

**State-Chartered
Credit Unions by State**

Illinois has the most state-chartered credit unions, followed by Wisconsin, Michigan, Texas and California. In fact, these five states account for 38% of all state-chartered credit unions.

| | | | |
|----|-----|----|-----|
| AL | 70 | AK | 1 |
| AZ | 26 | AR | 0 |
| CA | 202 | CO | 61 |
| CT | 39 | FL | 87 |
| GA | 66 | HI | 3 |
| ID | 39 | IL | 339 |
| IN | 45 | IA | 144 |
| KS | 89 | KY | 28 |
| LA | 48 | ME | 13 |
| MD | 9 | MA | 98 |
| MI | 227 | MN | 98 |
| MS | 29 | MO | 142 |
| MT | 11 | NE | 22 |
| NV | 11 | NH | 19 |
| NJ | 19 | NM | 25 |
| NY | 23 | NC | 73 |
| ND | 33 | OH | 189 |
| OK | 25 | OR | 21 |
| PA | 69 | PR | 130 |
| RI | 11 | SC | 18 |
| TN | 115 | TX | 220 |
| UT | 59 | VT | 23 |
| VA | 56 | WA | 77 |
| WV | 6 | WI | 263 |

STATE-CHARTERED CREDIT UNION FACTS & FIGURES



*This brochure is a product of
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How Many SCUs Are There?

There are 3,291 state-chartered credit unions (SCUs.) (39.13% of all credit unions in the United States.) There are also 130 privately insured credit unions located 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 \$14.95 billion in assets.

The remaining top five largest SCUs are:

2. BECU (WA)-\$ 7.63 billion
3. Golden 1 CU (CA)-\$6.41 billion
4. Alliant CU (IL)-\$4.61 billion
5. Patelco CU (CA)-\$4.28 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 267 state-chartered CUs with assets under \$1 mil. The smallest state-chartered credit unions are:
Star (WI) - \$ 24,847 total assets; Imperial (OH) - \$ 28,886 total assets and Avon Avenue Baptist Church (OH) \$ 52,249 total assets

How Many State-Chartered Corporate Credit Unions Are There?

Of the 27 corporate credit unions in the country, 10 are state-chartered.

How Healthy Are SCUs? **

SCUs are healthy. Find below key ratios from June 30, 2007 data:

| | SCU | FCU |
|------------------|--------|--------|
| Member Growth | 1.46% | 1.32% |
| Share Growth | 4.71% | 5.56% |
| Loan Growth | 1.94% | 3.41% |
| Delinquency | 0.73% | 0.66% |
| Loans/Shares | 81.54% | 79.51% |
| Loans/Assets | 69.5% | 67.6% |
| Return on Assets | 0.66% | 0.83% |
| Net Worth | 11.26% | 11.53% |

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

How Are SCUs insured?

Deposits in 94.5% of the nation's state-chartered credit unions are insured by the National Credit Union Share Insurance Fund (NCUSIF). American Share Insurance (ASI) insures 172 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 | 34.9% | 30.8% |
| First Mortgage | 35.6% | 25.1% |
| Other Real Estate | 16.1% | 13.3% |
| Other Loans | 5.3% | 21.4% |

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

More than 83 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 |