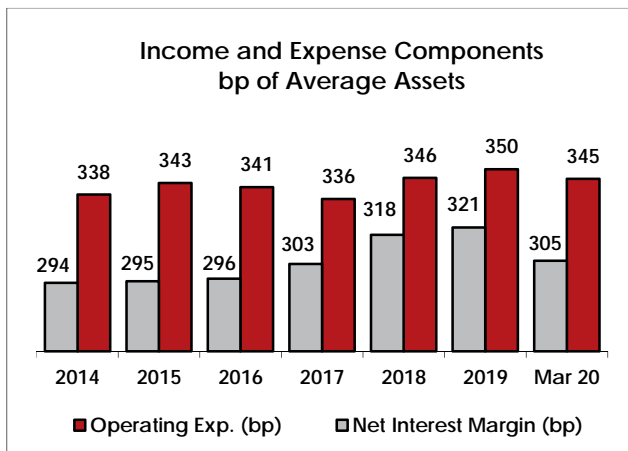
Asset Yields and Funding Costs



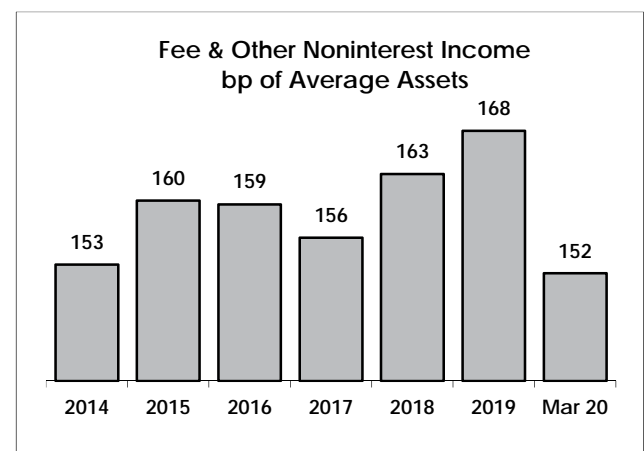
Interest Margins



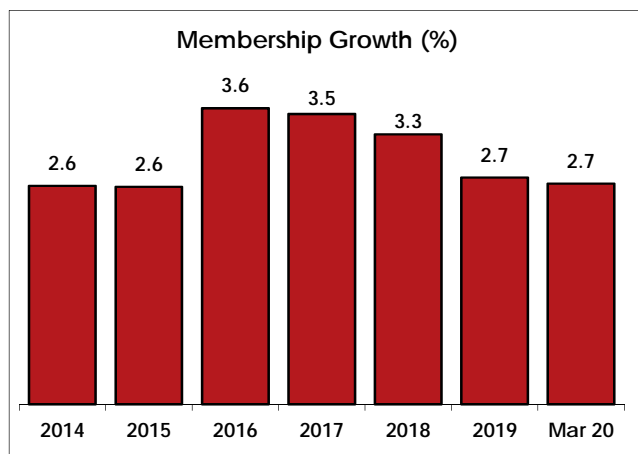
Interest Margins & Overhead



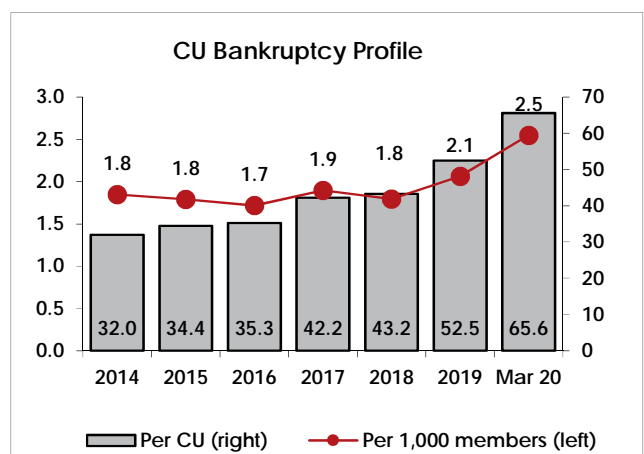
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	MI	Michigan Credit Union Asset Groups - 2020						
Demographic Information	Mar 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	216	35	40	35	56	18	15	17
Assets per CU (\$ mil)	333.4	10.0	33.7	72.5	160.3	391.6	705.5	2,421.4
Median assets (\$ mil)	97.4	8.7	32.9	71.0	153.7	405.7	666.8	1,797.9
Total assets (\$ mil)	72,010	350	1,347	2,539	8,978	7,050	10,583	41,165
Total loans (\$ mil)	47,565	168	679	1,380	5,344	4,453	7,182	28,359
Total surplus funds (\$ mil)	21,052	173	619	1,050	3,174	2,189	2,842	11,005
Total savings (\$ mil)	60,731	307	1,168	2,220	7,818	5,993	9,008	34,217
Total memberships (thousands)	5,562	45	144	271	868	638	871	2,725
Growth Rates (%)								
Total assets	8.9	3.4	4.9	4.7	7.6	5.8	9.4	10.8
Total loans	7.9	2.3	4.0	2.8	6.5	6.5	7.6	9.5
Total surplus funds	10.6	4.3	5.3	7.1	8.7	3.0	12.6	14.4
Total savings	9.0	3.6	4.6	4.7	7.5	5.5	9.4	11.2
Total memberships	2.7	-1.5	-1.1	-0.6	2.8	-0.1	3.2	5.0
% CUs with increasing assets	87.5	62.9	80.0	91.4	96.4	94.4	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	378	375	377	383	379	391	401	369
Dividend/interest cost of assets	73	39	38	43	48	51	73	85
Net interest margin	305	335	339	340	331	340	327	284
Fee & other income	152	114	150	141	135	161	143	157
Operating expense	345	376	424	408	390	402	399	305
Loss Provisions	37	23	23	28	29	45	40	38
Net Income (ROA) with Stab Exp	74	50	42	45	48	54	31	97
Net Income (ROA) without Stab Exp	74	50	42	45	48	54	31	97
% CUs with positive ROA	84.7	77.1	87.5	80.0	87.5	100.0	80.0	82.4
Capital Adequacy (%)								
Net worth/assets	11.8	11.8	12.2	11.6	11.7	12.8	12.0	11.5
% CUs with NW > 7% of assets	98.6	100.0	95.0	97.1	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.58	1.23	0.94	0.83	0.70	0.71	0.67	0.49
Net chargeoffs/average loans (%)	0.46	0.31	0.46	0.51	0.51	0.63	0.60	0.39
Total borrower-bankruptcies	14,176	44	348	596	1,948	1,500	3,296	6,444
Bankruptcies per CU	65.6	1.3	8.7	17.0	34.8	83.3	219.7	379.1
Bankruptcies per 1000 members	2.5	1.0	2.4	2.2	2.2	2.4	3.8	2.4
Asset/Liability Management (%)								
Loans/savings	78.3	54.7	58.2	62.1	68.3	74.3	79.7	82.9
Loans/assets	66.1	48.1	50.4	54.3	59.5	63.2	67.9	68.9
Net Long-term assets/assets	38.3	14.8	27.6	25.8	29.4	32.8	38.5	42.4
Liquid assets/assets	13.8	33.0	23.8	22.1	17.8	15.5	14.2	11.4
Core deposits/shares & borrowings	43.6	73.4	64.5	64.0	56.7	56.9	48.2	35.0
Productivity								
Members/potential members (%)	1	3	1	1	1	1	1	2
Borrowers/members (%)	61	47	53	55	57	66	66	61
Members/FTE	349	344	332	327	339	314	316	378
Average shares/member (\$)	10,918	6,818	8,131	8,183	9,003	9,400	10,339	12,556
Average loan balance (\$)	14,020	7,985	8,890	9,182	10,736	10,625	12,509	17,147
Employees per million in assets	0.22	0.37	0.32	0.33	0.29	0.29	0.26	0.18
Structure (%)								
Fed CUs w/ single-sponsor	3.2	14.3	5.0	0.0	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	17.6	20.0	35.0	31.4	10.7	0.0	0.0	0.0
Other Fed CUs	15.7	20.0	17.5	8.6	23.2	11.1	0.0	11.8
CUs state chartered	63.4	45.7	42.5	60.0	66.1	88.9	100.0	88.2

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

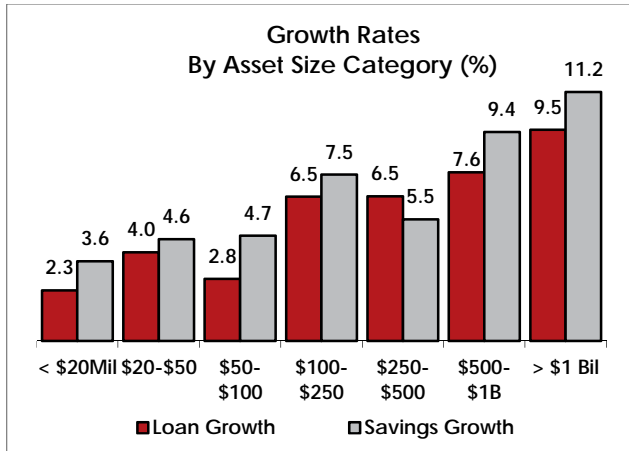
Source: NCUA and CUNA E&S.

Michigan Credit Union Profile

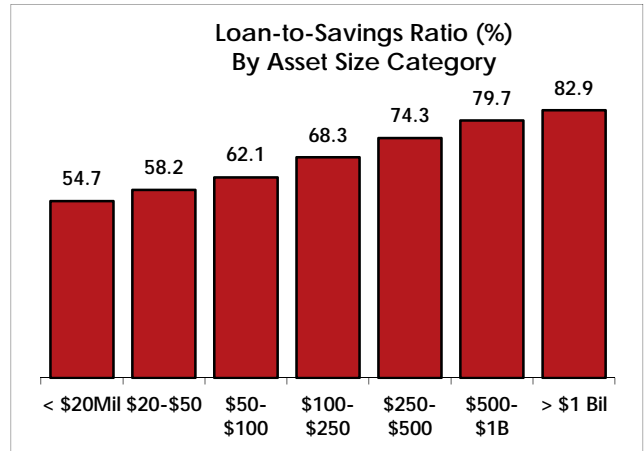
First Quarter 2020

Results By Asset Size

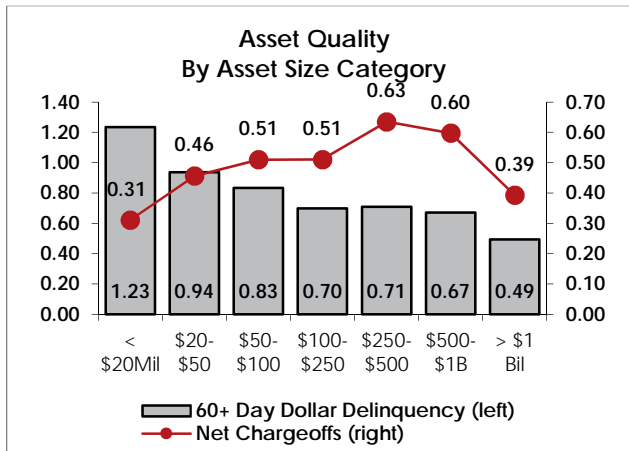
Loan and Savings growth



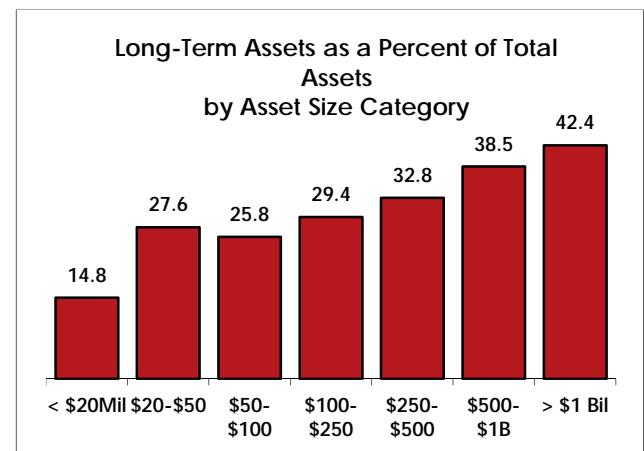
Liquidity Risk Exposure



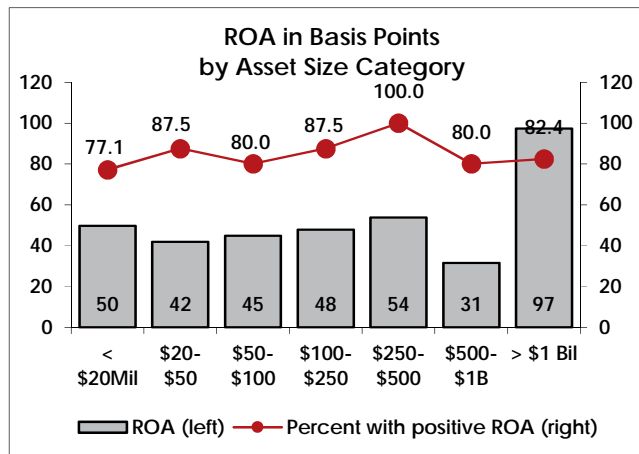
Credit Risk Exposure



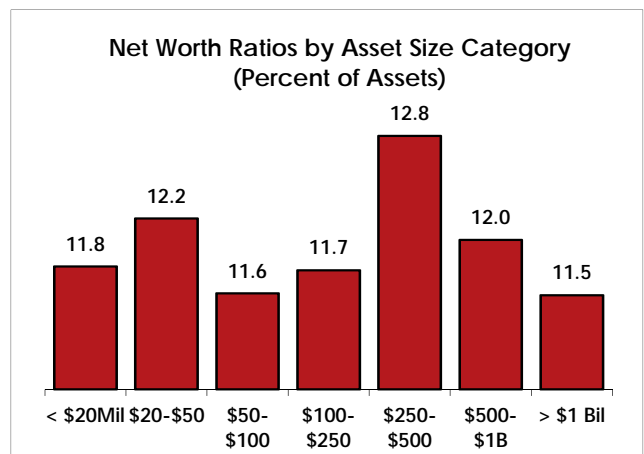
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
	Mar 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,305	1,953	1,004	691	695	358	258	346
Assets per CU (\$ mil)	312.4	7.5	32.6	72.2	158.3	350.5	696.7	3,307.6
Median assets (\$ mil)	37.5	6.5	31.4	70.7	149.3	338.3	681.5	1,816.8
Total assets (\$ mil)	1,657,043	14,735	32,750	49,861	110,031	125,486	179,739	1,144,439
Total loans (\$ mil)	1,137,468	7,319	17,210	28,048	69,288	84,061	124,193	807,350
Total surplus funds (\$ mil)	446,885	7,096	14,348	19,530	34,913	34,615	46,003	290,381
Total savings (\$ mil)	1,392,166	12,486	28,400	43,386	95,904	108,721	153,451	949,818
Total memberships (thousands)	122,736	2,244	3,590	5,031	10,011	10,834	13,967	77,059
Growth Rates (%)								
Total assets	8.7	1.0	2.9	3.5	5.0	6.3	7.0	11.0
Total loans	6.9	0.4	2.1	2.0	3.7	5.0	5.3	8.8
Total surplus funds	13.1	1.6	3.6	5.6	7.0	9.0	11.2	17.1
Total savings	8.1	0.9	2.7	3.4	4.8	6.3	7.0	10.1
Total memberships	3.4	-1.8	-0.8	-0.4	0.7	1.7	2.5	5.8
% CUs with increasing assets	71.3	50.5	70.9	79.6	88.2	93.6	94.6	98.3
Earnings - Basis Pts.								
Yield on total assets	381	391	374	371	377	379	377	383
Dividend/interest cost of assets	86	44	45	49	58	66	72	96
Net interest margin	296	347	328	322	319	313	304	287
Fee & other income	126	78	103	120	133	141	136	124
Operating expense	316	374	367	374	378	376	359	292
Loss Provisions	53	32	23	25	31	34	39	62
Net Income (ROA) with Stab Exp	53	18	43	42	43	43	41	57
Net Income (ROA) without Stab Exp	53	18	43	42	43	43	41	57
% CUs with positive ROA	80.3	70.3	83.7	87.0	87.6	87.7	84.5	88.7
Capital Adequacy (%)								
Net worth/assets	11.0	14.8	12.8	12.1	11.4	11.2	11.0	10.8
% CUs with NW > 7% of assets	98.1	96.8	98.3	98.3	98.8	99.4	100.0	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	1.37	0.95	0.75	0.70	0.64	0.60	0.61
Net chargeoffs/average loans (%)	0.57	0.52	0.43	0.44	0.45	0.47	0.47	0.62
Total borrower-bankruptcies	218,928	3,980	6,592	8,132	18,032	21,296	27,736	133,160
Bankruptcies per CU	41.3	2.0	6.6	11.8	25.9	59.5	107.5	384.9
Bankruptcies per 1000 members	1.8	1.8	1.8	1.6	1.8	2.0	2.0	1.7
Asset/Liability Management								
Loans/savings	81.7	58.6	60.6	64.6	72.2	77.3	80.9	85.0
Loans/assets	68.6	49.7	52.5	56.3	63.0	67.0	69.1	70.5
Net Long-term assets/assets	33.5	10.9	19.6	23.9	28.5	31.2	35.1	35.1
Liquid assets/assets	15.1	31.2	25.8	22.9	18.6	16.2	14.4	13.9
Core deposits/shares & borrowings	49.5	79.6	71.2	66.6	60.9	57.1	54.6	44.8
Productivity								
Members/potential members (%)	3	5	3	3	2	3	3	3
Borrowers/members (%)	58	45	59	54	56	56	56	60
Members/FTE	387	416	397	370	336	338	339	413
Average shares/member (\$)	11,343	5,564	7,911	8,624	9,579	10,035	10,987	12,326
Average loan balance (\$)	15,966	7,311	8,068	10,241	12,361	13,970	16,000	17,557
Employees per million in assets	0.19	0.37	0.28	0.27	0.27	0.26	0.23	0.16
Structure (%)								
Fed CUs w/ single-sponsor	11.4	23.6	7.9	3.9	2.7	1.7	2.7	2.3
Fed CUs w/ community charter	17.5	8.6	22.7	25.2	28.6	23.2	17.8	9.0
Other Fed CUs	32.4	37.1	33.4	30.5	26.3	25.7	24.8	32.1
CUs state chartered	38.7	30.8	36.1	40.4	42.3	49.4	54.7	56.6

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.	Michigan Credit Unions						
	Mar 20	Mar 20	2019	2018	2017	2016	2015	2014
Growth Rates								
Credit cards	5.4%	4.7%	6.0%	6.9%	6.8%	6.8%	5.1%	4.8%
Other unsecured loans	6.8%	3.2%	3.8%	5.8%	7.1%	9.6%	7.2%	11.2%
New automobile	-0.7%	0.7%	2.1%	15.5%	19.8%	17.5%	11.0%	15.0%
Used automobile	4.0%	5.0%	4.9%	9.5%	11.8%	12.8%	14.6%	15.5%
First mortgage	11.0%	11.6%	10.4%	12.0%	11.8%	9.3%	8.9%	7.7%
HEL & 2nd Mtg	2.3%	8.2%	8.5%	7.8%	8.6%	6.0%	9.0%	0.5%
Commercial loans*	16.1%	18.7%	17.9%	21.7%	8.2%	21.9%	17.3%	14.5%
Share drafts	19.4%	8.1%	9.8%	6.5%	7.8%	6.7%	15.0%	4.7%
Certificates	15.8%	20.1%	23.2%	15.0%	8.1%	8.3%	-1.6%	-2.8%
IRAs	4.2%	5.0%	4.3%	-1.8%	-1.5%	1.2%	-2.6%	-4.6%
Money market shares	6.5%	8.5%	6.4%	1.0%	5.0%	8.0%	6.2%	4.2%
Regular shares	0.6%	4.7%	3.8%	3.9%	7.1%	10.0%	11.6%	10.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	4.7%	4.9%	5.0%	5.1%	5.3%	5.6%	5.9%
Other unsecured loans/total loans	4.1%	4.0%	4.2%	4.3%	4.5%	4.7%	4.8%	4.9%
New automobile/total loans	12.9%	7.6%	7.8%	8.2%	7.9%	7.3%	6.9%	6.9%
Used automobile/total loans	20.4%	23.0%	23.0%	23.6%	23.8%	23.7%	23.5%	22.7%
First mortgage/total loans	42.5%	44.9%	44.1%	43.0%	42.4%	42.3%	43.1%	43.8%
HEL & 2nd Mtg/total loans	8.1%	7.0%	7.0%	7.0%	7.1%	7.3%	7.7%	7.8%
Commercial loans/total loans	7.7%	9.4%	9.0%	8.2%	7.5%	7.7%	7.1%	6.7%
Share drafts/total savings	16.5%	15.9%	15.7%	15.5%	15.3%	15.0%	15.2%	14.2%
Certificates/total savings	21.4%	18.7%	18.9%	16.7%	15.3%	15.0%	14.9%	16.3%
IRAs/total savings	5.9%	4.7%	4.8%	5.0%	5.4%	5.8%	6.2%	6.8%
Money market shares/total savings	20.4%	30.4%	30.5%	31.2%	32.4%	32.8%	32.8%	33.1%
Regular shares/total savings	33.9%	28.8%	28.5%	29.9%	30.2%	29.9%	29.4%	28.2%
Percent of CUs Offering								
Credit cards	62.7%	85.6%	85.8%	86.6%	85.5%	85.0%	84.3%	81.4%
Other unsecured loans	99.4%	99.5%	99.5%	99.6%	99.6%	99.6%	100.0%	100.0%
New automobile	96.0%	99.1%	98.6%	98.7%	98.7%	98.0%	98.8%	98.5%
Used automobile	96.9%	98.6%	99.1%	99.1%	99.1%	99.2%	99.2%	99.3%
First mortgage	69.7%	89.4%	89.4%	89.7%	88.9%	87.8%	87.8%	85.0%
HEL & 2nd Mtg	69.2%	88.4%	88.5%	89.7%	88.9%	88.2%	87.8%	86.9%
Commercial loans	35.2%	60.6%	60.6%	61.2%	60.9%	61.4%	58.3%	55.8%
Share drafts	81.0%	94.9%	95.0%	95.1%	94.5%	93.5%	93.3%	92.0%
Certificates	82.5%	92.1%	92.2%	92.4%	91.1%	89.4%	90.6%	87.6%
IRAs	69.3%	88.4%	88.5%	88.8%	88.5%	87.8%	87.8%	85.0%
Money market shares	53.2%	80.6%	80.3%	79.9%	77.4%	76.8%	76.4%	75.2%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	18.9%	18.9%	18.6%	18.9%	19.0%	18.1%	17.9%
Other unsecured loans	11.4%	12.8%	13.4%	13.4%	13.5%	13.5%	13.2%	13.8%
New automobile	6.2%	3.3%	3.3%	3.4%	3.1%	2.8%	2.7%	2.7%
Used automobile	15.0%	16.8%	16.9%	16.9%	16.6%	15.8%	15.2%	14.3%
First mortgage	2.5%	3.1%	3.1%	3.0%	2.9%	2.9%	2.8%	2.8%
HEL & 2nd Mtg	2.0%	2.2%	2.2%	2.2%	2.1%	2.1%	2.1%	2.1%
Commercial loans	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%
Share drafts	60.3%	61.8%	61.3%	59.7%	59.0%	58.3%	57.5%	57.1%
Certificates	8.4%	8.1%	8.3%	7.8%	7.2%	7.3%	7.6%	8.2%
IRAs	4.0%	3.4%	3.4%	3.4%	3.6%	3.8%	4.0%	4.3%
Money market shares	7.0%	9.4%	9.3%	9.1%	9.2%	9.3%	9.6%	9.9%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.
Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	MI	Michigan Credit Union Asset Groups - 2020						
	Mar 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	4.7%	-2.5%	1.2%	2.4%	7.5%	3.4%	5.4%	5.5%
Other unsecured loans	3.2%	-5.4%	4.2%	-0.2%	3.4%	2.9%	3.0%	4.8%
New automobile	0.7%	4.0%	2.5%	-5.6%	1.3%	-1.0%	-2.2%	3.4%
Used automobile	5.0%	4.3%	5.1%	-3.8%	4.0%	5.5%	3.8%	7.1%
First mortgage	11.6%	3.9%	2.7%	11.8%	9.6%	10.6%	13.3%	12.3%
HEL & 2nd Mtg	8.2%	-0.3%	7.3%	-0.9%	15.8%	5.8%	8.2%	8.4%
Commercial loans*	18.7%	173.3%	24.8%	42.0%	23.0%	20.4%	18.0%	17.8%
Share drafts	8.1%	4.2%	11.6%	5.9%	10.7%	3.9%	6.9%	10.0%
Certificates	20.1%	25.3%	4.5%	12.3%	14.1%	18.5%	23.5%	21.4%
IRAs	5.0%	-1.5%	-2.8%	-3.9%	1.0%	4.5%	6.8%	7.6%
Money market shares	8.5%	-0.5%	-1.0%	4.1%	6.8%	2.8%	4.4%	10.8%
Regular shares	4.7%	2.9%	4.6%	4.0%	5.4%	3.8%	7.5%	5.5%
Portfolio \$ Distribution								
Credit cards/total loans	4.7%	3.4%	4.4%	5.7%	4.8%	6.6%	5.1%	4.2%
Other unsecured loans/total loans	4.0%	10.3%	8.1%	5.7%	5.1%	5.0%	4.6%	3.3%
New automobile/total loans	7.6%	14.1%	8.9%	8.0%	8.0%	8.9%	7.8%	7.1%
Used automobile/total loans	23.0%	37.5%	28.1%	29.2%	28.7%	27.5%	25.1%	20.2%
First mortgage/total loans	44.9%	15.5%	37.3%	35.1%	36.9%	38.5%	41.4%	49.2%
HEL & 2nd Mtg/total loans	7.0%	9.2%	5.1%	7.5%	6.4%	4.9%	7.1%	7.4%
Commercial loans/total loans	9.4%	0.5%	3.5%	1.8%	6.7%	13.1%	9.9%	9.8%
Share drafts/total savings	15.9%	15.1%	22.2%	18.2%	18.5%	18.5%	16.2%	14.3%
Certificates/total savings	18.7%	9.3%	11.1%	12.6%	14.1%	14.4%	19.5%	21.0%
IRAs/total savings	4.7%	3.2%	4.6%	4.6%	5.3%	5.4%	5.1%	4.3%
Money market shares/total savings	30.4%	11.5%	17.7%	16.7%	21.7%	20.5%	22.1%	37.8%
Regular shares/total savings	28.8%	58.2%	42.3%	45.8%	38.2%	39.2%	33.1%	21.9%
Percent of CUs Offering								
Credit cards	85.6%	37.1%	90.0%	97.1%	94.6%	94.4%	100.0%	100.0%
Other unsecured loans	99.5%	97.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	99.1%	94.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	98.6%	91.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	89.4%	42.9%	92.5%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	88.4%	48.6%	82.5%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	60.6%	8.6%	45.0%	40.0%	87.5%	88.9%	100.0%	94.1%
Share drafts	94.9%	68.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	92.1%	60.0%	97.5%	97.1%	98.2%	100.0%	100.0%	100.0%
IRAs	88.4%	48.6%	90.0%	94.3%	100.0%	100.0%	100.0%	94.1%
Money market shares	80.6%	31.4%	77.5%	85.7%	94.6%	100.0%	93.3%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	14.6%	15.5%	16.6%	16.0%	21.9%	20.1%	19.2%
Other unsecured loans	12.8%	16.4%	16.5%	14.4%	13.3%	15.8%	14.1%	11.1%
New automobile	3.3%	2.8%	2.1%	2.1%	2.8%	3.4%	3.1%	3.6%
Used automobile	16.8%	14.0%	12.8%	14.5%	16.5%	17.0%	18.5%	16.8%
First mortgage	3.1%	1.6%	2.5%	2.6%	2.9%	2.8%	3.3%	3.3%
HEL & 2nd Mtg	2.2%	1.5%	1.1%	1.4%	1.5%	1.4%	1.9%	2.8%
Commercial loans	0.4%	0.1%	0.4%	0.2%	0.3%	0.6%	0.5%	0.3%
Share drafts	61.8%	44.3%	57.4%	54.3%	59.1%	57.1%	61.6%	65.1%
Certificates	8.1%	4.2%	5.1%	5.7%	6.8%	7.2%	8.1%	9.1%
IRAs	3.4%	2.2%	2.5%	2.6%	3.0%	3.1%	3.7%	3.5%
Money market shares	9.4%	5.9%	5.4%	5.0%	7.0%	5.8%	9.3%	11.6%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
Growth Rates	Mar 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	5.4%	-2.7%	-2.5%	-0.9%	1.0%	-0.1%	0.4%	7.3%
Other unsecured loans	6.8%	-2.8%	-0.3%	1.3%	1.5%	4.6%	-3.2%	11.5%
New automobile	-0.7%	2.7%	3.0%	0.2%	0.5%	1.2%	-2.3%	-0.2%
Used automobile	4.0%	0.9%	1.8%	1.3%	2.6%	3.4%	2.6%	5.9%
First mortgage	11.0%	-0.8%	3.9%	5.9%	7.4%	9.6%	10.9%	12.1%
HEL & 2nd Mtg	2.3%	-2.0%	0.0%	-0.8%	1.9%	0.5%	1.0%	4.0%
Commercial loans*	16.1%	1.3%	8.9%	10.5%	12.0%	12.6%	16.1%	17.2%
Share drafts	19.4%	3.8%	2.6%	4.4%	4.8%	6.4%	7.9%	30.2%
Certificates	15.8%	8.1%	9.4%	9.4%	11.1%	15.1%	16.4%	17.0%
IRAs	4.2%	-5.2%	-1.9%	-1.7%	0.4%	3.0%	2.3%	6.0%
Money market shares	6.5%	-1.7%	0.1%	1.0%	4.1%	3.4%	4.3%	7.9%
Regular shares	0.6%	-0.4%	1.9%	2.6%	3.5%	4.4%	3.6%	0.0%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	2.5%	3.7%	3.7%	3.6%	4.0%	3.9%	6.5%
Other unsecured loans/total loans	4.1%	14.9%	8.3%	6.5%	4.9%	4.5%	3.8%	3.7%
New automobile/total loans	12.9%	22.8%	16.0%	13.9%	12.7%	13.0%	12.9%	12.7%
Used automobile/total loans	20.4%	35.9%	30.9%	28.7%	27.0%	25.8%	22.8%	18.2%
First mortgage/total loans	42.5%	9.8%	24.6%	30.1%	34.5%	36.6%	41.3%	45.1%
HEL & 2nd Mtg/total loans	8.1%	5.1%	8.8%	9.2%	9.0%	9.5%	8.7%	7.7%
Commercial loans/total loans	7.7%	0.6%	1.7%	4.3%	5.8%	7.0%	9.7%	7.9%
Share drafts/total savings	16.5%	10.3%	16.2%	18.1%	19.3%	19.8%	20.5%	15.2%
Certificates/total savings	21.4%	11.6%	13.2%	14.8%	17.0%	18.9%	20.0%	23.0%
IRAs/total savings	5.9%	2.8%	4.9%	5.6%	5.7%	5.5%	5.4%	6.2%
Money market shares/total savings	20.4%	3.5%	8.6%	11.1%	14.1%	16.1%	17.4%	23.0%
Regular shares/total savings	33.9%	69.4%	55.0%	48.6%	41.9%	37.8%	34.9%	30.7%
Percent of CUs Offering								
Credit cards	62.7%	24.6%	74.7%	84.9%	88.5%	90.5%	94.6%	93.9%
Other unsecured loans	99.4%	98.6%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	89.3%	99.7%	99.9%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	91.9%	99.7%	99.7%	100.0%	100.0%	100.0%	99.7%
First mortgage	69.7%	28.0%	84.4%	94.6%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.2%	29.4%	81.5%	92.3%	98.0%	98.9%	100.0%	100.0%
Commercial loans	35.2%	4.9%	21.6%	40.8%	66.9%	77.7%	86.0%	89.0%
Share drafts	81.0%	50.7%	96.8%	99.1%	99.4%	100.0%	100.0%	99.4%
Certificates	82.5%	57.8%	93.3%	97.0%	98.4%	99.4%	99.2%	98.8%
IRAs	69.3%	31.2%	80.7%	90.7%	97.0%	98.6%	99.6%	99.4%
Money market shares	53.2%	13.1%	54.6%	74.2%	87.2%	91.6%	93.4%	95.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.5%	13.7%	13.7%	14.7%	15.7%	16.1%	20.9%
Other unsecured loans	11.4%	17.2%	14.5%	12.6%	11.6%	11.3%	10.8%	11.1%
New automobile	6.2%	5.8%	8.7%	5.8%	5.2%	5.4%	5.9%	6.4%
Used automobile	15.0%	13.1%	18.9%	16.2%	16.5%	16.2%	15.7%	14.3%
First mortgage	2.5%	1.3%	1.9%	2.5%	2.7%	2.6%	2.5%	2.5%
HEL & 2nd Mtg	2.0%	1.2%	1.5%	1.6%	1.9%	2.0%	2.0%	2.1%
Commercial loans	0.2%	0.7%	0.6%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	60.3%	33.2%	44.8%	49.0%	54.6%	56.1%	60.3%	63.6%
Certificates	8.4%	4.9%	5.2%	5.7%	6.6%	6.9%	7.4%	9.4%
IRAs	4.0%	2.2%	2.7%	3.0%	3.4%	3.4%	3.6%	4.3%
Money market shares	7.0%	4.3%	3.5%	3.4%	4.5%	4.5%	5.3%	8.2%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Michigan CU Profile - Quarterly Trends

	U.S.	Michigan Credit Unions				
	Mar 20	Mar 20	Dec 19	Sep 19	Jun 19	Mar 19
Demographic Information						
Number CUs	5,306	216	218	219	221	222
Growth Rates (Quarterly % Change)						
Total loans	1.0	0.7	1.7	2.7	2.6	1.2
Credit cards	-2.3	-3.9	4.2	3.0	2.1	-2.2
Other unsecured loans	-1.0	-3.3	2.9	2.3	1.9	-2.3
New automobile	-1.4	-2.1	0.8	2.5	0.2	-0.5
Used automobile	1.1	0.7	0.7	1.9	2.0	1.0
First mortgage	2.5	2.4	2.7	3.1	3.0	2.5
HEL & 2nd Mtg	-0.4	0.7	1.3	3.1	3.2	2.0
Commercial loans*	4.0	4.4	3.0	4.8	5.3	5.2
Total savings	4.5	5.0	2.5	0.4	1.3	5.6
Share drafts	9.3	6.4	2.7	-1.3	0.7	9.0
Certificates	2.8	3.6	5.0	5.9	4.4	7.2
IRAs	1.4	1.4	1.3	0.9	1.6	1.9
Money market shares	2.6	4.6	3.2	-0.4	1.2	3.1
Regular shares	4.9	6.3	0.6	-1.4	0.0	6.2
Total memberships	1.1	0.5	0.8	1.1	0.8	1.0
Earnings (Basis Points)						
Yield on total assets	381	378	394	402	395	394
Dividend/interest cost of assets	86	73	90	74	70	66
Fee & other income	128	152	179	181	167	160
Operating expense	316	345	361	352	343	345
Loss Provisions	53	37	35	33	30	33
Net Income (ROA)	53	74	80	119	114	110
% CUs with positive ROA	80	85	94	97	95	93
Capital Adequacy (%)						
Net worth/assets	11.0	11.8	12.1	12.2	11.9	11.8
% CUs with NW > 7% of assets	98.1	98.6	99.1	99.1	99.1	99.1
Asset Quality (%)						
Loan delinquency rate - Total loans	0.63	0.59	0.65	0.66	0.58	0.55
Total Consumer	0.80	0.79	0.86	0.83	0.77	0.80
Credit Cards	1.36	0.95	1.04	1.01	0.92	0.92
All Other Consumer	0.72	0.77	0.84	0.81	0.76	0.79
Total Mortgages	0.48	0.40	0.46	0.51	0.38	0.30
First Mortgages	0.46	0.36	0.43	0.51	0.38	0.29
All Other Mortgages	0.54	0.65	0.62	0.48	0.41	0.36
Total Commercial Loans	0.85	1.00	0.84	1.07	0.49	0.42
Commercial Ag Loans	1.48	5.38	5.30	0.00	0.00	0.00
All Other Commercial Loans	0.82	0.95	0.78	1.08	0.50	0.43
Net chargeoffs/average loans	0.58	0.47	0.53	0.42	0.42	0.50
Total Consumer	1.16	0.96	1.03	0.85	0.85	0.97
Credit Cards	3.31	2.07	2.01	1.89	1.77	2.10
All Other Consumer	0.87	0.83	0.92	0.74	0.75	0.85
Total Mortgages	0.01	0.01	0.05	0.00	0.01	0.03
First Mortgages	0.01	0.01	0.05	0.00	0.01	0.02
All Other Mortgages	0.01	0.03	0.03	0.00	-0.04	0.07
Total Commercial Loans	0.10	0.12	0.29	0.03	0.08	0.05
Commercial Ag Loans	0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.10	0.12	0.29	0.03	0.08	0.05
Asset/Liability Management						
Loans/savings	81.1	77.9	81.2	81.8	79.9	78.9

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Michigan Credit Union Profile

First Quarter 2020

Bank Comparisons

	MI Credit Unions				MI Banks			
Demographic Information	Mar 20	2019	2018	3 Yr Avg	Mar 20	2019	2018	3 Yr Avg
Number of Institutions	216	218	224	219	89	90	93	91
Assets per Institution (\$ mil)	333	316	283	311	846	780	910	845
Total assets (\$ mil)	72,010	68,879	63,502	68,131	75,311	70,176	84,656	76,714
Total loans (\$ mil)	47,565	47,329	43,992	46,295	54,789	53,350	62,265	56,802
Total surplus funds (\$ mil)	21,052	18,178	16,500	18,577	13,723	12,659	16,450	14,277
Total savings (\$ mil)	60,731	57,932	53,258	57,307	55,378	53,460	65,021	57,953
Avg number of branches (1)	5	5	5	5	10	10	13	11
12 Month Growth Rates (%)								
Total assets	8.9	8.5	5.5	7.6	19.3	13.9	9.7	14.3
Total loans	7.9	7.6	10.4	8.6	16.0	16.1	10.1	14.1
Real estate loans	11.1	10.1	11.4	10.9	10.5	13.4	8.5	10.8
Commercial loans*	18.7	17.9	21.7	19.4	8.7	7.8	19.7	12.0
Total consumer	1.7	2.5	7.3	3.8	31.2	33.9	15.0	26.7
Consumer credit card	4.7	6.0	6.9	5.9	-3.1	2.7	-3.0	-1.1
Other consumer	1.3	2.0	7.4	3.6	31.3	34.0	15.1	26.8
Total surplus funds	10.6	10.2	-6.2	4.9	15.0	7.2	8.4	10.2
Total savings	9.0	8.8	5.0	7.6	12.7	11.3	14.3	12.8
YTD Earnings Annualized (BP)								
Yield on Total Assets	378	396	373	382	388	431	410	410
Dividend/Interest cost of assets	73	75	56	68	78	92	70	80
Net Interest Margin	305	321	318	315	309	339	339	329
Fee and other income (2)	152	168	163	161	189	190	137	172
Operating expense	345	350	346	347	385	391	337	371
Loss provisions	37	33	35	35	28	8	7	14
Net income	74	106	100	93	85	130	132	116
Capital Adequacy (%)								
Net worth/assets	11.8	12.1	12.1	12.0	9.8	10.2	11.1	10.4
Asset Quality (%)								
Delinquencies/loans (3)	0.58	0.65	0.68	0.64	1.45	1.33	0.92	1.23
Real estate loans	0.40	0.46	0.41	0.42	1.87	1.66	1.08	1.54
Consumer loans	1.00	0.84	0.55	0.80	0.47	0.38	0.54	0.46
Total consumer	0.73	0.85	1.02	0.86	0.24	0.24	0.12	0.20
Consumer credit card	0.95	1.04	1.03	1.01	0.36	0.08	0.22	0.22
Other consumer	0.70	0.82	1.02	0.85	0.24	0.24	0.12	0.20
Net chargeoffs/avg loans	0.46	0.47	0.47	0.47	0.02	0.11	0.04	0.06
Real estate loans	0.01	0.02	0.03	0.02	0.00	0.01	0.01	0.00
Commercial loans	0.12	0.08	0.13	0.11	0.08	0.65	0.08	0.27
Total consumer	1.14	1.09	1.06	1.10	0.31	0.56	0.18	0.35
Consumer credit card	2.07	1.90	1.78	1.91	2.18	2.06	0.41	1.55
Other consumer	1.01	0.98	0.96	0.98	0.30	0.55	0.18	0.35
Asset Liability Management (%)								
Loans/savings	78.3	81.7	82.6	80.9	98.9	99.8	95.8	98.2
Loans/assets	66.1	68.7	69.3	68.0	72.1	75.4	72.9	73.4
Core deposits/total deposits	44.7	44.1	45.4	44.7	62.1	61.0	48.6	57.2
Productivity								
Employees per million assets	0.22	0.24	0.25	0.24	0.20	0.21	0.21	0.21

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

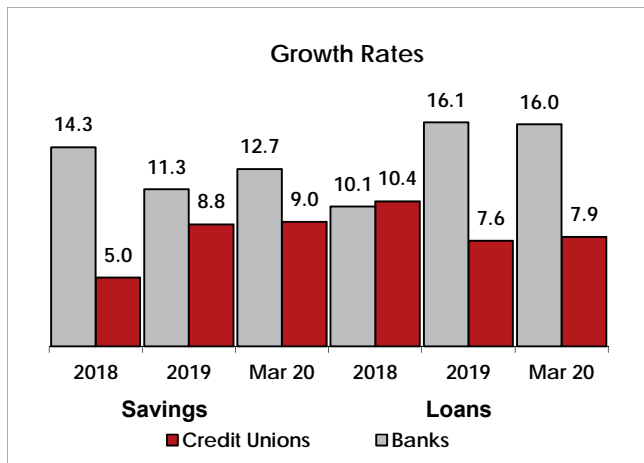
Source: FDIC, NCUA and CUNA E&S

Michigan Credit Union Profile

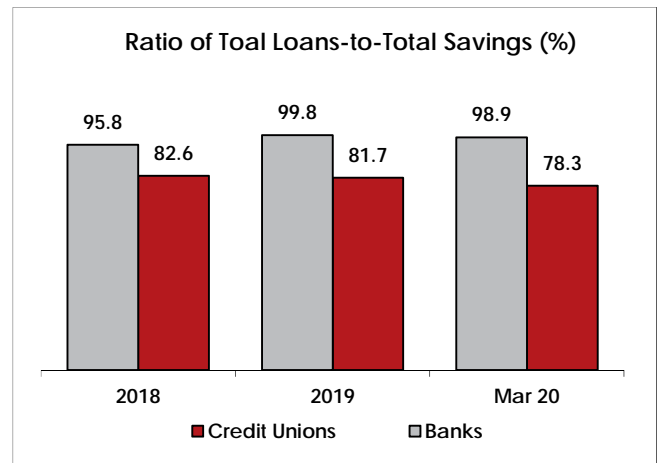
First Quarter 2020

Credit Union and Bank Comparisons

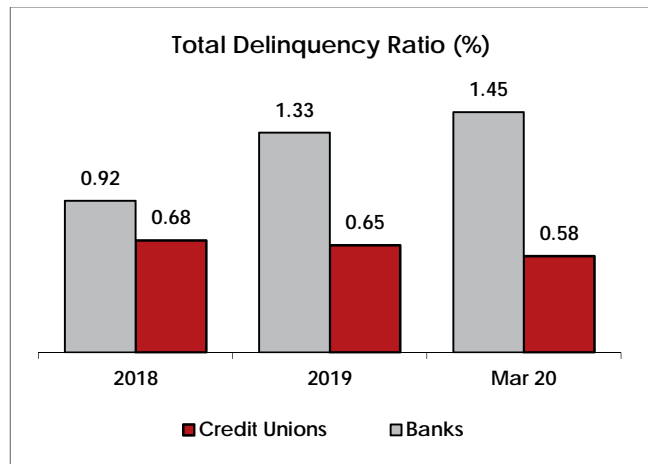
Loan and Savings Growth Trends



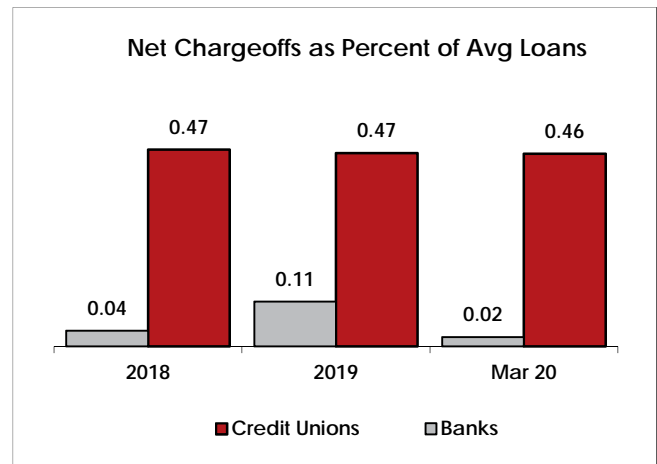
Liquidity Risk Trends



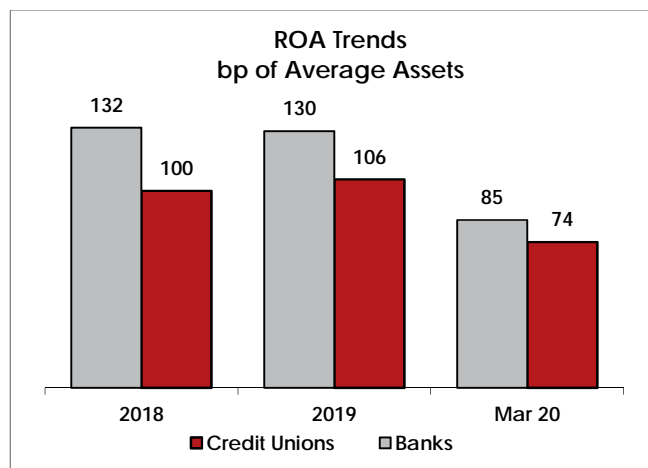
Credit Risk Trends



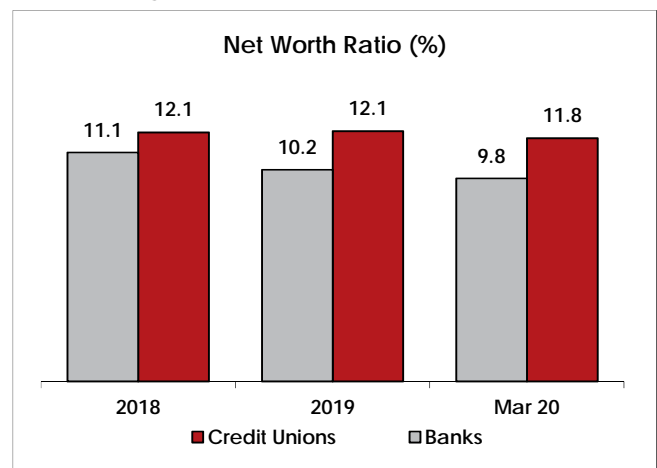
Credit Risk Trends



Earnings Trends



Solvency Trends



Michigan Credit Union Profile

First Quarter 2020

Michigan Credit Union Financial Summary

Data as of March 2020

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mtgs. Assets
Lake Michigan CU	MI	0	\$7,420,269,558	381,316	55	15.8%	8.8%	7.0%	12.4%	0.14%	0.05%	2.14%	91.2%	32.3%
DFCU Financial CU	MI	0	\$5,145,277,797	230,253	31	6.6%	-3.9%	0.4%	12.6%	0.27%	0.23%	1.62%	23.1%	9.1%
Michigan State University FCU	MI	0	\$4,941,989,441	290,438	19	11.8%	12.6%	6.3%	10.1%	0.31%	0.62%	0.48%	93.8%	33.4%
Genisys CU	MI	0	\$3,013,820,290	226,552	33	10.9%	16.3%	5.8%	16.2%	0.42%	0.39%	2.03%	85.2%	22.7%
United FCU	MI	0	\$2,952,034,045	177,906	36	3.4%	-1.6%	1.4%	10.6%	1.18%	0.66%	0.90%	108.0%	36.8%
Michigan Schools & Government CU	MI	0	\$2,492,643,746	136,695	16	14.0%	13.7%	5.3%	11.3%	0.24%	0.26%	-0.41%	90.3%	32.8%
Advia Credit Union	MI	0	\$2,158,351,183	172,235	31	18.8%	18.6%	9.5%	9.6%	0.84%	0.28%	0.82%	93.1%	35.9%
Lake Trust CU	MI	0	\$1,978,378,979	177,513	23	2.8%	6.2%	0.8%	10.4%	0.65%	0.41%	0.30%	89.7%	31.2%
Dow Chemical ECU	MI	0	\$1,797,908,229	69,670	1	4.1%	4.2%	5.3%	10.3%	0.14%	0.26%	-0.39%	63.4%	27.6%
Credit Union ONE	MI	0	\$1,522,996,823	132,502	27	22.9%	22.9%	4.7%	8.8%	0.31%	0.30%	0.66%	80.9%	30.9%
Consumers CU	MI	0	\$1,320,700,197	103,159	21	17.7%	17.7%	9.8%	9.1%	0.33%	0.32%	1.15%	109.4%	33.4%
Community Choice Credit Union	MI	1	\$1,215,871,247	104,515	22	6.8%	7.0%	6.7%	10.0%	0.64%	0.44%	0.38%	90.8%	25.9%
DORT Financial Credit Union	MI	0	\$1,064,476,491	92,790	11	15.6%	13.1%	2.0%	15.7%	1.40%	1.03%	0.75%	94.8%	31.0%
Community Financial CU	MI	0	\$1,045,083,507	77,742	14	10.1%	9.0%	5.0%	11.1%	0.55%	0.28%	-1.67%	112.8%	31.5%
Michigan First CU	MI	0	\$1,043,525,945	163,664	29	6.6%	4.7%	6.3%	13.2%	1.11%	1.01%	0.56%	85.3%	22.1%
Honor CU	MI	0	\$1,042,158,516	87,129	24	8.5%	6.2%	5.4%	11.6%	0.51%	0.40%	0.98%	93.4%	34.7%
University of Michigan CU	MI	0	\$1,009,033,180	101,113	14	7.0%	5.8%	4.9%	9.4%	0.95%	0.84%	0.64%	88.9%	29.8%
Vibe CU	MI	0	\$933,955,769	67,113	16	2.8%	4.0%	2.1%	13.0%	0.35%	0.55%	0.36%	83.2%	32.9%
Michigan Educational CU	MI	0	\$895,825,451	53,818	6	5.3%	-2.7%	-0.4%	12.2%	0.32%	0.17%	0.37%	67.4%	25.0%
Wildfire CU	MI	0	\$866,786,925	49,082	6	7.5%	5.1%	2.1%	11.8%	0.35%	0.36%	-0.90%	67.9%	34.7%
ELGA Credit Union	MI	0	\$839,527,966	74,048	14	19.3%	11.4%	5.7%	13.6%	1.03%	0.54%	1.34%	99.0%	24.5%
LAFCU	MI	0	\$772,294,977	67,452	10	6.5%	14.9%	3.4%	11.4%	0.91%	0.49%	-0.63%	87.5%	18.7%
Frankenmuth CU	MI	0	\$769,678,772	51,237	24	13.8%	9.0%	8.6%	9.7%	0.55%	1.07%	0.89%	91.0%	27.5%
Arbor Financial CU	MI	0	\$715,789,510	42,533	11	15.2%	12.2%	5.5%	8.5%	0.84%	0.13%	0.47%	100.2%	44.6%
Kellogg Community CU	MI	0	\$666,785,202	41,600	14	18.1%	15.3%	6.4%	14.2%	0.80%	0.32%	1.25%	72.6%	30.1%
Zeal Credit Union	MI	0	\$641,506,468	66,309	14	5.7%	2.9%	0.6%	14.7%	0.80%	1.22%	0.21%	72.0%	19.7%
Financial Plus CU	MI	0	\$603,028,336	55,728	8	8.3%	-2.8%	-0.6%	12.9%	0.70%	1.80%	0.10%	67.9%	13.9%
PFCU	MI	0	\$594,226,393	52,418	13	7.6%	17.5%	3.7%	10.9%	0.48%	0.54%	0.00%	79.8%	23.4%
4Front Credit Union	MI	0	\$587,939,918	86,626	17	11.9%	8.9%	5.9%	11.3%	1.39%	0.45%	0.75%	88.1%	22.1%
Team One Credit Union	MI	0	\$587,315,274	52,082	10	4.9%	4.9%	-1.4%	10.7%	0.60%	0.23%	0.16%	81.2%	40.0%
Members First CU	MI	0	\$557,321,412	58,658	11	8.8%	7.8%	3.7%	11.0%	0.70%	1.40%	-0.46%	72.5%	18.9%
TLC Community CU	MI	0	\$550,986,074	52,623	7	9.2%	6.2%	3.0%	14.8%	0.06%	0.18%	0.89%	61.4%	23.6%
CP FCU	MI	0	\$486,763,024	57,512	10	4.1%	2.9%	4.0%	12.5%	0.76%	0.92%	0.09%	84.5%	33.2%
Alliance Catholic CU	MI	0	\$477,162,949	33,097	10	2.5%	-1.6%	-0.8%	13.5%	0.68%	0.11%	0.12%	48.9%	20.1%
Security CU	MI	0	\$464,956,238	48,875	11	7.1%	3.9%	-11.6%	8.8%	0.88%	0.76%	0.30%	83.0%	14.9%
Northland Area FCU	MI	0	\$463,505,203	48,464	14	10.2%	9.2%	2.5%	10.0%	0.54%	0.27%	0.68%	95.4%	22.4%
Christian Financial Credit Union	MI	0	\$455,197,506	43,705	14	14.0%	2.0%	0.0%	10.6%	0.27%	0.31%	0.42%	73.2%	30.7%
Sovita Credit Union	MI	0	\$449,629,158	19,436	5	5.0%	-3.5%	-1.1%	15.6%	0.49%	0.39%	0.68%	26.6%	6.4%
Omni Community CU	MI	0	\$441,735,977	41,912	13	5.6%	14.3%	3.6%	14.4%	1.35%	1.13%	1.04%	65.7%	15.4%
American 1 CU	MI	0	\$439,723,172	57,984	17	12.6%	11.4%	-1.6%	16.5%	1.83%	1.90%	1.12%	81.8%	0.3%
Diversified Members CU	MI	0	\$432,955,068	27,354	4	7.9%	20.7%	4.9%	20.0%	0.93%	0.72%	0.15%	53.5%	23.6%
Alpena Alcona Area CU	MI	0	\$378,489,981	29,741	9	6.9%	16.2%	3.1%	12.3%	0.44%	0.55%	1.32%	72.3%	23.9%
Adventure Credit Union	MI	0	\$369,994,604	30,341	8	-2.0%	-1.0%	-1.0%	13.6%	0.30%	0.32%	0.32%	96.9%	35.8%
Wanigas CU	MI	0	\$351,492,106	25,412	4	3.9%	4.1%	-1.5%	14.3%	0.36%	0.66%	0.80%	73.5%	32.6%
Jolt CU	MI	0	\$351,379,932	26,281	5	1.2%	0.5%	-0.2%	11.8%	0.42%	0.39%	0.27%	80.1%	34.4%
CASE Credit Union	MI	0	\$317,560,892	45,505	6	8.0%	17.3%	1.3%	9.3%	0.63%	0.78%	0.55%	94.4%	31.3%
Public Service CU	MI	0	\$310,111,226	32,493	15	3.7%	-0.7%	-0.3%	12.2%	1.36%	0.14%	0.36%	74.2%	13.9%
Cornerstone Community Financial CU	MI	0	\$298,915,984	23,685	7	1.6%	2.5%	1.3%	12.9%	0.43%	0.52%	0.41%	104.4%	24.1%
People Driven CU	MI	0	\$281,816,605	23,578	4	4.6%	5.5%	-1.1%	10.3%	0.53%	0.57%	0.62%	73.8%	16.6%
OUR Credit Union	MI	0	\$278,193,558	22,190	4	4.7%	23.0%	0.9%	9.5%	0.39%	0.41%	0.51%	74.8%	26.7%
Extra Credit Union	MI	0	\$249,283,889	19,541	2	3.6%	9.7%	-1.5%	10.7%	1.16%	1.69%	1.58%	64.0%	16.4%
Embers CU	MI	2	\$242,201,042	17,091	8	30.0%	39.2%	33.6%	13.3%	0.78%	0.09%	-0.69%	67.9%	25.6%
Marshall Community CU	MI	0	\$239,639,105	13,636	3	13.8%	7.4%	5.1%	16.2%	2.31%	0.35%	1.53%	88.0%	44.3%
United Financial CU	MI	0	\$239,445,197	27,767	8	6.1%	9.8%	9.7%	10.3%	0.38%	0.47%	0.66%	73.3%	29.0%
Monroe County Community CU	MI	0	\$236,099,410	28,073	7	7.2%	1.1%	0.5%	9.6%	0.18%	0.18%	0.51%	55.9%	21.1%
LOC FCU	MI	0	\$235,187,026	24,697	3	4.6%	5.3%	-1.1%	9.2%	0.15%	0.24%	0.93%	57.8%	17.3%
FreeStar Financial CU	MI	0	\$234,629,730	19,924	5	5.5%	-1.3%	-1.7%	9.8%	0.83%	1.27%	-1.19%	87.3%	28.6%
TBA CU	MI	0	\$233,526,228	17,791	2	5.2%	-3.6%	-0.4%	14.3%	0.65%	0.36%	0.99%	78.0%	22.0%
Michigan Legacy CU	MI	0	\$221,442,851	19,812	6	4.1%	8.6%	-9.3%	9.5%	0.70%	0.94%	-0.05%	55.0%	15.1%
Birmingham-Bloomfield CU	MI	2	\$220,410,714	21,881	7	212.8%	173.7%	316.5%	9.6%	0.19%	0.23%	0.34%	66.5%	18.1%

Michigan Credit Union Profile

First Quarter 2020

Michigan Credit Union Financial Summary

Data as of March 2020

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mtgs. Assets
Peninsula FCU	MI	0	\$203,092,018	12,610	3	5.3%	7.4%	4.1%	9.9%	0.99%	1.05%	0.01%	90.2%	42.5%
United Bay Community CU	MI	0	\$199,780,274	18,298	5	2.5%	2.0%	-2.4%	9.0%	1.03%	0.51%	0.27%	72.0%	20.4%
KALSEE CU	MI	0	\$199,168,505	22,727	5	5.8%	3.0%	-1.5%	11.3%	0.49%	0.79%	0.80%	87.8%	18.7%
BlueOx CU	MI	1	\$194,038,145	22,648	7	6.7%	13.5%	-5.0%	8.9%	1.50%	0.83%	-0.08%	69.8%	22.0%
Community West CU	MI	0	\$192,072,252	23,449	6	-2.3%	-5.1%	-5.4%	12.1%	0.37%	0.41%	0.48%	87.2%	13.8%
Soo Co-Op CU	MI	0	\$190,865,504	22,454	7	5.8%	0.8%	0.1%	13.8%	0.66%	0.27%	1.45%	74.9%	12.2%
Preferred CU	MI	0	\$188,699,351	24,531	6	5.8%	4.5%	1.0%	15.3%	0.63%	0.26%	1.22%	74.9%	10.4%
PARDA FCU	MI	0	\$186,627,586	15,792	9	-0.7%	2.3%	-1.3%	14.0%	0.90%	0.44%	0.04%	65.4%	16.8%
West Michigan CU	MI	0	\$173,640,152	15,771	6	1.2%	10.8%	-0.1%	18.3%	0.13%	0.23%	0.79%	73.5%	15.0%
Gerber Federal Credit Union	MI	0	\$169,585,279	14,957	3	10.4%	8.0%	3.9%	10.1%	0.33%	0.39%	0.37%	62.3%	18.1%
Downriver Community FCU	MI	0	\$168,403,475	13,561	4	1.7%	0.9%	-2.4%	9.1%	0.64%	0.37%	0.30%	51.2%	18.1%
Filer CU	MI	0	\$163,622,951	9,722	3	8.8%	6.0%	4.9%	12.0%	0.64%	0.04%	0.78%	56.0%	28.9%
Chief Financial FCU	MI	0	\$162,487,873	25,660	3	3.7%	-7.2%	0.3%	14.2%	1.46%	0.75%	0.51%	84.2%	21.6%
Advantage One CU	MI	0	\$161,932,553	16,415	2	8.7%	8.2%	1.4%	10.2%	1.07%	0.66%	0.85%	76.8%	8.6%
Astera CU	MI	0	\$160,712,104	15,798	4	4.2%	3.1%	-3.2%	9.0%	0.87%	0.49%	-0.25%	74.3%	18.9%
AAC CU	MI	0	\$158,634,385	15,867	7	5.2%	-4.6%	-0.2%	20.4%	0.65%	0.72%	1.89%	76.2%	23.5%
TruNorth FCU	MI	0	\$155,706,534	16,635	3	2.3%	-0.8%	0.3%	10.3%	0.27%	0.21%	0.38%	66.2%	27.8%
Service 1 FCU	MI	1	\$153,697,348	21,759	6	21.4%	20.1%	12.5%	15.5%	0.43%	0.32%	0.73%	85.5%	10.3%
St Francis X FCU	MI	0	\$153,692,050	8,766	4	6.4%	7.1%	2.2%	16.0%	0.02%	-0.12%	1.05%	82.0%	52.8%
Motor City Co-Op CU	MI	0	\$149,607,819	17,614	4	2.4%	-13.9%	-1.3%	12.1%	0.22%	1.66%	-3.50%	65.9%	14.1%
Health Advantage CU	MI	0	\$147,263,176	11,912	2	7.1%	1.4%	-0.1%	11.9%	0.09%	0.00%	0.84%	72.5%	27.6%
Michigan One Community CU	MI	0	\$142,721,862	17,648	5	14.4%	16.8%	6.1%	8.8%	0.65%	0.69%	0.30%	89.8%	9.6%
Bloom CU	MI	0	\$142,236,408	14,034	5	2.0%	10.8%	1.3%	9.6%	0.47%	0.53%	-0.32%	75.0%	22.2%
Delta County CU	MI	0	\$140,900,844	12,860	2	6.0%	4.6%	0.7%	12.8%	0.85%	0.36%	1.21%	68.1%	18.6%
Parkside CU	MI	0	\$135,438,893	14,071	4	4.8%	1.0%	-6.7%	14.4%	1.15%	0.93%	0.57%	58.9%	16.0%
Isabella Community Credit Union	MI	0	\$134,251,811	13,471	4	7.2%	5.4%	-14.3%	9.7%	0.28%	0.38%	0.34%	58.0%	23.6%
Journey FCU	MI	0	\$133,553,368	17,467	3	8.7%	9.6%	2.9%	9.6%	0.79%	0.55%	0.43%	58.4%	12.4%
Forest Area FCU	MI	0	\$130,084,988	14,429	6	12.6%	32.8%	14.5%	13.4%	0.12%	0.34%	0.45%	75.0%	18.6%
Polish-American FCU	MI	0	\$127,130,916	6,748	2	5.4%	2.8%	0.0%	11.5%	0.65%	0.03%	1.01%	76.7%	3.7%
HPC CU	MI	0	\$126,522,845	7,764	3	2.7%	6.1%	-1.1%	14.8%	0.01%	0.00%	0.60%	59.8%	29.0%
Family Financial CU	MI	0	\$123,617,329	16,345	4	7.5%	6.2%	0.1%	13.0%	0.92%	0.05%	0.40%	72.2%	17.1%
HarborLight Credit Union	MI	0	\$122,951,959	10,702	2	7.5%	14.9%	2.2%	9.1%	0.95%	0.57%	0.33%	64.6%	29.8%
North Central Area CU	MI	0	\$120,999,255	16,482	4	0.7%	-4.8%	-0.5%	9.9%	0.69%	0.33%	0.23%	45.7%	10.5%
Sunrise Family CU	MI	0	\$117,302,490	15,196	3	2.2%	-7.8%	-5.6%	9.6%	0.52%	0.56%	0.48%	49.0%	15.1%
Ukrainian Selfreliance Michigan FCU	MI	0	\$117,038,406	3,870	2	1.5%	2.0%	-1.5%	13.0%	0.99%	0.08%	0.24%	22.8%	15.8%
Awakon FCU	MI	0	\$116,009,036	13,040	5	5.5%	2.9%	2.8%	11.2%	1.41%	0.57%	0.89%	71.9%	19.0%
Walled Lake School FCU	MI	0	\$115,498,063	5,666	1	5.0%	-1.3%	-2.1%	12.2%	0.20%	0.07%	0.75%	28.5%	8.5%
Wayne Westland FCU	MI	0	\$113,312,650	11,570	1	2.5%	6.6%	-0.3%	9.9%	0.55%	0.34%	0.37%	51.0%	17.9%
MemberFocus Community CU	MI	0	\$110,642,828	8,110	2	3.5%	20.2%	-2.8%	11.0%	0.68%	0.43%	0.66%	50.0%	11.0%
Iron Mt Kingsford Community FCU	MI	0	\$109,941,402	11,527	2	4.4%	-2.7%	-1.5%	13.6%	0.47%	0.36%	0.78%	39.3%	12.1%
Wolverine State CU	MI	0	\$107,219,668	9,809	4	2.9%	6.3%	0.1%	11.3%	0.98%	1.11%	0.96%	67.3%	22.4%
Catholic Vantage Financial FCU	MI	0	\$103,100,876	10,105	2	5.0%	0.1%	5.2%	8.3%	0.54%	0.43%	0.75%	81.8%	25.6%
River Valley CU	MI	0	\$101,754,520	10,459	2	3.8%	5.4%	-1.6%	8.5%	0.32%	0.31%	0.57%	52.8%	9.6%
Integra First FCU	MI	0	\$100,275,812	11,284	4	1.7%	-1.6%	17.6%	9.8%	0.53%	0.26%	0.37%	60.4%	28.7%
FinancialEdge Community CU	MI	0	\$100,272,725	8,907	2	6.3%	4.8%	0.6%	11.2%	0.60%	0.24%	0.57%	78.7%	37.0%
The Local CU	MI	0	\$100,135,498	9,661	1	4.8%	-6.9%	7.6%	14.6%	1.41%	0.76%	0.50%	55.7%	7.1%
Best Financial CU	MI	0	\$98,180,175	11,681	3	5.8%	20.2%	0.7%	20.4%	0.21%	0.26%	0.55%	84.4%	22.6%
COPOCO Community CU	MI	0	\$97,918,769	11,231	3	-1.1%	-7.4%	-6.0%	9.3%	1.19%	0.81%	0.34%	64.2%	17.2%
Community Alliance CU	MI	0	\$96,958,283	9,170	1	-4.1%	-17.7%	-5.9%	9.2%	1.26%	1.05%	0.10%	76.3%	13.3%
Lenco Credit Union	MI	0	\$91,417,375	7,764	2	6.9%	2.2%	1.5%	10.8%	0.25%	0.01%	1.00%	78.1%	29.2%
Straits Area FCU	MI	0	\$90,584,739	12,766	3	1.9%	7.8%	-1.4%	10.0%	1.40%	0.82%	0.30%	56.1%	11.4%
Michigan Tech EFCU	MI	0	\$90,505,881	9,379	1	6.0%	19.6%	2.0%	9.5%	0.06%	0.02%	0.92%	67.3%	24.8%
Marquette Community FCU	MI	0	\$85,307,611	8,717	2	3.5%	6.0%	-1.7%	9.1%	0.61%	0.26%	0.93%	39.4%	0.9%
Calcite CU	MI	0	\$84,127,063	9,004	3	6.7%	5.1%	2.9%	13.0%	0.48%	-0.03%	1.06%	61.0%	16.2%
U P State CU	MI	0	\$83,115,023	9,300	4	6.3%	-3.3%	-1.3%	8.5%	1.01%	0.15%	0.20%	59.7%	5.6%
Family First CU	MI	0	\$82,954,004	6,335	3	7.9%	-5.8%	-0.7%	8.7%	0.70%	0.44%	-0.05%	60.7%	21.9%
South Central CU	MI	0	\$79,016,222	8,157	1	1.9%	-4.5%	1.7%	12.9%	1.85%	1.67%	-0.15%	51.5%	2.9%
Consumers Professional CU	MI	0	\$77,252,906	5,765	3	3.1%	3.2%	-0.7%	17.1%	0.80%	0.20%	0.33%	74.2%	37.7%
T & I CU	MI	0	\$76,658,566	3,826	2	2.9%	29.6%	1.8%	20.3%	0.10%	0.00%	-0.14%	73.9%	48.1%
Great Lakes First FCU	MI	0	\$75,742,194	7,999	2	2.3%	0.2%	-2.0%	11.2%	2.32%	0.24%	0.64%	54.3%	18.2%

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Data as of March 2020

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mtgs. Assets
Total Community CU	MI	0	\$75,523,290	6,668	1	6.3%	11.4%	-0.4%	9.9%	0.58%	0.72%	1.16%	48.2%	5.4%
Safe Harbor CU	MI	0	\$74,387,363	6,368	2	16.3%	13.5%	10.1%	10.3%	0.87%	0.59%	1.07%	93.0%	38.9%
Community First Federal Credit Union	MI	0	\$71,368,563	10,157	4	9.8%	0.6%	4.7%	7.5%	1.24%	0.27%	1.55%	90.9%	46.5%
Meijer CU	MI	0	\$71,040,434	13,649	2	3.3%	-14.4%	13.0%	9.8%	1.30%	1.64%	-0.25%	65.0%	25.9%
Traverse Catholic FCU	MI	0	\$70,888,222	7,871	4	10.1%	-2.8%	2.1%	6.8%	0.87%	0.70%	-0.42%	66.4%	18.4%
Circle Federal Credit Union	MI	0	\$70,721,072	5,136	3	9.0%	17.5%	4.4%	7.8%	0.33%	0.04%	0.17%	90.5%	47.9%
Shore To Shore Community FCU	MI	0	\$68,879,166	9,838	2	6.9%	-4.8%	-8.1%	13.2%	0.26%	0.30%	0.63%	85.3%	0.6%
ABD FCU	MI	0	\$68,807,378	10,577	3	2.0%	-14.8%	-6.9%	12.4%	1.38%	0.02%	1.10%	25.1%	4.8%
Compass CU	MI	0	\$68,639,487	7,529	2	6.1%	23.9%	-4.0%	10.7%	0.72%	0.35%	0.68%	57.2%	13.6%
Rivertown Community FCU	MI	0	\$67,299,274	6,631	2	5.1%	-2.8%	-4.6%	14.9%	1.48%	1.66%	-0.21%	63.9%	14.9%
Shore To Shore Community FCU	MI	0	\$64,001,559	6,177	2	3.5%	-3.5%	-1.6%	9.0%	0.99%	-0.08%	0.30%	40.2%	7.3%
Tahquamenon Area CU	MI	0	\$62,356,011	5,854	3	3.7%	1.9%	-1.5%	11.4%	0.49%	0.07%	0.19%	38.1%	12.4%
Wexford Community CU	MI	0	\$61,176,133	9,304	2	4.9%	1.7%	-3.4%	8.1%	0.57%	0.80%	-0.10%	52.1%	10.1%
Community Focus FCU	MI	0	\$57,909,171	5,210	2	0.3%	22.6%	2.6%	15.5%	2.17%	2.69%	0.19%	49.0%	9.6%
First General CU	MI	0	\$56,018,970	6,016	2	-1.7%	13.8%	-7.6%	14.8%	0.91%	0.03%	0.18%	68.8%	14.9%
Lincoln Park Community CU	MI	0	\$55,931,659	3,613	1	1.6%	-10.6%	-3.7%	16.0%	0.16%	0.19%	0.20%	23.7%	10.6%
Muskegon FCU	MI	0	\$55,669,312	5,151	2	8.5%	1.7%	-1.2%	11.4%	0.17%	0.54%	0.53%	40.1%	14.4%
Lake Huron CU	MI	0	\$55,008,414	6,804	2	7.2%	7.1%	1.1%	11.2%	1.01%	0.31%	0.20%	84.4%	21.1%
Allegan Community FCU	MI	0	\$51,668,952	8,567	3	14.3%	2.7%	7.7%	9.0%	0.99%	0.76%	0.85%	70.0%	17.9%
Kent County CU	MI	0	\$51,334,048	5,319	2	3.5%	3.2%	-1.4%	11.1%	0.42%	0.57%	0.87%	59.4%	9.1%
Unity Credit Union	MI	0	\$50,758,675	3,786	2	2.2%	-12.0%	-16.8%	16.9%	0.82%	0.49%	0.59%	20.6%	3.8%
Great Lakes FCU	MI	0	\$49,265,619	4,612	3	1.2%	-2.3%	-2.4%	10.8%	4.89%	0.61%	1.22%	52.2%	30.1%
Michigan Columbus FCU	MI	0	\$48,298,602	3,768	1	-0.6%	-2.3%	-12.4%	11.9%	2.49%	-0.08%	0.62%	56.1%	27.4%
Aeroquip CU	MI	0	\$45,835,079	4,101	2	-0.4%	0.2%	-0.5%	15.9%	0.10%	0.25%	-0.11%	69.2%	17.9%
Limestone FCU	MI	0	\$45,706,056	4,276	1	1.0%	3.4%	-0.4%	13.6%	1.01%	0.02%	0.39%	93.4%	37.9%
Washtenaw FCU	MI	0	\$45,120,424	6,357	2	3.5%	5.1%	-2.0%	8.2%	0.07%	0.32%	0.20%	73.3%	30.1%
First United CU	MI	0	\$44,846,572	4,481	1	16.3%	15.0%	-1.8%	9.4%	0.99%	1.55%	0.82%	90.0%	10.9%
Baraga County FCU	MI	0	\$42,598,779	4,395	1	6.0%	4.7%	-3.3%	9.2%	0.10%	0.74%	0.37%	33.4%	1.4%
One Detroit CU	MI	0	\$42,586,401	12,107	3	9.5%	14.9%	0.1%	10.2%	3.23%	3.18%	-1.68%	88.6%	10.4%
GR Consumers CU	MI	0	\$42,484,465	3,283	2	4.5%	2.7%	-3.5%	17.2%	0.69%	0.08%	0.59%	40.8%	8.9%
Country Heritage CU	MI	0	\$41,489,635	1,429	1	-2.4%	-2.2%	-1.2%	20.0%	0.57%	0.00%	1.32%	96.6%	71.1%
Western Districts Members Credit Union	MI	0	\$40,251,066	3,039	2	-0.3%	-3.1%	-3.0%	18.9%	0.52%	-0.05%	-0.14%	51.7%	14.6%
Thornapple CU	MI	0	\$40,172,588	6,498	3	17.0%	14.7%	14.1%	7.9%	0.78%	0.52%	1.04%	83.8%	17.5%
Live Life FCU	MI	0	\$39,701,368	1,595	1	131.7%	95.0%	13.8%	7.1%	0.74%	-0.43%	6.17%	50.0%	29.9%
Saginaw County FCU	MI	0	\$39,456,532	3,003	1	4.6%	-3.8%	-0.3%	9.8%	0.13%	0.67%	0.48%	41.8%	17.7%
Southeast Michigan State EFCU	MI	0	\$38,709,629	3,998	1	4.3%	5.6%	-1.1%	11.2%	2.93%	1.58%	0.57%	37.4%	1.1%
Gratiot Community CU	MI	0	\$38,506,445	6,170	3	3.2%	-3.1%	-0.9%	9.6%	0.29%	0.14%	0.26%	52.1%	10.0%
Auto Owners Associates CU	MI	0	\$36,987,616	3,061	1	1.8%	-4.1%	-0.4%	13.7%	0.02%	-0.06%	0.86%	26.4%	0.0%
Tri-Cities CU	MI	0	\$34,915,197	4,044	1	3.6%	16.4%	0.7%	12.2%	0.75%	0.21%	1.27%	68.2%	16.8%
Grand Trunk Battle Creek EFCU	MI	0	\$34,363,301	2,772	2	2.4%	-2.7%	-1.2%	17.5%	0.30%	-0.03%	0.56%	50.4%	6.9%
Detour Drummond Comm CU	MI	0	\$33,934,082	2,037	2	3.1%	-0.7%	-2.3%	14.5%	0.41%	-0.09%	1.25%	55.3%	27.2%
Port City FCU	MI	0	\$31,860,740	3,090	1	2.2%	1.4%	-1.4%	12.8%	0.02%	-0.08%	0.20%	44.3%	21.7%
Lakeshore FCU	MI	0	\$31,100,473	2,642	1	7.1%	-0.6%	-3.3%	15.0%	0.15%	-0.03%	0.24%	42.4%	19.2%
First Area CU	MI	0	\$30,398,619	3,826	2	3.0%	-4.8%	-1.9%	12.0%	0.63%	-0.67%	0.31%	68.7%	13.0%
Riverview Community FCU	MI	0	\$30,327,587	3,460	1	0.7%	0.2%	-2.9%	6.3%	0.15%	-0.38%	-10.70%	48.0%	20.7%
Chiropractic FCU	MI	0	\$29,820,845	2,757	1	3.4%	-0.6%	-0.7%	15.1%	0.61%	0.22%	1.01%	66.7%	7.8%
Chippewa County CU	MI	0	\$29,264,321	3,335	2	-0.1%	-6.5%	-2.5%	11.3%	1.17%	0.06%	0.46%	63.2%	17.7%
Manistique FCU	MI	0	\$28,191,053	3,199	1	3.4%	1.5%	-0.1%	11.6%	0.32%	0.00%	0.99%	59.2%	17.3%
Credit Union Advantage	MI	0	\$28,174,974	2,499	1	-7.4%	-2.6%	-1.1%	12.9%	1.43%	1.03%	0.37%	35.1%	8.7%
Flagship Community FCU	MI	0	\$26,287,621	3,316	2	7.0%	-3.4%	-1.6%	7.4%	1.05%	0.05%	0.61%	82.4%	37.8%
Settlers FCU	MI	0	\$25,780,281	3,572	2	2.1%	-1.8%	1.0%	13.6%	1.60%	1.02%	1.53%	72.8%	0.0%
Alpena Community CU	MI	0	\$25,241,395	2,491	1	5.4%	12.5%	-0.8%	9.5%	0.09%	0.11%	0.65%	51.7%	26.6%
Parkway FCU	MI	0	\$25,010,090	2,986	1	-2.6%	-9.4%	-5.3%	10.3%	0.02%	1.26%	0.37%	32.9%	18.5%
Gogebic County FCU	MI	0	\$24,131,278	4,190	1	3.5%	13.8%	2.2%	11.5%	0.61%	0.46%	1.86%	49.7%	0.0%
Kenowa Community FCU	MI	0	\$23,335,085	2,702	1	0.5%	2.5%	-0.4%	13.5%	0.50%	1.39%	0.38%	72.1%	15.5%
International UAW FCU	MI	0	\$22,921,510	2,629	1	-2.0%	7.5%	-7.9%	11.9%	0.26%	-0.03%	0.47%	36.4%	9.5%
Tandem FCU	MI	0	\$22,780,558	2,816	1	3.5%	-4.3%	-5.5%	18.5%	0.89%	1.09%	-0.31%	40.4%	5.6%
Northwest Consumers FCU	MI	0	\$22,714,583	2,675	1	11.7%	0.3%	0.1%	12.2%	0.34%	0.62%	0.88%	64.5%	13.4%
Belle River Community CU	MI	0	\$21,965,393	1,980	1	2.1%	-3.3%	-3.2%	10.0%	0.00%	0.00%	0.53%	30.4%	9.6%
Construction FCU	MI	0	\$21,766,940	1,300	1	3.5%	11.0%	-7.3%	14.7%	0.13%	0.00%	0.08%	54.5%	35.8%

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Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mtgs. Assets
GraCo FCU	MI	0	\$20,288,482	3,113	1	1.4%	18.2%	0.2%	9.2%	0.62%	1.25%	0.33%	55.7%	0.0%
Gabriels Community CU	MI	0	\$19,952,408	2,092	0	6.5%	11.9%	4.9%	11.7%	1.15%	0.01%	1.13%	79.0%	26.8%
Northern United FCU	MI	0	\$19,740,169	2,253	1	-1.6%	-5.9%	-4.8%	14.8%	0.11%	-0.02%	0.04%	48.0%	12.6%
Michigan Coastal Credit Union	MI	0	\$19,528,781	3,168	1	21.8%	15.9%	13.8%	9.7%	0.07%	1.70%	0.00%	77.2%	18.2%
Farm Bureau Family CU	MI	0	\$19,386,443	1,592	1	0.5%	8.0%	-0.3%	10.1%	0.07%	0.40%	0.91%	50.1%	0.0%
United Churches CU	MI	0	\$19,022,111	1,473	1	3.2%	5.7%	-3.9%	8.5%	0.02%	0.04%	0.80%	34.1%	4.0%
Warren Municipal FCU	MI	0	\$17,900,741	1,515	1	2.8%	-3.7%	-3.8%	7.4%	1.61%	-0.12%	0.31%	27.4%	2.6%
Dowagiac Area FCU	MI	0	\$17,391,028	2,204	1	-1.7%	-5.7%	-4.4%	9.0%	2.23%	-0.16%	-0.13%	51.8%	17.0%
Unified Communities FCU	MI	0	\$16,614,266	2,955	1	5.0%	-4.5%	-4.5%	8.2%	0.15%	0.63%	0.28%	51.4%	15.4%
Montcalm Public ECU	MI	0	\$15,829,994	1,739	1	2.5%	9.7%	-0.8%	19.3%	2.19%	0.00%	1.33%	43.4%	0.0%
Electrical Workers Local 58 CU	MI	0	\$15,820,042	2,329	1	5.8%	0.1%	-0.7%	11.4%	0.00%	0.53%	0.59%	34.2%	0.0%
Frankfort Community FCU	MI	0	\$15,593,094	1,970	0	14.9%	0.9%	3.1%	12.4%	3.54%	0.08%	1.90%	76.8%	0.0%
Blue Water FCU	MI	0	\$15,421,798	1,308	0	5.6%	3.9%	-2.4%	17.4%	0.07%	0.00%	0.58%	76.1%	6.3%
Teamsters CU	MI	0	\$15,186,025	1,899	1	1.5%	-2.9%	-5.9%	12.3%	0.56%	-0.33%	0.37%	26.2%	0.0%
ATL Federal Credit Union	MI	0	\$12,742,273	1,697	1	-8.5%	0.3%	-6.1%	9.1%	1.59%	0.57%	0.09%	70.1%	8.3%
Federal Employees of Chippewa Cnty C	MI	0	\$12,451,136	1,435	1	6.4%	-2.3%	-2.7%	9.2%	0.01%	-0.11%	0.71%	75.0%	0.3%
Muskegon St Joseph FCU	MI	0	\$12,252,663	1,516	1	5.4%	2.5%	0.3%	14.9%	3.11%	-1.12%	-0.06%	69.4%	15.9%
Eastpointe Community CU	MI	0	\$9,847,787	1,618	1	2.6%	-0.8%	-4.0%	8.0%	1.12%	3.68%	-3.61%	58.6%	0.0%
Northern Lights Community FCU	MI	0	\$8,675,052	1,598	1	7.1%	-1.0%	8.0%	10.3%	0.13%	-0.14%	0.58%	53.2%	0.0%
Torch Lake FCU	MI	0	\$8,640,318	1,830	2	1.3%	-0.1%	-0.5%	9.6%	0.85%	-0.22%	0.31%	62.3%	2.5%
Rock Community FCU	MI	0	\$7,231,580	885	1	-0.9%	4.2%	-3.8%	8.7%	0.10%	0.00%	0.22%	36.6%	0.1%
Westacres CU	MI	0	\$7,074,766	674	1	-0.8%	-2.6%	-1.2%	12.9%	0.90%	0.00%	0.41%	23.7%	13.9%
West Michigan Postal Service FCU	MI	0	\$6,705,035	832	1	4.0%	-1.5%	-2.1%	10.2%	2.95%	0.48%	0.53%	65.3%	0.0%
Lake Superior CU	MI	0	\$6,459,584	1,232	1	-2.5%	22.2%	2.5%	8.9%	1.61%	0.00%	0.89%	63.6%	0.0%
Mason County School ECU	MI	0	\$6,444,805	608	1	5.7%	4.4%	-1.5%	18.9%	0.13%	1.01%	0.92%	45.6%	0.0%
Four Flags Area CU	MI	0	\$4,332,471	772	1	3.3%	-10.2%	-7.1%	8.7%	0.67%	-0.24%	-0.44%	65.7%	0.0%
Latvian Heritage FCU	MI	0	\$4,148,019	512	3	-3.7%	-4.9%	-5.4%	12.4%	9.40%	0.00%	-0.05%	84.9%	64.5%
Harbor Beach Community FCU	MI	0	\$3,797,084	645	1	-4.2%	6.8%	-4.3%	11.9%	0.91%	-0.41%	-0.09%	41.4%	0.0%
Owosso WBC FCU	MI	0	\$3,605,636	847	1	8.8%	-11.1%	-5.3%	15.5%	0.67%	-0.16%	-0.27%	52.5%	0.0%
Muskegon Pattermakers FCU	MI	0	\$2,964,497	418	0	-3.4%	12.6%	-1.4%	29.6%	1.11%	0.00%	0.37%	87.5%	0.0%
IM Detroit District CU	MI	0	\$1,542,974	25	1	-4.3%	-27.6%	-93.8%	20.2%	0.00%	0.00%	1.06%	1.1%	0.0%
Community Promise FCU	MI	0	\$1,185,566	641	2	-7.5%	-1.0%	6.0%	38.9%	14.65%	5.80%	29.68%	85.8%	0.0%
Bethel Baptist Church East CU	MI	0	\$794,526	258	1	-1.2%	33.8%	26.5%	12.5%	1.20%	0.00%	1.12%	20.9%	0.0%
Ann Arbor Postal FCU	MI	0	\$773,792	138	1	-11.8%	-34.0%	-9.2%	40.2%	0.23%	0.00%	-0.23%	74.3%	0.0%
Grtr New Mt Moriah Bapt Church CU	MI	0	\$342,166	196	1	0.4%	-16.5%	1.0%	54.7%	3.15%	0.00%	1.74%	145.3%	0.0%
New Rising Star FCU	MI	0	\$110,840	151	1	2.2%	-4.3%	26.9%	10.5%	11.54%	0.00%	0.65%	14.9%	0.0%
Medians			\$97,438,526	9,342	2	4.7%	3.1%	-0.3%	11.4%	0.64%	0.34%	0.49%	67.4%	17.6%
By Asset Size														
			Number of Insts.											
\$5 million and less			11	418	1	-1.2%	-4.5%	-8.7%	17.7%	3.83%	0.18%	1.44%	61.0%	11.3%
\$5 to \$10 million			8	1,059	1	2.1%	2.5%	0.0%	10.7%	1.07%	0.79%	-0.13%	51.8%	2.0%
\$10 to \$20 million			16	1,819	1	4.2%	2.9%	-0.8%	11.5%	1.03%	0.22%	0.56%	54.9%	8.4%
\$20 to \$50 million			40	3,156	1	4.9%	4.0%	-1.1%	12.2%	0.94%	0.46%	0.42%	58.2%	18.1%
\$50 to \$100 million			35	7,764	2	4.7%	2.8%	-0.6%	11.6%	0.83%	0.51%	0.45%	62.1%	18.1%
\$100 to \$250 million			56	15,484	4	7.6%	6.5%	2.8%	11.7%	0.70%	0.51%	0.48%	68.3%	20.6%
\$250 million+			50	56,620	14	9.9%	8.8%	3.8%	11.8%	0.55%	0.46%	0.80%	81.3%	27.6%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.