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MICHIGAN CREDIT UNION KEY DEVELOPMENTS

Greatly improved 2nd-quarter economic conditions helped to buoy credit union operating results – both nationally and in the state of Michigan. The state's credit unions reported strong membership growth, faster loan growth, strong asset quality, higher earnings and increasing capital ratios in the second quarter.

- Michigan credit union memberships increased by 1.3% (5.2% annualized) in the second quarter of 2015, nearly matching the 1.8% first quarter advance. The state's 3.0% twelve-month increase in memberships is the fastest increase in 27 years.
- Michigan credit union loan growth accelerated in the second quarter. The three-month 4.1% increase in loans (16.4% annualized) was more than double the increase reported in the first quarter and one half of a point higher than the increase in the second quarter of 2014. Michigan credit union loans increased by 11.6% in the year ending June 2015 their fastest annual increase in over twenty years.
- Loan growth was broad-based, with each of the key portfolio segments reflecting strong quarterly increases. Member business loans led the way with a 5.3% advance, while personal unsecured loans were up 4.8% in the quarter and used auto loans increased 4.3%. New autos, first mortgages, and credit cards each reported gains over 3.0% in the three-month period. Home equity/2nd mortgage loans increased by 2.5% a 10% annualized increase.
- Loan quality improved. Although delinquency rates inched up from 0.67% in the first quarter to 0.76% in the second the current reading is ten basis points (0.10%) below year-ago levels. In addition, loan losses or net chargeoff rates declined in the period, from an annualized 0.48% during the first quarter to 0.46% during the second quarter. Michigan credit union delinquency and net chargeoff ratios remain near all-time lows.
- Michigan credit union earnings results were very strong with annualized ROA (net income as a percentage of average assets) of 0.98% in the second quarter up substantially from the 0.75% reported in the first quarter of 2015 and a bit higher than the 0.91% rates seen in the year-ago quarter. Michigan credit union ROA averaged 0.78% over the past twenty years.
- Stronger earnings and relatively slow asset growth pushed the Michigan credit union aggregate capital ratio to 11.6% - up from 11.4% at the start of the quarter. Overall, 99% of Michigan credit unions now report net worth ratios above the 7% regulatory threshold needed to be deemed "well capitalized".

Overview by Year							
	U.S. CUs	Michigan CUs					
Demographic Information	Jun 15	Jun 15					
Number of CUs	6,281	261					
Assets per CU (\$ mil)	188.3	194.4					
Median assets (\$ mil)	25.7	61.5					
Total assets (\$ mil)	1,182,602	50,737					
Total loans (\$ mil)	757,968	30,417					
Total surplus funds (\$ mil)	375,837	18,130					
Total savings (\$ mil)	999,499	43,083					
Total memberships (thousands)	102,287	4,813					
Growth Rates							
Total assets	5.9	5.1					
Total loans	10.8	11.6					
Total surplus funds	-2.9	-4.4					
Total savings	4.9	4.4					
Total memberships	3.2	3.0					
% CUs with increasing assets	65.6	75.1					
Earnings - Basis Pts.							
Yield on total assets	333	336					
Dividend/interest cost of assets	51	39					
Net interest margin	282	297					
Fee & other income *	136	156					
Operating expense	309	339					
Loss Provisions	29	25					
Net Income (ROA) with Stab Exp	80	88					
Net Income (ROA) without Stab Exp	80	88					
% CUs with positive ROA	76.9	79.3					
Capital Adequacy							
Net worth/assets	10.9	11.6					
% CUs with NW > 7% of assets	97.2	98.5					
Asset Quality							
Delinquencies (60+ day \$)/loans (%)	0.74	0.76					
Net chargeoffs/average loans	0.46	0.46					
Total borrower-bankruptcies	174,144	9,366					
Bankruptcies per CU	27.7	35.9					
Bankruptcies per 1000 members	1.7	1.9					
Asset/Liability Management							
Loans/savings	75.8	70.6					
Loans/assets	64.1	60.0					
Net Long-term assets/assets	32.6	38.2					
Liquid assets/assets	13.8	10.7					
Core deposits/shares & borrowings	48.1	43.1					
Productivity							
Members/potential members (%)	5	3					
Borrowers/members (%)	55	57					
Members/FTE	384	359					
Average shares/member (\$)	9,771	8,952					
Average loan balance (\$)	13,531	11,117					
Employees per million in assets	0.23	0.26					
Structure	0.20						
Fed CUs w/ single-sponsor	12.5	2.7					
Fed CUs w/ community charter	17.5	20.3					
Other Fed CUs	31.4	13.4					
CUs state chartered	38.6	63.6					
	00.0						

Overview by Veer

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.

Executive Summary

Greatly improved second-quarter economic conditions helped to buoy recent credit union operating results – both nationally and in Michigan. As a group, Michigan credit unions reported strong membership growth, substantially faster loan growth, strong asset quality, higher earnings, and increased capital ratios in the second quarter.

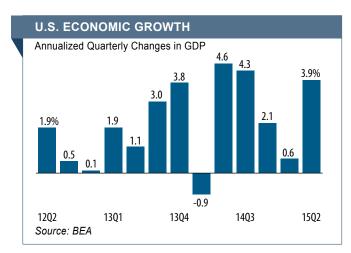
Looking forward, expect modestly slower economic growth and continued volatility mostly due to weakness and uncertainty in China. U.S. labor markets should continue to reflect broad improvement but the pace of recent job gains is likely to slow in the coming months – due to the fact that the economy now is very near full employment. More workers who dropped out of the labor force during the downturn will re-enter, keeping unemployment rate declines modest. Still, the underlying trend will continue to support higher income gains, higher consumer confidence, and higher spending (and borrowing). Continued weakness in energy prices will help to keep inflation pressures in check, even though consumers are expected to be more engaged.

With a backdrop of heightened international economic concerns and benign inflation, the Federal Reserve stood pat at its September meeting – leaving the benchmark federal funds interest rate target unchanged. In the wake of the Fed's decision, federal funds future market pricing now reflects only a 16% probability of a rate change in October and a 42% probability in December. Whenever the first move occurs, the Fed remains likely to follow a conservative approach: modest rate increases aimed at avoiding the potential for any major disruption in the continuing economic recovery.

Given these fundamentals, credit union loan growth should stay at healthy levels. In addition, other recent favorable operating trends, including strong membership growth, high asset quality, and healthy earnings, should persist during the second half of the year.

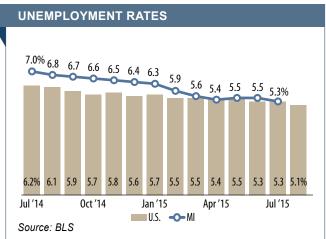
RECENT ECONOMIC DEVELOPMENTS

- U.S. economic growth is back on track and recent data from the Bureau of Economic Analysis (BEA) points to sound economic fundamentals. The final reading of first quarter U.S. GDP growth was 0.6% (a bit higher than earlier estimates) and second-quarter growth came in at an annualized 3.9% pace – also higher than earlier estimates suggested.
- The acceleration in real GDP in the second quarter reflected an upturn in exports, which grew at an annualized rate of 5.1% in the quarter after declining by -6.0% in the first quarter. It also was fueled by an acceleration in personal consumption expenditures (+3.6% vs. +1.8% in the first quarter), a deceleration



in imports (+3.0% vs. +7.1% in the first quarter), and an upturn in state and local government spending (+4.3% vs. -0.8% in the first quarter). Finally, an acceleration in nonresidential fixed investment (+4.1% vs. +1.6% in the first quarter) contributed as well. These favorable trends were partly offset by decelerations in private inventory investment and federal government spending. The trade deficit narrowed in the second quarter as the U.S. dollar weakened. However, the dollar's upward trajectory since June has been magnified recently by the devaluation in the Chinese yuan and general uncertainty surrounding the health of the Chinese economy.

 Personal income rose to \$15.2 trillion in June while the rate of growth held steady at a healthy 0.4% in the month. Disposable personal income—personal income less personal taxes—increased 0.5% in the month. Importantly, income gains now are outpacing inflation, reflected in an inflation-adjusted disposable personal income increase of 0.2% in June. The year-over-year gain in personal income came in at 4.2%. Naturally, rising personal income fosters stable household balance sheets and fuels higher personal consumption expenditures. In addition, both household debt as a percent of GDP and debt service payments as a percentage of disposable income continue to decline to historic lows.



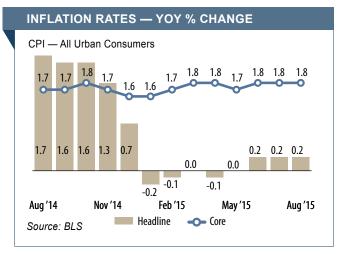
- The latest job numbers from the Bureau of Labor Statistics reflect continued labor market improvement. Although the August 173,000 employment gain came in a bit lower than previous months, the unemployment rate declined to 5.1%. That puts the unemployment rate at a level most Federal Reserve decision-makers would say reflects full employment. In addition to positive August job numbers, revisions for June and July point to an economy that is heading toward full-employment. June job numbers were revised up 14,000 (from 231,000 to 245,000) and July was revised up 30,000 (from 215,000 to 245,000). The economy has added 1.7 million nonfarm jobs since the start of the year and 2.9 million over the twelve months ending August.
- Job gains have been broad-based with health care, financial activities, professional and business services, and food and drinking places all reflecting increases. Health care and professional and business services

led the gains adding 56,000 and 33,000 jobs respectively. On the other hand, the continuing downward trend of commodity prices in the summer months, particularly oil prices, has been negatively impacting employment numbers in oil and gas extraction which reflect a decline of 1,100 jobs. Both the average workweek for all employees and average hourly earnings increased in August. Looking forward, construction, wholesale and retail trade, transportation and warehousing each are likely to add more jobs in the months ahead reflecting a strong housing market and higher personal consumption expenditures.

• The Michigan unemployment rate continues to trend downward, reflected in a 1.7 percentage point decline over the year ending July 2015, and the state's 5.3% jobless rate in July was equal to the 5.3% U.S. reading at that time. Overall, Michigan added 61,700 jobs in the first seven months of 2015 and 95,800 in the year ending July. Non-farm employment in the state now is 33,400 above pre-recession levels.

MICHIGAN UNEMPLOYMENT RATE TRENDS — BY MSA								
MSA	June 2015 (%)	June 2014 (%)	Change					
Ann Arbor, MI	4.3	5.5	-1.2					
Battle Creek, MI	5.4	6.6	-1.2					
Bay City, MI	5.9	7.4	-1.5					
Detroit-Warren-Dearborn, MI	6.6	8.9	-2.3					
Flint, MI	6.3	8.0	-1.7					
Grand Rapids-Wyoming, MI	4.2	5.4	-1.2					
Jackson, MI	5.7	6.9	-1.2					
Kalamazoo-Portage, MI	5.1	6.5	-1.4					
Lansing-East Lansing, MI	5.0	6.2	-1.2					
Midland, MI	5.2	6.3	-1.1					
Monroe, MI	4.8	6.2	-1.4					
Muskegon, MI	6.1	7.7	-1.6					
Niles-Benton Harbor, MI	5.5	7.0	-1.5					
Saginaw, MI	6.0	7.8	-1.8					
Source: BLS. Not Seasonally adjusted.								

- Unemployment rates show wide disparities across metropolitan areas, although each of the state's key MSAs reported substantially lower unemployment rates over the twelve months ending June 2015. Detroit led the way with a 2.3 percentage point decline in the year. Overall, six Michigan MSAs reflect mid-year 2015 unemployment rates that are below the 5.3% U.S. average rate.
- Inflation, as measured by a change in the Consumer Price Index (CPI), remains very low – and on a declining trend. Headline inflation fell 0.1% in August, following increases of just 0.1% in July, 0.3% in June and 0.4% in May. Core inflation, which reflects price changes excluding volatile food and energy prices increased



by a modest 0.1% in August, following a similar increase in July and a 0.2% increase in June. According to the Bureau of Labor Statistics, over the year ending August, headline CPI again increased by only 0.2% but core inflation again rose at a 1.8% pace. The gasoline index declined sharply in August accounting for the lion's share of the decline in the headline inflation. By all measures, current inflation rates remain well below the Federal Reserve Bank's 2% target.

• Recent market volatility —resulting from the Chinese government's intervention in equity markets, currency devaluation, and interest rate cuts—has raised concerns. However, U.S. economic fundamentals remain strong. Inflationary pressures remain at bay and are well below the Federal Reserve's target, while the economy is moving towards full-employment output. The output gap—the spread between actual and potential GDP—continues to narrow from 3.1% in the

first quarter to 2.9% in the second quarter.

- Importantly, the housing market continues to reflect broad improvement. For example, the U.S. Census Bureau reports new single-family home sales increased by 5.4% in July, and climbed 25.8% on a year-over-year basis. New home construction numbers also showed solid gains in July. Housing starts and housing units completed rose 0.2% and 2.4%, respectively, and building permits increased 16.3%. Over the past year, housing starts increased 10.1%, housing completions were up 14.6%, and housing permits rose 7.5%. High rental rates appear to be pushing more first-time buyers into the market and optimism among U.S. home builders continues to increase. The National Association of Home Builder's Housing Market Index gained a point in September, rising to 62 from 61 in August.
- Home prices a key component of household net worth - are rising. Data from the Federal Housing Finance Agency All-Transactions Index shows U.S. house prices increased at a 7.5% annualized pace in

MICHIGAN HOME PRICE CHANGES— BY MSA							
Metropolitan Area	Year Ending 2nd Qtr 2015	Since 4th Qtr 2007					
Ann Arbor, MI	5.0%	5.6%					
Battle Creek, MI	5.8%	-8.0%					
Bay City, MI	5.1%	-13.7%					
Detroit-Dearborn-Livonia, MI (MSAD)	7.1%	-10.7%					
Flint, MI	6.6%	-13.0%					
Grand Rapids-Wyoming, MI	6.6%	2.0%					
Jackson, MI	8.5%	-11.2%					
Kalamazoo-Portage, MI	4.2%	-1.5%					
Lansing-East Lansing, MI	6.3%	-12.8%					
Midland, MI	1.0%	-4.4%					
Monroe, MI	7.4%	-8.5%					
Muskegon, MI	6.5%	-8.9%					
Niles-Benton Harbor, MI	1.5%	-8.1%					
Saginaw, MI	-0.8%	-13.7%					
South Bend-Mishawaka, IN-MI	4.8%	-2.3%					
Warren-Troy-Farmington Hills, MI (MSAD)	6.2%	-2.6%					
Source: FHFA – All Transactions Index. NSA							

the second quarter of 2015 - the twelfth consecutive quarterly increase in U.S. home prices. Over the past year, U.S. home prices are up 5.2% (their 12th quarterly increase) and overall prices in the state now are only 3.9% off their pre-recession levels. Michigan shows even more impressive improvement recently – with home prices up an annualized 9.2% in the second quarter. The state's 12-month 6.9% increase is a bit higher than the national increase and home prices in the state remain only 4.8% below pre-recession levels.

 Big differences in real estate recovery are once again obvious across metropolitan areas. All but one Michigan MSA reflect home price gains in the year ending June 2015, although Saginaw's 0.8% decline was modest. Jackson led the pack with an 8.5% increase in the year. On the other hand, only two Michigan MSAs (Ann Arbor and Grand Rapids) reflect home prices above pre-recession levels and prices in six MSAs remain more than 10% below pre-recession levels.

CREDIT UNION RESULTS

Growth

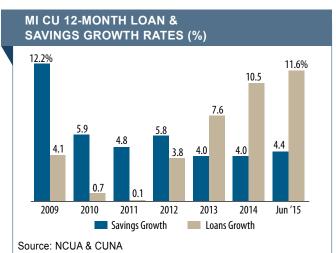
- Michigan credit union memberships increased by 1.3% (5.2% annualized) in the second quarter of 2015, nearly matching the 1.8% first quarter advance. The state's 3.0% twelve-month increase in memberships is the fastest increase in 27 years.
- Although aggregate increases in memberships were strong, the state's smaller credit unions continue to reflect substantial challenges in attracting and retaining consumers. On average, credit unions with less than \$20 million in total assets reported membership growth of just 0.9% in the year ending June 2015, while those with \$20 million to \$50 million reflected declines aver-

aging 0.5% in the year. At the other end of the spectrum, those with \$1 billion or more in assets reflect an average 8.0% increase in total memberships during the period.

• Michigan credit union loan growth accelerated in the second quarter. The three-month 4.1% increase in loans (16.4% annualized) was more than double the increase reported in the first quarter and one-half of a

point higher than the increase in the second quarter of 2014. Michigan credit union loans increased by 11.6% in the year ending June 2015 – their fastest annual increase since 1994 when loans grew by 15.9%.

Loan growth was broad-based with each of the key portfolio segments reflecting strong quarterly increases. Member business loans led the way with a 5.3% advance, while personal unsecured loans were up 4.8% in the quarter, and used auto loans increased 4.3%. New autos, first mortgages, and credit cards each reported gains over 3.0% in the three-month period. Home equity/2nd mortgage loans increased by 2.5% - a 10% annualized increase.





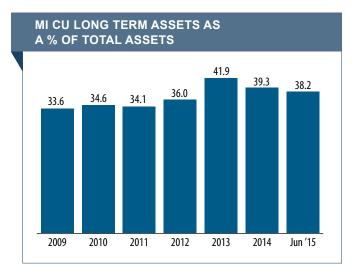
- Savings growth trailed loan growth by a wide margin both in the quarter and on a year-over- year basis. Although Michigan credit union loans grew by 4.1% in the quarter, savings balances were up only 0.9%. The year-over-year gain in savings came in at 4.4% - a similar result relative to the 4.9% national norm – but about one-third the rate of increase seen in loan portfolios in the state during the 12-month period.
- Michigan credit union savings growth remained concentrated in short-term liquid accounts with regular share balances increasing by 2.8% in the second quarter and money market shares increasing by 1.0%. The Federal Reserve's widely-anticipated increase in the federal funds target was put off in the wake of the Chinese devaluation and subsequent equity market turmoil – but consumers remain wary of making longerterm bets in term accounts.

Risk Exposure

- Loan quality improved in the quarter. Although delinquency rates inched up from 0.67% in the first quarter to 0.76% in the second – the current reading is ten basis points (0.10%) below year-ago levels. In addition, loan losses – or net chargeoff rates – declined in the period, from an annualized 0.48% during the first quarter to 0.46% during the second quarter. Michigan credit union delinquency and net chargeoff ratios remain near all-time lows.
- Michigan credit union borrower bankruptcies increased marginally from 32.0 per credit union in 2014 to 35.9 per credit union at mid-year 2015. The bankruptcy rate likewise increased to 1.9 per thousand members at mid-year from 1.8 at year-end 2014. The 2014 reading was the lowest since 1995.
- Interest rate risk exposure declined marginally in the quarter with net long-term assets equal to 38.2% of total assets a result that was about a half-point lower than the first-quarter reading. Exposure to rate risk has been declining, with the current reading sitting nearly four percentage points below the cyclical high of 41.9% at year-end 2013.
- Liquidity risk exposure is climbing albeit marginally

 as loan growth continues to outpace savings growth.
 The Michigan credit union aggregate loan-to-savings
 ratio increased from 67.8% at the start of the quarter
 to roughly 70% by the end of the quarter. The state's
 banks reflect substantially less liquidity with a loan-to

MI CU BANKRUPTCY PROFILE 4.3 4.0 3.0 2.5 2.1 1.9 1.8 55.8 43.5 56.6 33.4 32.0 35.9 36.9 2009 2010 2011 2012 2013 2014 Jun '15 Per CU - Per 1,000 Members

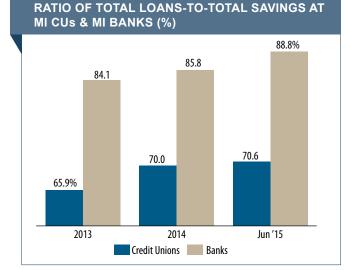


savings ratio of 88.8% at mid-year. Depository institutions ought to pay special attention to the possibility of significant deposit outflows when the Federal Reserve raises short-term rates and money market mutual fund yields follow the benchmark rate up.

Earnings

- Michigan credit union earnings results were very strong with annualized ROA (net income as a percentage of average assets) of 0.98% in the second quarter

 up substantially from the 0.75% reported in the first quarter of 2015 and a bit higher than year-ago levels. Michigan credit union ROA averaged 0.78% over the past twenty years.
- As shown in the table, first half Michigan credit union earnings increased over full-year 2014 results due to the combination of a 3bp increase in both net interest margin and noninterest income, and a 1bp decline in loss provisions. The state's 0.88% annualized first half ROA is 8bp higher than the U.S. credit union average for the same period.
- Earnings results continue to reflect substantial and critical variation by credit union size. The largest institutions in the state (those with \$1 billion or more in total assets) earned an average ROA of 1.22% and all were operating in the black during the first half of 2015. In contrast, credit unions with less than \$20 million in assets (which account for 24% of all credit unions in the state) reported group average losses equal to -0.52% on average assets in the first half of the year. Overall, only 56% of those with less than \$20 million in assets were operating in the black during the period.
- Looking ahead, expect continued softening in bottom-line results due to several factors: First, the



MI CU EARNINGS PERFORMANCE

(With Stabilization Expense - % of Average Assets)							
	First Half 2015	2014	Basis Point Change				
Asset Yield	3.36%	3.38%	-2				
- Int./Div. Cost	0.39%	0.44%	-5				
= Net Int. Margin	2.97%	2.94%	+3				
+ Fee/Other Inc.	1.56%	1.53%	+3				
- Operating Exp	3.39%	3.38%	+1				
- Loss Provisions	0.25%	0.26%	-1				
= Net Inc. (ROA)	0.88%	0.83%	-8				
Source: NCUA and CL	JNA						

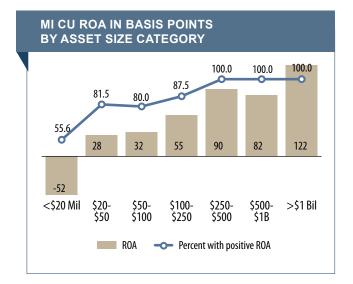
yield curve is expected to flatten in the near-term reducing the spread between asset yields and funding costs; second, the advantageous effects of lower loss provisions will not be as obvious (increasingly, credit unions seem satisfied with allowance account funding); and third, operating expense ratios will be under pressure as tight labor markets put pressure on personnel costs. Noninterest income will likely also be under pressure due to declines in mortgage refinancing activity (and associated gains on sales), lower overdraft fees (arising from labor market improvement and rising incomes) and continuing pressure on interchange revenues.

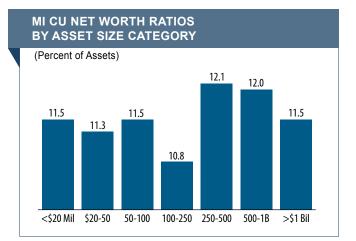
Capital Adequacy

- Stronger earnings and relatively slow asset growth pushed the Michigan credit union aggregate capital ratio to 11.6% - up from 11.4% at the start of the quarter. Overall, 99% of Michigan credit unions now report net worth ratios above the 7% regulatory threshold needed to be deemed "well capitalized".
- Credit unions in each of the seven broad asset groups we track report high levels of capital reflected in net worth ratios ranging from 11.5% among credit unions with less than \$20 million in assets to 12.1% among

those with \$250 million to \$500 million. The state' largest credit unions – those with \$1 billion or more in total assets reflect a group average net worth ratio of 11.5%.

• While most Michigan credit unions will be largely immune from the nastiest consequences of new risk-based capital regulations, it's important to note that it is widely anticipated that a new rule will be in place in the fourth quarter of 2015. The rule, when finalized, won't have the punch obvious in the original proposal, but may present serious considerations (and complications) for asset allocation decisions going forward. In addition, the specter of a new, separate interest rate risk proposal has many concerned, and rightfully so.





SPECIAL FOCUS

Contemplating Compensation

Reviewing employee compensation and retention policies and practices should be an annual affair. Doing so is especially important in today's economic environment - characterized by tight labor markets with metrics reflecting the fact that the economy is approaching full employment.

Put simply, employee turnover rates are on the rise and credit unions – and the companies they serve - increasingly struggle to keep talented workers.

CNN Money, reporting on a recent Towers Watson survey, indicates base pay is expected to increase by an average of three percent this year. True for managers, executives, and the rank-and-file. "To a large extent, 3% pay raises have become the new norm in corporate America. We really haven't seen a variation ... for many years," says a Towers Watson employee.

However, as in the past, top performers will do better. They can expect on average 4.6% next year "versus just 2.6% for average players." Those below par will see increases less than 1%.

The expected increases compare with a 0.2% increase in headline inflation in the year ending July 2015 and a 1.8% increase in core inflation (removing volatile food and energy prices from the calculation) over the same period.

The Society for Human Resource Management (SHRM) largely concurs – reporting an expected 2.7% increase in U.S. salary budgets for 2016. SHRM's survey, conducted by ERI Economic Research Institute, says the average 2.7% company budget for raises is down marginally from 2.9% in 2015.

When wage changes are analyzed by job category, "differences between the groups become apparent." Health care jobs have salary growth at 4.1% in the last year, followed by professional jobs at 3.7%, sales at 3.5%. "IT occupations tied for the slowest rate of growth, 2.3%", the only category with decreasing growth.

These results generally mirror findings in the recentlyreleased 2015-2016 editions of CUNA Compensation Analytics and the CUNA Staff Salary Report.

Importantly, while budgeted increases include merit

raises, SHRM finds employers are increasingly shifting toward variable pay based on performance and away from cost of living increases.

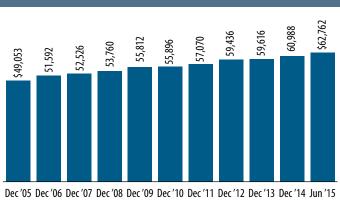
The adoption of one-time bonuses is a continuing trend. "The raise has gone the way of the gold watch," says Gary Burnison, CEO of talent management company Korn Ferry. And Iwan Barankay, management professor at University of Pennsylvania's Wharton School, agrees: "Performance-related pay, of which bonuses are an example, will become more and more prevalent".

The advantage for employers is that bonuses are a one-time expense. The disadvantage for employees is that such compensation is not part of base salary, a component in calculation of Social Security. For many young adults, lower starting salaries and more bonuses will mean substantially lower lifetime earnings.

Many employers also now are choosing to provide new benefits in lieu of raises. In addition to one-time bonuses, these include time off, health care, gym memberships, coverage of commuting costs, or even pet health insurance.

The Washington Post recently notes millennials like these benefits because they prefer "short-term flexibility over long-term financial security," and, for employers, such costs do not constitute permanent budget line items. Some quick takeaways from SHRM's 2015 Employee Benefits report:

• 35% of employers offer additional benefits compared to last year;



MI CU EMPLOYEE COMPENSATION AND BENEFIT EXPENSE PER FTE EMPLOYEE

continued 🕨

Michigan Credit Union Profile

Second Quarter 2015

SPECIAL FOCUS (CONTINUED)

- Flexible spending accounts are on the decline; HSAs are on the rise;
- One-on-one investment advice services are increasingly offered – a potential opportunity for credit unions!
- Shopping discounts are becoming more popular; and
- Of late, more companies are changing parental leave benefits

Of course, many pieces fit into the overall compensation puzzle. One of them, as noted, is a necessity to keep pace with industry payment trends.

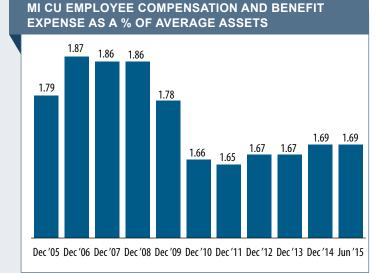
What does credit union call report data reflect?

In Michigan, credit union total compensation increases averaged 2.5% per year over the past decade but the increase in 2014 was only 2.3% overall. That increased to 2.9% using the mid-year annualized call report data. Credit unions in the state now pay an average of \$62,762 in salary and benefits per full-time-equivalent employee (FTE). That's 8% lower than the \$68,453 average seen at all U.S. credit unions – a difference that likely reflects both cost of living differences and size differences. Michigan credit unions are larger than their counterparts outside the state.

It's interesting to note that while aggregate compensation and benefit expenses are rising among the state's credit unions, the outlays relative to average assets declined in the downturn and have largely held steady since that time. The annualized compensation/benefit expense-to-asset ratio among Michigan credit unions stands at 1.69% of average assets at mid-year 2015 – down from the 1.86% reading in 2008 and twelve points lower than the 1.57% national average at mid-year 2015.

Currently, Michigan credit unions serve 359 members per full-time equivalent employee. This figure has been declining fairly steady over the past decade. In 2005, the metric stood at 392 members per FTE.

Effective compensation strategies are critically important. What works at one credit union may not work at another. But one thing is clear: exploration of new ways to remunerate employees may provide ways to "cover the bases" in compensation that set new standards. And that could be the difference between keeping and losing your top talent.



Overview: State Trends								
	U.S.	Michigan Credit Unions						
Demographic Information	Jun 15	Jun 15	2014	2013	2012	2011	2010	2009
Number of CUs	6,281	261	274	293	306	313	323	333
Assets per CU (\$ mil)	188.3	194.4	177.9	157.9	145.0	133.8	123.8	114.8
Median assets (\$ mil)	25.7	61.5	58.2	52.2	48.5	44.7	39.1	38.5
Total assets (\$ mil)	1,182,602	50,737	48,751	46,275	44,359	41,873	39,987	38,244
Total loans (\$ mil)	757,968	30,417	28,926	26,176	24,337	23,446	23,429	23,274
Total surplus funds (\$ mil)	375,837	18,130	17,688	18,095	18,093	16,598	14,842	13,294
Total savings (\$ mil)	999,499	43,083	41,319	39,713	38,192	36,110	34,455	32,545
Total memberships (thousands)	102,287	4,813	4,751	4,629	4,550	4,474	4,471	4,434
Growth Rates								
Total assets	5.9	5.1	5.4	4.3	5.9	4.7	4.6	11.0
Total loans	10.8	11.6	10.5	7.6	3.8	0.1	0.7	4.1
Total surplus funds	-2.9	-4.4	-2.3	0.0	9.0	11.8	11.6	27.2
Total savings	4.9	4.4	4.0	4.0	5.8	4.8	5.9	12.2
Total memberships	3.2	3.0	2.6	1.7	1.7	0.1	0.8	0.8
% CUs with increasing assets	65.6	75.1	75.2	70.3	81.7	80.5	68.4	86.8
Earnings - Basis Pts.								
Yield on total assets	333	336	338	337	359	403	439	491
Dividend/interest cost of assets	51	39	44	48	58	76	107	159
Net interest margin	282	297	294	289	302	326	333	332
Fee & other income *	136	156	153	157	162	139	140	135
Operating expense	309	339	338	337	339	351	358	354
Loss Provisions	29	25	26	27	34	53	79	96
Net Income (ROA) with Stab Exp	80	88	83	82	90	62	36	17
Net Income (ROA) without Stab Exp	80 76.9	88	83 81.8	87	97 70.1	80 70.0	47	13
% CUs with positive ROA	76.9	79.3	61.6	76.1	79.1	79.2	62.8	63.4
Capital Adequacy	10.0	11.0	11.0			10.0	10.0	10.0
Net worth/assets	10.9	11.6	11.6	11.4	11.1	10.9	10.8	10.9
% CUs with NW > 7% of assets	97.2	98.5	99.3	97.6	97.4	96.8	95.7	95.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.74	0.76	0.88	1.02	1.07	1.46	1.71	1.91
Net chargeoffs/average loans	0.46	0.46	0.51	0.58	0.77	0.97	1.20	1.15
Total borrower-bankruptcies	174,144	9,366	8,766	9,785	11,295	13,613	18,023	18,850
Bankruptcies per CU	27.7	35.9	32.0	33.4	36.9	43.5	55.8	56.6
Bankruptcies per 1000 members	1.7	1.9	1.8	2.1	2.5	3.0	4.0	4.3
Asset/Liability Management								
Loans/savings	75.8	70.6	70.0	65.9	63.7	64.9	68.0	71.5
Loans/assets	64.1	60.0	59.3	56.6	54.9	56.0	58.6	60.9
Net Long-term assets/assets	32.6	38.2	39.3	41.9	36.0	34.1	34.6	33.6
Liquid assets/assets Core deposits/shares & borrowings	13.8 48.1	10.7 43.1	10.8 41.6	11.6 40.1	14.9 39.2	15.4 37.4	14.9 35.5	16.3 34.5
	40.1	43.1	41.0	40.1	39.2	57.4	35.5	54.5
Productivity			^				_	_
Members/potential members (%)	5	3	3	4	4	4	5	5
Borrowers/members (%)	55	57	56	54	52	50	50	51
Members/FTE	384	359	361	365	375	378	386	383
Average shares/member (\$)	9,771	8,952	8,697	8,580	8,394	8,071	7,705	7,340
Average loan balance (\$) Employees per million in assets	13,531	11,117	10,781	10,464	10,312	10,450	10,559	10,386
	0.23	0.26	0.27	0.27	0.27	0.28	0.29	0.30
Structure	10-7		0.0					0.5
Fed CUs w/ single-sponsor	12.5	2.7	2.6	2.4	2.6	2.6	2.8	3.3
Fed CUs w/ community charter	17.5	20.3	20.1	19.5	19.3	19.8	18.9	17.7
Other Fed CUs	31.4	13.4	13.9	14.7	15.4	15.7	16.1	15.9
CUs state chartered	38.6	63.6	63.5	63.5	62.7	62.0	62.2	63.1

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.

Overview: State Results by Asset Size Michigan Credit Union Asset Groups - 2015 MI \$100-\$250 \$50-\$100 \$250-\$500 Demographic Information Jun 15 < \$20Mil \$20-\$50 \$500-\$1B > \$1 Bil Number of CUs 261 63 54 50 48 25 12 Assets per CU (\$ mil) 194 4 94 31.6 746 147 5 369 7 669.8 2 260 7 30.9 140.6 380.6 Median assets (\$ mil) 61.5 9.5 71.7 643.0 1,929.6 Total assets (\$ mil) 50,737 591 1,707 3,732 7,081 9,241 8,038 20,347 Total loans (\$ mil) 30,417 270 821 1,843 4,090 5,436 5,425 12,532 Total surplus funds (\$ mil) 18,130 305 825 1,729 2,656 3,379 2,211 7,027 Total savings (\$ mil) 43,083 518 1,497 3.270 6.198 7.956 6,790 16.855 Total memberships (thousands) 4,813 100 231 446 801 962 839 1,433 Growth Rates 1.2 1.9 2.5 4.9 7.5 8.7 8.8 Total assets 5.1 Total loans 11.6 7.4 5.6 5.9 8.4 11.9 14.6 16.9 -3.8 -1.6 -1.3 -0.3 0.7 -4.3 -3.2 Total surplus funds -4.4 Total savings 44 1.2 15 2.3 4.2 7.2 8.1 7.7 Total memberships 3.0 0.9 -0.5 0.5 2.7 6.4 10.1 8.0 66.7 80.0 87.5 96.0 100.0 100.0 % CUs with increasing assets 75.1 52.4 Earnings - Basis Pts. 336 312 321 310 343 354 361 322 Yield on total assets Dividend/interest cost of assets 39 20 26 29 32 32 34 50 Net interest margin 297 292 296 281 311 322 326 272 Fee & other income ' 156 114 134 127 148 169 182 150 339 446 386 361 370 378 397 276 Operating expense Loss Provisions 25 13 16 14 34 24 29 24 Net Income (ROA) with Stab Exp -52 28 32 55 90 82 122 88 Net Income (ROA) without Stab Exp 88 -52 28 32 55 90 82 122 100.0 100.0 100.0 % CUs with positive ROA 79.3 55.6 81.5 80.0 87.5 Capital Adequacy Net worth/assets 11.6 11.3 11.5 11.5 11.5 10.8 12.1 12.0 % CUs with NW > 7% of assets 98.5 95.2 98.1 100.0 100.0 100.0 100.0 100.0 **Asset Quality** 0.51 Delinquencies (60+ day \$)/loans (%) 0 76 1 40 1 17 0.89 0.86 0.90 0.95 Net chargeoffs/average loans 0.46 0.28 0.49 0.37 0.60 0.48 0.52 0.40 Total borrower-bankruptcies 9,366 84 366 822 1,564 2,056 2,120 2,354 Bankruptcies per CU 35.9 1.3 6.8 16.4 32.6 82.2 176.7 261.6 Bankruptcies per 1000 members 0.8 1.6 2.5 1.9 1.8 2.0 2.1 1.6 Asset/Liability Management 70.6 52.2 54.9 66.0 68.3 74.4 Loans/savings 56.3 79.9 Loans/assets 60.0 45.7 48.1 49.4 57.8 58.8 67.5 61.6 39.0 38.2 21.5 27.4 30.7 38.2 42.1 Net Long-term assets/assets 34.1 107 214 175 175 13.0 117 81 8.5 Liquid assets/assets Core deposits/shares & borrowings 43.1 66.9 55.6 53.5 49.5 48.4 48.5 32.5 Productivity Members/potential members (%) 3 3 3 2 2 3 2 з Borrowers/members (%) 48 50 60 57 40 56 59 59 378 367 Members/FTF 359 411 360 338 367 361 Average shares/member (\$) 8,952 5,183 6,472 7,338 7,733 8,270 8,092 11,759 Average loan balance (\$) 7,403 8,328 9,110 9,466 11,033 14,753 11,117 6.839 Employees per million in assets 0.26 0.41 0.36 0.33 0.31 0.31 0.28 0.19 Structure Fed CUs w/ single-sponsor 2.7 7.9 3.7 0.0 0.0 0.0 0.0 0.0 Fed CUs w/ community charter 20.3 27.0 25.9 24.0 12.5 12.0 8.3 0.0 Other Fed CUs 13.4 12.7 14.8 14.0 16.7 8.0 0.0 22.2 CUs state chartered 63.6 52.4 55.6 62.0 70.8 80.0 91.7 77.8

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.

	Overview: National Results by Asset Size							
	U.S.		All U.S.	Credit Ur	nions Asse	et Groups	- 2015	
Demographic Information	Jun 15	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	6,281	2,800	1,182	754	726	342	237	240
Assets per CU (\$ mil)	188.3	7.3	32.2	71.3	156.9	353.5	706.0	2,783.9
Median assets (\$ mil)	25.7	6.1	30.8	69.1	148.8	342.0	685.0	1,637.7
Total assets (\$ mil)	1,182,602	20,492	38,035	53,771	113,918	120,908	167,333	668,145
Total loans (\$ mil)	757,968	9,668	19,043	29,148	68,638	76,677	109,248	445,545
Total surplus funds (\$ mil)	375,837	10,364	17,671	22,285	39,706	38,060	50,179	197,572
Total savings (\$ mil)	999,499	17,580	33,250	47,106	99,953	104,800	143,722	553,088
Total memberships (thousands)	102,287	3,500	4,822	6,165	11,930	11,727	14,585	49,558
Growth Rates								
Total assets	5.9	0.7	1.7	2.9	4.1	4.8	6.4	8.0
Total loans	10.8	3.1	3.7	6.3	7.7	9.0	11.0	13.3
Total surplus funds	-2.9	-1.5	-0.4	-1.4	-1.7	-3.0	-2.6	-2.3
Total savings	4.9	0.6	1.6	2.6	3.8	4.4	5.9	6.7
Total memberships	3.2	-1.9	-0.6	0.6	1.6	2.5	5.0	6.0
% CUs with increasing assets	65.6	50.3	65.7	73.3	84.4	91.5	94.1	97.9
Earnings - Basis Pts.								
Yield on total assets	333	338	325	333	337	338	332	331
Dividend/interest cost of assets	51	32	30	34	36	40	42	60
Net interest margin	282	306	295	299	301	298	291	271
Fee & other income *	136	82	105	127	139	150	147	134
Operating expense	309	360	349	364	364	358	339	274
Loss Provisions	29	21	18	23	24	26	24	33
Net Income (ROA) with Stab Exp	80	7	32	39	53	65	74	98
Net Income (ROA) without Stab Exp	80	7	32	39	53	65	74	98
% CUs with positive ROA	76.9	63.8	79.8	84.5	91.5	97.1	97.9	99.6
·						••••		
Capital Adequacy Net worth/assets	10.0	13.7	10.0	11.4	10.8	11.0	11.0	10.7
% CUs with NW > 7% of assets	10.9 97.2	96.4	12.0 96.7	11.4 98.0	10.8 97.9	99.4	11.0 99.6	99.6
% COS with NW > 7 $%$ Of assets	97.2	90.4	90.7	96.0	97.9	99.4	99.0	99.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.74	1.53	1.13	0.98	0.86	0.79	0.69	0.68
Net chargeoffs/average loans	0.46	0.46	0.42	0.44	0.42	0.47	0.41	0.48
Total borrower-bankruptcies	174,144	4,790	7,056	10,318	19,890	19,986	25,408	86,696
Bankruptcies per CU	27.7	1.7	6.0	13.7	27.4	58.4	107.2	361.2
Bankruptcies per 1000 members	1.7	1.4	1.5	1.7	1.7	1.7	1.7	1.7
Asset/Liability Management								
Loans/savings	75.8	55.0	57.3	61.9	68.7	73.2	76.0	80.6
Loans/assets	64.1	47.2	50.1	54.2	60.3	63.4	65.3	66.7
Net Long-term assets/assets	32.6	15.4	23.6	28.0	31.2	34.5	35.9	33.1
Liquid assets/assets	13.8	26.3	20.9	18.0	15.4	13.0	12.4	12.9
Core deposits/shares & borrowings	48.1	76.7	65.5	59.7	55.3	51.9	49.9	42.7
Productivity								
Members/potential members (%)	5	7	4	4	4	4	4	8
Borrowers/members (%)	55	39	44	49	50	52	54	60
Members/FTE	384	430	414	371	349	347	344	415
Average shares/member (\$)	9,771	5,024	6,895	7,641	8,378	8,937	9,854	11,160
Average loan balance (\$)	13,531	7,101	8,915	9,567	11,592	12,590	13,866	15,062
Employees per million in assets	0.23	0.40	0.31	0.31	0.30	0.28	0.25	0.18
Structure								
Fed CUs w/ single-sponsor	12.5	22.0	8.1	4.0	2.8	1.8	3.0	2.5
Fed CUs w/ community charter	17.5	9.5	20.8	27.3	30.9	26.9	17.3	10.4
Other Fed CUs	31.4	35.6	32.4	27.9	22.5	20.3	23.2	32.1
CUs state chartered	38.6	32.9	38.7	40.8	43.9	45.6	56.5	55.0

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.

Fortiolio. State frends								
	U.S.	Michigan Credit Unions						
Growth Rates	Jun 15	Jun 15	2014	2013	2012	2011	2010	2009
Credit cards	6.8%	5.0%	4.8%	5.5%	3.0%	-0.1%	3.3%	4.5%
Other unsecured loans	9.7%	10.8%	11.2%	11.3%	8.6%	2.5%	-1.9%	-2.1%
New automobile	19.6%	16.5%	15.0%	11.0%	0.2%	-17.1%	-16.6%	19.6%
Used automobile	13.0%	14.9%	15.5%	14.1%	7.8%	7.4%	11.2%	12.4%
First mortgage	9.6%	9.9%	7.7%	7.3%	4.2%	3.2%	2.7%	2.8%
HEL & 2nd Mtg	2.3%	3.3%	0.5%	-5.4%	-10.4%	-10.0%	-9.1%	-3.8%
Member business loans	11.3%	19.3%	14.5%	25.9%	15.8%	14.0%	19.5%	18.6%
Share drafts	8.5%	5.7%	4.7%	6.5%	10.0%	8.0%	5.1%	18.1%
Certificates	-0.1%	-1.8%	-2.8%	-3.5%	-4.9%	-6.6%	-6.3%	-0.9%
IRAs	-1.5%	-4.3%	-4.6%	-1.6%	1.7%	-0.3%	4.9%	16.8%
Money market shares	3.7%	4.2%	4.2%	5.5%	7.9%	8.8%	14.8%	26.6%
Regular shares	8.4%	10.1%	10.7%	7.4%	11.1%	11.1%	9.5%	9.1%
Portfolio \$ Distribution								
Credit cards/total loans	6.1%	5.5%	5.9%	6.2%	6.3%	6.4%	6.4%	6.2%
Other unsecured loans/total loans	4.4%	4.7%	4.9%	4.9%	4.7%	4.5%	4.4%	4.5%
New automobile/total loans	12.4%	7.0%	6.9%	6.6%	6.4%	6.7%	8.1%	9.7%
Used automobile/total loans	20.4%	23.0%	22.7%	21.7%	20.4%	19.7%	18.3%	16.6%
First mortgage/total loans	41.0%	43.7%	43.8%	45.0%	45.1%	44.9%	43.5%	42.7%
HEL & 2nd Mtg/total loans	9.6%	7.6%	7.8%	8.6%	9.8%	11.3%	12.6%	13.9%
Member business loans/total loans	7.4%	7.0%	6.7%	6.4%	5.5%	4.9%	4.3%	3.6%
Share drafts/total savings	13.9%	14.0%	14.2%	14.1%	13.8%	13.2%	12.8%	12.9%
Certificates/total savings	19.1%	15.4%	16.3%	17.4%	18.7%	20.9%	23.4%	26.4%
IRAs/total savings	7.7%	6.4%	6.8%	7.4%	7.8%	8.1%	8.6%	8.6%
Money market shares/total savings	22.8%	32.9%	33.1%	33.0%	32.6%	31.9%	30.7%	28.4%
Regular shares/total savings	34.9%	29.8%	28.2%	26.5%	25.6%	24.4%	23.0%	22.2%
Percent of CUs Offering								
Credit cards	58.1%	83.1%	81.4%	80.5%	80.1%	78.6%	77.1%	76.0%
Other unsecured loans	98.2%	99.2%	100.0%	100.0%	100.0%	100.0%	100.0%	99.4%
New automobile	95.2%	98.5%	98.5%	97.3%	97.7%	97.4%	97.2%	97.6%
Used automobile	96.4%	98.9%	99.3%	98.6%	98.4%	98.4%	97.8%	98.2%
First mortgage	65.3%	87.0%	85.0%	83.6%	82.4%	82.4%	81.4%	79.9%
HEL & 2nd Mtg	69.2%	88.5%	86.9%	85.0%	85.0%	84.7%	84.5%	84.4%
Member business loans	36.3%	57.5%	55.8%	54.9%	53.6%	50.5%	47.1%	44.7%
Share drafts	78.2%	92.7%	92.0%	91.8%	91.5%	91.1%	90.1%	89.8%
Certificates	79.1%	89.3%	87.6%	87.4%	87.3%	86.3%	85.1%	85.9%
IRAs	66.9%	87.0%	85.0%	84.3%	84.0%	83.7%	83.0%	82.6%
Money market shares	48.4%	75.9%	75.2%	74.1%	72.2%	70.9%	69.7%	68.8%
Number of Loans as a Percent of Me	mbers in Offe	ring CUs						
Credit cards	18.4%	18.2%	17.9%	17.3%	16.5%	16.0%	15.8%	15.9%
Other unsecured loans	12.1%	13.3%	13.8%	13.5%	13.1%	12.3%	12.1%	12.7%
New automobile	4.8%	2.6%	2.7%	2.5%	2.5%	2.7%	3.2%	3.7%
Used automobile	13.2%	14.7%	14.3%	13.3%	12.4%	11.7%	11.1%	10.4%
First mortgage	2.3%	2.8%	2.8%	2.7%	2.6%	2.5%	2.5%	2.4%
HEL & 2nd Mtg	2.2%	2.1%	2.1%	2.2%	2.4%	2.6%	2.8%	3.0%
Member business loans	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
Share drafts	55.4%	57.2%	57.1%	55.3%	53.5%	49.9%	48.5%	47.6%
Certificates	8.5%	7.9%	8.2%	9.0%	9.9%	11.1%	12.2%	13.4%
IRAs	4.9%	4.0%	4.3%	4.6%	5.2%	4.9%	5.1%	5.2%
Money market shares	7.5%	9.7%	9.9%	10.0%	10.3%	17.7%	15.8%	15.0%

Portfolio: State Trends

* Current period flow statistics are trailing four quarters. Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	MI	MI Michigan Credit Union Asset Groups - 2015						
Growth Rates	Jun 15	<\$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	5.0%	4.8%	2.7%	1.8%	3.8%	6.7%	13.1%	6.2%
Other unsecured loans	10.8%	2.3%	10.6%	8.5%	12.5%	8.4%	18.0%	16.5%
New automobile	16.5%	4.0%	5.3%	12.9%	14.5%	10.1%	25.4%	23.9%
Used automobile	14.9%	13.9%	13.4%	10.7%	17.5%	17.9%	21.8%	15.3%
First mortgage	9.9%	6.4%	3.8%	2.4%	2.9%	8.4%	8.6%	16.8%
HEL & 2nd Mtg	3.3%	-2.1%	-9.7%	0.8%	-1.3%	7.5%	3.7%	8.6%
Member business loans	19.3%	43.1%	-4.3%	-5.5%	19.0%	39.0%	11.4%	19.4%
Share drafts	5.7%	4.7%	7.3%	5.7%	8.2%	14.4%	7.4%	4.2%
Certificates	-1.8%	-6.7%	-10.1%	-8.1%	-5.4%	1.5%	3.5%	2.5%
IRAs	-4.3%	-3.5%	-4.3%	-4.4%	-5.3%	-0.7%	-2.1%	-1.7%
Money market shares	4.2%	-3.1%	-4.8%	0.1%	6.5%	4.4%	5.3%	7.7%
Regular shares	10.1%	2.9%	9.4%	8.3%	9.4%	11.8%	16.0%	16.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.5%	5.1%	6.7%	5.4%	4.9%	7.4%	5.2%	5.1%
Other unsecured loans/total loans	4.7%	11.0%	7.5%	5.7%	6.3%	5.4%	5.1%	3.4%
New automobile/total loans	7.0%	11.8%	8.6%	7.7%	8.1%	6.7%	9.0%	5.6%
Used automobile/total loans	23.0%	34.0%	25.0%	27.5%	27.4%	23.2%	27.1%	18.7%
First mortgage/total loans	43.7%	21.0%	38.6%	36.1%	38.0%	42.9%	36.3%	51.1%
HEL & 2nd Mtg/total loans	7.6%	8.1%	5.8%	8.6%	7.3%	6.7%	9.9%	7.0%
Member business loans/total loans	7.0%	1.5%	2.4%	2.9%	5.8%	8.1%	6.7%	8.0%
Share drafts/total savings	14.0%	13.2%	15.5%	14.3%	14.9%	16.5%	18.1%	10.8%
Certificates/total savings	15.4%	8.2%	14.5%	14.8%	16.6%	14.4%	16.3%	15.5%
IRAs/total savings	6.4%	4.1%	6.4%	7.2%	6.9%	7.3%	5.4%	6.2%
Money market shares/total savings	32.9%	18.5%	20.9%	22.4%	24.2%	26.9%	27.7%	44.5%
Regular shares/total savings	29.8%	53.7%	40.1%	39.2%	34.9%	32.2%	31.5%	22.6%
Percent of CUs Offering								
Credit cards	83.1%	47.6%	92.6%	98.0%	87.5%	100.0%	100.0%	100.0%
Other unsecured loans	99.2%	96.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	98.5%	93.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	98.9%	95.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	87.0%	47.6%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	88.5%	58.7%	94.4%	98.0%	100.0%	100.0%	100.0%	100.0%
Member business loans	57.5%	14.3%	48.1%	66.0%	85.4%	88.0%	91.7%	88.9%
Share drafts	92.7%	69.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	89.3%	58.7%	98.1%	98.0%	100.0%	100.0%	100.0%	100.0%
IRAs	87.0%	57.1%	92.6%	96.0%	100.0%	100.0%	100.0%	88.9%
Money market shares	75.9%	39.7%	77.8%	84.0%	93.8%	96.0%	91.7%	100.0%
Number of Loans as a Percent of Mem								
Credit cards	18.2%	14.2%	15.9%	14.5%	16.6%	21.3%	17.0%	19.2%
Other unsecured loans	13.3%	12.1%	14.1%	12.0%	15.4%	14.3%	12.7%	12.3%
New automobile	2.6%	2.0%	1.8%	2.1%	2.7%	2.2%	3.5%	2.7%
Used automobile	14.7%	11.4%	10.3%	13.3%	15.6%	13.9%	15.6%	15.4%
First mortgage	2.8%	1.4%	2.2%	2.3%	2.5%	2.9%	2.3%	3.5%
HEL & 2nd Mtg	2.1%	1.1%	1.0%	1.5%	1.7%	1.8%	2.5%	2.7%
Member business loans	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Share drafts	57.2%	38.7%	48.7%	49.4%	52.8%	54.7%	59.5%	65.0%
Certificates	7.9%	4.5%	6.5%	6.4%	8.1%	7.7%	6.7%	9.4%
IRAs	4.0%	2.0%	3.2%	3.3%	3.7%	3.7%	3.3%	5.3%
Money market shares	9.7%	7.4%	5.7%	6.4%	7.6%	8.7%	9.0%	13.5%

* Current period flow statistics are trailing four quarters.

Portfolio Detail: National Results by Asset Size

	U.S.		All U.S.	Credit Un	ions Asse	t Groups	- 2015	
Growth Rates	Jun 15	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	6.8%	0.4%	-0.2%	0.6%	2.8%	3.5%	5.6%	9.0%
Other unsecured loans	9.7%	2.3%	2.0%	4.7%	7.3%	8.5%	11.5%	14.0%
New automobile	19.6%	4.7%	8.2%	12.1%	15.9%	19.2%	20.0%	22.4%
Used automobile	13.0%	4.1%	6.1%	9.7%	10.9%	13.0%	15.1%	15.7%
First mortgage	9.6%	2.5%	2.1%	4.0%	6.1%	6.2%	7.6%	12.3%
HEL & 2nd Mtg	2.3%	-1.4%	-2.7%	-1.6%	-0.6%	2.5%	4.7%	4.3%
Member business loans	11.3%	5.0%	2.2%	10.3%	11.6%	12.8%	10.0%	12.3%
Share drafts	8.5%	5.1%	6.5%	7.1%	7.7%	6.5%	10.2%	10.8%
Certificates	-0.1%	-7.8%	-6.9%	-5.5%	-3.7%	-1.7%	-1.0%	2.9%
IRAs	-1.5%	-5.4%	-4.3%	-3.3%	-2.6%	-1.8%	-1.2%	-0.1%
Money market shares	3.7%	-1.7%	-0.7%	-0.3%	2.6%	1.7%	3.9%	5.2%
Regular shares	8.4%	2.2%	4.4%	6.3%	7.5%	9.5%	10.8%	10.5%
Portfolio \$ Distribution							/	
Credit cards/total loans	6.1%	3.3%	4.7%	4.7%	4.4%	5.0%	5.0%	7.1%
Other unsecured loans/total loans	4.4%	15.6%	8.7%	6.7%	5.3%	4.7%	3.7%	3.7%
New automobile/total loans	12.4%	18.1%	13.1%	11.4%	10.6%	11.4%	12.0%	12.8%
Used automobile/total loans	20.4%	33.3%	28.4%	27.0%	25.1%	23.8%	23.5%	17.2%
First mortgage/total loans	41.0%	13.3%	26.6%	30.5%	35.3%	37.4%	39.1%	44.8%
HEL & 2nd Mtg/total loans	9.6%	7.0%	10.5%	10.8%	11.1%	10.7%	9.4%	9.2%
Member business loans/total loans	7.4%	1.1%	2.5%	4.6%	6.6%	8.4%	10.1%	7.2%
Share drafts/total savings	13.9%	9.1%	13.1%	15.3%	16.5%	17.5%	16.7%	12.2%
Certificates/total savings	19.1%	12.4%	15.5%	16.8%	18.2%	18.7%	18.8%	20.0%
IRAs/total savings	7.7%	4.0%	6.5%	7.4%	7.3%	7.2%	7.1%	8.3%
Money market shares/total savings	22.8%	4.8%	10.6%	14.3%	17.2%	20.0%	22.2%	26.6%
Regular shares/total savings	34.9%	67.6%	52.4%	44.5%	39.1%	34.9%	33.8%	31.5%
Percent of CUs Offering								
Credit cards	58.1%	27.2%	74.9%	85.4%	84.3%	91.8%	89.0%	92.9%
Other unsecured loans	98.2%	96.2%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	95.2%	89.4%	99.9%	99.9%	99.6%	100.0%	100.0%	99.6%
Used automobile	96.4%	92.3%	99.7%	100.0%	99.7%	100.0%	99.6%	99.6%
First mortgage	65.3%	30.3%	84.3%	95.5%	99.3%	100.0%	100.0%	99.6%
HEL & 2nd Mtg	69.2%	37.5%	87.9%	96.2%	98.6%	99.1%	100.0%	100.0%
Member business loans	36.3%	7.5%	32.7%	54.1%	73.7%	85.4%	92.4%	95.0%
Share drafts	78.2%	53.0%	96.7%	99.2%	99.3%	100.0%	100.0%	99.2%
Certificates	79.1%	57.5%	93.0%	97.6%	98.3%	99.7%	99.2%	97.9%
IRAs	66.9%	34.3%	84.7%	95.1%	97.8%	98.8%	99.6%	99.2%
Money market shares	48.4%	14.4%	56.7%	75.7%	87.2%	91.8%	93.2%	93.8%
Number of Loans as a Percent of Mem			10.55				, — —	04.004
Credit cards	18.4%	12.6%	13.5%	14.1%	15.2%	16.1%	17.5%	21.0%
Other unsecured loans	12.1%	16.2%	12.6%	12.1%	11.3%	11.3%	11.0%	12.5%
New automobile	4.8%	3.0%	2.9%	3.1%	3.4%	3.8%	4.5%	6.0%
Used automobile	13.2%	10.2%	11.5%	12.4%	13.7%	13.8%	14.5%	13.1%
First mortgage	2.3%	1.4%	1.7%	2.0%	2.3%	2.3%	2.2%	2.5%
HEL & 2nd Mtg	2.2%	1.2%	1.5%	1.7%	2.0%	2.2%	2.2%	2.4%
Member business loans	0.3%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%
Share drafts	55.4%	31.4%	41.0%	46.2%	50.1%	54.0%	57.8%	60.1%
Certificates	8.5%	5.4%	6.1%	6.6%	7.4%	7.7%	7.9%	9.7%
IRAs	4.9%	2.7%	3.3%	3.7%	4.1%	4.4%	4.5%	5.8%
Money market shares	7.5%	4.2%	3.8%	4.5%	5.0%	6.3%	6.7%	9.1%

* Current period flow statistics are trailing four quarters.

	U.S.	S. Michigan Credit Unions				S		
Demographic Information	Jun 15	Jun 15	Mar 15 I	Dec 14	Sep 14	Jun 14		
Number CUs	6,281	261	266	274	280	285		
Growth Rates (Quarterly % Change)								
Total loans	3.4	4.1	2.0	2.7	3.7	3.6		
Credit cards	2.6	3.1	-2.9	4.0	2.4	3.2		
Other unsecured loans	4.0	4.8	-2.3	4.9	5.2	5.1		
New automobile	4.1	3.7	3.4	4.3	5.6	3.5		
Used automobile	4.0	4.3	3.8	3.1	4.8	4.9		
First mortgage	3.2	3.3	2.2	2.3	3.0	2.3		
HEL & 2nd Mtg	1.2	2.5	0.3	1.5	0.4	1.0		
Member business loans	3.0	5.3	5.5	4.2	4.2	3.1		
Total savings	0.4	0.9	4.7	1.7	-1.0	0.1		
Share drafts	-1.5	-1.4	6.1	6.8	-3.5	-5.6		
Certificates	0.2	-0.1	-0.3	0.7	-0.5	-1.0		
IRAs	0.0	-0.2	-0.4	-0.5	-1.3	-0.6		
Money market shares	0.5	1.0	3.9	1.3	-0.4	0.8		
Regular shares	1.2	2.8	9.1	1.4	-0.8	3.0		
Total memberships	1.3	1.3	1.8	0.8	1.6	0.7		
Earnings (Basis Points)								
Yield on total assets	333	336	335	336	342	335		
Dividend/interest cost of assets	51	39	39	56	40	39		
Fee & other income *	141	165	148	170	159	153		
Operating expense	310	339	343	346	339	332		
Loss Provisions	30	24	26	34	27	24		
Net Income (ROA) *	82	98	75	64	92	91		
% CUs with positive ROA *	77	79	77	82	80	78		
Capital Adequacy (%)								
Net worth/assets	10.9	11.6	11.4	11.6	11.6	11.4		
% CUs with NW > 7% of assets	97.2	98.5	98.1	99.3	98.9	97.2		
Asset Quality (%)								
Loan delinquency rate - Total loans	0.74	0.76	0.67	0.88	0.88	0.86		
Total Consumer	0.70	0.83	0.79	0.98	0.91	0.85		
Credit Cards	0.85	0.72	0.76	0.84	0.78	0.73		
All Other Consumer	0.67	0.84	0.79	1.00	0.93	0.87		
Total Mortgages	0.79	0.70	0.57	0.79	0.85	0.86		
First Mortgages	0.80	0.73	0.57	0.81	0.88	0.89		
All Other Mortgages	0.75	0.51	0.53	0.66	0.69	0.70		
Total MBLs	1.04	0.57	0.63	0.51	0.83	0.00		
Ag MBLs	0.90	0.00	0.00	3.21	0.00	0.00		
All Other MBLs	1.05	0.58	0.63	0.49	0.83	0.00		
Net chargeoffs/average loans	0.46	0.46	0.48	0.55	0.48	0.51		
Total Consumer	0.85	0.78	0.86	0.94	0.84	0.85		
Credit Cards	1.99	1.51	1.40	1.38	1.25	1.62		
All Other Consumer	0.68	0.69	0.78	0.88	0.79	0.73		
Total Mortgages	0.09	0.16	0.13	0.19	0.15	0.21		
First Mortgages	0.07	0.13	0.11	0.15	0.15	0.20		
All Other Mortgages	0.17	0.33	0.21	0.37	0.20	0.30		
Total MBLs	0.24	0.24	0.10	1.39	1.06	0.00		
Ag MBLs	0.00	0.00	0.00	0.00	0.00	0.00		
All Other MBLs	0.29	0.30	0.12	1.57	1.18	0.00		
Asset/Liability Management								

Michigan CU Profile - Quarterly Trends

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.

MI Credit Unions MI Banks Jun 15 2014 2013 3 Yr Avg Jun 15 2014 2013 **Demographic Information** 3 Yr Avg 125 Number of Institutions 261 274 292 118 276 113 119 Assets per Institution (\$ mil) 194 178 159 177 553 501 435 496 Total assets (\$ mil) 50,737 48,588 62,518 59,097 54,369 58,662 48,751 46,275 Total loans (\$ mil) 30,417 28,926 26,176 28,507 43,661 41,171 37,211 40,681 13,736 Total surplus funds (\$ mil) 18,130 17,688 18,095 17,971 14,356 13,622 13,230 43,083 39,713 41,372 49,186 47,958 44,262 47,136 Total savings (\$ mil) 41,319 Avg number of branches (1) 4 4 9 4 4 10 10 10 12 Month Growth Rates 5.1 8.3 Total assets 5.4 4.3 4.9 12.9 16.3 -4.4 Total loans 11.6 10.5 7.6 9.9 14.6 18.3 -5.6 9.1 Real estate loans 8.8 6.6 5.1 6.8 11.4 14.7 -5.5 6.9 Commercial loans 19.3 14.5 25.9 19.9 17.7 27.9 2.4 16.0 Total consumer 14.0 15.1 8.5 12.5 22.1 33.2 8.9 21.4 Consumer credit card 5.0 5.5 -9.3 1.5 -10.3 -6.0 4.8 5.1 15.5 9.0 13.9 22.2 33.3 9.0 21.5 Other consumer 17.0 Total surplus funds -4.4 -2.3 0.0 -2.2 9.6 11.5 4.3 8.4 Total savings 4.4 4.0 4.0 4.1 10.7 16.5 -1.2 8.7 YTD Earnings Annualized (BP) Yield on Total Assets 336 338 337 337 371 387 385 381 Dividend/Interest cost of assets 39 44 48 44 38 38 62 46 297 294 289 293 333 349 323 335 Net Interest Margin 153 157 155 225 194 Fee and other income (2) 156 190 167 339 338 343 340 414 416 398 409 Operating expense 25 26 27 26 Loss provisions -4 28 19 14 Net income 88 83 82 84 113 71 131 105 **Capital Adequacy** 11.7 Net worth/assets 11.6 11.6 11.4 11.5 11.9 11.7 11.8 **Asset Quality** Delinguencies/loans (3) 0.76 0.88 1.02 0.88 2.27 3.24 4.56 3.36 Real estate loans 0.70 0.79 1.06 0.85 2.83 4.03 5.48 4.11 Consumer loans 1.43 0.83 0.85 1.01 1.44 1.10 0.57 0.47 0.21 0.28 0.23 Total consumer 0.86 1.05 0.89 0.93 0.20 0.29 0.43 Consumer credit card 0.72 0.84 0.89 0.82 0.33 0.67 Other consumer 0.88 1.08 0.89 0.95 0.20 0.21 0.28 0.23 Net chargeoffs/avg loans 0.46 0.51 0.58 0.52 0.33 0.26 0.73 0.44 Real estate loans 0.14 0.20 0.39 0.25 0.40 0.27 0.84 0.50 Commercial loans 0.12 0.37 0.33 0.27 0.00 0.19 0.24 0.14 0.29 Total consumer 0.92 0.93 0.88 0.91 0.26 0.23 0.37 Consumer credit card 1.51 0.92 1.62 1.23 1.43 1.43 1.67 1.15 0.83 0.85 0.80 0.22 0.36 0.28 Other consumer 0.73 0.26 Asset Liability Management 70.6 70.0 65.9 68.8 88.8 85.8 84.1 86.2 Loans/savings 60.0 68.7 68.3 Loans/assets 59.3 56.6 58.6 66.9 68.0 Core deposits/total deposits 43.8 42.3 40.6 42.3 53.7 51.8 50.8 52.1 Productivity Employees per million assets 0.26 0.27 0.27 0.27 0.25 0.27 0.30 0.28

Bank Comparisons

Source: FDIC, NCUA and CUNA E&S

Michigan Credit Union Leaders | All Michigan Credit Unions June 2015

12-Month Share Growth							
	Share						
	Growth*	Shares					
Credit Union Name							
Oakland County CU	50.24%	\$265,892,123					
People Driven CU	33.07%	\$220,345,659					
Community First FCU	31.23%	\$30,934,185					
Veterans Health Admn CU	25.70%	\$3,551,045					
Frankenmuth CU	17.75%	\$321,004,511					
Consumers CU	17.33%	\$506,266,962					
TLC Community CU	12.14%	\$343,429,077					
Eastpointe Community CU	11.91%	\$8,546,665					
Lake Michigan CU	11.50%	\$2,930,631,618					
Family First CU	10.92%	\$73,913,290					

12-Month Loan Growth		
	Loan	
	Growth*	Loans
Credit Union Name		
Community Promise FCU	299.78%	\$137,063
Michigan Coastal CU	50.53%	\$12,367,021
Oakland County CU	49.26%	\$162,803,458
Valley State ECU	42.10%	\$15,992,648
Community First FCU	41.02%	\$32,972,367
Lake Michigan CU	39.63%	\$2,924,350,209
KALSEE CU	39.28%	\$110,699,405
Central Macomb Community CU	36.21%	\$121,862,332
Thornapple CU	35.01%	\$14,471,556
Flagship Community FCU	33.46%	\$12,738,006
KALSEE CU Central Macomb Community CU Thornapple CU	39.28% 36.21% 35.01%	\$110,699,405 \$121,862,332 \$14,471,556

12-Month Member Growth			
	Member Growth*	Members	
Credit Union Name			
Community Promise FCU	59.30%	317	
Eastpointe Community CU	52.46%	2,944	
Oakland County CU	39.74%	29,733	
People Driven CU	26.24%	27,935	
IM Detroit District CU	24.92%	381	
Valley State ECU	16.00%	2,972	
Bi-County PTC FCU	15.87%	1,548	
CUONE	15.35%	130,366	
Safe Harbor CU	13.92%	4,723	
The Local CU	13.49%	5,402	

Capital/Assets			
	Capital/		
	Assets	Assets	
Credit Union Name			
Grtr New Mt Moriah Bapt Church CU	58.23%	\$300,195	
Ann Arbor Postal FCU	29.39%	\$1,020,270	
Great Lakes Members CU	29.14%	\$10,039,993	
Muskegon Patternmakers FCU	27.30%	\$3,250,569	
Greater Christ Baptist Church CU	26.62%	\$678,608	
Fannie B Peck CU	23.52%	\$589,867	
Community Promise FCU	23.18%	\$410,512	
My Postal CU	20.75%	\$15,482,581	
Best Financial CU	20.54%	\$79,338,192	
Tandem FCU	19.42%	\$22,047,559	

Return on Assets

	ROA	Assets
Credit Union Name		
Community Promise FCU	22.46%	\$410,512
ELGA CU	2.63%	\$412,051,137
Genisys CU	2.19%	\$1,938,911,344
Lake Michigan CU	2.01%	\$3,828,935,460
Cornerstone Community Financial CU	1.96%	\$246,443,365
Community First FCU	1.96%	\$35,934,322
American 1 CU	1.91%	\$284,018,964
AAC CU	1.84%	\$98,671,535
Michigan Coastal CU	1.79%	\$16,199,570
Northwest Consumers FCU	1.68%	\$17,675,256

Loans/Shares			
	Loans/ Shares	Assets	
Credit Union Name			
Grtr New Mt Moriah Bapt Church CU	154.57%	\$300,195	
United FCU	126.38%	\$1,929,582,881	
Community Financial CU	115.72%	\$644,098,240	
Community Alliance CU	109.16%	\$101,175,333	
Consumers CU	108.25%	\$611,093,659	
Community First FCU	106.59%	\$35,934,322	
Chief Financial FCU	106.02%	\$137,064,486	
Cornerstone Community Financial CU	101.37%	\$246,443,365	
Michigan Coastal CU	100.53%	\$16,199,570	
Lake Michigan CU	99.79%	\$3,828,935,460	

Michigan Credit Union Leaders I CUs Under \$20 Million in Assets June 2015

12-Month Share Growth		
	Share	
	Growth*	Shares
Credit Union Name		
Veterans Health Admn CU	25.70%	\$3,551,045
Eastpointe Community CU	11.91%	\$8,546,665
Thornapple CU	9.43%	\$17,723,993
Michigan Coastal CU	8.38%	\$12,301,589
Frankfort Community FCU	8.26%	\$9,138,494
Blue Water FCU	7.80%	\$11,009,088
Eddy Paper ECU	7.59%	\$592,901
Gabriels Community CU	6.99%	\$12,821,736
Grtr New Mt Moriah Bapt Church CU	5.99%	\$125,038
Chatham Eben Co-Op FCU	5.98%	\$6,625,930

12-	Nonth	Loan	Gro	wth

	Loan	
	Growth*	Loans
Credit Union Name		
Community Promise FCU	299.78%	\$137,063
Michigan Coastal CU	50.53%	\$12,367,021
Thornapple CU	35.01%	\$14,471,556
Flagship Community FCU	33.46%	\$12,738,006
Frankfort Community FCU	25.89%	\$4,179,803
ATL FCU	22.60%	\$6,655,714
Great Lakes Members CU	17.70%	\$3,475,274
Four Flags Area CU	16.77%	\$2,178,122
Redford Municipal ECU	14.84%	\$1,270,948
Mason County School ECU	13.80%	\$1,549,727

12-Month Member Growth

Credit Union Name Community Promise FCU

IM Detroit District CU

Bi-County PTC FCU

Gogebic County FCU

Montcalm Public ECU

Michigan Coastal CU

Thornapple CU

Eastpointe Community CU

Unified Communities FCU

Northwest Consumers FCU

Member Growth*

59.30%

52.46%

24.92%

15.87%

6.24%

6.14%

6.11%

5.95%

4.92%

4.74%

Capital/Assets		
	Capital/ Assets	Assets
Credit Union Name		
Grtr New Mt Moriah Bapt Church CU	58.23%	\$300,195
Ann Arbor Postal FCU	29.39%	\$1,020,270
Great Lakes Members CU	29.14%	\$10,039,993
Muskegon Patternmakers FCU	27.30%	\$3,250,569
Greater Christ Baptist Church CU	26.62%	\$678,608
Fannie B Peck CU	23.52%	\$589,867
Community Promise FCU	23.18%	\$410,512
My Postal CU	20.75%	\$15,482,581
IM Detroit District CU	19.00%	\$1,363,676
Blue Water FCU	18.11%	\$13,633,463

Return on Assets

	ROA	Assets
Credit Union Name		
Community Promise FCU	22.46%	\$410,512
Michigan Coastal CU	1.79%	\$16,199,570
Northwest Consumers FCU	1.68%	\$17,675,256
Torch Lake FCU	1.41%	\$7,205,010
IM Detroit District CU	1.31%	\$1,363,676
Montcalm Public ECU	1.01%	\$13,083,840
Thornapple CU	1.00%	\$19,898,249
Eddy Paper ECU	0.94%	\$696,552
Flagship Community FCU	0.88%	\$16,924,863
GraCo FCU	0.76%	\$16,302,523

Loans/Shares		
	Loans/ Shares	Assets
Credit Union Name		
Grtr New Mt Moriah Bapt Church CU	154.57%	\$300,195
Michigan Coastal CU	100.53%	\$16,199,570
Federal Employees of Chippewa Cnty	87.19%	\$10,325,839
Northwest Consumers FCU	83.72%	\$17,675,256
Flagship Community FCU	82.45%	\$16,924,863
Thornapple CU	81.65%	\$19,898,249
Owosso WBC FCU	80.45%	\$3,431,649
Latvian Heritage FCU	76.96%	\$5,371,740
SB Community FCU	76.00%	\$13,049,944
West Michigan Postal Service FCU	74.68%	\$5,814,673

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

Members

317

381

2,944

1,548

3,746

3,905

1,981

2,475

3,478

4,641

Michigan Credit Union Leaders I CUs Between \$20 Million and \$50 Million in Assets June 2015

12-Month Share Growth		
	Share	
	Growth*	Shares
Credit Union Name		
Community First FCU	31.23%	\$30,934,185
Settlers FCU	10.57%	\$17,949,838
Village Community CU	9.74%	\$18,108,196
Rogue River Community CU	7.79%	\$36,042,745
Construction FCU	7.13%	\$19,002,213
Northern United FCU	6.66%	\$17,124,446
Washtenaw FCU	5.06%	\$35,187,526
Upper Michigan Community CU	4.80%	\$29,503,634
Auto Owners Associates CU	4.80%	\$27,973,800
Manistique FCU	4.75%	\$22,382,273

12-Month Loan Growth		
	Loan	
	Growth*	Loans
Credit Union Name		
Valley State ECU	42.10%	\$15,992,648
Community First FCU	41.02%	\$32,972,367
Metro North FCU	20.48%	\$22,153,225
Riverview Community FCU	15.09%	\$14,159,832
Lakeshore FCU	12.11%	\$10,479,099
Country Heritage CU	11.70%	\$26,215,273
Settlers FCU	11.40%	\$13,413,736
Aeroquip CU	11.29%	\$23,711,047
Manistique FCU	10.98%	\$11,800,882
Generations Family FCU	10.87%	\$10,831,462

12-Month Member Growth			
	Member		
	Growth*	Members	
Credit Union Name			
Valley State ECU	16.00%	2,972	
Safe Harbor CU	13.92%	4,723	
Parkway FCU	13.03%	4,156	
Community First FCU	10.54%	7,406	
Southeast Michigan State EFCU	9.60%	4,887	
Village Community CU	4.57%	3,201	
Gratiot Community CU	4.11%	5,896	
FM Financial CU	3.87%	4,963	
Riverview Community FCU	3.49%	3,682	
Chiropractic FCU	2.99%	2,786	

Capital/Assets			
	Capital/		
	Assets	Assets	
Credit Union Name			
Tandem FCU	19.42%	\$22,047,559	
Western Districts Members CU	18.18%	\$37,293,252	
Unity CU	15.86%	\$46,580,359	
GR Consumers CU	15.63%	\$39,345,590	
Lakeshore FCU	15.34%	\$25,864,092	
Grand Trunk Battle Creek EFCU	15.16%	\$31,371,169	
Country Heritage CU	15.05%	\$37,260,788	
Northern United FCU	14.85%	\$20,429,550	
Chiropractic FCU	14.56%	\$25,974,040	
FM Financial CU	14.47%	\$32,872,866	

Return on Assets

	ROA	Assets
Credit Union Name		
Community First FCU	1.96%	\$35,934,322
Country Heritage CU	1.55%	\$37,260,788
Lake Huron CU	1.53%	\$43,404,563
Limestone FCU	0.73%	\$42,444,400
Settlers FCU	0.73%	\$20,143,683
Wexford Community CU	0.69%	\$48,863,468
Aeroquip CU	0.66%	\$44,709,649
First United CU	0.64%	\$27,411,702
Riverview Community FCU	0.60%	\$26,373,675
Safe Harbor CU	0.51%	\$44,111,098

Loans/Shares		
	Loans/ Shares	Assets
Credit Union Name		
Community First FCU	106.59%	\$35,934,322
Limestone FCU	98.31%	\$42,444,400
Lake Huron CU	85.61%	\$43,404,563
Communicating Arts CU	83.34%	\$30,831,121
Country Heritage CU	82.97%	\$37,260,788
First United CU	81.71%	\$27,411,702
Valley State ECU	76.28%	\$24,734,445
Settlers FCU	74.73%	\$20,143,683
First Area CU	72.93%	\$28,870,146
Upper Michigan Community CU	72.64%	\$32,656,824

Michigan Credit Union Leaders I CUs Between \$50 Million and \$100 Million in Assets June 2015

12-Month Share Growth			
	Share		
	Growth*	Shares	
Credit Union Name			
Family First CU	10.92%	\$73,913,290	
River Valley CU	10.60%	\$77,888,540	
Clarkston Brandon Community CU	8.13%	\$60,359,179	
FEDCom CU	7.86%	\$51,183,480	
Michigan Tech EFCU	7.24%	\$59,300,172	
AAC CU	6.62%	\$78,778,498	
Best Financial CU	6.29%	\$62,696,145	
Michigan One Community CU	6.27%	\$85,484,230	
Straits Area FCU	6.27%	\$68,813,526	
Education Plus CU	5.56%	\$84,770,321	

12-Month Loan Growth			
	Loan		
	Growth*	Loans	
Credit Union Name			
Catholic Vantage Financial FCU	28.57%	\$39,572,732	
Lenco CU	27.11%	\$31,989,401	
Post Community CU	26.30%	\$58,318,450	
FEDCom CU	23.26%	\$41,588,236	
Awakon FCU	22.29%	\$49,321,069	
Lakes Community CU	19.78%	\$58,102,811	
River Valley CU	18.88%	\$45,210,970	
Rivertown Community FCU	18.15%	\$36,221,914	
Journey FCU	14.82%	\$50,400,783	
HarborLight CU	13.57%	\$50,022,902	

Capital/Assets			
	Capital/		
	Assets	Assets	
Credit Union Name			
Best Financial CU	20.54%	\$79,338,192	
T&ICU	18.52%	\$72,789,666	
AAC CU	17.92%	\$98,671,535	
Lincoln Park Community CU	17.47%	\$51,890,563	
First General CU	16.98%	\$65,989,943	
Community Focus FCU	15.20%	\$51,916,987	
Consumers Professional CU	15.03%	\$71,847,684	
Forest Area FCU	14.52%	\$97,329,347	
Rivertown Community FCU	14.33%	\$63,983,340	
Parkside CU	14.33%	\$86,764,874	

	ROA	Assets
Credit Union Name		
AAC CU	1.84%	\$98,671,535
Ukrainian Future CU	1.65%	\$83,697,061
Education Plus CU	1.10%	\$99,496,816
Consumers Professional CU	0.85%	\$71,847,684
Best Financial CU	0.85%	\$79,338,192
Michigan One Community CU	0.76%	\$96,095,482
Calcite CU	0.70%	\$61,485,703
Straits Area FCU	0.66%	\$76,216,403
Besser CU	0.65%	\$66,463,959
Family Financial CU	0.64%	\$97,898,611

Return on Assets

12-Month Member Growth			Loans	Loans/Shares
	Member Growth*	Members		Loans/ Shares
Credit Union Name			Credit Union Name	Credit Union Name
The Local CU	13.49%	5,402	Michigan One Community CU	Michigan One Community CU 92.28%
River Valley CU	12.31%	11,558	U P State CU	U P State CU 88.24%
Michigan One Community CU	9.06%	13,941	Muskegon Co-op FCU	Muskegon Co-op FCU 87.52%
Awakon FCU	8.66%	11,275	AAC CU	AAC CU 82.04%
Lenco CU	6.49%	6,910	FEDCom CU	FEDCom CU 81.25%
Education Plus CU	5.56%	13,398	Consumers Professional CU	Consumers Professional CU 81.23%
Catholic Vantage Financial FCU	4.64%	7,266	Post Community CU	Post Community CU 79.34%
Best Financial CU	3.81%	11,345	First General CU	First General CU 76.76%
Michigan Tech EFCU	3.48%	8,305	Greater Niles Community FCU	Greater Niles Community FCU 76.07%
Meijer CU	3.25%	11,552	Lakes Community CU	Lakes Community CU 73.59%

Michigan Credit Union Leaders I CUs Between \$100 Million and \$250 Million in Assets June 2015

12-Month Share Growth		
	Share	
	Growth*	Shares
Credit Union Name		
People Driven CU	33.07%	\$220,345,659
Isabella Community CU	7.50%	\$93,812,916
LOC FCU	6.41%	\$163,962,823
Sunrise Family CU	6.38%	\$96,075,158
Marshall Community CU	5.98%	\$134,643,792
Monroe County Community CU	5.74%	\$156,153,861
North Central Area CU	5.67%	\$94,674,669
TruNorth FCU	5.54%	\$120,056,889
Gerber FCU	5.34%	\$116,400,603
Community Alliance CU	5.26%	\$85,786,504

12-Month Loan Growth			
	Loan		
	Growth*	Loans	
Credit Union Name			
KALSEE CU	39.28%	\$110,699,405	
Central Macomb Community CU	36.21%	\$121,862,332	
People Driven CU	32.92%	\$117,108,957	
Advantage One FCU	21.19%	\$63,167,627	
Saginaw Medical FCU	18.94%	\$49,335,749	
Community Alliance CU	18.11%	\$93,642,416	
Monroe County Community CU	17.25%	\$104,114,126	
North Central Area CU	14.78%	\$52,115,893	
TBA CU	12.51%	\$130,544,326	
Motor City Co-Op CU	12.45%	\$41,285,176	

Capital/Assets			
	Capital/		
	Assets	Assets	
Credit Union Name			
West Michigan CU	16.43%	\$144,186,378	
Service 1 FCU	16.34%	\$102,860,404	
Marshall Community CU	16.18%	\$165,593,338	
St Francis X FCU	14.76%	\$112,618,457	
UP Catholic CU	14.57%	\$150,108,271	
TBA CU	14.42%	\$167,358,474	
PARDA FCU	13.96%	\$173,368,282	
Motor City Co-Op CU	13.61%	\$133,795,914	
Public Service CU	13.46%	\$148,843,485	
HPC CU	12.82%	\$117,092,029	

Return on Assets

	ROA	Assets
Credit Union Name		
Cornerstone Community Financial CU	1.96%	\$246,443,365
St Francis X FCU	1.55%	\$112,618,457
Marshall Community CU	1.47%	\$165,593,338
Preferred CU	1.05%	\$160,240,635
UP Catholic CU	1.04%	\$150,108,271
PAC FCU	0.99%	\$101,041,866
West Michigan CU	0.99%	\$144,186,378
Chief Financial FCU	0.95%	\$137,064,486
Service 1 FCU	0.90%	\$102,860,404
Filer CU	0.85%	\$119,941,439

12-Month Men	nber Growth		Loans/Sha	ares	
	Member Growth*	Members		Loans/ Shares	Assets
Credit Union Name			Credit Union Name		
People Driven CU	26.24%	27,935	Community Alliance CU	109.16%	\$101,175,333
Chief Financial FCU	11.05%	25,181	Chief Financial FCU	106.02%	\$137,064,486
TBA CU	10.44%	14,762	Cornerstone Community Financial CU	101.37%	\$246,443,365
Affinity Group CU	9.47%	21,192	Community West CU	99.30%	\$160,901,240
Community Alliance CU	8.61%	10,466	Michigan Community CU	95.15%	\$136,657,984
CASE CU	6.51%	36,566	TBA CU	94.65%	\$167,358,474
Central Macomb Community CU	6.42%	17,002	CASE CU	93.33%	\$247,636,864
My Personal CU	6.21%	12,810	Peninsula FCU	89.13%	\$125,063,892
Marshall Community CU	5.43%	10,025	St Francis X FCU	88.65%	\$112,618,457
UP Catholic CU	5.33%	11,995	Marshall Community CU	86.80%	\$165,593,338

Michigan Credit Union Leaders I CUs Between \$250 Million and \$500 Million in Assets June 2015

	12-Month Share Growth	
	Share	
	Growth*	Shares
Credit Union Name		
Oakland County CU	50.24%	\$265,892,123
Frankenmuth CU	17.75%	\$321,004,511
TLC Community CU	12.14%	\$343,429,077
ELGA CU	8.08%	\$360,933,651
Team One CU	7.82%	\$380,870,567
Vibe CU	7.14%	\$372,661,072
Portland FCU	6.86%	\$239,591,343
Members First CU	6.44%	\$319,503,486
Northland Area FCU	5.66%	\$269,472,030
Omni Community CL	J 4.74%	\$285,827,909

12-Month Loan Growth			
	Loan		
	Growth*	Loans	
Credit Union Name			
Oakland County CU	49.26%	\$162,803,458	
Diversified Members CU	22.28%	\$99,525,856	
Team One CU	20.56%	\$305,219,204	
Frankenmuth CU	15.27%	\$300,598,633	
Vibe CU	13.00%	\$281,582,295	
Members First CU	11.38%	\$208,913,064	
ELGA CU	11.33%	\$353,056,134	
Portland FCU	11.13%	\$194,109,299	
Security CU	10.62%	\$194,579,390	
Omni Community CU	10.35%	\$151,375,634	

Capital/Assets		
	Capital/	
	Assets	Assets
Credit Union Name		
Diversified Members CU	17.54%	\$437,771,876
American 1 CU	16.20%	\$284,018,964
Option 1 CU	15.78%	\$284,530,791
Vibe CU	15.21%	\$450,950,125
Financial Plus CU	14.51%	\$441,350,901
Flint Area School ECU	13.99%	\$380,627,421
Omni Community CU	13.96%	\$334,971,418
TLC Community CU	13.94%	\$401,130,367
Kellogg Community FCU	13.46%	\$452,569,418
Wanigas CU	12.60%	\$308,173,744

Return on Assets

	ROA	Assets
Credit Union Name		
ELGA CU	2.63%	\$412,051,137
American 1 CU	1.91%	\$284,018,964
Frankenmuth CU	1.46%	\$372,247,511
Omni Community CU	1.39%	\$334,971,418
Alliance Catholic CU	1.32%	\$417,102,790
Kellogg Community FCU	1.28%	\$452,569,418
TLC Community CU	1.26%	\$401,130,367
Christian Financial CU	1.25%	\$336,188,049
Wanigas CU	1.21%	\$308,173,744
Oakland County CU	1.03%	\$294,741,523

12-Month M	lember Growth		Loan	s/Shares	
	Member			Loans/	
	Growth*	Members		Shares	Assets
Credit Union Name			Credit Union Name		
Oakland County CU	39.74%	29,733	ELGA CU	97.82%	\$412,051,137
Team One CU	10.79%	40,124	Frankenmuth CU	93.64%	\$372,247,511
Frankenmuth CU	10.73%	31,476	Educational Community CU	89.58%	\$419,647,270
ELGA CU	10.39%	57,893	CP FCU	81.04%	\$403,171,603
TLC Community CU	8.15%	45,608	Portland FCU	81.02%	\$266,661,894
Portland FCU	6.53%	26,122	American 1 CU	80.63%	\$284,018,964
Members First CU	6.53%	46,364	Team One CU	80.14%	\$435,992,337
Educational Community CU	3.93%	38,343	Wanigas CU	78.48%	\$308,173,744
Northland Area FCU	3.86%	40,447	Option 1 CU	78.33%	\$284,530,791
Kellogg Community FCU	2.52%	33,835	Northland Area FCU	77.32%	\$306,875,716

Michigan Credit Union Leaders I CUs Between \$500 Million and \$1 Billion in Assets June 2015

12-Month Share Growth		
	Share	
	Growth*	Shares
Credit Union Name		
Consumers CU	17.33%	\$506,266,962
Community Financial CU	7.58%	\$525,640,240
CUONE	7.20%	\$800,545,608
DORT FCU	6.20%	\$517,669,185
Michigan Educational CU	3.39%	\$632,751,210
Honor CU	2.72%	\$521,356,465
LAFCU	2.05%	\$511,622,253
Wildfire CU	1.76%	\$597,850,362
Zeal CU	1.01%	\$430,532,555

Capital/Assets			
	Capital/		
	Assets	Assets	
Credit Union Name			
DORT FCU	17.89%	\$641,886,584	
Michigan First CU	14.11%	\$765,783,454	
Zeal CU	13.60%	\$533,183,448	
Community Financial CU	13.04%	\$644,098,240	
Wildfire CU	12.42%	\$691,026,491	
Michigan Educational CU	12.35%	\$724,909,535	
LAFCU	11.57%	\$593,107,554	
Honor CU	10.88%	\$627,601,025	
Community Choice CU	10.04%	\$667,986,974	
Consumers CU	9.91%	\$611,093,659	

12-Month Loan Growth		
	Loan	
	Growth*	Loans
Credit Union Name		
Consumers CU	19.06%	\$548,022,871
Honor CU	17.97%	\$460,380,417
Community Financial CU	15.15%	\$608,253,944
CUONE	12.73%	\$779,104,310
LAFCU	12.14%	\$375,735,964
Wildfire CU	12.04%	\$347,924,154
DORT FCU	10.12%	\$415,902,370
Michigan Educational CU	7.10%	\$316,806,625
Zeal CU	5.78%	\$279,034,082

12-Month M	lember Growth	
	Member Growth*	Members
Credit Union Name		
CUONE	15.35%	130,366
Consumers CU	12.18%	64,844
Honor CU	6.89%	58,014
Community Financial CU	6.86%	59,887
DORT FCU	6.59%	71,157
Wildfire CU	4.97%	41,178
LAFCU	4.61%	58,249
Michigan Educational CU	-0.63%	47,627
Zeal CU	-4.46%	58,259

Return on Assets

	ROA	Assets
Credit Union Name		
Zeal CU	1.46%	\$533,183,448
DORT FCU	1.40%	\$641,886,584
Community Financial CU	1.38%	\$644,098,240
Consumers CU	1.27%	\$611,093,659
Honor CU	1.16%	\$627,601,025
University of Michigan CU	1.16%	\$638,703,738
Michigan First CU	0.62%	\$765,783,454
Community Choice CU	0.50%	\$667,986,974
Michigan Educational CU	0.40%	\$724,909,535
CUONE	0.37%	\$898,627,865

Loans/Shares				
	Loans/ Shares	Assets		
Credit Union Name				
Community Financial CU	115.72%	\$644,098,240		
Consumers CU	108.25%	\$611,093,659		
CUONE	97.32%	\$898,627,865		
Honor CU	88.30%	\$627,601,025		
Community Choice CU	85.73%	\$667,986,974		
DORT FCU	80.34%	\$641,886,584		
LAFCU	73.44%	\$593,107,554		
Michigan First CU	69.57%	\$765,783,454		
University of Michigan CU	66.79%	\$638,703,738		
Zeal CU	64.81%	\$533,183,448		

Michigan Credit Union Leaders | CUs Over \$1 Billion in Assets June 2015

12-Month Share Growth			
	Share		
	Growth*	Shares	
Credit Union Name			
Lake Michigan CU	11.50%	\$2,930,631,618	
Advia CU	10.12%	\$976,370,065	
Michigan State University FCU	9.30%	\$2,528,168,165	
DFCU Financial CU	5.24%	\$3,423,692,601	
United FCU	4.65%	\$1,311,853,316	
Michigan Schools & Government CU	4.27%	\$1,336,931,251	
Dow Chemical ECU	2.45%	\$1,267,328,940	
Lake Trust CU	0.81%	\$1,456,768,787	

Capital/Assets			
	Capital/		
	Assets	Assets	
Credit Union Name			
Genisys CU	14.61%	\$1,938,911,344	
Advia CU	11.80%	\$1,141,104,977	
DFCU Financial CU	11.66%	\$3,916,543,474	
Dow Chemical ECU	11.48%	\$1,483,187,469	
Lake Michigan CU	11.36%	\$3,828,935,460	
Michigan Schools & Government CU	10.95%	\$1,538,290,270	
Michigan State University FCU	10.51%	\$2,930,866,445	
Lake Trust CU	10.29%	\$1,639,263,634	
United FCU	10.20%	\$1,929,582,881	

12-Month Loan Growth			
	Loan		
	Growth*	Loans	
Credit Union Name			
Lake Michigan CU	39.63%	\$2,924,350,209	
Dow Chemical ECU	25.73%	\$709,383,417	
Advia CU	20.03%	\$700,535,708	
Michigan State University FCU	17.44%	\$1,960,088,096	
United FCU	15.01%	\$1,657,903,341	
Lake Trust CU	4.14%	\$1,210,365,749	
Michigan Schools & Government CU	2.05%	\$1,173,674,295	
DFCU Financial CU	-3.12%	\$1,073,638,436	

12-Month Member Growth			
	Member Growth*	Members	
Credit Union Name			
Lake Michigan CU	11.48%	256,592	
United FCU	8.67%	138,541	
Michigan State University FCU	8.51%	200,974	
Michigan Schools & Government CU	7.82%	101,572	
Advia CU	7.52%	117,870	
Lake Trust CU	2.38%	167,354	
DFCU Financial CU	0.67%	216,176	
Dow Chemical ECU	0.66%	57,208	

Return on	Assets
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	ROA	Assets
Credit Union Name		
Genisys CU	2.19%	\$1,938,911,344
Lake Michigan CU	2.01%	\$3,828,935,460
DFCU Financial CU	1.46%	\$3,916,543,474
Advia CU	1.02%	\$1,141,104,977
Michigan State University FCU	0.93%	\$2,930,866,445
Michigan Schools & Government CU	0.81%	\$1,538,290,270
United FCU	0.72%	\$1,929,582,881
Lake Trust CU	0.28%	\$1,639,263,634
Dow Chemical ECU	0.19%	\$1,483,187,469

Loans/Shares			
	Loans/		
	Shares	Assets	
Credit Union Name			
United FCU	126.38%	\$1,929,582,881	
Lake Michigan CU	99.79%	\$3,828,935,460	
Michigan Schools & Government CU	87.79%	\$1,538,290,270	
Lake Trust CU	83.09%	\$1,639,263,634	
Michigan State University FCU	77.53%	\$2,930,866,445	
Advia CU	71.75%	\$1,141,104,977	
Genisys CU	69.13%	\$1,938,911,344	
Dow Chemical ECU	55.97%	\$1,483,187,469	
DFCU Financial CU	31.36%	\$3,916,543,474	

Michigan Milestones

June 2015

	Assets		
	Currer Asset		-
Credit Union Na	me		
Exceeded \$10 Mill	ion		
Federal Employee Chippewa Cnty Muskegon St Jose FCU	\$10.33	\$9.96 \$9.91	3.7% 4.8%
Exceeded \$50 Mill	ion		
East Traverse Catholic FCU U P State CU Community Focus FCU	\$50.14 \$50.20 \$51.92	\$49.14 \$48.59 \$49.44	2.0% 3.3% 5.0%
Eveneded \$100 M	illion		
Exceeded \$100 M MemberFocus Community CU Walled Lake School EFCU	\$100.39 \$100.85	\$96.00 \$98.36	4.6% 2.5%
Community Alliance CU	\$101.18	\$91.03	11.1%
Isabella Community CU	\$103.96	\$97.52	6.6%
Exceeded \$150 M	illion		
UP Catholic CU Community	\$150.11	\$144.15	4.1%
West CU KALSEE CU	\$160.90 \$164.95	\$126.22 \$149.95	27.5% 10.0%
		,	
Exceeded \$250 M Portland FCU Oakland	illion \$266.66	\$248.43	7.3%
County CU 4Front CU	\$294.74 \$415.80	\$194.41 \$224.84	51.6% 84.9%

CurrentFuelly MemberSurely MemberSurely MemberExceeded 2,500 Horse1,93152.5%Exceeded 2,500 Horse1,93152.5%Exceeded 5,000 Horse1,93152.5%Exceeded 10,000 Horse1,9301,35%Exceeded 10,000 Horse1,9305.4%Community CU10,0259,5095.4%Community CU10,0259,5095.4%Community CU10,4669,6368.61%Exceeded 15,000 Horse14,6132.7%Financial CU15,14014,7482.7%Son Co-Op CU25,12624,7601.5%Son Co-Op CU25,12624,7601.5%Son Co-Op CU25,12624,7601.5%Son Co-Op CU25,62521,29520.3%Prinancial CU25,62521,29520.3%Son Co-Op CU25,62521,29520.3%Portland FCU25,62521,29520.3%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%Portland FCU27,93522,12926.2%<	N	lembers		
Exceeded 2,500 Members Eastpointe Community CU 2,944 1,931 52.5% Exceeded 5,000 Members The Local CU 5,402 4,760 13.5% Exceeded 10,000 Members Seconder 10,000 Members Seconder 10,000 Members Seconder 10,000 Members Marshall Community CU 10,025 9,509 5.4% Community Alliance CU 10,466 9,636 8.61% Exceeded 15,000 Members Seconder 15,000 Seconder 14,043 2.7% Family Financial CU 15,140 14,748 2.7% Family Financial CU 15,140 14,748 2.7% Soo Co-Op CU 25,126 24,760 1.5% Cornerstone Community Financial FCU 25,181 22,675 11.1% Cornerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members Second 50,000 Members Second 50,000 Members Wichigan Schools & Government CU 101,572 94			months	
Eastpointe Community CU 2,944 1,931 52.5% Exceeded 5,000 Members 1 1 The Local CU 5,402 4,760 13.5% Exceeded 10,000 Members 1 1 1 Marshall Community CU 10,025 9,509 5.4% Community Alliance CU 10,466 9,636 8.61% Exceeded 15,000 Members 2.7% 14,613 2.7% COPOCO Community CU 15,003 14,613 2.7% Family Financial CU 15,140 14,748 2.7% Funity Financial CU 15,140 14,997 3.0% Exceeded 25,000 Members 2 11.1% 14,997 3.0% Cornerstone Community Financial FCU 25,126 24,760 1.5% Cornerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members X X X Michigan Sch	Credit Union Name			
Community CU 2,944 1,931 52.5% Exceeded 5,000 Members The Local CU 5,402 4,760 13.5% Exceeded 10,000 Members Marshall 0 13.5% Marshall 0.000 Members 9,509 5.4% Community CU 10,025 9,509 5.4% Community 10,466 9,636 8.61% Exceeded 15,000 Members COPOCO 15,003 14,613 2.7% Family Financial CU 15,140 14,748 2.7% Fundor FCU 15,450 14,997 3.0% Exceeded 25,000 Members Soo Co-Op CU 25,126 24,760 1.5% Cohief Financial FCU 25,181 22,675 11.1% Commerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% 21,277 39.7% Exceeded 50,000 Members Keront CU	Exceeded 2,500 Me	embers		
The Local CU 5,402 4,760 13.5% Exceeded 10,000 Members Marshall 9,509 5.4% Community CU 10,025 9,509 5.4% Community Alliance CU 10,466 9,636 8.61% Exceeded 15,000 Members COPOCO 15,003 14,613 2.7% Family Financial CU 15,140 14,748 2.7% FuruNorth FCU 15,450 14,997 3.0% Exceeded 25,000 Members Soo Co-Op CU 25,126 24,760 1.5% Cornerstone Community Financial FCU 25,181 22,675 11.1% Cornerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members Keront CU 74,013 46,719 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members		2,944	1,931	52.5%
Exceeded 10,000 Members Marshall Community CU 10,025 9,509 5.4% Community 10,466 9,636 8.61% Exceeded 15,000 Members COPOCO Community CU 15,003 14,613 2.7% Family Financial CU 15,140 14,748 2.7% Family Financial CU 15,140 14,748 2.7% TruNorth FCU 15,450 14,997 3.0% Exceeded 25,000 Members Soo Co-Op CU 25,126 24,760 1.5% Chief Financial FCU 25,181 22,675 11.1% Comerstone Community 11.1% Soo Co-Op CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% Soo Co-Op CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Soo Co-Op CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Soo Co-Op CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Soo Co-Op CU 7.8% Soo Co-Op CU	Exceeded 5,000 Me	embers		
Marshall Community CU 10,025 9,509 5.4% Community Alliance CU 10,466 9,636 8.61% Exceeded 15,000 Members COPOCO Community CU 15,003 14,613 2.7% Family Financial CU 15,140 14,748 2.7% TruNorth FCU 15,450 14,997 3.0% Exceeded 25,000 Members Soo Co-Op CU 25,126 24,760 1.5% Comerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 25,625 21,295 20.3% Portland FCU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members State Sta	The Local CU	5,402	4,760	13.5%
Marshall Community CU 10,025 9,509 5.4% Community Alliance CU 10,466 9,636 8.61% Exceeded 15,000 Members COPOCO Community CU 15,003 14,613 2.7% Family Financial CU 15,140 14,748 2.7% TruNorth FCU 15,450 14,997 3.0% Exceeded 25,000 Members Soo Co-Op CU 25,126 24,760 1.5% Comerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 25,625 21,295 20.3% Portland FCU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members State Sta	Exceeded 10.000 M	lembers		
Alliance CU 10,466 9,636 8.61% Exceeded 15,000 Members COPOCO 2000000000000000000000000000000000000	Marshall Community CU		9,509	5.4%
COPOCO Community CU 15,003 14,613 2.7% Family Financial CU 15,140 14,748 2.7% TruNorth FCU 15,450 14,997 3.0% Exceeded 25,000 Members 500 Community 14,997 3.0% Soo Co-Op CU 25,126 24,760 1.5% Chief Financial FCU 25,181 22,675 11.1% Cornerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 46,719 58.4% Front CU 74,013 46,719 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0%		10,466	9,636	8.61%
COPOCO Community CU 15,003 14,613 2.7% Family Financial CU 15,140 14,748 2.7% TruNorth FCU 15,450 14,997 3.0% Exceeded 25,000 Members 500 Community 14,997 3.0% Soo Co-Op CU 25,126 24,760 1.5% Chief Financial FCU 25,181 22,675 11.1% Cornerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 46,719 58.4% Front CU 74,013 46,719 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0%	Exceeded 15 000 M	lembers.		
Financial CU 15,140 14,748 2.7% TruNorth FCU 15,450 14,997 3.0% Exceeded 25,000 Members 500 25,126 24,760 1.5% Chief Financial FCU 25,181 22,675 11.1% Cornerstone Community Financial CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 4Front CU 74,013 46,719 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% 7.8% Michigan First CU 110,897 97,261 14.0%	COPOCO Community CU		14,613	2.7%
Exceeded 25,000 Members Soo Co-Op CU 25,126 24,760 1.5% Chief Financial FCU 25,181 22,675 11.1% Cornerstone Community 1 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 46,719 58.4% Exceeded 100,000 Members 10,572 94,208 7.8% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0%	Financial CU	15,140	, -	
Soo Co-Op CU 25,126 24,760 1.5% Chief Financial FCU 25,181 22,675 11.1% Cornerstone Community 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 46,719 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0%	TruNorth FCU	15,450	14,997	3.0%
Soo Co-Op CU 25,126 24,760 1.5% Chief Financial FCU 25,181 22,675 11.1% Cornerstone Community 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 46,719 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0%	Exceeded 25.000 M	lembers		
Financial CU 25,625 21,295 20.3% Portland FCU 26,122 24,520 6.5% People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 46,719 58.4% Exceeded 100,000 Members 46,719 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members 46,719 58.4% 56,2%	Soo Co-Op CU Chief Financial FCL	25,126 J 25,181	,	
People Driven CU 27,935 22,129 26.2% Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 4 4 4Front CU 74,013 46,719 58.4% Exceeded 100,000 Members 4 58.4% 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members 4 4 4				20.3%
Oakland County CU 29,733 21,277 39.7% Exceeded 50,000 Members 4 4Front CU 74,013 46,719 58.4% Exceeded 100,000 Members 4 4 58.4% Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members 4 4 4			•	
Exceeded 50,000 Members 4Front CU 74,013 46,719 58.4% Exceeded 100,000 Members Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members				
4Front CU 74,013 46,719 58.4% Exceeded 100,000 Members Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members	Cakianu County CL	1 29,133	21,277	39.7%
Exceeded 100,000 Members Michigan Schools & Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members	Exceeded 50,000 M	lembers		
Michigan Schools & 94,208 7.8% Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members 100,000 Members 100,000 Members	4Front CU	74,013	46,719	58.4%
Michigan Schools & 94,208 7.8% Government CU 101,572 94,208 7.8% Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members 100,000 Members 100,000 Members	Exceeded 100,000	Members		
Michigan First CU 110,897 97,261 14.0% Exceeded 150,000 Members	Michigan Schools 8	k	94 208	7.8%
Exceeded 150,000 Members				
Consys CO 177,000 140,002 21.7/0			145 532	21 7%
		177,005	1-10,002	21.1/0

	Loans		
	Curren Loans	Twelve t month prior	
Credit Union Name	:		
Exceeded \$1 Millio	n		
Harbor Beach Community FCU		\$0.97	12.1%
Exceeded \$10 Milli	on		
Lakeshore FCU Generations	\$10.48	\$9.35	12.1%
Family FCU	\$10.83	\$9.77	10.9%
Michigan Coastal CU Flagship	\$12.37	\$8.22	50.5%
Community FCU	\$12.74	\$9.54	33.5%
Exceeded \$25 Milli	on		
Clarkston Brandon	UII		
Community CU Country	\$25.12	\$22.29	12.7%
Heritage CU	\$26.22	\$23.47	11.7%
Community First FC	U \$32.97	\$23.38	41.0%
Exceeded \$50 Milli	on		
HarborLight CU	\$50.02	\$44.05	13.6%
Journey FCU	\$50.40	\$43.89	14.8%
Education Plus CU		\$48.62	6.6%
Filer CU	\$51.86	\$48.69	6.5%
North Central Area C		\$45.40	14.8%
Family Financial Cl		\$49.94	7.1%
Lakes Community Post Community C		\$48.51 \$46.17	19.8% 26.3%
Post Community C	U \$00.02	φ 4 0.17	20.370
Exceeded \$100 Mil	llion		
Monroe County Community CU	\$104.11	\$88.80	17.2%
OUR CU	\$104.11	φοο.ου \$97.28	9.8%
Michigan Community CU	\$107.63	\$97.67	10.2%
KALSEE CU	\$110.70	\$79.48	39.3%
People Driven CU	\$117.11	\$88.10	32.9%
Central Macomb Community CU	\$121.86	\$89.47	36.2%
Exceeded \$250 Mil	llion		
4Front CU	\$257.13	\$124.14	107.1%
Vibe CU	\$281.58	\$249.18	13.0%
	lion		
Exceeded \$500 Mil	liion		
Community Choice CU	\$505.77	\$400.24	26.4%
Consumers CU	\$548.02	\$460.29	19.1%

Exceeded \$1 Billion Genisys CU \$1,7

\$1,122.07 \$945.97 18.6%

Michigan (CU Mergers	s/Liquidations	2005-2Q '15
Year	No. of MI CUs	No. of MI Mergers/ Liquidations	Percentage of MI CUs Mergers/ Liquidations
2005	408	20	4.90%
2006	385	18	4.68%
2007	369	16	4.34%
2008	353	16	4.53%
2009	335	18	5.37%
2010	327	9	2.75%
2011	320	8	2.50%
2012	309	11	3.56%
2013	299	11	3.68%
2014	285	14	4.91%
2015	261	23	8.81%

Recent Michigan CU Mergers/Liquidations*

Merged/Liquidated CU	City	Assets	Members	Branches	Туре	Surviving CU	City	State	Assets	Members	Branches
Bissell ECU Grand	Rapids	8,654,514	1,495	1	М	River Valley CU	Ada	MI	85,936,519	11,558	3
Health One CU	Detroit	16,669,942	3,764	3	U	New England FCU	Williston	VT	1,091,865,164	86,274	8
Northwood Credit Union Roy	/al Oak	18,760,752	3,542	2	М	Cornerstone Community Financial CU	Auburn Hills	MI	246,443,365	25,625	6
Bay Winds Federal Credit Union Cha	arlevoix	179,270,300	28,516	6	М	4Front Credit Union	Traverse City	MI	415,798,408	74,013	16
DT & I Employees CU Fla	at Rock	18,267,757	1,324	0	М						
Foss Avenue Baptist Church FCU	Flint	257,989	298	1	М	FM Financial CU	Flint	MI	32,872,866	4,963	1
Tri-Pointe Community CU Grand	d Blanc	211,446,415	25,223	5	М	Genisys CU	Auburn Hills	MI	1,938,911,344	177,065	30
Grand Rapids Family CU Grand	Rapids	39,930,862	5,184	3	М	Michigan First CU	Lathrup Village	MI	765,783,454	110,897	12
Family Community CU	Burton	39,781,866	5,654	3	М	University of Michigan CU	Amm Arbor	MI	638,703,738	69,613	10
BestSource CU Wa	aterford	95,728,368	8,278	2	М	Oakland County CU	Waterford	MI	294,741,523	29,733	6
Southwest Michigan FCU Kala	mazoo	68,004,054	4,340	3	М	Advia Credit Union	Parchment	MI	1,141,104,977	117,870	24
Manistee Public ECU Ma	anistee	1,029,900	317	1	М	Filer CU	Manistee	MI	119,941,439	8,440	2
Community Driven CU Y	psilanti	62,191,947	8,555	2	М	People Driven CU	Southfield	MI	245,691,377	27,935	5
Muskegon Consumers Power ECU Mus	skegon	5,589,021	1,115	1	М	Best Financial CU	Muskegon	MI	79,338,192	11,345	2
Owosso Columbus CU O	Dwosso	8,552,998	1,091	0	М	Team One Credit Union	Saginaw	MI	435,992,337	40,124	8
River Rouge Municipal CU River	Rouge	5,163,978	560	1	М	Monroe County Community CU	Monroe	MI	173,286,322	26,645	6
St Joseph Mercy Hosp Pontiac FCU F	Pontiac	13,716,709	2,860	1	М	Credit Union ONE	Ferndale	MI	898,627,865	130,366	20
2nd Baptist Church of Ann Arbor FCU Ann	n Arbor	110,405	219	1	М	University of Michigan CU	Ann Arbor	MI	638,703,738	69,613	10
Founders Community FC U Mid	dleville	6,675,219	1,306	1	М	Community West CU	Kentwood	MI	160,901,240	20,312	5
Rockford Community FCU Ro	ockford	13,783,464	3,170	1	М	Community West CU	Kentwood	MI	160,901,240	20,312	5
NuPath Community CU Wya	andotte	93,648,732	12,621	2	М	Community Choice CU	Farmington Hill	MI	667,986,974	69,033	15
Metropolitan Church of God CU	Detroit	145,837	198	0	L						
Bethel AME Church FCU Sa	aginaw	1,078,983	684	1	М	Frankenmuth CU	Frankenmuth	MI	372,247,511	31,476	20
* Based on year last call report was filed.						•					

Michigan Credit Union Financial Summary

Actacl Lease Manual Channel Deckard Control Co						12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
GPCU Financial CU M. 63.042.07.4 21.0 2.0 2.7.8 -1.7.8 0.17.8 0.17.8 1.0 0.17.8 0.17.8 0.17.8 0.17.8 0.17.8 0.17.8 0.17.8 0.02.8 <th0.02.8< th=""> 0.02.8 0.02.</th0.02.8<>						Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Jank McGrage Gall M 85.286.55.490 255.285.25.47 14.35 0.95% 1.55% 0.95% 0.55% <t< th=""><th>Credit Union Name</th><th>State</th><th>Assets</th><th>Members</th><th>Branches</th><th>Growth</th><th>Growth</th><th>Growth</th><th>Assets</th><th>Loans</th><th>Avg Loans</th><th>ROA</th><th>Savings</th><th>Assets</th></t<>	Credit Union Name	State	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Manaya Burkey By TCU M 8 9 1.05 0.255 0.03 7.576 2.558 Callings CU M 8 1.05.85 1.07.86 2.07 1.07.85 2.07 1.07.85 2.07 0.01.75 0.02.75 0.01.75 <th0.01.75< th=""> 0.01.75 <th0.01.75< th=""></th0.01.75<></th0.01.75<>		MI	\$3,916,543,474	216,176	25	5.2%	-3.1%	0.7%	11.6%	0.43%	0.17%	1.46	31.4%	5.9%
Series CU MI B1 309-00000000000000000000000000000000000	Lake Michigan CU		\$3,828,935,460	256,592	37	14.3%	39.6%	11.5%	11.5%	0.09%		2.01		
Under CPU MI 51 202 (26.14) 17.2% 1.2% 5.2% 6.7% 10.2% 0.4% </td <td>•</td> <td></td>	•													
Inst Toru CU Mit 81.892,785.84 107,784 20 0.85 4.1% 0.04% 0.85% 0.81% 0.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.81% 2.95% 1.15% 0.04% 0.85% 0.18% 0.81% 2.81% 1.15% 0.04% 0.85% 0.18% 0.81%														
Michigan Stackes & Conversante CU Mill Bill Schle 2020 Dist 20 Dis 20 Dist 20 Dist 20														
Dave Chemiscia ECU Mit Bit 445, 472, 449 27, 708 0 2.1% 2.0% 1.0% 0.0%														
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Alpena Alcona Area CU MI \$297,735,716 27,200 7 3.5% 10.3% 0.8% 9.0% 0.66% 0.32% 0.72 49.9% 13.2% Oakland County CU MI \$294,741,523 29,733 6 51.6% 49.3% 39.7% 9.3% 0.81% 0.66% 1.03 61.2% 16.1% Option 1 Credit Union MI \$284,018,964 52,837 14 4.9% 9.2% 2.2% 16.2% 1.40% 1.02% 1.91 80.6% 2.3% Portland FCU MI \$286,661,894 26,122 6 7.3% 11.1% 6.5% 9.2% 1.08% 0.90% 0.65 93.3% 16.3% Cornerstone Community Financial CU MI \$246,443,365 25,625 6 15.0% 14.1% 20.3% 12.3% 0.69% 1.96 101.4% 14.7% People Driven CU MI \$221,962,992 21,186 4 2.6% 0.9% 9.2% 1.21% 0.60% 0.18 53.0% 13.6% United Bay Community CU MI \$186,800,426 18,145					14									
Oakland County CU MI \$294,741,523 29,733 6 51.6% 49.3% 39.7% 9.3% 0.81% 0.67% 1.03 61.2% 16.1% Option 1 Credit Union MI \$284,503,791 28,304 9 1.4% 5.5% -3.5% 15.9% 0.58% 0.18% 0.66 78.3% 30.6% American 1 CU MI \$286,661,894 26,287 14 4.9% 9.2% 1.2% 1.40% 1.02% 1.91 80.6% 2.3% Portland FCU MI \$266,661,894 26,562 6 7.3% 11.1% 6.5% 9.9% 1.08% 0.90% 0.65 93.3% 16.3% Corperstone Community Financial CU MI \$246,643,365 25,625 6 15.0% 14.1% 20.3% 0.81% 0.69% 1.98 13.1% 13.2% OUR Credit Union MI \$245,992,21,186 4 2.6% 9.8% 0.9% 9.1% 0.87% 0.49% 0.78 53.0% 13.6% <	Alpena Alcona Area CU													
American 1 CU MI \$284,018,964 52,837 14 4.9% 9.2% 2.2% 16.2% 1.40% 1.02% 1.91 80.6% 2.3% Portland FCU MI \$266,661,894 26,122 6 7.3% 11.1% 6.5% 9.9% 1.29% 0.39% 0.90 81.0% 9.7% CASE Credit Union MI \$247,636,864 36,566 6 -0.6% 3.7% 6.5% 9.2% 1.08% 0.90% 0.65 93.3% 16.3% Cornerstone Community Financial CU MI \$246,443,365 25,625 6 15.0% 14.1% 20.3% 0.81% 0.69% 1.91 0.87% 0.49% 0.78 53.1% 13.2% OUR Credit Union MI \$221,962,992 21,186 4 2.6% 9.8% 0.9% 9.1% 0.87% 0.49% 0.78 53.0% 13.6% Lorited Bay Community CU MI \$186,800,426 18,145 5 0.4% 2.6% -0.9% 7.1%	Oakland County CU	MI	\$294,741,523	29,733	6	51.6%	49.3%	39.7%	9.3%	0.81%	0.67%	1.03	61.2%	16.1%
Portland FCU MI \$266,661,894 26,122 6 7.3% 11.1% 6.5% 9.9% 1.29% 0.39% 0.90 81.0% 9.7% CASE Credit Union MI \$247,636,864 36,566 6 -0.6% 3.7% 6.5% 9.2% 1.08% 0.90% 0.65 93.3% 16.3% Cornerstone Community Financial CU MI \$247,636,864 36,566 6 -0.6% 3.7% 6.5% 9.2% 1.08% 0.90% 0.65 93.3% 16.3% Cornerstone Community Financial CU MI \$245,691,377 27,935 5 35.0% 32.9% 26.2% 9.2% 1.21% 0.60% 0.18 53.1% 13.2% OUR Credit Union MI \$221,962,992 21,186 4 2.6% 9.8% 0.9% 9.1% 0.87% 0.49% 0.76% 0.35 55.0% 15.6% United Bay Community CU MI \$186,800,426 18,145 5 0.4% 1.4% 9.4% 0.87% <td< td=""><td>Option 1 Credit Union</td><td>MI</td><td>\$284,530,791</td><td>28,304</td><td>9</td><td>1.4%</td><td>5.5%</td><td>-3.5%</td><td>15.9%</td><td>0.58%</td><td>0.18%</td><td>0.66</td><td>78.3%</td><td>30.6%</td></td<>	Option 1 Credit Union	MI	\$284,530,791	28,304	9	1.4%	5.5%	-3.5%	15.9%	0.58%	0.18%	0.66	78.3%	30.6%
CASE Credit Union MI \$247,636,864 36,566 6 -0.6% 3.7% 6.5% 9.2% 1.08% 0.90% 0.65 93.3% 16.3% Cornerstone Community Financial CU MI \$246,443,365 25,625 6 15.0% 14.1% 20.3% 12.3% 0.81% 0.69% 1.96 101.4% 14.7% People Driven CU MI \$245,691,377 27,935 5 35.0% 32.9% 26.2% 9.2% 1.21% 0.60% 0.18 53.1% 13.2% OUR Credit Union MI \$221,962,992 21,186 4 2.6% 9.8% 0.9% 9.1% 0.87% 0.49% 0.78 53.0% 13.6% Extra Credit Union MI \$186,800,426 18,145 5 0.4% 2.6% -0.9% 7.1% 1.47% 0.44% -0.12 56.0% 20.9% United Financial CU MI \$186,800,426 18,145 5 0.4% 2.6% -0.9% 7.1% 1.47% 0.44% <td>American 1 CU</td> <td>MI</td> <td>\$284,018,964</td> <td>52,837</td> <td>14</td> <td>4.9%</td> <td>9.2%</td> <td>2.2%</td> <td>16.2%</td> <td>1.40%</td> <td>1.02%</td> <td>1.91</td> <td>80.6%</td> <td>2.3%</td>	American 1 CU	MI	\$284,018,964	52,837	14	4.9%	9.2%	2.2%	16.2%	1.40%	1.02%	1.91	80.6%	2.3%
Cornerstone Community Financial CU MI \$246,443,365 25,625 6 15.0% 14.1% 20.3% 12.3% 0.81% 0.69% 1.96 101.4% 14.7% People Driven CU MI \$245,691,377 27,935 5 35.0% 32.9% 26.2% 9.2% 1.21% 0.60% 0.18 53.1% 13.2% OUR Credit Union MI \$221,962,992 21,186 4 2.6% 9.8% 0.9% 9.1% 0.87% 0.49% 0.78 53.0% 13.6% Extra Credit Union MI \$202,955,186 19,191 2 3.8% -7.4% -1.8% 8.4% 1.08% 0.74% 0.44% 0.12 56.0% 20.9% United Financial CU MI \$186,800,426 18,145 5 0.4% 2.6% -0.9% 7.1% 1.47% 0.44% 0.16 51.0% 12.9% United Financial CU MI \$176,719,516 25,758 3 5.9% 12.2% 1.3% 7.6% 0.30% </td <td>Portland FCU</td> <td>MI</td> <td>\$266,661,894</td> <td>26,122</td> <td>6</td> <td>7.3%</td> <td>11.1%</td> <td>6.5%</td> <td>9.9%</td> <td>1.29%</td> <td>0.39%</td> <td>0.90</td> <td>81.0%</td> <td>9.7%</td>	Portland FCU	MI	\$266,661,894	26,122	6	7.3%	11.1%	6.5%	9.9%	1.29%	0.39%	0.90	81.0%	9.7%
People Driven CU MI \$245,691,377 27,935 5 35.0% 32.9% 26.2% 9.2% 1.21% 0.60% 0.18 53.1% 13.2% OUR Credit Union MI \$221,962,992 21,186 4 2.6% 9.8% 0.9% 9.1% 0.87% 0.49% 0.78 53.0% 13.6% Extra Credit Union MI \$202,955,186 19,191 2 3.8% -7.4% -1.8% 8.4% 1.08% 0.74% 0.35 55.0% 15.6% United Bay Community CU MI \$186,800,426 18,145 5 0.4% 2.6% -0.9% 7.1% 1.47% 0.44% -0.12 56.0% 20.9% United Financial CU MI \$176,719,516 25,758 3 5.9% 12.2% 1.3% 7.6% 0.30% 0.08% 0.16 51.0% 12.9% Central Macomb Community CU MI \$176,299,842 17,002 4 3.9% 36.2% 6.4% 10.3% 0.73% 0.58%	CASE Credit Union	MI	\$247,636,864	36,566	6	-0.6%	3.7%	6.5%	9.2%	1.08%	0.90%	0.65	93.3%	16.3%
CUR Credit UnionMI\$221,962,99221,18642.6%9.8%0.9%9.1%0.87%0.49%0.7853.0%13.6%Extra Credit UnionMI\$202,955,18619,19123.8%-7.4%-1.8%8.4%1.08%0.74%0.3555.0%15.6%United Bay Community CUMI\$186,800,42618,14550.4%2.6%-0.9%7.1%1.47%0.44%-0.1256.0%20.9%United Financial CUMI\$184,112,77219,70082.8%4.1%1.4%9.4%0.87%0.48%0.6768.8%10.6%LOC FCUMI\$176,719,51625,75835.9%12.2%1.3%7.6%0.30%0.08%0.1651.0%12.9%Central Macomb Community CUMI\$176,299,84217,00243.9%36.2%6.4%10.3%0.73%0.58%0.7878.0%17.1%SageLink CUMI\$177,3368,28217,1516-1.2%2.0%-10.5%11.3%0.43%0.28%0.4043.9%14.3%PARDA FCUMI\$173,3863,28217,20711-2.3%9.9%-1.1%13.6%1.14%0.57%0.3356.3%11.5%Monroe County Community CUMI\$167,358,47414,76243.9%12.5%10.4%14.5%0.43%0.18%0.8294.6%9.5%Affinity Group CUMI\$166,642,52621,19264.0% <td>Cornerstone Community Financial CU</td> <td>MI</td> <td>\$246,443,365</td> <td>25,625</td> <td>6</td> <td>15.0%</td> <td>14.1%</td> <td>20.3%</td> <td>12.3%</td> <td>0.81%</td> <td>0.69%</td> <td>1.96</td> <td>101.4%</td> <td>14.7%</td>	Cornerstone Community Financial CU	MI	\$246,443,365	25,625	6	15.0%	14.1%	20.3%	12.3%	0.81%	0.69%	1.96	101.4%	14.7%
Extra Credit Union MI \$202,955,186 19,191 2 3.8% -7.4% -1.8% 8.4% 1.08% 0.74% 0.35 55.0% 15.6% United Bay Community CU MI \$186,800,426 18,145 5 0.4% 2.6% -0.9% 7.1% 1.47% 0.44% -0.12 56.0% 20.9% United Financial CU MI \$186,800,426 18,145 5 0.4% 2.6% -0.9% 7.1% 1.47% 0.44% -0.12 56.0% 20.9% United Financial CU MI \$176,719,516 25,758 3 5.9% 12.2% 1.3% 7.6% 0.30% 0.08% 0.16 51.0% 12.9% Central Macomb Community CU MI \$176,299,842 17,002 4 3.9% 36.2% 6.4% 10.3% 0.73% 0.58% 0.78 78.0% 17.1% SageLink CU MI \$174,245,896 17,151 6 -1.2% 2.0% -10.5% 11.3% 0.43% 0.28%0	People Driven CU	MI	\$245,691,377	27,935	5	35.0%	32.9%	26.2%	9.2%	1.21%	0.60%	0.18	53.1%	13.2%
United Bay Community CU MI \$186,800,426 18,145 5 0.4% 2.6% -0.9% 7.1% 1.47% 0.44% -0.12 56.0% 20.9% United Financial CU MI \$184,112,772 19,700 8 2.8% 4.1% 1.4% 9.4% 0.87% 0.48% 0.67 68.8% 10.6% LOC FCU MI \$176,719,516 25,758 3 5.9% 12.2% 1.3% 7.6% 0.30% 0.08% 0.16 51.0% 12.9% Central Macomb Community CU MI \$176,299,842 17,002 4 3.9% 36.2% 6.4% 10.3% 0.73% 0.58% 0.78 78.0% 17.1% SageLink CU MI \$174,245,896 17,151 6 -1.2% 2.0% -10.5% 11.3% 0.43% 0.28% 0.40 43.9% 14.3% PARDA FCU MI \$173,368,322 26,645 6 6.5% 17.2% -14.3% 8.5% 1.38% 0.18% 0.56	OUR Credit Union	MI	\$221,962,992	21,186	4	2.6%	9.8%	0.9%	9.1%	0.87%	0.49%	0.78	53.0%	13.6%
United Financial CU MI \$184,112,772 19,700 8 2.8% 4.1% 1.4% 9.4% 0.87% 0.48% 0.67 68.8% 10.6% LOC FCU MI \$176,719,516 25,758 3 5.9% 12.2% 1.3% 7.6% 0.30% 0.08% 0.16 51.0% 12.9% Central Macomb Community CU MI \$176,299,842 17,002 4 3.9% 36.2% 6.4% 10.3% 0.73% 0.58% 0.78 78.0% 17.1% SageLink CU MI \$174,245,896 17,151 6 -1.2% 2.0% -10.5% 11.3% 0.43% 0.28% 0.40 43.9% 14.3% PARDA FCU MI \$173,368,282 17,207 11 -2.3% 9.9% -1.1% 13.6% 1.14% 0.57% 0.33 56.3% 11.5% Monroe County Community CU MI \$173,286,322 26,645 6 6.5% 17.2% -14.3% 8.5% 1.38% 0.18% 0.56<	Extra Credit Union	MI	\$202,955,186	19,191	2	3.8%	-7.4%	-1.8%	8.4%	1.08%	0.74%	0.35	55.0%	15.6%
LOC FCU MI \$176,719,516 25,758 3 5.9% 12.2% 1.3% 7.6% 0.30% 0.08% 0.16 51.0% 12.9% Central Macomb Community CU MI \$176,299,842 17,002 4 3.9% 36.2% 6.4% 10.3% 0.73% 0.58% 0.78 78.0% 17.1% SageLink CU MI \$174,245,896 17,151 6 -1.2% 2.0% -10.5% 11.3% 0.43% 0.28% 0.40 43.9% 14.3% PARDA FCU MI \$173,368,282 17,207 11 -2.3% 9.9% -1.1% 13.6% 1.14% 0.57% 0.33 56.3% 11.5% Monroe County Community CU MI \$173,286,322 26,645 6 6.5% 17.2% -14.3% 8.5% 1.38% 0.18% 0.56 66.7% 13.2% TBA CU MI \$167,358,474 14,762 4 3.9% 12.5% 10.4% 14.5% 0.43% 0.18% 0.82	United Bay Community CU	MI	\$186,800,426	18,145	5	0.4%	2.6%	-0.9%	7.1%	1.47%	0.44%	-0.12	56.0%	20.9%
Central Macomb Community CU MI \$176,299,842 17,002 4 3.9% 36.2% 6.4% 10.3% 0.73% 0.58% 0.78 78.0% 17.1% SageLink CU MI \$174,245,896 17,151 6 -1.2% 2.0% -10.5% 11.3% 0.43% 0.28% 0.40 43.9% 14.3% PARDA FCU MI \$173,368,282 17,207 11 -2.3% 9.9% -1.1% 13.6% 1.14% 0.57% 0.33 56.3% 11.5% Monroe County Community CU MI \$173,286,322 26,645 6 6.5% 17.2% -14.3% 8.5% 1.38% 0.18% 0.56 66.7% 13.2% TBA CU MI \$167,358,474 14,762 4 3.9% 12.5% 10.4% 14.5% 0.43% 0.18% 0.82 94.6% 9.5% Affinity Group CU MI \$166,642,526 21,192 6 4.0% -2.3% 9.5% 10.9% 0.79% 0.60% 0.58<	United Financial CU	MI	\$184,112,772	19,700	8	2.8%	4.1%	1.4%	9.4%	0.87%	0.48%	0.67	68.8%	10.6%
SageLink CU MI \$174,245,896 17,151 6 -1.2% 2.0% -10.5% 11.3% 0.43% 0.28% 0.40 43.9% 14.3% PARDA FCU MI \$173,368,282 17,207 11 -2.3% 9.9% -1.1% 13.6% 1.14% 0.57% 0.33 56.3% 11.5% Monroe County Community CU MI \$173,286,322 26,645 6 6.5% 17.2% -14.3% 8.5% 1.38% 0.18% 0.56 66.7% 13.2% TBA CU MI \$167,358,474 14,762 4 3.9% 12.5% 10.4% 14.5% 0.43% 0.18% 0.82 94.6% 9.5% Affinity Group CU MI \$166,642,526 21,192 6 4.0% -2.3% 9.5% 10.9% 0.79% 0.60% 0.58 46.8% 8.9% Marshall Community CU MI \$165,593,338 10,025 2 6.0% 9.2% 5.4% 16.2% 2.10% 0.22% 1.47	LOC FCU	MI	\$176,719,516	25,758	3	5.9%	12.2%	1.3%	7.6%	0.30%	0.08%	0.16	51.0%	12.9%
PARDA FCU MI \$173,368,282 17,207 11 -2.3% 9.9% -1.1% 13.6% 1.14% 0.57% 0.33 56.3% 11.5% Monroe County Community CU MI \$173,286,322 26,645 6 6.5% 17.2% -14.3% 8.5% 1.38% 0.18% 0.56 66.7% 13.2% TBA CU MI \$167,358,474 14,762 4 3.9% 12.5% 10.4% 14.5% 0.43% 0.18% 0.82 94.6% 9.5% Affinity Group CU MI \$166,642,526 21,192 6 4.0% -2.3% 9.5% 10.9% 0.79% 0.60% 0.58 46.8% 8.9% Marshall Community CU MI \$165,593,338 10,025 2 6.0% 9.2% 5.4% 16.2% 2.10% 0.22% 1.47 86.8% 21.8%	Central Macomb Community CU	MI	\$176,299,842	17,002	4	3.9%	36.2%	6.4%	10.3%	0.73%	0.58%	0.78	78.0%	17.1%
Monroe County Community CU MI \$173,286,322 26,645 6 6.5% 17.2% -14.3% 8.5% 1.38% 0.18% 0.56 66.7% 13.2% TBA CU MI \$167,358,474 14,762 4 3.9% 12.5% 10.4% 14.5% 0.43% 0.18% 0.82 94.6% 9.5% Affinity Group CU MI \$166,642,526 21,192 6 4.0% -2.3% 9.5% 10.9% 0.79% 0.60% 0.58 46.8% 8.9% Marshall Community CU MI \$165,593,338 10,025 2 6.0% 9.2% 5.4% 16.2% 2.10% 0.22% 1.47 86.8% 21.8%	SageLink CU	MI	\$174,245,896	17,151	6	-1.2%	2.0%	-10.5%	11.3%	0.43%	0.28%	0.40	43.9%	14.3%
TBA CU MI \$167,358,474 14,762 4 3.9% 12.5% 10.4% 14.5% 0.43% 0.18% 0.82 94.6% 9.5% Affinity Group CU MI \$166,642,526 21,192 6 4.0% -2.3% 9.5% 10.9% 0.79% 0.60% 0.58 46.8% 8.9% Marshall Community CU MI \$165,593,338 10,025 2 6.0% 9.2% 5.4% 16.2% 2.10% 0.22% 1.47 86.8% 21.8%	PARDA FCU	MI	\$173,368,282	17,207	11	-2.3%	9.9%	-1.1%	13.6%	1.14%	0.57%	0.33	56.3%	11.5%
Affinity Group CU MI \$166,642,526 21,192 6 4.0% -2.3% 9.5% 10.9% 0.79% 0.60% 0.58 46.8% 8.9% Marshall Community CU MI \$165,593,338 10,025 2 6.0% 9.2% 5.4% 16.2% 2.10% 0.22% 1.47 86.8% 21.8%	Monroe County Community CU	MI	\$173,286,322	26,645	6	6.5%	17.2%	-14.3%	8.5%	1.38%	0.18%	0.56	66.7%	13.2%
Marshall Community CU MI \$165,593,338 10,025 2 6.0% 9.2% 5.4% 16.2% 2.10% 0.22% 1.47 86.8% 21.8%	TBA CU	MI	\$167,358,474	14,762	4	3.9%	12.5%	10.4%	14.5%	0.43%	0.18%	0.82	94.6%	9.5%
	Affinity Group CU	MI	\$166,642,526	21,192	6	4.0%	-2.3%	9.5%	10.9%	0.79%	0.60%	0.58	46.8%	8.9%
KALSEE CU MI \$164,952,296 20,935 5 10.0% 39.3% 4.1% 10.6% 0.61% 0.39% 0.42 82.4% 21.3%	Marshall Community CU	MI	\$165,593,338	10,025	2	6.0%	9.2%	5.4%	16.2%	2.10%	0.22%	1.47	86.8%	21.8%
	KALSEE CU	MI	\$164,952,296	20,935	5	10.0%	39.3%	4.1%	10.6%	0.61%	0.39%	0.42	82.4%	21.3%

Michigan Credit Union Financial Summary

					12-Month	12-Month	12-Month		Deling	Net			Fixed Rate
					Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA		Assets
Community West CU	MI	\$160,901,240	20,312	5	27.5%	31.7%	34.2%	11.3%	0.92%	0.29%	0.62	99.3%	23.6%
Preferred CU	MI	\$160,240,635	24,273	6	2.9%	6.4%	1.2%	12.4%	0.88%	0.15%	1.05	64.2%	6.5%
Soo Co-Op CU	MI	\$155,013,496	25,126	8	1.3%	0.3%	1.5%	10.6%	0.58%	0.51%	0.23	76.0%	3.6%
UP Catholic CU	MI	\$150,108,271	11,995	3	4.1%	10.2%	5.3%	14.4%	0.53%	0.23%	1.04	61.4%	3.4%
Public Service CU	MI	\$148,843,485	22,751	5	4.0%	0.5%	-2.7%	13.7%	0.81%	2.64%	-0.07	68.8%	19.9%
Downriver Community FCU	MI	\$148,177,307	16,326	4	3.3%	5.2%	-1.4%	8.1%	0.32%	0.59%	0.38	44.1%	19.7%
Astera CU	MI	\$145,292,357	22,202	5	-3.8%	-17.5%	-7.6%	8.0%	1.40%	4.02%	-1.32	75.6%	13.5%
West Michigan CU	MI	\$144,186,378	15,279	5	3.6%	11.9%	1.4%	16.4%	0.43%	0.30%	0.99	56.4%	9.0%
Chief Financial FCU	MI	\$137,064,486	25,181	5	4.9%	7.8%	11.1%	12.6%	0.68%	0.69%	0.95	106.0%	10.4%
Michigan Community CU	MI	\$136,657,984	16,432	4	6.9%	10.2%	2.9%	9.7%	0.34%	0.39%	0.70	95.1%	18.5%
Motor City Co-Op CU	MI	\$133,795,914	15,877	4	0.3%	12.4%	-3.2%	13.5%	0.89%	0.55%	-0.17	35.8%	6.0%
TruNorth FCU	MI	\$132,392,225	15,450	3	6.3%	6.4%	3.0%	8.6%	0.32%	0.16%	0.76	65.8%	6.1%
Gerber Federal Credit Union	MI	\$132,287,706	13,127	4	5.9%	2.9%	0.7%	10.8%	1.12%	0.14%	0.66	58.2%	24.4%
Peninsula FCU	MI	\$125,063,892	10,878	3	3.9%	5.5%	2.3%	12.2%	0.32%	0.12%	0.25	89.1%	27.8%
Advantage One FCU	MI	\$123,969,354	14,512	3	5.4%	21.2%	0.8%	9.9%	0.73%	0.52%	0.76	57.2%	9.8%
Saginaw Medical FCU	MI	\$123,637,453	11,468	2	4.7%	18.9%	-2.2%	10.6%	0.45%	0.26%	0.45	45.0%	5.2%
United Educational CU	MI	\$122,673,007	14,190	4	3.1%	-1.2%	-0.5%	9.6%	0.24%	-0.05%	0.40	41.9%	9.8%
Delta County CU	MI	\$121,494,475	11,921	2	3.3%	8.9%	0.9%	10.3%	0.91%	0.95%	0.59	64.0%	5.2%
Filer CU	MI	\$119,941,439	8,440	2	4.1%	6.5%	3.4%	12.3%	1.12%	0.23%	0.85	49.1%	20.2%
HPC CU	MI	\$117,092,029	8,049	2	1.2%	-3.2%	-1.3%	12.8%	0.15%	0.13%	0.47	45.2%	20.7%
My Personal CU	MI	\$117,073,664	12,810	5	1.9%	4.2%	6.2%	9.1%	0.98%	0.10%	0.46	56.9%	10.4%
Ukrainian Selfreliance Michigan FCU	MI	\$113,771,448	4,250	3	1.2%	-13.8%	-2.4%	10.8%	1.15%	2.62%	0.65	31.5%	16.0%
St Francis X FCU	MI	\$112,618,457	7,693	3	6.1%	2.8%	4.0%	14.8%	0.86%	0.01%	1.55	88.7%	27.6%
Sunrise Family CU	MI	\$106,987,789	15,972	3	6.0%	1.7%	2.0%	9.2%	0.66%	0.38%	0.32	58.2%	17.0%
North Central Area CU	MI	\$105,342,139	15,294	4	5.2%	14.8%	0.4%	9.5%	0.72%	0.15%	0.51	55.0%	8.5%
Isabella Community Credit Union	MI	\$103,959,693	15,799	4	6.6%	9.0%	1.4%	8.9%	0.50%	0.33%	0.44	68.5%	12.0%
Service 1 FCU	MI	\$102,860,404	18,548	5	2.7%	6.3%	2.8%	16.3%	0.37%	0.23%	0.90	75.1%	10.0%
COPOCO Community CU	MI	\$102,017,883	15,003	3	-1.5%	3.2%	2.7%	9.3%	2.14%	1.65%	-0.31	74.4%	12.3%
Community Alliance CU	MI	\$101,175,333	10,466	2	11.1%	18.1%	8.6%	8.7%	1.05%	0.86%	0.21	109.2%	14.5%
PAC Federal Credit Union	MI	\$101,041,866	6,258	2	-4.1%	-0.3%	-8.0%	9.0%	1.41%	0.17%	0.99	73.9%	0.0%
Walled Lake School EFCU	MI	\$100,854,129	7,170	1	2.5%	-4.9%	0.4%	10.9%	0.51%	-0.02%	0.19	34.5%	11.8%
MemberFocus Community CU	MI	\$100,386,635	9,407	2	4.6%	2.9%	-3.7%	10.8%	0.54%	0.77%	-0.05	31.4%	8.3%
Education Plus CU	MI	\$99,496,816	13,398	2	5.9%	6.6%	5.6%	14.3%	1.10%	0.64%	1.10	61.1%	4.7%
AAC CU	MI	\$98,671,535	10,966	5	8.1%	10.6%	1.7%	17.9%	0.63%	0.25%	1.84	82.0%	28.7%
Family Financial CU	MI	\$97,898,611	15,140	3	2.6%	7.1%	2.7%	13.6%	0.72%	0.10%	0.64	63.6%	10.9%
Journey FCU	MI	\$97,850,607	16,085	3	3.2%	14.8%	2.6%	10.2%	1.07%	0.82%	0.04	57.8%	11.7%
Forest Area FCU	MI	\$97,329,347	11,072	4	3.6%	-2.2%	1.3%	14.5%	1.09%	0.75%	0.23	56.3%	0.1%
Good Shepherd CU	MI	\$96,771,976	8,123	3	1.5%	-5.2%	-2.5%	8.0%	0.39%	0.03%	-0.54	25.2%	7.6%
Menominee County FCU	MI	\$96,580,971	10,009	4	3.2%	1.4%	-0.5%	8.8%	0.15%	0.40%	0.16	53.0%	17.1%
Michigan One Community CU	MI	\$96,095,482	13,941	4	6.4%	6.8%	9.1%	8.5%	0.34%	0.28%	0.76	92.3%	6.6%
HarborLight Credit Union	MI	\$95,606,317	10,348	1	0.7%	13.6%	-1.1%	10.5%	0.98%	0.18%	-0.01	59.1%	26.8%
The Local CU	MI	\$93,902,361	5,402	1	-5.1%	4.0%	13.5%	14.4%	0.32%	0.25%	-0.21	38.0%	15.5%
Lakes Community CU	MI	\$89,767,900	9,603	3	0.3%	19.8%	-3.9%	11.3%	1.80%	0.28%	0.07	73.6%	6.7%
Awakon FCU	MI	\$89,523,907	11,275	6	-1.2%	22.3%	8.7%	10.2%	0.84%	0.43%	0.23	62.1%	3.4%
Iron Mt Kingsford Community FCU	MI	\$87,484,263	12,136	3	2.1%	0.5%	1.4%	14.1%	0.56%	0.25%	0.01	49.1%	7.6%
Parkside CU	MI	\$86,764,874	13,132	2	4.5%	4.6%	-0.9%	14.2%	1.02%	0.97%	0.47	44.9%	9.0%
River Valley CU	MI	\$85,936,519	11,558	3	10.9%	18.9%	12.3%	9.1%	0.42%	0.22%	0.36	58.0%	7.2%
Wayne Westland FCU	MI	\$85,805,779	11,048	2	5.5%	9.3%	2.0%	9.8%	1.63%	0.26%	0.63	46.6%	7.5%
FinancialEdge Community CU	MI	\$85,376,536	9,079	2	3.3%	2.3%	0.6%	10.0%	2.01%	0.20%	0.20	71.5%	18.3%
Catholic Vantage Financial FCU	MI	\$84,681,612	7,266	2	2.4%	28.6%	4.6%	8.0%	0.86%	0.18%	0.40	51.0%	13.5%
Ukrainian Future CU	MI	\$83,697,061	5,825	4	2.0%	-8.5%	-0.2%	12.4%	5.00%	-0.14%	1.65	45.5%	11.1%
Post Community CU	MI	\$83,428,172	7,485	5	-6.0%	26.3%	-12.8%	11.4%	0.39%	0.07%	0.43	79.3%	17.3%
Family First CU	MI	\$82,561,141	6,928	3	9.3%	-3.8%	-0.6%	9.6%	1.51%	0.90%	-0.07	64.0%	14.5%
Best Financial CU	MI	\$79,338,192	11,345	2	6.2%	2.4%	3.8%	20.5%	0.45%	0.14%	0.85	62.0%	13.6%
Straits Area FCU	MI	\$76,216,403	12,158	3	5.9%	0.8%	1.6%	9.2%	0.57%	0.46%	0.66	50.8%	8.2%
T & I CU	MI	\$72,789,666	4,076	2	0.9%	1.9%	-5.1%	18.5%	0.00%	0.15%	0.26	40.4%	27.6%
Consumers Professional CU	MI	\$71,847,684	6,375	3	-0.3%	-1.9%	-3.6%	15.1%	0.20%	0.12%	0.85	81.2%	7.8%
FME Federal Credit Union	MI	\$71,551,607	7,989	14	0.2%	-2.2%	-3.8%	12.7%	0.83%	0.32%	0.20	51.4%	17.4%
Lenco Credit Union	MI	\$70,680,551	6,910	2	2.9%	27.1%	6.5%	7.6%	0.23%	0.18%	0.28	49.4%	10.2%
Marquette Community FCU	MI	\$67,454,347	9,870	2	3.8%	0.9%	0.0%	8.6%	0.93%	0.24%	0.44	44.8%	0.1%
South Central CU	MI	\$66,841,641	7,840	2	0.8%	-1.4%	-2.9%	13.2%	0.94%	0.75%	0.07	36.9%	3.8%
Clarkston Brandon Community CU	MI	\$66,685,454	9,401	2	7.6%	12.7%	1.6%	8.7%	0.36%	-0.04%	0.46	41.6%	11.4%
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Michigan Credit Union Financial Summary

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Single Lake Number Prof PCI M Biol Biol Biol Biol Biol Biol Biol Biol	Besser CU	М	\$66,463,959	8,116	2	-3.0%	1.4%	-3.7%	10.1%	0.74%	-0.33%	0.65	46.6%	12.3%
Martings Teal Mail Biological Allow Single Single Single Single Allow Single	First General CU	MI	\$65,989,943	9,743		-2.7%	-14.3%	-7.5%	17.0%	1.53%	1.23%	0.05	76.8%	3.2%
Meter Description M Big Spart AB Spart AB <t< td=""><td>Great Lakes First FCU</td><td>MI</td><td>\$64,965,870</td><td>9,284</td><td>3</td><td>2.7%</td><td>6.9%</td><td>-1.4%</td><td>10.3%</td><td>0.60%</td><td>0.37%</td><td>0.07</td><td>54.4%</td><td>3.5%</td></t<>	Great Lakes First FCU	MI	\$64,965,870	9,284	3	2.7%	6.9%	-1.4%	10.3%	0.60%	0.37%	0.07	54.4%	3.5%
Number Contronmery FQU M BSB/RS3-00 7.05 2 -1.45 1.17% 1.47% 0.47% <td>Michigan Tech EFCU</td> <td></td> <td>\$64,692,295</td> <td></td> <td></td> <td></td> <td></td> <td>3.5%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Michigan Tech EFCU		\$64,692,295					3.5%						
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BR Consumers CU MI \$\$39,345,590 3,958 2 -1.8% -8.2% -0.5% 15.6% 0.07% 0.23% 0.29 34.4% 4.5% Credit Union Plus MI \$\$39,890,757 5,410 3 -3.3% -5.8% -1.3% 10.6% 2.82% 16.9% 0.01 57.0% 5.6% Western Dibtricts Members CU MI \$\$37,280,788 1.007 1 -1.0% 11.7% -2.7% 15.0% 0.78% -0.02% 1.55 83.0% 41.2% Country Heritage CU MI \$\$32,286,788 1,807 1 -0.1% -9.7% 15.0% 0.78% 0.02% 1.155 83.0% 41.2% Saginax Ocunty ECU MI \$\$32,886,194 48.67 1 4.0% 9.7% 9.6% 10.9% 2.41% 0.31% 2.9% 13.5% 2.4 13.8% 2.1% 2.1% 2.1% 0.0% 2.43% 0.01 2.2.6% 4.8% 0.00 3.53% 3.0% 2.4 2.1% <td>•</td> <td></td>	•													
Chardit Union Plus MI \$38,908,757 5,410 3 -3.3% -5.8% -1.3% 10.8% 2.8% 1.69% 0.01 \$7.0% 5.6% Washtenaw FCU MI \$33,285,517 6,454 2 4.6% 3.2% 6.6% 8.5% 0.2% 0.00% 0.00 50.7% 17.5% Washten Districts Members CU MI \$37,280,788 1.607 1 -1.0% 11.7% -2.7% 15.0% 0.7% -0.02% 1.55 83.0% 41.2% Country Heritage CU MI \$33,328,619 4.887 1 4.0% 9.7% 9.6% 10.6% 1.01% 0.4% 0.4% 0.44% 0.44% 3.9% 14.6% 3.05% 0.63% 0.00 3.3% 2.1% 0.43% 0.01 7.2 6% 4.9% Southeast Michigan State EFCU MI \$32,828,81,89 5.329 2 2.1% 3.9% 14.6% 3.05% 0.63% 0.00 53.7% 1.6% 4.9% Depor Michigan Community CU MI \$32,828,81,89 5.329 2 2.1% 1.2% <	GR Consumers CU													
Mashenaw FCU MI \$38,865,157 6,454 2 4,6% -3.2% -6.6% 8.5% 2.28% 0.60% 0.08 53.7% 11.2% Western Districts Members CU MI \$37,293,252 3,400 2 4.4% 4.1% -3.8% 15.1% 0.34% -0.01% 5.37 4.4.7% 11.2% Community First FCU MI \$35,94,322 7,406 3 33.7% 41.0% 10.5% 6.1% 0.5% 0.01% 0.3% 0.06% 0.08 52.9% 13.3% Saginaw County ECU MI \$32,872,866 4,983 1 -0.5% 1.1% 3.9% 1.4% 0.1% 0.4% 0.01% 0.4% 0.01% 0.4% 0.01% 0.4% 0.01% 0.4% 0.01% 0.4% 0.01% 0.4% 0.01% 0.4% 0.01% 0.4% 0.01% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4% 0.4%	Credit Union Plus	М			3	-3.3%		-1.3%	10.8%	2.82%		0.01	57.0%	5.6%
Country Heritage CU MI \$\$37,260,788 1,607 1 -1.0% 11.7% -2.7% 15.0% 0.78% -0.02% 1.55 83.0% 41.2% Community First FCU MI \$\$35,934,322 7,406 3 33.7% 41.0% 10.5% 6.1% 0.2% 0.1% 9.8% 0.1% 9.7% 8.6% 1.28% 0.31% 52.9% 0.1% 9.7% 8.6% 1.4% 0.31% 52.9% 0.31% 52.9% 0.35% 3.3% 2.1% Southeast Michigan State EFCU MI \$\$32,856,824 4,460 2 4.9% 3.4% -1.0% 8.0% 1.42% 0.43% 0.01 72.6% 4.9% Saraga County FCU MI \$\$32,856,824 4,460 2 4.9% 1.3% 11.2% 0.06% 0.06% 0.02 56.7% 16.2% Paraga County FCU MI \$\$31,868,919 3.159 1 4.2% 6.7% -1.4% 11.7% 0.06% 0.04% 0.06% 0.04% <td>Washtenaw FCU</td> <td>М</td> <td></td> <td></td> <td>2</td> <td></td> <td></td> <td></td> <td></td> <td>2.28%</td> <td></td> <td></td> <td></td> <td></td>	Washtenaw FCU	М			2					2.28%				
Community First FCU MI \$35,934,322 7,406 3 33.7% 41.0% 10.5% 6.1% 0.52% 0.11% 1.96 106.6% 0.0% Saginaw County ECU MI \$33,331,966 3,133 1 -21% -0.1% -9.7% 8.6% 1.28% 0.35% 0.31 52.9% 15.5% Southeast Michigan State EFCU MI \$32,82619 4.887 1 4.0% 9.7% 9.6% 10.6% 0.24 3.13% 2.1% FM Financial CU MI \$32,82619 4.460 2 4.9% 3.4% -1.0% 8.0% 1.42% 0.43% 0.00 35.3% 3.0% Jupper Michigan Community CU MI \$32,656,824 4.460 2 3.9% 2.6% 1.3% 11.2% 0.46% 0.09% 0.09% 0.09% 0.02 266% 0.5% 0.16% 0.09% 0.02 266% 0.5% 0.09% 1.4% 1.7% 0.00% 0.09% 0.04 3.97% 4.5%	Western Districts Members CU	MI	\$37,293,252	3,400	2	4.4%	4.1%	-3.8%	19.1%	0.34%	-0.01%	0.37	44.7%	11.2%
Saginaw County ECU MI \$33,331,966 3,133 1 -2.1% -0.1% -9.7% 8.6% 1.28% 0.35% 0.31 52.9% 13.5% Southeast Michigan State EFCU MI \$33,283,619 4.887 1 4.0% 9.7% 9.6% 10.9% 2.41% 0.81% 0.23% 0.33% 3.0% 3.0% FM Financial CU MI \$32,872,866 4.963 1 -0.5% -11.2% 3.9% 14.6% 3.05% 0.63% 0.00 3.5% 3.0% Dept Michigan Community CU MI \$32,872,868 5.29 2 2.1% 10.8% 1.6% 9.1% 1.12% 4.64% 0.06% -0.02 56.7% 16.2% Detour Drummond Comm CU MI \$31,371,169 3.036 1 -0.5% 0.9% 1.4% 15.2% 0.06% 0.04% 2.6% 7.7% 3.07% 0.65% 0.20 2.6% 7.7% 3.07% 0.65% 0.20 2.6% 0.7% 0.06% 0.04% 5.26% 6.6% 7.7% 3.06% 0.14% 5.26% 6.6%	Country Heritage CU	М	\$37,260,788	1,607	1	-1.0%	11.7%	-2.7%	15.0%	0.78%	-0.02%	1.55	83.0%	41.2%
Southeast Michigan State EFCU MI \$\$33,283,619 4,887 1 4.0% 9.7% 9.6% 10.9% 2.41% 0.81% 0.24 31.3% 2.1% M Financial CU MI \$\$32,282,866 4,963 1 -0.5% -11.2% 3.9% 14.6% 3.05% 0.63% 0.00 35.3% 3.0% Jpper Michigan Community CU MI \$\$32,856,824 4,460 2 4.9% 3.4% -1.0% 8.0% 1.42% 0.63% 0.00 35.3% 3.0% Baraga County FCU MI \$\$32,075,892 2,180 2 3.9% 2.6% 1.3% 11.2% 0.66% 0.02 56.7% 16.2% Auto Owners Associates CU MI \$\$31,384,329 3.673 2.6% 0.9% 1.4% 15.2% 0.06% 0.02 56.7% 16.2% Auto Owners Associates CU MI \$\$31,384,321 9.533 4 -1.9% 1.7% 0.2% 0.01% 0.41 52.6% 6.6% Corru	Community First FCU	MI	\$35,934,322	7,406	3	33.7%	41.0%	10.5%	6.1%	0.52%	0.11%	1.96	106.6%	0.0%
FM Financial CU MI \$32,872,866 4,963 1 -0.5% -11.2% 3.9% 14.6% 3.05% 0.63% 0.00 35.3% 3.0% Upper Michigan Community CU MI \$\$32,872,866 4,960 2 4.9% 3.4% -1.0% 8.0% 1.42% 0.43% -0.01 72.6% 4.9% Baraga County FCU MI \$\$32,675,892 2,180 2 3.9% 1.6% 9.1% 1.01% 0.65% -0.20 39.6% 0.5% Detour Drummond Comm MI \$\$31,871,169 3.056 1 -2.6% 1.3% 11.2% 0.46% 0.025 56.7% 1.6% 7.7% Allegan Community FCU MI \$\$30,877,349 6.456 1 2.8% 8.2% -1.3% 12.7% 0.01% 0.43 3.9.7% 4.6% 6.6% Community FCU MI \$\$30,871,7349 6.456 1 2.8% 8.2% -1.3% 12.7% 0.01% 0.037 40.3% 6.6%	Saginaw County ECU	MI	\$33,331,966	3,133	1	-2.1%	-0.1%	-9.7%	8.6%	1.28%	0.35%	0.31	52.9%	13.5%
Upper Michigan Community CU MI \$32,656,824 4,460 2 4.9% 3.4% -1.0% 8.0% 1.42% 0.43% -0.01 72.6% 4.9% Baraga County FCU MI \$32,81,898 5.329 2 2.1% 10.8% 1.6% 9.1% 1.01% 0.65% -0.20 39.6% 0.5% Detour Drummond Comm CU MI \$32,075,892 2,180 2 3.9% 2.6% 1.3% 11.2% 4.64% 0.06% -0.02 39.6% 0.5% Garand Trunk Battle Creek EFCU MI \$31,341,329 3.673 3 2.6% 10.9% -2.6% 11.2% 0.46% 0.15% 0.51 54.6% 7.7% Generations Family FCU MI \$30,877,349 6.456 1 2.8% 8.2% -1.3% 1.03% 0.96% 0.14 52.6% 6.6% Communicating Arts CU MI \$29,710,791 4.290 1 2.4% -0.2% -1.3% 9.4% 0.48% 0.20% 0.37 </td <td>Southeast Michigan State EFCU</td> <td>MI</td> <td>\$33,283,619</td> <td>4,887</td> <td>1</td> <td>4.0%</td> <td>9.7%</td> <td>9.6%</td> <td>10.9%</td> <td>2.41%</td> <td>0.81%</td> <td>0.24</td> <td>31.3%</td> <td>2.1%</td>	Southeast Michigan State EFCU	MI	\$33,283,619	4,887	1	4.0%	9.7%	9.6%	10.9%	2.41%	0.81%	0.24	31.3%	2.1%
Baraga County FCU MI \$32,381,898 5,329 2 2.1% 10.8% 1.6% 9.1% 10.1% 0.65% -0.20 39.6% 0.5% Detour Drummond Comm CU MI \$32,075,892 2,180 2 3.9% 2.6% 1.3% 11.2% 4.64% 0.06% -0.02 56.7% 16.2% Auto Owners Associates CU MI \$31,371,169 3,036 1 -0.5% 0.9% 1.4% 15.2% 0.46% 0.15% 0.51 54.6% 7.7% Benerations Family FCU MI \$31,341,329 3,673 3 2.6% 1.2% 0.27% -0.01% -0.43 39.7% 4.5% Allegan Community FCU MI \$30,877,349 6,456 1 2.8% 8.2% -1.3% 12.7% 1.03% 0.96% 0.14 52.6% 6.6% Community CU MI \$20,817,149 9,553 4 -1.9% 1.7% -0.2% 11.7% 2.65% 4.08% 0.11% 52.6% <td< td=""><td>FM Financial CU</td><td>MI</td><td>\$32,872,866</td><td>4,963</td><td>1</td><td>-0.5%</td><td>-11.2%</td><td>3.9%</td><td>14.6%</td><td>3.05%</td><td>0.63%</td><td>0.00</td><td>35.3%</td><td>3.0%</td></td<>	FM Financial CU	MI	\$32,872,866	4,963	1	-0.5%	-11.2%	3.9%	14.6%	3.05%	0.63%	0.00	35.3%	3.0%
Detour Drummond Comm CU MI \$\$32,075,892 2,180 2 3,9% 2,6% 1,3% 11,2% 4.64% 0.06% -0.02 56,7% 16,2% Auto Owners Associates CU MI \$\$31,866,919 3,159 1 4.2% 6.7% -1.4% 11,7% 0.00% -0.08% 0.24 27,0% 0.0% Grand Trunk Battle Creek EFCU MI \$\$31,344,329 3,673 3 2.6% 10.9% -2.6% 11.2% 0.46% 0.15% 0.94% 4.5% Allegan Community FCU MI \$\$30,877,349 6.456 1 2.8% 8.2% -1.3% 11.7% 2.65% 4.08% -1.11 83.3% 14.1% Communicating Arts CU MI \$\$20,710,791 4.290 1 2.4% -0.2% -1.3% 9.4% 0.48% 0.20% 0.37 40.3% 6.6% Critic Community CU MI \$\$29,27,10,791 4.290 1 2.4% -0.2% -1.3% 9.4% 0.48% 0.20%	Upper Michigan Community CU	MI	\$32,656,824	4,460	2	4.9%	3.4%	-1.0%	8.0%	1.42%	0.43%	-0.01	72.6%	4.9%
Auto Owners Associates CU MI \$31,868,919 3,159 1 4.2% 6.7% -1.4% 11.7% 0.00% -0.8% 0.24 27.0% 0.0% Grand Trunk Battle Creek EFCU MI \$31,371,169 3,036 1 -0.5% 0.9% 1.4% 15.2% 0.46% 0.15% 0.51 54.6% 7.7% Generations Family FCU MI \$31,344,329 3,673 3 2.6% 10.9% -2.6% 11.2% 0.27% -0.01% -0.43 39.7% 4.5% Allegan Community FCU MI \$30,831,121 9,553 4 -1.9% 1.7% 9.5% 11.7% 0.40% 0.29% 0.37 40.3% 6.6% Communicating Arts CU MI \$29,710,791 4,290 1 2.4% -0.2% -1.3% 9.4% 0.48% 0.29% 0.37 40.3% 6.6% Gratiot Community CU MI \$29,205,662 3,100 1 -1.7% -0.6% -6.4% 13.4% 0.03% 0.16% -1.42 31.2% 16.2% Port City FCU MI \$28,8	Baraga County FCU	MI	\$32,381,898	5,329	2	2.1%	10.8%	1.6%	9.1%	1.01%	0.65%	-0.20	39.6%	0.5%
Grand Trunk Battle Creek EFCU MI \$31,371,169 3,036 1 -0.5% 0.9% 1.4% 15.2% 0.46% 0.15% 0.51 54.6% 7.7% Generations Family FCU MI \$31,371,169 3,036 1 -0.5% 0.9% 1.4% 15.2% 0.46% 0.15% 0.51 54.6% 7.7% Allegan Community FCU MI \$30,877,349 6,456 1 2.8% 8.2% -1.3% 12.7% 1.03% 0.96% 0.14 52.6% 6.6% Communicating Arts CU MI \$30,831,121 9,553 4 -1.9% 1.7% -9.5% 11.7% 2.65% 4.08% -1.11 83.3% 14.1% Gratot Community CU MI \$29,207,0791 4,290 1 2.4% -0.2% -1.3% 9.4% 0.48% 0.20% 0.37 40.3% 6.6% Gratot Community CU MI \$29,205,662 3,100 1 1.7% 3.4% 1.3% 13.4% 0.03% 0.08% 0.08 0.08 46.3% 24.8% First Area CU MI	Detour Drummond Comm CU	MI	\$32,075,892	2,180	2	3.9%	2.6%	1.3%	11.2%	4.64%	0.06%	-0.02	56.7%	16.2%
Generations Family FCUMI\$31,344,3293,67332.6%10.9%-2.6%11.2%0.27%-0.01%-0.4339.7%4.5%Allegan Community FCUMI\$30,877,3496,45612.8%8.2%-1.3%12.7%1.03%0.96%0.1452.6%6.6%Communicating Arts CUMI\$30,831,1219,5534-1.9%1.7%-9.5%11.7%2.65%4.08%-1.1183.3%14.1%Cri-Uites CUMI\$29,710,7914.29012.4%-0.2%-1.3%9.4%0.48%0.20%0.3740.3%6.6%Gratiot Community CUMI\$29,25,7215.89620.2%9.8%4.1%8.6%0.11%0.41%0.3059.5%17.5%Eastside Family FCUMI\$29,087,3443,2081-1.7%-0.6%-6.4%13.4%0.03%0.16%-1.4231.2%16.2%Port Cty FCUMI\$29,087,3443,9152-0.4%6.7%1.3%11.4%0.39%0.08%0.3172.9%10.2%Chippewa County CUMI\$28,612,4003,84521.0%7.5%-5.6%11.4%4.80%0.22%-0.0772.6%1.3%Credit Union AdvantageMI\$27,900,2632,99421.3%-2.1%-1.6%11.1%1.33%0.51%0.1338.8%9.2%First United CUMI\$25,874,0402,78620.8%15.1%	Auto Owners Associates CU	MI	\$31,868,919	3,159	1	4.2%	6.7%	-1.4%	11.7%	0.00%	-0.08%	0.24	27.0%	0.0%
Allegan Community FCU MI \$30,877,349 6,456 1 2.8% 8.2% -1.3% 12.7% 1.03% 0.96% 0.14 52.6% 6.6% Communicating Arts CU MI \$30,831,121 9,553 4 -1.9% 1.7% -9.5% 11.7% 2.65% 4.08% -1.11 83.3% 14.1% Cricities CU MI \$29,710,791 4,290 1 2.4% -0.2% -1.3% 9.4% 0.48% 0.20% 0.37 40.3% 6.6% Gratiot Community CU MI \$29,225,721 5,896 2 0.2% 9.8% 4.1% 8.6% 0.11% 0.41% 0.30 59.5% 17.5% Eastside Family FCU MI \$29,205,662 3,100 1 -1.7% -0.6% -6.4% 13.4% 0.06% 0.08% -0.08 46.3% 24.8% Pirot City FCU MI \$28,870,146 3,915 2 -0.4% 6.7% 1.3% 11.4% 0.39% 0.08% 0.37	Grand Trunk Battle Creek EFCU	MI	\$31,371,169	3,036	1	-0.5%	0.9%	1.4%	15.2%	0.46%	0.15%	0.51	54.6%	7.7%
Communicating Ars CU MI \$30,831,121 9,553 4 -1.9% 1.7% -9.5% 11.7% 2.65% 4.08% -1.11 83.3% 14.1% Tri-Cities CU MI \$29,710,791 4,290 1 2.4% -0.2% -1.3% 9.4% 0.48% 0.20% 0.37 40.3% 6.6% Gratiot Community CU MI \$29,225,721 5,896 2 0.2% 9.8% 4.1% 8.6% 0.11% 0.41% 0.30 59.5% 17.5% Eastside Family FCU MI \$29,205,662 3,100 1 -1.7% -0.6% -6.4% 13.4% 0.03% 0.16% -1.42 31.2% 16.2% Port City FCU MI \$29,087,344 3,208 1 1.7% 3.4% 1.3% 13.4% 0.06% 0.08% 0.31 72.9% 10.2% Chippewa County CU MI \$28,670,146 3,915 2 0.4% 6.7% 1.3% 11.4% 4.80% 0.22% 0.07	Generations Family FCU	MI	\$31,344,329	3,673	3	2.6%	10.9%	-2.6%	11.2%	0.27%	-0.01%	-0.43	39.7%	4.5%
Tri-Cities CU MI \$29,710,791 4,290 1 2.4% -0.2% -1.3% 9.4% 0.48% 0.20% 0.37 40.3% 6.6% Gratiot Community CU MI \$29,225,721 5,896 2 0.2% 9.8% 4.1% 8.6% 0.11% 0.41% 0.30 59.5% 17.5% Eastside Family FCU MI \$29,205,662 3,100 1 -1.7% -0.6% -6.4% 13.4% 0.03% 0.16% -1.42 31.2% 16.2% Port City FCU MI \$29,087,344 3,208 1 1.7% 3.4% 1.3% 13.4% 0.06% 0.08% 0.08 46.3% 24.8% First Area CU MI \$28,870,146 3,915 2 -0.4% 6.7% 1.3% 11.4% 0.39% 0.08% 0.31 72.9% 10.2% Chippewa County CU MI \$28,612,400 3,845 2 1.0% 7.5% -5.6% 11.4% 4.80% 0.22% -0.07 72.6% 1.3% Credit Union Advantage MI \$27,900,263 2,994	Allegan Community FCU	MI	\$30,877,349					-1.3%						6.6%
Gratiot Community CU MI \$29,225,721 5,896 2 0.2% 9.8% 4.1% 8.6% 0.11% 0.41% 0.30 59.5% 17.5% Eastside Family FCU MI \$29,205,662 3,100 1 -1.7% -0.6% -6.4% 13.4% 0.03% 0.16% -1.42 31.2% 16.2% Port City FCU MI \$29,087,344 3,208 1 1.7% 3.4% 1.3% 13.4% 0.06% 0.08% -0.08 46.3% 24.8% Port City FCU MI \$28,870,146 3,915 2 -0.4% 6.7% 1.3% 11.4% 0.39% 0.08% 0.31 72.9% 10.2% Chippewa County CU MI \$28,612,400 3,845 2 1.0% 7.5% -5.6% 11.4% 4.80% 0.22% -0.07 72.6% 1.3% Credit Union Advantage MI \$27,900,263 2,994 2 1.3% -2.1% -1.6% 11.1% 1.33% 0.51% 0.13 38.8% 9.2% First United CU MI \$26,373,675 3,682 <td>Communicating Arts CU</td> <td></td> <td>\$30,831,121</td> <td></td> <td></td> <td>-1.9%</td> <td></td> <td>-9.5%</td> <td></td> <td>2.65%</td> <td></td> <td></td> <td></td> <td></td>	Communicating Arts CU		\$30,831,121			-1.9%		-9.5%		2.65%				
Eastside Family FCUMI\$29,205,6623,1001-1.7%-0.6%-6.4%13.4%0.03%0.16%-1.4231.2%16.2%Port City FCUMI\$29,087,3443,20811.7%3.4%1.3%13.4%0.06%0.08%-0.0846.3%24.8%First Area CUMI\$28,870,1463,9152-0.4%6.7%1.3%11.4%0.39%0.08%0.3172.9%10.2%Chippewa County CUMI\$28,612,4003,84521.0%7.5%-5.6%11.4%4.80%0.22%-0.0772.6%1.3%Credit Union AdvantageMI\$27,900,2632,99421.3%-2.1%-1.6%11.1%1.33%0.51%0.1338.8%9.2%First United CUMI\$27,411,7024,8311-5.0%-7.7%-6.4%9.9%1.43%1.65%0.6481.7%17.6%Riverview Community FCUMI\$26,373,6753,68220.8%15.1%3.5%8.9%0.14%0.45%0.6059.1%13.5%Chiropractic FCUMI\$25,974,0402,78623.1%3.3%3.0%14.6%1.15%0.10%0.3070.2%4.9%Lakeshore FCUMI\$24,947,3284,95813.9%7.3%-1.8%13.0%2.53%0.38%0.0167.9%1.7%Valley State ECUMI\$24,734,4452,97217.4%42.1%16.0% </td <td>Tri-Cities CU</td> <td></td>	Tri-Cities CU													
Port City FCU MI \$29,087,344 3,208 1 1.7% 3.4% 1.3% 13.4% 0.06% 0.08% -0.08 46.3% 24.8% First Area CU MI \$28,870,146 3,915 2 -0.4% 6.7% 1.3% 11.4% 0.39% 0.08% 0.31 72.9% 10.2% Chippewa County CU MI \$28,612,400 3,845 2 1.0% 7.5% -5.6% 11.4% 4.80% 0.22% -0.07 72.6% 1.3% Credit Union Advantage MI \$27,900,263 2,994 2 1.3% -2.1% -1.6% 11.1% 1.33% 0.51% 0.13 38.8% 9.2% First United CU MI \$27,411,702 4,831 1 -5.0% -7.7% -6.4% 9.9% 1.43% 1.65% 0.64 81.7% 17.6% Riverview Community FCU MI \$26,373,675 3,682 2 0.8% 15.1% 3.5% 8.9% 0.14% 0.45% 0.60														
First Area CU MI \$28,870,146 3,915 2 -0.4% 6.7% 1.3% 11.4% 0.39% 0.08% 0.31 72.9% 10.2% Chippewa County CU MI \$28,612,400 3,845 2 1.0% 7.5% -5.6% 11.4% 4.80% 0.22% -0.07 72.6% 1.3% Credit Union Advantage MI \$27,900,263 2,994 2 1.3% -2.1% -1.6% 11.1% 1.33% 0.51% 0.13 38.8% 9.2% First United CU MI \$27,411,702 4,831 1 -5.0% -7.7% -6.4% 9.9% 1.43% 1.65% 0.64 81.7% 17.6% Riverview Community FCU MI \$26,373,675 3,682 2 0.8% 15.1% 3.5% 8.9% 0.14% 0.45% 0.60 59.1% 13.5% Chiropractic FCU MI \$25,974,040 2,786 2 3.1% 3.3% 3.0% 14.6% 1.15% 0.10% 0.30 70.2% 4.9% Lakeshore FCU MI \$25,864,092 2,845														
MI \$28,612,400 3,845 2 1.0% 7.5% -5.6% 11.4% 4.80% 0.22% -0.07 72.6% 1.3% Credit Union Advantage MI \$27,900,263 2,994 2 1.3% -2.1% -1.6% 11.1% 1.33% 0.51% 0.13 38.8% 9.2% First United CU MI \$27,411,702 4,831 1 -5.0% -7.7% -6.4% 9.9% 1.43% 1.65% 0.64 81.7% 17.6% Riverview Community FCU MI \$26,373,675 3,682 2 0.8% 15.1% 3.5% 8.9% 0.14% 0.45% 0.60 59.1% 13.5% Chiropractic FCU MI \$25,974,040 2,786 2 3.1% 3.3% 3.0% 14.6% 1.15% 0.10% 0.30 70.2% 4.9% Lakeshore FCU MI \$25,864,092 2,845 1 3.4% 12.1% 0.3% 15.2% 0.32% 0.06% 0.15 48.2% 22.0														
Credit Union Advantage MI \$27,900,263 2,994 2 1.3% -2.1% -1.6% 11.1% 1.33% 0.51% 0.13 38.8% 9.2% First Unied CU MI \$27,411,702 4,831 1 -5.0% -7.7% -6.4% 9.9% 1.43% 1.65% 0.64 81.7% 17.6% Riverview Community FCU MI \$26,373,675 3,682 2 0.8% 15.1% 3.5% 8.9% 0.14% 0.45% 0.60 59.1% 13.5% Chiropractic FCU MI \$25,974,040 2,786 2 3.1% 3.3% 3.0% 14.6% 1.15% 0.10% 0.30 70.2% 4.9% Lakeshore FCU MI \$25,864,092 2,845 1 3.4% 12.1% 0.3% 15.2% 0.32% 0.06% 0.15 48.2% 22.0% Jackson Community FCU MI \$24,947,328 4,958 1 3.9% 7.3% -1.8% 13.0% 2.53% 0.36% 0.01														
First United CU MI \$27,411,702 4,831 1 -5.0% -7.7% -6.4% 9.9% 1.43% 1.65% 0.64 81.7% 17.6% Riverview Community FCU MI \$26,373,675 3,682 2 0.8% 15.1% 3.5% 8.9% 0.14% 0.45% 0.60 59.1% 13.5% Chiropractic FCU MI \$25,974,040 2,786 2 3.1% 3.3% 3.0% 14.6% 1.15% 0.10% 0.30 70.2% 4.9% Lakeshore FCU MI \$25,864,092 2,845 1 3.4% 12.1% 0.3% 15.2% 0.32% 0.06% 0.15 48.2% 22.0% Jackson Community FCU MI \$24,947,328 4,958 1 3.9% 7.3% -1.8% 13.0% 2.53% 0.38% 0.01 67.9% 1.7% Valley State ECU MI \$24,734,445 2,972 1 7.4% 42.1% 16.0% 11.0% 2.57% 0.36% 0.47														
Riverview Community FCU MI \$26,373,675 3,682 2 0.8% 15.1% 3.5% 8.9% 0.14% 0.45% 0.60 59.1% 13.5% Chiropractic FCU MI \$25,974,040 2,786 2 3.1% 3.3% 3.0% 14.6% 1.15% 0.10% 0.30 70.2% 4.9% Lakeshore FCU MI \$25,864,092 2,845 1 3.4% 12.1% 0.3% 15.2% 0.32% 0.06% 0.15 48.2% 22.0% Jackson Community FCU MI \$24,947,328 4,958 1 3.9% 7.3% -1.8% 13.0% 2.53% 0.38% 0.01 67.9% 1.7% Valley State ECU MI \$24,734,445 2,972 1 7.4% 42.1% 16.0% 11.0% 2.57% 0.36% 0.47 76.3% 9.4%	Ũ													
Chiropractic FCU MI \$25,974,040 2,786 2 3.1% 3.3% 3.0% 14.6% 1.15% 0.10% 0.30 70.2% 4.9% Lakeshore FCU MI \$25,864,092 2,845 1 3.4% 12.1% 0.3% 15.2% 0.32% 0.06% 0.15 48.2% 22.0% Jackson Community FCU MI \$24,947,328 4,958 1 3.9% 7.3% -1.8% 13.0% 2.53% 0.38% 0.01 67.9% 1.7% Valley State ECU MI \$24,734,445 2,972 1 7.4% 42.1% 16.0% 11.0% 2.57% 0.36% 0.47 76.3% 9.4%														
Lakeshore FCU MI \$25,864,092 2,845 1 3.4% 12.1% 0.3% 15.2% 0.32% 0.06% 0.15 48.2% 22.0% Jackson Community FCU MI \$24,947,328 4,958 1 3.9% 7.3% -1.8% 13.0% 2.53% 0.38% 0.01 67.9% 1.7% Valley State ECU MI \$24,734,445 2,972 1 7.4% 42.1% 16.0% 11.0% 2.57% 0.36% 0.47 76.3% 9.4%														
Jackson Community FCU MI \$24,947,328 4,958 1 3.9% 7.3% -1.8% 13.0% 2.53% 0.38% 0.01 67.9% 1.7% Valley State ECU MI \$24,734,445 2,972 1 7.4% 42.1% 16.0% 11.0% 2.57% 0.36% 0.47 76.3% 9.4%	•													
Valley State ECU MI \$24,734,445 2,972 1 7.4% 42.1% 16.0% 11.0% 2.57% 0.36% 0.47 76.3% 9.4%														
vianistique ⊨uu MI \$24,727,354 3,341 1 4.9% 11.0% 0.1% 9.1% 0.87% 0.02% 0.50 52.7% 20.1%														
	Inianistique FCU	IVI	\$24,727,354	3,341	1	4.9%	11.0%	0.1%	9.1%	0.87%	0.02%	0.50	52.7%	20.1%

Michigan Credit Union Financial Summary

Cell Uno fail Other Benergy Description Control Network Description Control Contro Cont						12-Month	12-Month	12-Month		Deling	Net			Fixed Rate
Pathengr CU M Bit 200, CU M Bit 200, CU M Bit 200, CU M Bit 200, CU A Bit 200, CU Bit 200, CU <th></th> <th></th> <th></th> <th></th> <th></th> <th>Asset</th> <th>Loan</th> <th>Member</th> <th>Networth/</th> <th></th> <th>Chg-offs/</th> <th></th> <th>Loans/</th> <th>1st Mtgs.</th>						Asset	Loan	Member	Networth/		Chg-offs/		Loans/	1st Mtgs.
Interfact LWM FCU MI Social (2004) All I <	Credit Union Name	State	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Tunder System CU MI B225/05/20 J. 10 A.25 J. 17.0 A.24 A	Parkway FCU	MI	\$24,107,678	4,156	2	4.0%	-2.9%	13.0%	11.2%	3.92%	-0.07%	-0.47	49.9%	26.9%
Laming Freed Community CU Mi E22316222 2.68 1 0.4% 2.2% 2.4% 1.19% 0.2% 0.3% 0.2% <th< td=""><td>International UAW FCU</td><td>MI</td><td>\$24,047,853</td><td>3,176</td><td>1</td><td>-7.6%</td><td>-6.8%</td><td>-1.1%</td><td>10.4%</td><td>1.37%</td><td>0.35%</td><td>0.30</td><td>30.2%</td><td>13.9%</td></th<>	International UAW FCU	MI	\$24,047,853	3,176	1	-7.6%	-6.8%	-1.1%	10.4%	1.37%	0.35%	0.30	30.2%	13.9%
Construction FCU MI 822,128,127 2.880 1 0.4% 0.84 0.0% 0.05% 0.05<	Thunder Bay Area CU	MI	\$22,636,659	3,025	1	1.1%	8.3%	-1.7%	9.4%	0.16%	0.10%	0.28	54.6%	10.0%
neurogic County Service ECU MI 822.092.122 3111 0 -2-5% 10.5% -2.6% 10.5% -0.6% -0.06% -0.08% <	Lansing Postal Community CU	MI	\$22,319,622	2,886	1	0.4%	-0.2%	-2.4%	11.9%	0.62%	0.31%	0.22	57.1%	15.5%
Tunos MI S22.07.599 2.98 1 1.2% 7.4% 1.48 1.0.9% 0.01% 0.01	Construction FCU	MI	\$22,128,727	2,363	1	6.4%	9.8%	0.6%	13.8%	0.00%	-0.05%	0.20	50.5%	30.4%
Inde Parts M1 830,054,0119 2,313 1 2,7% 2,4% 9,4% 0,0%	Newaygo County Service ECU	MI	\$22,092,122	3,101	0	-2.5%	10.6%	-2.9%	8.0%	0.64%	0.09%	0.25	46.6%	2.0%
Apera Community CU MI S00,74.065 3.000 1 1.3% 0.0% 0.0% 0.1% 0.0%<	Tandem FCU	MI	\$22,047,559	2,926	1	1.2%	-7.4%	-2.6%	19.3%	0.04%	0.59%	-0.03	32.3%	4.7%
Wings Community CU MI Structure United Structure United <thstructure th="" united<=""> Structure United</thstructure>	Belle River Community CU	MI	\$20,953,818	2,313	1	-2.7%	-7.4%	-1.4%	8.5%	0.52%	0.00%	0.29	31.8%	13.9%
Number Number Dirac Statuse FCU M S00, 482, 500 S07, 71 S11, 44 S24 S17, 74 S1	Alpena Community CU	MI	\$20,734,665	3,000	1	1.3%	0.5%	-0.9%	8.9%	0.04%	0.12%	0.26	56.8%	19.7%
Sattles FUL Mit 500,14,0,63 3,059 2 9,7% 11.4% 2.4% 0.24% 0.07% 10.0 Commapte CU Mit 510,061,022 2.083 1 1.0% 3.6% 4.4% 1.7% 0.37% 0.007% 1.00 3.6% 4.4% 1.7% 0.1% 0.007% 1.00 8.2% 1.0% 0.05% 0.4% 4.7% 0.1% 0.05% 0.01% 0.05% 0.01% 0.05% 0.01% 0.05% 0.01% 0.05% 0.01% 0.05% 0.01% 0.05% 0.01% </td <td>Village Community CU</td> <td>MI</td> <td>\$20,620,597</td> <td>3,201</td> <td>2</td> <td>5.4%</td> <td>-1.5%</td> <td>4.6%</td> <td>10.7%</td> <td>0.39%</td> <td>0.89%</td> <td>0.31</td> <td>65.4%</td> <td>14.2%</td>	Village Community CU	MI	\$20,620,597	3,201	2	5.4%	-1.5%	4.6%	10.7%	0.39%	0.89%	0.31	65.4%	14.2%
Tronspace CU MI \$19,886,249 4,641 2 10.1% 35.0% 4.7% 0.2% 1.00 1.00 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 0.07% 0.07% 0.017% 0.007% 0.017% 0.007% 0.017%	Northern United FCU	MI	\$20,429,550	3,071	1	6.2%	-0.4%	-1.7%	14.9%	1.73%	0.00%	0.23	56.4%	5.2%
Isonana Model Static Cark Ave 2.3% 1.3.1% 1.73% 0.33% 0.91 67.4% 17.7% 0.33% 0.91 67.4% 17.3% 0.33% 0.91 67.4% 17.3% 0.33% 0.91 67.4% 17.7% 0.17% 0.02% 0.93% 0.93 0.91 67.4% 17.7% 0.17% 0.02% 0.018 27.7% 0.17% 0.02% 0.018 27.7% 0.17% 0.02% 0.018 27.7% 0.17% 0.02% 0.018 27.7% 0.17% 0.02% 0.018 0.02% 1.016 4.8% 0.01% 1.4% 0.01% 0.02% 0.11% 0.02% 0.17% 0.02% 0.11% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17% 0.02% 0.17%	Settlers FCU	MI	\$20,143,683	3,359	2	9.7%	11.4%	2.8%	10.5%	0.94%	0.23%	0.73	74.7%	0.5%
Staff Gramuly FCU M \$19,080,719 1,946 1 3.5% 0.9% 4.4% 17.7% 0.17% 0.09% 0.00 28.2% 3.3 Nothwase Consumer FCU M \$17,275,200 1.78 1.78 6.5% 1.27% 6.05% 0.25% 0.23% 0.01% 1.06% 4.05% 0.01% 1.06% 4.05% 0.01% 1.06% 4.05% 0.01% 1.05% 2.4% 1.00% 4.05% 0.01% 0.01% 0.14% 1.08% 2.05% 0.28% 3.3% 5.6 Stram Manage Fold M \$17,108:00 1.75% 1.4 4.5% 1.2% 0.1% 0.14% 0.08% 0.44 5.1.3% 0.09% 0.14% 0.08 2.4% 1.8 0.09% 0.41% 0.08 4.4% 1.1% 1.2% 1.1% 1.2% 0.1% 0.01% 4.0% 1.1% 0.01% 4.0% 0.7% 0.41% 0.01% 4.0% 0.7% 0.41% 0.01% 4.0% 0.7% 0.4	Thornapple CU	MI	\$19,898,249	4,641	2	10.1%	35.0%	4.7%	9.2%	1.10%	0.07%	1.00	81.6%	13.4%
Tradewires FCU M 817/294 6/7 2/28 1 3.0% 6.5% 4.3% 7/76 0.1% 0.5% 0.4% 0.0%	Kenowa Community FCU	MI	\$19,081,252	2,803	1	-1.0%	-3.9%	-2.3%	13.1%	1.73%	0.33%	0.61	67.4%	17.2%
Number Parther Barther Construct Anno Annono Annono	Battle Creek Area Community FCU	MI	\$19,080,713	1,948	1	3.5%	0.9%	-4.4%	17.7%	0.17%	-0.09%	0.00	28.2%	3.4%
Warm Municipal PCU MI 817/273.800 1,782 1 -2.4% -1.0% -1.6% 9.0% 0.1% 0.0% 0.0 9.1% 0.0% 0.0 9.1% 0.0% 0.0 9.1% 0.0% 0.0 9.3% 0.0 <	Tradewinds CU	MI	\$17,964,674	2,726	1	-3.0%	6.5%	-4.3%	7.7%	0.17%	0.58%	-0.63	33.5%	0.0%
Farm Burney Low MI \$17.1018.00 1.782 1 3.8% -0.6% -1.8% 9.0% 0.71% 0.80% 0.017% 0.30% 0.21% 0.28% 0.23% 0.23% 0.23% 0.23% 0.24% 0.25% 0.15% 0.21% 0.21% 0.21% 0.24% 0.42% 0.44% 0.24% 0.42% 0.24% 0.24% 0.24% 0.24% 0.24% 0.24% 0.24% 0.24% 0.24% 0.21% 0.21% 0.21% 0.21% 0.24%	Northwest Consumers FCU	MI	\$17,675,256	2,475	1	6.1%	12.7%	6.0%	10.6%	4.60%	0.14%	1.68	83.7%	5.6%
United Grudmas CU MI \$17.019.800 1.902 1 1.9% 7.6% 4.5% 7.2% 0.15% 0.01% 0.30 28.3% 3.2 Flagship Communy FCU MI \$18.92.033 2.583 1 7.5% 2.5% 2.1% 0.15% 0.25% 0.24% 0.26% 0.24% 0.46% 0.80% 1.16% 0.45% 0.25% 0.45% 0.25% 0.45% 0.25% 0.45% 0.25% 0.45% 0.25% 0.45% 0.25% 0.45% 0.25% 0.45% 0.25% 0.45% 0.25% 1.45% 0.45% 0.25% 0.45% 0.25% 0.45% 0.25%	Warren Municipal FCU	MI	\$17,273,500	1,762	1	-2.4%	-10.0%	-4.8%	7.0%	2.56%	0.28%	-0.15	35.2%	4.3%
Dawagate Area FCU MI \$16.992.003 \$2.83 1 -5.5% 2.0% -1.7% 8.3% \$2.1% 0.20% 0.24 \$4.0% 0.44 \$0.45 Dinghip Communy FCU MI \$16.796.869 3.805 1 1.1% 1.26% 6.1% 0.7% 0.47% 0.46% 0.14% 0.48 0.11% 0.47% 0.46% 0.16% 0.14% 0.48% 0.11% 0.7% 0.47% 0.40% 0.47% 0.40% 0.41% 0.01% 0.42% 0.42% 0.41% 0.01% 0.42% 0.42% 0.44%	Farm Bureau Family CU	MI	\$17 <u>,108,08</u> 6	1,752	1	3.8%	-0.8%	-1.8%	9.0%	0.71%	0.80%	0.40	<u>51.3%</u>	0.0%
Flagship Community FCU MI S16,324,883 3,388 1 7,2% 33,5% 7,1% 0,7% 0,1% 0,1% 0,088 82.4% 18.1% Oppolic Courny FCU MI S16,321,889 2,059 1 2,0% 5,6% 6,7% 10,2% 1,1% 0,08% 0,11% 0,78 4,41% 0,00 Storlins Federal Credit Union MI S16,301,800 2,800 1 1,81% 0,45% 4,45% 7,8% 0,84% 0,47% 0,22 4,41% 0,00 Storlins Federal Credit Union MI S16,302,800 2,880 1 1,81% 0,05% 4,45% 0,44% 0,47% 0,25% 0,25% 0,05% 0,45% 0,04% 0,17% 0,5% 0,44% 0,17% 0,41% 1,5% 0,45% 0,04% 0,17% 0,44% 0,5% 0,25% 0,05% 0,40% 0,35% 0,44% 0,61% 1,35% 1,17% 0,44% 0,44% 0,45% 0,41% 1,35% 1,5% 0,15% 0,25% 0,05% 0,37% 0,44 6,35% 0,25% 0,05%	United Churches CU	MI	\$17,019,600	1,902	1	1.9%	7.6%	-4.5%	7.2%	0.15%	0.17%	0.30	28.3%	3.2%
Composition County FUU Mi \$16,531,839 2,059 1 1.1% 1.2 (%) 6.1% 0.7% 0.04% 0.10% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.07% 4.4 (%) 0.01% 0.07% 4.4 (%) 0.01% 0.07% 0.03% 0.01% 0.07% 0.04% 0.17% 0.02% 0.04% 0.07% 0.04% 0.07% 0.04% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.0	Dowagiac Area FCU	MI	\$16,992,003	2,563	1	-5.5%	2.0%	-1.7%	8.3%	2.21%	0.20%	0.24	54.0%	24.8%
Unimed VP CU MI \$16,51,839 2.059 1 2.0% -6.5% 6.7% 10.2% 11.7% -0.01% -0.28 12.9% 0.05 Shoraline Faderal Credit Union MI \$16,902.523 3.109 1 0.5% 1.6% 0.4% 7.8% 0.84% 0.41% 0.04% 2.82 48.1% 0.06 Michgan Coastal Credit Union MI \$16,942.561 12.21 1 16% 0.04% 9.9% 0.04% 0.04% 0.01% 0.01% 0.01% 0.05% 16.2% 0.03% 0.04% 0.00 14.4% 0.00 14.4% 0.00 14.4% 0.00 14.4% 0.00 1.4% 0.0 10.5% 0.49% 0.01% 0.64% 1.05% 0.49% 0.01% 0.64% 1.5% 2.1% 0.03% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.04% 0.13% 7.7% 0	Flagship Community FCU	MI	\$16,924,863	3,388	1	7.2%	33.5%	-4.8%	7.1%	0.97%	0.14%	0.88	82.4%	18.1%
Cardo FCU MI \$11,382,423 3,100 1 0.8% 11.9% 0.4% 7.8% 0.89% 0.11% 0.7% 24.80 44.1% 0.00 Shoraline Foderal Credit Union MI \$16,391,300 2.830 1 1.98% 0.05% 4.6% 1.5% 1.04% 0.7% 23.82 48.1% 20.8 MP Postal CU MI \$15,482,281 1.271 1 1.6% 1.0% 0.2% 2.2% 2.0% 0.3% 0.94% 0.00 1.4% 0.00 1.4% 0.00 1.6% 0.00 1.6% 0.00 1.6% 0.00 1.6% 0.00 1.6% 0.07% 0.48% 0.00 1.6% 0.00 1.6% 0.00 0.02% 0.07% 0.48% 1.0% 1.05% 0.48% 0.07% 0.48% 1.0% 0.16% 1.1% 0.16% 1.1% 0.16% 1.1% 0.16% 1.1% 0.16% 1.1% 0.1% 1.1% 0.1% 0.0% 0.2% 0.3% <t< td=""><td>Gogebic County FCU</td><td>MI</td><td>\$16,796,859</td><td>3,905</td><td>1</td><td>1.1%</td><td>12.6%</td><td>6.1%</td><td>9.7%</td><td>0.47%</td><td>0.60%</td><td>0.10</td><td>46.4%</td><td>0.0%</td></t<>	Gogebic County FCU	MI	\$16,796,859	3,905	1	1.1%	12.6%	6.1%	9.7%	0.47%	0.60%	0.10	46.4%	0.0%
Shorling Faderal Credit Union MI \$13,08,0 2,80 1 -13,8% -0,8% 1,5% 1,04% 0,47% -23,2 41,79 100,5% 11,8 100,5% 4,49% 9,3% 0,54% 0,64% 1,79 100,5% 16,8 Michigan Coastal Credit Union MI \$15,482,461 1,271 1 1,9% -10,0% 4,49% 2,28% 2,08% 0,33% 0,94% -0,64% 1,24% 0,64% 1,76% 0,54% 0,76% -2,2% 2,20% 0,33% 0,94% -0,64% 0,75% 2,21% 0,33% 0,94% 0,64% 0,75% 2,21% 0,07% -0,76% 0,25% 0,00% 0,62% 0,25% 0,07% 0,07% 1,95% 1,15% 1,14% 0,14% 0,03% 0,27% 0,45% 0,17% 0,49% 0,13 3,77% 0,05% 0,25% 1,04% 0,37% 0,11 1,05% 0,45% 1,04% 1,04% 0,37% 0,11 1,05% 1,04% 0,37% 0,11 <td>United VIP CU</td> <td>MI</td> <td>\$16,531,839</td> <td>2,059</td> <td>1</td> <td>2.0%</td> <td>-5.6%</td> <td>-6.7%</td> <td>10.2%</td> <td>1.17%</td> <td>-0.01%</td> <td>-0.25</td> <td>12.9%</td> <td>0.9%</td>	United VIP CU	MI	\$16,531,839	2,059	1	2.0%	-5.6%	-6.7%	10.2%	1.17%	-0.01%	-0.25	12.9%	0.9%
Machagen Casatal Credit Union Mil \$15,199,570 3,478 1 28,9% 50,5% 4.9% 0,5% 0,64% 1.79 100,5% 16,5% My Postal CU Mil \$15,006,108 2,868 0 4.9% 0,2% 2,28% 0,03% 0,64% 0,01% 0,04% 0,00% 0,02% 2,03% 0,04% 0,00% 0,02% 2,02% 0,35% 0,04% 0,00% 0,028 2,02% 0,03% 0,04% 0,01% 0,04% 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,00% 0,028 0,04% 1,01 1,01% 0,01% 0,09% 0,217 7,44% 5,5 2,5% 1,4% 1,01% 1,01 4,10% 0,03% 0,11% 1,01 4,10% 0,028 0,22% 0,22% 0,27% 6,11% 0,17% 0,01%<	GraCo FCU	MI	\$16,302,523	3,109	1	0.6%	11.6%	-0.4%	7.8%	0.89%	0.11%	0.76	44.1%	0.0%
hyp Fogal CU Mi S15,482,581 1,271 1 1,95% -10.0% -4.8% 0.28% 0.31% 0.14 17.8% 6.0 Big Dutch Fleet CU Mi S15,066,108 2,868 0 -4.9% -0.2% -2.3% 2.0% 0.33% 0.94% -0.60 10.0 Big Dutch Fleet CU Mi S14,387,993 1.481 0 5.4% -4.0% 1.6% 0.07% 7.6% 0.25% 0.00% 0.82 68.8% 10.25 Bue Water FCU Mi S13,834,860 1.287 0 0.7% -1.9% 1.2,5% 0.17% 0.04% 7.5% 0.25% 0.07% 1.08% 0.07% 1.08% 0.07% 1.08% 0.07% 1.08% 0.07% 0.18% 0.17% 0.19% 0.33% 0.13 3.7% 0.25% 0.25% 0.07% 0.18% 0.11% 0.11% 0.11% 0.11% 0.11% 0.11% 0.11% 0.11% 0.11% 0.5% 5.5% 0.25% 0.25%	Shoreline Federal Credit Union	MI	\$16,301,840	2,830	1	-13.8%	-0.3%	-4.6%	1.5%	1.04%	0.47%	-23.62	48.1%	20.6%
Butch Fleet CU MI \$15,006,108 2,868 0 -4.9% -0.2% -2.3% 22.0% 0.33% 0.94% -0.07% 7.6% Gabriels Community CU MI \$14,307,993 1,481 0 5.4% 4.4% 1.6% 0.7% 0.4% -0.17% 0.64% -0.07% 0.64% 0.04% 0.82 2.6% 2.5% 7.2% 0.07% 0.07% 0.04% 0.04% 0.82 2.6% 2.5% 7.6% 0.25% 0.07% 0.04% 0.04% 0.13 3.7.% 0.05% 0.4% 0.1% 0.04% 0.11% 0.04% 0.11% 0.04% 0.11% 1.01 1.01% 0.0 Stering Heights Community FCU MI \$13,049,044 1,814 1.39% 6.3% 0.8% 0.25% 0.25% 0.25% 0.25% 0.4% 0.4% 0.25% 0.3% 0.5% 0.25% 0.37% 0.11% 1.01 1.41.0% 0.02 2.5% 0.4% 0.4% 0.5% 2.26% 0.25% </td <td>Michigan Coastal Credit Union</td> <td>MI</td> <td>\$16,199,570</td> <td>3,478</td> <td>1</td> <td>28.9%</td> <td>50.5%</td> <td>4.9%</td> <td>9.3%</td> <td>0.54%</td> <td>0.64%</td> <td>1.79</td> <td>100.5%</td> <td>18.2%</td>	Michigan Coastal Credit Union	MI	\$16,199,570	3,478	1	28.9%	50.5%	4.9%	9.3%	0.54%	0.64%	1.79	100.5%	18.2%
Cabrielis Community CU MI \$14,387,903 1,481 0 5.4% -4.0% 1.6% 10.5% 0.48% -0.17% 0.54 72.28% 22.1% Norway Community CU MI \$13,633,463 1,429 0 6.6% 13.5% -2.1% 16.1% 0.00% -0.02% 6.86% 10.3% -0.27% 74.4% 5.3 Teamsters CU MI \$13,356,015 2,473 0 -0.7% -1.9% 1.29% 0.17% 0.49% 0.13 37.7% 0.05 Staining Heights Community FCU MI \$13,264,315 1.820 -9.5% -4.8% 1.3% 1.3% 1.37% 1.017% 0.11% 1.01 41.0% 0.0 SB Community FCU MI \$13,049,944 1,814 1 3.9% 0.8% 0.2% 0.37% 0.11% 10.07% 0.24 63% 0.8% 0.4% 0.2% 0.37% 0.11% 10.07% 0.25 1.4% 0.6% 0.2% 0.37% 0.14% 63% <td>My Postal CU</td> <td>MI</td> <td>\$15,482,581</td> <td>1,271</td> <td>1</td> <td>1.6%</td> <td>-10.0%</td> <td>-4.8%</td> <td>20.8%</td> <td>0.78%</td> <td>0.31%</td> <td>-0.14</td> <td>17.8%</td> <td>5.0%</td>	My Postal CU	MI	\$15,482,581	1,271	1	1.6%	-10.0%	-4.8%	20.8%	0.78%	0.31%	-0.14	17.8%	5.0%
Norway Community CU MI \$14,094,226 2,567 2 5.7% 12.2% -0.7% 7.6% 0.25% 0.00% -0.82 68.8% 10.5 Blue Water FCU MI \$13,360,463 1,429 0 6.6% 1.3% 1.3% 1.0% 0.00% 0.27 74.4% 5.5 Sterling Heights Community FCU MI \$13,3246,185 1.820 0 4.8% 1.3% 1.30% 1.0% 0.988 3.4% 1.4 Nonctain Public ECU MI \$13,049,044 1.814 1 3.9% 6.3% 0.8% 8.2% 0.22% 0.37% 0.11 76.6% 20.5 SB Community FCU MI \$12,646,033 1 -0.8% 2.26% 4.6% 10.5% 1.38% 0.05% 0.18% 0.28% 0.11% 6.0% 1.6% 6.2% 7.1% 0.66% 0.27% 7.1% 0.66% 0.27% 7.1% 0.66% 0.27% 7.1% 0.66% 0.27% 7.1% 0.66%	Big Dutch Fleet CU	MI	\$15,006,108	2,868	0	-4.9%	-0.2%	-2.3%	22.0%	0.33%	0.94%	-0.60	19.4%	0.0%
Blue Water FCU MI \$13,633,463 1,429 0 6.6% 13.5% -2.1% 18.1% 0.10% -0.0% 0.27 74.4% 5.3 Teamsters CU MI \$13,246,015 2,473 0 0.7% -1.0% 1.2% 0.17% 0.04% 0.18 37.7% 0.05 Stering Heights Community FCU MI \$13,246,015 2,473 0 0.7% -1.0% 1.2% 0.01% 0.10% 0.08 34.44 1.4 Montaim Public ECU MI \$13,049,044 1.814 1 3.9% 6.3% 0.8% 8.2% 0.22% 0.37% 0.14 6.0% 0.2% 0.2% 0.2% 0.2% 0.2% 0.37% 0.44 6.3% 0.08% 0.2% 0.37% 0.44 6.3% 0.08% 0.2% 0.07% 0.44% 0.38% 1.4 0.1% 0.05% 1.3% 0.44% 0.38% 0.44% 0.38% 0.44% 0.2% 0.07% 0.44% 0.2% 0.07% <t< td=""><td>Gabriels Community CU</td><td>MI</td><td>\$14,387,993</td><td>1,481</td><td>0</td><td>5.4%</td><td>-4.0%</td><td>1.6%</td><td>10.5%</td><td>0.48%</td><td>-0.17%</td><td>0.54</td><td>72.6%</td><td>22.1%</td></t<>	Gabriels Community CU	MI	\$14,387,993	1,481	0	5.4%	-4.0%	1.6%	10.5%	0.48%	-0.17%	0.54	72.6%	22.1%
Teamsters CU MI \$13,356,015 2,473 0 0.7% -10.8% -1.9% 12.9% 0.17% 0.49% 0.13 37.7% 0.5 Stering Heights Community FCU MI \$13,246,185 1.820 0 -4.8% 1.3% 13.0% 1.75% 1.00% 0.08 38.4% 1.47 Montcain Public ECU MI \$13,049,944 1.814 1 3.9% 6.3% 0.8% 8.2% 0.22% 0.37% 0.11 76.0% 22.0% ATL Federal Credit Union MI \$13,049,944 1.814 1 3.9% 6.3% 0.8% 8.2% 0.22% 0.37% 0.11 76.0% 22.0% Unified Communities FCU MI \$12,050,098 2.255 0 4.4% 1.5% 3.4% 14.7% 0.08% 0.48% 0.27 4.57% 1.5% Faraktor Community FCU MI \$10,079,458 1.817 0 6.2% 2.1% 0.03% 0.448 0.27 4.5% 0.2% 0.4% 0.4% 0.4% 1.1% Missegont Suspep FCU MI <th< td=""><td>Norway Community CU</td><td>MI</td><td>\$14,094,226</td><td>2,567</td><td>2</td><td>5.7%</td><td>12.2%</td><td>-0.7%</td><td>7.6%</td><td>0.25%</td><td>0.00%</td><td>-0.82</td><td>68.8%</td><td>10.3%</td></th<>	Norway Community CU	MI	\$14,094,226	2,567	2	5.7%	12.2%	-0.7%	7.6%	0.25%	0.00%	-0.82	68.8%	10.3%
Stering Heights Community FCU MI \$13,246,185 1,820 0 -9.5% -4.8% 1.3% 13.0% 1.75% 1.00% -0.98 39.4% 14.7 Montalm Public ECU MI \$13,083,840 1,981 1 1.5% -3.4% 6.1% 17.78% 1.91% 0.11% 1.01 41.0% 0.25 SB Community FCU MI \$13,006,332 1,803 1 -0.4% 2.26% 4.6% 10.5% 1.38% 0.53% 0.15% 5.77% 7.5 Unified Communities FCU MI \$12,686,484 3,746 1 -0.1% 0.66% 0.27% 0.14% 0.25 41.3% 0.04% 0.66% 0.27% 0.44% 6.38% 1.84 1.6 0.66% 0.27% 0.44% 6.38% 1.84 1.6 0.43% 0.04% 0.04% 0.04% 0.04% 0.06% 0.48% 0.27 45.7% 1.6 6.26% 2.1% 0.43% 0.06% 0.11% 6.04% 0.06% 0.16%	Blue Water FCU	MI	\$13,633,463	1,429	0	6.6%	13.5%	-2.1%	18.1%	0.10%	-0.09%	0.27	74.4%	5.3%
Montcalm Public ECU MI \$13,083,840 1,981 1 1.5% -3.4% 6.1% 17.8% 1.91% 0.11% 1.01 41.0% 0.0 SB Community FCU MI \$13,049,944 1,814 1 3.9% 6.3% 0.8% 8.2% 0.22% 0.37% 0.11 76.0% 20.5 Unified Community FCU MI \$12,636,484 3,746 1 -0.1% -0.9% 6.2% 7.1% 0.66% 0.37% 0.44 63.8% 18.4 Electrical Workers Local 58 CU MI \$12,690,09 2,255 0 -4.4% -2.6% -2.1% 12.1% 0.08% 0.48% 0.25 41.3% 0.0 Fankfort Community FCU MI \$10,394,852 1,460 1 4.8% 4.7% 1.5% 14.6% 6.92% -0.07% 0.14 60.4% 16.6 Federal Lake Mombers CU MI \$10,326,389 1,541 1 1.7% 4.5% 2.9% 0.43% 0.06% -0.03%	Teamsters CU	MI	\$13,356,015	2,473	0	0.7%	-10.8%	-1.9%	12.9%	0.17%	0.49%	0.13	37.7%	0.5%
SB Community FCU MI \$13,049,944 1,814 1 3.9% 6.3% 0.8% 8.2% 0.22% 0.37% 0.11 76.0% 20.5% ATL Federal Credit Union MI \$13,006,332 1,003 1 -0.9% 6.2% 7.1% 0.66% 0.37% 0.15 58.7% 7.5 Linified Community FCU MI \$12,450,009 2,255 0 -4.4% -2.6% -2.1% 12.1% 0.03% 0.18% 0.25 41.3% 0.0 Frankfort Community FCU MI \$10,709,488 1,817 0 6.5% 2.5% 3.4% 1.4.7% 0.00% 0.48% 0.27 45.7% 1.1 Muskegon SL oseph FCU MI \$10,325,539 1.541 1 3.7% 1.5% 1.4.8% 0.00% 0.46 67.2% 0.0 Great Lakes Members CU MI \$10,325,549 1.544 1 1.08% 3.1% 52.5% 8.7% 1.33% 0.55% 0.00% 0.00% 0.00% <	Sterling Heights Community FCU	MI	\$13,246,185	1,820	0	-9.5%	-4.8%	1.3%	13.0%	1.75%	1.00%	-0.98	39.4%	14.7%
ATL Federal Credit Union MI \$13,006,332 1,803 1 -0.8% 22.6% 4.6% 10.5% 1.38% 0.53% -0.15 58.7% 7.5% Unified Communities FCU MI \$12,636,484 3,746 1 -0.1% -0.9% 6.2% 7.1% 0.68% 0.37% 0.44 63.8% 11.84 Electrical Workers Local SB CU MI \$10,709,458 1,817 0 6.5% 25.9% 3.4% 14.7% 0.08% 0.48% 0.27 45.7% 1.1 Muskegon St Joseph FCU MI \$10,394,852 1,460 1 4.8% 4.7% 1.5% 14.6% 6.92% -0.07% 0.14 60.4% 16.8% Great Lakes Members CU MI \$10,039,993 1,564 1 -1.1% 17.7% -4.5% 29.1% 0.43% -0.06% -1.03 49.4% 14.4 Eastpointe Community CU MI \$8,590,565 1,548 1 3.2% 9.6% 15.9% 1.0% 0.43% 0.01% 5.34% 0.0 0.13 49.4% 4.14 Bi-Count	Montcalm Public ECU	MI	\$13,083,840	1,981	1	1.5%	-3.4%	6.1%	17.8%	1.91%	0.11%	1.01	41.0%	0.0%
Unified Communities FCU MI \$12,636,484 3,746 1 -0.1% -0.9% 6.2% 7.1% 0.66% 0.37% 0.44 63.8% 18.4 Electrical Workers Local 58 CU MI \$12,450,009 2,255 0 -4.4% -2.6% -2.1% 12.1% 0.03% -0.18% 0.25 41.3% 0.0 Frankfort Community FCU MI \$10,394,852 1,460 4.8% 4.7% 1.5% 14.4% 0.03% 0.04% 0.02% 40.7% 0.0 Great Lakes Members CU MI \$10,325,839 1.541 1 3.7% 10.5% 2.3% 8.1% 0.04% 0.06% -1.03 49.4% 14.6% Eastpointe Community CU MI \$8,794,757 1.466 1 2.5% -3.6% -2.8% 17.0% 0.64% 0.31% 0.10 53.4% 0.0 Bi-County PTC FCU MI \$8,590,565 1.54 1 3.2% 9.6% 15.5% 10.2% 1.47% 0.06% 0.00%	SB Community FCU	MI	\$13,049,944	1,814	1	3.9%	6.3%	0.8%	8.2%	0.22%	0.37%	0.11	76.0%	20.5%
Electrical Workers Local 58 CU MI \$12,450,009 2,255 0 -4.4% -2.6% -2.1% 12.1% 0.03% -0.18% 0.25 41.3% 0.0 Frankfort Community FCU MI \$10,709,458 1,817 0 6.5% 25.9% 3.4% 14.7% 0.08% 0.48% 0.27 45.7% 11.1 Muskegon St Joseph FCU MI \$10,394,852 1,460 1 4.8% 4.7% 1.5% 14.6% 6.92% -0.07% 0.14 60.4% 16.0 Great Lakes Members CU MI \$10,039,993 1,564 1 -1.1% 17.7% 4.5% 29.1% 0.43% -0.06% -1.03 49.4% 14.4 Eastointe Community CU MI \$8,784,757 1.466 1 2.5% -3.6% -2.8% 17.0% 0.64% 0.01% 53.4% 0.02 41.7% 0.06% 0.40 0.06% 0.40 0.4% 0.00% 0.00% 0.00% 0.40 0.4% 0.00% 0.40	ATL Federal Credit Union	MI	\$13,006,332	1,803	1	-0.8%	22.6%	4.6%	10.5%	1.38%	0.53%	-0.15	58.7%	7.9%
Frankfort Community FCU MI \$10,709,458 1,817 0 6.5% 25.9% 3.4% 14.7% 0.08% 0.48% 0.27 45.7% 1.1 Muskegon St Joseph FCU MI \$10,325,839 1,541 3.7% 1.5% 14.6% 6.92% -0.07% 0.14 60.4% 16.6 Great Lake Members CU MI \$10,325,839 1,541 3.7% 10.5% 2.3% 8.1% 0.04% 0.06% 0.10 53.4% 0.6 Great Lake Members CU MI \$9,459,448 2.944 1 0.8% 3.1% 52.5% 8.7% 1.33% 0.55% -0.02 45.6% 0.0 Menominee Area CU MI \$8,780,655 1.548 3.2% 9.6% 10.8% 0.00% 0.00% -0.01 53.4% 0.0 Bi-County PTC FCU MI \$8,383,523 759 1 -2.6% -13.2% -0.4% 10.8% 0.00% 0.00% 0.00% 0.00% 0.00% 0.11 32.5%	Unified Communities FCU	MI	\$12,636,484	3,746	1	-0.1%	-0.9%	6.2%	7.1%	0.66%	0.37%	0.44	63.8%	18.4%
Muskagon St Joseph FCU MI \$10,394,852 1,460 1 4.8% 4.7% 1.5% 14.6% 6.92% -0.07% 0.14 60.4% 16.6% Federal Employees of Chippewa Cnty CU MI \$10,325,839 1,541 1 3.7% 10.5% 2.3% 8.1% 0.04% 0.00% 0.46 87.2% 0.0 Great Lakes Members CU MI \$10,325,839 1,564 1 1.1% 17.7% -4.5% 29.1% 0.43% -0.06% -1.03 49.4% 14.44 Eastpointe Community CU MI \$8,459,448 2,944 1 10.8% -2.8% 17.0% 0.64% 0.31% 0.02 45.6% 0.00 Bi-County PTC FCU MI \$8,890,565 1.548 1 3.2% 9.6% 10.8% 0.00% 0.00% 0.01 32.8% 5.7 Tower Family CU MI \$7,933,920 1,607 1 5.9% 11.8% -1.8% 9.5% 1.77% 0.06% 0.48 61.6%	Electrical Workers Local 58 CU	MI	\$12,450,009	2,255	0	-4.4%	-2.6%	-2.1%	12.1%	0.03%	-0.18%	0.25	41.3%	0.0%
Federal Employees of Chippewa Cnty CU MI \$10,325,839 1,541 1 3.7% 10.5% 2.3% 8.1% 0.04% 0.00% 0.46 87.2% 0.0 Great Lakes Members CU MI \$10,039,993 1,564 1 -1.1% 17.7% -4.5% 29.1% 0.43% -0.06% -1.03 49.4% 14.4 Eastpointe Community CU MI \$9,459,448 2,944 1 10.8% 3.1% 52.5% 8.7% 1.33% 0.55% -0.02 45.6% 0.0 Menominee Area CU MI \$8,784,757 1,466 1 2.5% -3.6% -2.8% 17.0% 0.64% 0.01% 0.01 53.4% 0.0 Bi-County PTC FCU MI \$8,590,565 1,544 1 3.2% 9.6% 15.9% 10.2% 1.47% 2.0% 0.55 50.0% 4.1 Westacres CU MI \$7,913,388 1,123 0 -2.2% 5.4% -3.8% 9.5% 1.72% 0.10% <td< td=""><td>Frankfort Community FCU</td><td>MI</td><td>\$10,709,458</td><td>1,817</td><td>0</td><td>6.5%</td><td>25.9%</td><td>3.4%</td><td>14.7%</td><td>0.08%</td><td>0.48%</td><td>0.27</td><td>45.7%</td><td>1.1%</td></td<>	Frankfort Community FCU	MI	\$10,709,458	1,817	0	6.5%	25.9%	3.4%	14.7%	0.08%	0.48%	0.27	45.7%	1.1%
Great Lakes Members CU MI \$10,039,993 1,564 1 -1.1% 17.7% -4.5% 29.1% 0.43% -0.06% -1.03 49.4% 14.4 Eastpointe Community CU MI \$8,459,448 2,944 1 10.8% 3.1% 52.5% 8.7% 1.33% 0.55% -0.02 45.6% 0.0 Bi-County PTC FCU MI \$8,780,565 1,548 1 3.2% 9.6% 15.9% 10.2% 1.47% 2.07% 0.56 59.0% 4.1 Westacres CU MI \$8,383,523 759 1 -2.6% -13.2% -0.4% 10.8% 0.00% 0.00% 0.56 59.0% 4.1 Westacres CU MI \$7,913,388 1,123 0 -2.2% 5.4% -3.8% 9.5% 1.72% 0.10% -0.53 28.9% 0.0 Chatham Eben Co-Op FCU MI \$7,705,010 2,148 2 3.2% -7.2% -3.5% 9.7% 0.72% -1.6% 0.3% 3.4% 1.4 Mason County Schol ECU MI \$5,814,673 857	Muskegon St Joseph FCU	MI	\$10,394,852	1,460	1	4.8%	4.7%	1.5%	14.6%	6.92%	-0.07%	0.14	60.4%	16.8%
Eastpointe Community CU MI \$9,459,448 2,944 1 10.8% 3.1% 52.5% 8.7% 1.33% 0.55% -0.02 45.6% 0.00 Menominee Area CU MI \$8,784,757 1,466 1 2.5% -3.6% -2.8% 17.0% 0.64% 0.31% 0.10 53.4% 0.00 Bi-County PTC FCU MI \$8,890,565 1,548 1 3.2% 9.6% 15.9% 10.2% 1.47% 2.07% 0.56 59.0% 4.1 Westacres CU MI \$8,383,523 759 1 -2.6% -13.2% -0.4% 10.8% 0.00% 0.00% -0.10% -0.53 28.9% 0.00 Chatham Eben Co-Op FCU MI \$7,913,388 1,123 0 -2.2% 5.4% -3.8% 9.5% 1.97% 0.48% 61.6% 0.00 Torch Lake FCU MI \$7,205,010 2,148 2 3.2% -7.2% -3.5% 9.7% 0.72% -1.67% 1.41	Federal Employees of Chippewa Cnty CU	MI	\$10,325,839	1,541	1	3.7%	10.5%	2.3%	8.1%	0.04%	0.00%	0.46	87.2%	0.0%
Menominee Area CU MI \$8,784,757 1,466 1 2.5% -3.6% -2.8% 17.0% 0.64% 0.31% 0.10 53.4% 0.00 Bi-County PTC FCU MI \$8,590,565 1,548 1 3.2% 9.6% 15.9% 10.2% 1.47% 2.07% 0.56 59.0% 4.1 Westacres CU MI \$8,383,523 759 1 -2.6% -13.2% -0.4% 10.8% 0.00% 0.00% -0.11 32.5% 5.7 Tower Family CU MI \$7,913,388 1,123 0 -2.2% 5.4% -3.8% 9.5% 1.72% 0.10% -0.53 28.9% 0.0 Chatham Eben Co-Op FCU MI \$7,205,010 2,148 2 3.2% -7.2% -3.5% 9.7% 0.72% -1.67% 1.41 63.8% 1.4 Rock Community FCU MI \$6,103,407 1,234 1 1.2% 3.4% -2.1% 8.9% 2.10% 0.00% 0.35 37.2%<	Great Lakes Members CU	MI	\$10,039,993	1,564	1	-1.1%	17.7%	-4.5%	29.1%	0.43%	-0.06%	-1.03	49.4%	14.4%
Bi-County PTC FCU MI \$8,590,565 1,548 1 3.2% 9.6% 15.9% 10.2% 1.47% 2.07% 0.56 59.0% 4.1 Westacres CU MI \$8,383,523 759 1 -2.6% -13.2% -0.4% 10.8% 0.00% 0.00% -0.11 32.5% 5.7 Tower Family CU MI \$7,913,388 1,123 0 -2.2% 5.4% -3.8% 9.5% 1.72% 0.10% -0.53 28.9% 0.0 Chatham Eben Co-Op FCU MI \$7,7205,010 2.148 2 3.2% -7.2% -3.5% 9.7% 0.72% -1.67% 1.41 63.8% 1.4 Rock Community FCU MI \$6,103,407 1,234 1 1.2% 3.4% -2.1% 8.9% 2.10% 0.00% 0.055 37.2% 0.0 West Michigan Postal Service FCU MI \$5,814,673 857 1 -5.9% 3.2% 1.17% 0.26% 1.27% -1.15 74.7%	Eastpointe Community CU	MI	\$9,459,448	2,944	1	10.8%	3.1%	52.5%	8.7%	1.33%	0.55%	-0.02	45.6%	0.0%
Westacres CU MI \$8,383,523 759 1 -2.6% -13.2% -0.4% 10.8% 0.00% 0.01% -0.11 32.5% 57.7 Tower Family CU MI \$7,913,388 1,123 0 -2.2% 5.4% -3.8% 9.5% 1.72% 0.10% -0.53 28.9% 0.00 Chatham Eben Co-Op FCU MI \$7,343,920 1,607 1 5.9% 11.8% 9.5% 1.97% 0.06% 0.48 61.6% 0.00 Torch Lake FCU MI \$7,205,010 2,148 2 3.2% -7.2% -3.5% 9.7% 0.72% -1.67% 1.41 63.8% 1.4 Rock Community FCU MI \$6,103,407 1,234 1 1.2% 3.4% -2.1% 8.9% 2.10% 0.00% 0.35 37.2% 1.4 Mason County School ECU MI \$5,816,460 718 1 -2.0% 3.2% -1.7% 8.2% 1.26% 1.27% 1.15 7.4.7% 0.0	Menominee Area CU	MI	\$8,784,757	1,466	1	2.5%	-3.6%	-2.8%	17.0%	0.64%	0.31%	0.10	53.4%	0.0%
Tower Family CU MI \$7,913,388 1,123 0 -2.2% 5.4% -3.8% 9.5% 1.72% 0.10% -0.53 28.9% 0.00 Chatham Eben Co-Op FCU MI \$7,343,920 1,607 1 5.9% 11.8% -1.8% 9.5% 1.97% 0.06% 0.48 61.6% 0.00 Torch Lake FCU MI \$7,205,010 2,148 2 3.2% -7.2% -3.5% 9.7% 0.72% -1.67% 1.41 63.8% 1.44 Rock Community FCU MI \$6,103,407 1,234 1 1.2% 3.4% -2.1% 8.9% 2.10% 0.00% 0.35 37.2% 1.4 Mason County School ECU MI \$5,816,460 718 1 -2.0% 13.8% 4.1% 17.9% 0.31% 0.25% 0.59 32.5% 0.0 West Michigan Postal Service FCU MI \$5,816,460 718 1 -2.0% 3.2% 1.26% 1.27% 0.1.5 74.7% 0.0	Bi-County PTC FCU	MI	\$8,590,565	1,548	1	3.2%	9.6%	15.9%	10.2%	1.47%	2.07%	0.56	59.0%	4.1%
Chatham Eben Co-Op FCU MI \$7,343,920 1,607 1 5.9% 11.8% -1.8% 9.5% 1.97% 0.06% 0.48 61.6% 0.0 Torch Lake FCU MI \$7,205,010 2,148 2 3.2% -7.2% -3.5% 9.7% 0.72% -1.67% 1.41 63.8% 1.4 Rock Community FCU MI \$6,103,407 1,234 1 1.2% 3.4% -2.1% 8.9% 2.10% 0.00% 0.35 37.2% 1.4 Mason County School ECU MI \$5,816,460 718 1 -2.0% 13.8% 4.1% 17.9% 0.31% 0.25% 0.59 32.5% 0.0 West Michigan Postal Service FCU MI \$5,371,740 666 3 -12.4% -12.1% -4.2% 5.2% 15.77% 0.76% -5.33 77.0% 0.0 Late Superior CU MI \$5,251,221 1,205 1 -4.5% -4.0% -2.0% 9.5% 1.37% 0.00% 0.22 </td <td>Westacres CU</td> <td>MI</td> <td>\$8,383,523</td> <td>759</td> <td>1</td> <td>-2.6%</td> <td>-13.2%</td> <td>-0.4%</td> <td>10.8%</td> <td>0.00%</td> <td>0.00%</td> <td>-0.11</td> <td>32.5%</td> <td>5.7%</td>	Westacres CU	MI	\$8,383,523	759	1	-2.6%	-13.2%	-0.4%	10.8%	0.00%	0.00%	-0.11	32.5%	5.7%
Torch Lake FCU MI \$7,205,010 2,148 2 3.2% -7.2% -3.5% 9.7% 0.72% -1.67% 1.41 63.8% 1.4 Rock Community FCU MI \$6,103,407 1,234 1 1.2% 3.4% -2.1% 8.9% 2.10% 0.00% 0.35 37.2% 1.4 Mason County School ECU MI \$5,816,460 718 1 -2.0% 13.8% 4.1% 17.9% 0.31% 0.25% 0.59 32.5% 0.0 West Michigan Postal Service FCU MI \$5,814,673 857 1 -5.9% 3.2% -1.7% 8.2% 1.26% 1.27% -1.15 74.7% 0.0 Latvian Heritage FCU MI \$5,5371,740 666 3 -12.4% -12.1% -4.2% 5.2% 15.77% 0.76% -5.33 77.0% 0.0 Lake Superior CU MI \$4,998,015 1,319 1 3.4% -4.5% 2.1% 7.3% 0.17% -0.02% -0.20 <td>Tower Family CU</td> <td>MI</td> <td>\$7,913,388</td> <td>1,123</td> <td>0</td> <td>-2.2%</td> <td>5.4%</td> <td>-3.8%</td> <td>9.5%</td> <td>1.72%</td> <td>0.10%</td> <td>-0.53</td> <td>28.9%</td> <td>0.0%</td>	Tower Family CU	MI	\$7,913,388	1,123	0	-2.2%	5.4%	-3.8%	9.5%	1.72%	0.10%	-0.53	28.9%	0.0%
Rock Community FCU MI \$6,103,407 1,234 1 1.2% 3.4% -2.1% 8.9% 2.10% 0.00% 0.35 37.2% 1.4 Mason County School ECU MI \$5,816,460 718 1 -2.0% 13.8% 4.1% 17.9% 0.31% 0.25% 0.59 32.5% 0.0 West Michigan Postal Service FCU MI \$5,814,673 857 1 -5.9% 3.2% -1.7% 8.2% 1.26% 1.27% -1.15 74.7% 0.0 Latvian Heritage FCU MI \$5,531,221 1,205 1 -4.5% -4.0% -2.0% 9.5% 1.37% 0.00% 0.22 47.5% 0.0 Lake Superior CU MI \$5,251,221 1,205 1 -4.5% -4.0% -2.0% 9.5% 1.37% 0.00% 0.22 47.5% 0.0 Manistee FCU MI \$4,4998,015 1,319 1 3.4% -4.5% 2.1% 7.3% 0.17% -0.22% -0.20	Chatham Eben Co-Op FCU	MI	\$7,343,920	1,607	1	5.9%	11.8%	-1.8%	9.5%	1.97%	0.06%	0.48	61.6%	0.0%
Mason County School ECU MI \$\$,816,460 718 1 -2.0% 13.8% 4.1% 17.9% 0.31% 0.25% 0.59 32.5% 0.0 West Michigan Postal Service FCU MI \$\$,816,4673 857 1 -5.9% 3.2% -1.7% 8.2% 1.26% 1.27% -1.15 74.7% 0.0 Latvian Heritage FCU MI \$\$,5371,740 666 3 -12.4% -12.1% -4.2% 5.2% 15.77% 0.76% -5.33 77.0% 0.0 Lake Superior CU MI \$\$,5251,221 1,205 1 -4.5% -4.0% -2.0% 9.5% 1.37% 0.00% 0.22 47.5% 0.0 Manistee FCU MI \$\$,4998,015 1,319 1 3.4% -4.5% 2.1% 7.3% 0.17% -0.02% -0.20 47.0% 0.0 Harbor Beach Community FCU MI \$\$,3892,685 1,280 1 22.7% -13.0% -0.7% 8.7% 0.69% 0.71%	Torch Lake FCU	MI	\$7,205,010	2,148	2	3.2%	-7.2%	-3.5%	9.7%	0.72%	-1.67%	1.41	63.8%	1.4%
West Michigan Postal Service FCU MI \$5,814,673 857 1 -5.9% 3.2% -1.7% 8.2% 1.26% 1.27% -1.15 74.7% 0.0 Latvian Heritage FCU MI \$5,371,740 666 3 -12.4% -12.1% -4.2% 5.2% 15.77% 0.76% -5.33 77.0% 0.0 Lake Superior CU MI \$5,251,221 1,205 1 -4.5% -4.0% -2.0% 9.5% 1.37% 0.00% 0.22 47.5% 0.0 Manistee FCU MI \$4,998,015 1,319 1 3.4% -4.5% 2.1% 7.3% 0.17% -0.02% -0.20 47.0% 0.0 Harbor Beach Community FCU MI \$4,141,537 745 1 -2.5% 12.1% -5.9% 10.5% 2.14% 0.52% -0.33 29.5% 0.0 Veterans Health Admn CU MI \$3,892,685 1,280 1 22.7% -13.0% -0.7% 8.7% 0.69% 0.71% <t< td=""><td>Rock Community FCU</td><td>MI</td><td>\$6,103,407</td><td>1,234</td><td>1</td><td>1.2%</td><td>3.4%</td><td>-2.1%</td><td>8.9%</td><td>2.10%</td><td>0.00%</td><td>0.35</td><td>37.2%</td><td>1.4%</td></t<>	Rock Community FCU	MI	\$6,103,407	1,234	1	1.2%	3.4%	-2.1%	8.9%	2.10%	0.00%	0.35	37.2%	1.4%
Latvian Heritage FCU MI \$5,371,740 666 3 -12.4% -12.1% -4.2% 5.2% 15.77% 0.76% -5.33 77.0% 0.0 Lake Superior CU MI \$5,251,221 1,205 1 -4.5% -4.0% -2.0% 9.5% 1.37% 0.00% 0.22 47.5% 0.0 Manistee FCU MI \$4,998,015 1,319 1 3.4% -4.5% 2.1% 7.3% 0.17% -0.02% -0.20 47.0% 0.0 Harbor Beach Community FCU MI \$4,141,537 745 1 -2.5% 12.1% -5.9% 10.5% 2.14% 0.52% -0.33 29.5% 0.0 Veterans Health Admn CU MI \$3,892,685 1,280 1 22.7% -13.0% -0.7% 8.7% 0.69% 0.71% -0.22 28.8% 0.0 Four Flags Area CU MI \$3,705,811 865 1 2.6% 16.8% 1.8% 12.1% 0.48% 0.97% -0.86	Mason County School ECU	MI	\$5,816,460	718	1	-2.0%	13.8%	4.1%	17.9%	0.31%	0.25%	0.59	32.5%	0.0%
Lake Superior CU MI \$5,251,221 1,205 1 -4.5% -4.0% -2.0% 9.5% 1.37% 0.00% 0.22 47.5% 0.0 Manistee FCU MI \$4,998,015 1,319 1 3.4% -4.5% 2.1% 7.3% 0.17% -0.02% -0.20 47.0% 0.0 Harbor Beach Community FCU MI \$4,141,537 745 1 -2.5% 12.1% -5.9% 10.5% 2.14% 0.52% -0.33 29.5% 0.0 Veterans Health Admn CU MI \$3,892,685 1,280 1 22.7% -13.0% -0.7% 8.7% 0.69% 0.71% -0.22 28.8% 0.0 Four Flags Area CU MI \$3,705,811 865 1 2.6% 16.8% 1.8% 12.1% 0.48% 0.97% -0.86 67.2% 0.0 Owosso WBC FCU MI \$3,431,649 1,016 6.5% 12.1% -7.2% 17.3% 0.87% -0.18% 0.32 80.5%	West Michigan Postal Service FCU	MI	\$5,814,673	857	1	-5.9%	3.2%	-1.7%	8.2%	1.26%	1.27%	-1.15	74.7%	0.0%
Manistee FCU MI \$4,998,015 1,319 1 3.4% -4.5% 2.1% 7.3% 0.17% -0.02% -0.20 47.0% 0.0 Harbor Beach Community FCU MI \$4,141,537 745 1 -2.5% 12.1% -5.9% 10.5% 2.14% 0.52% -0.33 29.5% 0.0 Veterans Health Admn CU MI \$3,892,685 1,280 1 22.7% -13.0% -0.7% 8.7% 0.69% 0.71% -0.22 28.8% 0.0 Four Flags Area CU MI \$3,705,811 865 1 2.6% 16.8% 1.8% 12.1% 0.48% 0.97% -0.86 67.2% 0.0 Owosso WBC FCU MI \$3,431,649 1,016 0 6.5% 12.1% -7.2% 17.3% 0.87% -0.18% 0.32 80.5% 0.3 Muskegon Patternmakers FCU MI \$3,250,569 473 0 -5.1% -2.8% -5.4% 27.3% 0.08% 0.12% -0.22 <td>Latvian Heritage FCU</td> <td>MI</td> <td>\$5,371,740</td> <td>666</td> <td>3</td> <td>-12.4%</td> <td>-12.1%</td> <td>-4.2%</td> <td>5.2%</td> <td>15.77%</td> <td>0.76%</td> <td>-5.33</td> <td>77.0%</td> <td>0.0%</td>	Latvian Heritage FCU	MI	\$5,371,740	666	3	-12.4%	-12.1%	-4.2%	5.2%	15.77%	0.76%	-5.33	77.0%	0.0%
Harbor Beach Community FCU MI \$4,141,537 745 1 -2.5% 12.1% -5.9% 10.5% 2.14% 0.52% -0.33 29.5% 0.0 Veterans Health Admn CU MI \$3,892,685 1,280 1 22.7% -13.0% -0.7% 8.7% 0.69% 0.71% -0.22 28.8% 0.0 Four Flags Area CU MI \$3,705,811 865 1 2.6% 16.8% 1.8% 12.1% 0.48% 0.97% -0.86 67.2% 0.0 Owosso WBC FCU MI \$3,431,649 1,016 0 6.5% 12.1% -7.2% 17.3% 0.87% -0.18% 0.32 80.5% 0.3 Muskegon Patternmakers FCU MI \$3,250,569 473 0 -5.1% -2.8% -5.4% 27.3% 0.08% 0.12% -0.22 55.9% 0.0	Lake Superior CU	MI	\$5,251,221	1,205	1	-4.5%	-4.0%	-2.0%	9.5%	1.37%	0.00%	0.22	47.5%	0.0%
Veterans Health Admn CU MI \$3,892,685 1,280 1 22.7% -13.0% -0.7% 8.7% 0.69% 0.71% -0.22 28.8% 0.0 Four Flags Area CU MI \$3,705,811 865 1 2.6% 16.8% 1.8% 12.1% 0.48% 0.97% -0.86 67.2% 0.0 Owosso WBC FCU MI \$3,431,649 1,016 0 6.5% 12.1% -7.2% 17.3% 0.87% -0.18% 0.32 80.5% 0.3 Muskegon Patternmakers FCU MI \$3,250,569 473 0 -5.1% -2.8% -5.4% 27.3% 0.08% 0.12% -0.22 55.9% 0.0	Manistee FCU	MI	\$4,998,015	1,319	1	3.4%	-4.5%	2.1%	7.3%	0.17%	-0.02%	-0.20	47.0%	0.0%
Four Flags Area CU MI \$3,705,811 865 1 2.6% 16.8% 1.8% 12.1% 0.48% 0.97% -0.86 67.2% 0.0 Owosso WBC FCU MI \$3,431,649 1,016 0 6.5% 12.1% -7.2% 17.3% 0.87% -0.18% 0.32 80.5% 0.3 Muskegon Patternmakers FCU MI \$3,250,569 473 0 -5.1% -2.8% -5.4% 27.3% 0.08% 0.12% -0.22 55.9% 0.0	Harbor Beach Community FCU	MI	\$4,141,537	745	1	-2.5%	12.1%	-5.9%	10.5%	2.14%	0.52%	-0.33	29.5%	0.0%
Owosso WBC FCU MI \$3,431,649 1,016 0 6.5% 12.1% -7.2% 17.3% 0.87% -0.18% 0.32 80.5% 0.3 Muskegon Patternmakers FCU MI \$3,250,569 473 0 -5.1% -2.8% -5.4% 27.3% 0.08% 0.12% -0.22 55.9% 0.0	Veterans Health Admn CU	MI	\$3,892,685	1,280	1	22.7%	-13.0%	-0.7%	8.7%	0.69%	0.71%	-0.22	28.8%	0.0%
Muskegon Patternmakers FCU MI \$3,250,569 473 0 -5.1% -2.8% -5.4% 27.3% 0.08% 0.12% -0.22 55.9% 0.0	Four Flags Area CU	MI	\$3,705,811	865	1	2.6%	16.8%	1.8%	12.1%	0.48%	0.97%	-0.86	67.2%	0.0%
	Owosso WBC FCU	MI	\$3,431,649	1,016	0	6.5%	12.1%	-7.2%	17.3%	0.87%	-0.18%	0.32	80.5%	0.3%
Kalamazoo Building Trades CU MI \$3,016,162 659 1 -19.5% 9.2% -6.1% 14.9% 0.00% 0.09% -1.67 48.4% 0.0	Muskegon Patternmakers FCU	MI	\$3,250,569	473	0	-5.1%	-2.8%	-5.4%	27.3%	0.08%	0.12%	-0.22	55.9%	0.0%
	Kalamazoo Building Trades CU	MI	\$3,016,162	659	1	-19.5%	9.2%	-6.1%	14.9%	0.00%	0.09%	-1.67	48.4%	0.0%

Michigan Credit Union Financial Summary

Data as of June 2015

					12-Month Asset	12-Month Loan	12-Month Member	Networth/	Delinq Loans/	Net Chg-offs/		Loans/	Fixed Rate 1st Mtgs.
Credit Union Name	State	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Redford Municipal ECU	MI	\$2,498,928	430	1	-3.4%	14.8%	2.4%	7.7%	2.23%	2.16%	0.13	55.2%	0.0%
Christopher CU	MI	\$2,232,117	480	0	-6.4%	10.3%	-0.8%	10.0%	0.09%	0.00%	-0.51	14.8%	0.0%
St Patrick Croswell CU	MI	\$1,439,002	231	1	-5.1%	-12.5%	-4.9%	26.3%	0.00%	0.18%	0.38	26.2%	0.0%
IM Detroit District CU	MI	\$1,363,676	381	0	-5.2%	-35.2%	24.9%	19.0%	10.28%	-0.04%	1.31	5.7%	0.0%
Ann Arbor Postal FCU	MI	\$1,020,270	261	1	-2.4%	-5.8%	-3.7%	29.4%	1.01%	0.00%	-0.38	68.5%	0.0%
Eddy Paper ECU	MI	\$696,552	195	0	6.9%	4.2%	-0.5%	14.3%	4.91%	0.00%	0.94	69.0%	0.0%
Greater Christ Baptist Church CU	MI	\$678,608	400	1	-8.5%	-14.4%	3.9%	26.6%	1.60%	-0.09%	-0.65	40.1%	0.0%
Bethel Baptist Church East CU	MI	\$622,433	294	1	-1.8%	6.2%	-8.1%	12.4%	3.54%	0.00%	-0.06	23.7%	0.0%
Fannie B Peck CU	MI	\$589,867	500	1	-3.2%	-100.0%	0.0%	23.5%		0.00%	-0.12	0.0%	0.0%
Community Promise FCU	MI	\$410,512	317	1	-9.0%	299.8%	59.3%	23.2%	2.42%	-1.53%	22.46	43.5%	0.0%
Dennison FCU	MI	\$394,164	189	1	-0.5%	-3.1%	0.0%	14.7%	5.39%	0.00%	0.18	56.6%	0.0%
Grtr New Mt Moriah Bapt Church CU	MI	\$300,195	213	1	1.4%	-4.6%	0.5%	58.2%	7.45%	2.51%	0.54	154.6%	0.0%
New Rising Star FCU	MI	\$110,886	139	0	1.8%	3.0%	-17.3%	12.6%	12.92%	0.00%	-0.56	25.1%	0.0%
Medians		\$61,485,703	6,928	2	2.8%	6.2%	0.7%	10.8%	0.76%	0.29%	0.32	57.1%	9.7%
By Asset Size		Number of Insts.											
\$5 million and less		20	415	1	-2.4%	0.1%	-0.6%	14.8%	1.60%	0.00%	-0.16	45.2%	0.0%
\$5 to \$10 million		12	1,220	1	-0.4%	3.1%	-1.9%	9.5%	1.35%	0.17%	0.16	50.4%	0.0%
\$10 to \$20 million		31	2,059	1	1.6%	4.7%	-1.7%	10.2%	0.66%	0.20%	0.24	49.4%	5.3%
\$20 to \$50 million		54	3,880	2	1.7%	3.4%	-1.1%	11.0%	0.78%	0.23%	0.24	53.3%	9.3%
\$50 to \$100 million		50	8,441	3	2.6%	4.1%	0.3%	10.3%	0.66%	0.25%	0.23	55.3%	7.7%
\$100 to \$250 million		48	15,925	4	3.9%	6.4%	1.4%	10.6%	0.80%	0.39%	0.53	62.7%	13.1%
\$250 million+		46	48,922	10	5.7%	11.2%	4.8%	11.3%	0.75%	0.48%	0.83	75.7%	14.9%

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 in medians.

Overview: State Trends by City

Demographic Information State Total Appens Detect First Rapids Lensing Marquette Muzkegon City Associate of CUS 281 5 12 5 37.9 77.19 20.9 2 10.8 20.1 12.7 Associate of Cushin 10.43 44.8 37.9 47.19 20.9 2 10.8 23.0 12.7 10.8 23.0 12.7 10.8 23.0 12.7 10.8 27.5 10.8 27.5 10.8 10.8 27.5 10.8 10.8 27.5 10.8		MI Michigan Credit Unions by City											
Number of CUs28151251092104Assets per CU (S mil)161.566.52.6397.379.277.8108.827.5108.7Total assets (S mil)50.37752552618.447.192.783218.828.3651Total asong (S mil)30.41722.91389783.4321.96610521.4434Total saving (S mil)43.083449446193362200225998Construction (S mil)43.083449446193362300225998Construction (S mil)43.083449446193362300225998Construction (S mil)44.410.6-10.9-4.32.62-12.40.9-1.32.60Total assets5.11.9-6.63.110.80.81.44.32Total assets3.60.69.51.3502.22.90.74.13Total assets3.662.522.93.74.333.900.0100.0Cotal assets3.83.38.03.38.03.38.02.22.90.74.13Total assets3.85.11.93.38.03.38.02.22.90.74.13Total assets3.83.38.03.38.03.38.02.0<						Grand				Traverse			
Assets per CU (§ mil) Paterian assets (§ mil) Paterian (§ mil) Paterian assets (§ mil) Paterian assets (§ mil) Paterian assets (§ mil) Paterian (§ mil) Pateria		State Total	Alpena		Flint	-	Lansing	Marquette	Muskegon	City			
Total assets (\$ mi) 50,737 525 526 1,844 4,719 2,783 216 383 651 Total assets (\$ mi) 18,130 277 371 836 1,105 600 214 434 Total savings (\$ mi) 43,033 469 426 1,00 5,672 2,446 187 321 564 Total assets (\$ mi) 4,813 49 46 133 362 300 22 59 98 Carouti Rates 5.1 1.9 6.6 3.1 10.8 0.8 4.0 2.4 4.41 Total assets 5.1 1.9 6.6 8.1 0.7 3.6 5.2 2.9 0.7 1.4 432 Total assets 5.1 80.0 33.3 80.0 90.0 6.6.7 100.0 80.0 100.0 Total assets 336 2.52 2.89 320 367 314 433 390 Total assets 336 2.52													
Total surge firmition 30,417 229 138 978 3,432 1,966 105 2,14 434 Total surge firmitions (\$ mit) 43,083 469 426 1,600 3,672 2,446 187 321 564 Total surge firmitions 4,813 49 46 193 362 300 22 59 98 Growth Fats 5.1 1.9 6.6 3.1 10.8 0.8 4.0 2.4 4.41 Total sarsts 5.1 1.9 6.6 3.1 10.8 0.8 4.0 2.4 4.41 Total sarsts 5.1 1.9 6.6 3.1 10.8 0.8 4.0 2.4 4.41 4.3 2.2 1.2 1.3 8.1 4.43.2 1.0 1.3 8.0 2.2 2.9 0.7 4.13 3.2 7.7 5.6 5.2 2.9 0.7 4.13 3.2 7.7 5.6 5.2 2.9 0.7 4.33 <td></td>													
Total savings (8 mil) 18,130 277 371 836 1,105 602 104 157 170 Total savings (8 mil) 48,03 49 46 193 362 2,446 187 321 554 Total memberships (thousands) 4,813 49 46 193 362 300 22 59 98 Carowith Rates 5.1 1.9 6.6 3.1 10.8 0.8 4.0 2.4 4.1 4.4 1.1 3.25 3.9 7.7 5.6 5.2.2 1.2 0.7 3.8 1.1.4 4.3 2.22 1.2 0.7 3.8 1.4 4.3.2 2.2 2.9 0.7 1.4 3.5 0.0 6.9 5 1.3 5.0 2.2 2.9 0.7 1.4 3.3 9.0 9.0 66.7 100.0 80.0 100.0 Total savings Gasis Pis 3.36 2.2 2.9 0.7 1.4 3.33 9.0					-								
Total anymes (§ mil) 43,083 499 426 1,000 3,672 2,446 187 321 564 Crowth Rates - - - - - - - Total assets 5.1 1.9 -6.6 3.1 10.8 0.8 4.0 2.4 4.4.1 Total assets 3.1 1.9 -6.6 3.1 10.8 0.8 4.0 2.4 4.4.1 Total assets 3.0 -0.6 -0.5 8.0 2.5.0 1.2 2.2 2.9 0.7 4.13 4.3 2.2 2.9 0.7 4.13 2.6.0 3.3 8.0 9.00 6.6.7 100.0 80.0 100.0 Earnings 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.4 4.4 3.3 3.90 100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>,</td><td></td><td></td><td></td></t<>							,						
Total assets 4.813 49 46 193 362 300 22 59 98 Growth Fales													
Growth Rates 5.1 1.9 -6.6 3.1 1.0.8 0.8 4.0 2.4 44.1 Total assets 1.1.6 5.7 6.5 8.9 32.5 3.9 7.7 5.6 5.2 Total surplus funds 4.4 4.6 -10.9 4.3 -26.2 -1.2 0.9 -1.3 26.0 Total assigs 3.0 -0.6 9.5 1.3 5.0 2.2 2.9 0.7 41.3 % CUs with increasing assets 75.1 80.0 33.3 80.0 90.0 66.7 100.0 80.0 100.0 Earnings Bais 297 219 253 304 246 331 287 295 364 Obvidend/interest margin 297 219 253 304 246 331 287 295 364 Chee A other income * 156 82 21 84 177 24 86 59 73 % Clos with Nord Stab Exp	2 . ,				-								
Total assets 5.1 1.9 -6.6 3.1 10.8 0.8 4.0 2.4 4.4 Total samplus funds 11.6 5.7 6.5 8.9 32.2 3.9 7.7 5.6 52.2 Total savings 4.4 1.5 8.2 2.7 8.1 0.7 3.8 1.4 43.2 Total savings 3.0 -0.6 -9.5 1.3 5.0 2.2 2.9 0.7 41.3 % CUs with increasing assets 336 252 289 326 320 367 31.4 325 390 Dividend/interest cost of assets 336 252 289 326 331 287 285 364 Fee & other income * 156 85 99 168 267 139 91 166 142 Operating expense 339 422 10 10 111 Ntet Incore (ROA) with Stab Exp 88 62 21 84 177 24 86	Growth Rates												
Total surplus funds 4.4 0.6 -10.9 -4.3 -262 -12.4 0.9 -1.3 26.0 Total servings 3.0 -0.6 -9.5 1.3 5.0 2.2 2.9 0.7 41.3 42.0 "& CLs with increasing assets 75.1 80.0 33.3 80.0 90.0 66.7 100.0 80.0 100.0 Earnings-Basis PLs. 33.3 36 2.3 73.3 86.2 4.0 28.5 Vield on total assets 333 33 36 2.3 73 36 26 40 26 Operating expense 339 229 304 244 331 394 283 393 342 283 393 344 283 393 342 285 100 11 11 Net increasing ROM 73 70.0 10.0 10.0 10.0 10.0 10.0 10.0 10.0 10.0 10.0		5.1	1.9	-6.6	3.1	10.8	0.8	4.0	2.4	44.1			
Total memberships 3.0 4.4 1.5 -8.2 2.7 8.1 0.7 3.8 1.4 43.2 Total memberships 3.0 -0.6 -9.5 1.3 5.0 2.2 2.9 0.7 41.3 S CLS with increasing assets 75.1 80.0 33.3 80.0 90.0 66.7 100.0 80.0 100.0 Eminops - Basis Pts.	Total loans	11.6	5.7	6.5	8.9	32.5	3.9	7.7	5.6	52.2			
Total memberships 3.0 -0.6 -9.5 1.3 5.0 2.2 2.9 0.7 41.3 % CUs with increasing assets 75.1 80.0 33.3 80.0 90.0 66.7 100.0 80.0 100.0 Earnings - Basis Pts. 336 252 289 326 320 367 314 335 390 Dividend/interest cost of assets 39 33 36 23 36 26 40 26 Attinterest margin 297 219 253 304 246 331 287 295 364 Operating expense 339 229 304 363 333 394 283 393 422 Loss Provisions 25 12 27 24 4 52 10 10 11 Net Income (ROA) with stab Exp 88 62 21 84 177 24 86 59 73 Net Income (ROA) with stab Exp 88.5	Total surplus funds	-4.4	-0.6	-10.9	-4.3	-26.2	-12.4	0.9	-1.3	26.0			
% CUs with increasing assets 75.1 80.0 33.3 80.0 90.0 66.7 100.0 80.0 100.0 Earnings - Basis Pts.	Total savings	4.4	1.5	-8.2	2.7	8.1	0.7	3.8	1.4	43.2			
Earnings - Basis Pts. Yield on total assets 336 252 289 326 320 367 314 335 390 Dividend/interest cost of assets 39 33 36 23 73 36 26 40 26 Net interest margin 297 219 253 304 246 331 287 295 364 Gperatin gexpense 339 229 304 363 333 394 283 393 422 Loss Provisions 25 12 27 24 4 52 10 10 11 Net Income (ROA) without Stab Exp 88 62 21 84 177 24 86 59 73 % CUs with positive ROA 79.3 100.0	•	3.0	-0.6	-9.5	1.3	5.0	2.2		0.7				
	% CUs with increasing assets	75.1	80.0	33.3	80.0	90.0	66.7	100.0	80.0	100.0			
Dividend/interest cost of assets 39 33 36 23 73 36 26 40 26 Net interest margin 297 219 253 304 246 331 287 295 364 Pee & other income * 156 85 99 168 267 139 91 166 142 Operating expense 339 229 304 363 333 394 283 393 422 Loss Provisions 25 12 27 24 4 52 10 10 11 Net Income (ROA) with Stab Exp 88 62 21 84 177 24 86 59 73 % CUs with Positive ROA 79.3 100.0 100.0 100.0 80.0 100.0 100.0 Actionary Mithout Stab Exp 88 62 21 84 177 24 86 59 73 Net Income (ROA) without Stab Exp 116 10.0 17.0 <td></td>													
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Fee & other income* 166 85 99 168 267 139 91 166 142 Operating expense 339 229 304 363 333 334 283 393 422 Loss Provisions 255 12 27 24 4 52 10 10 11 Net Income (ROA) with Stab Exp 88 62 21 84 177 24 86 59 73 % CUs with positive ROA 79.3 100.0 50.0 100.0 88.9 100.0 100.0 Capital Adequacy 7% of assets 98.5 100.0 100.0 90.0 100.0 100.0 100.0 Asset Quality 0.76 0.52 1.21 0.3 0.64 0.59 1.00 Net chargeoffs/average leans 0.46 0.16 0.52 1.21 0.13 0.64 0.59 1.02 Bankruptcies per CU 35.9 4.8 1.27 151.2 454 68.7 <td></td>													
Operating expense 339 229 304 363 333 394 283 393 422 Loss Provisions 25 12 27 24 4 52 10 10 11 Net Income (ROA) without Stab Exp 88 62 21 84 177 24 86 59 73 % CUs with positive ROA 793 100.0 50.0 100.0 80.0 88.9 100.0 80.0 100.0 Capital Adequacy 79.3 100.0 17.0 14.5 12.1 10.3 12.6 14.9 11.8 % CUs with NW > 7% of assets 98.5 100.0 100.0 100.0 90.0 100.0	5												
Loss Provisions 25 12 27 24 4 52 10 10 11 Net Income (ROA) with Stab Exp 88 62 21 84 177 24 86 59 73 % CUs with positive ROA 79.3 100.0 50.0 100.0 80.0 88.9 100.0 80.0 100.0 80.0 88.9 100.0 80.0 100.0 80.0 100.0													
Net Income (ROA) with Stab Exp 88 62 21 84 177 24 86 59 73 Net Income (ROA) without Stab Exp 88 62 21 84 177 24 86 59 73 % CUs with positive ROA 79.3 100.0 50.0 100.0 80.0 88.9 100.0 80.0 100.0													
Net Income (ROA) without Stab Exp % CUs with positive ROA 88 62 21 84 177 24 86 59 73 Cus with positive ROA 79.3 100.0 50.0 100.0 80.0 88.9 100.0 80.0 100.0 Capital Adequacy 11.6 10.0 17.0 14.5 12.1 10.3 12.6 14.9 11.8 Net worth/sasets 98.5 100.0 100.0 100.0 90.0 100.0 <td></td>													
% CUs with positive ROA 79.3 100.0 50.0 100.0 80.0 88.9 100.0 80.0 100.0 Capital Adequacy Net worth/assets 11.6 10.0 17.0 14.5 12.1 10.3 12.6 14.9 11.8 % CUs with NW > 7% of assets 98.5 100.0 100.0 100.0 90.0 100.0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>													
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Net worth/assets11.610.017.014.512.110.312.614.911.8% CUs with NW > 7% of assets98.5100.0100.0100.090.0100.0 <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	•												
$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$		11.6	10.0	17.0	14.5	12.1	10.3	12.6	14.9	11.8			
Delinquencies (60+ day \$)/loans (%) 0.76 0.52 1.21 0.92 0.19 1.03 0.64 0.59 1.00 Net chargeoffs/average loans 0.46 0.18 1.14 0.54 0.07 0.83 0.23 0.28 0.28 Total borrower-bankruptcies 9,366 24 152 756 454 618 20 74 120 Bankruptcies per CU 35.9 4.8 12.7 151.2 45.4 68.7 10.0 7.4 30.0 Bankruptcies per 1000 members 1.9 0.5 3.3 3.9 1.3 2.1 0.9 1.3 1.2 Loans/savings 70.6 48.9 32.4 61.2 93.5 80.4 56.0 66.7 77.0 Loans/sasets 60.0 43.7 26.3 51.7 72.7 70.6 48.1 56.0 66.7 Net Long-term assets/assets 10.7 26.5 14.4 11.8 9.0 7.9 11.5 17.2 7.2 <td></td>													
Delinquencies (60+ day \$)/loans (%) 0.76 0.52 1.21 0.92 0.19 1.03 0.64 0.59 1.00 Net chargeoffs/average loans 0.46 0.18 1.14 0.54 0.07 0.83 0.23 0.28 0.28 Total borrower-bankruptcies 9,366 24 152 756 454 618 20 74 120 Bankruptcies per CU 35.9 4.8 12.7 151.2 45.4 68.7 10.0 7.4 30.0 Bankruptcies per 1000 members 1.9 0.5 3.3 3.9 1.3 2.1 0.9 1.3 1.2 Loans/savings 70.6 48.9 32.4 61.2 93.5 80.4 56.0 66.7 77.0 Loans/sasets 60.0 43.7 26.3 51.7 72.7 70.6 48.1 56.0 66.7 Net Long-term assets/assets 10.7 26.5 14.4 11.8 9.0 7.9 11.5 17.2 7.2 <td>Asset Quality</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Asset Quality												
Net chargeoffs/average loans 0.46 0.18 1.14 0.54 0.07 0.83 0.23 0.28 0.28 Total borrower-bankruptcies 9,366 24 152 756 454 618 20 74 120 Bankruptcies per CU 35.9 4.8 12.7 151.2 45.4 68.7 10.0 7.4 30.0 Bankruptcies per 1000 members 1.9 0.5 3.3 3.9 1.3 2.1 0.0 1.3 1.2 Asset/Lability Management L Laans/savings 70.6 48.9 32.4 61.2 93.5 80.4 56.0 66.7 77.0 Loans/assets 60.0 43.7 26.3 51.7 72.7 70.6 48.1 56.0 66.7 77.0 Liquid assets/assets 10.7 26.5 14.4 11.8 9.0 7.9 11.5 17.2 7.2 Core deposits/shares & borrowings 43.1 47.6 73.3 46.9 15.6 50.5 <td>Delinquencies (60+ day \$)/loans (%)</td> <td>0.76</td> <td>0.52</td> <td>1.21</td> <td>0.92</td> <td>0.19</td> <td>1.03</td> <td>0.64</td> <td>0.59</td> <td>1.00</td>	Delinquencies (60+ day \$)/loans (%)	0.76	0.52	1.21	0.92	0.19	1.03	0.64	0.59	1.00			
Bankruptcies per CU35.94.812.7151.245.468.710.07.430.0Bankruptcies per 1000 members1.90.53.33.91.32.10.91.31.2Asset/Liability ManagementLoans/savings70.648.932.461.293.580.456.066.777.0Loans/assets60.043.726.351.772.770.648.156.066.7Net Long-term assets/assets38.224.945.731.653.437.534.124.136.6Liquid assets/assets10.726.514.411.89.07.911.517.27.2Core deposits/shares & borrowings43.147.673.346.915.650.541.343.153.6ProductivityMembers/potential members (%)33742246517Borrowers/members (%)574842715554635349Members/FTE359389392387310405394418450Average shares/member (\$)8,9529,4969,2447,17417,22612,1047,6076,9099,009Average shares/member (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.270.26 </td <td></td> <td>0.46</td> <td>0.18</td> <td>1.14</td> <td>0.54</td> <td>0.07</td> <td>0.83</td> <td>0.23</td> <td>0.28</td> <td>0.28</td>		0.46	0.18	1.14	0.54	0.07	0.83	0.23	0.28	0.28			
Bankruptcies per 1000 members1.90.53.33.91.32.10.91.31.2Asset/Liability ManagementLoans/savings70.648.932.461.293.580.456.066.777.0Loans/sassets60.043.726.351.772.770.648.156.066.7Net Long-term assets/assets38.224.945.731.653.437.534.124.136.6Liquid assets/assets10.726.514.411.89.07.911.517.27.2Core deposits/shares & borrowings43.147.673.346.915.650.541.343.153.6ProductivityMembers/potential members (%)33742246517Borrowers/members (%)574842715554635349Members/FTE35938939238731040539441845740Average shares/member (\$)8,9529,4969,3418,29310,1488,1538,5445,4815,740Average loan balance (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.250.270.260.370.34Fed CUs w/ single-sponsor2.70.00.020.00.00.00.0 <th< td=""><td>Total borrower-bankruptcies</td><td>9,366</td><td>24</td><td>152</td><td>756</td><td>454</td><td>618</td><td>20</td><td>74</td><td>120</td></th<>	Total borrower-bankruptcies	9,366	24	152	756	454	618	20	74	120			
Asset/Liability ManagementLoans/savings70.648.932.461.293.580.456.066.777.0Loans/assets60.043.726.351.772.770.648.156.066.7Net Long-term assets/assets38.224.945.731.653.437.534.124.136.6Liquid assets/assets10.726.514.411.89.07.911.517.27.2Core deposits/shares & borrowings43.147.673.346.915.650.541.343.153.6ProductivityMembers/potential members (%)33742246517Borrowers/members (%)574842715554635349Members/FTE359389392387310405394418450Average shares/member (\$)8,9529,4969,3418,29310,1488,1538,5445,4815,740Average loan balance (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.250.270.260.370.34StructureFed CUs w/ single-sponsor2.70.00.00.00.00.00.030.025.0Structure <td>Bankruptcies per CU</td> <td>35.9</td> <td>4.8</td> <td>12.7</td> <td>151.2</td> <td>45.4</td> <td>68.7</td> <td>10.0</td> <td>7.4</td> <td>30.0</td>	Bankruptcies per CU	35.9	4.8	12.7	151.2	45.4	68.7	10.0	7.4	30.0			
Loans/savings70.648.932.461.293.580.456.066.777.0Loans/assets60.043.726.351.772.770.648.156.066.7Net Long-term assets/assets38.224.945.731.653.437.534.124.136.6Liquid assets/assets10.726.514.411.89.07.911.517.27.2Core deposits/shares & borrowings43.147.673.346.915.650.541.343.153.6ProductivityMembers/potential members (%)33742246517Borrowers/members (%)574842715554635349Members/FTE359389392387310405394418450Average shares/member (\$)8,9529,4969,3418,29310,1488,1538,5445,4815,740Average loan balance (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.250.270.260.370.34StructureFed CUs w/ single-sponsor2.70.00.00.00.00.050.030.025.0Fed CUs w/ community charter20.30.00.020.00.00.0 <t< td=""><td>Bankruptcies per 1000 members</td><td>1.9</td><td>0.5</td><td>3.3</td><td>3.9</td><td>1.3</td><td>2.1</td><td>0.9</td><td>1.3</td><td>1.2</td></t<>	Bankruptcies per 1000 members	1.9	0.5	3.3	3.9	1.3	2.1	0.9	1.3	1.2			
Loans/assets60.043.726.351.772.770.648.156.066.7Net Long-term assets/assets38.224.945.731.653.437.534.124.136.6Liquid assets/assets10.726.514.411.89.07.911.517.27.2Core deposits/shares & borrowings43.147.673.346.915.650.541.343.153.6ProductivityMembers/potential members (%)33742246517Borrowers/members (%)574842715554635349Members/FTE359389392387310405394418450Average shares/member (\$)8,9529,4969,3418,29310,1488,1538,5445,4815,740Average loan balance (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.250.270.260.370.34Fed CUs w/ single-sponsor2.70.00.00.00.00.00.050.030.025.0Fed CUs w/ community charter20.30.00.020.00.00.050.030.025.0	Asset/Liability Management												
Net Long-term assets/assets38.224.945.731.653.437.534.124.136.6Liquid assets/assets10.726.514.411.89.07.911.517.27.2Core deposits/shares & borrowings43.147.673.346.915.650.541.343.153.6ProductivityMembers/potential members (%)33742246517Borrowers/members (%)574842715554635349Members/FTE359389392387310405394418450Average shares/member (\$)8,9529,4969,3418,29310,1488,1538,5445,4815,740Average loan balance (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.250.270.260.370.34Structure50.00.00.00.00.00.00.00.00.00.0Fed CUs w/ community charter20.30.00.020.00.00.050.030.025.0	Loans/savings	70.6		32.4	61.2		80.4	56.0		77.0			
Liquid assets/assets10.726.514.411.89.07.911.517.27.2Core deposits/shares & borrowings43.147.673.346.915.650.541.343.153.6ProductivityMembers/potential members (%)33742246517Borrowers/members (%)574842715554635349Members/FTE359389392387310405394418450Average shares/member (\$)8,9529,4969,3418,29310,1488,1538,5445,4815,740Average loan balance (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.250.270.260.370.34Fed CUs w/ single-sponsor2.70.00.00.00.00.00.00.00.030.025.0													
Core deposits/shares & borrowings43.147.673.346.915.650.541.343.153.6ProductivityMembers/potential members (%)33742246517Borrowers/members (%)574842715554635349Members/FTE359389392387310405394418450Average shares/member (\$)8,9529,4969,3418,29310,1488,1538,5445,4815,740Average loan balance (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.250.270.260.370.34StructureFed CUs w/ single-sponsor2.70.00.00.00.00.00.030.025.0Fed CUs w/ community charter20.30.00.020.00.00.050.030.025.0	-												
Productivity Members/potential members (%) 3 37 4 2 2 4 6 5 17 Borrowers/members (%) 57 48 42 71 55 54 63 53 49 Members/FTE 359 389 392 387 310 405 394 418 450 Average shares/member (\$) 8,952 9,496 9,341 8,293 10,148 8,153 8,544 5,481 5,740 Average loan balance (\$) 11,117 9,650 7,244 7,174 17,226 12,104 7,607 6,909 9,009 Employees per million in assets 0.26 0.24 0.22 0.26 0.25 0.27 0.26 0.37 0.34 Fed CUs w/ single-sponsor 2.7 0.0 0.0 0.0 0.0 0.0 0.0 0.0 10.0 0.0 Fed CUs w/ community charter 20.3 0.0 0.0 20.0 0.0 0.0													
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Borrowers/members (%)574842715554635349Members/FTE359389392387310405394418450Average shares/member (\$)8,9529,4969,3418,29310,1488,1538,5445,4815,740Average loan balance (\$)11,1179,6507,2447,17417,22612,1047,6076,9099,009Employees per million in assets0.260.240.220.260.250.270.260.370.34StructureFed CUs w/ single-sponsor2.70.00.00.00.00.00.010.00.0Fed CUs w/ community charter20.30.00.020.00.00.050.030.025.0	_	3	37	1	2	2	1	6	5	17			
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Average shares/member (\$) 8,952 9,496 9,341 8,293 10,148 8,153 8,544 5,481 5,740 Average loan balance (\$) 11,117 9,650 7,244 7,174 17,226 12,104 7,607 6,909 9,009 Employees per million in assets 0.26 0.22 0.26 0.25 0.27 0.26 0.37 0.34 Structure Fed CUs w/ single-sponsor 2.7 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 20.0 30.0 25.0													
Average loan balance (\$) 11,117 9,650 7,244 7,174 17,226 12,104 7,607 6,909 9,009 Employees per million in assets 0.26 0.24 0.22 0.26 0.25 0.27 0.26 0.37 0.34 Structure Fed CUs w/ single-sponsor 2.7 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 20.0 30.0 25.0													
Employees per million in assets 0.26 0.24 0.22 0.26 0.25 0.27 0.26 0.37 0.34 Structure						,							
Fed CUs w/ single-sponsor 2.7 0.0 0.0 0.0 0.0 0.0 10.0 0.0 Fed CUs w/ community charter 20.3 0.0 0.0 20.0 0.0 0.0 50.0 30.0 25.0													
Fed CUs w/ single-sponsor 2.7 0.0 0.0 0.0 0.0 0.0 10.0 0.0 Fed CUs w/ community charter 20.3 0.0 0.0 20.0 0.0 0.0 50.0 30.0 25.0													
Fed CUs w/ community charter 20.3 0.0 0.0 20.0 0.0 50.0 30.0 25.0		2.7	0.0	0.0	0.0	0.0	0.0	0.0	10.0	0.0			
Other Fed CUs 13.4 0.0 16.7 0.0 10.0 0.0 40.0 25.0		20.3	0.0	0.0	20.0	0.0	0.0	50.0	30.0	25.0			
CUs state chartered 63.6 100.0 83.3 80.0 90.0 100.0 50.0 20.0 50.0	CUs state chartered	63.6	100.0	83.3	80.0	90.0	100.0	50.0	20.0	50.0			

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 FOIA file.

Portfolio: State Trends by City

	MI Michigan Credit Unions by City												
					Grand				Traverse				
Growth Rates	State Total	Alpena	Detroit	Flint	Rapids	Lansing	Marquette	Muskegon	City				
Credit cards	5.0%	24.7%	-17.2%	6.9%	3.4%	-1.7%	8.7%	0.5%	10.0%				
Other unsecured loans	10.8%	22.9%	-12.1%	0.7%	12.8%	-5.3%	5.8%	4.4%	16.6%				
New automobile	16.5%	-3.0%	13.1%	4.0%	23.9%	3.9%	-2.1%	0.0%	74.5%				
Used automobile	14.9%	18.6%	3.4%	9.7%	20.8%	9.5%	8.1%	9.9%	104.6%				
First mortgage	9.9%	-1.5%	19.8%	8.9%	38.9%	1.9%	7.5%	8.0%	31.5%				
HEL & 2nd Mtg	3.3%	5.0%	-13.4%	2.2%	12.8%	-6.7%	3.6%	-14.0%	106.3%				
Member business loans	19.3%	-13.6%	63.0%	33.6%	65.3%	2.1%	21.4%	21.6%	184.1%				
Share drafts	5.7%	7.7%	2.5%	4.4%	5.6%	-0.5%	8.9%	1.8%	81.0%				
Certificates	-1.8%	-14.4%	-14.2%	-4.8%	2.0%	-8.7%	-7.3%	-7.5%	14.3%				
IRAs	-4.3%	-3.9%	-9.8%	-8.0%	-0.3%	-8.4%	-6.9%	-5.2%	-2.1%				
Money market shares	4.2%	5.8%	-10.1%	3.8%	14.5%	3.2%	4.2%	3.6%	67.5%				
Regular shares	10.1%	7.1%	-7.7%	5.4%	-0.4%	7.8%	9.2%	7.6%	31.1%				
Portfolio \$ Distribution													
Credit cards/total loans	5.5%	6.9%	4.2%	7.3%	3.2%	4.1%	6.8%	7.9%	3.9%				
Other unsecured loans/total loans	4.7%	5.8%	16.0%	7.2%	2.1%	3.2%	3.4%	4.3%	5.2%				
New automobile/total loans	7.0%	8.0%	10.0%	10.5%	3.7%	7.0%	6.0%	4.8%	3.1%				
Used automobile/total loans	23.0%	16.8%	14.2%	30.6%	11.6%	26.0%	29.0%	41.4%	35.4%				
First mortgage/total loans	43.7%	51.0%	37.6%	26.8%	67.5%	35.0%	30.7%	23.7%	35.6%				
HEL & 2nd Mtg/total loans	7.6%	1.8%	2.0%	6.3%	5.2%	8.6%	11.4%	7.0%	5.0%				
Member business loans/total loans	7.0%	0.8%	19.8%	7.2%	8.7%	10.3%	15.0%	0.1%	6.3%				
Share drafts/total savings	14.0%	11.3%	6.7%	15.3%	8.0%	18.9%	11.2%	10.2%	18.4%				
Certificates/total savings	15.4%	13.4%	6.8%	11.6%	11.8%	17.3%	12.2%	18.6%	11.7%				
IRAs/total savings	6.4%	13.5%	17.5%	4.7%	6.7%	6.1%	6.3%	7.0%	6.7%				
Money market shares/total savings	32.9%	24.7%	2.2%	36.2%	64.0%	24.5%	40.1%	28.9%	24.7%				
Regular shares/total savings	29.8%	36.4%	66.6%	31.6%	7.6%	32.0%	30.2%	32.9%	35.2%				
Percent of CUs Offering													
Credit cards	83.1%	100.0%	50.0%	100.0%	90.0%	77.8%	100.0%	90.0%	100.0%				
Other unsecured loans	99.2%	100.0%	83.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
New automobile	98.5%	100.0%	83.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
Used automobile	98.9%	100.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
First mortgage	87.0%	100.0%	33.3%	100.0%	100.0%	77.8%	100.0%	90.0%	100.0%				
HEL & 2nd Mtg	88.5%	100.0%	33.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
Member business loans	57.5%	80.0%	16.7%	60.0%	70.0%	66.7%	100.0%	10.0%	100.0%				
Share drafts	92.7%	100.0%	50.0%	100.0%	90.0%	100.0%	100.0%	90.0%	100.0%				
Certificates	89.3%	100.0%	50.0%	100.0%	90.0%	100.0%	100.0%	90.0%	100.0%				
IRAs	87.0%	100.0%	41.7%	100.0%	90.0%	88.9%	100.0%	80.0%	100.0%				
Money market shares	75.9%	100.0%	16.7%	100.0%	90.0%	77.8%	100.0%	80.0%	100.0%				
Number of Loans as a Percent of Mer	nbers in Offer	ing CUs											
Credit cards	18.2%	17.0%	10.0%	22.5%	16.9%	13.7%	28.0%	15.1%	9.4%				
Other unsecured loans	13.3%	10.7%	24.1%	19.6%	14.4%	10.4%	7.1%	11.1%	14.2%				
New automobile	2.6%	2.3%	2.0%	3.1%	2.3%	2.6%	2.9%	1.0%	0.8%				
Used automobile	14.7%	8.4%	4.7%	16.6%	12.6%	17.9%	16.5%	18.6%	17.8%				
First mortgage	2.8%	4.1%	1.0%	1.6%	4.7%	2.2%	1.8%	1.3%	1.9%				
HEL & 2nd Mtg	2.1%	0.4%	0.4%	1.7%	2.1%	2.0%	2.5%	1.1%	1.1%				
Member business loans	0.3%	0.0%	0.5%	0.3%	0.4%	0.2%	0.4%	0.1%	0.2%				
Share drafts	57.2%	56.1%	43.1%	61.5%	65.8%	53.9%	54.4%	45.3%	42.7%				
Certificates	7.9%	8.6%	4.3%	6.0%	5.9%	8.8%	6.8%	7.2%	3.6%				
IRAs	4.0%	6.1%	4.6%	3.2%	4.6%	4.2%	2.9%	3.5%	2.6%				
Money market shares	9.7%	10.2%	2.5%	14.9%	11.5%	6.5%	24.2%	5.7%	5.2%				

* Current period flow statistics are trailing four quarters.