

## 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	70	AK	1
AZ	25	AR	0
CA	186	CO	53
CT	38	FL	81
GA	67	HI	2
ID	40	IL	319
IN	46	IA	139
KS	86	KY	26
LA	47	ME	12
MD	9	MA	94
MI	217	MN	96
MS	29	MO	135
MT	10	NE	20
NV	11	NH	17
NJ	19	NM	25
NY	21	NC	63
ND	31	OH	178
OK	24	OR	20
PA	66	PR	130
RI	11	SC	16
TN	110	TX	211
UT	53	VT	22
VA	51	WA	71
WV	5	WI	249



## STATE-CHARTERED CREDIT UNION FACTS AND FIGURES

This brochure is a product of the NASCUS Credit Union Advisory Council based on December 31, 2008 data provided by the Massachusetts Credit Union Share Insurance Corporation (MSIC) Westborough, Massachusetts

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## State-Chartered Credit Union Facts and Figures

### How many SCUs are there?

There are 3,122 state-chartered credit unions (SCUs). SCUs represent 39 percent of all credit unions in the United States.

### 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 \$16.71 billion in assets.

The remaining top five largest SCUs are:  
 2. BECU (WA)-\$ 8.64 billion  
 3. Golden 1 CU (CA)-\$6.97 billion  
 4. Alliant CU (IL)-\$5.95 billion  
 5. San Diego County CU (CA)-\$4.54 billion

### Are there small SCUs?

The credit union movement contains CUs of all sizes serving people of various means. There are 243 state-chartered CUs with assets under \$1 mil. The smallest state-chartered credit unions are: *Star (WI) \$18,918 total assets; Imperial (OH) \$29,557 total assets; and Avon Avenue Baptist Church Credit Union (OH) \$34,934 total assets.*

### How healthy are SCUs?

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

*\*\* Ratios are calculated using universe of credit unions*

Ratio	SCU	FCU
Member Growth	2.79%	2.52%
Share Growth	7.99%	7.77%
Loan Growth	7.64%	7.66%
Delinquency	1.41%	1.33%
Loans/Shares	83.53%	82.99%
Loans/Assets	70.4%	69.1%
Return on Assets	.24%	.37%
Net Worth	10.85%	11.02%

*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	31.2%	30.7%
First Mortgage	38.7%	32.3%
Other Real Estate	16.4%	17.6%
Other Loans	5.2%	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 162 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

December 31, 2008

Name	City	State	Total Assets
State Employees'	Raleigh	NC	16,706,624,093
Boeing Employees	Tukwila	WA	8,639,516,578
The Golden 1	Sacramento	CA	6,971,100,316
Alliant	Chicago	IL	5,947,478,250
San Diego County	San Diego	CA	4,537,623,696
Patelco	San Francisco	CA	4,129,609,605
Star One	Sunnyvale	CA	4,122,608,993
Citizens Equity First	Peoria	IL	3,827,509,839
Vystar	Jacksonville	FL	3,707,921,187
Pennsylvania State Employees	Harrisburg	PA	3,277,494,514
Wescom Central	Pasadena	CA	3,237,888,495
Delta Community	Atlanta	GA	2,913,462,803
Onpoint Community	Portland	OR	2,566,296,136
Eastman	Kingsport	TN	2,046,781,994
Belco	Greenwood Villa	CO	2,000,074,468
First Technology	Beaverton	OR	1,908,597,312
State Employees Cu Of Maryland, Inc	Linthicum	MD	1,878,746,426
Teachers	South Bend	IN	1,876,009,845
California Coast	San Diego	CA	1,782,398,936
Redwood	Santa Rosa	CA	1,761,525,528
Educational Employees	Fresno	CA	1,724,317,128
Provident	Redwood City	CA	1,721,234,334
Harborone	Brookton	MA	1,710,081,297
Texas	Richardson	TX	1,701,318,261
Virginia Credit Union, Inc.,	Richmond	VA	1,689,818,564
Eastern Financial Florida	Millamar	FL	1,689,528,069
Apoa Employees	Birmingham	AL	1,671,495,433
Atlanta Postal	Atlanta	GA	1,662,849,492
Fairwinds	Orlando	FL	1,645,135,783
Community America	Kansas City	MO	1,636,923,711
Travis	Vacaville	CA	1,585,845,350
Space Coast	Melbourne	FL	1,578,008,142
North Island Financial	San Diego	CA	1,557,859,784
Lake Michigan	Grand Rapids	MI	1,496,609,516
Wright-pat	Fairborn	OH	1,474,001,716
Premier America	Chatsworth	CA	1,468,009,505
Gecu	El Paso	TX	1,433,079,666
Texas Dow Employees	Lake Jackson	TX	1,432,202,501
Veridian	Waterloo	IA	1,430,923,931
Washington State Employees	Olympia	WA	1,391,952,204
Municipal	New York	NY	1,377,051,322
Baxter	Vernon Hills	IL	1,367,113,980
Safe	North Highlands	CA	1,362,495,055
California	Glendale	CA	1,352,515,347
First Community	Chesterfield	MO	1,351,563,921
Service	Portsmouth	NH	1,320,759,439
Connecticut State Employees	Hartford	CT	1,299,935,159
Summit	Madison	WI	1,287,783,246
Evangelical Christian	Brea	CA	1,284,585,340
Landmark	New Berlin	WI	1,282,683,865
Meriwest	San Jose	CA	1,282,066,082
Arizona State	Phoenix	AZ	1,268,408,524
Technology	San Jose	CA	1,257,990,546
Georgia's Own	Atlanta	GA	1,247,855,022
Genisys	Auburn Hills	MI	1,225,983,153
Schools Financial	Sacramento	CA	1,197,779,744
Anheuser-busch Employees	St. Louis	MO	1,176,061,713
Community First	Appleton	WI	1,169,659,927
Dow Chemical Employees'	Midland	MI	1,159,688,553
Spokane Teachers	Spokane	WA	1,138,619,286
Indiana Members	Indianapolis	IN	1,120,270,096
Navigant	Smithfield	RI	1,090,968,181
Community First Credit Union Of Flo	Jacksonville	FL	1,090,230,385
University Of Wisconsin	Madison	WI	1,080,523,229
Trumark Financial	Traverse	PA	1,080,316,881
Forum	Indianapolis	IN	1,073,512,950
Whitefish Credit Union Association	Whitefish	MT	1,060,067,187
Pawtucket	Pawtucket	RI	1,059,205,407
Credit Union Of Texas	Walnut Creek	CA	1,051,833,692
Public Service Employees	Dallas	TX	1,050,605,214
Educators	Denver	CO	1,047,201,346
Lbs Financial	Racine	WI	1,018,147,259
Bayport Credit Union	Long Beach	CA	1,011,555,126
Melrose	Newport News	VA	1,010,376,599
Silver State Schools Family	Brianwood	NY	1,005,198,381
Royal	Las Vegas	NV	1,001,877,510
Campus Usa	Eau Claire	WI	992,453,685
Arrowhead Central	Gainesville	FL	981,906,261
Vantage West	San Bernardino	CA	979,306,377
Michigan Schools And Government	Tucson	AZ	966,224,194
Associated Credit Union	Clinton Township	MI	924,358,867
Westerra	Notross	GA	923,880,119
Orange County's	Denver	CO	914,775,807
Elevations	Santa Ana	CA	902,224,089
Municipal Empl,credit Union Of Balt	Boulder	CO	898,908,820
Altura	Baltimore	MD	894,667,694
University & State Employees	Riverside	CA	889,659,288
Oregon Community	San Diego	CA	851,336,376
Keypoint	Eugene	OR	848,969,271
Los Angeles Firemen's	Santa Clara	CA	837,333,890
Commonwealth	Los Angeles	CA	834,774,390
General Electric	Frankfort	KY	833,512,961
Numerica	Cincinnati	OH	830,760,147
Selco Community	Spokane	WA	825,239,333
Nunton	Eugene	OR	820,844,126
Credit Union Of Colorado	Lansing	MI	807,569,994
Gesa	Denver	CO	803,929,503
Centra	Richland	WA	802,099,253
Eecu	Columbus	IN	800,979,802
	Fort Worth	TX	794,251,157