

State-Chartered Credit Unions by State

Illinois has the most SCUs, followed by Wisconsin, Texas, Michigan and California. In fact, these five states account for nearly 40 percent of all state-chartered credit unions.

AL	65	AK	1
AZ	20	AR	0
CA	158	CO	45
CT	34	FL	76
GA	59	HI	0
ID	39	IL	283
IN	46	IA	130
KS	80	KY	24
LA	44	ME	12
MD	9	MA	89
MI	195	MN	91
MS	25	MO	125
MT	8	NE	19
NV	10	NH	13
NJ	19	NM	24
NY	20	NC	49
ND	25	OH	169
OK	19	OR	19
PA	63	PR	120
RI	10	SC	14
TN	103	TX	202
UT	45	VT	20
VA	49	WA	64
WV	4	WI	211



STATE-CHARTERED CREDIT UNION FACTS AND FIGURES

This brochure is a product of the
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State-Chartered Credit Union Facts and Figures

How many SCUs are there?

There are 2,829 state-chartered credit unions (SCUs) in the United States. SCUs represent 39 percent of all credit unions in the country. There are also approximately 120 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 \$23.42 billion in assets.

The remaining top five largest SCUs are:

2. BECU (WA)-\$ 9.67 billion
3. Alliant CU (IL)-\$7.95 billion
3. Golden 1 CU (CA)-\$7.40 billion
5. Star One (CA)-\$5.81 billion

Are there small SCUs?

The credit union movement contains CUs of all sizes serving people of various means. There are 180 state-chartered CUs with assets under \$1 mil.

How healthy are SCUs?

Find below key ratios from Sept. 30, 2011 data.

Ratio	SCU	FCU
Member Growth	1.35%	1.98%
Share Growth	4.55%	4.89%
Loan Growth	.93%	.94%
Delinquency	1.71%	1.50%
Loans/Shares	69.54%	68.94%
Loans/Assets	60.3%	59.1%
Return on Assets	.65%	.65%
Net Worth	10.07%	10.22%

*** Ratios are calculated using universe of credit unions with assets > 0, excluding corporate credit unions. Ratios are calculated since prior 12/31.*

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	28.7%	29.0%
First Mortgage	43.2%	38.2%
Other Real Estate	13.8%	15.1%
Other Loans	5.7%	5.2%

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 146 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 27 NASCUS Accredited State Agencies:



Alabama	Idaho	Ohio
California	Indiana	Pennsylvania
Colorado	Iowa	Tennessee
Connecticut	Kansas	Texas
Florida	Kentucky	Utah
Georgia	Louisiana	Vermont
		Virginia
	Massachusetts	Washington
	Michigan	Wisconsin
	Missouri	
	New Mexico	
	North Carolina	
	North Dakota	

Top 100 SCUs by Asset Size

Sept 30, 2011

	Credit Union	City	State	Assets
State Employees*	Raleigh	NC	23,415,641,598.00	
Boeing Employees	Tukwila	WA	9,667,535,547.00	
Alliant	Chicago	IL	7,954,257,515.00	
The Golden 1	Sacramento	CA	7,402,965,292.00	
Star One	Sunnyvale	CA	5,812,353,701.00	
San Diego County	San Diego	CA	5,337,406,061.00	
Citizens Equity First	Peoria	IL	4,541,485,776.00	
Vyster	Jacksonville	FL	4,254,513,154.00	
Delta Community	Atlanta	GA	4,099,297,015.00	
Pennsylvania State Employees	Harrisburg	PA	3,780,875,499.00	
Patelco	Pleasanton	CA	3,594,550,945.00	
Wings Financial	Apple Valley	MN	3,290,512,377.00	
Space Coast	Melbourne	FL	3,042,774,009.00	
Dcu Financial	Dearborn	MI	3,033,472,823.00	
Onpoint Community	Portland	OR	2,976,261,215.00	
Eastman	Kingsport	TN	2,507,850,568.00	
Wescom Central	Pasadena	CA	2,449,827,633.00	
Lake Michigan	Grand Rapids	MI	2,341,530,384.00	
State Employees CU of Maryland, Inc.	Lithiclm	MD	2,288,944,917.00	
Virginia Credit Union, Inc..	Richmond	VA	2,219,818,638.00	
Wright-Parit	Fairborn	OH	2,216,767,121.00	
Apopo Employees	Birmingham	AL	2,082,272,840.00	
Teachers	South Bend	IN	2,079,215,058.00	
Beltco	Greenwood Villa	CO	1,984,214,645.00	
Atlanta Postal	Atlanta	GA	1,974,731,402.00	
Service	Portsmouth	NH	1,932,737,489.00	
Veridian	Waterloo	IA	1,923,380,483.00	
Travis	Vacaville	CA	1,896,490,825.00	
Redwood	Santa Rosa	CA	1,892,894,899.00	
Educational Employees	Fresno	CA	1,887,126,258.00	
Harborone	Brookton	MA	1,837,515,736.00	
Gecu	El Paso	TX	1,830,014,903.00	
Community America	Kansas City	MO	1,817,383,811.00	
Sate	North Highlands	CA	1,772,361,535.00	
First Community	Chesterfield	MO	1,751,321,999.00	
Texas Dow Employees	Lake Jackson	TX	1,711,779,825.00	
Summit	Madison	WI	1,696,955,428.00	
Municipal	New York	NY	1,685,585,518.00	
Landmark	New Berlin	WI	1,683,706,240.00	
Georgia's Own	Atlanta	GA	1,658,017,725.00	
California Coast	San Diego	CA	1,635,081,575.00	
Washington State Employees	Olympia	WA	1,626,387,161.00	
MidFlorida	Lakeland	FL	1,592,509,303.00	
Connecticut State Employees	Hartford	CT	1,587,866,223.00	
Fairwinds	Orlando	FL	1,579,304,032.00	
Community First	Appleton	WI	1,573,336,711.00	
Spokane Teachers	Liberty Lake	WA	1,560,446,609.00	
Lake Trust	Lansing	MI	1,541,065,678.00	
Melrose	Briarwood	NY	1,540,874,222.00	
Technology	San Jose	CA	1,537,909,275.00	
Provident	Redwood City	CA	1,501,095,045.00	
Baxter	Vernon Hills	IL	1,499,024,512.00	
Texans	Richardson	TX	1,455,104,573.00	
University Of Wisconsin	Madison	WI	1,410,481,921.00	
Dow Chemical Employees*	Midland	MI	1,383,943,978.00	
Genisys	Auburn Hills	MI	1,366,092,189.00	
University Of Iowa Community	Iowa City	IA	1,357,968,404.00	
Truemark Financial	Treose	PA	1,353,076,761.00	
Indiana Members	Indianapolis	IN	1,332,406,337.00	
Educators	Racine	WI	1,332,019,958.00	
General Electric	Cincinnati	OH	1,325,388,004.00	
Premier America	Chatsworth	CA	1,324,486,851.00	
Schools Financial	Sacramento	CA	1,321,811,779.00	
Eetu	Fort Worth	TX	1,319,490,233.00	
Anheuser-busch Employees	Saint Louis	MO	1,317,850,819.00	
Pawtucket	Pawtucket	RI	1,308,147,823.00	
Arizona State	Phoenix	AZ	1,280,565,705.00	
Royal	Eau Claire	WI	1,273,027,704.00	
Associated Credit Union	Norcross	GA	1,256,235,912.00	
Navigant	Smithfield	RI	1,237,672,271.00	
Whitefish Credit Union Association	Whitefish	MT	1,208,304,799.00	
Bayport Credit Union	Newport News	VA	1,183,067,560.00	
Westerra	Denver	CO	1,180,721,761.00	
Evangelical Christian	Brea	CA	1,158,000,240.00	
Community First Credit Union Of Flo	Jacksonville	FL	1,134,359,459.00	
Numerica	Spokane Valley	WA	1,126,196,391.00	
Municipal Empl credit Union Of Balt	Baltimore	MD	1,120,336,860.00	
North Island Financial	San Diego	CA	1,103,255,828.00	
Vantage West	Tucson	AZ	1,098,658,995.00	
Gesa	Richland	WA	1,085,876,619.00	
Michigan Schools And Government	Clinton Townshi	MI	1,083,406,182.00	
Public Service Employees	Denver	CO	1,077,958,174.00	
California	Glendale	CA	1,072,087,670.00	
Pacific Service	Walnut Creek	CA	1,071,414,493.00	
Tulsa Teachers	Tulsa	OK	1,071,362,486.00	
Metwest	San Jose	CA	1,055,097,011.00	
Campus Usa	Gainesville	FL	1,039,734,609.00	
Lbs Financial	Long Beach	CA	1,030,725,269.00	
Sound	Tacoma	WA	1,027,957,139.00	
Oregon Community	Eugene	OR	1,013,614,603.00	
Credit Union Of Texas	Dallas	TX	1,003,964,418.00	
Elevations	Boulder	CO	1,003,421,192.00	
Orange County's	Santa Ana	CA	998,228,846.00	
Utilities Employees	Reading	PA	991,658,473.00	
Americu	Rome	NY	985,957,250.00	
Knoxville Tva Employees	Knoxville	TN	980,708,640.00	
Hapo Community	Richland	WA	979,230,951.00	
Idaho Central	Chubbuck	ID	976,837,052.00	
Centra	Columbus	IN	973,834,297.00	
Credit Union Of Colorado	Denver	CO	967,382,391.00	