

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	66	AK	1
AZ	23	AR	0
CA	175	CO	51
CT	37	FL	80
GA	64	HI	2
ID	39	IL	308
IN	47	IA	137
KS	84	KY	26
LA	46	ME	12
MD	9	MA	92
MI	210	MN	94
MS	29	MO	133
MT	8	NE	19
NV	10	NH	15
NJ	19	NM	25
NY	21	NC	53
ND	31	OH	175
OK	22	OR	20
PA	65	PR	130
RI	10	SC	16
TN	110	TX	209
UT	52	VT	21
VA	51	WA	70
WV	5	WI	242



STATE-CHARTERED CREDIT UNION FACTS AND FIGURES

This brochure is a product of the NASCUS Credit Union Advisory Council based on September 30, 2009 data provided by the Massachusetts Credit Union Share Insurance Corporation (MSIC) Westborough, Massachusetts

National Association of State Credit Union Supervisors (NASCUS)
Phone: (703) 528-8351
E-mail: offices@nascus.org

State-Chartered Credit Union Facts and Figures

How many SCUs are there?

There are 3,034 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 \$19.11 billion in assets.

The remaining top five largest SCUs are:

2. BECU (WA)-\$ 8.54 billion
3. Golden 1 CU (CA)-\$7.43 billion
4. Alliant CU (IL)-\$6.70 billion
5. Star One (CA)-\$4.90 billion

Are there small SCUs?

The credit union movement contains CUs of all sizes serving people of various means. There are 219 state-chartered CUs with assets under \$1 mil. The smallest state-chartered credit unions are: *Destiny (WI) \$8,508 total assets; Star (WI) \$21,903 total assets; and Emp. Of Granite Mill & Fixture Co. Credit Union (UT) \$29,797 total assets*

How healthy are SCUs?

Find below key ratios from Sept. 30, 2009 data.

Ratio	SCU	FCU
Member Growth	3.38%	2.30%
Share Growth	9.42%	8.89%
Loan Growth	2.44%	2.35%
Delinquency	1.73%	1.65%
Loans/Shares	78.17%	78.10%
Loans/Assets	66.6%	65.6%
Return on Assets	.18%	.33%
Net Worth	9.90%	10.17%

** 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	30.7%	30.7%
First Mortgage	39.9%	35.7%
Other Real Estate	15.6%	16.7%
Other Loans	5.5%	5.3%

How are SCUs insured?

Deposits in 97 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 157 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, 2009

Name	City	State	Total Assets
State Employees`	Raleigh	NC	19,107,208,827
Boeing Employees	Tukwila	WA	8,544,453,970
The Golden 1	Sacramento	CA	7,428,157,099
Alliant	Chicago	IL	6,696,448,501
Star One	Sunnyvale	CA	4,896,503,337
San Diego County	San Diego	CA	4,813,947,799
Citizens Equity First	Peoria	IL	4,149,122,929
Vystar	Jacksonville	FL	3,954,306,554
Patelco	San Francisco	CA	3,773,963,118
Delta Community	Atlanta	GA	3,512,778,889
Pennsylvania State Employees	Harrisburg	PA	3,484,075,297
Space Coast	Melbourne	FL	3,216,408,108
Wescam Central	Pasadena	CA	2,975,402,432
Onpoint Community	Portland	OR	2,744,629,149
Dicu Financial	Dearborn	MI	2,539,417,320
Eastman	Kingsport	TN	2,251,720,791
First Technology	Beaverton	OR	2,175,068,568
State Employees Cu Of Maryland, Inc	Lithicum	MD	2,044,075,563
Atlanta Postal	Atlanta	GA	2,019,210,739
Bellco	Greenwood Villa	CO	1,970,106,982
Teachers	South Bend	IN	1,958,848,175
Virginia Credit Union, Inc.,	Richmond	VA	1,895,202,774
California Coast	San Diego	CA	1,849,666,553
Educational Employees	Fresno	CA	1,821,872,934
Harborone	Brockton	MA	1,786,351,850
Acco Employees	Birmingham	AL	1,783,630,073
Community America	Lenexa	KS	1,745,960,152
Lake Michigan	Grand Rapids	MI	1,741,040,103
Safe	North Highlands	CA	1,716,708,194
Provident	Redwood City	CA	1,710,054,312
Redwood	Santa Rosa	CA	1,671,662,668
Wright-patt	Fairborn	OH	1,659,591,555
Texans	Richardson	TX	1,647,972,248
Veridian	Waterloo	IA	1,624,406,270
Gecu	El Paso	TX	1,565,990,768
Tavis	Vacaville	CA	1,548,910,897
Fairwinds	Orlando	FL	1,536,738,768
Texas Dow Employees	Lake Jackson	TX	1,531,519,793
Municipal	New York	NY	1,514,475,931
First Community	Chesterfield	MO	1,512,039,802
Connecticut State Employees	Hartford	CT	1,495,057,142
Service	Portsmouth	NH	1,474,793,246
Washington State Employees	Olympia	WA	1,472,788,402
North Island Financial	San Diego	CA	1,454,344,242
Georgia's Own	Atlanta	GA	1,453,256,712
Landmark	New Berlin	WI	1,428,949,137
Schools Financial	Sacramento	CA	1,424,549,935
Baxter	Vernon Hills	IL	1,404,219,527
Summit	Madison	WI	1,403,120,443
Midflorida	Lakeland	FL	1,386,307,608
Premier America	Chatsworth	CA	1,355,439,233
Spokane Teachers	Liberty Lake	WA	1,316,627,055
Technology	San Jose	CA	1,312,325,043
Community First	Appleton	WI	1,311,643,736
Arizona State	Phoenix	AZ	1,281,299,689
Dow Chemical Employees`	Midland	MI	1,279,941,827
Geniys/s	Auburn Hills	MI	1,266,957,830
Indiana Members	Indianapolis	IN	1,244,931,669
Evangelical Christian	Brea	CA	1,234,347,903
Merwest	San Jose	CA	1,232,604,975
Turnark Financial	Trewose	PA	1,218,906,295
Ahnuser-busch Employees	Saint Louis	MO	1,218,441,470
Melrose	Briarwood	NY	1,195,963,747
California	Glendale	CA	1,195,299,794
University Of Wisconsin	Madison	WI	1,174,672,942
Westerra	Denver	CO	1,168,648,206
Educators	Racine	WI	1,159,633,080
Whitefish Credit Union Association	Whitefish	MT	1,155,501,873
Pawtucket	Pawtucket	RI	1,145,835,944
Associated Credit Union	Norcross	GA	1,131,265,339
Naviant	Smithfield	RI	1,116,663,638
Community First Credit Union Of Flo	Jacksonville	FL	1,116,118,262
Bayport Credit Union	Newport News	VA	1,106,628,468
Public Service Employees	Denver	CO	1,076,028,873
Campus Usa	Gainesville	FL	1,075,567,373
Vantage West	Tucson	AZ	1,075,341,629
Pacific Service	Walnut Creek	CA	1,063,316,623
Michigan Schools And Government	Clinton Townshi	MI	1,029,029,462
Credit Union Of Texas	Dallas	TX	1,019,858,321
Forum	Indianapolis	IN	1,015,794,543
Royal	Eau Claire	WI	1,008,693,175
Lbs Financial	Long Beach	CA	989,826,727
General Electric	Cincinnati	OH	974,991,824
Municipal Empl.credit Union Of Bat	Baltimore	MD	961,881,280
Numerica	Spokane Valley	WA	950,913,851
Eecu	Fort Worth	TX	941,983,096
Credit Union Of Colorado	Denver	CO	929,474,459
Elevations	Boulder	CO	922,208,730
Oregon Community	Eugene	OR	918,537,066
Orange County's	Santa Ana	CA	915,897,022
Los Angeles Firemen`s	Pasadena	CA	899,063,160
Gesa	Richland	WA	891,375,889
Commonwealth	Frankfort	KY	891,349,967
Tulsa Teachers	Tulsa	OK	890,044,905
Altura	Riverside	CA	889,725,035
Idaho Central	Chubbuck	ID	887,677,629
Silver State Schools Family	Las Vegas	NV	883,191,400
University Of Iowa Community	Iowa City	IA	873,043,809
Kitsap	Bremerton	WA	858,007,352
Arrowhead Central	San Bernardino	CA	853,134,377