

**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 37.7% of all state-chartered credit unions.

AL	72	AK	1
AZ	28	AR	0
CA	203	CO	64
CT	41	FL	95
GA	67	HI	3
ID	39	IL	346
IN	45	IA	149
KS	93	KY	31
LA	51	ME	12
MD	10	MA	101
MI	236	MN	99
MS	29	MO	147
MT	11	NE	22
NV	12	NH	19
NJ	19	NM	25
NY	25	NC	75
ND	33	OH	195
OK	26	OR	21
PA	69	PR	133
RI	11	SC	18
TN	117	TX	221
UT	61	VT	23
VA	59	WA	79
WV	6	WI	269

STATE-CHARTERED CREDIT UNION FACTS & FIGURES



*This brochure is a product of
The Credit Union Advisory Council
based on September 30, 2006
data provided by the
Massachusetts Credit Union Share
Insurance Corporation (MSIC)
Westborough, Massachusetts*

Contact NASCUS
(703) 528-8351
offices@nascus.org
www.nascus.org

How Many SCUs Are There?

There are 3,378 state-chartered credit unions (SCUs.) (39.12% of all credit unions in the United States.) There are also 133 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 \$13.74 billion in assets.

The remaining top five largest SCUs are:

2. BECU (WA)-\$ 6.83 billion
3. Golden 1 CU (CA)-\$6.26 billion
4. Alliant CU (IL)-\$4.42 billion
5. Patelco CU (CA)-\$3.92 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 264 state-chartered CUs with assets under \$1 mil. The smallest state-chartered credit unions are:
Kaneb Employees (KS) -\$781 total assets; Star (WI) - \$26,781 total assets and Imperial (OH) - \$33,918 total assets

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 healthy. Find below key ratios from September 30, 2006 data:

	SCU	FCU
Member Growth	.99%	1.41%
Share Growth	1.83%	2.95%
Loan Growth	4.73%	7.06%
Delinquency	0.64%	0.61%
Loans/Shares	84.12%	80.89%
Loans/Assets	71.2%	68.6%
Return on Assets	0.79%	0.95%
Net Worth	11.36%	11.67%

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

How Are SCUs insured?

Deposits in 95% of the nation's state-chartered credit unions are insured by the National Credit Union Share Insurance Fund (NCUSIF). American Share Insurance (ASI) insures 176 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	36.4%	35.6%
First Mortgage	34.3%	30.5%
Other Real Estate	16.0%	17.7%
Other Loans	5.4%	5.3%

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