

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	189	CO	54
CT	38	FL	81
GA	67	HI	2
ID	39	IL	323
IN	47	IA	140
KS	86	KY	27
LA	48	ME	12
MD	9	MA	96
MI	220	MN	96
MS	29	MO	137
MT	10	NE	20
NV	11	NH	17
NJ	19	NM	25
NY	21	NC	66
ND	31	OH	180
OK	24	OR	20
PA	66	PR	130
RI	11	SC	16
TN	110	TX	210
UT	54	VT	23
VA	51	WA	75
WV	5	WI	256



STATE-CHARTERED CREDIT UNION FACTS AND FIGURES

This brochure is a product of the NASCUS Credit Union Advisory Council based on September 30, 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 3,157 state-chartered credit unions (SCUs). SCUs represent 39 percent of all credit unions in the United States. There are also 130 privately insured credit unions 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 \$16.42 billion in assets.

The remaining top five largest SCUs are:
 2. BECU (WA)-\$ 8.50 billion
 3. Golden 1 CU (CA)-\$7.03 billion
 4. Alliant CU (IL)-\$5.80 billion
 5. San Diego County CU (CA)-\$4.29 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) \$18,135 total assets; Imperial (OH) \$28,537 total assets; and Avon Avenue Baptist Church Credit Union (OH) \$41,427 total assets.*

How healthy are SCUs?

SCUs are healthy. Find below key ratios from September 30, 2008 data:

Ratio	SCU	FCU
Member Growth	2.20%	2.10%
Share Growth	5.59%	5.50%
Loan Growth	5.98%	6.23%
Delinquency	1.16%	1.10%
Loans/Shares	84.15%	83.60%
Loans/Assets	70.8%	69.3%
Return on Assets	.45%	.55%
Net Worth	11.09%	11.25%

** 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	31.6%	31.1%
First Mortgage	38.6%	34.7%
Other Real Estate	16.3%	17.6%
Other Loans	5.2%	5.0%

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

September 30, 2008

Credit Union	City	State	Total Assets
State Employees`	Raleigh	NC	16,418,783,862
Boeing Employees	Tukwila	WA	8,494,890,572
The Golden 1	Sacramento	CA	7,030,649,357
Alliant	Chicago	IL	5,799,831,460
San Diego County	San Diego	CA	4,283,477,394
Patelco	San Francisco	CA	4,181,260,251
Star One	Sunnyvale	CA	3,878,305,481
Vysiar	Jacksonville	FL	3,637,880,291
Citizens Equity First	Peoria	IL	3,571,821,457
Wescorn Central	Pasadena	CA	3,441,155,360
Pennsylvania State Employees	Harrisburg	PA	3,208,876,010
Delta Community	Atlanta	GA	2,787,103,607
Onpoint Community	Portland	OR	2,601,742,561
Eastman	Kingsport	TN	2,028,816,830
Bellco	Greenwood Villa	CO	2,006,217,865
First Technology	Beaverton	OR	1,931,085,847
Teachers	South Bend	IN	1,867,166,968
Eastern Financial Florida	Mtamar	FL	1,817,824,892
State Employees Cu Of Maryland, Inc	Linthicum	MD	1,804,353,907
Redwood	Santa Rosa	CA	1,803,331,863
Texans	Richardson	TX	1,760,070,272
California Coast	San Diego	CA	1,745,544,063
Fairwinds	Orlando	FL	1,734,848,691
Educational Employees	Fresno	CA	1,705,515,842
Virginia Credit Union, Inc..	Richmond	VA	1,660,743,161
North Island Financial	San Diego	CA	1,646,945,803
Community America	Kansas City	MO	1,645,862,110
Provident	Redwood City	CA	1,644,902,310
Harbortone	Brockton	MA	1,636,331,648
Apco Employees	Birmingham	AL	1,623,821,899
Travis	Vacaville	CA	1,616,067,334
Atlanta Postal	Atlanta	GA	1,611,305,606
Space Coast	Melbourne	FL	1,555,692,572
Premier America	Chatsworth	CA	1,462,470,553
Gecl	El Paso	TX	1,413,176,281
Wright-patt	Fairborn	OH	1,403,703,424
Veridian	Waterloo	IA	1,403,459,246
Lake Michigan	Grand Rapids	MI	1,391,894,180
Washington State Employees	Olympia	WA	1,364,608,504
Municipal	New York	NY	1,362,741,000
Safe	North Highlands	CA	1,354,533,714
Baxter	Vernon Hills	IL	1,335,397,944
Texas Dow Employees	Lake Jackson	TX	1,325,301,856
First Community	Chesterfield	MO	1,322,902,464
California	Glendale	CA	1,313,079,463
Service	Portsmouth	NH	1,283,597,904
Evangelical Christian	Brea	CA	1,272,300,454
Merivest	San Jose	CA	1,266,885,092
Connecticut State Employees	Hartford	CT	1,252,560,937
Technology	San Jose	CA	1,243,753,206
Georgia s Own	Atlanta	GA	1,224,925,499
Landmark	New Berlin	WI	1,214,432,924
Schools Financial	Sacramento	CA	1,198,965,955
Arizona State	Phoenix	AZ	1,175,741,915
Dow Chemical Employees`	Midland	MI	1,139,229,104
Indiana Members	Indianapolis	IN	1,119,449,555
Community First Credit Union Of Flo	Jacksonville	FL	1,106,307,398
Community First	Apopka	WI	1,099,536,610
Spokane Teachers	Spokane	WA	1,099,523,629
Credit Union Of Texas	Dallas	TX	1,090,998,567
Pacific Service	Walnut Creek	CA	1,071,539,243
Forum	Indianapolis	IN	1,069,457,837
Navigant	Smithfield	RI	1,068,394,432
University Of Wisconsin	Madison	WI	1,053,937,549
Pawtucket	Pawtucket	RI	1,042,514,582
Arrowhead Central	San Bernardino	CA	1,026,254,935
Silver State Schools Family	Las Vegas	NV	1,025,083,359
Lbs Financial	Long Beach	CA	1,023,400,340
Educators	Racine	WI	1,005,481,607
Whitefish Credit Union Association	Whitefish	MT	1,004,892,140
Bayport Credit Union	Newport News	VA	983,937,779
Vantage West	Tucson	AZ	979,519,870
Royal	Eau Claire	WI	977,686,891
Campus Usa	Gainesville	FL	977,174,064
Public Service Employees	Denver	CO	974,239,195
Melrose	Brianwood	NY	969,105,021
Trumark Financial	Trevose	PA	957,388,458
Ahnheuser-busch Employees	St. Louis	MO	946,817,792
Westerra	Denver	CO	912,493,106
Altura	Riverside	CA	908,690,520
Associated Credit Union	Noxross	GA	908,678,882
Michigan Schools And Government	Clinton Townshi	MI	907,072,038
Orange County s	Santa Ana	CA	901,558,738
Municipal Empl credit Union Of Balt	Baltimore	MD	862,085,910
Elevations	Boulder	CO	858,964,688
University & State Employees	San Diego	CA	851,141,267
Oregon Community	Eugene	OR	846,542,785
Los Angeles Firemen`s	Los Angeles	CA	831,894,719
Summit	Madison	WI	827,656,137
Selco Community	Eugene	OR	824,429,415
Commonwealth	Frankfort	KY	822,559,779
Nuunion	Lansing	MI	818,724,356
Numerica	Spokane	WA	811,763,912
Tuwest	Scottsdale	AZ	804,869,088
General Electric	Cincinnati	OH	804,593,056
Keypoint	Santa Clara	CA	801,436,618
Credit Union Of Colorado	Denver	CO	794,638,659
Centra	Columbus	IN	779,060,284
Geesa	Richland	WA	768,155,443
Eecu	Fort Worth	TX	765,287,415