

## 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 38% of all state-chartered credit unions.

AL	69	AK	1
AZ	25	AR	0
CA	196	CO	58
CT	38	FL	85
GA	68	HI	2
ID	40	IL	330
IN	46	IA	142
KS	87	KY	28
LA	48	ME	12
MD	9	MA	96
MI	222	MN	97
MS	29	MO	139
MT	10	NE	20
NV	11	NH	18
NJ	19	NM	25
NY	22	NC	72
ND	33	OH	185
OK	24	OR	20
PA	69	PR	130
RI	11	SC	18
TN	111	TX	220
UT	56	VT	23
VA	54	WA	78
WV	5	WI	260



## STATE-CHARTERED CREDIT UNION FACTS AND FIGURES

This brochure is a product of the NASCUS Credit Union Advisory Council based on December 31, 2007 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 3,231 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 \$15.1 billion in assets.

The remaining top five largest SCUs are:

2. BECU (WA)-\$ 8.12 billion
3. Golden 1 CU (CA)-\$6.59 billion
4. Alliant CU (IL)-\$4.90 billion
5. Patelco CU (CA)-\$4.14 billion

### Are there small SCUs?

The credit union movement contains CUs of all sizes serving people of various means. There are 233 state-chartered CUs with assets under \$1 mil. The smallest state-chartered credit unions are: *Star (WI) - \$ 24,541 total assets; Imperial (OH) \$ 30,894 total assets; and Langston Bag Co. Empls. Sav. Assn. CU (TN) \$44,045 total assets.*

### How healthy are SCUs?

SCUs are healthy. Find below key ratios from December 31, 2007 data:

Ratio	SCU	FCU
Member Growth	2.73%	2.38%
Share Growth	6.10%	6.52%
Loan Growth	6.39%	8.99%
Delinquency	0.99%	0.88%
Loans/Shares	83.90%	83.00%
Loans/Assets	70.9%	69.4%
Return on Assets	0.56%	0.72%
Net Worth	11.33%	11.54%

\*\* 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	33.5%	33.0%
First Mortgage	36.4%	32.3%
Other Real Estate	16.4%	18.2%
Other Loans	5.1%	4.8%

### 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 167 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, 2007

Name	City	State	Total Assets
State Employees'	Raleigh	NC	15,012,864,474
BECU	Tukwila	WA	8,124,002,838
The Golden 1	Sacramento	CA	6,586,032,228
Alliant	Chicago	IL	4,895,538,833
Patelco	San Francisco	CA	4,137,993,835
San Diego County	San Diego	CA	4,051,140,594
Wescorn Central	Pasadena	CA	3,787,996,389
Star One	Sunnyvale	CA	3,572,209,851
Citizens Equity First	Peoria	IL	3,381,549,056
Vysar	Jacksonville	FL	3,337,330,518
Pennsylvania State Employees	Harrisburg	PA	2,958,520,235
Delta Community	Atlanta	GA	2,597,726,504
Onpoint Community	Portland	OR	2,540,788,548
Texans	Richardson	TX	1,943,642,484
Eastman	Kingsport	TN	1,932,884,565
Teachers	South Bend	IN	1,856,167,381
Eastern Financial Florida	Milamam	FL	1,834,533,592
First Technology	Beaverton	OR	1,812,448,761
State Employees Cu Of Maryland, Inc	Linthicum	MD	1,742,632,267
Fairwinds	Orlando	FL	1,729,280,887
Community America	Kansas City	MO	1,707,249,311
Redwood	Santa Rosa	CA	1,705,720,119
Belloco	Greenwood Vlg	CO	1,646,599,496
Travis	Yacaville	CA	1,643,704,133
Provident	Redwood City	CA	1,592,067,441
Educational Employees	Fresno	CA	1,584,630,781
Virginia Credit Union, Inc.	Richmond	VA	1,541,083,721
Space Coast	Melbourne	FL	1,539,849,468
Atlanta Postal	Atlanta	GA	1,538,410,565
Harborene	Brookton	MA	1,530,962,097
Apco Employees	Birmingham	AL	1,513,675,475
North Island Financial	Chula Vista	CA	1,452,573,818
Premier America	Chatsworth	CA	1,385,104,161
Technology	San Jose	CA	1,373,683,016
Gecu	El Paso	TX	1,371,525,524
Washington State Employees	Olympia	WA	1,359,461,861
Safe	North Highlands	CA	1,345,086,427
Baxter	Vernon Hills	IL	1,304,755,703
Wright-patt	Fairborn	OH	1,302,729,921
Municipal	New York	NY	1,301,042,263
Merwest	San Jose	CA	1,294,198,891
Lake Michigan	Grand Rapids	MI	1,285,200,382
Veridian	Waterloo	IA	1,284,209,174
First Community	Chesterfield	MO	1,227,570,792
Texas Dow Employees	Lake Jackson	TX	1,222,896,746
California	Glendale	CA	1,197,075,016
Service	Portsmouth	NH	1,194,068,225
Credit Union Of Texas	Dallas	TX	1,187,800,067
Community First Credit Union Of Flo	Jacksonville	FL	1,181,284,191
Schools Financial	Sacramento	CA	1,131,083,727
Georgia s Own	Atlanta	GA	1,109,323,680
Landmark	New Berlin	WI	1,109,237,407
Arizona State	Phoenix	AZ	1,108,095,465
Pacific Service	Walnut Creek	CA	1,107,739,618
Indiana Members	Indianapolis	IN	1,079,482,494
Dow Chemical Employees'	Midland	MI	1,066,680,018
Arrowhead Central	San Bernardino	CA	1,064,642,587
Connecticut State Employees	Hartford	CT	1,061,755,523
Forum	Indianapolis	IN	1,057,754,707
Evangelical Christian	Brea	CA	1,029,666,675
Navigant	Smithfield	RI	1,015,639,173
University Of Wisconsin	Madison	WI	1,012,472,837
Lbs Financial	Long Beach	CA	1,009,227,208
Altura	Riverside	CA	1,002,666,620
Vantage West	Tucson	AZ	948,013,099
Community First	Appleton	WI	947,213,372
First Future	San Diego	CA	944,469,128
Spokane Teachers	Spokane	WA	940,982,885
Trumark Financial	Philadelphia	PA	932,473,301
Newport News Shipbuilding Employees	Newport News	VA	929,897,360
Westerra	Denver	CO	923,643,316
Anheuser-Busch Employees	St. Louis	MO	910,455,136
California Coast	San Diego	CA	907,440,394
Melrose	Branwood	CA	898,331,555
Educators	Racine	WI	897,353,529
Whitefish Credit Union Association	Whitefish	MT	888,448,029
Silver State Schools Family	Las Vegas	NV	886,593,437
Pawtucket	Pawtucket	RI	885,148,564
Campus Usa	Gainesville	FL	880,881,041
Associated Credit Union	Norcross	GA	869,394,837
University & State Employees	San Diego	CA	867,435,736
Orange County's	Santa Ana	CA	861,631,957
Keypoint	Santa Clara	CA	850,057,544
Michigan Schools And Government	Clinton Townshi	MI	839,762,391
Oregon Community	Eugene	OR	838,056,364
Municipal Empl CU of Baltimore	Baltimore	MD	833,892,867
Royal	Eau Claire	WI	832,424,086
Truwest	Scottsdale	AZ	798,301,045
Nuunion	Lansing	MI	794,759,898
Selco Community	Eugene	OR	784,082,683
Los Angeles Firemen's	Los Angeles	CA	780,984,989
Columbia Community	Vancouver	WA	779,215,138
Credit Union One	Ferdale	MI	764,136,780
Elevations	Boulder	CO	757,971,762
Summit	Madison	WI	751,279,318
Numerica	Spokane	WA	750,533,862
Credit Union Of Colorado	Denver	CO	750,482,586
General Electric	Cincinnati	OH	750,446,930
Financial Partners	Downey	CA	745,626,098
Tropical Financial	Miramar	FL	721,720,687