

State-Chartered Credit Unions by State

Illinois has the most SCUs, followed by Wisconsin, Michigan, Texas and California. In fact, these five states account for nearly 40 percent of all state-chartered credit unions.

AL	69	AK	1
AZ	25	AR	0
CA	196	CO	56
CT	38	FL	83
GA	69	HI	2
ID	40	IL	330
IN	46	IA	142
KS	87	KY	28
LA	48	ME	12
MD	9	MA	96
MI	222	MN	96
MS	29	MO	139
MT	10	NE	20
NV	11	NH	18
NJ	19	NM	25
NY	21	NC	70
ND	32	OH	182
OK	24	OR	20
PA	67	PR	130
RI	11	SC	17
TN	111	TX	216
UT	55	VT	23
VA	54	WA	77
WV	5	WI	260



STATE-CHARTERED CREDIT UNION FACTS AND FIGURES

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State-Chartered Credit Union Facts and Figures

How many SCUs are there?

There are 3,211 state-chartered credit unions (SCUs). SCUs represent 39 percent of all credit unions in the United States. There are also 130 privately insured credit unions in Puerto Rico.

How large are SCUs?

Of the five largest natural person credit unions in the United States, two are state-chartered. The largest state-chartered natural person credit union in the United States is State Employees' Credit Union (NC) with \$15.9 billion in assets.

The remaining top five largest SCUs are:
2. BECU (WA)-\$ 8.41 billion
3. Golden 1 CU (CA)-\$7.22 billion
4. Alliant CU (IL)-\$5.33 billion
5. San Diego County CU (CA)-\$4.19 billion

Are there small SCUs?

The credit union movement contains CUs of all sizes serving people of various means. There are 252 state-chartered CUs with assets under \$1 mil. The smallest state-chartered credit unions are: *Star (WI)* \$23,457 total assets; *Imperial (OH)* \$31,049 total assets; and *Avon Avenue Baptist Church Credit Union (OH)* \$46,355 total assets.

How healthy are SCUs?

SCUs are healthy. Find below key ratios from March 31, 2008 data:

Ratio	SCU	FCU
Member Growth	.62%	.63%
Share Growth	5.07%	5.14%
Loan Growth	.44%	.89%
Delinquency	.96%	.86%
Loans/Shares	80.20%	79.65%
Loans/Assets	68.1%	66.8%
Return on Assets	.51%	.68%
Net Worth	10.97%	11.17%

** Ratios are calculated using universe of credit unions with assets > 0, excluding corporate credit unions. Ratios are calculated since prior 12/31.

How many state-chartered corporate credit unions are there?

Of the 28 corporate credit unions in the country, 14 are state-chartered.

What types of loans are CUs making?

Credit unions are serving members borrowing needs from car loans to business lending. Find below credit union loans cited as a percent of the total loan portfolio.

Loan Types	SCU	FCU
Auto	32.8%	32.3%
First Mortgage	37.5%	33.5%
Other Real Estate	16.3%	17.9%
Other Loans	5.1%	4.9%

How are SCUs insured?

Deposits in 95 percent of the nation's state-chartered credit unions are insured by the National Credit Union Share Insurance Fund (NCUSIF). American Share Insurance (ASI) insures 166 state-chartered credit unions.

What percentage of SCU assets are supervised by NASCUS-accredited agencies?

More than 85 percent of SCU assets are supervised by NASCUS Accredited State Supervisory Authorities. Currently, there are 28 NASCUS Accredited State Agencies:



Alabama	Georgia	Ohio
Arizona	Idaho	Pennsylvania
California	Indiana	Tennessee
Colorado	Iowa	Texas
Connecticut	Kansas	Utah
Florida	Kentucky	Vermont
	Louisiana	Virginia
	Massachusetts	Washington
	Michigan	Wisconsin
	Missouri	
	New Mexico	
	North Carolina	
	North Dakota	

Top 100 SCUs by Asset Size

March 31, 2008

Name	City	State	Total Assets
State Employees'	Raleigh	NC	15,877,908,164
Boeing Employees	Tukwila	WA	8,417,119,383
The Golden 1	Sacramento	CA	6,722,128,377
Alliant	Chicago	IL	5,325,667,165
San Diego County	San Diego	CA	4,194,147,412
Patelco	San Francisco	CA	4,182,309,867
Wescorn Central	Pasadena	CA	3,779,300,628
Star One	Sunnyvale	CA	3,763,543,361
Citizens Equity First	Peoria	IL	3,642,122,923
Vystar	Jacksonville	FL	3,525,355,604
Pennsylvania State Employees	Harrisburg	PA	3,130,532,689
Delta Community	Atlanta	GA	2,732,444,290
Opport Community	Portland	OR	2,616,441,748
Eastman	Kingsport	TN	2,010,272,999
Texas	Richardson	TX	1,968,475,023
First Technology	Beaverton	OR	1,853,039,250
Eastern Financial Florida	Miramar	FL	1,821,324,164
Bellco	Greenwood Vlg	CO	1,801,210,818
State Employees Cu Of Maryland, Inc	Linthicum	MD	1,800,052,646
Redwood	Santa Rosa	CA	1,793,539,771
Fairwinds	Orlando	FL	1,778,347,004
Teachers	South Bend	IN	1,769,021,835
North Island Financial	Chula Vista	CA	1,757,063,107
Educational Employees	Fresno	CA	1,731,794,242
Community America	Kansas City	MO	1,724,980,280
Travis	Vacaville	CA	1,625,040,906
Virginia Credit Union, Inc.	Richmond	VA	1,608,310,233
Apco Employees	Birmingham	AL	1,605,217,299
Provident	Redwood City	CA	1,595,572,221
Atlanta Postal	Atlanta	GA	1,588,474,487
Space Coast	Melbourne	FL	1,585,215,604
Harbore	Brookton	WA	1,537,609,975
Premier America	Chatsworth	CA	1,440,902,717
GECU	El Paso	TX	1,429,356,013
Washington State Employees	Olympia	WA	1,402,928,492
Baxter	Vernon Hills	IL	1,393,818,240
Municipal	New York	NY	1,375,550,491
Lake Michigan	Grand Rapids	MI	1,371,720,090
Wright-Patt	Fairborn	OH	1,366,702,371
Veridian	Waterloo	IA	1,363,915,167
California	Glendale	CA	1,345,390,188
Safe	North Highlands	CA	1,337,165,170
Technology	San Jose	CA	1,324,634,711
First Community	Chesterfield	MO	1,295,800,349
Merwest	San Jose	CA	1,293,083,033
Texas Dow Employees	Lake Jackson	TX	1,280,516,550
Service	Portsmouth	NH	1,251,806,273
Community First Credit Union Of FL	Jacksonville	FL	1,231,765,831
Georgia's Own	Atlanta	GA	1,213,109,759
Landmark	New Berlin	WI	1,181,186,625
Credit Union Of Texas	Dallas	TX	1,173,179,359
Schools Financial	Sacramento	CA	1,172,977,338
Dow Chemical Employees'	Midland	MI	1,171,441,986
Arizona State	Phoenix	AZ	1,161,541,459
Evangelical Christian	Brea	CA	1,156,277,586
Connecticut State Employees	Hartford	CT	1,154,734,803
Pacific Service	Walnut Creek	CA	1,136,875,888
Indiana Members	Indianapolis	IN	1,118,944,371
Forum	Indianapolis	IN	1,116,667,385
Community First	Appleton	WI	1,059,725,928
Naviant	Smithfield	RI	1,052,332,024
University Of Wisconsin	Madison	WI	1,050,015,035
Lbs Financial	Long Beach	CA	1,047,956,784
Arrowhead Central	San Bernardino	CA	1,046,986,689
Spokane Teachers	Spokane	WA	1,013,021,442
First Future	San Diego	CA	982,115,115
Newport News Shipbuilding Employees	Newport News	VA	969,064,418
Anheuser-busch Employees	St. Louis	MO	968,977,432
Educators	Racine	WI	965,409,761
Turnark Financial	Philadelphia	PA	962,152,407
Pawtucket	Pawtucket	RI	956,153,172
Whitefish Credit Union Association	Whitefish	MT	943,201,323
Altura	Riverside	CA	939,861,077
Silver State Schools Family	Las Vegas	NV	938,091,322
Westerra	Denver	CO	929,321,680
California Coast	San Diego	CA	928,494,121
Associated Credit Union	Norcross	GA	926,987,728
Melrose	Brianwood	NY	911,951,636
Orange County's	Santa Ana	CA	907,607,189
Campus Usa	Gainesville	FL	906,999,730
Vantage West	Tucson	AZ	904,514,563
Public Service Employees	Denver	CO	900,704,870
Michigan Schools And Government	Clinton Townshi	MI	895,706,467
Royal	Eau Claire	WI	888,533,172
University & State Employees	San Diego	CA	859,587,002
Municipal Empl credit Union Of Balt	Baltimore	MD	856,603,360
Oregon Community	Eugene	OR	851,070,374
Keypoint	Santa Clara	CA	845,742,490
Elevations	Boulder	CO	829,651,468
Truwest	Scottsdale	AZ	827,462,776
Selco Community	Eugene	OR	814,672,082
Nunilon	Lansing	MI	811,652,613
Los Angeles Firemen's	Los Angeles	CA	807,227,107
General Electric	Cincinnati	OH	802,659,622
Sunnitl	Madison	WI	797,034,177
Credit Union One	Ferdale	MI	793,915,660
Credit Union Of Colorado	Denver	CO	792,162,600
Columbia Community	Vancouver	WA	782,320,244
Commonwealth	Frankfort	KY	778,078,869
Financial Partners	Downey	CA	773,927,189