

**State-Chartered
Credit Unions by State**

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

AL	72	AK	1
AZ	26	AR	0
CA	207	CO	64
CT	42	FL	95
GA	67	HI	3
ID	40	IL	351
IN	46	IA	150
KS	91	KY	32
LA	53	ME	12
MD	10	MA	99
MI	243	MN	100
MS	30	MO	152
MT	11	NE	23
NV	12	NH	20
NJ	19	NM	25
NY	28	NC	77
ND	34	OH	207
OK	26	OR	21
PA	72	PR	134
RI	11	SC	18
TN	120	TX	222
UT	64	VT	24
VA	59	WA	79
WV	6	WI	276

**STATE-CHARTERED
CREDIT UNION
SYSTEM
FACTS & FIGURES**



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How Many SCUs Are There?

There are 3,440 state-chartered credit unions (SCUs.) (39.14% of all credit unions in the United States.) There are also 134 privately insured credit unions located in Puerto Rico.

How Large Are SCUs?

Of the five largest natural person credit unions in the United States, three are state-chartered. The largest state-chartered natural person credit union in the United States is State Employees' Credit Union (NC) with \$13.50 billion in assets.

- The remaining top five largest SCUs are:
- Boeing Employees' CU (WA)-\$6.48 billion
 - Golden 1 CU (CA)-\$6.01 billion
 - Alliant CU (IL)-\$4.37 billion
 - Patelco CU (CA)-\$3.87 billion

Are There Small State-Chartered Credit Unions?

The credit union movement contains credit unions of all sizes serving people of various means. There are 288 state-chartered CUs with assets under \$1 mil. The smallest state-chartered credit unions are:
*Kaneb Employees (KS) - \$808 total assets;
Catholics United (KS) - \$8,178; Star (WI) - \$15,897*

How Many State-Chartered Corporate Credit Unions Are There?

Of the 30 corporate credit unions in the country, 10 are state-chartered.

How Healthy Are SCUs? **

SCUs are very healthy. Find below key ratios from March 31, 2006 data:

	SCU	FCU
Member Growth	.66%	.17%
Share Growth	3.09%	3.23%
Loan Growth	.97%	1.10%
Delinquency	0.57%	0.56%
Loans/Shares	80.25%	76.37%
Loans/Assets	68.6%	65.4%
Return on Assets	0.75%	0.88%
Net Worth	11.01%	11.19%

** Ratios are calculated using universe of credit unions with assets > 0, excluding corporate credit unions.

How Are SCUs insured?

Deposits in 94.65% of the nation's state-chartered credit unions are insured by the National Credit Union Share Insurance Fund (NCUSIF). American Share Insurance (ASI) insures 184 state-chartered credit unions.

What Types of Loans Are Credit Unions Making?

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

	SCU	FCU
Auto	36.8%	36.1%
First Mortgage	34.6%	30.8%
Other Real Estate	15.5%	17.1%
Other Loans	5.4%	5.4%

What Percentage of SCU Assets Are Supervised by NASCUS Accredited Agencies?

More than 82 percent of state-chartered credit union assets are supervised by NASCUS



Accredited State Supervisory Authorities. Currently, there are 28 NASCUS Accredited State Agencies:

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