

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	185	CO	52
CT	37	FL	80
GA	67	HI	2
ID	39	IL	316
IN	47	IA	137
KS	85	KY	26
LA	47	ME	12
MD	9	MA	92
MI	215	MN	94
MS	29	MO	134
MT	9	NE	19
NV	11	NH	17
NJ	19	NM	25
NY	21	NC	62
ND	31	OH	178
OK	23	OR	20
PA	66	PR	130
RI	11	SC	16
TN	110	TX	210
UT	53	VT	22
VA	51	WA	71
WV	5	WI	247



STATE-CHARTERED CREDIT UNION FACTS AND FIGURES

This brochure is a product of the NASCUS Credit Union Advisory Council based on March 31, 2009 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 3,098 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 \$18.06 billion in assets.

The remaining top five largest SCUs are:
2. BECU (WA)-\$ 8.73 billion
3. Golden 1 CU (CA)-\$7.53 billion
4. Alliant CU (IL)-\$6.31 billion
5. San Diego County CU (CA)-\$4.72 billion

Are there small SCUs?

The credit union movement contains CUs of all sizes serving people of various means. There are 235 state-chartered CUs with assets under \$1 mil. The smallest state-chartered credit unions are: *Destiny (WI) \$6,945 total assets; Star (WI) \$17,939 total assets; and Imperial (IL) 29,508 total assets.*

How healthy are SCUs?

Find below key ratios from March 31, 2009 data:

Ratio	SCU	FCU
Member Growth	1.24%	.76%
Share Growth	6.88%	6.37%
Loan Growth	.31%	.27%
Delinquency	1.49%	1.39%
Loans/Shares	78.40%	78.34%
Loans/Assets	66.8%	65.9%
Return on Assets	-1.59%	-1.45%
Net Worth	9.58%	9.81%

** 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	31.0%	30.7%
First Mortgage	38.3%	35.4%
Other Real Estate	16.1%	17.3%
Other Loans	5.5%	5.3%

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 160 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, 2009

Name	City	State	Total Assets
State Employees'	Raleigh	NC	18,058,543,316
Boeing Employees	Tukwila	WA	8,733,928,699
The Golden 1	Sacramento	CA	7,525,247,244
Alliant	Chicago	IL	6,313,857,290
San Diego County	San Diego	CA	4,717,481,804
Star One	Sunnyvale	CA	4,606,549,318
Citizens Equity First	San Francisco	CA	4,268,515,154
Vystar	Peoria	IL	4,131,380,860
Pennsylvania State Employees	Jacksonville	FL	3,813,255,700
Wescorn Central	Harrisburg	PA	3,430,723,397
Delta Community	Pasadena	CA	3,221,661,596
Opoint Community	Atlanta	GA	3,162,035,253
Dfcu Financial	Portland	OR	2,667,116,063
Eastman	Dearborn	MI	2,485,006,880
First Technology	Kingsport	TN	2,149,621,442
Bellico	Beaverton	OR	2,072,559,889
State Employees CU Of Maryland, Inc	Greenwood Villa	CO	2,070,698,288
Atlanta Postal	Linthicum	MD	2,012,682,541
Teachers	Atlanta	GA	1,911,172,028
California Coast	South Bend	IN	1,895,220,722
Educational Employees	San Diego	CA	1,847,265,032
Virginia Credit Union, Inc.	Fresno	CA	1,816,560,661
Redwood	Richmond	VA	1,808,446,936
Harborone	Santa Rosa	CA	1,807,379,243
Texans	Brockton	MA	1,760,032,665
Apco Employees	Richardson	TX	1,755,448,733
Community America	Birmingham	AL	1,743,980,691
Space Coast	Kansas City	MO	1,714,372,121
Lake Michigan	Melbourne	FL	1,670,246,312
Provident	Grand Rapids	MI	1,654,070,831
Eastern Financial Florida	Redwood City	CA	1,641,385,412
Fairwinds	Miramar	FL	1,623,575,224
Texas	Orlando	FL	1,612,044,047
Texas Dow Employees	Vacaville	CA	1,608,410,636
Wright-patt	Lake Jackson	TX	1,569,506,845
Veridian	Fairborn	OH	1,562,120,002
North Island Financial	Waterloo	IA	1,554,208,053
Premier America	San Diego	CA	1,540,042,589
Gecu	Chatsworth	CA	1,500,330,140
Safe	El Paso	TX	1,480,609,738
Municipal	North Highlands	CA	1,477,711,759
Washington State Employees	New York	NY	1,465,923,079
California	Olympia	WA	1,457,220,582
First Community	Glendale	CA	1,455,637,950
Connecticut State Employees	Chesterfield	MO	1,429,382,680
Schools Financial	Hartford	CT	1,393,280,571
Baxter	Sacramento	CA	1,390,133,232
Georgia's Own	Vernon Hills	IL	1,384,590,999
Service	Atlanta	GA	1,372,575,996
Arizona State	Portsmouth	NH	1,369,067,951
Merwest	Phoenix	AZ	1,343,038,520
Landmark	San Jose	CA	1,325,999,875
Summit	New Berlin	WI	1,321,655,091
Technology	Madison	WI	1,311,719,979
Evangelical Christian	San Jose	CA	1,299,317,074
GeniSYS	Brea	CA	1,273,299,956
Dow Chemical Employees'	Auburn Hills	MI	1,263,882,067
Anheuser-busch Employees	Midland	MI	1,246,661,142
Community First	St. Louis	MO	1,244,669,584
Spokane Teachers	Appleton	WI	1,240,132,840
Indiana Members	Spokane	WA	1,233,961,380
Turnark Financial	Indianapolis	IN	1,227,633,952
University Of Wisconsin	Trevose	PA	1,212,630,063
Pawtucket	Madison	WI	1,200,769,814
Whitfish Credit Union Association	Pawtucket	RI	1,125,942,586
Community First Credit Union Of FL	Whitfish	MT	1,113,107,669
Educators	Jacksonville	FL	1,109,641,946
Navigator	Racine	WI	1,104,474,988
Associated Credit Union	Smithfield	RI	1,094,631,469
Public Service Employees	Noctross	GA	1,088,410,915
Forum	Denver	CO	1,086,529,559
Bayport Credit Union	Indianapolis	IN	1,074,146,865
Pacific Service	Newport News	VA	1,072,645,828
Credit Union Of Texas	Walnut Creek	CA	1,065,589,880
Vantage West	Dallas	TX	1,063,905,205
Melrose	Tucson	AZ	1,051,863,406
Campus Usa	Brianwood	NY	1,051,288,418
Lbs Financial	Gainesville	FL	1,040,309,360
Michigan Schools And Government	Long Beach	CA	1,033,508,492
Silver State Schools Family	Clinton Townshi	MI	1,016,689,744
Royal	Las Vegas	NV	991,103,182
Arrowhead Central	Eau Claire	WI	982,734,037
Westerra	San Bernardino	CA	952,149,993
Orange County's	Denver	CO	942,697,802
Municipal Empl. credit Union Of Baltimore	Santa Ana	CA	940,888,402
Elevations	Baltimore	MD	937,335,934
Numerica	Boulder	CO	925,123,040
Altura	Spokane	WA	912,881,887
General Electric	Riverside	CA	905,712,815
Oregon Community	Cincinnati	OH	899,356,725
Commonwealth	Eugene	OR	897,529,174
Ecu	Frankfort	KY	885,521,455
Los Angeles Fireman's	Fort Worth	TX	882,857,824
Credit Union Of Colorado	Los Angeles	CA	862,085,254
Keypoint	Denver	CO	859,371,599
Gesa	Santa Clara	CA	858,775,998
Setco Community	Richland	WA	854,448,425
Idaho Central	Eugene	OR	843,329,907
Nunition	Pocatello	ID	840,289,538
	Lansing	MI	837,227,508