

TOP 100 CREDIT UNIONS
Mid-Year 2020

LISTINGS
AND
OPERATING RATIOS AND SPREADS

Prepared September 2020 by:

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TABLE OF CONTENTS

I. LISTINGS

1. Assets and Members
2. Loans and Savings Totals

II. OPERATING RATIOS TABLES

Balance Sheet Composition

1. Distribution of Assets
2. Distribution of Liabilities and Equity

Loans

3. Distribution of Dollar Amounts in Loans Outstanding
4. Average Size of Outstanding Loans
5. Loans Outstanding and Granted
6. Indirect and Participation Loans Outstanding
7. First Mortgage Loans
8. All Second Mortgages Including Home Equity
9. Loan Delinquency Ratios
10. Consumer Loan Delinquency Ratios
11. Real Estate Loan Delinquency Ratios
12. Additional Loan Delinquency Ratios
13. Allowance for Loan Loss and Bankruptcy
14. Foreclosed and Repossessed Assets, Chargeoffs

Investments

15. Distribution of Surplus Funds
16. Maturity, FAS 115 Classification, Market Value

Savings

17. Distribution of Dollar Amounts in Savings Accounts
18. Average Size of Savings Accounts

Income and Costs

19. Income Items as Percent of Total Income
20. Distribution of Total Income
21. Distribution of Operating Expenses
22. Rates Charged on Loans
23. Rates Paid on Savings

Miscellaneous

24. Additional Ratios and Averages
25. Branch and Service Information

III. SPREADS TABLES

1. Rates of Return
2. Cost of Funds
3. Credit Union Spreads
4. Distribution of Net Spread
5. Credit Union Growth
6. Sample Information

OPERATING RATIOS AND SPREADS

MID- YEAR 2020

This booklet contains a series of tables, arranged by asset size, presenting operating ratios and spreads for credit unions. All credit unions, as of March 2007, are required to fill out the full 5300 call report on a quarterly basis.

The operating ratios and spread tables are the same as the sections of the biannual **Operating Ratios and Spreads** book.

The last row of each table, which contains the total, is the total for all credit unions in the given section. These totals can be used in comparing the totals in the mid-year and year-end editions of **Operating Ratios and Spreads**.

All of the ratios are defined in the same way as in the biannual book. Although this book does not contain the explanatory text that appears in the biannual book, the meaning of the ratios should be clear from recalling the categories used in the Call Report, and the list of relationships located in the following sections. Here are some important points about the methods used:

CALCULATION OF AVERAGES

The averages were calculated by summing all the variables **before** the ratios were computed. For example, the loans/savings ratio reported here is **not** the average of the individual loan/savings ratios computed for each credit union: it's the ratio of **total loans** of all credit union in each asset size category divided by **total savings** at all credit unions in each category

CALCULATION OF SPREADS

The spreads ratios were computed by dividing items from the income/expense statements by the **average** value of balance sheet items during the period. For example, the return on loans was computed by dividing total loan income for the **six-month period** by the average value of loans outstanding during the period. Those average values were obtained by adding the year-end 2019, plus two times the values at the end of first quarter 2020, plus mid-year 2020 values and dividing by four. Again, the variables were summed over all credit unions **before** the ratios were computed. Data was included **only** from credit unions which we had data for year-end 2019 and mid-year of 2020.

RELATIONSHIPS BETWEEN RATIOS

Understanding the relationships below will make it easier to understand what the tables mean, and also should help you in calculating your own credit union's ratios for comparison.

OPERATING RATIOS TABLES

1. Columns (1) - (2) + (3) + (4) + (5) + (6) = 100%.
2. The first seven (not eight) columns sum to 100%.
Column (8) = Columns (4) + (5) + (6) + (7).
3. The first ten (not twelve) columns sum to 100%. Columns (11) and (12) are included in the previous ten.
- 7c. Columns (2) + (3) + (4) + (5) + (6) + (7) + (8) = 100%.
- 7d. Columns (2) + (3) + (4) + (5) + (6) + (7) + (8) = 100%.
- 8b. Columns (2) + (3) + (4) + (5) + (6) = 100%.
Columns (8) + (9) + (10) + (11) + (12) = 100%.
9. Columns (1) + (3) + (5) = Column (7).
Columns (2) + (4) + (6) = Column (8).
10. Columns (1) + (2) + (3) = Column (4).
Columns (5) + (6) + (7) = Column (8).
11. Columns (1) + (2) + (3) = Column (4).
Columns (5) + (6) + (7) = Column (8).
Columns (9) + (10) + (11) = Column (12).
Columns (13) + (14) + (15) = Column (16).
12. Columns (1) + (2) + (3) = Column (4).
Columns (5) + (6) + (7) = Column (8).
Columns (9) + (10) + (11) = Column (12).
Columns (13) + (14) + (15) = Column (16).
15. The first eleven columns of Table 15 sum to 100%.
16. Columns (1) + (2) + (3) + (4) + (5) = 100%
Columns (6) + (7) + (8) + (9) = 100%
17. Columns (1) + (2) + (3) + (4) + (5) + (6) = 100%
19. Columns (1) + (2) + (3) + (4) + (5) + (6) = 100%
20. Columns (1) + (2) + (3) + (4) + (5) = 100%
21. The ten columns sum to 100%. Total operating expenses here (and in Table 20 and Spreads Table 3) do not include provisions for loan and investment loss, or interest on borrowings.

SPREADS TABLES

1. Column (3) = Columns (1) - (2).
2. Column (1) = Column (6) of Table 1.
Column (2) = Column (4) of Table 2.
Column (3) = Columns [(1) - (2)] multiplied by 100 (i.e. 1% = 100 BP).
3. Column (1) = Columns [(3) + (4) + (5) - (6)] of Table 3.
Column (3) = Columns (1) - (2).
4. Columns (6) + (7) + (8) sum to 100%.
5. Column (6) = Columns (4) - (5).

***TOP 100 CREDIT UNION LISTING
BY ASSET RANK***

***MID-YEAR 2020
ASSETS AND MEMBERS***



Top 100 Credit Unions: June 2020

Credit Union	State	Asset rank		Assets		Asset % change	Member rank		Members		Member % change
		Jun-20	Dec-19	Jun-20	Dec-19		Jun-20	Dec-19	Jun-20	Dec-19	
Navy FCU (F)	VA	1	1	128,531,998,511	111,986,078,360	14.8	1	1	9,441,216	8,959,665	5.4
State Employees Credit Union (S)	NC	2	2	45,191,730,467	41,376,686,562	9.2	2	2	2,511,597	2,465,313	1.9
Pentagon FCU (F)	VA	3	3	25,924,894,704	24,774,360,962	4.6	3	3	2,040,700	1,864,365	9.5
BECU (S)	WA	4	4	24,752,911,443	22,178,675,266	11.6	4	4	1,263,969	1,237,456	2.1
SchoolsFirst FCU (F)	CA	5	5	21,623,570,509	16,761,721,612	29.0	6	7	1,117,660	936,243	19.4
Golden 1 Credit Union (S)	CA	6	7	14,946,271,344	12,993,881,497	15.0	7	6	1,069,197	1,058,001	1.1
First Tech FCU (F)	CA	7	6	14,406,627,929	13,110,528,514	9.9	15	15	620,086	610,473	1.6
America First FCU (F)	UT	8	9	13,402,532,273	11,712,643,978	14.4	5	5	1,129,563	1,089,451	3.7
Alliant CU (S)	IL	9	8	12,998,768,637	12,244,742,402	6.2	18	17	521,484	493,675	5.6
Suncoast CU (S)	FL	10	10	11,902,278,564	10,534,613,558	13.0	10	9	892,053	874,011	2.1
Randolph-Brooks FCU (F)	TX	11	12	11,710,598,807	9,675,517,536	21.0	9	11	901,239	869,934	3.6
Mountain America Credit Union (F)	UT	12	15	10,994,411,486	9,348,807,708	17.6	8	8	915,673	879,651	4.1
Digital Federal Credit Union (F)	MA	13	14	10,393,652,106	9,361,090,159	11.0	11	10	889,497	871,546	2.1
Security Service FCU (F)	TX	14	11	10,157,826,030	9,823,931,274	3.4	12	12	805,480	788,628	2.1
Bethpage FCU (F)	NY	15	13	9,967,322,233	9,467,660,222	5.3	23	24	422,356	414,044	2.0
Star One Credit Union (S)	CA	16	17	9,774,230,395	9,073,674,668	7.7	220	216	111,436	110,278	1.1
Alaska USA FCU (F)	AK	17	19	9,543,762,070	8,335,689,209	14.5	14	14	691,552	678,527	1.9
VyStar Credit Union (S)	FL	18	16	9,518,707,078	9,117,164,288	4.4	13	13	721,138	696,759	3.5
San Diego County CU (S)	CA	19	18	9,284,324,918	8,467,119,045	9.7	22	22	422,895	421,986	0.2
American Airlines FCU (F)	TX	20	20	8,440,077,470	7,658,627,987	10.2	48	47	312,338	309,823	0.8
Lake Michigan CU (S)	MI	21	23	8,434,442,603	6,863,398,040	22.9	31	32	386,724	376,150	2.8
Teachers FCU (F)	NY	22	21	8,133,361,573	7,508,575,371	8.3	40	42	349,794	339,192	3.1
Patelco CU (S)	CA	23	22	7,946,732,077	7,290,552,981	9.0	32	34	383,835	369,363	3.9
ESL Federal Credit Union (F)	NY	24	24	7,365,883,997	6,813,674,182	8.1	34	30	371,778	379,545	-2.0
OnPoint Community CU (S)	OR	25	29	7,343,062,283	6,130,686,655	19.8	28	28	403,316	390,039	3.4
Logix FCU (F)	CA	26	26	7,193,030,262	6,294,783,157	14.3	96	93	208,697	207,019	0.8
PSECU (S)	PA	27	27	7,069,067,664	6,284,723,902	12.5	19	19	473,316	472,601	0.2
Delta Community CU (S)	GA	28	30	7,029,700,957	6,051,859,736	16.2	24	23	419,413	414,624	1.2
Ent CU (S)	CO	29	25	6,915,621,895	6,685,914,013	3.4	30	33	388,563	374,386	3.8
CEFCU (S)	IL	30	28	6,785,704,525	6,258,523,093	8.4	39	39	351,742	347,687	1.2
GreenState CU (S)	IA	31	32	6,659,823,193	5,757,174,429	15.7	78	94	228,863	206,288	10.9
United Nations FCU (F)	NY	32	31	6,440,635,937	5,980,674,968	7.7	137	139	155,186	146,355	6.0
Police and Fire FCU (F)	PA	33	34	6,310,859,151	5,628,622,249	12.1	42	43	347,137	331,321	4.8
Wings Financial CU (S)	MN	34	33	6,177,945,218	5,633,124,581	9.7	53	54	295,846	287,624	2.9
Redstone FCU (F)	AL	35	35	6,103,882,248	5,454,143,215	11.9	17	18	536,723	486,469	10.3
Idaho Central CU (S)	ID	36	41	6,041,949,779	5,070,731,874	19.2	27	29	405,589	387,351	4.7
Desert Financial CU (S)	AZ	37	43	5,998,184,895	4,964,664,336	20.8	45	45	334,744	320,908	4.3
Hudson Valley CU (S)	NY	38	36	5,906,472,533	5,351,287,681	10.4	52	49	305,283	303,869	0.5
Wright-Patt CU Inc (S)	OH	39	40	5,733,817,035	5,091,928,563	12.6	25	25	408,799	399,523	2.3
Redwood CU (S)	CA	40	42	5,692,530,320	4,989,060,567	14.1	55	57	285,812	276,038	3.5
Eastman CU (S)	TN	41	39	5,677,475,597	5,099,588,309	11.3	68	70	251,363	241,567	4.1
Space Coast CU (S)	FL	42	44	5,610,059,602	4,922,318,222	14.0	20	20	471,293	451,680	4.3
Bank-Fund Staff FCU (F)	DC	43	37	5,576,380,241	5,188,504,558	7.5	274	270	90,059	89,925	0.1
Bellco CU (S)	CO	44	38	5,572,938,453	5,171,032,513	7.8	41	40	348,471	342,563	1.7
DFCU Financial CU (S)	MI	45	45	5,522,622,608	4,903,175,577	12.6	75	75	229,852	230,373	-0.2
Michigan State University FCU (F)	MI	46	46	5,375,140,932	4,730,630,110	13.6	54	53	292,539	288,083	1.5
Members 1st FCU (F)	PA	47	48	5,317,293,956	4,614,909,117	15.2	21	21	451,399	441,733	2.2
Landmark Credit Union (S)	WI	48	49	5,100,379,179	4,463,282,883	14.3	36	36	362,320	358,236	1.1
Kinecta FCU (F)	CA	49	47	5,059,759,070	4,703,101,434	7.6	72	68	240,715	245,170	-1.8
MIDFLORIDA CU (S)	FL	50	50	4,981,532,932	4,422,009,998	12.7	37	31	359,345	378,723	-5.1

Top 100 Credit Unions: June 2020

Credit Union	State	Asset rank		Assets		Asset % change	Member rank		Members		Member % change
		Jun-20	Dec-19	Jun-20	Dec-19		Jun-20	Dec-19	Jun-20	Dec-19	
Visions FCU (F)	NY	51	53	4,946,564,994	4,274,925,465	15.7	93	90	213,005	209,867	1.5
Veridian CU (S)	IA	52	51	4,789,159,959	4,348,222,201	10.1	71	71	246,612	240,554	2.5
State Farm FCU (F)	IL	53	52	4,755,102,948	4,289,613,080	10.9	183	181	124,097	124,036	0.0
Tinker FCU (F)	OK	54	54	4,695,712,706	4,228,679,191	11.0	26	26	407,561	397,821	2.4
SEFCU (F)	NY	55	55	4,683,181,483	4,055,933,276	15.5	38	38	355,059	349,654	1.5
Wescom CU (S)	CA	56	62	4,479,978,248	3,690,408,153	21.4	105	104	195,849	195,569	0.1
Mission FCU (F)	CA	57	57	4,479,125,075	3,856,216,667	16.2	65	63	258,640	253,961	1.8
BCU (S)	IL	58	56	4,308,592,283	3,921,402,934	9.9	60	59	271,647	269,316	0.9
Virginia CU Inc (S)	VA	59	61	4,285,781,062	3,729,406,291	14.9	50	52	308,351	292,857	5.3
Citadel FCU (F)	PA	60	59	4,258,338,214	3,777,481,832	12.7	89	84	216,202	215,187	0.5
Service Credit Union (S)	NH	61	58	4,257,116,110	3,815,482,781	11.6	47	51	315,159	293,800	7.3
Summit CU (S)	WI	62	63	4,236,058,389	3,689,604,395	14.8	99	103	202,782	196,537	3.2
SECU (S)	MD	63	60	4,205,167,872	3,774,676,319	11.4	67	64	252,601	253,136	-0.2
Gesa CU (S)	WA	64	64	4,108,654,320	3,684,580,440	11.5	66	66	257,168	252,619	1.8
Chevron FCU (F)	CA	65	67	4,023,679,378	3,575,300,786	12.5	203	202	115,593	114,886	0.6
Northwest FCU (F)	VA	66	66	4,012,346,991	3,598,362,143	11.5	70	72	247,389	239,442	3.3
TDECU (S)	TX	67	65	3,962,153,477	3,609,984,926	9.8	43	41	340,595	341,195	-0.2
Travis Credit Union (S)	CA	68	72	3,919,732,388	3,365,005,976	16.5	90	86	215,160	214,014	0.5
UW Credit Union (S)	WI	69	76	3,902,830,731	3,331,480,865	17.2	56	56	284,722	278,424	2.3
Community First CU (S)	WI	70	70	3,879,273,815	3,412,023,200	13.7	149	150	143,424	139,822	2.6
Teachers CU (S)	IN	71	74	3,830,794,439	3,348,045,690	14.4	51	50	306,497	301,493	1.7
WSECU (S)	WA	72	75	3,740,089,001	3,338,765,767	12.0	57	55	283,031	281,711	0.5
Jovia Financial Credit Union (F)	NY	73	69	3,737,089,502	3,481,965,990	7.3	104	99	196,215	199,326	-1.6
Coastal Federal Credit Union (F)	NC	74	71	3,734,702,801	3,387,041,557	10.3	59	58	271,879	270,377	0.6
Educational ECU (S)	CA	75	80	3,681,420,006	3,213,871,503	14.5	49	48	310,451	305,569	1.6
Spokane Teachers CU (S)	WA	76	77	3,674,443,309	3,290,019,280	11.7	97	97	206,552	200,692	2.9
General Electric CU (S)	OH	77	73	3,672,908,994	3,361,620,128	9.3	103	98	198,009	199,366	-0.7
Municipal CU (S)	NY	78	87	3,617,362,221	3,052,270,675	18.5	16	16	589,268	572,313	3.0
Affinity FCU (F)	NJ	79	68	3,609,581,085	3,529,014,668	2.3	114	114	183,893	179,556	2.4
Tower FCU (F)	MD	80	79	3,592,069,306	3,255,098,826	10.4	106	106	193,869	191,654	1.2
SAFE Credit Union (S)	CA	81	85	3,574,049,346	3,097,952,052	15.4	73	73	238,345	235,670	1.1
California CU (S)	CA	82	82	3,561,561,854	3,190,811,816	11.6	129	126	164,157	165,408	-0.8
CommunityAmerica Credit Union (S)	MO	83	92	3,536,709,623	2,956,628,039	19.6	69	69	250,920	244,847	2.5
Navy Army Community CU (S)	TX	84	78	3,529,975,865	3,264,304,436	8.1	110	108	187,875	188,405	-0.3
Langley FCU (F)	VA	85	83	3,443,847,340	3,115,977,624	10.5	58	60	274,523	266,176	3.1
Credit Human (F)	TX	86	81	3,429,392,132	3,210,474,405	6.8	74	74	231,642	233,110	-0.6
Technology Credit Union (S)	CA	87	88	3,394,122,664	3,045,579,402	11.4	178	180	128,689	124,496	3.4
GECU (S)	TX	88	94	3,392,926,191	2,939,087,041	15.4	29	27	394,841	394,511	0.1
Keesler FCU (F)	MS	89	89	3,388,409,546	3,038,778,779	11.5	64	67	259,474	247,830	4.7
Apple FCU (F)	VA	90	90	3,355,664,500	3,036,714,474	10.5	81	81	224,871	220,650	1.9
NASA FCU (F)	MD	91	84	3,306,401,149	3,110,206,412	6.3	111	112	186,034	181,256	2.6
Stanford FCU (F)	CA	92	93	3,296,597,047	2,942,159,964	12.0	338	337	74,228	72,870	1.9
Genisys CU (S)	MI	93	96	3,281,989,558	2,847,190,473	15.3	79	79	228,691	223,287	2.4
UNIFY Financial CU (F)	CA	94	86	3,281,647,202	3,052,780,791	7.5	63	61	260,010	261,263	-0.5
Royal Credit Union (S)	WI	95	97	3,216,166,832	2,837,926,175	13.3	76	78	229,619	223,815	2.6
APCO ECU (S)	AL	96	91	3,215,266,264	3,006,802,231	6.9	348	341	71,692	71,800	-0.2
First Community CU (S)	MO	97	100	3,207,905,988	2,785,681,578	15.2	44	44	340,381	330,436	3.0
United FCU (F)	MI	98	95	3,171,366,608	2,877,075,119	10.2	117	116	177,831	177,142	0.4
Fairwinds CU (S)	FL	99	108	3,170,348,508	2,670,383,320	18.7	102	101	199,240	197,694	0.8
University Federal Credit Union (F)	TX	100	106	3,136,358,239	2,680,065,867	17.0	46	46	323,719	314,649	2.9
Total				792,512,505,252	705,318,776,124	12.4			49,097,707	47,464,303	3.4

***TOP 100 CREDIT UNION LISTING
BY ASSET RANK***

***MID-YEAR 2020
LOANS AND SAVINGS TOTALS***



Top 100 Credit Unions: June 2020

Credit Union	State	Savings rank		Savings		Savings % change	Loan rank		Loans		Loan % Change
		Jun-20	Dec-19	Jun-20	Dec-19		Jun-20	Dec-19	Jun-20	Dec-19	
Navy FCU (F)	VA	1	1	101,477,205,766	86,033,270,713	18.0	1	1	88,287,556,258	83,919,881,792	5.2
State Employees Credit Union (S)	NC	2	2	41,071,588,635	37,463,561,326	9.6	2	2	24,563,764,257	24,457,471,844	0.4
Pentagon FCU (F)	VA	5	3	18,618,050,313	17,965,636,131	3.6	3	3	20,821,077,549	20,153,020,303	3.3
BECU (S)	WA	3	4	20,540,309,581	17,940,286,865	14.5	4	4	14,150,544,725	14,297,078,054	-1.0
SchoolsFirst FCU (F)	CA	4	5	18,708,963,229	14,398,269,891	29.9	5	5	11,788,811,219	10,139,412,592	16.3
Golden 1 Credit Union (S)	CA	6	6	13,166,541,859	11,338,185,452	16.1	11	9	8,832,753,627	8,639,746,225	2.2
First Tech FCU (F)	CA	10	9	10,397,005,980	9,546,109,514	8.9	7	7	9,113,390,318	9,184,421,284	-0.8
America First FCU (F)	UT	7	7	11,985,300,541	10,350,803,521	15.8	6	6	9,880,036,258	9,434,477,174	4.7
Alliant CU (S)	IL	8	8	10,700,676,515	10,043,240,756	6.5	12	10	8,773,599,531	8,436,673,104	4.0
Suncoast CU (S)	FL	9	10	10,623,835,316	9,336,539,873	13.8	9	11	8,950,116,806	8,384,759,714	6.7
Randolph-Brooks FCU (F)	TX	12	12	9,495,959,019	8,272,055,648	14.8	13	14	8,050,166,656	7,560,653,314	6.5
Mountain America Credit Union (F)	UT	11	14	9,655,375,590	8,089,048,049	19.4	10	12	8,902,800,530	8,052,504,477	10.6
Digital Federal Credit Union (F)	MA	13	15	9,137,526,336	7,903,716,055	15.6	14	13	7,449,699,568	7,589,477,880	-1.8
Security Service FCU (F)	TX	16	11	8,623,416,418	8,312,219,950	3.7	8	8	9,044,113,785	8,728,407,655	3.6
Bethpage FCU (F)	NY	14	13	8,852,936,391	8,114,403,753	9.1	17	15	6,763,250,672	6,656,905,969	1.6
Star One Credit Union (S)	CA	18	17	8,029,161,190	7,467,808,704	7.5	30	31	4,613,176,166	4,356,920,421	5.9
Alaska USA FCU (F)	AK	15	16	8,646,994,165	7,528,212,270	14.9	16	16	6,918,486,284	6,651,493,605	4.0
VyStar Credit Union (S)	FL	17	19	8,231,739,724	6,958,196,266	18.3	15	17	7,149,985,293	6,612,577,719	8.1
San Diego County CU (S)	CA	19	18	7,802,240,176	7,023,175,245	11.1	18	18	6,203,119,918	6,441,473,485	-3.7
American Airlines FCU (F)	TX	20	20	7,621,112,840	6,871,949,364	10.9	29	26	4,691,702,581	4,825,033,364	-2.8
Lake Michigan CU (S)	MI	22	24	7,013,294,830	5,569,227,928	25.9	19	22	5,996,171,962	5,369,031,386	11.7
Teachers FCU (F)	NY	21	21	7,352,037,237	6,786,561,597	8.3	24	24	5,099,855,270	4,911,556,300	3.8
Patelco CU (S)	CA	23	22	6,728,182,622	6,130,385,756	9.8	23	20	5,381,793,090	5,594,925,151	-3.8
ESL Federal Credit Union (F)	NY	47	50	4,522,609,066	3,756,398,450	20.4	54	53	3,111,147,505	3,019,438,119	3.0
OnPoint Community CU (S)	OR	27	30	5,845,740,166	4,781,701,501	22.3	40	37	3,980,169,351	3,885,242,244	2.4
Logix FCU (F)	CA	28	29	5,825,714,058	5,141,222,485	13.3	22	19	5,636,839,595	5,619,241,580	0.3
PSECU (S)	PA	24	23	6,360,072,424	5,602,608,307	13.5	31	28	4,606,648,322	4,618,291,414	-0.3
Delta Community CU (S)	GA	25	27	6,147,535,949	5,194,577,891	18.3	25	25	4,937,604,171	4,833,897,768	2.1
Ent CU (S)	CO	29	28	5,785,384,068	5,173,752,728	11.8	21	23	5,671,768,059	5,250,503,285	8.0
CEFCU (S)	IL	26	25	5,994,747,215	5,517,893,742	8.6	27	27	4,765,907,187	4,669,835,096	2.1
GreenState CU (S)	IA	32	37	5,351,251,799	4,330,903,460	23.6	20	21	5,967,500,821	5,403,329,445	10.4
United Nations FCU (F)	NY	30	26	5,775,374,494	5,345,669,054	8.0	43	43	3,687,515,118	3,557,212,731	3.7
Police and Fire FCU (F)	PA	34	33	5,174,614,529	4,536,430,596	14.1	36	44	4,136,328,527	3,544,409,142	16.7
Wings Financial CU (S)	MN	35	34	5,079,913,567	4,532,037,576	12.1	38	36	4,119,789,829	3,945,115,623	4.4
Redstone FCU (F)	AL	31	31	5,355,080,598	4,747,377,904	12.8	79	81	2,551,063,036	2,436,230,311	4.7
Idaho Central CU (S)	ID	38	43	4,973,409,373	4,194,987,572	18.6	26	30	4,804,369,826	4,404,361,260	9.1
Desert Financial CU (S)	AZ	37	42	4,993,881,047	4,213,204,570	18.5	90	89	2,345,101,902	2,333,683,645	0.5
Hudson Valley CU (S)	NY	33	32	5,176,864,190	4,715,279,502	9.8	63	52	2,982,229,431	3,091,871,170	-3.5
Wright-Patt CU Inc (S)	OH	41	39	4,852,830,039	4,253,214,285	14.1	39	41	4,029,843,281	3,718,598,793	8.4
Redwood CU (S)	CA	36	38	4,994,341,883	4,322,520,145	15.5	32	35	4,318,500,507	3,970,930,767	8.8
Eastman CU (S)	TN	39	36	4,930,267,979	4,386,549,941	12.4	28	29	4,737,119,454	4,449,889,900	6.5
Space Coast CU (S)	FL	40	41	4,866,770,041	4,215,023,029	15.5	33	39	4,227,330,715	3,763,365,582	12.3
Bank-Fund Staff FCU (F)	DC	42	35	4,826,939,628	4,500,060,198	7.3	53	54	3,133,072,652	3,017,246,328	3.8
Belco CU (S)	CO	43	45	4,736,283,100	4,090,276,644	15.8	34	33	4,205,731,651	4,216,233,843	-0.2
DFCU Financial CU (S)	MI	44	44	4,659,169,396	4,173,490,571	11.6	263	223	955,063,698	1,028,195,711	-7.1
Michigan State University FCU (F)	MI	48	48	4,504,410,525	3,901,173,625	15.5	42	38	3,937,971,087	3,816,676,188	3.2
Members 1st FCU (F)	PA	46	46	4,594,873,551	3,922,503,983	17.1	44	42	3,683,780,246	3,562,515,792	3.4
Landmark Credit Union (S)	WI	50	49	4,339,638,271	3,776,647,942	14.9	41	40	3,950,647,096	3,762,710,960	5.0
Kinecta FCU (F)	CA	45	40	4,623,797,037	4,222,396,140	9.5	35	32	4,197,443,978	4,216,644,873	-0.5
MIDFLORIDA CU (S)	FL	49	47	4,465,283,272	3,917,442,551	14.0	48	48	3,399,505,535	3,243,568,356	4.8

Top 100 Credit Unions: June 2020

Credit Union	State	Savings rank		Savings		Savings % change	Loan rank		Loans		Loan % Change
		Jun-20	Dec-19	Jun-20	Dec-19		Jun-20	Dec-19	Jun-20	Dec-19	
Visions FCU (F)	NY	55	55	3,795,180,269	3,410,386,377	11.3	60	60	3,005,710,971	2,932,533,073	2.5
Veridian CU (S)	IA	53	54	4,078,096,292	3,662,689,467	11.3	37	34	4,129,933,276	3,986,570,693	3.6
State Farm FCU (F)	IL	54	53	4,074,631,716	3,662,861,187	11.2	286	272	870,216,853	896,927,992	-3.0
Tinker FCU (F)	OK	52	51	4,115,906,300	3,694,827,409	11.4	61	59	2,993,364,993	2,934,770,017	2.0
SEFCU (F)	NY	51	52	4,284,387,988	3,684,180,044	16.3	71	73	2,798,141,290	2,617,484,736	6.9
Wescom CU (S)	CA	58	58	3,621,489,267	3,180,297,099	13.9	98	86	2,258,812,785	2,357,201,031	-4.2
Mission FCU (F)	CA	57	57	3,721,690,531	3,256,133,560	14.3	67	66	2,868,319,172	2,841,129,372	1.0
BCU (S)	IL	60	64	3,597,014,179	3,095,730,557	16.2	46	46	3,469,965,114	3,497,579,745	-0.8
Virginia CU Inc (S)	VA	63	65	3,481,787,213	3,037,238,749	14.6	68	67	2,865,129,641	2,770,016,395	3.4
Citadel FCU (F)	PA	59	59	3,620,892,631	3,176,646,387	14.0	45	45	3,674,533,028	3,527,630,473	4.2
Service Credit Union (S)	NH	61	62	3,540,201,655	3,128,426,306	13.2	49	50	3,321,050,214	3,165,556,607	4.9
Summit CU (S)	WI	73	78	3,270,560,391	2,741,164,228	19.3	55	57	3,082,574,608	2,963,853,485	4.0
SECU (S)	MD	56	56	3,732,651,874	3,341,608,784	11.7	50	47	3,254,286,814	3,316,102,526	-1.9
Gesa CU (S)	WA	62	61	3,537,491,179	3,132,189,338	12.9	56	62	3,052,037,359	2,902,543,143	5.2
Chevron FCU (F)	CA	64	60	3,440,204,695	3,151,872,965	9.1	57	55	3,048,966,694	3,015,350,327	1.1
Northwest FCU (F)	VA	75	66	3,233,600,350	2,992,655,443	8.1	51	58	3,199,080,656	2,936,656,056	8.9
TDECU (S)	TX	71	69	3,322,436,298	2,938,597,495	13.1	47	49	3,461,605,868	3,171,485,793	9.1
Travis Credit Union (S)	CA	68	71	3,374,705,298	2,930,117,039	15.2	65	71	2,902,238,210	2,645,710,490	9.7
UW Credit Union (S)	WI	72	76	3,280,500,545	2,746,820,053	19.4	74	75	2,695,712,016	2,516,345,428	7.1
Community First CU (S)	WI	66	68	3,390,224,044	2,942,721,788	15.2	70	72	2,801,523,905	2,617,548,926	7.0
Teachers CU (S)	IN	65	70	3,424,692,102	2,935,318,036	16.7	64	70	2,919,896,461	2,676,963,207	9.1
WSECU (S)	WA	74	73	3,243,904,260	2,850,597,087	13.8	73	69	2,752,987,433	2,677,458,962	2.8
Jovia Financial Credit Union (F)	NY	69	63	3,360,462,674	3,115,004,061	7.9	69	63	2,848,132,352	2,887,013,375	-1.3
Coastal Federal Credit Union (F)	NC	70	67	3,326,537,649	2,967,221,700	12.1	72	65	2,794,633,617	2,880,097,477	-3.0
Educational ECU (S)	CA	76	79	3,168,312,790	2,738,993,117	15.7	140	135	1,577,410,732	1,603,669,896	-1.6
Spokane Teachers CU (S)	WA	83	84	3,014,006,904	2,640,413,295	14.1	58	64	3,042,735,667	2,884,747,061	5.5
General Electric CU (S)	OH	79	72	3,054,799,241	2,905,664,280	5.1	66	68	2,884,062,091	2,735,609,130	5.4
Municipal CU (S)	NY	67	74	3,386,643,506	2,833,191,099	19.5	121	111	1,865,963,206	1,938,817,312	-3.8
Affinity FCU (F)	NJ	86	82	2,917,897,495	2,675,378,164	9.1	52	51	3,153,545,928	3,093,514,798	1.9
Tower FCU (F)	MD	78	75	3,130,136,208	2,810,516,563	11.4	83	80	2,525,524,854	2,469,960,841	2.2
SAFE Credit Union (S)	CA	77	81	3,159,394,568	2,700,688,365	17.0	84	79	2,524,284,803	2,483,401,704	1.6
California CU (S)	CA	80	83	3,042,064,771	2,652,119,911	14.7	89	84	2,383,819,477	2,405,975,602	-0.9
CommunityAmerica Credit Union (S)	MO	84	95	2,968,341,877	2,429,283,515	22.2	96	101	2,292,839,849	2,104,849,921	8.9
Navy Army Community CU (S)	TX	81	77	3,036,866,097	2,746,362,097	10.6	59	56	3,034,416,483	2,983,839,799	1.7
Langley FCU (F)	VA	92	88	2,806,033,956	2,504,401,762	12.0	82	88	2,525,623,822	2,343,579,100	7.8
Credit Human (F)	TX	101	97	2,627,786,692	2,423,443,746	8.4	62	61	2,986,686,549	2,917,718,976	2.4
Technology Credit Union (S)	CA	82	80	3,021,879,484	2,706,885,215	11.6	86	87	2,479,483,464	2,356,062,004	5.2
GECU (S)	TX	88	91	2,839,262,374	2,452,667,521	15.8	77	74	2,618,564,470	2,576,225,964	1.6
Keesler FCU (F)	MS	85	86	2,920,283,523	2,577,367,484	13.3	80	83	2,533,773,803	2,406,482,332	5.3
Apple FCU (F)	VA	97	96	2,725,245,706	2,426,920,548	12.3	101	97	2,208,046,610	2,165,285,237	2.0
NASA FCU (F)	MD	100	90	2,702,393,314	2,497,104,966	8.2	88	90	2,421,653,180	2,310,423,093	4.8
Stanford FCU (F)	CA	106	106	2,588,116,707	2,305,267,808	12.3	108	106	2,090,419,009	2,017,095,484	3.6
Genisys CU (S)	MI	95	102	2,740,043,073	2,343,089,888	16.9	103	105	2,204,756,940	2,052,585,801	7.4
UNIFY Financial CU (F)	CA	99	93	2,708,095,380	2,441,380,225	10.9	81	77	2,529,047,374	2,504,347,232	1.0
Royal Credit Union (S)	WI	87	89	2,877,249,350	2,500,513,292	15.1	76	76	2,650,875,199	2,515,810,906	5.4
APCO ECU (S)	AL	93	85	2,801,843,166	2,620,878,126	6.9	295	288	830,416,404	841,781,998	-1.4
First Community CU (S)	MO	91	98	2,806,130,559	2,412,441,404	16.3	120	120	1,894,656,813	1,813,589,277	4.5
United FCU (F)	MI	112	108	2,455,371,748	2,209,883,980	11.1	87	78	2,443,354,428	2,489,688,638	-1.9
Fairwinds CU (S)	FL	89	103	2,824,288,789	2,342,497,510	20.6	111	109	2,052,154,944	1,971,707,966	4.1
University Federal Credit Union (F)	TX	90	99	2,820,740,181	2,388,929,229	18.1	85	91	2,493,066,840	2,269,373,659	9.9
Total				664,248,728,397	582,969,797,288	13.9			532,822,001,172	512,767,815,798	3.9

**TOP 100 CREDIT UNIONS
LISTED BY ASSET RANK**

**MID-YEAR 2020
OPERATING RATIOS**



*For definitions of ratios, see
Mid-Year 2020 Operating Ratios and Spreads
(Available from CUNA Economics and Statistics)*

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 1
Distribution of assets
(Items as a percent of total assets)*

Credit Union Name	State	Loans	Allowance for loan loss	Cash on hand	Investments¹	Fixed assets	Other assets
Navy FCU	VA	68.7	1.7	1.0	25.7	1.8	4.5
State Employees Credit Union	NC	54.4	0.7	1.8	40.8	2.7	1.1
Pentagon FCU	VA	80.3	0.8	0.1	12.8	2.0	5.5
BECU	WA	57.2	0.6	0.6	40.5	0.7	1.7
SchoolsFirst FCU	CA	54.5	0.4	0.9	41.8	0.9	2.3
Golden 1 Credit Union	CA	59.1	0.6	4.3	35.3	0.6	1.4
First Tech FCU	CA	63.3	0.4	0.3	33.8	0.6	2.4
America First FCU	UT	73.7	1.5	1.2	22.0	2.0	2.6
Alliant CU	IL	67.5	0.8	0.0	30.3	0.3	2.7
Suncoast CU	FL	75.2	1.0	2.2	19.9	1.5	2.1
Randolph-Brooks FCU	TX	68.7	0.5	0.9	25.7	2.5	2.6
Mountain America Credit Union	UT	81.0	0.7	0.7	13.3	3.5	2.2
Digital Federal Credit Union	MA	71.7	1.4	0.7	26.7	0.8	1.6
Security Service FCU	TX	89.0	1.0	0.4	5.8	3.0	2.8
Bethpage FCU	NY	67.9	0.9	0.5	29.2	0.6	2.7
Star One Credit Union	CA	47.2	0.1	0.1	49.8	0.1	2.9
Alaska USA FCU	AK	72.5	0.5	4.4	18.8	2.1	2.8
VyStar Credit Union	FL	75.1	0.5	1.1	18.7	3.5	2.0
San Diego County CU	CA	66.8	0.4	1.3	29.1	0.5	2.6
American Airlines FCU	TX	55.6	0.4	0.1	42.5	0.9	1.3
Lake Michigan CU	MI	71.1	0.1	0.9	24.4	1.1	2.5
Teachers FCU	NY	62.7	0.1	0.3	33.6	1.0	2.6
Patelco CU	CA	67.7	0.5	0.7	27.7	1.7	2.7
ESL Federal Credit Union	NY	42.2	0.7	0.8	54.5	1.4	1.8
OnPoint Community CU	OR	54.2	0.3	2.0	41.9	0.5	1.7
Logix FCU	CA	78.4	1.0	0.3	18.8	1.8	1.7
PSECU	PA	65.2	0.7	0.5	32.4	1.2	1.4
Delta Community CU	GA	70.2	0.6	0.5	26.2	1.2	2.3
Ent CU	CO	82.0	0.2	0.4	12.4	2.3	3.0
CEFCU	IL	70.2	0.5	1.2	26.5	1.1	1.4
GreenState CU	IA	89.6	0.6	0.5	6.1	1.8	2.7
United Nations FCU	NY	57.3	0.5	0.1	39.4	1.7	1.9
Police and Fire FCU	PA	65.5	0.4	0.6	32.1	1.0	1.2
Wings Financial CU	MN	66.7	0.5	0.4	29.2	1.0	3.2
Redstone FCU	AL	41.8	0.6	1.3	53.9	2.4	1.2
Idaho Central CU	ID	79.5	0.5	1.0	13.8	4.1	2.1
Desert Financial CU	AZ	39.1	0.4	0.3	56.7	1.2	3.1
Hudson Valley CU	NY	50.5	0.6	0.7	45.7	1.6	2.2
Wright-Patt CU Inc	OH	70.3	0.8	1.6	25.2	1.1	2.6
Redwood CU	CA	75.9	0.7	1.6	19.0	1.3	2.8
Eastman CU	TN	83.4	0.3	1.6	12.8	1.4	1.1
Space Coast CU	FL	75.4	0.9	0.7	20.5	1.6	2.8
Bank-Fund Staff FCU	DC	56.2	0.4	0.1	41.4	0.1	2.6
Bellco CU	CO	75.5	1.3	0.8	20.8	0.6	3.7
DFCU Financial CU	MI	17.3	0.1	0.1	80.4	0.7	1.6
Michigan State University FCU	MI	73.3	0.5	0.7	21.3	2.9	2.3
Members 1st FCU	PA	69.3	0.5	1.3	25.7	2.5	1.7
Landmark Credit Union	WI	77.5	0.5	0.8	18.3	1.9	2.0
Kinecta FCU	CA	83.0	0.7	0.7	12.5	1.0	3.5
MIDFLORIDA CU	FL	68.2	0.8	0.7	23.2	3.6	5.1

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 1
Distribution of assets
(Items as a percent of total assets)*

Credit Union Name	State	Loans	Allowance for loan loss	Cash on hand	Investments¹	Fixed assets	Other assets
Visions FCU	NY	60.8	1.1	0.8	34.0	1.3	4.2
Veridian CU	IA	86.2	0.6	1.0	10.7	1.5	1.2
State Farm FCU	IL	18.3	0.1	0.0	80.7	0.0	1.1
Tinker FCU	OK	63.7	0.4	0.3	33.4	1.7	1.3
SEFCU	NY	59.7	0.7	0.5	37.1	0.9	2.5
Wescom CU	CA	50.4	0.4	0.4	45.2	1.7	2.7
Mission FCU	CA	64.0	0.6	0.7	31.1	1.7	3.1
BCU	IL	80.5	0.7	0.3	14.9	1.0	3.9
Virginia CU Inc	VA	66.9	1.1	0.7	30.3	1.5	1.7
Citadel FCU	PA	86.3	0.4	0.6	10.4	1.8	1.4
Service Credit Union	NH	78.0	0.3	0.6	15.0	1.9	4.8
Summit CU	WI	72.8	0.6	0.6	22.9	2.9	1.4
SECU	MD	77.4	0.6	1.7	15.9	0.9	4.7
Gesa CU	WA	74.3	0.5	0.7	18.8	2.6	4.0
Chevron FCU	CA	75.8	0.3	0.2	22.0	0.1	2.3
Northwest FCU	VA	79.7	0.5	0.4	16.8	1.3	2.3
TDECU	TX	87.4	0.8	0.8	9.8	1.4	1.6
Travis Credit Union	CA	74.0	0.9	0.6	21.8	1.1	3.3
UW Credit Union	WI	69.1	0.6	0.7	25.7	3.0	2.2
Community First CU	WI	72.2	0.1	0.6	23.4	1.9	2.0
Teachers CU	IN	76.2	0.6	1.1	18.8	1.7	2.8
WSECU	WA	73.6	0.9	0.6	21.4	2.9	2.3
Jovia Financial Credit Union	NY	76.2	0.7	0.2	21.6	1.0	1.8
Coastal Federal Credit Union	NC	74.8	1.2	1.6	20.6	1.8	2.4
Educational ECU	CA	42.8	0.3	1.3	52.7	0.6	2.9
Spokane Teachers CU	WA	82.8	0.6	0.7	13.7	2.0	1.4
General Electric CU	OH	78.5	0.6	0.2	18.3	1.2	2.3
Municipal CU	NY	51.6	1.0	2.2	43.0	0.5	3.7
Affinity FCU	NJ	87.4	0.6	0.4	7.6	1.1	4.2
Tower FCU	MD	70.3	0.5	0.2	27.0	0.9	2.0
SAFE Credit Union	CA	70.6	0.6	0.6	23.3	1.5	4.5
California CU	CA	66.9	0.3	1.6	23.9	3.5	4.4
CommunityAmerica Credit Union	MO	64.8	0.5	2.6	27.8	1.8	3.4
Navy Army Community CU	TX	86.0	0.9	0.2	10.6	1.6	2.6
Langley FCU	VA	73.3	0.4	1.0	21.2	1.5	3.5
Credit Human	TX	87.1	0.4	0.6	5.6	5.0	2.0
Technology Credit Union	CA	73.1	0.7	0.4	25.5	0.7	1.1
GECU	TX	77.2	0.9	1.2	17.7	2.2	2.6
Keesler FCU	MS	74.8	0.5	1.0	21.7	1.6	1.4
Apple FCU	VA	65.8	0.6	0.6	29.1	2.9	2.1
NASA FCU	MD	73.2	0.8	0.3	22.8	0.9	3.5
Stanford FCU	CA	63.4	0.5	0.1	35.5	0.5	0.9
Genisys CU	MI	67.2	0.9	0.8	28.7	1.5	2.7
UNIFY Financial CU	CA	77.1	0.8	1.0	17.7	0.7	4.4
Royal Credit Union	WI	82.4	0.9	0.9	12.1	1.2	4.2
APCO ECU	AL	25.8	0.1	0.2	70.9	0.7	2.4
First Community CU	MO	59.1	0.4	0.7	36.2	1.9	2.5
United FCU	MI	77.0	0.9	0.7	18.2	3.4	1.6
Fairwinds CU	FL	64.7	0.5	1.0	29.7	3.2	1.9
University Federal Credit Union	TX	79.5	0.5	1.6	11.4	2.6	5.5
Total		67.2	0.8	0.9	28.2	1.6	2.8

¹Investments: Includes cash on deposits and cash equivalents.

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 2
Distribution of Liabilities & Equity
(Items as a percent of total assets)

Credit Union Name	State	Savings	Borrowings	Other liabilities	Regular reserves (excluding allowance for loan loss)	Other reserves	Accumul. unrealized gains (losses) on afs secs.	Undivided earnings	Net capital (excluding allowances for loan & inv. loss)
Navy FCU	VA	79.0	7.1	2.6	0.3	10.7	0.3	0.0	11.3
State Employees Credit Union	NC	90.9	0.0	0.9	4.1	3.9	0.2	0.0	8.2
Pentagon FCU	VA	71.8	15.7	1.7	0.4	0.2	-0.3	10.0	10.4
BECU	WA	83.0	5.7	0.7	0.5	0.0	0.2	9.8	10.6
SchoolsFirst FCU	CA	86.5	1.5	1.3	5.4	1.7	-0.2	3.8	10.7
Golden 1 Credit Union	CA	88.1	0.0	1.2	0.5	0.0	0.4	9.8	10.7
First Tech FCU	CA	72.2	17.0	0.6	0.5	2.1	0.6	6.9	10.2
America First FCU	UT	89.4	0.0	1.6	0.0	9.5	-0.9	0.3	9.0
Alliant CU	IL	82.3	7.4	0.6	0.9	0.0	0.2	8.4	9.5
Suncoast CU	FL	89.3	0.8	1.2	0.8	0.0	0.1	7.9	8.7
Randolph-Brooks FCU	TX	81.1	6.2	1.4	0.5	6.9	0.5	3.5	11.4
Mountain America Credit Union	UT	87.8	2.6	1.0	0.6	0.0	0.0	8.0	8.6
Digital Federal Credit Union	MA	87.9	1.9	1.2	1.0	0.0	0.0	8.0	9.0
Security Service FCU	TX	84.9	4.7	0.6	0.6	0.0	0.0	9.2	9.8
Bethpage FCU	NY	88.8	0.7	2.0	0.2	0.1	0.4	7.7	8.4
Star One Credit Union	CA	82.1	4.2	0.6	0.6	0.0	1.0	10.7	12.2
Alaska USA FCU	AK	90.6	0.0	2.0	0.4	0.0	-1.1	8.0	7.4
VyStar Credit Union	FL	86.5	3.9	0.9	1.0	0.0	0.2	7.6	8.8
San Diego County CU	CA	84.0	0.0	0.5	2.0	0.0	0.0	13.4	15.4
American Airlines FCU	TX	90.3	0.0	0.7	0.7	0.0	0.1	8.2	9.0
Lake Michigan CU	MI	83.2	4.2	1.2	0.1	0.0	0.0	11.3	11.4
Teachers FCU	NY	90.4	0.0	0.8	1.9	0.0	-0.3	7.1	8.8
Patelco CU	CA	84.7	4.2	1.1	1.7	0.0	-0.2	8.6	10.1
ESL Federal Credit Union	NY	61.4	19.2	1.3	0.9	0.0	1.5	15.7	18.1
OnPoint Community CU	OR	79.6	6.6	1.9	1.4	0.0	1.3	9.2	11.9
Logix FCU	CA	81.0	3.5	1.3	0.4	0.0	-0.3	14.0	14.2
PSECU	PA	90.0	0.0	0.4	0.9	0.0	0.2	8.4	9.6
Delta Community CU	GA	87.5	0.0	0.8	0.8	0.0	0.2	10.7	11.7
Ent CU	CO	83.7	2.3	1.6	0.7	0.0	0.1	10.9	11.7
CEFCU	IL	88.3	0.0	2.3	3.4	0.0	-0.9	6.9	9.4
GreenState CU	IA	80.4	9.3	1.3	2.7	0.0	0.0	6.3	9.1
United Nations FCU	NY	89.7	0.0	0.8	4.4	0.0	-0.3	5.5	9.6
Police and Fire FCU	PA	82.0	0.0	0.9	0.1	0.0	0.3	16.7	17.1
Wings Financial CU	MN	82.2	3.9	1.0	1.5	0.0	0.7	10.6	12.8
Redstone FCU	AL	87.7	0.7	1.0	0.4	0.0	0.4	9.8	10.6
Idaho Central CU	ID	82.3	7.8	2.1	1.8	0.0	-0.2	6.3	7.8
Desert Financial CU	AZ	83.3	3.5	1.0	0.5	0.0	0.6	11.1	12.2
Hudson Valley CU	NY	87.6	0.0	0.6	0.0	0.1	1.4	10.2	11.7
Wright-Patt CU Inc	OH	84.6	4.0	0.3	0.4	0.0	0.4	10.2	11.1
Redwood CU	CA	87.7	0.0	0.6	0.3	0.0	0.0	11.3	11.7
Eastman CU	TN	86.8	0.0	0.9	4.2	0.0	-0.1	8.2	12.3
Space Coast CU	FL	86.8	0.0	1.4	0.7	0.0	-0.1	11.3	11.9
Bank-Fund Staff FCU	DC	86.6	0.0	0.9	0.5	0.0	0.8	11.3	12.5
Bellco CU	CO	85.0	4.5	1.1	0.3	0.0	0.1	9.1	9.5
DFCU Financial CU	MI	84.4	0.0	0.9	0.4	0.5	2.5	11.3	14.8
Michigan State University FCU	MI	83.8	5.5	1.4	0.3	0.1	-0.1	9.1	9.4
Members 1st FCU	PA	86.4	2.6	1.4	0.3	0.0	0.3	9.0	9.6
Landmark Credit Union	WI	85.1	3.9	1.6	0.4	0.3	-0.4	9.0	9.4
Kinecta FCU	CA	91.4	0.0	0.7	1.3	0.0	0.1	6.6	7.9
MIDFLORIDA CU	FL	89.6	0.9	0.9	0.2	0.2	-0.1	8.2	8.6

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 2
Distribution of Liabilities & Equity
(Items as a percent of total assets)

Credit Union Name	State	Savings	Borrowings	Other liabilities	Regular reserves (excluding allowance for loan loss)	Other reserves	Accumul. unrealized gains (losses) on afs secs.	Undivided earnings	Net capital (excluding allowances for loan & inv. loss)
Visions FCU	NY	76.7	11.1	0.9	1.3	10.0	0.0	0.0	11.2
Veridian CU	IA	85.2	3.7	1.0	3.5	0.0	0.0	6.6	10.1
State Farm FCU	IL	85.7	0.0	0.0	0.9	0.0	1.2	12.1	14.3
Tinker FCU	OK	87.7	0.0	0.7	0.8	0.0	0.5	10.4	11.6
SEFCU	NY	91.5	0.0	1.2	0.2	0.1	0.2	6.7	7.3
Wescom CU	CA	80.8	8.3	2.8	1.7	0.0	0.1	6.4	8.1
Mission FCU	CA	83.1	3.6	0.9	0.9	0.0	0.1	11.2	12.2
BCU	IL	83.5	6.5	1.2	0.8	0.2	0.0	7.7	8.8
Virginia CU Inc	VA	81.2	8.0	1.1	0.4	0.1	-0.1	9.3	9.6
Citadel FCU	PA	85.0	5.8	0.4	0.4	0.0	0.0	8.3	8.8
Service Credit Union	NH	83.2	4.6	1.4	0.4	0.3	-0.4	10.6	10.9
Summit CU	WI	77.2	11.0	1.1	0.6	0.1	0.0	9.9	10.7
SECU	MD	88.8	1.2	0.9	4.3	0.1	0.0	4.7	9.1
Gesa CU	WA	86.1	2.2	1.3	0.2	4.5	-0.2	5.8	10.4
Chevron FCU	CA	85.5	0.0	0.6	0.6	0.4	0.0	12.0	13.1
Northwest FCU	VA	80.6	6.9	2.3	0.4	0.7	0.1	9.0	10.3
TDECU	TX	83.9	6.1	1.7	0.6	0.2	0.0	7.5	8.3
Travis Credit Union	CA	86.1	2.6	1.0	0.4	0.0	0.1	9.8	10.3
UW Credit Union	WI	84.1	5.2	1.3	2.9	0.0	0.0	6.4	9.3
Community First CU	WI	87.4	0.1	0.7	0.4	0.3	-0.4	11.5	11.8
Teachers CU	IN	89.4	1.5	0.8	5.3	0.2	0.1	2.7	8.3
WSECU	WA	86.7	1.9	1.5	0.5	0.0	0.2	9.2	9.9
Jovia Financial Credit Union	NY	89.9	0.0	1.3	0.5	0.0	0.0	8.3	8.8
Coastal Federal Credit Union	NC	89.1	0.0	1.2	1.6	0.1	-0.4	8.4	9.8
Educational ECU	CA	86.1	0.0	1.0	0.5	0.0	0.9	11.5	13.0
Spokane Teachers CU	WA	82.0	6.9	1.0	0.4	0.0	0.1	9.6	10.1
General Electric CU	OH	83.2	8.4	0.4	0.4	0.0	0.0	7.7	8.1
Municipal CU	NY	93.6	0.0	1.9	2.1	0.0	0.0	2.3	4.4
Affinity FCU	NJ	80.8	10.3	0.6	1.1	0.1	-0.4	6.9	7.7
Tower FCU	MD	87.1	0.0	1.3	0.9	0.0	-0.9	11.4	11.5
SAFE Credit Union	CA	88.4	1.4	1.2	1.1	0.2	0.0	7.7	9.0
California CU	CA	85.4	2.2	2.3	0.5	4.7	-1.1	6.0	10.1
CommunityAmerica Credit Union	MO	83.9	4.0	1.7	2.1	0.1	0.2	8.0	10.4
Navy Army Community CU	TX	86.0	2.8	1.4	0.1	0.0	-0.9	10.6	9.8
Langley FCU	VA	81.5	7.3	1.3	0.7	0.1	0.1	9.0	9.9
Credit Human	TX	76.6	11.5	2.9	1.5	0.0	-1.4	8.9	9.0
Technology Credit Union	CA	89.0	0.3	0.5	0.4	0.0	0.2	9.5	10.2
GECU	TX	83.7	5.2	1.2	0.5	0.0	0.0	9.4	9.9
Keesler FCU	MS	86.2	0.0	1.2	0.4	0.1	-0.8	13.0	12.7
Apple FCU	VA	81.2	8.4	0.8	0.5	0.2	0.4	8.4	9.6
NASA FCU	MD	81.7	7.9	0.5	0.2	0.3	0.0	9.3	9.9
Stanford FCU	CA	78.5	11.7	0.5	0.3	0.0	0.3	8.8	9.3
Genisys CU	MI	83.5	0.0	1.1	0.7	0.0	0.3	14.4	15.5
UNIFY Financial CU	CA	82.5	7.6	1.4	0.8	0.6	0.1	7.0	8.5
Royal Credit Union	WI	89.5	0.1	1.3	8.9	0.0	0.0	0.2	9.2
APCO ECU	AL	87.1	0.0	0.5	1.3	9.7	0.3	0.9	12.3
First Community CU	MO	87.5	3.8	1.1	0.9	6.9	-0.3	0.0	7.6
United FCU	MI	77.4	11.4	1.1	0.7	0.0	0.1	9.2	10.1
Fairwinds CU	FL	89.1	0.0	1.0	0.5	0.0	0.3	9.2	9.9
University Federal Credit Union	TX	89.9	0.0	1.9	0.3	0.0	0.0	7.8	8.1
Total		83.8	4.3	1.4	1.1	2.5	0.1	6.6	10.4

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 3
Distribution of dollar amounts in loans outstanding
(Items as a percent of total loans)

Credit Union Name	State	Credit cards	Other unsecured	Auto			Mortgage			Loans held for sale	Other	Agricultural business loans	Other business loans
				New	Used	Leases	First	Home equity	Other				
Navy FCU	VA	21.7	5.7	7.8	10.3	0.0	44.4	1.6	1.4	5.2	1.8	0.0	0.6
State Employees Credit Union	NC	3.0	5.7	3.3	8.3	0.0	75.3	4.1	0.0	0.0	0.2	0.0	0.0
Pentagon FCU	VA	8.1	6.8	8.6	8.1	0.0	44.9	10.1	4.2	1.5	7.6	0.0	2.8
BECU	WA	8.0	2.8	13.1	6.1	0.0	52.7	10.1	3.5	0.7	3.0	0.0	14.3
SchoolsFirst FCU	CA	6.3	6.3	14.7	18.1	0.0	46.4	4.0	2.9	1.1	0.1	0.0	1.2
Golden 1 Credit Union	CA	4.8	3.1	25.1	21.5	0.0	41.3	2.7	1.1	0.0	0.3	0.0	0.0
First Tech FCU	CA	3.6	7.9	14.8	5.8	0.0	55.9	10.7	0.8	0.3	0.3	0.0	5.1
America First FCU	UT	5.6	3.5	10.8	43.3	0.0	14.0	4.1	4.0	0.7	14.0	0.0	5.6
Alliant CU	IL	2.5	5.5	11.3	8.4	0.4	53.0	3.1	0.1	1.5	14.1	0.0	9.4
Suncoast CU	FL	8.4	3.8	13.5	28.8	0.0	38.5	1.7	0.9	0.9	3.5	0.0	1.0
Randolph-Brooks FCU	TX	6.0	2.5	12.3	27.7	0.0	44.2	0.4	4.3	1.1	1.6	0.0	5.3
Mountain America Credit Union	UT	5.5	6.5	12.7	28.9	0.0	34.8	7.1	1.6	0.8	2.2	0.0	12.2
Digital Federal Credit Union	MA	7.6	3.2	7.3	22.5	0.0	32.8	4.8	6.9	5.0	9.9	0.0	11.3
Security Service FCU	TX	4.0	5.1	22.7	26.2	0.0	35.1	0.6	2.1	2.5	1.7	0.0	7.7
Bethpage FCU	NY	1.7	1.3	2.2	4.3	9.0	60.0	15.8	3.6	1.4	0.6	0.0	17.7
Star One Credit Union	CA	0.9	0.2	2.9	3.1	0.0	85.6	5.6	0.7	0.0	1.1	0.0	0.0
Alaska USA FCU	AK	2.2	2.5	29.1	34.9	0.0	17.9	0.7	0.4	4.8	7.5	0.0	13.5
VyStar Credit Union	FL	6.2	5.4	18.8	13.9	0.0	47.1	2.4	1.3	0.0	4.9	0.0	8.6
San Diego County CU	CA	1.9	0.1	14.6	19.2	0.0	59.6	3.7	0.8	0.0	0.2	0.0	7.1
American Airlines FCU	TX	3.1	5.5	15.0	16.6	0.0	55.3	0.3	2.0	0.0	2.3	0.0	0.0
Lake Michigan CU	MI	1.9	3.2	1.4	7.3	0.0	76.0	3.0	2.3	2.8	2.2	0.0	11.3
Teachers FCU	NY	1.2	3.2	7.5	7.9	23.2	43.9	6.0	5.1	0.8	1.2	0.0	10.8
Patelco CU	CA	4.0	2.6	13.7	13.7	0.0	57.5	6.2	1.2	0.2	0.9	0.0	7.8
ESL Federal Credit Union	NY	4.0	8.1	11.0	19.6	0.0	18.1	24.9	8.9	0.9	4.6	0.0	16.6
OnPoint Community CU	OR	4.0	2.9	22.1	5.1	0.0	52.9	3.8	4.0	4.2	0.9	0.0	5.2
Logix FCU	CA	3.9	1.6	6.2	10.9	0.0	66.2	6.3	1.3	2.7	0.8	0.0	6.5
PSECU	PA	15.5	4.8	12.2	26.9	0.0	32.5	5.7	2.4	0.0	0.1	0.0	0.0
Delta Community CU	GA	4.8	3.4	14.2	22.1	0.0	49.8	2.7	1.2	1.1	0.9	0.0	7.4
Ent CU	CO	0.0	3.7	27.1	6.3	0.0	51.5	1.4	4.6	3.7	1.8	0.0	5.3
CEFCU	IL	2.1	2.0	10.5	19.4	0.0	57.0	4.2	0.9	0.0	4.0	0.3	9.9
GreenState CU	IA	2.6	1.6	8.7	15.9	0.0	56.6	0.1	9.4	3.1	2.0	0.0	23.1
United Nations FCU	NY	3.6	12.6	0.6	1.8	0.0	75.3	1.7	1.3	0.1	3.1	0.0	1.8
Police and Fire FCU	PA	4.9	5.3	10.9	15.2	0.0	51.2	3.6	8.7	0.3	0.0	0.0	0.0
Wings Financial CU	MN	4.3	1.7	4.1	17.1	0.0	65.1	4.2	0.2	0.0	3.3	0.0	12.6
Redstone FCU	AL	11.2	8.1	8.2	31.4	0.0	25.7	6.8	0.8	0.0	7.9	0.0	5.0
Idaho Central CU	ID	3.2	3.9	12.1	18.4	0.0	45.0	7.0	0.1	0.4	9.8	0.0	12.5
Desert Financial CU	AZ	0.0	0.9	16.0	22.2	0.0	38.9	16.3	1.4	1.3	3.0	0.0	13.4
Hudson Valley CU	NY	2.5	8.0	13.2	17.0	12.3	30.1	8.3	4.1	3.3	1.2	0.0	9.8
Wright-Patt CU Inc	OH	5.2	4.7	14.9	28.5	0.0	34.6	4.1	1.4	1.9	4.7	0.0	6.7
Redwood CU	CA	5.4	4.1	10.7	17.8	0.0	50.1	4.1	4.0	0.4	3.4	0.1	10.2
Eastman CU	TN	2.2	2.5	14.7	10.1	0.0	62.4	1.2	0.8	0.0	6.0	0.0	8.2
Space Coast CU	FL	2.3	1.2	28.6	30.5	0.0	26.9	6.5	1.0	0.0	2.9	0.0	1.4
Bank-Fund Staff FCU	DC	2.3	1.7	0.9	0.8	0.0	89.3	3.8	0.9	0.0	0.2	0.0	0.0
Bellco CU	CO	1.9	0.8	9.6	24.2	4.6	39.5	6.9	9.2	0.0	3.2	0.0	18.6
DFCU Financial CU	MI	4.3	2.1	5.3	12.7	0.0	52.1	17.0	2.2	1.0	3.3	0.0	1.8
Michigan State University FCU	MI	7.3	4.5	6.8	21.3	6.7	44.2	1.8	2.4	0.0	5.0	0.0	6.4
Members 1st FCU	PA	6.7	6.3	15.4	21.9	6.2	26.5	7.6	3.8	0.4	5.3	0.0	11.8
Landmark Credit Union	WI	1.9	0.6	16.7	25.2	0.3	39.2	6.6	1.1	2.9	5.6	0.0	16.1
Kinecta FCU	CA	2.2	1.9	13.3	15.9	0.0	54.9	2.5	1.1	6.7	1.4	0.0	22.6
MIDFLORIDA CU	FL	3.0	2.9	22.5	19.5	0.0	43.4	3.5	2.9	0.8	1.6	1.4	19.6

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 3
Distribution of dollar amounts in loans outstanding
(Items as a percent of total loans)

Credit Union Name	State	Credit cards	Other unsecured	Auto			Mortgage			Loans held for sale		Agricultural business loans	Other business loans
				New	Used	Leases	First	Home equity	Other		Other		
Visions FCU	NY	1.8	8.5	9.4	7.3	2.8	60.8	2.8	3.0	0.0	3.6	0.0	15.5
Veridian CU	IA	3.4	1.0	10.8	30.9	0.0	36.9	5.0	5.9	1.5	4.6	0.2	9.6
State Farm FCU	IL	0.0	25.3	28.7	36.2	0.0	0.0	0.0	0.0	0.0	9.8	0.0	0.0
Tinker FCU	OK	5.0	5.4	32.6	39.6	0.0	4.9	0.8	1.2	0.2	10.4	0.0	0.0
SEFCU	NY	3.0	10.6	26.5	4.2	0.0	38.7	4.3	2.9	6.5	3.2	0.0	8.0
Wescom CU	CA	6.3	2.8	7.6	11.9	0.0	58.0	10.7	2.6	0.0	0.0	0.0	0.1
Mission FCU	CA	7.5	0.4	7.5	17.9	0.7	57.9	6.5	1.2	0.2	0.1	0.0	13.9
BCU	IL	7.1	5.3	10.6	16.4	0.0	47.2	3.8	3.9	0.6	5.1	0.0	2.2
Virginia CU Inc	VA	11.0	7.3	11.9	21.6	0.0	37.8	3.0	2.7	2.8	1.8	0.0	10.5
Citadel FCU	PA	4.4	2.9	10.4	18.7	0.0	55.6	4.4	2.3	0.0	1.2	0.0	3.9
Service Credit Union	NH	2.7	5.8	19.0	29.4	0.0	38.4	1.5	2.0	0.0	1.3	0.0	10.1
Summit CU	WI	5.6	2.1	3.2	14.0	0.0	56.9	11.4	0.9	1.8	4.2	0.0	9.3
SECU	MD	6.3	3.0	7.4	10.4	0.0	54.9	15.0	1.2	0.0	1.7	0.0	6.2
Gesa CU	WA	6.1	2.6	12.5	33.2	0.0	31.0	3.1	4.1	0.0	7.3	0.1	10.4
Chevron FCU	CA	0.0	1.5	3.8	1.7	0.0	84.5	1.4	1.1	0.0	6.0	0.0	0.0
Northwest FCU	VA	2.6	4.5	26.5	25.0	0.0	31.3	3.6	2.4	2.3	1.7	0.0	3.0
TDECU	TX	4.3	10.5	16.8	17.6	0.0	41.1	0.0	0.4	0.0	9.2	0.0	2.8
Travis Credit Union	CA	5.9	1.4	20.7	21.1	0.0	46.3	2.3	1.2	0.3	0.8	0.0	3.5
UW Credit Union	WI	5.5	3.0	6.2	19.8	0.0	33.0	14.8	0.9	7.6	9.0	0.0	0.0
Community First CU	WI	3.0	3.5	1.3	9.5	0.0	75.2	0.6	2.7	0.1	4.3	0.0	22.1
Teachers CU	IN	2.2	0.2	15.8	31.7	0.0	44.5	3.1	0.4	0.0	2.1	0.0	17.0
WSECU	WA	6.7	4.3	18.8	15.4	0.0	37.6	2.9	4.2	0.4	9.7	0.0	10.9
Jovia Financial Credit Union	NY	4.9	2.9	8.2	7.2	6.6	38.1	28.1	3.0	0.1	0.7	0.0	15.5
Coastal Federal Credit Union	NC	3.1	2.4	15.1	32.5	0.0	35.5	5.9	2.5	1.2	1.8	0.5	9.7
Educational ECU	CA	8.5	6.2	37.3	5.7	0.0	33.0	5.6	0.4	0.0	3.3	0.0	0.0
Spokane Teachers CU	WA	4.7	1.5	7.3	19.7	0.0	53.3	3.2	1.7	0.0	8.6	0.0	15.6
General Electric CU	OH	2.4	1.8	21.3	26.4	0.0	43.2	0.5	0.5	0.0	3.8	0.0	9.7
Municipal CU	NY	9.7	16.3	8.1	10.3	0.0	51.6	2.3	0.7	0.0	0.9	0.0	0.0
Affinity FCU	NJ	3.6	4.6	3.2	11.6	4.3	65.0	4.6	0.6	0.0	2.6	0.0	10.3
Tower FCU	MD	4.9	2.2	15.8	11.1	0.0	27.2	36.3	2.1	0.3	0.1	0.0	0.0
SAFE Credit Union	CA	4.0	1.4	22.2	20.5	0.0	45.9	2.0	1.0	2.4	0.6	0.0	6.1
California CU	CA	1.8	2.1	5.2	11.8	0.0	59.0	11.9	1.7	0.7	5.8	0.0	14.0
CommunityAmerica Credit Union	MO	5.1	5.4	7.8	20.8	0.0	31.8	17.0	7.0	2.0	3.1	0.0	8.0
Navy Army Community CU	TX	0.1	2.7	28.2	31.6	0.0	35.1	0.0	0.1	0.2	2.0	0.0	2.5
Langley FCU	VA	6.1	2.7	10.2	37.5	0.0	35.7	1.6	3.1	0.2	2.9	0.0	4.2
Credit Human	TX	1.3	1.7	20.5	18.3	0.0	4.6	0.0	0.6	0.0	52.8	0.0	0.4
Technology Credit Union	CA	0.1	5.6	5.1	2.2	0.0	41.1	9.2	1.8	0.0	34.9	0.0	7.2
GECU	TX	10.7	6.4	31.9	27.1	0.0	20.6	0.0	0.9	0.8	1.7	0.0	2.2
Keesler FCU	MS	4.2	3.8	32.9	15.9	0.0	38.1	0.7	0.3	0.0	4.0	0.0	6.4
Apple FCU	VA	4.8	5.5	11.6	12.6	0.0	54.4	2.6	2.7	0.0	5.9	0.0	21.9
NASA FCU	MD	10.8	8.2	4.6	21.8	0.0	46.1	3.0	2.4	1.2	1.9	0.0	7.4
Stanford FCU	CA	1.3	1.2	3.4	2.8	0.0	84.4	4.5	1.3	0.7	0.3	0.0	17.9
Genisys CU	MI	2.9	9.6	6.9	29.7	0.0	35.1	2.8	5.3	0.5	7.1	0.0	7.2
UNIFY Financial CU	CA	4.0	9.8	14.5	16.5	0.0	50.1	3.5	0.9	0.0	0.6	0.0	15.5
Royal Credit Union	WI	4.1	4.0	3.5	29.4	0.0	44.6	6.7	2.8	0.8	4.0	0.0	32.3
APCO ECU	AL	2.7	2.8	6.7	10.9	0.0	74.3	0.3	0.1	0.0	2.1	0.0	0.0
First Community CU	MO	1.8	3.6	12.9	44.1	0.0	28.4	5.0	2.5	0.8	0.9	0.0	1.5
United FCU	MI	3.1	2.9	4.1	24.4	0.0	46.3	6.3	1.1	0.0	11.7	0.1	11.9
Fairwinds CU	FL	3.3	2.0	12.5	14.7	0.0	59.9	2.0	1.9	0.0	3.7	0.0	16.9
University Federal Credit Union	TX	4.8	4.4	9.4	26.8	0.0	44.5	0.0	4.4	4.1	1.5	0.0	5.1
Total		7.4	4.5	11.8	16.4	0.6	47.0	4.7	2.2	1.8	3.7	0.0	6.5

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 4
Average size of outstanding loans
(\$ in thousands)

Credit Union Name	State	Credit cards	Other unsecured	Auto			First mortgage	Other mortgage (incl. home equity)	Other	Agricultural business loans	Other business loans
				New	Used	Leases					
Navy FCU	VA	6.4	3.6	23.1	12.8	0.0	250.4	41.0	7.1	0.0	594.2
State Employees Credit Union	NC	2.6	5.1	20.9	10.4	0.0	127.6	26.5	1.5	0.0	0.0
Pentagon FCU	VA	2.8	3.9	19.7	12.5	0.0	313.7	60.4	34.6	0.0	183.3
BECU	WA	2.2	5.0	19.7	12.4	0.0	237.0	47.9	24.7	0.0	2743.4
SchoolsFirst FCU	CA	3.1	3.7	20.1	12.9	0.0	291.4	55.1	10.3	0.0	2746.0
Golden 1 Credit Union	CA	2.7	5.3	23.3	15.5	0.0	227.6	43.9	14.0	0.0	0.0
First Tech FCU	CA	2.1	10.4	21.1	15.0	0.0	370.5	54.8	26.5	0.0	1780.0
America First FCU	UT	2.9	2.4	26.8	14.7	0.0	126.0	34.7	19.4	967.5	691.4
Alliant CU	IL	2.3	9.1	24.1	14.2	34.8	549.4	42.6	43.2	0.0	5455.8
Suncoast CU	FL	3.5	3.1	22.4	15.1	0.0	122.9	25.8	11.4	0.0	509.1
Randolph-Brooks FCU	TX	1.9	2.9	19.9	15.7	0.0	124.8	44.9	15.1	155.6	239.9
Mountain America Credit Union	UT	2.0	6.5	23.3	14.3	0.0	185.6	37.7	8.2	0.0	569.4
Digital Federal Credit Union	MA	3.3	4.5	10.6	8.9	0.0	274.5	49.7	21.6	0.0	915.0
Security Service FCU	TX	2.4	4.0	21.1	15.6	0.0	170.7	56.2	6.8	0.0	1168.5
Bethpage FCU	NY	3.7	6.7	21.6	14.9	29.5	320.3	75.0	34.0	0.0	1347.0
Star One Credit Union	CA	2.3	5.4	24.8	16.4	0.0	374.5	95.2	26.5	0.0	0.0
Alaska USA FCU	AK	1.2	6.3	24.5	17.8	0.0	527.1	30.4	8.7	0.0	987.6
VyStar Credit Union	FL	2.7	4.9	22.3	15.3	0.0	135.8	31.9	23.6	0.0	642.0
San Diego County CU	CA	2.3	1.1	20.9	14.7	20.3	312.2	43.4	1.4	0.0	2278.3
American Airlines FCU	TX	3.1	4.0	17.6	11.9	0.0	179.6	39.4	17.3	0.0	313.7
Lake Michigan CU	MI	1.7	6.5	16.4	10.4	0.0	223.3	23.9	29.5	406.4	673.0
Teachers FCU	NY	2.0	5.8	20.0	15.8	31.6	282.9	54.4	22.0	0.0	1136.2
Patelco CU	CA	4.1	5.4	24.1	14.3	0.0	486.8	63.3	14.5	0.0	2556.0
ESL Federal Credit Union	NY	1.5	3.0	20.6	14.9	0.0	219.7	33.9	11.5	0.0	439.9
OnPoint Community CU	OR	1.8	6.0	17.3	10.9	0.0	139.3	16.6	12.6	217.3	391.4
Logix FCU	CA	2.7	5.3	24.7	15.4	0.0	380.3	48.6	39.0	0.0	1472.5
PSECU	PA	5.5	7.9	18.3	13.2	0.0	97.8	29.6	16.8	0.0	33.0
Delta Community CU	GA	3.4	5.7	10.7	9.8	0.0	186.0	39.6	9.1	0.0	2301.5
Ent CU	CO		2.7	21.2	13.6	0.0	172.5	32.0	16.8	972.2	521.5
CEFCU	IL	2.4	5.3	20.1	14.0	0.0	138.9	29.6	16.3	301.4	325.1
GreenState CU	IA	2.4	4.9	24.5	14.1	0.0	207.2	29.1	33.5	209.9	1237.0
United Nations FCU	NY	2.8	10.1	21.0	13.1	0.0	373.9	86.7	14.5	0.0	1221.5
Police and Fire FCU	PA	1.4	2.7	20.0	16.6	0.0	146.8	33.8	8.0	0.0	0.0
Wings Financial CU	MN	3.1	3.7	21.1	13.6	0.0	249.8	37.1	14.6	0.0	2576.9
Redstone FCU	AL	2.6	3.8	24.9	13.8	0.0	119.9	28.7	21.3	0.0	422.4
Idaho Central CU	ID	1.8	8.7	22.6	12.8	0.0	200.5	28.0	19.2	20.3	312.0
Desert Financial CU	AZ		0.7	21.3	15.7	0.0	216.4	30.9	75.0	0.0	757.3
Hudson Valley CU	NY	2.0	5.4	19.3	12.7	29.0	204.8	35.3	19.5	0.0	397.6
Wright-Patt CU Inc	OH	2.6	4.5	17.4	14.2	0.0	107.8	25.8	37.4	0.0	227.3
Redwood CU	CA	3.6	13.1	24.3	16.0	0.0	435.5	61.4	19.7	1197.3	624.7
Eastman CU	TN	2.0	3.7	22.3	11.6	0.0	126.2	27.1	17.2	267.9	565.0
Space Coast CU	FL	1.1	3.0	22.2	17.0	0.0	169.9	31.1	20.7	0.0	378.5
Bank-Fund Staff FCU	DC	3.2	8.8	17.6	12.3	0.0	391.6	81.0	27.3	0.0	0.0
Bello CU	CO	1.5	0.7	22.4	13.9	32.2	261.0	32.5	155.8	0.0	2484.6
DFCU Financial CU	MI	1.0	1.3	19.5	12.1	0.0	101.0	24.1	25.8	0.0	229.4
Michigan State University FCU	MI	3.3	7.9	23.4	13.6	28.5	145.8	30.0	16.7	0.0	538.8
Members 1st FCU	PA	3.1	11.2	16.5	11.3	27.8	113.7	33.2	20.9	248.9	370.5
Landmark Credit Union	WI	2.2	3.3	18.6	12.0	31.3	134.0	30.0	14.7	0.0	926.5
Kinecta FCU	CA	3.2	9.5	24.6	14.9	0.0	785.0	64.5	23.5	0.0	1814.2
MIDFLORIDA CU	FL	1.8	5.3	23.6	16.5	0.0	247.8	39.3	7.3	380.6	584.9

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 4
Average size of outstanding loans
(\$ in thousands)

Credit Union Name	State	Credit cards	Other unsecured	Auto			First mortgage	Other mortgage (incl. home equity)	Other	Agricultural business loans	Other business loans
				New	Used	Leases					
Visions FCU	NY	1.3	5.3	19.2	11.2	30.1	141.8	40.3	18.9	0.0	812.4
Veridian CU	IA	2.0	2.0	22.3	16.1	0.0	138.4	24.7	10.7	782.0	1490.6
State Farm FCU	IL		12.4	23.3	15.8	0.0		28.7	23.5	0.0	0.0
Tinker FCU	OK	1.8	3.4	26.2	16.5	0.0	58.7	27.2	13.5	0.0	0.0
SEFCU	NY	1.5	4.4	18.7	9.7	0.0	104.2	27.5	16.2	0.0	729.5
Wescom CU	CA	2.4	1.8	19.8	13.7	0.0	311.2	60.0	4.1	0.0	717.7
Mission FCU	CA	3.9	0.7	17.9	13.9	31.9	482.5	31.4	6.7	0.0	1208.6
BCU	IL	3.3	6.1	20.2	14.6	0.0	279.5	50.0	12.9	0.0	408.8
Virginia CU Inc	VA	4.0	5.8	18.8	13.7	0.0	178.1	27.6	15.2	0.0	839.7
Citadel FCU	PA	3.0	10.0	18.7	14.1	0.0	320.6	34.6	26.5	0.0	89.1
Service Credit Union	NH	2.5	7.2	20.3	14.4	0.0	230.3	44.3	6.2	0.0	1169.8
Summit CU	WI	2.2	2.1	18.9	11.7	0.0	124.3	19.9	22.2	0.0	232.4
SECU	MD	3.8	3.8	17.1	13.0	0.0	236.6	42.8	43.9	0.0	545.1
Gesa CU	WA	4.4	5.5	21.0	15.2	0.0	194.4	48.6	23.4	217.8	206.8
Chevron FCU	CA		7.7	21.9	14.4	0.0	283.1	56.7	26.4	0.0	6.2
Northwest FCU	VA	2.0	14.3	19.5	15.1	0.0	322.2	43.3	25.6	0.0	375.0
TDECU	TX	2.5	6.6	21.6	17.0	0.0	158.8	33.5	18.7	173.2	154.9
Travis Credit Union	CA	2.9	5.1	22.9	14.6	0.0	320.6	47.3	16.4	0.0	1226.2
UW Credit Union	WI	1.4	0.6	20.4	11.3	0.0	109.6	25.0	6.5	0.0	0.0
Community First CU	WI	3.1	8.8	20.3	12.9	0.0	141.7	31.2	16.4	0.0	864.1
Teachers CU	IN	3.1	0.8	18.7	13.5	0.0	141.5	21.5	11.5	382.7	318.7
WSECU	WA	2.6	3.4	26.7	12.7	0.0	221.0	35.1	22.6	0.0	1437.6
Jovia Financial Credit Union	NY	3.0	4.6	19.0	13.9	30.2	420.2	93.2	26.4	0.0	1500.5
Coastal Federal Credit Union	NC	3.1	3.4	25.4	16.4	0.0	205.2	28.7	31.2	228.1	1478.1
Educational ECU	CA	2.3	2.2	20.0	9.9	0.0	132.9	32.8	19.1	0.0	0.0
Spokane Teachers CU	WA	3.1	6.8	22.0	15.9	0.0	191.7	33.6	20.7	71.7	280.7
General Electric CU	OH	2.1	6.7	19.6	13.3	0.0	235.8	27.5	24.8	0.0	1019.0
Municipal CU	NY	1.6	4.0	16.1	13.4	0.0	228.9	60.3	6.9	0.0	0.0
Affinity FCU	NJ	3.8	10.9	24.8	16.6	28.7	270.2	43.2	19.6	0.0	747.7
Tower FCU	MD	2.2	3.5	23.7	10.8	0.0	236.3	57.3	7.6	0.0	0.0
SAFE Credit Union	CA	1.8	5.7	23.7	15.3	0.0	316.5	30.3	1.7	0.0	612.2
California CU	CA	2.9	5.4	17.5	14.0	0.0	390.0	62.1	63.4	0.0	771.5
CommunityAmerica Credit Union	MO	4.1	6.3	23.4	14.5	0.0	170.6	57.0	13.8	419.5	519.3
Navy Army Community CU	TX	2.9	4.0	26.9	18.9	0.0	110.0	31.4	15.5	0.0	444.2
Langley FCU	VA	3.5	3.2	22.5	13.8	0.0	177.3	35.0	11.5	582.9	448.2
Credit Human	TX	3.0	3.9	23.6	18.3	0.0	56.6	25.2	17.9	0.0	5318.2
Technology Credit Union	CA	0.7	18.5	21.5	13.2	0.0	539.4	59.9	21.0	112.6	1349.0
GECU	TX	3.7	3.7	26.2	15.8	0.0	76.3	24.8	7.6	0.0	511.3
Keesler FCU	MS	3.0	4.2	20.9	14.2	0.0	142.5	29.1	12.5	0.0	746.4
Apple FCU	VA	1.7	4.0	27.1	15.1	0.0	392.3	41.6	11.9	0.0	1338.5
NASA FCU	MD	4.3	12.4	16.8	13.8	0.0	392.6	46.6	26.5	0.0	567.0
Stanford FCU	CA	1.6	5.5	23.7	16.0	0.0	750.0	103.8	7.6	0.0	1053.5
Genisys CU	MI	2.0	4.3	19.9	14.0	0.0	155.2	17.5	20.9	0.0	224.5
UNIFY Financial CU	CA	2.4	6.4	22.2	14.8	0.0	420.9	34.9	3.3	0.0	1843.4
Royal Credit Union	WI	2.3	2.1	19.1	11.5	12.3	228.1	43.7	12.1	0.0	560.6
APCO ECU	AL	2.5	4.1	20.6	13.3	0.0	128.5	27.4	11.7	0.0	98.1
First Community CU	MO	1.8	6.1	18.7	12.6	0.0	145.7	34.2	15.0	0.0	237.9
United FCU	MI	1.7	4.6	22.2	12.7	0.0	164.2	26.4	22.9	696.5	419.3
Fairwinds CU	FL	1.9	2.3	18.4	12.4	0.0	172.7	32.8	53.2	0.0	425.0
University Federal Credit Union	TX	2.5	4.0	20.5	14.4	0.0	308.6	55.5	14.2	0.0	1121.9
Total		3.6	4.3	21.1	13.8	30.2	207.6	39.8	15.6	344.1	658.0

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 5
Loans outstanding and granted first half 2020*

Credit Union Name	State	Loans outstanding			Loans granted 1st half 2020		
		Average loan size	\$ Loans per member	Number of loans per member	Average loan size	\$ Loans per member	Number of loans per member
Navy FCU	VA	15,051	9,351	0.62	3,742	7,623	0.49
State Employees Credit Union	NC	24,260	9,780	0.40	1,769	37,039	0.05
Pentagon FCU	VA	15,760	10,203	0.65	3,090	66,027	0.05
BECU	WA	16,755	11,195	0.67	3,569	70,512	0.05
SchoolsFirst FCU	CA	16,150	10,548	0.65	2,762	31,283	0.09
Golden 1 Credit Union	CA	19,524	8,261	0.42	2,443	11,488	0.21
First Tech FCU	CA	25,360	14,697	0.58	3,687	83,424	0.04
America First FCU	UT	12,791	8,747	0.68	3,929	8,435	0.47
Alliant CU	IL	30,435	16,824	0.55	4,234	20,971	0.20
Suncoast CU	FL	14,524	10,033	0.69	2,734	23,087	0.12
Randolph-Brooks FCU	TX	14,408	8,932	0.62	2,825	11,676	0.24
Mountain America Credit Union	UT	14,182	9,723	0.69	4,566	13,229	0.35
Digital Federal Credit Union	MA	14,082	8,375	0.59	1,898	22,198	0.09
Security Service FCU	TX	16,222	11,228	0.69	2,601	44,186	0.06
Bethpage FCU	NY	54,757	16,013	0.29	4,397	30,896	0.14
Star One Credit Union	CA	93,920	41,398	0.44	11,021	256,603	0.04
Alaska USA FCU	AK	15,657	10,004	0.64	3,446	53,266	0.06
VyStar Credit Union	FL	17,302	9,915	0.57	1,861	34,108	0.05
San Diego County CU	CA	30,029	14,668	0.49	2,625	70,191	0.04
American Airlines FCU	TX	19,557	15,021	0.77	2,517	14,818	0.17
Lake Michigan CU	MI	32,603	15,505	0.48	8,688	22,767	0.38
Teachers FCU	NY	31,358	14,580	0.46	3,122	71,478	0.04
Patelco CU	CA	30,248	14,021	0.46	2,979	33,446	0.09
ESL Federal Credit Union	NY	11,634	8,368	0.72	2,064	27,041	0.08
OnPoint Community CU	OR	18,395	9,869	0.54	4,865	58,434	0.08
Logix FCU	CA	32,372	27,010	0.83	7,358	106,585	0.07
PSECU	PA	14,900	9,733	0.65	2,078	25,896	0.08
Delta Community CU	GA	16,533	11,773	0.71	3,356	11,168	0.30
Ent CU	CO	27,236	14,597	0.54	4,378	29,153	0.15
CEFCU	IL	25,056	13,549	0.54	2,596	12,238	0.21
GreenState CU	IA	28,148	26,075	0.93	9,385	64,628	0.15
United Nations FCU	NY	31,935	23,762	0.74	3,889	89,122	0.04
Police and Fire FCU	PA	13,020	11,916	0.92	3,325	41,050	0.08
Wings Financial CU	MN	25,708	13,925	0.54	3,035	49,057	0.06
Redstone FCU	AL	10,133	4,753	0.47	2,134	5,974	0.36
Idaho Central CU	ID	19,207	11,845	0.62	5,753	58,710	0.10
Desert Financial CU	AZ	23,440	7,006	0.30	2,541	29,816	0.09
Hudson Valley CU	NY	17,368	9,769	0.56	1,507	45,948	0.03
Wright-Patt CU Inc	OH	15,256	9,858	0.65	2,964	20,555	0.14
Redwood CU	CA	26,362	15,110	0.57	3,802	43,114	0.09
Eastman CU	TN	23,569	18,846	0.80	3,690	23,574	0.16
Space Coast CU	FL	16,338	8,970	0.55	2,732	36,435	0.07
Bank-Fund Staff FCU	DC	75,098	34,789	0.46	7,321	18,671	0.39
Bellco CU	CO	18,752	12,069	0.64	2,959	59,906	0.05
DFCU Financial CU	MI	11,446	4,155	0.36	1,009	49,644	0.02
Michigan State University FCU	MI	17,796	13,461	0.76	3,834	8,769	0.44
Members 1st FCU	PA	15,031	8,161	0.54	2,161	31,994	0.07
Landmark Credit Union	WI	20,183	10,904	0.54	3,936	49,694	0.08
Kinecta FCU	CA	37,317	17,437	0.47	4,047	68,797	0.06
MIDFLORIDA CU	FL	20,547	9,460	0.46	2,719	45,925	0.06

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 5
Loans outstanding and granted first half 2020

Credit Union Name	State	Loans outstanding			Loans granted 1st half 2020		
		Average loan size	\$ Loans per member	Number of loans per member	Average loan size	\$ Loans per member	Number of loans per member
Visions FCU	NY	20,083	14,111	0.70	2,560	50,966	0.05
Veridian CU	IA	17,277	16,747	0.97	5,984	15,662	0.38
State Farm FCU	IL	16,735	7,012	0.42	1,545	10,618	0.15
Tinker FCU	OK	11,200	7,345	0.66	1,917	14,837	0.13
SEFCU	NY	14,071	7,881	0.56	2,378	50,701	0.05
Wescom CU	CA	17,277	11,533	0.67	2,523	7,405	0.34
Mission FCU	CA	21,881	11,090	0.51	3,382	11,496	0.29
BCU	IL	18,433	12,774	0.69	3,703	46,312	0.08
Virginia CU Inc	VA	14,759	9,292	0.63	3,116	6,979	0.45
Citadel FCU	PA	24,679	16,996	0.69	2,949	8,000	0.37
Service Credit Union	NH	18,789	10,538	0.56	2,055	29,344	0.07
Summit CU	WI	16,063	15,201	0.95	7,191	13,735	0.52
SECU	MD	23,162	12,883	0.56	3,479	57,162	0.06
Gesa CU	WA	18,986	11,868	0.63	2,956	40,572	0.07
Chevron FCU	CA	95,117	26,377	0.28	3,264	111,094	0.03
Northwest FCU	VA	20,143	12,931	0.64	4,171	21,216	0.20
TDECU	TX	16,881	10,163	0.60	3,383	13,275	0.25
Travis Credit Union	CA	20,333	13,489	0.66	3,829	59,218	0.06
UW Credit Union	WI	7,598	9,468	1.25	6,335	63,277	0.10
Community First CU	WI	32,712	19,533	0.60	5,259	61,869	0.08
Teachers CU	IN	20,690	9,527	0.46	1,942	34,350	0.06
WSECU	WA	15,169	9,727	0.64	3,733	6,807	0.55
Jovia Financial Credit Union	NY	25,621	14,515	0.57	1,248	66,078	0.02
Coastal Federal Credit Union	NC	20,897	10,279	0.49	4,204	50,810	0.08
Educational ECU	CA	10,502	5,081	0.48	722	22,474	0.03
Spokane Teachers CU	WA	23,983	14,731	0.61	4,070	49,162	0.08
General Electric CU	OH	20,497	14,565	0.71	3,209	41,630	0.08
Municipal CU	NY	8,470	3,167	0.37	329	12,630	0.03
Affinity FCU	NJ	35,120	17,149	0.49	2,761	16,038	0.17
Tower FCU	MD	18,656	13,027	0.70	2,709	69,870	0.04
SAFE Credit Union	CA	18,943	10,591	0.56	3,260	28,878	0.11
California CU	CA	38,071	14,522	0.38	2,314	82,463	0.03
CommunityAmerica Credit Union	MO	21,190	9,138	0.43	4,177	59,491	0.07
Navy Army Community CU	TX	25,849	16,151	0.62	2,836	27,428	0.10
Langley FCU	VA	15,792	9,200	0.58	2,242	25,147	0.09
Credit Human	TX	17,201	12,894	0.75	2,281	25,152	0.09
Technology Credit Union	CA	36,408	19,267	0.53	5,347	51,074	0.10
GECU	TX	12,417	6,632	0.53	1,581	4,895	0.32
Keesler FCU	MS	17,630	9,765	0.55	2,385	31,494	0.08
Apple FCU	VA	16,056	9,819	0.61	2,071	53,382	0.04
NASA FCU	MD	18,803	13,017	0.69	1,611	44,014	0.04
Stanford FCU	CA	63,717	28,162	0.44	5,568	136,451	0.04
Genisys CU	MI	13,892	9,641	0.69	3,241	13,924	0.23
UNIFY Financial CU	CA	18,531	9,727	0.52	2,486	13,881	0.18
Royal Credit Union	WI	13,933	11,545	0.83	4,505	23,472	0.19
APCO ECU	AL	27,116	11,583	0.43	1,574	9,871	0.16
First Community CU	MO	16,050	5,566	0.35	1,784	35,265	0.05
United FCU	MI	17,766	13,740	0.77	2,940	11,645	0.25
Fairwinds CU	FL	20,243	10,300	0.51	3,261	14,314	0.23
University Federal Credit Union	TX	17,677	7,701	0.44	3,892	12,998	0.30
Total		18,231	10,852	0.60	3,244	15,733	0.21

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 6

Indirect and participation loans outstanding

Credit Union Name	State	Indirect loans outstanding					Participation loans			
		Point of Sale Arrangements		Outsourced Lending Relationships			CU offer participation loans	\$ Participation loans per \$ loans	Average loan size	
		credit union offer	\$ Point of Arrangements per \$ loans	Average loan size	credit union offer	\$ Outsourced Lending Relationship per \$ loans				Average loan size
Navy FCU	VA	No	0.00		No	0.00		Yes	0.48	3,274,415
State Employees Credit Union	NC	No	0.00		No	0.00		No	0.00	
Pentagon FCU	VA	Yes	4.61	18,119	No	0.00		Yes	2.09	38,380
BECU	WA	No	0.00		Yes	17.19	18,896	Yes	0.57	860,787
SchoolsFirst FCU	CA	Yes	14.47	17,138	No	0.00		Yes	1.39	265,051
Golden 1 Credit Union	CA	Yes	0.02	135,581	Yes	41.87	19,822	Yes	2.28	177,784
First Tech FCU	CA	No	0.00		Yes	22.44	18,372	Yes	0.33	91,665
America First FCU	UT	No	0.00		Yes	48.94	19,178	Yes	0.31	2,584,351
Alliant CU	IL	No	0.00		Yes	25.91	24,189	Yes	1.27	8,344
Suncoast CU	FL	Yes	22.10	20,783	No	0.00		Yes	0.99	7,814
Randolph-Brooks FCU	TX	Yes	15.95	18,537	No	0.00		Yes	3.68	23,566
Mountain America Credit Union	UT	No	0.00		Yes	28.07	18,983	Yes	0.01	8,082
Digital Federal Credit Union	MA	No	0.00		Yes	4.74	11,446	Yes	0.01	380,113
Security Service FCU	TX	Yes	45.27	18,162	No	0.00		No	0.00	
Bethpage FCU	NY	Yes	10.79	27,677	Yes	18.86	926,228	Yes	0.70	2,154,910
Star One Credit Union	CA	No	0.00		Yes	3.00	19,460	Yes	0.11	516,336
Alaska USA FCU	AK	Yes	62.66	21,600	Yes	0.16	12,874	Yes	1.63	3,213,865
VyStar Credit Union	FL	No	0.00		Yes	21.77	21,054	Yes	0.85	27,810
San Diego County CU	CA	Yes	18.02	17,677	Yes	5.05	17,939	Yes	6.52	17,585
American Airlines FCU	TX	No	0.00		No	0.00		Yes	24.98	19,797
Lake Michigan CU	MI	Yes	5.43	11,345	No	0.00		Yes	0.26	360,777
Teachers FCU	NY	Yes	34.26	25,461	Yes	6.93	1,793,631	Yes	0.20	83,352
Patelco CU	CA	No	0.00		Yes	20.29	19,371	Yes	8.54	755,540
ESL Federal Credit Union	NY	Yes	28.14	16,613	No	0.00		Yes	0.71	110,041
OnPoint Community CU	OR	No	0.00		Yes	19.53	16,569	No	0.00	
Logix FCU	CA	No	0.00		No	0.00		Yes	0.23	3,178,899
PSECU	PA	Yes	19.50	16,961	No	0.00		No	0.00	
Delta Community CU	GA	No	0.00		No	0.00		Yes	22.74	8,284
Ent CU	CO	Yes	28.74	19,473	No	0.00		Yes	1.56	58,667
CEFCU	IL	Yes	22.77	16,099	No	0.00		Yes	0.06	3,072,404
GreenState CU	IA	Yes	19.71	16,909	No	0.00		Yes	0.13	13,142
United Nations FCU	NY	Yes	2.69	10,366	No	0.00		Yes	5.93	17,059
Police and Fire FCU	PA	Yes	16.08	20,181	No	0.00		No	0.00	
Wings Financial CU	MN	No	0.00		Yes	12.57	16,046	Yes	0.43	2,978,390
Redstone FCU	AL	Yes	29.41	6,944	No	0.00		No	0.00	
Idaho Central CU	ID	Yes	31.08	17,156	No	0.00		Yes	0.35	8,376,980
Desert Financial CU	AZ	Yes	19.33	19,318	No	0.00		Yes	5.34	337,473
Hudson Valley CU	NY	Yes	37.83	23,416	No	0.00		Yes	18.90	33,132
Wright-Patt CU Inc	OH	Yes	36.00	16,102	No	0.00		Yes	0.31	247,086
Redwood CU	CA	No	0.00		Yes	23.66	19,509	Yes	0.03	751,700
Eastman CU	TN	Yes	9.04	19,196	No	0.00		No	0.00	
Space Coast CU	FL	Yes	44.00	19,193	No	0.00		Yes	0.02	206,735
Bank-Fund Staff FCU	DC	No	0.00		No	0.00		Yes	2.65	440,880
Bellco CU	CO	No	0.00		Yes	35.05	17,182	Yes	6.76	57,129
DFCU Financial CU	MI	Yes	0.01	8,746	Yes	2.07	14,023	Yes	0.04	77,659
Michigan State University FCU	MI	Yes	24.25	18,513	No	0.00		Yes	0.64	8,432,582
Members 1st FCU	PA	Yes	41.72	14,264	No	0.00		Yes	0.86	1,177,705
Landmark Credit Union	WI	Yes	40.92	14,164	Yes	0.00	4,949	Yes	0.12	810,847
Kinecta FCU	CA	No	0.00		Yes	29.46	21,491	No	0.00	
MIDFLORIDA CU	FL	Yes	35.95	20,279	No	0.00		Yes	0.65	427,560

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 6

Indirect and participation loans outstanding

Credit Union Name	State	Indirect loans outstanding						Participation loans		
		Point of Sale Arrangements			Outsourced Lending Relationships			CU offer participation loans	\$ Participation loans per \$ loans	Average loan size
		credit union offer	\$ Point of Arrangements per \$ loans	Average loan size	credit union offer	\$ Outsourced Lending Relationship per \$ loans	Average loan size			
Visions FCU	NY	Yes	24.04	32,342	No	0.00	Yes	8.99	63,242	
Veridian CU	IA	Yes	36.72	18,055	Yes	0.95	14,527	Yes	0.30	6,195
State Farm FCU	IL	No	0.00		No	0.00		No	0.00	
Tinker FCU	OK	Yes	56.76	22,114	No	0.00		No	0.00	
SEFCU	NY	Yes	14.35	18,850	No	0.00		Yes	0.72	1,819,257
Wescom CU	CA	No	0.00		No	0.00		Yes	0.26	152,895
Mission FCU	CA	Yes	7.29	16,807	No	0.00		Yes	0.88	2,288,815
BCU	IL	Yes	2.39	15,549	No	0.00		Yes	0.20	20,014
Virginia CU Inc	VA	Yes	0.01	258	Yes	13.78	18,069	Yes	0.40	6,726
Citadel FCU	PA	Yes	26.28	15,265	No	0.00		Yes	0.51	14,804
Service Credit Union	NH	No	0.00		Yes	30.34	15,767	Yes	0.30	10,000,000
Summit CU	WI	Yes	0.00	5,950	Yes	11.13	13,096	No	0.00	
SECU	MD	Yes	21.73	552,936	Yes	9.20	15,701	Yes	6.37	172,277
Gesa CU	WA	Yes	26.36	16,943	Yes	4.91	17,190	Yes	8.71	27,615
Chevron FCU	CA	Yes	5.19	28,117	No	0.00		Yes	0.01	1,486
Northwest FCU	VA	Yes	44.73	16,961	Yes	0.00	1,301	Yes	2.19	202,498
TDECU	TX	Yes	29.42	19,098	Yes	0.07	228,057	Yes	0.18	1,526,185
Travis Credit Union	CA	No	0.00		Yes	44.39	25,800	Yes	0.16	522,243
UW Credit Union	WI	No	0.00		Yes	19.60	12,860	No	0.00	
Community First CU	WI	Yes	0.05	10,486	No	0.00		Yes	0.18	2,497,450
Teachers CU	IN	Yes	48.17	15,657	No	0.00		Yes	0.37	54,203
WSECU	WA	Yes	37.04	19,515	No	0.00		No	0.00	
Jovia Financial Credit Union	NY	Yes	16.01	20,898	No	0.00		Yes	4.02	45,276
Coastal Federal Credit Union	NC	Yes	38.46	19,669	Yes	1.61	29,879	Yes	0.87	42,783
Educational ECU	CA	No	0.00		No	0.00		No	0.00	
Spokane Teachers CU	WA	Yes	25.88	19,344	Yes	0.00	147	Yes	0.24	295,850
General Electric CU	OH	Yes	47.35	16,058	Yes	22.60	470,619	Yes	1.44	6,910,422
Municipal CU	NY	Yes	9.42	14,411	No	0.00		No	0.00	
Affinity FCU	NJ	Yes	7.27	19,981	Yes	5.93	18,452	Yes	4.70	136,642
Tower FCU	MD	Yes	14.72	16,280	Yes	0.05	4,625	No	0.00	
SAFE Credit Union	CA	No	0.00		Yes	35.46	19,783	Yes	1.28	1,906,110
California CU	CA	Yes	1.47	13,906	No	0.00		Yes	1.62	2,566,630
CommunityAmerica Credit Union	MO	Yes	14.94	19,010	No	0.00		Yes	1.51	4,324,990
Navy Army Community CU	TX	Yes	53.67	22,397	No	0.00		No	0.00	
Langley FCU	VA	Yes	37.41	15,579	Yes	5.86	183,095	Yes	0.02	601,498
Credit Human	TX	Yes	37.77	20,188	No	0.00		No	0.00	
Technology Credit Union	CA	Yes	54.92	27,395	Yes	1.00	635,211	Yes	1.59	2,080,451
GECU	TX	Yes	43.36	21,964	No	0.00		No	0.00	
Keesler FCU	MS	Yes	22.99	23,321	No	0.00		Yes	0.21	358,690
Apple FCU	VA	Yes	12.38	27,139	No	0.00		Yes	1.42	196,988
NASA FCU	MD	No	0.00		Yes	7.50	12,281	Yes	6.19	29,531
Stanford FCU	CA	Yes	2.19	17,489	No	0.00		Yes	2.05	1,098,765
Genisys CU	MI	Yes	0.02	12,903	Yes	15.01	16,153	Yes	2.27	352,768
UNIFY Financial CU	CA	Yes	0.00	2,567	Yes	22.69	21,035	Yes	7.11	103,053
Royal Credit Union	WI	Yes	25.40	12,222	No	0.00		Yes	0.08	90,920
APCO ECU	AL	No	0.00		Yes	0.19	4,572	No	0.00	
First Community CU	MO	No	0.00		Yes	36.63	13,942	No	0.00	
United FCU	MI	Yes	22.02	14,330	Yes	0.00	13,248	Yes	0.22	181,249
Fairwinds CU	FL	Yes	10.63	15,295	Yes	1.11	12,609	Yes	0.50	2,040,531
University Federal Credit Union	TX	No	0.00		No	0.00		No	0.00	
Total			11.85	18,379		6.71	20,118		1.64	25,494

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 7a
First mortgage loans outstanding
Number and average size

Credit Union Name	State	First mortgages outstanding at offering CUs														
		Number per credit union						Average loan size (\$ in thousands)								
		Fixed rate		Balloon/Hybrid	Other	Adjustable rate		Fixed rate		Balloon/Hybrid	Other	Adjustable rate				
<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr			
Navy FCU	VA	28,532	115,375	1,954	863		14	9,852	120.0	269.5	319.1	637.9	235.5	357.6		
State Employees Credit Union	NC	24,292	9,650					111,036	72.5	123.3				140.0		
Pentagon FCU	VA	2,665	8,478	1,163	1,702		59	15,741	200.5	400.5	218.9	401.3	230.6	284.0		
BECU	WA	13,924	9,199	1,222	1,778				103.4	311.6	259.8	1,349.3	81.4			
SchoolsFirst FCU	CA	6,355	9,535	1,176	571				146.8	405.1	274.0	486.8	61.5			
Golden 1 Credit Union	CA	3,969	8,389	399	935		4	2,317	128.2	293.2	311.6	532.1	39.0	23.7		
First Tech FCU	CA	3,484	2,087	1,841	6,319		17		183.0	381.2	326.2	484.0	72.8			
America First FCU	UT	8,019	136	932	274				95.9	116.8	254.8	469.7	138.5	1,328.5		
Alliant CU	IL	256	1,783	1,459	4,955		13	1	260.7	554.6	577.9	537.1	6,999.2	517.5		
Suncoast CU	FL	8,239	7,086	6,052	2,868	189			115.9	161.2	123.6	169.5	31.1	30.8		
Randolph-Brooks FCU	TX	20,354	6,335	214	1,129	5			91.7	189.9	434.6	327.6	220.7	50.4		
Mountain America Credit Union	UT	8,412	3,806	59	111	261			203.3	263.9	135.4	261.4	268.3	67.7		
Digital Federal Credit Union	MA	4,235	1,224	1,362	1,693	209			108.7	300.0	349.0	590.5	439.6	271.0	273.2	
Security Service FCU	TX	10,733	5,990	26	221	233			80.4	192.7	3,643.5	2,330.3	365.5	324.5	330.2	
Bethpage FCU	NY	3,931	1,412	1,219	1,946				416.0					114.6	2,411.6	
Star One Credit Union	CA	1,941	7,285	752	498				214.5	397.2	472.2	547.1		146.7		
Alaska USA FCU	AK	89	663	669	174	54			65.5	201.8	1,146.2	373.1	2,806.8	100.6	539.7	
VyStar Credit Union	FL	10,594	11,090	100	619				84.5	148.7	484.0	871.7		98.6		
San Diego County CU	CA	2,530	5,002	3,682	609				238.1	277.7	363.8	593.7		196.4		
American Airlines FCU	TX	4,643	6,800	1,247	1,590				105.8	212.7	198.9	252.2		38.3	224.9	
Lake Michigan CU	MI	5,655	5,123	224	453				2,681	6,264	194.8	268.4	613.7	579.3	23.2	258.1
Teachers FCU	NY	4,163	1,856	261	1,614				203.5	283.6	953.7	379.5		230.9		
Patelco CU	CA	830	3,054	935	1,370				158.3	442.2	727.6	661.7		135.9	190.8	
ESL Federal Credit Union	NY	1,419	575	106	219				91.3	91.6	225.6	1,103.5		329.7	734.6	
OnPoint Community CU	OR	5,593	4,499	204	277				106.8	282.3	221.1	558.5		8.2	339.9	
Logix FCU	CA	1,315	4,328	2,070	1,569				106.3	377.6	501.1	510.3		226.0		
PSECU	PA	4,311	5,518		2	1,642			90.0	154.9		118.8	33.0	70.5	51.1	
Delta Community CU	GA	4,735	6,814	198	650	60			134.9	183.4	420.0	613.0	36.9	111.9		
Ent CU	CO	6,436	9,255	184	212	120			82.3	216.5	270.0	994.8	564.4	55.5	870.3	
CEFCU	IL	6,393	11,105	1,008	592				92.7	131.5	407.5	277.1		244.8	193.8	
GreenState CU	IA	2,566	1,785	4,346	7,351	154			62.1	164.7	282.6	208.0	342.0	312.7	3,138.8	
United Nations FCU	NY	645	1,513	805	3,972				219.6	369.5	298.3	431.1		230.2	252.1	
Police and Fire FCU	PA	8,543	3,205	326	2,343				116.2	195.1	181.3	187.4				
Wings Financial CU	MN	681	3,834	706	4,345				131.1	250.1	317.7	311.5		47.5		
Redstone FCU	AL	2,708	2,158	152	377				93.8	125.3	162.5	229.0		357.6	208.8	
Idaho Central CU	ID	4,690	2,295	2,022	1				137.6	289.3	380.8	143.1		46.3		
Desert Financial CU	AZ	1,117	2,654	281	18				280.9	168.4	193.6	179.5		110.7	787.6	
Hudson Valley CU	NY	2,253	1,037		341				116.2	252.5		523.0		131.5	261.0	
Wright-Patt CU Inc	OH	3,994	6,594	444	290	40			67.3	110.3	111.3	535.6	151.9	98.3	118.9	
Redwood CU	CA	528	1,981	1,801	657				165.2	466.7	371.1	736.1		313.3		
Eastman CU	TN	4,215	14,100	1,038	598	2,092			138.1	139.7	102.2	245.4	43.9	81.2	43.5	
Space Coast CU	FL	2,525	3,680	56		18			138.8	190.4	229.3		96.2	172.9		
Bank-Fund Staff FCU	DC	1,552	1,246	950	2,612	146			304.7	426.7	435.9	449.9	232.9	120.8	367.9	
Belleco CU	CO	1,366	3,028	11	111				364.3	243.9	191.8	3,356.6		17.9	266.3	
DFCU Financial CU	MI	1,263	268	700	1,338				72.4	67.8	182.9	156.8		32.8	108.6	
Michigan State University FCU	MI	2,790	8,690	317	141	3			97.6	139.2	329.7	772.8	7,278.8	3,443.8		
Members 1st FCU	PA	3,306	1,036	54	788				66.6	171.5	881.6	326.2		65.9	228.9	
Landmark Credit Union	WI	5,907	698	1,916	164				66.6	168.4	401.2	533.3		63.3		
Kinecta FCU	CA	124	1,191	269	1,249	1			816.9	548.5	462.1	1,136.0	225.9	45.3		
MIDFLORIDA CU	FL	2,510	1,874	787	153				125.7	189.1	530.4	1,019.3		172.0	517.1	

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 7a
First mortgage loans outstanding
Number and average size

Credit Union Name	State	First mortgages outstanding at offering CUs													
		Number per credit union						Average loan size (\$ in thousands)							
		Fixed rate		Balloon/Hybrid		Other fixed rate	Adjustable rate		Fixed rate		Balloon/Hybrid		Other fixed rate	Adjustable rate	
		<=15 yrs	>15 yrs	<=5 yrs	>5 yrs		<=1 yr	>1 yr	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs		<=1 yr	>1 yr
Visions FCU	NY	5,256	2,988	635	1,127		793	2,095	90.5	127.1	680.5	174.5		42.7	148.2
Veridian CU	IA	2,985	1,031	574	6,367		14	28	82.7	146.6	289.6	140.9		186.2	2,087.0
State Farm FCU	IL														
Tinker FCU	OK	1,536	292				103	552	58.2	128.0				32.6	28.2
SEFCU	NY	5,873	623	243	1,239		1,725	698	64.3	131.2	654.1	274.6		51.0	52.9
Wescom CU	CA	779	2,047	303	912		172		153.0	355.6	372.8	341.8		229.1	
Mission FCU	CA	278	1,017	1,721	414		12		290.8	446.4	478.1	728.8		124.0	
BCU	IL	1,117	776	316	3,090		565		120.9	396.1	400.5	334.0		67.1	
Virginia CU Inc	VA	2,335	3,128	38	424		152		131.6	168.0	325.5	373.7		516.1	
Citadel FCU	PA	2,089	3,028	43	529		46	636	154.7	397.0	76.2	323.3		504.1	502.8
Service Credit Union	NH	1,866	3,161	178	323			5	112.1	196.3	480.8	1,110.1			77.6
Summit CU	WI	5,781	176	2,379	3,095	1	2,650	18	86.3	115.3	219.9	200.8	42.2	32.0	260.4
SECU	MD	1,898	2,875	794	1,881		12	88	154.8	156.0	302.0	381.2		461.9	924.3
Gesa CU	WA	2,716	704	15	350		177	899	189.0	195.6	313.3	246.7		54.2	215.3
Chevron FCU	CA	2,746	5,190	443	474		110	138	156.2	331.3	352.2	467.4		87.7	294.4
Northwest FCU	VA	597	1,621	564	281			47	206.8	349.1	303.6	319.7			1,100.8
TDECU	TX	1,337	4,189	1,100	2,235	95		8	65.8	177.8	128.4	186.8	301.7		366.8
Travis Credit Union	CA	1,479	1,805	132	48		2	721	144.1	402.8	365.9	443.2		376.3	460.5
UW Credit Union	WI	3,194	132	343	2,269	2,188			97.2	162.9	163.0	212.5	9.5		
Community First CU	WI	3,002	2,455	1,372	7,921	47	62		74.0	141.9	287.4	142.5	52.3	162.4	
Teachers CU	IN	3,468	5,130	114	197		265		122.6	119.2	140.2	816.5		320.7	
WSECU	WA	1,495	1,410	122	739	10	902		109.2	241.9	829.1	546.6	188.3	25.2	
Jovia Financial Credit Union	NY	669	725	457	446		41	247	281.8	266.0	362.8	408.8		4.5	1,443.7
Coastal Federal Credit Union	NC	1,026	1,742	311	856		45	857	84.6	219.3	296.8	466.7		182.7	27.3
Educational ECU	CA	1,276	2,002				640		108.2	179.4				37.1	
Spokane Teachers CU	WA	1,944	4,885	625	374		608	30	119.1	166.7	749.3	190.5		51.0	203.2
General Electric CU	OH	2,923	577	86	1,463		219	21	200.4	321.8	318.6	297.7		41.3	183.8
Municipal CU	NY	755	3,418			5		3	106.8	256.5			264.3	29.4	167.6
Affinity FCU	NJ	1,476	2,829	646	1,687		10	937	137.1	258.4	285.1	344.3		64.7	373.9
Tower FCU	MD	792	1,789	264	52			7	122.1	284.0	250.5	280.4			123.9
SAFE Credit Union	CA	722	2,186	138	610		6		122.7	291.3	509.2	581.3		1,477.3	
California CU	CA	652	449	1,015	1,388		102		120.5	236.8	498.3	502.2		180.8	
CommunityAmerica Credit Union	MO	1,664	1,621	20	2			966	126.6	207.7	220.7	1,452.8			180.6
Navy Army Community CU	TX	3,187	5,054	4	1,420			3	58.2	131.4	472.9	149.0			212.9
Langley FCU	VA	1,560	1,573	802	448		702		99.2	198.4	239.7	463.0		50.2	
Credit Human	TX	976	1,409		17		21	26	31.0	69.5		320.4		54.6	151.4
Technology Credit Union	CA	462	628	503	283		12	1	290.6	407.0	730.9	819.2		2,250.2	2,652.2
GECU	TX	4,077	2,915			56		35	60.4	95.7			36.0		382.2
Keesler FCU	MS	2,500	3,794	138	3		342	2	143.4	149.0	200.4	322.3		40.2	129.8
Apple FCU	VA	737	856	61	1,274	2	3	127	161.9	287.5	132.9	612.1	72.0	2,673.2	305.8
NASA FCU	MD	387	2,037	188	218		1	13	195.5	363.4	672.7	792.4		25.6	103.4
Stanford FCU	CA	265	810	743	501		1	32	423.0	687.2	800.2	932.7		737.9	1,019.1
Genisys CU	MI	2,217	1,434	332	854		12	131	123.7	125.0	367.8	199.3		233.0	186.3
UNIFY Financial CU	CA	849	1,609	153	394		4		577.6	337.8	273.7	483.0		71.5	
Royal Credit Union	WI	330	673	40	7	85	458	3,592	282.7	133.6	921.7	1,777.4	403.9	47.7	248.9
APCO ECU	AL	1,746	2,848				24	186	89.6	151.2				185.8	140.1
First Community CU	MO	1,270	1,740	609	63		6	6	95.4	184.8	136.6	182.0		101.0	45.0
United FCU	MI	2,274	4,160	8	13	144	277	21	159.8	159.2	52.2	146.8	310.9	209.6	70.3
Fairwinds CU	FL	3,627	2,892	87	53		381	82	166.5	179.7	159.2	205.5		97.5	537.1
University Federal Credit Union	TX	986	1,334	583	492	4	199	1	145.6	297.2	476.7	498.5	227.3	233.4	87.5
Total		3,581	4,425	744	1,190	291	665	2,536	117.6	240.8	361.5	393.2	111.3	71.6	181.1

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 7b
First mortgage loans granted
Number and average size

Credit Union Name	State	First mortgages granted 1st half 2020 by offering CUs													
		Number per credit union						Average loan size (\$ in thousands)							
		Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
		<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr
Navy FCU	VA	5,105	29,108	139	23		1,401	216.1	319.8	453.9	1,816.2			396.7	
State Employees Credit Union	NC	2,619	1,354				7,505	119.2	156.8					202.9	
Pentagon FCU	VA	953	5,148	6	213		97	238.5	446.1	352.2	679.6			432.6	
BECU	WA	1,277	2,392	178	234	1,024		186.8	331.0	380.9	1,901.2		35.9		
SchoolsFirst FCU	CA	995	3,402	84	194	18		264.3	439.8	461.9	382.0		84.8		
Golden 1 Credit Union	CA	440	1,655	51	384		672	270.5	452.5	616.9	654.0			18.9	
First Tech FCU	CA	30	2,992	53	560			1,059.9	351.8	652.2	807.8				
America First FCU	UT	1,467	2,015	20	53	1,752	105	159.6	245.9	1,738.3	753.2		58.7	101.5	
Alliant CU	IL	164	454	46	235		8	288.6	404.3	1,111.5	595.5		4,679.7		
Suncoast CU	FL	885	1,727	135	368			166.1	211.2	218.2	193.4				
Randolph-Brooks FCU	TX	2,502	1,463	45	810	1	233	156.9	233.7	650.2	157.0	72.0	43.8		
Mountain America Credit Union	UT	1,323	2,183		4	361	1,924	232.4	255.7		423.8	180.4	59.7		
Digital Federal Credit Union	MA	487	830	82	198	14		239.7	296.8	392.7	1,034.3	589.8		271.3	
Security Service FCU	TX	1,891	1,837	28	5	340	48	190	163.7	254.4	2,931.9	4,882.8	260.5	69.9	391.8
Bethpage FCU	NY	603	1,498	156	302		1,731	277.1	334.3	1,998.6	768.7		55.6		
Star One Credit Union	CA	292	1,319	130	123		5	349.7	541.1	592.1	716.7			306.9	
Alaska USA FCU	AK	419	2,210	65	65	25	9	5	225.6	300.1	827.5	418.1	1,155.8	160.5	128.1
VyStar Credit Union	FL	811	1,480	2	65		189		161.9	202.5	256.9	1,225.7		126.2	
San Diego County CU	CA	196	526	381	23			640.3	426.5	431.8	834.7				
American Airlines FCU	TX	319	547	45	54			207.5	286.5	276.3	338.7				
Lake Michigan CU	MI	2,677	6,835	32	17		5	682	234.6	257.0	910.8	2,473.6		5,669.8	334.9
Teachers FCU	NY	620	841	45	241			290.1	341.9	537.7	488.2				
Patelco CU	CA	232	1,089	25	163		18	277.0	426.3	647.3	832.1		56.8		
ESL Federal Credit Union	NY	388	549	2	17		22	175.0	176.3	1,576.0	827.6			1,165.5	
OnPoint Community CU	OR	984	3,454	3	11		1,204	196.7	318.9	503.8	1,070.3		30.9		
Logix FCU	CA	301	1,403	325	211		30	255.1	384.9	558.5	841.8		513.8		
PSECU	PA	475	708			200	152	156.9	202.8			49.3		65.3	
Delta Community CU	GA	742	1,009	12	36	1	388	230.6	258.2	2,776.9	1,793.7	158.3	24.6		
Ent CU	CO	1,528	2,256	45	20	22	383	16	116.0	315.1	400.5	2,651.0	356.6	77.1	870.3
CEFCU	IL	650	677	118	80		4	81	152.1	185.8	492.0	290.7		146.2	204.4
GreenState CU	IA	423	249	333	715	83	1	10	76.3	218.2	438.8	256.1	218.9	84.1	112.2
United Nations FCU	NY	137	366	67	467			19	351.6	483.2	369.6	523.2			405.8
Police and Fire FCU	PA	1,484	1,620	40	240			189.9	237.4	250.0	262.9				
Wings Financial CU	MN	352	1,283	66	247		137	208.1	300.8	355.9	470.1			100.3	
Redstone FCU	AL	648	700	7	8		7	111.8	142.5	57.8	371.9			337.4	
Idaho Central CU	ID	1,826	1,286	235			368	216.1	285.9	459.8				143.4	
Desert Financial CU	AZ	503	1,119				2	2	257.5	234.9				653.5	640.0
Hudson Valley CU	NY	331	465		19		20	211.2	244.3		990.3			346.6	
Wright-Patt CU Inc	OH	808	2,050	4	41	45	1	773	129.9	159.6	725.9	573.8	140.7	292.0	38.9
Redwood CU	CA	134	996	162	59			271.8	437.6	423.1	832.6				
Eastman CU	TN	559	1,940	149	25	103	541	216.3	174.4	79.7	178.7	57.7		36.8	
Space Coast CU	FL	560	1,080	4		8	11	193.6	225.5	264.6		560.9	184.9		
Bank-Fund Staff FCU	DC	243	281	63	212		18	388.2	521.5	560.7	601.1			552.4	
Bellco CU	CO	161	632		9		181	13	735.1	372.1	5,271.6			66.2	555.8
DFCU Financial CU	MI	295	447	59	72		112	155.2	188.5	231.4	201.8			90.7	
Michigan State University FCU	MI	360	784	25	8	3	3	147.1	189.0	321.1	780.7	3,611.1		474.7	
Members 1st FCU	PA	336	748	8	86		633	9	190.4	201.0	879.8	414.4		154.1	284.0
Landmark Credit Union	WI	1,732	2,211	223	25		422	143.3	209.4	644.5	449.2			118.5	
Kinecta FCU	CA	176	1,005	4	114			307.5	456.6	1,015.6	1,273.1				
MIDFLORIDA CU	FL	371	302	94	23		44	17	116.0	178.2	523.1	2,003.6		178.4	500.5

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 7b
First mortgage loans granted
Number and average size

Credit Union Name	State	First mortgages granted 1st half 2020 by offering CUs												
		Number per credit union						Average loan size (\$ in thousands)						
		Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate
<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr	
Visions FCU	NY	174	554	43	252		66	2	182.5	182.0	1,177.9	222.5	115.3	181.0
Veridian CU	IA	18	2,822	85	513		8	2	166.0	203.1	325.7	182.3	216.9	56.3
State Farm FCU	IL													
Tinker FCU	OK	208	163				565		106.2	167.8			7.7	
SEFCU	NY	919	1,374	16	206		65	122	176.5	209.2	918.7	294.8	122.2	90.7
Wescom CU	CA	122	506	47	65				241.2	420.1	530.0	367.7		
Mission FCU	CA	115	433	278	113				324.5	418.7	645.7	758.2		
BCU	IL	444	927	40	444		293		224.7	316.0	379.0	411.6	25.9	
Virginia CU Inc	VA	489	1,424		33		48		197.1	231.3		1,201.3	564.4	
Citadel FCU	PA	167	395	1	33			99	309.8	543.6	162.0	457.8		638.8
Service Credit Union	NH	227	621	7	29				200.1	260.5	216.1	1,447.2		
Summit CU	WI	2,013	1,969	194	252		33	1	150.3	224.6	273.9	250.0	401.0	245.2
SECU	MD	181	791	36	166			2	226.0	410.0	528.7	466.5		3,395.5
Gesa CU	WA	419	474				89	207	339.8	248.8			32.9	254.5
Chevron FCU	CA	224	390	28	47		20	13	253.5	424.3	482.2	703.1	23.7	472.2
Northwest FCU	VA	133	435	57	36			10	272.7	382.7	309.9	429.3		426.5
TDECU	TX	475	1,365	16	159	460			173.9	230.2	554.9	240.0	59.6	
Travis Credit Union	CA	157	923	48	14			234	220.3	436.1	448.1	623.5		412.3
UW Credit Union	WI	1,568	2,289	41	256	21			186.8	233.5	184.0	256.4	409.1	
Community First CU	WI	741	752	246	539		45		127.3	183.0	439.6	238.5	159.0	
Teachers CU	IN	348	826	59	63		86		210.3	184.3	187.1	794.3	679.3	
WSECU	WA	256	562	16	184	4	72		203.3	275.0	1,246.4	442.3	313.0	40.0
Jovia Financial Credit Union	NY	25	59		12			72	372.2	481.1		364.6		421.7
Coastal Federal Credit Union	NC	480	1,084	13	44			369	203.3	248.1	494.4	779.2		19.8
Educational ECU	CA	113	233				31		175.6	235.9			40.8	
Spokane Teachers CU	WA	342	1,047	96	20		323		184.2	227.3	644.9	408.3	39.7	
General Electric CU	OH	280	2	8	293		22	9	354.9	288.5	511.7	438.2	72.9	924.0
Municipal CU	NY	25	171					3	225.9	346.6				797.7
Affinity FCU	NJ	117	429	13	59			325	308.4	354.0	397.2	426.1		104.6
Tower FCU	MD	166	506	3	9				256.0	348.0	616.7	332.7		
SAFE Credit Union	CA	109	690	15	109				277.1	387.5	758.7	815.8		
California CU	CA	85	230	93	171				249.7	364.0	577.5	714.0		
CommunityAmerica Credit Union	MO	584	1,721	6	91				202.2	245.5	444.6	330.0		
Navy Army Community CU	TX	162	799	5	10				67.6	170.3	245.1	393.9		
Langley FCU	VA	137	525	60	64		21		112.0	247.1	363.0	389.4	136.1	
Credit Human	TX	62	70		1				85.9	151.1		4,700.0		
Technology Credit Union	CA	115	68	60	63		10		479.6	542.5	811.9	1,007.9	1,386.6	
GECU	TX	481	705			6		1	111.1	147.8			52.5	240.0
Keesler FCU	MS	368	555	1			39		180.9	211.6	161.9		64.5	
Apple FCU	VA	125	390		309				284.9	359.9		438.1		
NASA FCU	MD	91	406	1	3				260.3	326.7	4,000.0	3,637.6		
Stanford FCU	CA	70	354	32	108				410.6	506.0	1,106.9	1,001.9		
Genisys CU	MI	628	523		145			17	185.1	192.8		402.4		189.1
UNIFY Financial CU	CA	88	324	8	88				878.4	484.5	598.7	525.5		
Royal Credit Union	WI	549	1,170	5		107	278	1,879	169.8	194.5	899.5		368.2	26.0 77.8
APCO ECU	AL	192	171					12	182.9	168.7				267.4
First Community CU	MO	660	894	20	2		1		188.6	222.2	219.6	297.3	300.0	
United FCU	MI	251	447		10	59	38		197.9	264.5		165.4	192.9	232.1
Fairwinds CU	FL	662	354	1	5		182	6	194.4	219.6	318.3	206.6	57.4	929.2
University Federal Credit Union	TX	400	1,941	69	12	2	29		247.6	325.4	412.6	1,054.3	173.5	296.6
Total		602	1,398	69	141	93	246	366	198.2	297.1	545.7	523.4	184.1	76.6 196.4

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 7c
First mortgage loans outstanding
Distribution of dollar amounts

Credit Union Name	State	First mortgages outstanding at all CUs							
		First mortgage/ assets	Fixed rate		% outstanding with Ballon/Hybrid		Other fixed rate	Adjustable rate	
			<=15 yrs.	>15 yrs.	<=5 yrs.	>5 yrs.		<=1 yrs.	>1 yrs.
Navy FCU	VA	30.5	8.7	79.3	1.6	1.4	0.0	0.0	9.0
State Employees Credit Union	NC	40.9	9.5	6.4	0.0	0.0	0.0	0.0	84.0
Pentagon FCU	VA	36.1	5.7	36.3	2.7	7.3	0.0	0.1	47.8
BECU	WA	30.1	19.3	38.4	4.3	32.2	0.0	5.8	0.0
SchoolsFirst FCU	CA	25.3	17.1	70.7	5.9	5.1	0.0	1.3	0.0
Golden 1 Credit Union	CA	24.4	14.0	67.5	3.4	13.6	0.0	0.0	1.5
First Tech FCU	CA	35.4	12.5	15.6	11.8	60.0	0.0	0.0	0.0
America First FCU	UT	10.3	55.5	1.1	17.1	9.3	0.0	16.2	0.7
Alliant CU	IL	35.8	1.4	21.3	18.1	57.2	0.0	2.0	0.0
Suncoast CU	FL	29.0	27.7	33.1	21.7	14.1	0.2	3.2	0.0
Randolph-Brooks FCU	TX	30.4	52.5	33.8	2.6	10.4	0.0	0.6	0.0
Mountain America Credit Union	UT	28.1	55.3	32.5	0.3	0.9	2.3	8.8	0.0
Digital Federal Credit Union	MA	23.5	18.9	15.0	19.5	40.9	3.8	0.1	1.9
Security Service FCU	TX	31.3	27.1	36.3	3.0	16.2	2.7	0.3	14.4
Bethpage FCU	NY	40.7	11.0	7.2	31.6	38.3	0.0	11.7	0.2
Star One Credit Union	CA	40.4	10.5	73.3	9.0	6.9	0.0	0.2	0.0
Alaska USA FCU	AK	13.0	0.5	10.8	62.0	5.3	12.3	4.9	4.3
VyStar Credit Union	FL	35.4	26.6	48.9	1.4	16.0	0.0	7.1	0.0
San Diego County CU	CA	39.8	16.3	37.6	36.3	9.8	0.0	0.0	0.0
American Airlines FCU	TX	30.7	18.9	55.8	9.6	15.5	0.0	0.2	0.0
Lake Michigan CU	MI	54.0	24.2	30.2	3.0	5.8	0.0	1.4	35.5
Teachers FCU	NY	27.5	37.8	23.5	11.1	27.3	0.0	0.2	0.0
Patelco CU	CA	38.9	4.2	43.7	22.0	29.3	0.0	0.6	0.2
ESL Federal Credit Union	NY	7.6	23.0	9.4	4.3	43.0	0.0	9.0	11.4
OnPoint Community CU	OR	28.7	28.4	60.3	2.1	7.3	0.0	1.8	0.0
Logix FCU	CA	51.9	3.7	43.8	27.8	21.5	0.0	3.2	0.0
PSECU	PA	21.2	25.9	57.1	0.0	0.0	3.6	1.0	12.4
Delta Community CU	GA	34.9	26.0	50.9	3.4	16.2	0.1	3.4	0.0
Ent CU	CO	42.2	18.1	68.6	1.7	7.2	2.3	1.4	0.7
CEFCU	IL	40.0	21.8	53.7	15.1	6.0	0.0	0.2	3.1
GreenState CU	IA	50.7	4.7	8.7	36.4	45.3	1.6	0.5	2.8
United Nations FCU	NY	43.1	5.1	20.1	8.6	61.7	0.0	0.0	4.4
Police and Fire FCU	PA	33.5	46.9	29.6	2.8	20.7	0.0	0.0	0.0
Wings Financial CU	MN	43.4	3.3	35.8	8.4	50.5	0.0	2.1	0.0
Redstone FCU	AL	10.7	38.8	41.3	3.8	13.2	0.0	2.1	0.8
Idaho Central CU	ID	35.8	29.9	30.7	35.6	0.0	0.0	3.8	0.0
Desert Financial CU	AZ	15.2	34.4	49.0	6.0	0.4	0.0	0.4	9.9
Hudson Valley CU	NY	15.2	29.2	29.2	0.0	19.9	0.0	0.1	21.6
Wright-Patt CU Inc	OH	24.3	19.3	52.2	3.5	11.1	0.4	0.0	13.4
Redwood CU	CA	38.0	4.0	42.7	30.9	22.3	0.0	0.0	0.1
Eastman CU	TN	52.1	19.7	66.6	3.6	5.0	3.1	0.0	2.0
Space Coast CU	FL	20.3	30.8	61.5	1.1	0.0	0.2	6.4	0.0
Bank-Fund Staff FCU	DC	50.2	16.9	19.0	14.8	42.0	1.2	1.1	4.9
Bellco CU	CO	29.8	29.9	44.4	0.1	22.4	0.0	1.9	1.2
DFCU Financial CU	MI	9.0	18.4	3.7	25.7	42.2	0.0	8.5	1.5
Michigan State University FCU	MI	32.4	15.6	69.5	6.0	6.3	1.3	1.4	0.0
Members 1st FCU	PA	18.3	22.6	18.2	4.9	26.4	0.0	20.9	7.1
Landmark Credit Union	WI	30.4	25.4	7.6	49.6	5.6	0.0	11.8	0.0
Kinecta FCU	CA	45.5	4.4	28.4	5.4	61.6	0.0	0.2	0.0
MIDFLORIDA CU	FL	29.6	21.4	24.0	28.3	10.6	0.0	3.1	12.6

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 7c
First mortgage loans outstanding
 Distribution of dollar amounts

Credit Union Name	State	First mortgages outstanding at all CUs							
		First mortgage/ assets	Fixed rate		% outstanding with Ballon/Hybrid		Other fixed rate	Adjustable rate	
			<=15 yrs.	>15 yrs.	<=5 yrs.	>5 yrs.		<=1 yrs.	>1 yrs.
Visions FCU	NY	37.0	26.0	20.8	23.6	10.8	0.0	1.9	17.0
Veridian CU	IA	31.8	16.2	9.9	10.9	58.9	0.0	0.2	3.8
State Farm FCU	IL	0.0							
Tinker FCU	OK	3.1	61.3	25.7	0.0	0.0	0.0	2.3	10.7
SEFCU	NY	23.1	34.9	7.5	14.7	31.4	0.0	8.1	3.4
Wescom CU	CA	29.3	9.1	55.5	8.6	23.8	0.0	3.0	0.0
Mission FCU	CA	37.1	4.9	27.3	49.5	18.2	0.0	0.1	0.0
BCU	IL	38.0	8.2	18.8	7.7	63.0	0.0	2.3	0.0
Virginia CU Inc	VA	25.2	28.4	48.6	1.1	14.6	0.0	7.2	0.0
Citadel FCU	PA	48.0	15.8	58.9	0.2	8.4	0.0	1.1	15.7
Service Credit Union	NH	29.9	16.4	48.7	6.7	28.1	0.0	0.0	0.0
Summit CU	WI	41.4	28.4	1.2	29.8	35.4	0.0	4.8	0.3
SECU	MD	42.5	16.4	25.1	13.4	40.1	0.0	0.3	4.6
Gesa CU	WA	23.0	54.3	14.6	0.5	9.1	0.0	1.0	20.5
Chevron FCU	CA	64.0	16.7	66.7	6.1	8.6	0.0	0.4	1.6
Northwest FCU	VA	25.0	12.3	56.5	17.1	9.0	0.0	0.0	5.2
TDECU	TX	35.9	6.2	52.3	9.9	29.3	2.0	0.0	0.2
Travis Credit Union	CA	34.3	15.9	54.2	3.6	1.6	0.0	0.1	24.7
UW Credit Union	WI	22.8	34.9	2.4	6.3	54.1	2.3	0.0	0.0
Community First CU	WI	54.3	10.5	16.5	18.7	53.6	0.1	0.5	0.0
Teachers CU	IN	33.9	32.7	47.1	1.2	12.4	0.0	6.5	0.0
WSECU	WA	27.6	15.8	33.0	9.8	39.1	0.2	2.2	0.0
Jovia Financial Credit Union	NY	29.1	17.4	17.8	15.3	16.8	0.0	0.0	32.8
Coastal Federal Credit Union	NC	26.6	8.7	38.5	9.3	40.3	0.0	0.8	2.4
Educational ECU	CA	14.1	26.5	69.0	0.0	0.0	0.0	4.6	0.0
Spokane Teachers CU	WA	44.2	14.3	50.2	28.9	4.4	0.0	1.9	0.4
General Electric CU	OH	34.0	47.0	14.9	2.2	34.9	0.0	0.7	0.3
Municipal CU	NY	26.6	8.4	91.0	0.0	0.0	0.1	0.0	0.5
Affinity FCU	NJ	56.8	9.9	35.7	9.0	28.3	0.0	0.0	17.1
Tower FCU	MD	19.1	14.1	74.0	9.6	2.1	0.0	0.0	0.1
SAFE Credit Union	CA	32.4	7.6	54.9	6.1	30.6	0.0	0.8	0.0
California CU	CA	39.5	5.6	7.6	36.0	49.6	0.0	1.3	0.0
CommunityAmerica Credit Union	MO	20.6	28.9	46.2	0.6	0.4	0.0	0.0	23.9
Navy Army Community CU	TX	30.1	17.4	62.4	0.2	19.9	0.0	0.0	0.1
Langley FCU	VA	26.2	17.2	34.6	21.3	23.0	0.0	3.9	0.0
Credit Human	TX	4.0	21.8	70.6	0.0	3.9	0.0	0.8	2.8
Technology Credit Union	CA	30.0	13.2	25.1	36.1	22.8	0.0	2.6	0.3
GECU	TX	15.9	45.6	51.6	0.0	0.0	0.4	0.0	2.5
Keesler FCU	MS	28.5	37.1	58.5	2.9	0.1	0.0	1.4	0.0
Apple FCU	VA	35.8	9.9	20.5	0.7	65.0	0.0	0.7	3.2
NASA FCU	MD	33.8	6.8	66.3	11.3	15.5	0.0	0.0	0.1
Stanford FCU	CA	53.5	6.4	31.6	33.7	26.5	0.0	0.0	1.8
Genisys CU	MI	23.5	35.5	23.2	15.8	22.0	0.0	0.4	3.2
UNIFY Financial CU	CA	38.6	38.7	42.9	3.3	15.0	0.0	0.0	0.0
Royal Credit Union	WI	36.8	7.9	7.6	3.1	1.1	2.9	1.8	75.6
APCO ECU	AL	19.2	25.3	69.7	0.0	0.0	0.0	0.7	4.2
First Community CU	MO	16.8	22.5	59.7	15.5	2.1	0.0	0.1	0.1
United FCU	MI	35.7	32.1	58.5	0.0	0.2	4.0	5.1	0.1
Fairwinds CU	FL	38.8	49.1	42.3	1.1	0.9	0.0	3.0	3.6
University Federal Credit Union	TX	35.4	12.9	35.7	25.0	22.1	0.1	4.2	0.0
Total		31.6	16.7	42.1	9.7	17.2	0.3	1.7	12.3

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 7d
First mortgage loans granted
 Distribution of dollar amounts

First mortgages granted 1st half 2020 at all CUs										
Credit Union Name	State	First mortgage granted/ assets	Fixed rate		% outstanding with		Other fixed rate	Adjustable rate		% sold in sec market 1st half 2020
			<=15 yrs.	>15 yrs.	Ballon/Hybrid			<=1 yrs.	>1 yrs.	
					<=5 yrs.	>5 yrs.				
Navy FCU	VA	8.6	10.0	84.1	0.6	0.4	0.0	0.0	5.0	40.7
State Employees Credit Union	NC	4.5	15.3	10.4	0.0	0.0	0.0	0.0	74.4	0.6
Pentagon FCU	VA	10.5	8.4	84.7	0.1	5.3	0.0	0.0	1.5	56.8
BECU	WA	6.4	15.1	50.1	4.3	28.2	0.0	2.3	0.0	42.1
SchoolsFirst FCU	CA	8.7	14.0	79.9	2.1	4.0	0.0	0.1	0.0	38.8
Golden 1 Credit Union	CA	7.8	10.2	64.4	2.7	21.6	0.0	0.0	1.1	14.0
First Tech FCU	CA	10.9	2.0	67.0	2.2	28.8	0.0	0.0	0.0	56.0
America First FCU	UT	6.8	25.5	54.0	3.8	4.3	0.0	11.2	1.2	66.5
Alliant CU	IL	3.5	10.3	40.0	11.1	30.5	0.0	8.1	0.0	24.9
Suncoast CU	FL	5.1	24.0	59.6	4.8	11.6	0.0	0.0	0.0	0.0
Randolph-Brooks FCU	TX	7.7	43.6	37.9	3.2	14.1	0.0	1.1	0.0	11.7
Mountain America Credit Union	UT	9.5	29.3	53.3	0.0	0.2	6.2	11.0	0.0	71.9
Digital Federal Credit Union	MA	5.9	19.2	40.4	5.3	33.6	1.4	0.0	0.2	54.8
Security Service FCU	TX	10.3	29.5	44.5	7.8	2.3	8.4	0.3	7.1	23.0
Bethpage FCU	NY	13.1	12.8	38.3	23.8	17.7	0.0	7.4	0.0	55.4
Star One Credit Union	CA	10.1	10.4	72.6	7.8	9.0	0.0	0.2	0.0	0.0
Alaska USA FCU	AK	9.1	10.9	76.3	6.2	3.1	3.3	0.2	0.1	69.6
VyStar Credit Union	FL	5.6	24.5	56.0	0.1	14.9	0.0	4.5	0.0	5.7
San Diego County CU	CA	5.7	23.5	42.0	30.8	3.6	0.0	0.0	0.0	0.0
American Airlines FCU	TX	3.0	26.1	61.8	4.9	7.2	0.0	0.0	0.0	0.0
Lake Michigan CU	MI	32.2	23.2	64.8	1.1	1.6	0.0	1.0	8.4	47.0
Teachers FCU	NY	7.5	29.5	47.2	4.0	19.3	0.0	0.0	0.0	56.5
Patelco CU	CA	8.6	9.4	68.1	2.4	19.9	0.0	0.2	0.0	55.0
ESL Federal Credit Union	NY	2.8	32.7	46.6	1.5	6.8	0.0	0.0	12.4	58.0
OnPoint Community CU	OR	18.3	14.4	81.9	0.1	0.9	0.0	2.8	0.0	69.4
Logix FCU	CA	13.8	7.7	54.5	18.3	17.9	0.0	1.6	0.0	36.2
PSECU	PA	3.4	31.3	60.4	0.0	0.0	4.1	0.0	4.2	0.4
Delta Community CU	GA	7.7	31.7	48.3	6.2	12.0	0.0	1.8	0.0	23.1
Ent CU	CO	14.6	17.5	70.4	1.8	5.2	0.8	2.9	1.4	35.6
CEFCU	IL	4.8	30.6	38.9	18.0	7.2	0.0	0.2	5.1	0.0
GreenState CU	IA	6.5	7.4	12.5	33.6	42.1	4.2	0.0	0.3	201.1
United Nations FCU	NY	7.8	9.6	35.2	4.9	48.7	0.0	0.0	1.5	15.0
Police and Fire FCU	PA	11.7	38.1	52.0	1.4	8.5	0.0	0.0	0.0	5.4
Wings Financial CU	MN	9.9	12.0	63.0	3.8	19.0	0.0	2.2	0.0	24.7
Redstone FCU	AL	2.9	40.7	56.1	0.2	1.7	0.0	1.3	0.0	80.9
Idaho Central CU	ID	15.3	42.7	39.8	11.7	0.0	0.0	5.7	0.0	104.7
Desert Financial CU	AZ	6.6	32.8	66.5	0.0	0.0	0.0	0.3	0.3	8.1
Hudson Valley CU	NY	3.5	33.4	54.3	0.0	9.0	0.0	0.0	3.3	60.0
Wright-Patt CU Inc	OH	8.6	21.2	66.1	0.6	4.8	1.3	0.1	6.1	22.5
Redwood CU	CA	10.4	6.2	73.9	11.6	8.3	0.0	0.0	0.0	27.2
Eastman CU	TN	8.8	24.1	67.5	2.4	0.9	1.2	0.0	4.0	0.0
Space Coast CU	FL	6.4	30.2	67.7	0.3	0.0	1.2	0.6	0.0	7.8
Bank-Fund Staff FCU	DC	7.4	22.8	35.4	8.5	30.8	0.0	0.0	2.4	0.2
Bellco CU	CO	7.5	28.2	56.0	0.0	11.3	0.0	2.9	1.7	11.4
DFCU Financial CU	MI	3.0	27.2	50.0	8.1	8.6	0.0	6.0	0.0	72.7
Michigan State University FCU	MI	4.2	23.3	65.1	3.5	2.7	4.8	0.6	0.0	0.0
Members 1st FCU	PA	6.7	17.9	42.1	2.0	10.0	0.0	27.3	0.7	44.6
Landmark Credit Union	WI	18.0	27.1	50.5	15.7	1.2	0.0	5.5	0.0	48.5
Kinecta FCU	CA	13.1	8.2	69.3	0.6	21.9	0.0	0.0	0.0	30.0
MIDFLORIDA CU	FL	4.2	20.6	25.8	23.6	22.1	0.0	3.8	4.1	67.1

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 7d
First mortgage loans granted
 Distribution of dollar amounts

Credit Union Name	State	First mortgages granted 1st half 2020 at all CUs								% sold in sec market 1st half 2020
		First mortgage granted/ assets	Fixed rate		% outstanding with			Adjustable rate		
			<=15 yrs.	>15 yrs.	Ballon/Hybrid		Other fixed rate	<=1 yrs.	>1 yrs.	
					<=5 yrs.	>5 yrs.				
Visions FCU	NY	5.0	12.8	40.8	20.5	22.7	0.0	3.1	0.1	0.0
Veridian CU	IA	14.6	0.4	82.0	4.0	13.4	0.0	0.2	0.0	73.3
State Farm FCU	IL	0.0								
Tinker FCU	OK	1.1	41.0	50.8	0.0	0.0	0.0	8.1	0.0	56.3
SEFCU	NY	11.6	29.8	52.8	2.7	11.2	0.0	1.5	2.0	47.2
Wescom CU	CA	6.5	10.1	73.1	8.6	8.2	0.0	0.0	0.0	48.5
Mission FCU	CA	10.8	7.7	37.5	37.1	17.7	0.0	0.0	0.0	29.3
BCU	IL	13.9	16.7	49.0	2.5	30.5	0.0	1.3	0.0	75.3
Virginia CU Inc	VA	11.5	19.6	66.9	0.0	8.0	0.0	5.5	0.0	51.5
Citadel FCU	PA	8.1	15.0	62.2	0.0	4.4	0.0	0.0	18.3	8.1
Service Credit Union	NH	5.9	18.1	64.5	0.6	16.7	0.0	0.0	0.0	0.1
Summit CU	WI	20.6	34.6	50.6	6.1	7.2	0.0	1.5	0.0	68.7
SECU	MD	11.1	8.7	69.2	4.1	16.5	0.0	0.0	1.4	25.1
Gesa CU	WA	7.7	45.1	37.3	0.0	0.0	0.0	0.9	16.7	21.7
Chevron FCU	CA	6.8	20.6	60.1	4.9	12.0	0.0	0.2	2.2	0.0
Northwest FCU	VA	6.0	15.1	69.3	7.4	6.4	0.0	0.0	1.8	57.8
TDECU	TX	11.9	17.5	66.7	1.9	8.1	5.8	0.0	0.0	31.8
Travis Credit Union	CA	14.4	6.1	71.4	3.8	1.5	0.0	0.0	17.1	23.5
UW Credit Union	WI	23.3	32.2	58.8	0.8	7.2	0.9	0.0	0.0	63.0
Community First CU	WI	12.3	19.8	28.9	22.7	27.0	0.0	1.5	0.0	6.0
Teachers CU	IN	9.0	21.2	44.1	3.2	14.5	0.0	16.9	0.0	0.0
WSECU	WA	8.3	16.7	49.5	6.4	26.1	0.4	0.9	0.0	33.0
Jovia Financial Credit Union	NY	1.9	12.8	39.2	0.0	6.0	0.0	0.0	41.9	132.2
Coastal Federal Credit Union	NC	11.1	23.5	64.9	1.6	8.3	0.0	0.0	1.8	77.7
Educational ECU	CA	2.1	26.1	72.3	0.0	0.0	0.0	1.7	0.0	0.0
Spokane Teachers CU	WA	10.4	16.4	62.0	16.1	2.1	0.0	3.3	0.0	12.1
General Electric CU	OH	6.6	41.0	0.2	1.7	53.0	0.0	0.7	3.4	0.0
Municipal CU	NY	1.9	8.4	88.1	0.0	0.0	0.0	0.0	3.6	0.0
Affinity FCU	NJ	7.0	14.3	60.2	2.0	10.0	0.0	0.0	13.5	23.4
Tower FCU	MD	6.2	19.0	78.8	0.8	1.3	0.0	0.0	0.0	0.0
SAFE Credit Union	CA	11.1	7.6	67.2	2.9	22.3	0.0	0.0	0.0	38.8
California CU	CA	7.9	7.6	29.8	19.1	43.5	0.0	0.0	0.0	36.8
CommunityAmerica Credit Union	MO	16.2	20.6	73.7	0.5	5.2	0.0	0.0	0.0	66.5
Navy Army Community CU	TX	4.3	7.2	89.4	0.8	2.6	0.0	0.0	0.0	67.7
Langley FCU	VA	5.7	7.9	66.6	11.2	12.8	0.0	1.5	0.0	19.8
Credit Human	TX	0.6	25.9	51.3	0.0	22.8	0.0	0.0	0.0	32.6
Technology Credit Union	CA	6.4	25.3	16.9	22.3	29.1	0.0	6.4	0.0	0.0
GECU	TX	4.7	33.8	65.9	0.0	0.0	0.2	0.0	0.2	62.3
Keesler FCU	MS	5.5	35.6	62.9	0.1	0.0	0.0	1.3	0.0	0.0
Apple FCU	VA	9.3	11.4	45.1	0.0	43.5	0.0	0.0	0.0	42.1
NASA FCU	MD	5.2	13.8	77.5	2.3	6.4	0.0	0.0	0.0	65.3
Stanford FCU	CA	10.7	8.2	51.0	10.1	30.8	0.0	0.0	0.0	19.8
Genisys CU	MI	8.5	41.7	36.2	0.0	20.9	0.0	0.0	1.2	28.7
UNIFY Financial CU	CA	8.7	27.1	55.0	1.7	16.2	0.0	0.0	0.0	19.9
Royal Credit Union	WI	16.1	18.0	43.9	0.9	0.0	7.6	1.4	28.2	60.1
APCO ECU	AL	2.1	52.3	42.9	0.0	0.0	0.0	0.0	4.8	0.0
First Community CU	MO	10.2	37.9	60.5	1.3	0.2	0.0	0.1	0.0	53.6
United FCU	MI	6.0	26.2	62.3	0.0	0.9	6.0	4.6	0.0	139.5
Fairwinds CU	FL	7.1	57.5	34.7	0.1	0.5	0.0	4.7	2.5	68.0
University Federal Credit Union	TX	24.9	12.7	80.9	3.6	1.6	0.0	1.1	0.0	69.3
Total		8.4	17.7	61.6	4.5	9.5	0.5	1.5	4.6	40.1

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 8a
All second mortgages including home equity
Number and average size

Credit Union Name	State	Second mortgages outstanding at offering CUs				Second mortgages granted 1st half 2020 by offering CUs			
		Number per credit union		Average loan size (\$ in thousands)		Number per credit union		Average loan size (\$ in thousands)	
		Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate
Navy FCU	VA	30,355	34,166	39.0	42.8	1,692	21,872	51.4	15.4
State Employees Credit Union	NC	230	38,236	16.3	26.6		3,516		68.7
Pentagon FCU	VA	13,937	35,423	62.2	59.7	5	3,329	19805.0	186.5
BECU	WA	14,967	25,101	33.0	56.9	2,073	4,775	37.9	22.5
SchoolsFirst FCU	CA	5,475	9,469	48.8	58.7	499	1,313	55.3	112.9
Golden 1 Credit Union	CA	2,474	4,705	34.0	51.0	107	3,235	37.0	16.9
First Tech FCU	CA	2,016	17,087	37.6	56.9	111	1,324	56.5	147.6
America First FCU	UT	9,597	12,727	34.6	35.1	1,494	11,168	44.8	18.9
Alliant CU	IL	355	6,334	35.3	43.0		3,434		87.2
Suncoast CU	FL	2,529	6,376	27.1	25.3	388	340	118.1	137.3
Randolph-Brooks FCU	TX	7,496	981	46.3	33.5	1,031	488	62.6	26.8
Mountain America Credit Union	UT	3,311	17,122	41.9	36.8	481	9,759	50.9	27.5
Digital Federal Credit Union	MA	9,918	7,636	46.8	53.5	980	666	49.3	25.9
Security Service FCU	TX	3,414	919	55.4	59.0	170	317	93.3	65.2
Bethpage FCU	NY	2,835	14,665	53.1	79.2	194	5,706	61.4	36.3
Star One Credit Union	CA	333	2,696	89.5	95.9	36	264	124.1	285.0
Alaska USA FCU	AK	769	1,804	28.9	30.2	101	717	77.2	107.9
VyStar Credit Union	FL	2,439	5,929	36.1	30.1	110	503	44.6	67.0
San Diego County CU	CA	992	5,326	46.9	42.7	72	258	52.0	189.4
American Airlines FCU	TX	352	370	18.0	34.0		141		26.4
Lake Michigan CU	MI	5,230	8,054	26.3	22.3	548	3,574	35.8	17.6
Teachers FCU	NY	3,900	6,517	54.0	54.6	204	404	77.3	69.8
Patelco CU	CA	1,152	5,113	55.5	65.1	68	2,985	66.5	18.7
ESL Federal Credit Union	NY	5,803	25,165	47.6	30.7	469	1,010	57.1	76.6
OnPoint Community CU	OR	3,934	13,785	32.0	11.1	345	5,286	44.2	14.4
Logix FCU	CA	1,474	7,350	49.1	48.5	64	742	70.1	117.2
PSECU	PA	3,753	8,848	29.4	29.7	336	307	34.1	34.1
Delta Community CU	GA	1,735	3,050	32.5	43.2	167	1,756	51.4	19.9
Ent CU	CO	531	2,252	33.5	35.8	5	1,472	551.7	34.6
CEFUCU	IL	1,662	6,498	20.6	31.8	115	3,019	33.1	13.9
GreenState CU	IA	12,015	404	31.0	22.9	1,664	0	59.1	
United Nations FCU	NY	30	1,255	88.3	86.6	1	49	50.0	46.8
Police and Fire FCU	PA	10,061	4,931	33.4	34.5	1,353	244	56.3	20.8
Wings Financial CU	MN	253	4,652	24.7	37.5		698		66.2
Redstone FCU	AL	352	6,398	47.1	27.7	40	671	44.3	10.9
Idaho Central CU	ID	215	12,044	26.4	28.1		1,926		65.7
Desert Financial CU	AZ	1,142	12,258	28.6	31.1		3,564		19.8
Hudson Valley CU	NY	2,842	7,593	42.4	32.7	199	342	55.8	79.6
Wright-Patt CU Inc	OH	1,830	6,775	27.8	25.3	218	287	42.2	76.4
Redwood CU	CA	1,234	4,424	62.6	61.1	114	413	121.5	75.3
Eastman CU	TN	1,396	2,110	28.3	26.8	118	902	41.2	18.3
Space Coast CU	FL	1,150	9,038	35.8	30.5	89	3,878	53.7	19.1
Bank-Fund Staff FCU	DC	18	1,826	25.9	81.5	4	1,146	45.0	34.6
Bellco CU	CO	7,013	13,720	54.7	21.2	1,291	1,517	57.0	59.9
DFCU Financial CU	MI	1,018	6,609	21.0	24.5	49	203	31.6	65.2
Michigan State University FCU	MI	2,802	2,722	33.2	26.7	330	1,950	42.5	13.4
Members 1st FCU	PA	4,491	8,120	30.6	34.6	325	1,334	41.0	59.0
Landmark Credit Union	WI	1,870	8,238	23.6	31.5	134	1,401	32.7	59.2
Kinecta FCU	CA	358	2,033	29.0	70.7	32	871	31.6	30.3
MIDFLORIDA CU	FL	2,095	3,418	39.3	39.3	178	395	43.6	81.5

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 8a
All second mortgages including home equity
Number and average size

Credit Union Name	State	Second mortgages outstanding at offering CUs				Second mortgages granted 1st half 2020 by offering CUs			
		Number per credit union		Average loan size (\$ in thousands)		Number per credit union		Average loan size (\$ in thousands)	
		Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate
Visions FCU	NY	1,485	2,828	41.0	39.6	59	160	49.2	88.6
Veridian CU	IA	8,731	9,428	27.7	21.9	448	1,196	37.9	26.4
State Farm FCU	IL		6		28.7				
Tinker FCU	OK	1,205	990	29.5	24.5	93	1,191	38.7	6.8
SEFCU	NY	2,808	4,526	29.2	26.4	166	358	44.2	55.6
Wescom CU	CA	586	4,433	33.3	63.5		2,007		28.3
Mission FCU	CA	656	6,404	52.1	29.3	123	2,688	60.8	18.0
BCU	IL	2,688	2,649	50.5	49.5	238	1,771	65.7	17.9
Virginia CU Inc	VA	2,534	3,434	30.9	25.1	115	2,338	46.9	11.4
Citadel FCU	PA	2,157	5,022	39.5	32.5	154	457	56.0	99.5
Service Credit Union	NH	523	2,066	118.5	25.5	37	180	47.1	20.6
Summit CU	WI	771	18,299	35.6	19.2	49	11,293	88.6	15.5
SECU	MD	1,278	11,069	30.7	44.2		867		80.6
Gesa CU	WA	2,532	1,983	48.1	49.2	279	807	65.0	24.7
Chevron FCU	CA	722	644	48.1	66.3	32	107	67.5	136.1
Northwest FCU	VA	1,355	3,089	46.8	41.7	135	181	65.2	51.0
TDECU	TX	441	21	34.1	20.6	10		73.4	
Travis Credit Union	CA	671	1,496	41.1	50.1	27	692	45.5	18.8
UW Credit Union	WI	925	16,046	25.5	24.9	52	2,263	32.8	70.7
Community First CU	WI	2,228	731	34.0	22.7	260	555	43.2	18.2
Teachers CU	IN	514	4,230	21.1	21.6	41	318	30.2	31.2
WSECU	WA	2,486	3,121	46.0	26.4	230	273	58.1	27.0
Jovia Financial Credit Union	NY	784	8,540	49.8	97.5		611		149.4
Coastal Federal Credit Union	NC	1,592	6,533	42.6	25.4	218	3,070	50.3	18.3
Educational ECU	CA	142	2,725	40.9	32.4	14	156	49.9	22.5
Spokane Teachers CU	WA	1,508	2,882	29.1	36.0	29	1,908	39.0	17.8
General Electric CU	OH	313	711	38.7	22.6	20	43	47.9	50.2
Municipal CU	NY	236	701	58.9	60.8	6	19	142.5	165.6
Affinity FCU	NJ	501	3,271	30.3	45.2	7	1,374	23.2	10.7
Tower FCU	MD	1,269	15,667	42.2	58.5	142	1,919	60.8	115.6
SAFE Credit Union	CA	700	1,829	36.4	27.9	28	843	46.9	16.8
California CU	CA	508	4,709	52.8	63.1	13	412	58.5	35.8
CommunityAmerica Credit Union	MO	1,497	8,165	106.9	47.9	88	70	348.2	388.0
Navy Army Community CU	TX	133	0	31.2		2		41.6	
Langley FCU	VA	398	1,260	23.7	36.7		41		297.9
Credit Human	TX	749	18	25.2	25.3	22		44.6	
Technology Credit Union	CA	182	4,397	90.2	58.7	7	1,531	95.8	42.4
GECU	TX	978		24.8		85		38.7	
Keesler FCU	MS	194	633	32.7	28.0	3	59	108.5	21.2
Apple FCU	VA	992	1,776	48.2	38.4	126	150	58.8	39.2
NASA FCU	MD	1,282	1,527	45.7	47.4	47	72	52.9	83.9
Stanford FCU	CA	185	991	92.5	106.0	3	106	76.7	207.0
Genisys CU	MI	2,741	7,434	35.9	10.7	287	332	35.8	71.7
UNIFY Financial CU	CA	635	2,615	37.5	34.3	51	842	50.2	23.7
Royal Credit Union	WI	45	5,715	304.5	40.2	9	3,669	1240.8	20.9
APCO ECU	AL	21	99	42.5	24.2		3		58.3
First Community CU	MO	959	3,025	48.2	31.0	111	388	39.7	8.2
United FCU	MI	933	5,963	29.8	25.9	103	509	40.6	28.5
Fairwinds CU	FL	313	1,165	25.4	35.6	9	580	0.4	18.3
University Federal Credit Union	TX	1,925	67	56.0	42.7	316	8	82.8	45.6
Total		2,567	6,537	40.3	39.9	253	1,725	58.9	36.0

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 8b
All second mortgages including home equity
Distribution of dollar amounts*

Credit Union Name	State	Second mortgages outstanding at all CUs					Second mortgages granted 1st half 2020 by all CUs					Other
		Second mortgage /assets	% outstanding with			Second mortgage /assets	% outstanding with					
			Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate		Open-end adj rates	Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates	
Navy FCU	VA	2.1	44.7	0.7	0.0	54.6	0.3	20.5	0.2	0.0	79.3	0.0
State Employees Credit Union	NC	2.3	0.4	0.0	0.0	99.6	0.5	0.0	0.0	0.0	100.0	0.0
Pentagon FCU	VA	11.5	29.1	0.2	0.0	70.8	2.8	13.8	0.0	0.0	86.2	0.0
BECU	WA	7.8	25.7	0.0	0.0	74.3	0.8	42.2	0.0	0.0	57.8	0.0
SchoolsFirst FCU	CA	3.8	32.5	9.8	0.0	57.7	0.8	15.7	0.0	0.0	84.3	0.0
Golden 1 Credit Union	CA	2.3	24.8	0.0	4.2	70.9	0.4	6.7	0.0	0.0	93.3	0.0
First Tech FCU	CA	7.3	7.2	0.0	0.0	92.8	1.4	3.1	0.0	0.0	96.9	0.0
America First FCU	UT	5.9	41.7	5.4	2.1	50.8	2.1	24.1	4.5	0.0	71.4	0.0
Alliant CU	IL	2.2	4.4	0.0	0.0	95.6	2.3	0.0	0.0	0.0	100.0	0.0
Suncoast CU	FL	1.9	29.8	5.8	0.0	64.4	0.8	49.5	3.6	0.0	46.9	0.0
Randolph-Brooks FCU	TX	3.3	91.1	0.1	0.2	8.6	0.7	82.4	0.0	0.8	16.7	0.0
Mountain America Credit Union	UT	7.0	18.0	0.0	0.0	82.0	2.7	8.4	0.0	0.0	91.6	0.0
Digital Federal Credit Union	MA	8.4	53.2	5.5	0.0	41.3	0.6	73.7	0.0	0.0	26.3	0.0
Security Service FCU	TX	2.4	77.7	1.5	0.0	20.8	0.4	43.4	0.0	0.0	56.6	0.0
Bethpage FCU	NY	13.2	11.5	6.8	0.0	81.7	2.2	5.4	0.0	0.0	94.6	0.0
Star One Credit Union	CA	3.0	10.3	0.3	0.0	89.4	0.8	5.6	0.1	0.0	94.3	0.0
Alaska USA FCU	AK	0.8	28.4	8.9	1.9	60.8	0.9	9.2	1.9	0.0	89.0	0.0
VyStar Credit Union	FL	2.8	33.0	2.0	0.0	65.0	0.4	12.7	0.0	0.0	87.3	0.0
San Diego County CU	CA	3.0	17.0	0.0	0.0	83.0	0.6	7.1	0.0	0.0	92.9	0.0
American Airlines FCU	TX	1.3	5.9	0.0	82.4	11.7	0.3	0.0	0.0	85.4	14.6	0.0
Lake Michigan CU	MI	3.8	43.4	0.0	0.0	56.6	1.0	23.8	0.0	0.0	76.2	0.0
Teachers FCU	NY	7.0	37.2	8.5	0.0	54.3	0.5	35.9	22.4	0.0	41.7	0.0
Patelco CU	CA	5.0	16.1	0.3	0.0	83.5	0.8	7.5	0.2	0.0	92.3	0.0
ESL Federal Credit Union	NY	14.2	26.3	0.0	0.0	73.7	1.4	25.7	0.0	0.0	74.3	0.0
OnPoint Community CU	OR	4.3	40.2	0.3	10.9	48.6	1.2	16.7	0.5	0.0	82.8	0.0
Logix FCU	CA	6.0	16.9	0.0	0.0	83.1	1.3	4.9	0.0	0.0	95.1	0.0
PSECU	PA	5.3	29.5	0.0	0.0	70.5	0.3	52.2	0.0	0.0	47.8	0.0
Delta Community CU	GA	2.7	29.7	0.0	0.9	69.4	0.6	19.2	0.0	2.6	78.2	0.0
Ent CU	CO	5.0	5.2	0.2	71.3	23.3	1.7	2.3	0.0	54.4	43.3	0.0
CEFCU	IL	3.6	14.1	3.0	0.4	82.5	0.7	8.3	7.8	0.3	83.5	0.0
GreenState CU	IA	8.5	65.5	0.3	32.8	1.3	2.0	74.6	0.0	25.4	0.0	0.0
United Nations FCU	NY	1.7	2.4	42.3	0.0	55.3	0.0	2.1	0.0	0.0	97.9	0.0
Police and Fire FCU	PA	8.0	66.4	4.6	0.0	29.0	1.3	93.8	0.0	0.0	6.2	0.0
Wings Financial CU	MN	2.9	3.4	1.2	0.7	94.6	0.8	0.0	2.2	4.4	93.4	0.0
Redstone FCU	AL	3.2	8.6	1.5	0.0	90.0	0.1	19.5	0.0	0.0	80.5	0.0
Idaho Central CU	ID	5.7	1.7	0.0	0.0	98.3	2.1	0.0	0.0	0.0	100.0	0.0
Desert Financial CU	AZ	6.9	7.9	0.0	0.0	92.1	1.2	0.0	0.0	0.0	100.0	0.0
Hudson Valley CU	NY	6.2	32.7	0.1	0.0	67.2	0.6	29.0	1.8	0.0	69.2	0.0
Wright-Patt CU Inc	OH	3.9	22.9	3.0	0.0	74.1	0.5	29.5	20.2	0.0	50.2	0.0
Redwood CU	CA	6.1	22.2	27.1	0.1	50.6	0.8	30.8	12.9	0.0	56.3	0.0
Eastman CU	TN	1.7	41.1	0.0	0.2	58.7	0.4	22.6	0.0	0.6	76.8	0.0
Space Coast CU	FL	5.6	13.0	0.0	0.0	87.0	1.4	6.1	0.0	0.0	93.9	0.0
Bank-Fund Staff FCU	DC	2.7	0.3	19.5	0.0	80.2	0.7	0.5	1.8	0.0	97.7	0.0
Bellco CU	CO	12.2	56.6	0.1	0.3	43.0	3.0	44.7	0.0	0.0	55.3	0.0
DFCU Financial CU	MI	3.3	11.6	0.0	0.0	88.4	0.3	10.5	0.0	0.0	89.5	0.0
Michigan State University FCU	MI	3.1	56.2	0.2	0.0	43.6	0.7	34.9	0.0	0.0	65.1	0.0
Members 1st FCU	PA	7.9	32.8	0.5	0.3	66.4	1.8	14.3	0.0	1.3	84.4	0.0
Landmark Credit Union	WI	5.9	14.6	0.0	0.0	85.4	1.7	5.0	0.0	0.0	95.0	0.0
Kinecta FCU	CA	3.0	6.7	24.6	0.0	68.7	0.5	3.7	0.0	0.0	96.3	0.0
MIDFLORIDA CU	FL	4.4	38.0	6.8	0.1	55.1	0.8	19.4	0.2	0.2	80.3	0.0

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 8b
All second mortgages including home equity
Distribution of dollar amounts

Credit Union Name	State	Second mortgages outstanding at all CUs					Second mortgages granted 1st half 2020 by all CUs					Other
		Second mortgage /assets	% outstanding with				Second mortgage /assets	% outstanding with				
			Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates		Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates	
Visions FCU	NY	3.5	35.0	16.8	0.6	47.5	0.3	17.0	11.7	0.0	71.3	0.0
Veridian CU	IA	9.4	54.0	0.0	0.0	46.0	1.0	35.0	0.0	0.0	65.0	0.0
State Farm FCU	IL	0.0	0.0	0.0	0.0	100.0	0.0					
Tinker FCU	OK	1.3	59.4	0.0	0.0	40.6	0.2	30.6	0.0	0.0	69.4	0.0
SEFCU	NY	4.3	40.7	0.0	0.0	59.3	0.6	27.0	0.0	0.0	73.0	0.0
Wescom CU	CA	6.7	6.5	13.0	0.0	80.5	1.3	0.0	0.2	0.0	99.8	0.0
Mission FCU	CA	4.9	15.4	0.0	0.0	84.6	1.2	13.4	0.0	0.0	86.6	0.0
BCU	IL	6.2	50.9	0.0	0.0	49.1	1.1	33.0	0.0	0.0	67.0	0.0
Virginia CU Inc	VA	3.8	47.5	0.0	0.1	52.3	0.7	16.9	0.0	0.0	83.1	0.0
Citadel FCU	PA	5.8	34.3	0.0	0.0	65.6	1.3	15.9	0.0	0.0	84.1	0.0
Service Credit Union	NH	2.7	54.1	3.5	0.0	42.4	0.1	32.0	8.5	0.0	59.5	0.0
Summit CU	WI	9.0	7.2	0.0	0.0	92.8	4.2	2.4	0.0	0.0	97.6	0.0
SECU	MD	12.6	7.4	0.1	0.0	92.5	1.7	0.0	0.0	0.0	100.0	0.0
Gesa CU	WA	5.3	55.6	1.5	0.0	42.9	0.9	47.7	0.0	0.0	52.3	0.0
Chevron FCU	CA	1.9	44.9	0.0	0.0	55.1	0.4	12.9	0.0	0.0	87.1	0.0
Northwest FCU	VA	4.8	33.0	6.4	0.0	60.6	0.4	48.8	0.0	0.0	51.2	0.0
TDECU	TX	0.4	97.2	2.8	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
Travis Credit Union	CA	2.6	26.9	7.5	0.0	65.6	0.4	8.6	0.0	0.0	91.4	0.0
UW Credit Union	WI	10.8	5.6	0.0	0.0	94.4	4.1	1.1	0.0	0.0	98.9	0.0
Community First CU	WI	2.4	82.0	0.2	0.0	17.7	0.5	52.7	0.1	0.0	47.1	0.0
Teachers CU	IN	2.7	10.6	0.0	0.0	89.3	0.3	11.1	0.0	0.0	88.9	0.0
WSECU	WA	5.3	58.1	1.0	0.0	40.9	0.6	64.5	0.0	0.0	35.5	0.0
Jovia Financial Credit Union	NY	23.7	4.4	3.6	1.5	90.5	2.5	0.0	0.0	1.7	98.3	0.0
Coastal Federal Credit Union	NC	6.3	28.9	0.8	0.5	69.9	1.8	16.3	0.0	0.2	83.4	0.0
Educational ECU	CA	2.6	6.2	0.0	0.0	93.8	0.1	16.6	0.0	0.0	83.4	0.0
Spokane Teachers CU	WA	4.0	29.7	4.7	0.1	65.5	1.0	3.2	0.2	0.1	96.5	0.0
General Electric CU	OH	0.8	43.0	5.4	0.1	51.5	0.1	30.8	0.0	0.0	69.2	0.0
Municipal CU	NY	1.6	24.6	0.0	0.0	75.4	0.1	21.4	0.0	0.0	78.6	0.0
Affinity FCU	NJ	4.5	9.3	1.5	0.0	89.2	0.4	1.1	0.0	0.0	98.9	0.0
Tower FCU	MD	27.0	5.5	0.0	0.0	94.5	6.4	3.7	0.0	0.0	96.3	0.0
SAFE Credit Union	CA	2.1	33.3	0.0	0.0	66.7	0.4	8.5	0.0	0.0	91.5	0.0
California CU	CA	9.1	8.3	3.9	0.2	87.6	0.4	4.9	0.0	0.0	95.1	0.0
CommunityAmerica Credit Union	MO	15.6	29.0	0.0	0.0	71.0	1.6	53.0	0.0	0.0	47.0	0.0
Navy Army Community CU	TX	0.1	98.6	0.0	1.4	0.0	0.0	100.0	0.0	0.0	0.0	0.0
Langley FCU	VA	3.5	7.9	4.2	53.2	34.7	0.8	0.0	2.8	57.1	40.1	0.0
Credit Human	TX	0.6	97.6	0.0	0.0	2.4	0.0	100.0	0.0	0.0	0.0	0.0
Technology Credit Union	CA	8.1	6.0	10.6	0.0	83.4	1.9	1.0	0.0	0.0	99.0	0.0
GECU	TX	0.7	100.0	0.0	0.0	0.0	0.1	100.0	0.0	0.0	0.0	0.0
Keesler FCU	MS	0.7	26.3	0.1	0.1	73.5	0.0	19.6	0.0	5.2	75.2	0.0
Apple FCU	VA	3.5	41.2	9.2	0.1	49.5	0.4	55.7	7.2	0.0	37.1	0.0
NASA FCU	MD	4.0	44.7	0.0	0.0	55.3	0.3	29.2	0.0	0.0	70.8	0.0
Stanford FCU	CA	3.7	14.0	8.8	0.1	77.1	0.7	1.0	4.2	0.0	94.8	0.0
Genisys CU	MI	5.4	55.2	10.4	0.3	34.1	1.0	30.1	0.0	0.0	69.9	0.0
UNIFY Financial CU	CA	3.5	21.0	0.1	0.0	78.9	0.7	11.4	0.0	0.0	88.6	0.0
Royal Credit Union	WI	7.8	5.4	20.5	3.5	70.6	2.9	12.0	15.7	5.6	66.7	0.0
APCO ECU	AL	0.1	27.2	0.0	0.0	72.8	0.0	0.0	0.0	0.0	100.0	0.0
First Community CU	MO	4.4	32.6	0.0	1.3	66.1	0.2	58.1	0.0	0.0	41.9	0.0
United FCU	MI	5.7	15.3	0.0	0.0	84.7	0.6	22.4	0.0	0.0	77.6	0.0
Fairwinds CU	FL	2.5	9.9	0.6	38.2	51.2	0.5	0.0	5.6	38.0	56.4	0.0
University Federal Credit Union	TX	3.5	97.3	2.6	0.1	0.0	0.8	98.6	1.4	0.1	0.0	0.0
Total		4.6	27.8	2.5	2.0	67.7	0.9	17.8	0.9	2.1	79.1	0.0

Top 100 Credit Unions -- Mid-year 2020 operating ratios

**Table 9
Loan delinquency ratios (%)**

Credit Union Name	State	2-6 months delinquent		6-12 months delinquent		Over 12 months delinquent		Total	
		Dollar	Number	Dollar	Number	Dollar	Number	Dollar	Number
Navy FCU	VA	0.54	0.90	0.07	0.01	0.07	0.06	0.68	0.97
State Employees Credit Union	NC	1.03	0.81	0.33	0.12	0.12	0.04	1.48	0.96
Pentagon FCU	VA	0.53	0.49	0.24	0.15	0.15	0.08	0.92	0.72
BECU	WA	0.16	0.12	0.04	0.02	0.03	0.01	0.22	0.14
SchoolsFirst FCU	CA	0.32	0.64	0.02	0.01	0.01	0.00	0.35	0.65
Golden 1 Credit Union	CA	0.33	0.60	0.03	0.00	0.01	0.00	0.37	0.61
First Tech FCU	CA	0.18	0.21	0.03	0.02	0.03	0.00	0.24	0.23
America First FCU	UT	0.56	0.66	0.27	0.22	0.11	0.10	0.94	0.99
Alliant CU	IL	0.30	0.35	0.11	0.02	0.21	0.02	0.61	0.40
Suncoast CU	FL	0.26	0.41	0.04	0.02	0.05	0.01	0.36	0.44
Randolph-Brooks FCU	TX	0.26	0.42	0.06	0.08	0.02	0.01	0.33	0.51
Mountain America Credit Union	UT	0.44	0.62	0.12	0.18	0.02	0.01	0.58	0.81
Digital Federal Credit Union	MA	0.58	1.09	0.26	0.38	0.16	0.11	1.00	1.59
Security Service FCU	TX	0.25	0.29	0.10	0.07	0.03	0.01	0.38	0.37
Bethpage FCU	NY	1.22	0.60	0.28	0.07	0.59	0.18	2.08	0.85
Star One Credit Union	CA	0.04	0.14	0.00	0.00	0.00	0.00	0.05	0.15
Alaska USA FCU	AK	0.73	0.49	0.20	0.03	0.14	0.01	1.07	0.53
VyStar Credit Union	FL	0.26	0.29	0.09	0.15	0.02	0.00	0.36	0.44
San Diego County CU	CA	0.12	0.06	0.02	0.01	0.01	0.00	0.16	0.08
American Airlines FCU	TX	0.22	0.69	0.06	0.06	0.05	0.02	0.33	0.77
Lake Michigan CU	MI	0.08	0.18	0.02	0.01	0.01	0.00	0.10	0.19
Teachers FCU	NY	0.20	0.38	0.09	0.12	0.07	0.05	0.37	0.54
Patelco CU	CA	0.27	0.69	0.02	0.00	0.02	0.00	0.31	0.69
ESL Federal Credit Union	NY	0.87	0.38	1.15	0.07	0.14	0.10	2.16	0.55
OnPoint Community CU	OR	0.13	0.22	0.01	0.03	0.00	0.00	0.14	0.25
Logix FCU	CA	0.24	0.19	0.11	0.01	0.05	0.01	0.39	0.21
PSECU	PA	0.28	0.32	0.04	0.02	0.07	0.03	0.39	0.37
Delta Community CU	GA	0.22	0.33	0.03	0.02	0.04	0.01	0.29	0.36
Ent CU	CO	0.13	0.14	0.02	0.02	0.01	0.02	0.16	0.18
CEFCU	IL	0.25	0.63	0.08	0.12	0.08	0.02	0.41	0.77
GreenState CU	IA	0.29	0.55	0.15	0.24	0.09	0.04	0.53	0.83
United Nations FCU	NY	0.35	0.38	0.12	0.06	0.10	0.01	0.58	0.45
Police and Fire FCU	PA	0.15	0.14	0.04	0.01	0.06	0.01	0.24	0.16
Wings Financial CU	MN	0.35	1.02	0.13	0.31	0.03	0.05	0.50	1.37
Redstone FCU	AL	0.32	0.32	0.08	0.02	0.00	0.00	0.40	0.34
Idaho Central CU	ID	0.20	0.33	0.04	0.04	0.00	0.00	0.24	0.37
Desert Financial CU	AZ	0.17	0.10	0.05	0.01	0.00	0.00	0.22	0.11
Hudson Valley CU	NY	0.49	0.66	0.04	0.02	0.07	0.01	0.60	0.69
Wright-Patt CU Inc	OH	0.21	0.31	0.07	0.07	0.02	0.01	0.30	0.39
Redwood CU	CA	0.23	0.16	0.08	0.03	0.05	0.01	0.35	0.20
Eastman CU	TN	0.14	0.10	0.02	0.01	0.00	0.00	0.16	0.11
Space Coast CU	FL	0.27	0.17	0.03	0.01	0.05	0.01	0.35	0.18
Bank-Fund Staff FCU	DC	0.27	0.67	0.04	0.11	0.06	0.02	0.37	0.80
Belleco CU	CO	0.42	0.60	0.03	0.02	0.01	0.00	0.45	0.62
DFCU Financial CU	MI	0.19	0.14	0.07	0.03	0.00	0.00	0.26	0.17
Michigan State University FCU	MI	0.19	0.28	0.04	0.03	0.01	0.00	0.24	0.31
Members 1st FCU	PA	0.36	0.49	0.07	0.06	0.04	0.01	0.47	0.56
Landmark Credit Union	WI	0.40	0.64	0.06	0.10	0.03	0.02	0.50	0.75
Kinecta FCU	CA	0.19	0.30	0.06	0.01	0.02	0.00	0.27	0.31
MIDFLORIDA CU	FL	0.17	0.25	0.04	0.05	0.00	0.00	0.21	0.31

Top 100 Credit Unions -- Mid-year 2020 operating ratios

**Table 9
Loan delinquency ratios (%)**

Credit Union Name	State	2-6 months delinquent		6-12 months delinquent		Over 12 months delinquent		Total	
		Dollar	Number	Dollar	Number	Dollar	Number	Dollar	Number
Visions FCU	NY	0.91	0.19	0.46	0.03	0.69	0.02	2.07	0.25
Veridian CU	IA	0.33	0.23	0.15	0.16	0.08	0.06	0.56	0.45
State Farm FCU	IL	0.25	0.38	0.00	0.00	0.00	0.00	0.25	0.38
Tinker FCU	OK	0.25	0.37	0.06	0.06	0.00	0.00	0.32	0.44
SEFCU	NY	0.28	0.40	0.11	0.10	0.22	0.07	0.61	0.57
Wescom CU	CA	0.13	0.23	0.03	0.01	0.00	0.00	0.17	0.24
Mission FCU	CA	0.07	0.17	0.00	0.00	0.00	0.00	0.07	0.17
BCU	IL	0.36	0.78	0.06	0.04	0.02	0.00	0.44	0.82
Virginia CU Inc	VA	0.78	1.17	0.12	0.14	0.08	0.01	0.97	1.32
Citadel FCU	PA	0.09	0.32	0.06	0.14	0.04	0.01	0.19	0.47
Service Credit Union	NH	0.19	0.25	0.01	0.01	0.00	0.00	0.19	0.25
Summit CU	WI	0.31	0.37	0.10	0.15	0.08	0.03	0.48	0.55
SECU	MD	0.50	1.27	0.10	0.03	0.10	0.02	0.70	1.32
Gesa CU	WA	0.25	0.37	0.34	0.08	0.02	0.01	0.60	0.46
Chevron FCU	CA	0.15	0.45	0.03	0.03	0.02	0.01	0.21	0.49
Northwest FCU	VA	0.34	0.49	0.09	0.05	0.04	0.01	0.48	0.55
TDECU	TX	1.35	0.91	0.14	0.05	0.10	0.01	1.58	0.97
Travis Credit Union	CA	0.54	0.76	0.01	0.00	0.00	0.00	0.56	0.76
UW Credit Union	WI	0.25	0.26	0.13	0.08	0.05	0.04	0.43	0.37
Community First CU	WI	0.10	0.38	0.04	0.21	0.05	0.06	0.19	0.65
Teachers CU	IN	0.12	0.20	0.04	0.03	0.02	0.00	0.18	0.23
WSECU	WA	0.28	0.43	0.05	0.04	0.01	0.01	0.34	0.48
Jovia Financial Credit Union	NY	1.12	1.31	0.12	0.15	0.26	0.04	1.50	1.50
Coastal Federal Credit Union	NC	0.34	0.39	0.31	0.08	0.01	0.00	0.66	0.47
Educational ECU	CA	0.14	0.15	0.00	0.00	0.00	0.00	0.14	0.15
Spokane Teachers CU	WA	0.08	0.15	0.02	0.01	0.00	0.00	0.10	0.16
General Electric CU	OH	0.21	0.38	0.08	0.13	0.10	0.26	0.39	0.76
Municipal CU	NY	0.64	0.86	0.08	0.01	0.18	0.01	0.91	0.87
Affinity FCU	NJ	0.54	1.20	0.25	0.19	0.10	0.04	0.89	1.43
Tower FCU	MD	0.21	0.34	0.07	0.10	0.03	0.00	0.30	0.44
SAFE Credit Union	CA	0.24	0.80	0.04	0.01	0.04	0.00	0.32	0.81
California CU	CA	0.18	0.19	0.11	0.03	0.06	0.01	0.34	0.22
CommunityAmerica Credit Union	MO	0.22	0.47	0.13	0.09	0.07	0.02	0.42	0.58
Navy Army Community CU	TX	0.46	0.17	0.12	0.03	0.09	0.02	0.67	0.22
Langley FCU	VA	0.27	0.59	0.03	0.11	0.03	0.00	0.33	0.70
Credit Human	TX	0.16	0.15	0.04	0.03	0.05	0.04	0.25	0.22
Technology Credit Union	CA	0.27	0.25	0.03	0.01	0.00	0.00	0.30	0.26
GECU	TX	0.34	0.58	0.17	0.18	0.06	0.12	0.58	0.88
Keesler FCU	MS	0.14	0.15	0.06	0.03	0.01	0.01	0.22	0.18
Apple FCU	VA	0.27	0.58	0.04	0.05	0.01	0.00	0.32	0.64
NASA FCU	MD	0.44	0.66	0.12	0.19	0.00	0.00	0.56	0.85
Stanford FCU	CA	0.03	0.29	0.00	0.01	0.00	0.00	0.03	0.30
Genisys CU	MI	0.22	0.33	0.08	0.10	0.03	0.01	0.33	0.44
UNIFY Financial CU	CA	0.83	1.31	0.11	0.10	0.07	0.01	1.02	1.42
Royal Credit Union	WI	0.13	0.09	0.05	0.02	0.01	0.00	0.19	0.10
APCO ECU	AL	0.40	0.54	0.08	0.07	0.01	0.02	0.49	0.63
First Community CU	MO	0.39	0.74	0.05	0.06	0.03	0.00	0.47	0.81
United FCU	MI	0.52	0.44	0.25	0.06	0.54	0.02	1.30	0.52
Fairwinds CU	FL	0.11	0.28	0.03	0.01	0.03	0.00	0.18	0.29
University Federal Credit Union	TX	0.29	0.67	0.17	0.10	0.01	0.01	0.47	0.78
Total		0.40	0.55	0.11	0.07	0.07	0.03	0.58	0.65

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 10
Consumer loan delinquency ratios (%)

Credit Union Name	State	Unsecured Credit Card Loans <i>Dollar amount delinquent</i>				All Other Consumer Loans <i>Dollar amount delinquent</i>			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Navy FCU	VA	1.29	0.00	0.01	1.29	0.36	0.00	0.00	0.36
State Employees Credit Union	NC	0.51	0.00	0.00	0.51	0.17	0.00	0.00	0.17
Pentagon FCU	VA	1.65	0.30	0.02	1.96	0.65	0.31	0.19	1.15
BECU	WA	0.22	0.02	0.01	0.25	0.03	0.00	0.00	0.03
SchoolsFirst FCU	CA	1.03	0.01	0.00	1.04	0.12	0.00	0.00	0.12
Golden 1 Credit Union	CA	1.13	0.00	0.00	1.13	0.04	0.00	0.00	0.04
First Tech FCU	CA	0.71	0.00	0.00	0.71	0.10	0.01	0.00	0.11
America First FCU	UT	0.53	0.03	0.04	0.60	0.13	0.07	0.05	0.25
Alliant CU	IL	0.57	0.00	0.00	0.57	0.24	0.01	0.00	0.26
Suncoast CU	FL	0.64	0.02	0.00	0.66	0.04	0.00	0.00	0.05
Randolph-Brooks FCU	TX	1.04	0.11	0.00	1.15	0.09	0.02	0.01	0.12
Mountain America Credit Union	UT	0.94	0.15	0.00	1.08	0.06	0.02	0.00	0.08
Digital Federal Credit Union	MA	1.78	0.52	0.06	2.36	0.22	0.10	0.02	0.34
Security Service FCU	TX	0.29	0.02	0.01	0.32	0.05	0.06	0.00	0.11
Bethpage FCU	NY	0.95	0.00	0.00	0.95	0.28	0.27	1.02	1.57
Star One Credit Union	CA	0.40	0.00	0.00	0.40	0.02	0.00	0.00	0.02
Alaska USA FCU	AK	0.70	0.00	0.00	0.70	0.11	0.02	0.00	0.14
VyStar Credit Union	FL	0.01	0.16	0.00	0.17	0.08	0.02	0.01	0.11
San Diego County CU	CA	0.02	0.00	0.00	0.02	0.00	0.00	0.00	0.00
American Airlines FCU	TX	0.61	0.00	0.00	0.61	0.14	0.01	0.00	0.15
Lake Michigan CU	MI	0.36	0.00	0.00	0.36	0.06	0.02	0.00	0.08
Teachers FCU	NY	0.73	0.27	0.00	1.00	0.08	0.04	0.00	0.13
Patelco CU	CA	1.15	0.00	0.00	1.15	0.18	0.00	0.00	0.18
ESL Federal Credit Union	NY	0.47	0.42	0.01	0.90	0.07	0.01	0.06	0.14
OnPoint Community CU	OR	1.09	0.17	0.00	1.26	0.02	0.00	0.00	0.02
Logix FCU	CA	0.42	0.00	0.00	0.42	0.03	0.00	0.00	0.03
PSECU	PA	0.52	0.00	0.00	0.52	0.10	0.00	0.00	0.10
Delta Community CU	GA	0.53	0.00	0.00	0.53	0.04	0.00	0.00	0.04
Ent CU	CO					0.02	0.00	0.00	0.03
CEFCU	IL	0.83	0.07	0.00	0.89	0.09	0.02	0.00	0.11
GreenState CU	IA	0.93	0.19	0.00	1.11	0.09	0.03	0.00	0.12
United Nations FCU	NY	0.72	0.18	0.00	0.89	1.48	0.30	0.30	2.08
Police and Fire FCU	PA	0.39	0.00	0.00	0.39	0.05	0.00	0.00	0.05
Wings Financial CU	MN	1.03	0.35	0.06	1.44	0.18	0.08	0.01	0.27
Redstone FCU	AL	0.47	0.00	0.00	0.47	0.05	0.02	0.00	0.07
Idaho Central CU	ID	0.58	0.01	0.00	0.59	0.09	0.01	0.00	0.10
Desert Financial CU	AZ					0.08	0.05	0.00	0.13
Hudson Valley CU	NY	1.08	0.00	0.00	1.08	0.43	0.01	0.00	0.43
Wright-Patt CU Inc	OH	0.46	0.02	0.00	0.48	0.03	0.00	0.00	0.04
Redwood CU	CA	0.19	0.00	0.00	0.19	0.03	0.00	0.00	0.04
Eastman CU	TN	0.13	0.00	0.00	0.13	0.01	0.00	0.00	0.01
Space Coast CU	FL	0.36	0.00	0.00	0.37	0.01	0.00	0.00	0.01
Bank-Fund Staff FCU	DC	1.04	0.27	0.00	1.30	0.61	0.09	0.00	0.70
Bellco CU	CO	0.78	0.01	0.00	0.80	0.10	0.00	0.00	0.10
DFCU Financial CU	MI	0.53	0.05	0.00	0.58	0.05	0.01	0.00	0.06
Michigan State University FCU	MI	0.26	0.01	0.00	0.28	0.10	0.01	0.00	0.10
Members 1st FCU	PA	1.21	0.03	0.00	1.24	0.06	0.02	0.00	0.09
Landmark Credit Union	WI	1.04	0.25	0.00	1.29	0.07	0.01	0.00	0.08
Kinecta FCU	CA	1.03	0.03	0.00	1.06	0.05	0.04	0.00	0.09
MIDFLORIDA CU	FL	0.78	0.21	0.00	0.99	0.01	0.00	0.00	0.01

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 10
Consumer loan delinquency ratios (%)

Credit Union Name	State	Unsecured Credit Card Loans <i>Dollar amount delinquent</i>				All Other Consumer Loans <i>Dollar amount delinquent</i>			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Visions FCU	NY	0.31	0.00	0.00	0.31	0.71	0.70	1.64	3.05
Veridian CU	IA	0.21	0.13	0.03	0.36	0.01	0.00	0.02	0.03
State Farm FCU	IL					0.13	0.00	0.00	0.13
Tinker FCU	OK	1.05	0.00	0.00	1.05	0.09	0.02	0.00	0.11
SEFCU	NY	1.87	0.08	0.00	1.95	0.11	0.04	0.08	0.23
Wescom CU	CA	0.66	0.02	0.00	0.69	0.05	0.00	0.00	0.05
Mission FCU	CA	0.28	0.00	0.00	0.28	0.01	0.00	0.00	0.01
BCU	IL	1.14	0.00	0.00	1.14	0.19	0.00	0.00	0.20
Virginia CU Inc	VA	1.60	0.00	0.00	1.60	0.22	0.04	0.00	0.26
Citadel FCU	PA	0.37	0.29	0.00	0.66	0.08	0.01	0.00	0.09
Service Credit Union	NH	0.44	0.00	0.00	0.44	0.03	0.00	0.00	0.03
Summit CU	WI	0.73	0.27	0.04	1.04	0.12	0.12	0.01	0.25
SECU	MD	1.48	0.00	0.00	1.48	0.18	0.01	0.00	0.20
Gesa CU	WA	0.83	0.09	0.02	0.94	0.04	0.00	0.00	0.04
Chevron FCU	CA					0.41	0.02	0.00	0.42
Northwest FCU	VA	0.98	0.02	0.00	1.01	0.02	0.03	0.02	0.08
TDECU	TX	1.91	0.08	0.00	1.99	0.18	0.03	0.00	0.22
Travis Credit Union	CA	1.35	0.00	0.00	1.35	0.10	0.00	0.00	0.10
UW Credit Union	WI	0.45	0.17	0.05	0.67	0.04	0.02	0.01	0.07
Community First CU	WI	0.80	0.33	0.05	1.18	0.07	0.05	0.01	0.12
Teachers CU	IN	0.84	0.00	0.00	0.84	0.00	0.00	0.00	0.00
WSECU	WA	0.24	0.00	0.00	0.24	0.12	0.02	0.00	0.15
Jovia Financial Credit Union	NY	1.98	0.67	0.00	2.65	0.39	0.03	0.00	0.42
Coastal Federal Credit Union	NC	1.04	0.27	0.00	1.31	0.03	0.02	0.00	0.04
Educational ECU	CA	0.36	0.00	0.00	0.36	0.03	0.00	0.00	0.03
Spokane Teachers CU	WA	0.14	0.00	0.00	0.14	0.04	0.00	0.00	0.04
General Electric CU	OH	0.68	0.00	0.00	0.68	0.05	0.02	0.01	0.08
Municipal CU	NY	1.52	0.00	0.00	1.52	0.40	0.00	0.00	0.40
Affinity FCU	NJ	1.69	0.00	0.00	1.69	0.21	0.65	0.00	0.86
Tower FCU	MD	0.77	0.14	0.00	0.91	0.06	0.01	0.00	0.07
SAFE Credit Union	CA	0.67	0.00	0.00	0.67	0.02	0.00	0.00	0.02
California CU	CA	0.76	0.00	0.00	0.76	0.00	0.00	0.00	0.00
CommunityAmerica Credit Union	MO	0.90	0.01	0.00	0.91	0.09	0.02	0.01	0.12
Navy Army Community CU	TX	0.52	0.00	0.00	0.52	0.01	0.00	0.00	0.01
Langley FCU	VA	1.30	0.18	0.00	1.49	0.06	0.01	0.00	0.07
Credit Human	TX	0.73	0.00	0.00	0.73	0.06	0.02	0.05	0.13
Technology Credit Union	CA	0.34	0.00	0.00	0.34	0.30	0.01	0.00	0.31
GECU	TX	0.82	0.07	0.00	0.89	0.06	0.01	0.00	0.07
Keesler FCU	MS	0.28	0.00	0.00	0.28	0.02	0.01	0.00	0.03
Apple FCU	VA	1.36	0.00	0.00	1.36	0.18	0.03	0.00	0.21
NASA FCU	MD	1.51	0.39	0.00	1.90	0.21	0.04	0.00	0.25
Stanford FCU	CA	0.72	0.00	0.00	0.72	0.11	0.00	0.00	0.11
Genisys CU	MI	0.75	0.21	0.00	0.96	0.09	0.07	0.01	0.16
UNIFY Financial CU	CA	1.86	0.00	0.00	1.86	0.35	0.01	0.00	0.37
Royal Credit Union	WI	0.11	0.06	0.00	0.17	0.03	0.00	0.00	0.03
APCO ECU	AL	0.46	0.00	0.00	0.46	0.18	0.13	0.05	0.36
First Community CU	MO	1.56	0.15	0.00	1.71	0.04	0.00	0.00	0.04
United FCU	MI	0.29	0.13	0.00	0.43	0.12	0.03	0.13	0.28
Fairwinds CU	FL	1.00	0.00	0.00	1.00	0.01	0.00	0.00	0.01
University Federal Credit Union	TX	0.97	0.18	0.00	1.14	0.08	0.02	0.00	0.10
Total		1.06	0.05	0.01	1.11	0.15	0.03	0.02	0.21

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 11

Real estate loan delinquency ratios (%)

Credit Union Name	State	First Mortgage fixed rate/hybrid/balloon				First Mortgage Adjustable Rate				Other RE fixed rate/hybrid/balloon				Other RE adjustable rate			
		<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Navy FCU	VA	0.19	0.15	0.13	0.46	0.16	0.28	0.16	0.60	0.24	0.10	0.15	0.49	0.27	0.07	0.14	0.48
State Employees Credit Union	NC	0.47	0.11	0.07	0.65	1.30	0.45	0.17	1.92	1.11	0.00	0.41	1.52	0.29	0.10	0.04	0.44
Pentagon FCU	VA	0.13	0.05	0.08	0.26	0.06	0.05	0.06	0.17	0.23	0.18	0.17	0.58	0.34	0.14	0.25	0.73
BECU	WA	0.10	0.01	0.03	0.14	0.25	0.07	0.13	0.46	0.09	0.02	0.05	0.17	0.35	0.14	0.05	0.55
SchoolsFirst FCU	CA	0.22	0.02	0.01	0.25	0.33	0.11	0.16	0.60	0.20	0.03	0.00	0.23	0.31	0.09	0.00	0.40
Golden 1 Credit Union	CA	0.09	0.06	0.00	0.15	1.58	0.33	0.16	2.08	0.99	0.03	0.10	1.12	0.40	0.17	0.06	0.63
First Tech FCU	CA	0.05	0.01	0.02	0.08	0.16	0.07	0.05	0.28	0.38	0.13	0.16	0.67	0.28	0.07	0.08	0.44
America First FCU	UT	0.13	0.03	0.07	0.23	0.03	0.00	0.00	0.03	0.28	0.09	0.01	0.38	0.23	0.15	0.09	0.48
Alliant CU	IL	0.19	0.08	0.14	0.41	0.40	0.52	1.38	2.30	2.29	1.58	0.00	3.88	0.09	0.05	0.03	0.17
Suncoast CU	FL	0.17	0.03	0.07	0.26	0.40	0.21	0.27	0.88	0.23	0.11	0.27	0.60	0.57	0.33	0.28	1.19
Randolph-Brooks FCU	TX	0.12	0.00	0.00	0.13	0.00	0.00	0.22	0.22	0.15	0.00	0.00	0.15	0.20	0.00	0.00	0.20
Mountain America Credit Union	UT	0.51	0.08	0.02	0.61	0.45	0.02	0.06	0.53	0.71	0.13	0.40	1.23	0.34	0.15	0.01	0.49
Digital Federal Credit Union	MA	0.11	0.02	0.11	0.24	0.17	0.11	0.26	0.54	0.19	0.10	0.05	0.34	0.24	0.03	0.09	0.36
Security Service FCU	TX	0.29	0.09	0.09	0.46	0.14	0.12	0.00	0.25	0.61	0.09	0.04	0.75	0.35	0.37	0.40	1.11
Bethpage FCU	NY	1.06	0.28	0.37	1.72	2.53	0.31	0.86	3.70	0.21	0.44	0.47	1.12	0.55	0.37	0.85	1.77
Star One Credit Union	CA	0.02	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.01
Alaska USA FCU	AK	4.23	2.94	2.38	9.55	0.91	0.04	0.00	0.96	0.00	0.00	0.00	0.00	1.51	1.33	1.88	4.71
VyStar Credit Union	FL	0.28	0.08	0.03	0.40	0.42	0.00	0.02	0.44	0.48	0.06	0.08	0.62	0.49	0.81	0.02	1.32
San Diego County CU	CA	0.09	0.03	0.00	0.11	0.24	0.00	0.03	0.27	0.14	0.00	0.00	0.14	0.39	0.04	0.17	0.61
American Airlines FCU	TX	0.11	0.04	0.07	0.23	0.18	0.05	0.00	0.23	2.52	2.34	3.01	7.86	0.09	0.00	0.00	0.09
Lake Michigan CU	MI	0.06	0.03	0.02	0.11	0.06	0.00	0.00	0.06	0.06	0.02	0.07	0.15	0.01	0.03	0.00	0.04
Teachers FCU	NY	0.08	0.03	0.09	0.20	0.13	0.00	0.00	0.13	0.05	0.06	0.00	0.11	0.63	0.19	0.20	1.02
Patelco CU	CA	0.10	0.03	0.03	0.16	0.09	0.07	0.00	0.16	0.12	0.00	0.12	0.23	0.10	0.03	0.03	0.15
ESL Federal Credit Union	NY	0.74	7.61	0.02	8.37	0.16	0.02	0.02	0.20	1.41	0.02	0.05	1.48	1.95	0.30	0.37	2.63
OnPoint Community CU	OR	0.05	0.00	0.00	0.05	0.57	0.02	0.00	0.59	0.24	0.03	0.00	0.28	0.14	0.01	0.02	0.16
Logix FCU	CA	0.22	0.09	0.06	0.36	0.40	0.35	0.05	0.79	0.29	0.03	0.07	0.39	0.05	0.04	0.15	0.25
PSECU	PA	0.09	0.05	0.12	0.26	0.51	0.17	0.60	1.28	0.08	0.02	0.07	0.17	0.29	0.13	0.07	0.49
Delta Community CU	GA	0.18	0.02	0.00	0.19	0.00	0.14	0.81	0.94	0.16	0.10	0.00	0.26	0.11	0.00	0.00	0.11
Ent CU	CO	0.16	0.03	0.01	0.20	0.00	0.00	0.00	0.00	4.46	0.66	0.00	5.12	0.04	0.00	0.00	0.04
CEFCU	IL	0.06	0.04	0.01	0.11	0.06	0.00	0.56	0.62	0.11	0.19	0.59	0.89	0.25	0.14	0.05	0.44
GreenState CU	IA	0.07	0.05	0.02	0.15	0.19	0.14	0.26	0.59	0.34	0.26	0.24	0.83	0.00	0.00	0.00	0.01
United Nations FCU	NY	0.06	0.03	0.03	0.12	0.03	0.35	0.19	0.56	0.00	0.00	0.00	0.00	0.49	0.09	0.42	1.00
Police and Fire FCU	PA	0.15	0.07	0.08	0.30	0.35	0.00	0.39	0.74	0.18	0.06	0.03	0.26	0.07	0.01	0.10	0.18
Wings Financial CU	MN	0.01	0.00	0.01	0.02	0.44	0.09	0.07	0.60	1.53	0.00	0.00	1.53	0.38	0.20	0.00	0.58
Redstone FCU	AL	0.24	0.17	0.00	0.41	0.74	0.00	0.05	0.79	0.23	0.00	0.00	0.23	0.22	0.17	0.00	0.38
Idaho Central CU	ID	0.00	0.05	0.00	0.05	0.11	0.00	0.00	0.11	0.00	0.00	0.33	0.33	0.33	0.18	0.00	0.51
Desert Financial CU	AZ	0.05	0.00	0.00	0.05	0.68	0.18	0.00	0.86	2.07	0.60	0.00	2.66	0.14	0.06	0.00	0.20
Hudson Valley CU	NY	0.54	0.07	0.25	0.86	0.15	0.23	0.13	0.51	0.40	0.07	0.19	0.66	0.27	0.02	0.00	0.29
Wright-Patt CU Inc	OH	0.09	0.07	0.05	0.21	0.66	0.16	0.01	0.83	0.07	0.06	0.00	0.13	0.23	0.14	0.05	0.42
Redwood CU	CA	0.17	0.00	0.02	0.20	0.56	0.30	0.14	1.00	0.05	0.00	0.00	0.05	0.35	0.38	0.36	1.09
Eastman CU	TN	0.20	0.03	0.00	0.23	0.20	0.04	0.00	0.23	0.00	0.05	0.00	0.05	0.12	0.00	0.00	0.12
Space Coast CU	FL	0.55	0.06	0.14	0.76	0.73	0.00	0.42	1.15	0.10	0.05	0.28	0.43	0.33	0.12	0.05	0.50
Bank-Fund Staff FCU	DC	0.16	0.00	0.04	0.20	0.31	0.02	0.03	0.36	0.00	0.00	0.00	0.00	1.05	0.57	0.83	2.45
Bellco CU	CO	0.08	0.01	0.00	0.09	0.00	0.13	0.00	0.14	0.16	0.04	0.03	0.24	0.41	0.22	0.06	0.69
DFCU Financial CU	MI	0.24	0.06	0.00	0.30	0.18	0.25	0.00	0.43	0.55	0.00	0.00	0.55	0.06	0.00	0.00	0.06
Michigan State University FCU	MI	0.08	0.05	0.03	0.16	0.03	0.00	0.00	0.03	0.24	0.00	0.00	0.24	0.34	0.17	0.00	0.51
Members 1st FCU	PA	0.16	0.05	0.10	0.31	0.33	0.20	0.17	0.69	0.33	0.14	0.13	0.60	0.21	0.08	0.02	0.31
Landmark Credit Union	WI	0.20	0.04	0.01	0.25	0.11	0.03	0.04	0.19	0.12	0.00	0.60	0.73	0.33	0.09	0.13	0.56
Kinecta FCU	CA	0.12	0.02	0.02	0.17	1.22	1.20	0.28	2.70	0.38	0.11	0.00	0.49	0.46	0.00	0.00	0.46
MIDFLORIDA CU	FL	0.07	0.10	0.01	0.17	0.19	0.00	0.00	0.19	0.24	0.05	0.11	0.40	0.52	0.10	0.00	0.63

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 11

Real estate loan delinquency ratios (%)

Credit Union Name	State	First Mortgage fixed rate/hybrid/balloon				First Mortgage Adjustable Rate				Other RE fixed rate/hybrid/balloon				Other RE adjustable rate			
		<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Visions FCU	NY	0.27	0.09	0.07	0.44	2.18	0.74	0.71	3.63	0.56	0.97	0.03	1.56	0.24	0.04	0.39	0.67
Veridian CU	IA	0.04	0.05	0.02	0.11	0.79	0.40	0.35	1.54	1.94	0.09	0.07	2.10	0.09	0.16	0.06	0.31
State Farm FCU	IL													0.00	0.00	0.00	0.00
Tinker FCU	OK	0.24	0.00	0.00	0.24	0.32	0.41	0.00	0.73	0.18	0.42	0.00	0.60	0.10	0.00	0.00	0.10
SEFCU	NY	0.05	0.03	0.10	0.18	0.18	0.00	0.73	0.91	0.68	0.38	0.93	1.99	0.76	0.14	0.74	1.64
Wescom CU	CA	0.04	0.00	0.00	0.04	0.56	0.34	0.00	0.90	0.21	0.00	0.00	0.21	0.12	0.09	0.00	0.20
Mission FCU	CA	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.07	0.21	0.00	0.00	0.21	0.11	0.03	0.00	0.14
BCU	IL	0.01	0.01	0.03	0.05	0.65	0.19	0.23	1.07	0.41	0.02	0.00	0.43	0.04	0.41	0.00	0.45
Virginia CU Inc	VA	0.60	0.10	0.20	0.89	0.15	0.09	0.22	0.46	0.53	0.18	0.00	0.71	0.43	0.07	0.00	0.49
Citadel FCU	PA	0.02	0.02	0.08	0.12	0.04	0.00	0.00	0.04	0.00	0.05	0.03	0.08	0.03	0.00	0.00	0.03
Service Credit Union	NH	0.09	0.00	0.00	0.09	0.04	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.52	0.21	0.00	0.74
Summit CU	WI	0.20	0.02	0.07	0.30	0.34	0.04	0.12	0.50	0.59	0.34	0.00	0.93	0.22	0.06	0.05	0.33
SECU	MD	0.08	0.11	0.15	0.34	0.33	0.22	0.08	0.63	1.27	0.31	1.27	2.85	0.53	0.10	0.09	0.73
Gesa CU	WA	0.20	0.00	0.00	0.20	0.04	4.02	0.10	4.16	0.34	0.07	0.25	0.66	0.00	0.00	0.00	0.00
Chevron FCU	CA	0.09	0.03	0.02	0.14	0.35	0.00	0.11	0.45	0.04	0.00	0.00	0.04	0.12	0.14	0.00	0.26
Northwest FCU	VA	0.18	0.04	0.09	0.30	0.75	0.19	0.00	0.94	0.09	0.00	0.00	0.09	0.13	0.10	0.22	0.45
TDECU	TX	2.41	0.25	0.18	2.84	2.77	0.10	0.75	3.63	3.83	0.68	0.00	4.52				
Travis Credit Union	CA	0.56	0.01	0.00	0.56	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.02	0.25	0.40	0.00	0.65
UW Credit Union	WI	0.00	0.00	0.00	0.00	0.64	0.43	0.00	1.07	0.00	0.08	0.26	0.34	0.11	0.00	0.03	0.14
Community First CU	WI	0.03	0.01	0.03	0.07	0.09	0.00	0.13	0.22	0.14	0.00	0.07	0.21	0.24	0.00	0.36	0.59
Teachers CU	IN	0.12	0.04	0.04	0.19	0.55	0.07	0.00	0.62	0.60	0.00	0.00	0.60	0.06	0.14	0.03	0.23
WSECU	WA	0.06	0.01	0.01	0.08	0.30	0.00	0.00	0.30	0.15	0.09	0.01	0.25	0.09	0.09	0.00	0.18
Jovia Financial Credit Union	NY	0.26	0.04	0.01	0.30	0.94	0.05	0.40	1.39	2.91	0.23	0.53	3.67	1.34	0.18	0.58	2.09
Coastal Federal Credit Union	NC	0.41	0.04	0.01	0.46	0.12	5.67	0.04	5.84	0.07	0.68	0.00	0.75	0.19	0.02	0.08	0.28
Educational ECU	CA	0.19	0.00	0.00	0.19	0.00	0.00	0.00	0.00	0.87	0.00	0.00	0.87	0.13	0.00	0.00	0.13
Spokane Teachers CU	WA	0.05	0.00	0.00	0.05	0.00	0.07	0.00	0.07	0.17	0.00	0.00	0.17	0.00	0.03	0.00	0.04
General Electric CU	OH	0.04	0.01	0.01	0.06	0.00	0.00	0.07	0.07	0.00	0.00	0.00	0.00	0.06	0.16	0.24	0.46
Municipal CU	NY	0.46	0.16	0.34	0.96	0.00	0.00	0.00	0.00	0.45	0.00	0.56	1.01	1.42	0.09	0.16	1.67
Affinity FCU	NJ	0.08	0.00	0.02	0.10	0.48	0.23	0.49	1.20	1.47	0.80	0.08	2.35	0.58	0.03	0.00	0.62
Tower FCU	MD	0.07	0.03	0.03	0.13	0.25	0.00	0.00	0.25	0.00	0.00	0.00	0.00	0.04	0.00	0.06	0.10
SAFE Credit Union	CA	0.08	0.08	0.10	0.26	2.07	0.00	0.00	2.07	0.00	0.00	0.00	0.00	0.21	0.00	0.04	0.25
California CU	CA	0.12	0.11	0.00	0.24	0.25	0.15	0.19	0.59	0.59	0.59	0.12	1.30	0.34	0.24	0.10	0.67
CommunityAmerica Credit Union	MO	0.01	0.21	0.08	0.30	0.17	0.24	0.27	0.68	0.33	0.20	0.31	0.84	0.08	0.03	0.00	0.11
Navy Army Community CU	TX	1.16	0.35	0.24	1.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Langley FCU	VA	0.14	0.00	0.00	0.14	0.37	0.02	0.26	0.65	0.69	0.00	0.00	0.69	0.03	0.00	0.00	0.03
Credit Human	TX	0.61	0.09	0.00	0.70	12.89	4.06	0.00	16.95	0.40	0.00	0.00	0.40	0.00	0.00	0.00	0.00
Technology Credit Union	CA	0.16	0.00	0.00	0.16	0.28	0.00	0.00	0.28	0.00	0.00	0.00	0.00	0.39	0.24	0.00	0.63
GECU	TX	0.35	0.06	0.01	0.42	0.00	0.00	0.00	0.00	0.39	0.27	0.00	0.66				
Keesler FCU	MS	0.22	0.10	0.03	0.35	0.00	0.05	0.00	0.05	0.51	0.00	0.00	0.51	0.00	0.00	0.00	0.00
Apple FCU	VA	0.02	0.00	0.00	0.02	0.85	0.40	0.22	1.47	0.08	0.19	0.00	0.27	0.18	0.06	0.04	0.28
NASA FCU	MD	0.06	0.00	0.00	0.06	0.00	0.00	0.00	0.00	0.07	0.09	0.00	0.16	0.00	0.09	0.00	0.09
Stanford FCU	CA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.11	0.06	0.00	0.00	0.06
Genisys CU	MI	0.06	0.02	0.02	0.09	0.39	0.00	0.00	0.39	0.49	0.07	0.10	0.66	0.19	0.14	0.32	0.65
UNIFY Financial CU	CA	0.22	0.02	0.10	0.34	0.89	0.05	1.10	2.03	3.10	1.07	0.21	4.38	3.65	0.52	0.04	4.21
Royal Credit Union	WI	0.44	0.03	0.00	0.47	0.07	0.08	0.01	0.16	0.00	0.00	0.00	0.00	0.24	0.09	0.03	0.36
APCO ECU	AL	0.37	0.06	0.00	0.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
First Community CU	MO	0.27	0.03	0.00	0.30	0.10	0.20	0.63	0.92	0.69	0.08	0.00	0.77	0.15	0.08	0.00	0.23
United FCU	MI	0.50	0.07	1.04	1.62	0.00	0.00	0.21	0.21	0.07	4.67	0.00	4.74	0.41	1.91	0.14	2.46
Fairwinds CU	FL	0.09	0.06	0.06	0.21	0.18	0.00	0.00	0.18	0.63	0.13	0.00	0.76	0.09	0.00	0.00	0.09
University Federal Credit Union	TX	0.33	0.42	0.00	0.75	0.15	0.00	0.00	0.15	0.09	0.00	0.00	0.09	0.00	0.00	0.00	0.00
Total		0.20	0.09	0.07	0.36	0.62	0.24	0.18	1.04	0.35	0.12	0.11	0.59	0.37	0.14	0.15	0.66

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 12
Additional loan delinquency ratios (%)

Credit Union Name	State	Indirect Lending				Participation Loans				MBLs (excluding Ag-related loans)				Agricultural Loans			
		Dollar amount delinquent				Dollar amount delinquent				Dollar amount delinquent				Dollar amount delinquent			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Navy FCU	VA					0.00	0.10	0.00	0.10	0.12	0.09	0.00	0.22				
State Employees Credit Union	NC																
Pentagon FCU	VA	1.19	0.70	0.18	2.07	0.40	0.50	0.32	1.22	5.46	1.54	2.04	9.05				
BECU	WA	0.20	0.04	0.00	0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
SchoolsFirst FCU	CA	0.29	0.02	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Golden 1 Credit Union	CA	0.37	0.00	0.00	0.37	0.09	0.00	0.00	0.09								
First Tech FCU	CA	0.24	0.03	0.00	0.27	0.80	0.00	0.00	0.80	0.00	0.00	0.00	0.00				
America First FCU	UT	0.74	0.38	0.09	1.22	1.22	0.00	1.11	2.33	0.07	0.00	0.06	0.13	0.00	0.00	0.00	0.00
Alliant CU	IL	0.53	0.13	0.17	0.83	0.30	0.07	0.09	0.46	0.00	0.21	0.90	1.11				
Suncoast CU	FL	0.18	0.01	0.00	0.19	0.21	0.07	0.12	0.40	0.00	0.12	0.00	0.12				
Randolph-Brooks FCU	TX	0.30	0.12	0.02	0.45	0.19	0.04	0.00	0.24	0.28	0.11	0.14	0.53	0.00	0.00	0.00	0.00
Mountain America Credit Union	UT	0.32	0.15	0.01	0.48	28.30	15.87	8.12	52.29	0.01	0.10	0.00	0.11				
Digital Federal Credit Union	MA	1.35	0.68	0.60	2.64	74.57	18.27	14.34	107.18	0.03	0.01	0.01	0.05				
Security Service FCU	TX	0.20	0.06	0.00	0.26					0.02	0.38	0.00	0.40				
Bethpage FCU	NY	0.21	0.16	0.32	0.69	19.08	2.38	4.09	25.55	5.14	0.38	0.75	6.27				
Star One Credit Union	CA	0.04	0.00	0.00	0.04	0.00	0.00	0.00	0.00								
Alaska USA FCU	AK	0.44	0.08	0.00	0.52	0.00	3.49	0.00	3.49	0.49	0.43	0.00	0.92				
VyStar Credit Union	FL	0.19	0.03	0.00	0.22	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.04				
San Diego County CU	CA	0.07	0.02	0.00	0.09	0.21	0.08	0.00	0.29	0.27	0.00	0.00	0.27				
American Airlines FCU	TX					0.22	0.11	0.03	0.35	0.00	0.00	0.00	0.00				
Lake Michigan CU	MI	0.18	0.00	0.00	0.18	0.21	0.00	0.00	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Teachers FCU	NY	0.22	0.13	0.06	0.40	3.74	0.29	0.00	4.03	0.00	0.00	0.00	0.00				
Patelco CU	CA	0.39	0.00	0.00	0.39	0.40	0.00	0.00	0.40	0.41	0.00	0.00	0.41				
ESL Federal Credit Union	NY	0.32	0.06	0.04	0.42	3.60	1.08	1.21	5.88	0.15	0.00	0.00	0.15				
OnPoint Community CU	OR	0.11	0.02	0.00	0.12					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Logix FCU	CA					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
PSECU	PA	0.36	0.03	0.02	0.41					0.00	0.00	0.00	0.00				
Delta Community CU	GA					0.31	0.06	0.04	0.41	0.00	0.00	0.00	0.00				
Ent CU	CO	0.08	0.02	0.02	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CEFCU	IL	0.59	0.16	0.02	0.77	0.00	0.00	0.00	0.00	0.06	0.03	0.59	0.67	0.00	0.00	0.00	0.00
GreenState CU	IA	0.66	0.34	0.02	1.02	0.13	0.00	0.13	0.26	0.00	0.03	0.00	0.03	0.00	0.00	0.00	0.00
United Nations FCU	NY	0.34	0.16	0.02	0.52	3.74	0.92	0.93	5.59	11.04	2.63	2.93	16.60				
Police and Fire FCU	PA	0.04	0.01	0.00	0.05												
Wings Financial CU	MN	1.09	0.41	0.05	1.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Redstone FCU	AL	0.46	0.05	0.00	0.51					0.00	0.00	0.00	0.00				
Idaho Central CU	ID	0.30	0.03	0.00	0.34	0.51	0.11	0.00	0.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Desert Financial CU	AZ	0.06	0.00	0.00	0.06	0.00	0.00	0.00	0.00	0.27	0.15	0.00	0.42				
Hudson Valley CU	NY	0.27	0.00	0.00	0.28	0.84	0.01	0.00	0.85	0.89	0.01	0.11	1.00				
Wright-Patt CU Inc	OH	0.16	0.07	0.00	0.24	4.78	0.00	0.00	4.78	0.27	0.01	0.02	0.30				
Redwood CU	CA	0.16	0.05	0.01	0.23	0.00	0.00	0.00	0.00	0.19	0.00	0.00	0.19	0.00	0.00	0.00	0.00
Eastman CU	TN	0.02	0.00	0.00	0.02					0.04	0.00	0.00	0.04	0.00	0.00	0.00	0.00
Space Coast CU	FL	0.16	0.01	0.00	0.17	0.00	0.00	0.00	0.00	2.45	0.05	0.00	2.51				
Bank-Fund Staff FCU	DC					0.00	0.00	0.00	0.00								
Belco CU	CO	0.80	0.00	0.00	0.80	0.60	0.04	0.00	0.63	0.00	0.00	0.00	0.00				
DFCU Financial CU	MI	0.60	0.00	0.00	0.60	0.00	0.00	0.00	0.00	1.10	1.20	0.00	2.31				
Michigan State University FCU	MI	0.30	0.03	0.00	0.33	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.03				
Members 1st FCU	PA	0.37	0.05	0.01	0.43	0.00	0.00	0.00	0.00	0.00	0.06	0.02	0.08	0.00	0.00	0.00	0.00
Landmark Credit Union	WI	0.72	0.11	0.02	0.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Kinecta FCU	CA	0.27	0.04	0.06	0.37					0.19	0.06	0.00	0.25				
MIDFLORIDA CU	FL	0.14	0.01	0.00	0.16	0.00	0.00	0.00	0.00	0.19	0.00	0.00	0.19	0.09	0.00	0.00	0.09

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 12
Additional loan delinquency ratios (%)

Credit Union Name	State	Indirect Lending				Participation Loans				MBLs (excluding Ag-related loans)				Agricultural Loans			
		Dollar amount delinquent				Dollar amount delinquent				Dollar amount delinquent				Dollar amount delinquent			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Visions FCU	NY	0.08	0.04	0.00	0.12	1.85	1.96	5.24	9.05	4.62	2.65	4.20	11.48				
Veridian CU	IA	0.35	0.22	0.08	0.64	0.80	0.00	0.00	0.80	1.11	0.08	0.10	1.29	0.00	0.00	0.00	0.00
State Farm FCU	IL																
Tinker FCU	OK	0.16	0.05	0.00	0.21												
SEFCU	NY	0.31	0.25	0.04	0.59	0.00	0.00	0.00	0.00	0.00	0.00	0.28	0.28				
Wescom CU	CA					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Mission FCU	CA	0.04	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
BCU	IL	0.96	0.30	0.00	1.26	29.04	0.00	0.00	29.04	0.11	0.00	0.00	0.11				
Virginia CU Inc	VA	1.01	0.25	0.00	1.26	0.35	0.22	0.00	0.56	0.00	0.00	0.00	0.00				
Citadel FCU	PA	0.11	0.10	0.01	0.22	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.10				
Service Credit Union	NH	0.27	0.00	0.00	0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Summit CU	WI	0.30	0.12	0.04	0.46					0.01	0.15	0.00	0.16				
SECU	MD	0.47	0.00	0.00	0.47	0.06	0.05	0.00	0.11	0.00	0.00	0.00	0.00				
Gesa CU	WA	0.28	0.14	0.01	0.43	0.20	0.06	0.01	0.27	0.27	2.63	0.00	2.89	0.00	0.00	0.00	0.00
Chevron FCU	CA	0.58	0.04	0.00	0.62	0.15	0.00	0.00	0.15	0.00	0.00	0.00	0.00				
Northwest FCU	VA	0.42	0.10	0.00	0.52	0.00	0.16	0.00	0.16	0.00	0.77	0.39	1.16				
TDECU	TX	0.50	0.03	0.00	0.54	0.00	0.00	0.00	0.00	0.16	0.40	0.00	0.56	0.00	0.00	0.00	0.00
Travis Credit Union	CA	0.43	0.00	0.00	0.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
UW Credit Union	WI	0.75	0.46	0.17	1.38												
Community First CU	WI	0.56	0.00	0.00	0.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Teachers CU	IN	0.07	0.03	0.00	0.10	0.10	0.00	0.08	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
WSECU	WA	0.54	0.09	0.01	0.63					0.00	0.00	0.00	0.00				
Jovia Financial Credit Union	NY	0.85	0.06	0.02	0.93	0.21	0.00	0.00	0.21	0.03	0.00	0.00	0.03				
Coastal Federal Credit Union	NC	0.34	0.03	0.00	0.37	0.34	27.53	0.00	27.87	0.01	2.47	0.00	2.48	0.00	0.00	0.00	0.00
Educational ECU	CA																
Spokane Teachers CU	WA	0.15	0.00	0.00	0.15	0.02	0.00	0.00	0.02	0.01	0.08	0.00	0.09	0.00	0.00	0.00	0.00
General Electric CU	OH	0.21	0.10	0.12	0.43	0.06	0.05	0.05	0.17	0.00	0.00	0.00	0.00				
Municipal CU	NY	0.54	0.00	0.00	0.54												
Affinity FCU	NJ	1.88	0.41	0.05	2.34	0.05	0.01	0.00	0.06	0.00	1.38	0.00	1.38				
Tower FCU	MD	0.68	0.31	0.00	0.98												
SAFE Credit Union	CA	0.25	0.01	0.01	0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
California CU	CA	0.12	0.00	0.00	0.12	2.76	2.06	0.00	4.82	0.34	0.24	0.00	0.58				
CommunityAmerica Credit Uni	MO	0.31	0.01	0.00	0.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Navy Army Community CU	TX	0.08	0.00	0.00	0.08					0.00	0.00	0.00	0.00				
Langley FCU	VA	0.17	0.02	0.00	0.19	0.00	0.00	100.00	100.00	0.00	0.00	0.61	0.61	0.00	0.00	0.00	0.00
Credit Human	TX	0.17	0.02	0.00	0.19					0.00	0.00	0.00	0.00				
Technology Credit Union	CA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.00	0.00	0.50	0.00	0.00	0.00	0.00
GECU	TX	0.25	0.23	0.07	0.55					0.00	0.00	0.00	0.00				
Keesler FCU	MS	0.05	0.03	0.00	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Apple FCU	VA	0.54	0.11	0.00	0.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
NASA FCU	MD	1.26	0.53	0.02	1.81	0.32	0.01	0.01	0.34	0.00	0.00	0.00	0.00				
Stanford FCU	CA	0.09	0.03	0.00	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Genisys CU	MI	0.12	0.07	0.01	0.20	0.00	1.01	0.16	1.17	0.39	0.33	0.05	0.77				
UNIFY Financial CU	CA	1.21	0.22	0.01	1.44	0.07	0.00	0.44	0.52	0.00	0.00	0.00	0.00				
Royal Credit Union	WI	0.11	0.03	0.00	0.14	0.00	3.97	0.00	3.97	0.03	0.07	0.00	0.09				
APCO ECU	AL	1.92	0.95	0.00	2.87					0.00	0.00	0.00	0.00				
First Community CU	MO	0.48	0.06	0.00	0.54					0.91	0.00	0.00	0.91				
United FCU	MI	0.86	0.09	0.03	0.98	0.00	0.00	0.00	0.00	0.69	1.35	4.27	6.32	0.00	80.38	0.00	80.38
Fairwinds CU	FL	0.03	0.00	0.00	0.03	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00				
University Federal Credit Unior	TX									0.00	2.62	0.00	2.62				
Total		0.35	0.09	0.03		0.56	0.30	0.26	1.12	0.45	0.21	0.20	0.85	0.04	2.67	0.00	2.71

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 13
Allowance for loan loss and bankruptcy

Credit Union Name	State	Allowance for loan loss as % of		Number of chapter 7 bankruptcies per cu	Number of chapter 13 bankruptcies per cu	Number of chapter 11 bankruptcies per cu	Loan balances subject to bankruptcies as % of total loans	% of \$ Net charged off due to bankruptcy
		loans outstanding	Delinquent loans					
Navy FCU	VA	2.4	359.0	5,162	2,280	9	0.19	17.21
State Employees Credit Union	NC	1.4	91.8	501	704	2	0.11	13.83
Pentagon FCU	VA	1.0	106.9	849	511	2	0.20	12.21
BECU	WA	1.1	503.1	342	131	1	0.06	15.20
SchoolsFirst FCU	CA	0.8	222.6	554	98	1	0.07	22.50
Golden 1 Credit Union	CA	1.0	277.3	664	169	0	0.14	20.39
First Tech FCU	CA	0.7	280.7	580	160	2	0.07	2.86
America First FCU	UT	2.0	215.7	545	248	2	0.15	18.92
Alliant CU	IL	1.2	199.0	96	29	2	0.13	5.44
Suncoast CU	FL	1.3	359.0	648	136	2	0.15	9.39
Randolph-Brooks FCU	TX	0.8	227.7	199	44	0	0.07	9.51
Mountain America Credit Union	UT	0.9	147.4	330	191	0	0.09	20.76
Digital Federal Credit Union	MA	2.0	198.0	330	115	2	0.10	6.26
Security Service FCU	TX	1.1	297.5	535	140	0	0.09	7.72
Bethpage FCU	NY	1.3	60.7	43	4	1	0.04	5.61
Star One Credit Union	CA	0.2	376.7	6	6	0	0.02	30.85
Alaska USA FCU	AK	0.7	68.5	741	204	1	0.19	13.84
VyStar Credit Union	FL	0.7	192.8	262	100	0	0.08	17.60
San Diego County CU	CA	0.5	338.9	129	17	0	0.04	12.29
American Airlines FCU	TX	0.7	211.2	158	61	0	0.06	4.23
Lake Michigan CU	MI	0.1	120.1	138	32	0	0.14	25.81
Teachers FCU	NY	0.2	57.7	134	19	0	0.06	7.89
Pateleo CU	CA	0.8	245.4	47	28	0	0.05	17.38
ESL Federal Credit Union	NY	1.7	80.2	171	42	2	0.12	12.45
OnPoint Community CU	OR	0.6	396.4	68	20	0	0.03	31.38
Logix FCU	CA	1.2	309.7	95	21	0	0.05	15.34
PSECU	PA	1.0	263.0	202	198	1	0.08	21.88
Delta Community CU	GA	0.8	283.2	74	35	0	0.03	13.68
Ent CU	CO	0.3	171.8	147	25	0	0.05	29.31
CEFCU	IL	0.7	166.4	274	79	1	0.08	16.57
GreenState CU	IA	0.7	133.5	366	59	0	0.08	22.38
United Nations FCU	NY	0.8	141.2	2	4	0	0.04	4.38
Police and Fire FCU	PA	0.5	220.7	67	74	0	0.06	26.75
Wings Financial CU	MN	0.7	148.2	105	45	0	0.08	18.15
Redstone FCU	AL	1.4	344.1	147	44	0	0.12	14.46
Idaho Central CU	ID	0.7	271.9	294	33	2	0.10	21.06
Desert Financial CU	AZ	1.1	485.4	52	7	3	0.06	25.99
Hudson Valley CU	NY	1.1	190.1	104	26	0	0.09	22.45
Wright-Patt CU Inc	OH	1.1	375.4	445	165	0	0.12	24.97
Redwood CU	CA	0.9	250.0	54	9	0	0.05	11.54
Eastman CU	TN	0.4	253.7	179	31	0	0.13	39.96
Space Coast CU	FL	1.2	340.9	227	82	0	0.11	14.68
Bank-Fund Staff FCU	DC	0.8	205.9	0	3	0	0.00	5.84
Bello CU	CO	1.8	388.5	139	51	0	0.09	21.68
DFCU Financial CU	MI	0.9	328.3	15	3	0	0.07	25.95
Michigan State University FCU	MI	0.6	254.8	56	22	0	0.03	15.09
Members 1st FCU	PA	0.7	149.7	180	64	0	0.13	21.50
Landmark Credit Union	WI	0.6	118.8	83	76	0	0.07	15.56
Kinecta FCU	CA	0.8	299.5	180	49	0	0.09	28.64
MIDFLORIDA CU	FL	1.2	554.3	256	51	0	0.08	13.35

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 13
Allowance for loan loss and bankruptcy

Credit Union Name	State	Allowance for loan loss as % of		Number of chapter 7 bankruptcies per cu	Number of chapter 13 bankruptcies per cu	Number of chapter 11 bankruptcies per cu	Loan balances subject to bankruptcies as % of total loans	% of \$ Net charged off due to bankruptcy
		loans outstanding	Delinquent loans					
Visions FCU	NY	1.8	85.6	46	10	0	0.04	20.15
Veridian CU	IA	0.7	118.6	273	61	1	0.15	26.03
State Farm FCU	IL	0.6	254.5	29	13	2	0.11	29.10
Tinker FCU	OK	0.7	212.7	979	212	0	0.19	29.98
SEFCU	NY	1.2	193.2	317	120	0	0.20	16.07
Wescom CU	CA	0.8	480.9	35	8	0	0.05	2.09
Mission FCU	CA	0.9	1,203.4	76	8	0	0.05	20.84
BCU	IL	0.9	196.2	276	124	0	0.45	27.33
Virginia CU Inc	VA	1.7	174.1	317	235	0	0.30	46.19
Citadel FCU	PA	0.5	252.7	145	61	0	0.08	14.17
Service Credit Union	NH	0.4	188.8	157	36	0	0.07	0.00
Summit CU	WI	0.8	162.9	183	50	2	0.14	30.43
SECU	MD	0.8	115.2	255	43	0	0.12	16.24
Gesa CU	WA	0.7	112.9	117	208	4	0.13	6.09
Chevron FCU	CA	0.4	214.0	10	2	0	0.00	16.09
Northwest FCU	VA	0.6	131.5	380	131	1	0.11	19.22
TDECU	TX	0.9	58.0	7	10	0	0.05	7.00
Travis Credit Union	CA	1.2	207.7	302	78	0	0.17	21.54
UW Credit Union	WI	0.9	207.1	52	25	0	0.04	27.54
Community First CU	WI	0.2	80.9	88	21	0	0.07	38.96
Teachers CU	IN	0.8	457.5	147	58	0	0.14	13.03
WSECU	WA	1.2	348.3	33	32	0	0.05	23.63
Jovia Financial Credit Union	NY	1.0	64.5	101	11	3	0.06	13.72
Coastal Federal Credit Union	NC	1.5	232.0	67	70	1	0.14	17.21
Educational ECU	CA	0.8	523.5	59	6	0	0.07	11.59
Spokane Teachers CU	WA	0.7	714.9	132	24	0	0.10	21.65
General Electric CU	OH	0.7	190.5	86	76	0	0.08	23.82
Municipal CU	NY	2.0	222.6	363	88	0	0.11	2.23
Affinity FCU	NJ	0.7	79.2	66	32	0	0.11	9.17
Tower FCU	MD	0.7	240.2	106	45	1	0.11	33.48
SAFE Credit Union	CA	0.8	245.1	129	32	0	0.11	14.79
California CU	CA	0.5	137.1	53	11	0	0.03	21.19
CommunityAmerica Credit Union	MO	0.8	184.0	160	130	0	0.10	21.75
Navy Army Community CU	TX	1.1	161.8	24	41	1	0.10	2.47
Langley FCU	VA	0.6	187.1	425	198	0	0.14	37.18
Credit Human	TX	0.4	179.5	62	16	0	0.10	7.86
Technology Credit Union	CA	1.0	333.6	27	7	0	0.03	9.58
GECU	TX	1.2	205.8	167	167	0	0.24	18.82
Keesler FCU	MS	0.6	289.8	33	61	0	0.07	27.43
Apple FCU	VA	0.9	278.9	156	56	0	0.13	32.75
NASA FCU	MD	1.1	189.4	271	129	0	0.26	22.38
Stanford FCU	CA	0.8	2,336.2	5	13	1	0.01	0.00
Genisys CU	MI	1.3	393.5	102	41	0	0.10	38.37
UNIFY Financial CU	CA	1.1	105.8	275	78	1	0.15	18.51
Royal Credit Union	WI	1.1	567.5	256	47	5	0.14	10.60
APCO ECU	AL	0.2	43.5	37	24	0	0.16	32.08
First Community CU	MO	0.7	148.0	162	58	0	0.15	12.47
United FCU	MI	1.2	94.4	303	114	0	0.25	14.06
Fairwinds CU	FL	0.7	406.0	53	18	0	0.06	19.10
University Federal Credit Union	TX	0.7	143.0	59	10	0	0.05	5.91
Total		1.2	204.5	249	99	1	0.12	16.29

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 14

Foreclosed and repossessed assets, chargeoffs

Credit Union Name	State	Foreclosed & repossessed assets/	Annualized Chargeoffs (as a percent of period-end loans outstanding)						
			\$ Charged off/ \$ loans out	\$ Recoveries/ \$ charged off	\$ Net charged off/ loans out	% Net credit card charged off/ credit card loans	% Net first mortgages charged off/ first mortgages	% Net other real estate loans charged off/ other RE loans	\$ Net MBLs charged off (include Ag-related)/ MBLs
Navy FCU	VA	0.0	1.96	25.78	1.71	5.10	0.01	-0.08	0.15
State Employees Credit Union	NC	0.0	0.43	25.80	0.37	2.24	0.02	0.04	
Pentagon FCU	VA	0.0	0.95	24.99	0.84	5.40	0.01	0.01	0.00
BECU	WA	0.0	0.44	44.90	0.34	2.44	0.00	-0.15	0.00
SchoolsFirst FCU	CA	0.0	0.57	44.58	0.44	3.14	-0.02	-0.36	0.00
Golden 1 Credit Union	CA	0.0	0.65	53.55	0.47	3.24	0.00	-0.35	
First Tech FCU	CA	0.0	0.74	24.85	0.64	5.05	0.00	0.04	0.00
America First FCU	UT	0.2	0.97	32.82	0.81	2.34	-0.02	-0.04	0.00
Alliant CU	IL	0.0	0.80	15.27	0.74	4.17	0.01	-0.07	0.00
Suncoast CU	FL	0.0	0.77	54.71	0.56	2.77	0.00	0.01	0.00
Randolph-Brooks FCU	TX	0.0	0.71	36.99	0.58	4.52	0.00	0.00	0.16
Mountain America Credit Union	UT	0.0	0.70	45.77	0.54	2.95	0.00	0.05	0.01
Digital Federal Credit Union	MA	0.0	0.73	15.30	0.67	3.43	0.00	-0.03	0.00
Security Service FCU	TX	0.0	0.86	30.94	0.72	4.40	0.01	-0.07	-0.04
Bethpage FCU	NY	0.0	0.27	43.67	0.21	4.84	0.00	-0.01	0.22
Star One Credit Union	CA	0.0	0.02	82.96	0.01	0.64	0.00	-0.06	
Alaska USA FCU	AK	0.0	0.53	63.77	0.36	2.93	0.00	-0.07	0.00
VyStar Credit Union	FL	0.0	0.35	30.64	0.30	2.06	0.00	-0.11	0.00
San Diego County CU	CA	0.0	0.21	58.34	0.15	2.65	0.00	-0.30	0.00
American Airlines FCU	TX	0.0	0.41	31.67	0.35	3.23	0.00	-0.01	0.00
Lake Michigan CU	MI	0.0	0.07	86.57	0.04	0.88	0.00	-0.02	0.00
Teachers FCU	NY	0.0	0.19	24.80	0.17	2.61	0.01	0.04	0.00
Patelco CU	CA	0.0	0.33	31.07	0.28	2.90	0.01	-0.11	0.05
ESL Federal Credit Union	NY	0.0	0.71	63.82	0.48	2.42	0.07	0.09	-0.01
OnPoint Community CU	OR	0.0	0.18	56.97	0.13	3.03	0.00	-0.34	0.00
Logix FCU	CA	0.0	0.30	29.64	0.25	3.34	0.00	-0.06	-0.01
PSECU	PA	0.0	0.86	38.75	0.69	2.46	0.00	0.11	0.00
Delta Community CU	GA	0.0	0.57	28.30	0.49	3.36	0.00	-0.06	0.00
Ent CU	CO	0.0	0.13	58.23	0.10		0.00	-0.02	0.00
CEFCU	IL	0.0	0.36	33.32	0.30	2.19	0.03	0.13	0.07
GreenState CU	IA	0.1	0.42	28.05	0.36	3.20	0.01	0.19	0.01
United Nations FCU	NY	0.0	0.27	29.23	0.23	1.54	0.00	0.00	1.22
Police and Fire FCU	PA	0.0	0.23	57.14	0.17	1.02	0.00	0.00	
Wings Financial CU	MN	0.0	0.28	21.92	0.25	2.21	0.00	-0.03	0.00
Redstone FCU	AL	0.0	0.97	41.67	0.77	2.25	0.04	0.03	0.09
Idaho Central CU	ID	0.0	0.35	46.29	0.27	2.09	0.00	0.01	0.02
Desert Financial CU	AZ	0.0	0.23	114.58	0.10		0.00	-0.21	0.01
Hudson Valley CU	NY	0.0	0.84	79.12	0.51	3.75	0.00	0.06	-0.47
Wright-Patt CU Inc	OH	0.0	0.55	42.11	0.44	2.29	0.01	0.17	0.29
Redwood CU	CA	0.0	0.31	38.25	0.25	2.88	0.00	-0.16	0.03
Eastman CU	TN	0.0	0.25	63.92	0.17	1.71	0.01	0.21	0.00
Space Coast CU	FL	0.0	0.66	52.14	0.49	4.44	0.00	-0.55	-0.01
Bank-Fund Staff FCU	DC	0.0	0.14	25.00	0.12	2.91	0.00	0.02	
Bello CU	CO	0.0	0.88	77.19	0.54	3.77	0.01	-0.02	-0.02
DFCU Financial CU	MI	0.0	0.33	59.44	0.23	2.32	-0.01	0.08	0.00
Michigan State University FCU	MI	0.0	0.54	23.87	0.47	2.24	0.00	0.11	0.00
Members 1st FCU	PA	0.0	0.48	31.88	0.40	2.80	-0.01	0.04	0.09
Landmark Credit Union	WI	0.0	0.47	53.25	0.34	2.48	0.08	0.09	0.15
Kinecta FCU	CA	0.0	0.43	65.24	0.29	3.61	-0.01	-1.23	-0.01
MIDFLORIDA CU	FL	0.0	0.37	39.04	0.30	2.97	0.00	-0.04	0.00

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 14
Foreclosed and repossessed assets, chargeoffs

Credit Union Name	State	Foreclosed & repossessed assets/	Annualized Chargeoffs (as a percent of period-end loans outstanding)						
			\$ Charged off/ \$ loans out	\$ Recoveries/ \$ charged off	\$ Net charged off/ loans out	% Net credit card charged off/ credit card loans	% Net first mortgages charged off/ first mortgages	% Net other real estate loans charged off/ other RE loans	\$ Net MBLs charged off (include Ag-related)/ MBLs
Visions FCU	NY	0.0	0.31	27.15	0.27	1.65	0.08	0.00	0.40
Veridian CU	IA	0.0	0.32	44.19	0.25	2.05	0.00	0.09	0.07
State Farm FCU	IL	0.0	0.91	60.28	0.64			0.00	
Tinker FCU	OK	0.0	1.13	92.89	0.61	2.90	0.02	0.56	
SEFCU	NY	0.1	0.72	34.82	0.60	4.63	0.00	0.00	0.13
Wescom CU	CA	0.0	0.32	54.38	0.23	2.46	0.00	-0.09	0.00
Mission FCU	CA	0.0	0.36	30.27	0.31	3.11	0.00	-0.03	0.00
BCU	IL	0.0	0.79	30.46	0.67	3.66	0.01	-0.02	0.22
Virginia CU Inc	VA	0.0	1.19	52.78	0.88	2.53	0.00	0.02	0.00
Citadel FCU	PA	0.0	0.32	24.73	0.28	3.24	0.00	0.02	0.05
Service Credit Union	NH	0.0	0.40	62.84	0.28	2.19	0.00	-0.03	0.00
Summit CU	WI	0.0	0.30	44.49	0.23	2.71	0.00	0.00	-0.02
SECU	MD	0.0	0.90	39.76	0.72	2.78	0.00	-0.05	0.02
Gesa CU	WA	0.0	0.68	40.02	0.55	2.10	0.00	-0.06	0.00
Chevron FCU	CA	0.0	0.11	17.19	0.10		0.00	0.00	0.00
Northwest FCU	VA	0.0	0.59	32.44	0.50	3.15	0.00	0.09	0.15
TDECU	TX	0.1	1.01	30.60	0.85	4.29	0.00	0.00	0.99
Travis Credit Union	CA	0.0	1.00	65.94	0.67	4.73	-0.14	-0.10	-1.87
UW Credit Union	WI	0.0	0.37	29.75	0.32	2.19	0.00	0.08	
Community First CU	WI	0.0	0.10	45.76	0.08	1.04	0.00	0.02	0.00
Teachers CU	IN	0.0	0.29	51.31	0.21	2.47	0.00	-0.01	0.00
WSECU	WA	0.0	0.70	45.95	0.54	2.05	0.00	-0.03	0.00
Jovia Financial Credit Union	NY	0.0	0.62	19.44	0.56	6.01	0.00	0.01	0.00
Coastal Federal Credit Union	NC	0.0	0.78	73.08	0.50	0.75	0.57	0.04	1.86
Educational ECU	CA	0.0	0.41	36.01	0.33	2.17	0.00	-0.06	
Spokane Teachers CU	WA	0.0	0.28	45.26	0.21	1.93	0.00	-0.02	0.02
General Electric CU	OH	0.1	0.52	54.59	0.37	3.59	0.00	0.00	-0.01
Municipal CU	NY	0.0	1.25	51.68	0.93	5.35	0.00	0.45	
Affinity FCU	NJ	0.1	0.56	34.24	0.47	2.62	0.01	0.03	0.00
Tower FCU	MD	0.1	0.35	34.66	0.29	1.39	0.00	0.00	
SAFE Credit Union	CA	0.0	0.48	28.93	0.41	2.91	0.00	-0.24	0.00
California CU	CA	0.0	0.21	76.60	0.13	4.39	0.00	-0.23	-0.01
CommunityAmerica Credit Union	MO	0.2	0.53	36.86	0.43	3.98	0.03	0.02	0.01
Navy Army Community CU	TX	0.0	0.98	33.41	0.82	2.56	0.03	0.00	0.00
Langley FCU	VA	0.0	0.58	55.98	0.42	3.20	0.01	0.18	0.00
Credit Human	TX	0.0	0.47	31.20	0.40	2.63	0.06	-0.05	0.00
Technology Credit Union	CA	0.0	0.37	12.94	0.35	0.00	0.00	-0.03	0.00
GECU	TX	0.0	0.98	17.51	0.90	3.41	0.01	0.00	0.00
Keesler FCU	MS	0.0	0.48	51.20	0.35	2.57	0.00	-0.10	-0.01
Apple FCU	VA	0.0	0.67	82.75	0.39	3.11	-0.04	0.05	0.00
NASA FCU	MD	0.0	1.17	27.14	1.01	5.08	0.00	-0.04	0.02
Stanford FCU	CA	0.0	0.09	30.40	0.07	3.17	0.00	-0.03	0.00
Genisys CU	MI	0.0	0.53	52.14	0.39	2.39	0.00	0.03	-0.05
UNIFY Financial CU	CA	0.0	1.31	24.15	1.15	4.59	0.01	-0.07	0.03
Royal Credit Union	WI	0.0	0.77	38.53	0.62	2.93	0.42	-0.03	0.60
APCO ECU	AL	0.0	0.35	32.20	0.29	2.26	0.01	0.00	0.00
First Community CU	MO	0.1	0.52	34.69	0.43	1.63	0.00	-0.03	0.00
United FCU	MI	0.1	0.64	39.28	0.51	2.55	0.01	0.01	0.28
Fairwinds CU	FL	0.0	0.26	86.19	0.15	3.55	0.00	-1.77	0.00
University Federal Credit Union	TX	0.0	0.53	27.47	0.46	2.96	-0.01	0.00	-0.01
Total		0.0	0.79	33.86	0.65	4.11	0.01	-0.04	0.06

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 15
Distribution of surplus funds (=cash + investments)

Credit Union Name	State	(Items as a % of surplus funds)												
		Cash				Shares/dep.		Dep. in		Government securities	Mutual funds	Federal agency securities	Capital at corporate	Other investments
		On hand	Dep. in corp CUs	Dep. in Fin. Inst.	Equivalents	in corp central CUs	comm. banks S&Ls & MSBs							
Navy FCU	VA	3.8	0.0	31.4	0.0	0.0	0.0	19.2	0.0	30.0	0.0	15.6		
State Employees Credit Union	NC	4.2	0.0	51.6	0.0	0.0	0.0	43.6	0.0	0.0	0.0	0.6		
Pentagon FCU	VA	0.9	0.3	27.1	7.5	0.0	0.3	0.0	0.0	55.0	0.0	8.9		
BECU	WA	1.5	0.0	28.3	0.0	0.0	0.0	9.8	5.3	54.4	0.0	0.7		
SchoolsFirst FCU	CA	2.1	0.0	38.7	0.0	0.0	0.0	2.6	0.7	43.7	0.0	12.2		
Golden 1 Credit Union	CA	10.8	0.0	26.1	5.1	0.0	0.0	0.3	0.8	56.6	0.0	0.3		
First Tech FCU	CA	0.7	0.0	17.3	2.9	0.0	0.0	0.1	0.0	43.4	0.0	35.6		
America First FCU	UT	5.1	0.3	65.6	0.0	0.0	0.0	0.0	0.0	28.1	0.0	0.8		
Alliant CU	IL	0.0	0.0	10.0	0.0	0.0	0.0	1.3	0.0	52.4	0.0	36.4		
Suncoast CU	FL	10.0	0.6	36.2	7.6	0.4	0.0	5.4	8.9	27.9	0.1	3.0		
Randolph-Brooks FCU	TX	3.4	0.2	2.7	0.0	0.0	0.0	0.0	0.5	58.6	0.0	34.5		
Mountain America Credit Union	UT	5.2	6.4	84.7	0.0	0.0	0.0	0.0	0.0	0.6	0.2	2.8		
Digital Federal Credit Union	MA	2.7	1.4	80.0	0.0	0.4	0.0	7.1	8.0	0.0	0.1	0.5		
Security Service FCU	TX	7.0	6.6	51.0	9.5	0.0	0.0	0.0	0.0	17.3	0.9	7.7		
Bethpage FCU	NY	1.7	0.0	0.6	0.0	0.0	0.0	0.0	13.5	64.3	0.0	19.8		
Star One Credit Union	CA	0.2	0.0	7.7	0.0	0.0	0.0	0.5	0.0	90.3	0.0	1.4		
Alaska USA FCU	AK	19.0	0.0	0.7	9.9	0.0	0.0	0.0	0.0	66.6	0.1	3.7		
VyStar Credit Union	FL	5.5	0.0	13.7	0.0	0.0	0.0	1.8	0.0	56.2	0.0	22.7		
San Diego County CU	CA	4.3	0.0	33.2	0.0	0.0	0.0	2.4	0.0	54.2	0.0	5.9		
American Airlines FCU	TX	0.3	0.3	12.4	0.0	0.0	0.0	4.1	0.0	65.5	0.0	17.4		
Lake Michigan CU	MI	3.7	0.0	82.8	0.0	0.0	0.0	0.0	0.0	11.7	0.0	1.7		
Teachers FCU	NY	0.8	0.1	20.2	0.0	0.0	0.0	0.8	0.0	76.8	0.1	1.0		
Patelco CU	CA	2.6	0.9	40.7	0.0	0.0	0.0	0.0	0.8	36.4	0.0	18.5		
ESL Federal Credit Union	NY	1.4	0.0	0.5	0.0	0.0	0.0	0.0	0.0	45.9	0.0	52.2		
OnPoint Community CU	OR	4.6	0.0	48.8	0.1	0.0	0.0	39.2	0.2	4.5	0.0	2.5		
Logix FCU	CA	1.6	0.0	50.6	0.0	0.0	0.0	0.0	0.0	44.4	0.0	3.4		
PSECU	PA	1.4	2.7	45.4	0.2	0.0	0.0	0.0	0.0	47.8	0.0	2.3		
Delta Community CU	GA	1.9	0.0	51.3	0.0	0.0	0.0	0.0	0.0	45.9	0.0	0.8		
Ent CU	CO	3.3	0.0	53.8	9.2	0.0	0.0	0.3	0.0	27.2	0.0	6.1		
CEFCU	IL	4.2	0.0	20.3	5.1	0.0	0.5	3.8	0.0	70.7	0.0	-4.5		
GreenState CU	IA	7.4	22.7	51.4	0.0	0.0	3.4	0.0	0.0	0.0	2.5	12.7		
United Nations FCU	NY	0.4	0.0	8.7	0.0	0.0	0.0	2.3	0.0	70.7	0.0	17.9		
Police and Fire FCU	PA	1.7	0.5	31.1	0.0	0.0	0.0	0.0	0.0	66.6	0.0	0.2		
Wings Financial CU	MN	1.4	0.0	5.1	0.0	0.0	0.0	0.0	0.0	46.9	0.0	46.6		
Redstone FCU	AL	2.3	0.0	6.7	0.1	0.0	0.0	0.0	0.0	85.7	0.0	5.1		
Idaho Central CU	ID	7.0	0.0	73.3	0.0	0.0	0.0	16.0	0.0	0.0	0.1	3.6		
Desert Financial CU	AZ	0.5	0.0	1.3	0.0	0.0	0.0	0.0	5.5	67.7	0.0	24.8		
Hudson Valley CU	NY	1.5	0.0	10.1	0.0	0.0	0.0	0.0	0.0	77.3	0.0	11.1		
Wright-Patt CU Inc	OH	6.0	0.0	19.0	1.4	0.0	0.0	0.2	4.9	58.5	0.1	9.7		
Redwood CU	CA	7.9	0.1	90.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3		
Eastman CU	TN	11.3	0.9	76.9	6.9	0.0	0.0	0.1	0.0	2.4	0.1	1.4		
Space Coast CU	FL	3.1	2.2	48.2	19.0	0.0	0.0	1.2	0.0	25.8	0.1	0.4		
Bank-Fund Staff FCU	DC	0.2	0.0	14.1	0.0	0.0	0.0	26.8	0.0	58.2	0.0	0.7		
Bellco CU	CO	3.5	0.0	64.1	0.0	0.0	0.0	0.2	0.0	18.2	0.1	13.9		
DFCU Financial CU	MI	0.1	0.0	5.1	0.0	0.0	0.0	0.2	0.0	94.1	0.0	0.4		
Michigan State University FCU	MI	3.1	7.7	29.5	0.4	17.6	2.5	0.0	0.0	37.6	0.3	1.2		
Members 1st FCU	PA	4.8	15.2	31.6	0.0	0.0	0.0	0.0	1.1	46.1	0.5	0.7		
Landmark Credit Union	WI	4.2	19.8	43.3	0.0	9.2	1.6	0.0	0.0	18.9	1.0	1.9		
Kinecta FCU	CA	5.2	1.0	38.6	0.0	0.0	0.0	0.0	7.3	42.3	0.1	5.4		
MIDFLORIDA CU	FL	2.8	6.6	38.9	0.0	2.1	1.5	0.0	0.0	28.8	0.2	19.2		

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 15
Distribution of surplus funds (=cash + investments)

Credit Union Name	State	(Items as a % of surplus funds)												
		Cash				Shares/dep.		Dep. in		Government securities	Mutual funds	Federal agency securities	Capital at corporate	Other investments
		On hand	Dep. in corp CUs	Dep. in Fin. Inst.	Equivalents	in corp central CUs	comm. banks S&Ls & MSBs							
Visions FCU	NY	2.2	0.0	6.9	0.0	0.0	0.0	0.0	0.0	0.0	83.3	0.1	7.5	
Veridian CU	IA	8.3	17.9	23.6	0.0	0.0	15.2	0.0	4.8	24.3	0.0	5.9	5.9	
State Farm FCU	IL	0.0	0.0	0.0	0.0	0.0	0.0	58.2	2.6	39.1	0.0	0.0	0.0	
Tinker FCU	OK	1.0	0.8	9.4	22.0	0.0	0.0	2.1	0.0	50.8	0.0	13.9	13.9	
SEFCU	NY	1.2	0.1	28.7	0.0	0.0	0.1	0.6	0.0	56.3	0.0	13.0	13.0	
Wescom CU	CA	1.0	0.1	8.2	0.0	0.0	0.0	9.1	0.0	66.1	0.0	15.6	15.6	
Mission FCU	CA	2.1	0.0	57.6	0.0	0.0	0.0	0.7	0.0	26.3	0.0	13.3	13.3	
BCU	IL	2.2	0.3	72.9	0.0	0.0	0.1	7.7	0.0	10.0	0.1	6.7	6.7	
Virginia CU Inc	VA	2.4	0.0	0.3	0.0	0.0	0.0	6.4	0.1	84.9	0.0	5.9	5.9	
Citadel FCU	PA	5.7	0.0	81.0	0.0	0.0	0.0	0.0	0.0	9.7	0.0	3.7	3.7	
Service Credit Union	NH	3.7	3.6	55.5	0.0	0.2	0.0	0.0	11.5	22.0	0.2	3.5	3.5	
Summit CU	WI	2.8	5.8	42.5	0.0	5.1	0.0	0.0	0.1	39.4	0.7	3.6	3.6	
SECU	MD	9.6	0.0	78.1	0.0	0.0	0.0	0.0	0.0	11.6	0.0	0.7	0.7	
Gesa CU	WA	3.8	1.1	63.5	0.0	0.0	4.2	5.6	0.0	14.3	0.1	7.4	7.4	
Chevron FCU	CA	0.7	0.1	51.2	9.0	0.0	0.0	0.0	0.0	28.6	0.0	10.4	10.4	
Northwest FCU	VA	2.1	0.0	41.7	0.0	0.0	0.0	0.0	4.4	40.8	0.0	11.0	11.0	
TDECU	TX	7.1	3.4	80.3	0.3	0.0	0.0	0.0	2.9	0.0	0.2	5.7	5.7	
Travis Credit Union	CA	2.9	0.0	66.0	0.0	0.0	0.0	0.0	0.0	29.8	0.0	1.3	1.3	
UW Credit Union	WI	2.8	0.0	78.8	0.0	0.0	0.0	0.2	0.0	14.9	0.0	3.3	3.3	
Community First CU	WI	2.4	84.5	4.1	0.0	0.0	4.3	0.0	0.0	0.0	1.1	3.6	3.6	
Teachers CU	IN	5.7	1.1	38.6	0.0	0.0	0.0	0.2	0.0	50.2	0.4	3.8	3.8	
WSECU	WA	2.9	0.0	58.3	0.0	0.0	0.0	2.6	0.8	18.6	0.0	16.8	16.8	
Jovia Financial Credit Union	NY	1.1	0.0	30.1	0.0	0.0	0.0	0.0	0.0	64.4	0.0	4.4	4.4	
Coastal Federal Credit Union	NC	7.1	-0.1	82.2	0.2	0.0	0.0	0.0	8.7	1.1	0.5	0.4	0.4	
Educational ECU	CA	2.5	0.3	32.2	0.0	0.0	0.1	0.8	0.0	64.2	0.0	0.0	0.0	
Spokane Teachers CU	WA	5.1	0.0	61.6	0.0	0.0	0.0	0.0	0.3	29.0	0.1	3.8	3.8	
General Electric CU	OH	1.1	7.1	72.5	0.0	0.0	0.0	0.0	0.0	17.4	0.2	1.7	1.7	
Municipal CU	NY	4.9	2.4	53.8	0.0	0.0	0.0	0.9	0.0	25.3	0.0	12.7	12.7	
Affinity FCU	NJ	5.1	0.2	36.3	0.0	0.0	0.1	0.0	0.0	48.6	0.0	9.7	9.7	
Tower FCU	MD	0.9	0.0	83.7	0.9	0.0	0.0	0.0	0.0	13.5	0.0	1.0	1.0	
SAFE Credit Union	CA	2.6	0.0	89.9	0.0	0.0	0.0	0.0	0.0	6.2	0.0	1.3	1.3	
California CU	CA	6.3	0.0	59.0	0.0	0.0	0.0	0.0	0.0	31.6	0.2	2.9	2.9	
CommunityAmerica Credit Union	MO	8.7	0.1	35.9	0.0	0.0	0.0	0.0	0.0	46.0	0.0	9.2	9.2	
Navy Army Community CU	TX	1.6	0.0	96.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	2.0	
Langley FCU	VA	4.4	0.8	32.3	0.0	0.0	0.0	0.0	32.6	24.6	0.7	4.6	4.6	
Credit Human	TX	10.1	0.7	84.8	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.6	2.6	
Technology Credit Union	CA	1.4	0.0	24.5	0.0	0.0	0.0	0.0	0.0	63.9	0.0	10.3	10.3	
GECU	TX	6.5	0.7	82.1	0.2	0.0	0.5	0.0	0.9	2.9	0.1	6.1	6.1	
Keesler FCU	MS	4.4	11.6	8.5	0.0	0.0	0.9	8.8	22.4	38.3	0.2	5.0	5.0	
Apple FCU	VA	2.1	0.0	37.1	0.0	0.0	0.0	0.0	0.0	58.7	0.0	2.0	2.0	
NASA FCU	MD	1.4	0.0	79.6	1.3	0.1	0.8	0.8	1.3	4.2	0.1	10.3	10.3	
Stanford FCU	CA	0.3	0.0	39.8	5.1	0.0	0.0	0.0	0.0	47.3	0.0	7.6	7.6	
Genisys CU	MI	2.8	0.0	18.7	0.0	0.0	0.0	0.0	0.0	69.5	0.0	9.1	9.1	
UNIFY Financial CU	CA	5.2	0.0	46.8	0.0	0.0	0.5	0.4	0.0	41.4	0.1	5.6	5.6	
Royal Credit Union	WI	6.6	0.0	84.0	0.0	0.0	1.3	0.0	2.9	2.5	1.2	1.5	1.5	
APCO ECU	AL	0.3	22.0	14.1	0.0	0.9	4.4	0.9	2.6	52.3	1.6	0.9	0.9	
First Community CU	MO	1.9	1.3	35.3	0.0	2.5	1.0	0.0	0.0	54.2	0.1	3.7	3.7	
United FCU	MI	3.5	1.3	41.4	0.0	1.2	0.0	0.0	0.0	37.7	0.1	14.9	14.9	
Fairwinds CU	FL	3.1	0.0	42.3	0.0	0.0	0.0	0.0	4.1	44.3	0.1	6.0	6.0	
University Federal Credit Union	TX	12.1	1.6	85.1	0.0	0.0	0.1	0.0	0.0	0.2	0.2	0.8	0.8	
Total		3.2	1.2	32.8	0.9	0.2	0.2	9.5	1.2	40.9	0.1	9.8	9.8	

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 16
Maturity, FAS 115 classification, market value

Credit Union Name	State	Maturity of surplus funds					FAS 115 classification of investments				Fair value amort. cost of HTM	Mortgage pass-through securities	CMOs & REMICS
		Less than 1 yr.	1 - 3 yrs.	3 - 5 yrs.	5 - 10 yrs.	Greater than 10 yrs.	Trading	Available for sale	FAS 15 HTM	Non-FAS 115 HTM			
Navy FCU	VA	39.5	16.4	18.1	17.0	9.0	0.0	96.4	1.8	1.8	101.6	11.2	
State Employees Credit Union	NC	69.4	16.3	11.6	2.6	0.0	0.0	98.8	1.0	0.2	100.2	0.0	
Pentagon FCU	VA	48.8	25.7	16.8	8.7	0.0	0.0	90.5	0.0	9.5		25.1	
BECU	WA	61.2	20.5	6.2	10.8	1.3	0.0	98.9	0.1	1.0	100.6	25.2	
SchoolsFirst FCU	CA	57.5	22.5	7.3	12.7	0.0	0.0	19.6	80.1	0.3	102.2	0.1	
Golden 1 Credit Union	CA	65.8	11.9	16.6	5.7	0.0	0.0	97.3	2.2	0.5	101.0	16.9	
First Tech FCU	CA	41.4	23.7	18.7	10.9	5.2	0.0	96.4	0.0	3.6		38.6	
America First FCU	UT	77.5	13.4	8.6	0.5	0.0	0.0	2.4	94.7	2.9	103.9	0.0	
Alliant CU	IL	54.9	32.2	7.5	5.5	0.0	0.0	97.3	0.0	2.7		45.0	
Suncoast CU	FL	67.8	19.0	11.7	1.5	0.0	0.0	92.8	2.9	4.2	100.0	0.7	
Randolph-Brooks FCU	TX	47.0	8.2	7.7	11.8	25.2	2.7	94.7	0.0	2.6		29.1	
Mountain America Credit Union	UT	96.4	3.0	0.6	0.0	0.0	0.0	16.7	0.0	83.3		0.0	
Digital Federal Credit Union	MA	99.5	0.5	0.0	0.0	0.0	0.0	94.5	0.0	5.5		0.0	
Security Service FCU	TX	80.3	8.3	10.5	0.8	0.0	0.0	68.1	0.0	31.9		6.3	
Bethpage FCU	NY	37.2	16.3	19.7	26.5	0.2	0.0	98.4	0.0	1.6		15.4	
Star One Credit Union	CA	24.7	53.4	20.6	1.3	0.0	0.0	99.6	0.0	0.4		4.3	
Alaska USA FCU	AK	32.6	8.8	37.7	20.6	0.3	0.0	99.3	0.0	0.7		19.7	
VyStar Credit Union	FL	74.4	7.9	12.2	5.6	0.0	0.0	98.4	0.0	1.6		40.3	
San Diego County CU	CA	54.6	24.8	9.2	7.1	4.3	0.0	0.0	90.5	9.5	101.0	45.3	
American Airlines FCU	TX	55.4	42.7	1.9	0.0	0.0	0.0	99.9	0.0	0.1		15.3	
Lake Michigan CU	MI	89.5	5.7	2.9	1.7	0.3	0.0	84.2	6.4	9.4	103.3	5.9	
Teachers FCU	NY	46.4	40.3	10.2	0.7	2.4	0.0	37.9	61.1	0.9	100.0	1.0	
Patelco CU	CA	83.3	11.1	4.7	0.9	0.0	0.0	66.7	0.0	33.3		18.1	
ESL Federal Credit Union	NY	26.0	16.6	20.8	32.6	4.0	0.0	99.6	0.0	0.4		54.7	
OnPoint Community CU	OR	56.4	15.5	17.0	11.1	0.0	0.1	98.1	0.0	1.8		1.0	
Logix FCU	CA	73.4	24.7	1.9	0.0	0.0	0.0	97.4	0.0	2.6		3.2	
PSECU	PA	68.3	3.3	19.4	9.0	0.0	0.0	99.4	0.4	0.2	103.1	12.7	
Delta Community CU	GA	64.8	17.4	11.4	6.1	0.3	0.0	98.7	0.0	1.3		12.0	
Ent CU	CO	77.6	3.4	18.9	0.0	0.0	0.0	97.8	0.0	2.2		12.6	
CEFCU	IL	64.6	35.4	0.0	0.0	0.0	0.0	98.5	0.0	1.5		0.0	
GreenState CU	IA	84.8	11.0	0.0	4.1	0.0	22.2	0.0	0.0	77.8		0.0	
United Nations FCU	NY	38.5	28.1	21.3	11.1	0.9	0.0	37.0	62.6	0.4	101.3	19.3	
Police and Fire FCU	PA	84.6	15.4	0.0	0.0	0.0	0.0	99.7	0.0	0.3		0.0	
Wings Financial CU	MN	23.4	29.6	25.7	17.4	3.9	0.0	96.2	0.0	3.8		20.9	
Redstone FCU	AL	33.1	20.4	30.6	14.6	1.3	0.0	99.6	0.0	0.4		15.4	
Idaho Central CU	ID	96.3	3.7	0.0	0.0	0.0	0.0	81.3	0.0	18.7		0.0	
Desert Financial CU	AZ	24.2	31.5	14.3	16.5	13.5	0.0	53.9	40.2	5.8	102.7	40.0	
Hudson Valley CU	NY	24.7	38.1	23.2	13.2	0.8	0.0	94.3	0.0	5.7		24.5	
Wright-Patt CU Inc	OH	56.4	10.1	19.0	14.1	0.4	0.0	98.7	0.0	1.3		16.4	
Redwood CU	CA	98.7	1.3	0.0	0.0	0.0	0.0	2.4	0.0	97.6		0.0	
Eastman CU	TN	99.8	0.1	0.0	0.0	0.0	0.0	11.2	60.6	28.2	100.6	2.2	
Space Coast CU	FL	80.5	4.1	10.7	4.8	0.0	0.0	98.6	0.0	1.4		2.0	
Bank-Fund Staff FCU	DC	38.1	31.3	17.6	11.2	1.7	0.0	99.1	0.0	0.9		18.6	
Bellco CU	CO	90.1	4.1	0.8	5.0	0.0	0.0	96.6	0.0	3.4		2.8	
DFCU Financial CU	MI	12.3	45.5	26.8	11.9	3.4	0.0	99.7	0.0	0.3		51.0	
Michigan State University FCU	MI	63.5	19.2	17.3	0.0	0.0	0.0	63.6	0.0	36.4		3.0	
Members 1st FCU	PA	55.5	21.0	21.9	1.7	0.0	0.0	97.5	0.0	2.5		2.5	
Landmark Credit Union	WI	89.6	4.8	2.2	3.2	0.3	0.0	52.1	9.5	38.4	105.4	1.9	
Kinecta FCU	CA	65.2	3.3	16.5	15.0	0.0	0.0	95.2	0.0	4.8		16.5	
MIDFLORIDA CU	FL	57.9	27.4	12.1	2.4	0.2	0.8	90.8	0.0	8.4	103.7	11.2	

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 16
Maturity, FAS 115 classification, market value

Credit Union Name	State	Maturity of surplus funds					FAS 115 classification of investments			Fair value amort. cost of HTM	Mortgage pass-through securities	CMOs & REMICS
		Less than 1 yr.	1 - 3 yrs.	3 - 5 yrs.	5 - 10 yrs.	Greater than 10 yrs.	Trading	Available for sale	FAS 15 HTM			
Visions FCU	NY	14.2	37.2	15.8	32.8	0.0	0.0	98.1	0.0	1.9	100.0	0.4
Veridian CU	IA	67.6	21.0	5.2	5.4	0.9	0.0	61.0	0.0	39.0		17.7
State Farm FCU	IL	35.7	55.7	7.2	1.4	0.0	0.0	96.2	3.8	0.0	100.8	0.3
Tinker FCU	OK	60.0	15.4	11.8	12.7	0.1	0.0	99.6	0.0	0.4		21.5
SEFCU	NY	56.7	28.3	12.2	0.9	1.8	0.0	62.1	37.4	0.5	100.9	44.8
Wescom CU	CA	47.1	7.6	5.8	33.9	5.6	0.0	99.1	0.0	0.9		4.9
Mission FCU	CA	76.7	18.1	4.1	0.4	0.7	0.0	87.8	7.4	4.8	101.4	3.8
BCU	IL	85.0	10.9	4.0	0.0	0.0	5.3	66.7	0.0	28.0		0.1
Virginia CU Inc	VA	45.8	41.3	9.2	0.3	3.5	0.0	86.1	9.0	4.9	92.7	13.6
Citadel FCU	PA	92.4	4.2	0.6	2.8	0.0	0.0	79.6	0.0	20.4		7.7
Service Credit Union	NH	65.1	15.3	5.5	14.1	0.0	0.0	94.9	0.0	5.1		10.2
Summit CU	WI	60.0	18.5	11.7	9.9	0.0	0.0	85.9	0.0	14.1		2.2
SECU	MD	88.0	6.4	3.1	2.5	0.0	0.0	93.9	0.0	6.1		6.3
Gesa CU	WA	86.7	7.9	2.3	2.3	0.7	3.4	72.1	2.5	22.0	100.6	0.6
Chevron FCU	CA	78.5	21.5	0.0	0.0	0.0	0.0	95.4	0.0	4.6		0.0
Northwest FCU	VA	68.0	12.2	8.4	7.9	3.5	0.0	96.1	0.0	3.9		18.3
TDECU	TX	91.9	4.8	0.3	0.1	3.0	0.0	59.2	0.0	40.8		0.0
Travis Credit Union	CA	84.7	12.2	3.0	0.2	0.0	0.0	95.8	0.0	4.2		9.9
UW Credit Union	WI	93.2	1.2	0.7	4.8	0.2	0.0	95.1	0.0	4.9		0.7
Community First CU	WI	93.6	5.7	0.7	0.0	0.0	0.0	0.0	0.0	100.0		0.0
Teachers CU	IN	67.5	8.1	13.3	9.1	2.0	0.0	94.4	0.0	5.6		8.9
WSECU	WA	75.9	7.0	6.8	8.2	2.1	0.0	96.0	0.0	4.0		5.3
Jovia Financial Credit Union	NY	39.2	30.2	19.7	9.5	1.4	0.0	99.5	0.0	0.5		11.8
Coastal Federal Credit Union	NC	94.3	0.5	0.1	5.1	0.0	0.0	91.8	0.0	8.2		0.1
Educational ECU	CA	46.7	16.1	17.5	19.7	0.0	0.0	95.9	4.0	0.1	105.1	9.1
Spokane Teachers CU	WA	71.4	9.0	8.3	5.7	5.6	0.0	91.4	0.0	8.6		1.9
General Electric CU	OH	85.8	11.7	1.6	0.8	0.0	0.0	90.1	0.0	9.9		0.0
Municipal CU	NY	88.6	6.1	4.5	0.3	0.6	0.0	44.7	54.2	1.1	100.3	8.8
Affinity FCU	NJ	63.1	18.9	14.9	2.9	0.1	0.0	89.5	0.0	10.5		21.9
Tower FCU	MD	85.5	3.4	11.1	0.0	0.0	0.0	97.8	0.0	2.2		13.3
SAFE Credit Union	CA	97.1	0.6	2.3	0.0	0.0	0.0	82.4	0.0	17.6		0.5
California CU	CA	73.9	9.3	7.4	5.4	4.0	0.0	94.6	0.1	5.3	102.2	8.3
CommunityAmerica Credit Union	MO	76.0	11.1	0.6	12.2	0.0	11.4	83.5	0.0	5.1		22.4
Navy Army Community CU	TX	98.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0		0.0
Langley FCU	VA	57.1	29.4	8.0	5.5	0.0	0.0	96.1	0.0	3.9		2.8
Credit Human	TX	95.7	4.3	0.0	0.0	0.0	0.0	0.0	0.0	100.0		0.0
Technology Credit Union	CA	50.3	33.9	15.8	0.0	0.0	0.0	97.9	0.0	2.1		42.3
GECU	TX	90.2	2.9	3.6	1.9	1.4	37.9	44.0	0.0	18.1		2.2
Keesler FCU	MS	33.7	7.4	35.2	23.7	0.0	0.0	96.0	0.0	4.0		14.7
Apple FCU	VA	46.1	23.6	24.1	4.6	1.6	0.0	97.0	0.0	3.0		40.0
NASA FCU	MD	93.9	3.8	1.1	1.3	0.0	0.0	41.6	0.0	58.4		1.3
Stanford FCU	CA	75.4	23.7	0.6	0.1	0.2	0.0	94.5	1.1	4.5	139.2	8.6
Genisys CU	MI	32.6	39.1	13.5	14.9	0.0	0.0	99.3	0.0	0.7		16.3
UNIFY Financial CU	CA	69.3	7.0	20.0	2.1	1.7	0.0	94.0	0.0	6.0	100.0	12.5
Royal Credit Union	WI	91.8	4.7	0.1	3.3	0.0	0.0	0.0	26.7	73.3	103.6	0.0
APCO ECU	AL	48.2	9.7	12.6	29.5	0.0	0.0	88.5	0.0	11.5		0.0
First Community CU	MO	44.9	41.9	10.3	2.9	0.0	0.0	88.1	0.0	11.9		19.6
United FCU	MI	53.8	26.0	17.2	2.9	0.0	0.0	90.1	0.0	9.9		10.4
Fairwinds CU	FL	51.6	22.2	15.3	9.3	1.6	0.0	96.4	0.0	3.6	101.3	13.2
University Federal Credit Union	TX	99.1	0.8	0.1	0.0	0.0	0.0	31.5	0.0	68.5		0.2
Total		55.6	19.8	12.7	9.3	2.6	0.2	87.7	9.0	3.1	101.7	13.7

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 17
Distribution of dollar amounts in savings accounts*

Credit Union Name	State	Percent of total savings					Total savings per membership	
		Share drafts ¹	Certificates	IRAs	Regular shares	Money market shares		Other
Navy FCU	VA	19.9	29.6	8.0	22.9	18.1	1.5	10,748
State Employees Credit Union	NC	12.8	12.6	9.9	13.3	49.9	1.4	16,353
Pentagon FCU	VA	7.9	40.2	10.1	27.3	14.5	0.0	9,123
BECU	WA	26.4	8.0	3.2	40.6	21.7	0.0	16,251
SchoolsFirst FCU	CA	7.6	25.1	6.1	40.6	20.6	0.0	16,739
Golden 1 Credit Union	CA	7.7	14.4	4.3	43.8	28.6	1.1	12,314
First Tech FCU	CA	5.8	19.4	2.9	34.4	35.1	2.5	16,767
America First FCU	UT	21.9	19.0	4.7	23.9	30.2	0.3	10,611
Alliant CU	IL	5.5	9.6	6.2	78.6	0.0	0.0	20,520
Suncoast CU	FL	6.1	24.4	9.7	37.5	22.1	0.1	11,909
Randolph-Brooks FCU	TX	23.9	15.5	5.1	23.0	32.4	0.0	10,537
Mountain America Credit Union	UT	6.4	23.6	3.6	16.1	26.3	23.9	10,545
Digital Federal Credit Union	MA	7.5	6.8	2.3	52.1	31.1	0.2	10,273
Security Service FCU	TX	22.3	38.8	5.6	24.0	8.0	1.3	10,706
Bethpage FCU	NY	3.7	21.1	6.3	26.8	42.1	0.0	20,961
Star One Credit Union	CA	1.1	4.6	4.9	89.5	0.0	0.0	72,052
Alaska USA FCU	AK	24.4	24.1	5.3	24.0	21.5	0.8	12,504
VyStar Credit Union	FL	21.2	20.3	5.5	27.2	23.0	2.8	11,415
San Diego County CU	CA	23.0	22.3	5.3	14.9	33.6	1.0	18,450
American Airlines FCU	TX	7.3	11.4	4.4	57.7	0.0	19.1	24,400
Lake Michigan CU	MI	6.5	15.6	4.1	4.0	69.6	0.3	18,135
Teachers FCU	NY	10.9	31.4	7.8	16.5	31.1	2.3	21,018
Patelco CU	CA	18.6	25.2	7.3	16.0	32.9	0.0	17,529
ESL Federal Credit Union	NY	13.3	8.6	1.7	43.9	28.7	3.8	12,165
OnPoint Community CU	OR	7.7	9.7	3.3	48.1	31.2	0.0	14,494
Logix FCU	CA	1.8	15.3	5.4	22.4	55.0	0.0	27,915
PSECU	PA	21.7	24.5	8.5	24.6	20.4	0.3	13,437
Delta Community CU	GA	21.2	8.9	4.7	32.1	32.6	0.4	14,657
Ent CU	CO	5.6	15.6	4.1	42.1	32.2	0.4	14,889
CEFCU	IL	4.9	24.1	9.5	38.6	22.7	0.1	17,043
GreenState CU	IA	4.7	36.7	4.5	24.7	13.8	15.7	23,382
United Nations FCU	NY	2.9	20.9	0.2	59.7	16.0	0.3	37,216
Police and Fire FCU	PA	9.8	13.4	13.1	21.2	41.1	1.4	14,907
Wings Financial CU	MN	20.6	21.2	6.4	19.6	31.5	0.6	17,171
Redstone FCU	AL	6.0	9.0	5.9	55.4	23.3	0.5	9,977
Idaho Central CU	ID	5.8	29.8	4.6	36.2	22.4	1.2	12,262
Desert Financial CU	AZ	6.1	5.1	2.5	40.2	45.9	0.2	14,919
Hudson Valley CU	NY	3.1	30.1	4.9	56.7	1.3	4.0	16,958
Wright-Patt CU Inc	OH	19.8	16.0	4.5	24.7	33.2	1.8	11,871
Redwood CU	CA	5.7	13.4	3.1	45.9	31.7	0.3	17,474
Eastman CU	TN	15.1	38.4	8.3	30.4	7.3	0.6	19,614
Space Coast CU	FL	27.6	15.3	4.9	37.3	14.5	0.4	10,326
Bank-Fund Staff FCU	DC	25.1	9.5	0.7	24.0	40.4	0.2	53,598
Bellco CU	CO	21.1	28.8	3.8	20.3	19.5	6.6	13,592
DFCU Financial CU	MI	5.3	5.6	3.0	41.4	44.3	0.4	20,270
Michigan State University FCU	MI	21.2	21.4	4.8	15.8	36.6	0.2	15,398
Members 1st FCU	PA	21.6	26.7	5.8	25.4	19.9	0.5	10,179
Landmark Credit Union	WI	16.6	29.4	5.8	22.7	24.8	0.6	11,977
Kinecta FCU	CA	20.4	41.2	6.7	27.6	4.0	0.0	19,209
MIDFLORIDA CU	FL	10.1	13.1	3.4	47.9	2.8	22.7	12,426

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 17

Distribution of dollar amounts in savings accounts

Credit Union Name	State	Percent of total savings						Total savings per membership
		Share drafts ¹	Certificates	IRAs	Regular shares	Money market shares	Other	
Visions FCU	NY	17.0	20.4	6.0	29.6	26.4	0.7	17,817
Veridian CU	IA	12.7	32.9	4.9	31.6	13.1	4.7	16,536
State Farm FCU	IL	0.0	0.0	3.1	96.9	0.0	0.0	32,834
Tinker FCU	OK	4.5	19.3	5.7	34.8	35.6	0.1	10,099
SEFCU	NY	21.5	7.4	2.4	25.2	42.3	1.3	12,067
Wescom CU	CA	20.5	11.1	5.1	34.7	23.1	5.5	18,491
Mission FCU	CA	24.1	17.5	3.8	14.5	39.4	0.7	14,389
BCU	IL	31.1	22.1	3.0	24.8	19.0	0.0	13,242
Virginia CU Inc	VA	19.5	19.3	6.0	18.5	36.6	0.1	11,292
Citadel FCU	PA	4.3	32.6	6.6	37.0	14.3	5.2	16,748
Service Credit Union	NH	19.9	30.2	4.9	35.9	9.0	0.0	11,233
Summit CU	WI	15.5	22.9	4.0	34.2	23.2	0.0	16,128
SECU	MD	17.2	24.6	6.1	25.1	26.2	0.6	14,777
Gesa CU	WA	17.1	18.2	4.2	45.3	14.3	0.7	13,756
Chevron FCU	CA	10.9	26.7	2.6	11.7	48.1	0.1	29,761
Northwest FCU	VA	20.0	23.7	5.3	20.8	30.2	0.0	13,071
TDECU	TX	23.9	24.8	3.6	30.8	13.7	3.1	9,755
Travis Credit Union	CA	18.3	18.4	4.2	29.2	26.2	3.7	15,685
UW Credit Union	WI	26.4	11.8	2.2	34.5	25.1	0.0	11,522
Community First CU	WI	15.1	29.0	6.5	24.5	20.7	4.2	23,638
Teachers CU	IN	26.6	17.2	6.0	33.1	14.8	2.2	11,174
WSECU	WA	22.6	14.8	3.0	40.0	19.6	0.0	11,461
Jovia Financial Credit Union	NY	20.6	32.1	7.6	22.0	16.9	0.9	17,126
Coastal Federal Credit Union	NC	6.6	16.8	5.0	43.8	27.3	0.5	12,235
Educational ECU	CA	22.2	17.6	4.8	55.3	0.0	0.0	10,206
Spokane Teachers CU	WA	6.4	19.8	4.1	37.1	32.3	0.2	14,592
General Electric CU	OH	7.0	39.5	9.7	9.0	22.7	12.1	15,428
Municipal CU	NY	19.8	4.4	2.2	69.3	4.0	0.2	5,747
Affinity FCU	NJ	23.8	18.0	3.7	37.1	9.8	7.5	15,867
Tower FCU	MD	19.5	10.0	4.0	55.2	11.1	0.3	16,146
SAFE Credit Union	CA	23.7	16.4	2.9	19.6	34.0	3.3	13,256
California CU	CA	6.4	13.9	2.6	59.9	17.2	0.0	18,531
CommunityAmerica Credit Union	MO	26.3	11.0	3.9	35.6	23.3	0.0	11,830
Navy Army Community CU	TX	22.6	44.3	6.7	18.2	8.3	0.0	16,164
Langley FCU	VA	18.0	25.6	6.0	17.9	32.4	0.0	10,221
Credit Human	TX	3.3	34.9	5.9	34.2	15.5	6.3	11,344
Technology Credit Union	CA	5.0	19.8	1.4	38.2	27.7	7.9	23,482
GECU	TX	22.0	24.6	8.6	35.0	7.2	2.6	7,191
Keesler FCU	MS	12.9	25.8	6.5	31.7	16.1	6.9	11,255
Apple FCU	VA	23.7	20.8	5.3	26.6	23.4	0.3	12,119
NASA FCU	MD	14.7	37.7	5.8	23.4	13.6	4.9	14,526
Stanford FCU	CA	5.3	28.5	2.0	20.5	43.1	0.6	34,867
Genisys CU	MI	23.3	18.2	4.7	25.0	28.6	0.2	11,981
UNIFY Financial CU	CA	20.5	20.6	4.7	32.2	21.9	0.0	10,415
Royal Credit Union	WI	6.0	20.8	4.5	44.4	22.8	1.5	12,531
APCO ECU	AL	6.7	17.2	11.1	64.9	0.0	0.0	39,082
First Community CU	MO	26.8	14.8	7.7	21.4	29.0	0.4	8,244
United FCU	MI	6.3	23.1	6.5	39.6	21.5	3.0	13,807
Fairwinds CU	FL	7.0	12.8	3.3	54.2	21.8	0.9	14,175
University Federal Credit Union	TX	35.1	9.9	1.9	27.1	26.1	0.0	8,714
Total		14.8	21.2	5.9	31.7	24.5	2.0	13,529

¹ Some credit unions sweep share draft balances into the regular share balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) where the last business day of the month lands on a Friday, as was the case in June 2020.

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 18
Average size of savings accounts*

Credit Union Name	State	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts
Navy FCU	VA	2,795	23,076	16,929	2,307	31,844	4,460
State Employees Credit Union	NC	3,330	29,082	29,103	2,180	44,750	3,743
Pentagon FCU	VA	5,113	39,430	14,950	2,308	28,114	495,881
BECU	WA	4,997	25,980	13,128	5,827	42,935	570
SchoolsFirst FCU	CA	1,606	35,030	21,443	5,012	38,047	
Golden 1 Credit Union	CA	1,381	36,522	16,971	4,344	48,141	75,000,000
First Tech FCU	CA	1,755	46,158	21,087	5,118	39,088	3,307,348
America First FCU	UT	3,947	17,536	15,249	2,273	16,922	1,734
Alliant CU	IL	2,766	43,093	23,450	14,195		247,250
Suncoast CU	FL	958	37,685	17,624	4,127	30,360	2,478
Randolph-Brooks FCU	TX	3,428	26,099	13,841	2,287	37,030	
Mountain America Credit Union	UT	828	16,141	11,826	1,726	23,152	15,052
Digital Federal Credit Union	MA	1,109	23,498	12,180	4,666	31,890	1,489
Security Service FCU	TX	4,958	42,528	18,651	2,047	45,768	11,979
Bethpage FCU	NY	1,114	37,040	22,302	4,920	50,224	
Star One Credit Union	CA	1,128	57,278	35,984	48,386		
Alaska USA FCU	AK	6,272	42,730	22,612	3,904	54,298	681,528
VyStar Credit Union	FL	3,123	34,128	15,540	2,838	35,610	8,679
San Diego County CU	CA	5,595	36,558	10,193	2,255	29,645	75,000,000
American Airlines FCU	TX	3,547	20,309	19,727	12,079		227,197
Lake Michigan CU	MI	1,481	35,524	15,906	553	138,372	533
Teachers FCU	NY	4,047	43,581	22,460	2,846	60,469	197,734
Patelco CU	CA	4,987	34,835	18,697	2,485	17,410	
ESL Federal Credit Union	NY	2,411	25,639	15,597	4,540	16,874	18,473
OnPoint Community CU	OR	1,300	33,171	17,912	6,529	27,582	
Logix FCU	CA	806	47,432	28,188	5,647	91,352	
PSECU	PA	3,512	22,080	18,987	2,430	14,622	469
Delta Community CU	GA	4,003	30,666	17,455	4,235	33,969	2,603
Ent CU	CO	1,180	27,224	17,558	5,653	47,600	4,931
CEFUCU	IL	1,661	24,922	14,031	5,793	63,566	3,287
GreenState CU	IA	2,418	46,795	34,256	5,409	90,014	62,226
United Nations FCU	NY	1,342	50,697	13,345	21,077	89,318	2,578
Police and Fire FCU	PA	1,676	15,209	15,351	2,856	10,727	514
Wings Financial CU	MN	5,503	26,815	13,576	2,958	50,860	248,409
Redstone FCU	AL	1,336	32,064	22,094	4,541	52,408	2,152
Idaho Central CU	ID	1,104	39,282	21,162	4,668	51,829	649
Desert Financial CU	AZ	1,055	19,929	14,038	5,399	43,984	2,974
Hudson Valley CU	NY	883	48,953	7,431	8,776	4,672	11,976
Wright-Patt CU Inc	OH	3,844	31,055	21,363	2,263	41,337	2,545
Redwood CU	CA	1,270	47,558	20,234	6,993	32,368	3,399
Eastman CU	TN	3,983	45,948	22,309	5,214	45,773	6,506
Space Coast CU	FL	3,867	33,625	16,724	3,351	67,093	4,454
Bank-Fund Staff FCU	DC	15,958	60,806	23,971	15,560	92,576	568,412
Bello CU	CO	5,724	43,422	18,381	1,836	59,395	87,972
DFCU Financial CU	MI	1,617	30,490	16,790	12,967	53,794	2,929
Michigan State University FCU	MI	4,596	19,285	14,412	1,768	30,975	831
Members 1st FCU	PA	3,832	21,491	14,824	2,184	30,427	3,175
Landmark Credit Union	WI	4,289	30,333	20,049	2,432	70,287	3,699
Kinecta FCU	CA	9,242	55,534	24,794	4,996	173,139	
MIDFLORIDA CU	FL	1,548	48,338	19,810	5,519	15,864	17,350

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 18
Average size of savings accounts

Credit Union Name	State	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts
Visions FCU	NY	5,055	29,016	14,201	4,183	56,213	3,273
Veridian CU	IA	2,706	27,175	18,235	3,955	26,100	528,324
State Farm FCU	IL			44,724	22,223		
Tinker FCU	OK	1,017	33,786	32,309	3,231	36,006	1,016
SEFCU	NY	3,596	18,575	9,841	2,351	32,656	10,235
Wescom CU	CA	4,553	16,474	11,710	4,976	32,672	40,000,000
Mission FCU	CA	4,570	33,533	9,081	2,209	25,433	11,702
BCU	IL	5,514	31,818	15,597	2,051	19,737	128
Virginia CU Inc	VA	3,398	30,553	24,190	3,403	53,343	2,927
Citadel FCU	PA	1,389	27,376	13,825	5,079	37,827	90,627
Service Credit Union	NH	3,618	35,596	18,791	3,609	73,219	
Summit CU	WI	3,566	21,663	11,429	3,987	33,645	1,814
SECU	MD	3,979	19,177	9,681	3,217	32,392	2,021
Gesa CU	WA	4,086	32,778	22,662	5,593	58,553	503,988
Chevron FCU	CA	5,934	51,507	26,941	2,879	61,676	6,816
Northwest FCU	VA	7,098	59,972	20,423	2,549	46,466	
TDECU	TX	3,131	42,492	19,832	2,815	61,584	25,988,425
Travis Credit Union	CA	5,053	34,568	15,678	4,307	48,730	41,666,667
UW Credit Union	WI	3,963	21,303	8,512	3,390	80,839	
Community First CU	WI	4,893	38,531	23,991	4,813	95,091	23,625
Teachers CU	IN	6,661	36,956	25,090	3,534	26,940	2,722
WSECU	WA	5,026	16,063	8,781	4,200	58,093	
Jovia Financial Credit Union	NY	5,891	42,715	21,746	3,649	82,002	6,484
Coastal Federal Credit Union	NC	1,387	32,322	16,960	4,840	36,826	4,113
Educational ECU	CA	3,061	36,523	13,108	5,040		
Spokane Teachers CU	WA	1,340	43,020	24,631	7,661	41,173	225,087
General Electric CU	OH	6,783	46,384	27,782	1,416	75,585	179,503
Municipal CU	NY	1,855	5,484	10,262	2,980	28,544	1,111
Affinity FCU	NJ	6,341	29,915	17,705	3,546	51,159	249,894
Tower FCU	MD	5,188	24,814	11,470	7,393	41,114	1,157
SAFE Credit Union	CA	4,735	19,819	13,768	2,425	42,297	15,010,165
California CU	CA	1,515	34,116	13,034	21,754	60,824	56,586
CommunityAmerica Credit Union	MO	4,301	15,433	14,351	3,195	52,498	
Navy Army Community CU	TX	6,560	59,383	28,964	2,806	57,772	
Langley FCU	VA	3,354	30,420	20,993	1,369	38,488	
Credit Human	TX	1,128	40,510	14,355	3,878	49,450	84,733
Technology Credit Union	CA	2,351	48,458	12,875	12,837	112,506	24,020,435
GECU	TX	2,873	23,258	24,300	2,770	103,907	10,541
Keesler FCU	MS	2,969	31,490	18,126	2,987	41,057	999
Apple FCU	VA	4,429	28,036	15,506	2,604	40,036	50,889
NASA FCU	MD	6,732	53,259	18,664	2,869	106,055	26,933
Stanford FCU	CA	2,219	52,551	19,478	11,559	150,138	6,099
Genisys CU	MI	4,219	20,749	15,401	2,564	31,055	3,532
UNIFY Financial CU	CA	3,705	42,191	16,992	2,939	34,365	
Royal Credit Union	WI	1,388	26,740	17,652	4,588	73,350	7,998
APCO ECU	AL	4,701	55,405	37,884	18,895		
First Community CU	MO	4,824	23,659	24,747	1,685	31,800	2,787
United FCU	MI	1,471	39,166	24,203	4,857	57,952	3,099,375
Fairwinds CU	FL	843	25,242	43,263	4,258	46,078	3,312
University Federal Credit Union	TX	4,627	20,421	11,780	2,408	25,978	
Total		3,064	29,537	17,893	3,836	37,029	8,189

1 Some credit unions sweep share draft balances into the regular share balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) in months ending on Friday, as was the case in June 2020.

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 19
Income items as a percent of total income

Credit Union Name	State	Percent of total income							CU gives interest refund	CU has positive other operating income
		Operating income items					Non-operating income			
		Total loan interest	Loan interest refund	Investment income	Fee income	Other operating income				
Navy FCU	VA	69.7	0.0	6.3	5.6	14.0	4.4	No	Yes	
State Employees Credit Union	NC	71.8	0.0	10.4	5.7	11.8	0.3	No	Yes	
Pentagon FCU	VA	74.0	0.0	4.2	3.9	17.8	0.0	No	Yes	
BECU	WA	68.8	0.0	10.5	4.2	21.0	-4.5	No	Yes	
SchoolsFirst FCU	CA	62.7	0.0	14.2	3.8	15.1	4.2	No	Yes	
Golden 1 Credit Union	CA	66.5	0.0	12.1	6.8	12.2	2.4	No	Yes	
First Tech FCU	CA	65.5	0.0	11.9	2.2	17.4	3.1	No	Yes	
America First FCU	UT	67.2	0.0	3.6	11.7	17.6	-0.1	No	Yes	
Alliant CU	IL	78.4	0.0	14.7	1.2	5.0	0.7	No	Yes	
Suncoast CU	FL	70.9	0.0	5.6	4.9	18.3	0.3	No	Yes	
Randolph-Brooks FCU	TX	62.3	0.0	6.8	9.7	24.2	-3.0	No	Yes	
Mountain America Credit Union	UT	58.2	0.0	0.9	16.1	21.1	3.7	No	Yes	
Digital Federal Credit Union	MA	73.7	0.0	4.3	2.1	22.3	-2.3	No	Yes	
Security Service FCU	TX	71.0	0.0	0.9	11.2	16.9	0.0	No	Yes	
Bethpage FCU	NY	65.3	0.0	15.3	1.8	14.6	3.0	No	Yes	
Star One Credit Union	CA	60.2	0.0	36.0	1.3	3.3	-0.9	No	Yes	
Alaska USA FCU	AK	62.9	0.0	5.7	6.8	24.6	0.0	No	Yes	
VyStar Credit Union	FL	59.8	0.0	6.2	4.8	25.3	3.8	No	Yes	
San Diego County CU	CA	70.8	0.0	8.7	7.8	12.7	0.0	No	Yes	
American Airlines FCU	TX	69.9	0.0	15.1	7.3	7.4	0.3	No	Yes	
Lake Michigan CU	MI	49.6	0.0	2.8	4.4	43.1	0.1	Yes	Yes	
Teachers FCU	NY	64.8	0.0	15.3	7.1	12.8	0.0	No	Yes	
Patelco CU	CA	64.4	0.0	6.1	3.3	25.9	0.3	No	Yes	
ESL Federal Credit Union	NY	48.5	0.0	28.1	11.4	6.2	5.9	No	Yes	
OnPoint Community CU	OR	49.4	0.0	11.2	5.8	25.4	8.3	No	Yes	
Logix FCU	CA	77.2	0.0	2.7	3.3	14.7	2.1	No	Yes	
PSECU	PA	75.7	0.0	6.4	3.3	14.6	0.0	No	Yes	
Delta Community CU	GA	70.1	0.0	6.0	5.6	18.1	0.3	No	Yes	
Ent CU	CO	78.7	0.7	3.0	5.2	27.9	-14.2	Yes	Yes	
CEFCU	IL	75.6	0.0	8.6	6.0	9.7	0.1	No	Yes	
GreenState CU	IA	78.6	0.0	1.6	5.0	15.2	-0.3	No	Yes	
United Nations FCU	NY	68.0	0.0	17.4	7.6	7.0	0.0	No	Yes	
Police and Fire FCU	PA	61.2	0.0	15.3	8.8	14.6	0.1	No	Yes	
Wings Financial CU	MN	65.7	0.0	12.5	6.5	13.6	1.7	No	Yes	
Redstone FCU	AL	46.6	0.0	17.7	9.5	28.8	-2.5	No	Yes	
Idaho Central CU	ID	58.8	0.0	1.5	12.8	26.9	0.0	No	Yes	
Desert Financial CU	AZ	33.1	0.0	23.9	10.7	32.1	0.3	No	Yes	
Hudson Valley CU	NY	56.8	0.0	19.4	5.1	17.9	0.8	No	Yes	
Wright-Patt CU Inc	OH	59.4	0.0	6.4	11.4	23.2	-0.3	No	Yes	
Redwood CU	CA	70.5	0.0	2.8	4.8	22.0	-0.1	No	Yes	
Eastman CU	TN	82.0	0.0	1.3	4.8	11.9	-0.1	No	Yes	
Space Coast CU	FL	63.8	0.0	4.6	9.8	20.8	1.0	No	Yes	
Bank-Fund Staff FCU	DC	69.8	0.0	22.6	1.3	6.2	0.1	No	Yes	
Bellco CU	CO	78.5	0.0	4.7	4.1	9.7	2.9	No	Yes	
DFCU Financial CU	MI	26.2	0.0	46.1	6.6	19.1	2.0	No	Yes	
Michigan State University FCU	MI	77.1	0.0	5.0	4.1	13.9	0.1	No	Yes	
Members 1st FCU	PA	59.4	0.0	4.8	19.6	16.8	-0.6	No	Yes	
Landmark Credit Union	WI	67.2	0.0	3.8	11.0	17.8	0.2	No	Yes	
Kinecta FCU	CA	77.7	0.0	1.8	8.3	12.6	-0.5	No	Yes	
MIDFLORIDA CU	FL	58.9	0.0	6.3	16.0	15.5	3.3	No	Yes	

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 19
Income items as a percent of total income

Credit Union Name	State	Percent of total income						CU gives interest refund	CU has positive other operating income
		Operating income items					Non-operating income		
		Total loan interest	Loan interest refund	Investment income	Fee income	Other operating income			
Visions FCU	NY	66.1	0.0	16.2	3.6	12.1	2.0	No	Yes
Veridian CU	IA	73.7	0.0	1.1	10.8	14.4	0.0	No	Yes
State Farm FCU	IL	27.5	0.0	60.3	0.9	0.8	10.5	No	Yes
Tinker FCU	OK	64.8	0.0	9.6	22.1	3.2	0.4	No	Yes
SEFCU	NY	52.8	0.0	10.2	10.7	26.0	0.4	No	Yes
Wescom CU	CA	47.6	0.0	17.5	6.1	19.7	9.1	No	Yes
Mission FCU	CA	60.9	0.0	8.0	11.4	19.6	0.2	No	Yes
BCU	IL	59.4	0.0	3.1	8.7	28.8	0.0	No	Yes
Virginia CU Inc	VA	57.1	0.0	7.3	7.4	28.0	0.2	No	Yes
Citadel FCU	PA	78.4	0.0	1.4	7.1	12.7	0.4	No	Yes
Service Credit Union	NH	63.0	0.0	4.1	11.0	21.8	0.0	No	Yes
Summit CU	WI	62.3	0.6	3.9	5.0	29.8	-0.4	Yes	Yes
SECU	MD	71.2	0.0	4.1	6.2	17.1	1.4	No	Yes
Gesa CU	WA	75.1	0.0	2.8	6.0	14.0	2.1	No	Yes
Chevron FCU	CA	31.5	0.0	61.8	0.8	1.1	4.8	No	Yes
Northwest FCU	VA	76.5	0.0	2.9	4.2	11.5	5.0	No	Yes
TDECU	TX	69.6	0.0	0.7	8.6	21.3	-0.1	No	Yes
Travis Credit Union	CA	76.4	0.0	5.0	4.5	16.1	-2.0	No	Yes
UW Credit Union	WI	50.6	0.0	3.0	6.9	35.2	4.3	No	Yes
Community First CU	WI	73.4	0.0	3.8	8.6	14.2	0.0	No	Yes
Teachers CU	IN	65.6	0.0	5.9	10.0	17.6	1.0	No	Yes
WSECU	WA	70.1	0.0	4.1	10.2	15.1	0.5	No	Yes
Jovia Financial Credit Union	NY	78.7	0.0	6.7	4.9	9.7	0.0	No	Yes
Coastal Federal Credit Union	NC	69.0	0.0	1.9	5.6	25.6	-2.1	No	Yes
Educational ECU	CA	50.5	0.0	22.2	6.5	20.8	0.0	No	Yes
Spokane Teachers CU	WA	79.7	0.0	3.1	7.5	9.7	0.0	No	Yes
General Electric CU	OH	78.9	0.0	3.7	7.6	5.9	3.9	No	Yes
Municipal CU	NY	58.2	0.0	4.6	18.5	18.6	0.1	No	Yes
Affinity FCU	NJ	78.9	0.0	2.5	3.5	15.4	-0.4	No	Yes
Tower FCU	MD	79.1	0.0	4.0	8.0	8.9	0.0	No	Yes
SAFE Credit Union	CA	58.8	0.0	2.7	12.1	26.5	-0.1	No	Yes
California CU	CA	69.5	0.0	5.1	7.9	18.2	-0.7	No	Yes
CommunityAmerica Credit Union	MO	45.4	0.0	2.9	7.2	39.1	5.4	No	Yes
Navy Army Community CU	TX	76.5	0.0	0.7	9.0	13.3	0.4	No	Yes
Langley FCU	VA	68.8	0.7	6.4	11.4	14.4	-0.4	Yes	Yes
Credit Human	TX	87.3	0.0	0.7	6.2	5.8	0.0	No	Yes
Technology Credit Union	CA	81.1	0.0	8.4	3.3	6.0	1.2	No	Yes
GECU	TX	68.2	0.0	1.5	14.7	15.9	-0.3	No	Yes
Keesler FCU	MS	63.9	0.0	8.0	10.7	17.3	0.2	No	Yes
Apple FCU	VA	69.1	0.0	9.7	8.9	12.4	-0.1	No	Yes
NASA FCU	MD	82.7	0.0	0.4	5.5	11.7	-0.2	No	Yes
Stanford FCU	CA	74.5	0.0	14.3	1.2	9.9	0.0	No	Yes
Genisys CU	MI	64.8	0.0	7.8	8.4	18.3	0.7	No	Yes
UNIFY Financial CU	CA	74.1	0.0	3.3	5.2	10.0	7.4	No	Yes
Royal Credit Union	WI	72.9	0.0	(0.1)	5.4	21.7	0.0	No	Yes
APCO ECU	AL	45.8	0.0	46.1	2.9	4.4	0.7	No	Yes
First Community CU	MO	57.2	0.0	11.1	10.4	21.4	0.0	No	Yes
United FCU	MI	70.7	0.0	2.7	5.8	20.7	0.2	No	Yes
Fairwinds CU	FL	54.0	0.0	2.0	10.2	29.6	4.1	No	Yes
University Federal Credit Union	TX	49.3	0.0	0.6	11.9	33.5	4.6	No	Yes
Total		66.6	0.0	8.3	6.7	16.8	1.6		

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 20
Distribution of total income

Credit Union Name	State	Percent of total income					Net income	CU has positive net income
		Operating expenses	Provisions for loan loss	Dividends, interest on savings	Interest on borrowings			
Navy FCU	VA	45.1	30.2	14.0	3.3	7.4	Yes	
State Employees Credit Union	NC	55.9	11.3	22.2	0.0	10.5	Yes	
Pentagon FCU	VA	43.5	20.5	19.9	7.0	9.1	Yes	
BECU	WA	63.3	18.1	9.4	3.4	5.9	Yes	
SchoolsFirst FCU	CA	52.5	9.1	19.2	1.0	18.4	Yes	
Golden 1 Credit Union	CA	61.1	12.6	13.4	0.0	12.9	Yes	
First Tech FCU	CA	51.6	10.4	13.8	7.7	16.5	Yes	
America First FCU	UT	56.5	19.3	13.0	0.0	11.3	Yes	
Alliant CU	IL	37.7	30.2	29.6	5.5	-3.0	No	
Suncoast CU	FL	45.1	18.7	19.4	0.6	16.2	Yes	
Randolph-Brooks FCU	TX	62.3	14.2	11.1	0.9	11.5	Yes	
Mountain America Credit Union	UT	58.3	9.8	12.3	0.8	18.8	Yes	
Digital Federal Credit Union	MA	57.2	21.6	14.1	1.4	5.7	Yes	
Security Service FCU	TX	53.4	20.7	17.2	1.4	7.2	Yes	
Bethpage FCU	NY	49.9	19.7	23.8	0.8	5.7	Yes	
Star One Credit Union	CA	37.0	2.4	41.8	4.4	14.4	Yes	
Alaska USA FCU	AK	70.8	7.3	13.6	0.3	8.0	Yes	
VyStar Credit Union	FL	62.1	8.5	12.4	2.9	14.0	Yes	
San Diego County CU	CA	59.1	8.0	13.6	0.0	19.3	Yes	
American Airlines FCU	TX	43.9	7.9	36.8	0.0	11.4	Yes	
Lake Michigan CU	MI	48.7	0.8	15.2	1.8	33.5	Yes	
Teachers FCU	NY	46.6	3.4	29.1	0.0	20.9	Yes	
Patelco CU	CA	49.2	10.0	21.1	2.3	17.3	Yes	
ESL Federal Credit Union	NY	54.5	9.4	19.3	5.5	11.3	Yes	
OnPoint Community CU	OR	51.6	8.5	6.7	3.9	29.3	Yes	
Logix FCU	CA	49.7	5.9	22.7	0.1	21.6	Yes	
PSECU	PA	56.6	12.8	18.8	0.0	11.8	Yes	
Delta Community CU	GA	63.0	13.7	10.3	0.0	13.0	Yes	
Ent CU	CO	64.5	8.6	16.4	1.0	9.5	Yes	
CEFCU	IL	48.8	7.5	16.5	0.0	27.2	Yes	
GreenState CU	IA	36.1	6.7	24.6	4.2	28.5	Yes	
United Nations FCU	NY	60.1	6.3	16.8	0.0	16.8	Yes	
Police and Fire FCU	PA	43.7	8.2	25.3	0.0	22.7	Yes	
Wings Financial CU	MN	47.0	15.1	17.3	2.0	18.5	Yes	
Redstone FCU	AL	67.0	10.8	10.6	0.5	11.0	Yes	
Idaho Central CU	ID	52.5	6.2	15.1	2.2	24.0	Yes	
Desert Financial CU	AZ	66.6	8.0	12.3	0.4	12.7	Yes	
Hudson Valley CU	NY	51.6	11.8	17.6	0.0	18.9	Yes	
Wright-Patt CU Inc	OH	51.4	15.1	13.4	1.4	18.6	Yes	
Redwood CU	CA	51.4	9.9	11.9	0.0	26.8	Yes	
Eastman CU	TN	41.0	4.1	21.5	0.0	33.4	Yes	
Space Coast CU	FL	60.7	10.8	14.7	0.0	13.7	Yes	
Bank-Fund Staff FCU	DC	46.3	2.4	28.7	0.0	22.6	Yes	
Belloco CU	CO	46.3	24.9	20.4	5.7	2.6	Yes	
DFCU Financial CU	MI	44.5	1.3	5.8	0.0	48.4	Yes	
Michigan State University FCU	MI	59.5	8.7	15.5	2.8	13.5	Yes	
Members 1st FCU	PA	61.0	6.2	13.0	1.4	18.3	Yes	
Landmark Credit Union	WI	47.4	6.0	18.7	1.7	26.2	Yes	
Kinecta FCU	CA	62.1	9.2	23.4	0.1	5.3	Yes	
MIDFLORIDA CU	FL	62.2	14.2	10.1	0.6	13.0	Yes	

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 20
Distribution of total income

Credit Union Name	State	Percent of total income						CU has positive net income
		Operating expenses	Provisions for loan loss	Dividends, interest on savings	Interest on borrowings	Net income		
Visions FCU	NY	62.7	9.4	19.0	4.8	4.1	Yes	
Veridian CU	IA	49.4	7.5	20.3	1.8	21.0	Yes	
State Farm FCU	IL	15.0	5.0	56.7	0.0	23.4	Yes	
Tinker FCU	OK	52.3	8.4	19.7	0.0	19.6	Yes	
SEFCU	NY	70.6	9.5	9.3	0.1	10.5	Yes	
Wescom CU	CA	72.2	5.9	7.7	5.7	8.5	Yes	
Mission FCU	CA	63.3	17.0	10.3	0.6	8.8	Yes	
BCU	IL	61.2	13.9	13.6	3.7	7.7	Yes	
Virginia CU Inc	VA	60.8	16.4	11.1	2.4	9.3	Yes	
Citadel FCU	PA	50.9	9.5	22.6	2.2	14.9	Yes	
Service Credit Union	NH	62.2	6.6	18.3	2.1	10.8	Yes	
Summit CU	WI	51.9	7.1	12.6	6.1	22.3	Yes	
SECU	MD	63.0	12.3	15.2	3.7	5.8	Yes	
Gesa CU	WA	52.2	12.0	11.8	1.2	22.7	Yes	
Chevron FCU	CA	15.8	2.9	12.5	0.0	68.8	Yes	
Northwest FCU	VA	65.2	9.3	16.7	2.3	6.6	Yes	
TDECU	TX	62.3	14.1	11.2	2.4	10.0	Yes	
Travis Credit Union	CA	68.4	10.6	12.3	0.2	8.5	Yes	
UW Credit Union	WI	57.4	9.6	5.3	0.9	26.8	Yes	
Community First CU	WI	46.5	1.7	27.9	0.0	23.8	Yes	
Teachers CU	IN	66.0	7.8	17.8	0.6	7.8	Yes	
WSECU	WA	69.1	18.1	9.0	0.7	3.1	Yes	
Jovia Financial Credit Union	NY	54.1	27.2	29.2	0.0	-10.5	No	
Coastal Federal Credit Union	NC	63.8	22.6	15.1	0.0	-1.5	No	
Educational ECU	CA	65.3	4.9	11.4	0.0	18.4	Yes	
Spokane Teachers CU	WA	58.2	8.5	13.5	3.3	16.4	Yes	
General Electric CU	OH	41.1	15.4	37.2	2.3	3.9	Yes	
Municipal CU	NY	72.3	9.6	2.5	0.0	15.6	Yes	
Affinity FCU	NJ	63.4	9.0	14.2	5.0	8.4	Yes	
Tower FCU	MD	65.0	8.4	10.0	0.0	16.6	Yes	
SAFE Credit Union	CA	65.2	11.0	11.2	0.5	12.2	Yes	
California CU	CA	79.0	8.9	9.8	1.0	1.4	Yes	
CommunityAmerica Credit Union	MO	79.7	8.8	9.5	1.3	0.7	Yes	
Navy Army Community CU	TX	43.3	15.6	24.5	1.4	15.1	Yes	
Langley FCU	VA	59.7	8.4	17.2	3.7	11.0	Yes	
Credit Human	TX	67.8	5.4	17.6	6.2	3.2	Yes	
Technology Credit Union	CA	46.5	11.3	19.7	0.2	22.4	Yes	
GECU	TX	61.8	14.5	11.3	1.2	11.3	Yes	
Keesler FCU	MS	61.3	5.7	16.0	0.0	17.0	Yes	
Apple FCU	VA	60.3	9.9	16.0	4.3	9.5	Yes	
NASA FCU	MD	44.1	15.7	22.2	3.5	14.5	Yes	
Stanford FCU	CA	44.2	5.9	18.7	8.0	23.3	Yes	
Genisys CU	MI	42.0	14.4	12.9	0.0	30.7	Yes	
UNIFY Financial CU	CA	58.9	22.7	9.3	4.1	5.0	Yes	
Royal Credit Union	WI	55.7	16.5	17.8	0.0	10.0	Yes	
APCO ECU	AL	22.1	1.5	46.5	0.0	29.9	Yes	
First Community CU	MO	57.7	6.8	19.4	2.0	14.2	Yes	
United FCU	MI	55.9	16.7	14.3	3.8	9.2	Yes	
Fairwinds CU	FL	71.6	7.5	11.0	0.0	9.9	Yes	
University Federal Credit Union	TX	74.3	8.7	4.3	0.0	12.7	Yes	
Total		52.7	16.0	16.2	2.2	13.0		

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 21a
Distribution of operating expenses - part I
(Items as a percent of total operating expenses)*

Credit Union Name	State	Compensation, fringes	Travel, conference	Office occupancy	Office operations	Educational, promotional
Navy FCU	VA	49.1	0.2	4.1	14.2	3.5
State Employees Credit Union	NC	62.9	0.5	8.6	22.9	0.0
Pentagon FCU	VA	46.5	0.4	5.5	19.4	5.1
BECU	WA	51.0	0.3	3.7	17.2	3.2
SchoolsFirst FCU	CA	55.0	0.4	5.6	30.2	1.9
Golden 1 Credit Union	CA	52.0	0.7	7.1	25.9	4.8
First Tech FCU	CA	56.0	0.6	5.2	9.0	4.3
America First FCU	UT	49.1	0.5	7.0	21.5	3.9
Alliant CU	IL	50.2	0.6	1.7	21.9	1.7
Suncoast CU	FL	51.2	0.3	8.5	13.0	2.3
Randolph-Brooks FCU	TX	53.6	0.2	6.9	31.9	3.1
Mountain America Credit Union	UT	56.8	0.3	5.7	11.4	3.8
Digital Federal Credit Union	MA	43.1	0.2	4.7	14.5	3.8
Security Service FCU	TX	50.9	0.3	6.4	15.8	2.3
Bethpage FCU	NY	37.3	0.4	6.0	13.9	3.6
Star One Credit Union	CA	67.1	0.3	3.3	7.8	2.6
Alaska USA FCU	AK	58.5	0.2	8.9	17.6	1.5
VyStar Credit Union	FL	51.0	0.5	8.7	28.7	2.8
San Diego County CU	CA	49.2	0.7	9.6	13.1	6.7
American Airlines FCU	TX	50.0	0.4	11.0	24.3	5.2
Lake Michigan CU	MI	57.6	0.2	4.7	16.1	2.0
Teachers FCU	NY	50.1	0.2	9.0	12.9	3.2
Patelco CU	CA	54.8	0.3	10.0	20.3	2.6
ESL Federal Credit Union	NY	48.0	0.6	4.3	28.4	12.8
OnPoint Community CU	OR	53.0	0.5	7.3	10.0	6.7
Logix FCU	CA	58.4	0.3	5.3	14.9	1.9
PSECU	PA	42.7	0.4	3.4	14.1	7.0
Delta Community CU	GA	53.1	0.2	7.9	18.1	2.8
Ent CU	CO	59.8	0.4	5.0	17.6	7.1
CEFUCU	IL	53.2	0.5	6.9	10.6	6.2
GreenState CU	IA	45.8	0.7	5.6	13.1	6.6
United Nations FCU	NY	62.5	1.2	5.3	16.8	0.5
Police and Fire FCU	PA	55.2	0.1	5.8	24.8	1.6
Wings Financial CU	MN	54.3	0.5	7.4	17.9	3.6
Redstone FCU	AL	49.0	0.1	5.7	21.8	1.5
Idaho Central CU	ID	66.4	2.3	4.6	14.1	5.9
Desert Financial CU	AZ	59.6	0.5	6.1	20.4	5.9
Hudson Valley CU	NY	50.1	0.2	5.5	22.1	1.5
Wright-Patt CU Inc	OH	50.8	0.2	5.3	21.6	1.8
Redwood CU	CA	56.0	0.5	6.3	7.7	4.3
Eastman CU	TN	58.8	0.5	6.1	25.9	2.5
Space Coast CU	FL	49.7	0.3	9.7	28.0	2.9
Bank-Fund Staff FCU	DC	51.9	0.2	10.7	16.9	0.8
Bellco CU	CO	33.2	0.1	6.2	9.3	5.6
DFCU Financial CU	MI	59.5	0.3	7.3	23.4	1.9
Michigan State University FCU	MI	55.2	0.3	7.9	16.0	6.6
Members 1st FCU	PA	63.7	0.2	3.3	20.3	1.5
Landmark Credit Union	WI	55.5	0.4	5.6	11.8	3.3
Kinecta FCU	CA	59.9	0.5	7.8	13.2	1.8
MIDFLORIDA CU	FL	59.9	1.0	8.2	12.6	5.0

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 21a
Distribution of operating expenses - part I
(Items as a percent of total operating expenses)*

Credit Union Name	State	Compensation, fringes	Travel, conference	Office occupancy	Office operations	Educational, promotional
Visions FCU	NY	53.1	0.4	8.8	22.5	3.9
Veridian CU	IA	59.5	0.5	6.2	21.5	3.5
State Farm FCU	IL	58.0	0.2	10.3	7.8	0.3
Tinker FCU	OK	51.1	0.6	4.7	23.7	4.4
SEFCU	NY	54.4	0.4	5.7	14.1	1.7
Wescom CU	CA	57.2	0.6	7.8	17.1	4.4
Mission FCU	CA	55.9	0.3	10.6	17.0	4.7
BCU	IL	42.5	0.7	5.4	20.5	3.3
Virginia CU Inc	VA	59.5	0.3	3.3	21.9	3.9
Citadel FCU	PA	51.7	0.6	6.0	14.8	3.9
Service Credit Union	NH	52.0	0.5	5.5	16.3	3.7
Summit CU	WI	53.7	0.3	6.3	21.0	4.5
SECU	MD	35.1	0.1	5.5	10.7	2.1
Gesa CU	WA	51.3	1.0	4.3	20.7	5.1
Chevron FCU	CA	63.3	0.4	5.0	26.0	1.3
Northwest FCU	VA	62.2	0.3	5.9	10.9	2.0
TDECU	TX	49.4	0.6	5.3	12.4	4.1
Travis Credit Union	CA	57.1	0.6	4.4	23.1	5.4
UW Credit Union	WI	50.7	0.4	6.8	11.5	5.8
Community First CU	WI	56.0	0.9	5.9	22.1	6.3
Teachers CU	IN	54.3	0.2	6.4	21.5	3.5
WSECU	WA	56.6	0.7	7.9	20.3	1.0
Jovia Financial Credit Union	NY	51.6	0.2	8.8	9.8	6.2
Coastal Federal Credit Union	NC	54.8	0.7	4.0	23.5	4.4
Educational ECU	CA	47.2	0.5	4.6	16.8	6.4
Spokane Teachers CU	WA	62.3	1.5	6.6	22.3	4.0
General Electric CU	OH	49.6	0.7	5.7	15.8	5.9
Municipal CU	NY	41.8	0.0	9.2	26.5	0.2
Affinity FCU	NJ	50.9	0.3	5.9	10.7	3.7
Tower FCU	MD	64.8	0.2	5.0	12.3	0.8
SAFE Credit Union	CA	63.3	0.5	5.2	6.3	3.1
California CU	CA	53.8	0.6	11.7	18.9	2.6
CommunityAmerica Credit Union	MO	47.9	0.7	5.2	20.0	6.7
Navy Army Community CU	TX	51.2	0.7	5.6	27.2	3.4
Langley FCU	VA	48.2	0.5	6.9	8.3	5.9
Credit Human	TX	63.4	1.0	5.1	11.9	4.0
Technology Credit Union	CA	58.0	0.5	7.5	19.9	2.7
GECU	TX	41.3	0.7	6.9	39.8	3.1
Keesler FCU	MS	47.5	0.5	6.8	26.6	4.1
Apple FCU	VA	55.0	0.7	8.3	19.0	3.2
NASA FCU	MD	56.3	0.3	2.7	9.9	4.1
Stanford FCU	CA	61.0	0.2	3.8	20.9	5.4
Genisys CU	MI	56.0	0.2	6.6	18.8	4.4
UNIFY Financial CU	CA	59.4	1.3	8.0	20.0	3.3
Royal Credit Union	WI	58.3	0.3	5.2	17.1	5.4
APCO ECU	AL	63.2	0.6	4.3	8.8	0.7
First Community CU	MO	49.9	0.2	9.1	17.7	4.7
United FCU	MI	58.7	0.4	7.0	23.9	2.2
Fairwinds CU	FL	55.8	0.5	7.2	15.3	4.3
University Federal Credit Union	TX	61.3	0.6	8.3	10.3	2.7
Total		52.8	0.4	6.0	17.9	3.5

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 21b
Distribution of operating expenses - part II
(Items as a percent of total operating expenses)

Credit Union Name	State	Loan servicing	Professional & outside services	Member insurance	Operating fees	Other expenses
Navy FCU	VA	5.0	8.8	0.0	0.1	15.0
State Employees Credit Union	NC	0.5	1.4	0.0	0.1	3.1
Pentagon FCU	VA	10.0	8.1	0.0	0.2	4.8
BECU	WA	8.1	12.3	0.0	0.2	4.0
SchoolsFirst FCU	CA	3.2	1.4	0.0	0.2	2.0
Golden 1 Credit Union	CA	1.8	5.2	0.0	0.2	2.3
First Tech FCU	CA	6.6	16.3	0.0	0.3	1.8
America First FCU	UT	11.3	2.3	0.0	0.2	4.2
Alliant CU	IL	11.6	9.7	0.0	0.1	2.5
Suncoast CU	FL	5.3	16.2	0.0	0.3	2.9
Randolph-Brooks FCU	TX	3.7	0.4	0.0	0.2	0.0
Mountain America Credit Union	UT	12.9	5.8	0.0	0.2	3.0
Digital Federal Credit Union	MA	4.7	13.1	0.0	0.3	15.6
Security Service FCU	TX	7.0	6.6	0.0	0.3	10.4
Bethpage FCU	NY	5.8	16.0	0.0	0.4	16.7
Star One Credit Union	CA	8.9	6.1	0.0	0.7	3.2
Alaska USA FCU	AK	6.3	5.1	0.0	0.2	1.7
VyStar Credit Union	FL	1.8	4.0	0.0	0.2	2.0
San Diego County CU	CA	7.6	11.6	0.0	0.3	1.2
American Airlines FCU	TX	3.2	3.6	0.0	0.6	1.8
Lake Michigan CU	MI	16.4	1.5	0.0	0.2	1.2
Teachers FCU	NY	15.4	7.2	0.0	0.5	1.5
Patelco CU	CA	4.6	3.7	0.0	0.3	3.2
ESL Federal Credit Union	NY	2.3	1.4	0.0	0.4	1.8
OnPoint Community CU	OR	2.3	16.4	0.0	0.3	3.6
Logix FCU	CA	7.0	8.7	0.0	0.5	3.0
PSECU	PA	17.2	10.8	0.0	0.3	4.1
Delta Community CU	GA	6.1	4.8	0.0	0.2	6.7
Ent CU	CO	4.8	4.3	0.0	0.2	0.9
CEFCU	IL	5.5	3.9	0.0	0.1	13.1
GreenState CU	IA	7.6	6.2	0.0	0.3	14.2
United Nations FCU	NY	1.7	10.5	0.6	0.5	0.3
Police and Fire FCU	PA	8.3	1.4	0.0	0.6	2.2
Wings Financial CU	MN	6.8	8.0	0.0	0.2	1.3
Redstone FCU	AL	12.5	4.1	0.0	0.4	5.0
Idaho Central CU	ID	5.3	1.1	0.0	0.3	0.0
Desert Financial CU	AZ	2.6	3.2	0.0	0.4	1.4
Hudson Valley CU	NY	17.4	3.2	0.2	0.2	-0.3
Wright-Patt CU Inc	OH	12.4	3.0	0.0	0.2	4.6
Redwood CU	CA	13.7	8.5	0.0	0.3	2.6
Eastman CU	TN	2.5	1.4	0.0	0.7	1.7
Space Coast CU	FL	4.8	1.7	0.0	0.3	2.6
Bank-Fund Staff FCU	DC	11.8	4.8	0.0	0.9	2.0
Belleo CU	CO	9.9	33.5	0.0	0.2	1.9
DFCU Financial CU	MI	3.3	3.4	0.0	0.6	0.3
Michigan State University FCU	MI	12.3	0.6	0.0	0.5	0.7
Members 1st FCU	PA	7.9	2.1	0.1	0.4	0.6
Landmark Credit Union	WI	6.9	11.0	0.0	0.3	5.0
Kinecta FCU	CA	2.7	10.3	0.0	0.5	3.3
MIDFLORIDA CU	FL	5.4	7.0	0.0	0.3	0.5

Top 100 Credit Unions -- Mid-year 2020 operating ratios

*Table 21b
Distribution of operating expenses - part II
(Items as a percent of total operating expenses)*

Credit Union Name	State	Loan servicing	Professional & outside services	Member insurance	Operating fees	Other expenses
Visions FCU	NY	6.3	1.4	0.0	0.6	3.0
Veridian CU	IA	7.0	1.2	0.0	0.2	0.4
State Farm FCU	IL	4.2	1.5	0.0	3.6	14.0
Tinker FCU	OK	8.2	4.0	0.0	0.5	2.7
SEFCU	NY	6.4	10.9	0.0	0.4	6.0
Wescom CU	CA	7.5	1.2	0.0	0.3	3.9
Mission FCU	CA	5.5	2.2	0.0	0.6	3.2
BCU	IL	19.8	4.8	0.0	0.1	2.9
Virginia CU Inc	VA	8.1	1.1	0.0	0.5	1.5
Citadel FCU	PA	8.8	12.6	0.0	0.6	1.0
Service Credit Union	NH	2.5	15.8	0.1	0.0	3.6
Summit CU	WI	9.6	2.4	0.0	0.3	1.8
SECU	MD	8.1	34.4	0.8	0.3	3.0
Gesa CU	WA	5.2	7.5	0.0	0.2	4.6
Chevron FCU	CA	0.7	1.9	0.0	1.0	0.5
Northwest FCU	VA	7.3	4.5	0.0	0.5	6.4
TDECU	TX	6.8	19.4	0.0	0.1	1.7
Travis Credit Union	CA	6.3	1.6	0.0	0.3	1.2
UW Credit Union	WI	16.5	6.4	0.0	0.2	1.9
Community First CU	WI	6.2	0.8	0.0	0.4	1.4
Teachers CU	IN	7.6	3.9	0.0	0.2	2.5
WSECU	WA	3.0	8.0	0.0	0.2	2.3
Jovia Financial Credit Union	NY	11.8	8.4	0.0	0.7	2.6
Coastal Federal Credit Union	NC	7.1	4.2	0.0	0.5	0.9
Educational ECU	CA	14.0	8.5	0.0	0.0	2.0
Spokane Teachers CU	WA	2.6	3.2	0.0	0.2	-2.6
General Electric CU	OH	9.0	4.8	0.0	0.5	7.9
Municipal CU	NY	1.1	7.6	0.0	0.1	13.6
Affinity FCU	NJ	1.2	21.6	0.0	0.6	5.2
Tower FCU	MD	3.7	8.0	3.5	0.6	1.2
SAFE Credit Union	CA	4.3	15.9	0.0	0.3	1.2
California CU	CA	4.8	2.5	0.0	0.3	4.7
CommunityAmerica Credit Union	MO	3.8	9.4	0.0	0.2	6.1
Navy Army Community CU	TX	4.8	6.4	0.0	0.2	0.4
Langley FCU	VA	9.2	16.4	0.2	0.6	3.7
Credit Human	TX	5.8	7.5	0.0	0.5	0.8
Technology Credit Union	CA	6.0	4.4	0.0	0.5	0.5
GECU	TX	4.6	0.8	0.0	0.1	2.5
Keesler FCU	MS	9.8	2.2	0.0	0.5	2.0
Apple FCU	VA	9.3	3.8	0.0	0.6	0.1
NASA FCU	MD	7.3	16.3	0.0	0.8	2.4
Stanford FCU	CA	2.0	4.4	0.0	1.1	1.3
Genisys CU	MI	10.7	0.6	0.0	0.5	2.3
UNIFY Financial CU	CA	2.5	2.5	0.0	0.5	2.5
Royal Credit Union	WI	9.1	0.7	0.0	0.2	3.7
APCO ECU	AL	1.6	15.9	0.0	1.9	3.0
First Community CU	MO	5.5	1.3	0.0	0.4	11.3
United FCU	MI	4.0	2.4	0.0	0.5	1.0
Fairwinds CU	FL	7.4	8.2	0.0	0.3	0.8
University Federal Credit Union	TX	4.2	10.5	0.0	0.3	1.7
Total		6.4	7.1	0.0	0.3	5.6

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 22
Average rates charged on loans
(During the last week of June 2020)

Credit Union Name	State	Credit cards	Other unsecured	Auto		Leases	First mortgage
				New	Used		
Navy FCU	VA	13.0	18.0	4.0	4.3		3.4
State Employees Credit Union	NC	7.8	10.8	4.5	4.5		4.4
Pentagon FCU	VA	13.5	6.5	2.7	3.9		2.9
BECU	WA	6.9	8.9	3.6	4.2		3.6
SchoolsFirst FCU	CA	10.5	8.0	3.0	3.1		3.8
Golden 1 Credit Union	CA	7.8	8.5	3.7	4.0		3.8
First Tech FCU	CA	7.0	7.7	2.6	2.7		2.6
America First FCU	UT	10.5	15.2	3.2	3.2		3.8
Alliant CU	IL	9.0	9.2	3.0	3.2	4.0	3.4
Suncoast CU	FL	11.9	11.0	3.5	3.5		3.5
Randolph-Brooks FCU	TX	9.9	9.5	3.0	2.7		2.6
Mountain America Credit Union	UT	8.0	1.0	3.7	3.7		2.8
Digital Federal Credit Union	MA	9.5	7.0	2.5	2.5		3.4
Security Service FCU	TX	7.5	4.4	4.2	4.1		7.0
Bethpage FCU	NY	8.5	8.0	3.5	3.8	3.9	3.4
Star One Credit Union	CA	7.8	9.8	3.0	3.0		3.4
Alaska USA FCU	AK	10.5	13.5	3.6	3.6		3.8
VyStar Credit Union	FL	10.9	10.1	3.8	5.0		3.6
San Diego County CU	CA	10.0	15.5	4.2	3.7	2.0	2.9
American Airlines FCU	TX	7.7	10.0	2.8	2.6		3.3
Lake Michigan CU	MI	10.0	9.3	3.5	3.5		3.3
Teachers FCU	NY	9.4	10.5	2.5	3.6	2.9	2.8
Patelco CU	CA	8.7	9.0	3.4	3.6		3.4
ESL Federal Credit Union	NY		3.0	2.7	3.2		3.4
OnPoint Community CU	OR	4.0	11.8	3.8	3.5		3.3
Logix FCU	CA	8.2	16.0	3.2	3.2		3.6
PSECU	PA	9.9	7.9	3.2	3.2		3.3
Delta Community CU	GA	9.8	7.5	2.4	2.0		2.8
Ent CU	CO		7.7	4.0	4.5		3.8
CEFCU	IL	11.0	8.2	2.5	2.6		3.5
GreenState CU	IA	9.2	11.2	4.8	6.0		4.1
United Nations FCU	NY	10.9	10.3	2.8	2.8		2.6
Police and Fire FCU	PA	13.2	12.9	2.7	3.0		3.1
Wings Financial CU	MN	6.7	10.9	3.0	3.0		3.1
Redstone FCU	AL	8.0	10.3	4.8	4.8		2.8
Idaho Central CU	ID	9.9	1.4	4.4	5.2		3.7
Desert Financial CU	AZ		14.5	4.0	3.7		3.4
Hudson Valley CU	NY	12.4	8.3	2.7	5.9	3.3	4.0
Wright-Patt CU Inc	OH	6.3	8.0	3.2	4.4		3.4
Redwood CU	CA	18.0	1.0	3.1	2.6		3.3
Eastman CU	TN	9.9	8.0	2.9	3.8		3.6
Space Coast CU	FL	11.0	1.0	1.9	1.9		3.3
Bank-Fund Staff FCU	DC	12.9	6.2	2.5	3.0		2.9
Bellco CU	CO	9.5	7.0	3.5	3.5	5.6	3.8
DFCU Financial CU	MI	10.9	13.8	3.2	3.5		3.5
Michigan State University FCU	MI	9.9	9.0	3.3	3.0	3.0	3.6
Members 1st FCU	PA	12.0	9.9	3.6	4.6	4.0	2.0
Landmark Credit Union	WI	10.0	8.9	3.7	3.7	3.7	3.1
Kinecta FCU	CA	12.4	3.5	4.2	4.6		3.8
MIDFLORIDA CU	FL	9.7	10.3	2.7	2.9		3.1

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 22
Average rates charged on loans
(During the last week of June 2020)

Credit Union Name	State	Credit cards	Other unsecured	Auto		Leases	First mortgage
				New	Used		
Visions FCU	NY	7.3	8.5	2.8	3.3	3.8	3.5
Veridian CU	IA	9.2	19.0	3.7	2.9		3.3
State Farm FCU	IL		8.0	2.0	2.0		
Tinker FCU	OK	10.8	9.2	4.2	4.5		3.1
SEFCU	NY	9.7	8.8	2.0	2.9		3.3
Wescom CU	CA	9.7	11.2	3.3	3.7		3.5
Mission FCU	CA	15.9	4.0	3.1	3.1	4.0	3.0
BCU	IL	10.5	12.8	2.0	2.7		3.5
Virginia CU Inc	VA	10.2	10.5	5.3	5.8		4.9
Citadel FCU	PA	7.2	7.0	2.7	3.1		3.4
Service Credit Union	NH	10.2	7.5	2.5	3.4		3.3
Summit CU	WI	9.9	11.3	3.8	4.2		5.0
SECU	MD	11.0	13.7	3.5	3.7		2.9
Gesa CU	WA	7.0	6.8	3.2	3.2		3.3
Chevron FCU	CA		9.9	2.6	3.0		3.1
Northwest FCU	VA	7.2	9.9	3.1	3.9		2.9
TDECU	TX	11.5	5.7	2.5	2.5		4.9
Travis Credit Union	CA	9.5	5.0	3.2	4.2		3.0
UW Credit Union	WI	9.5	9.6	2.8	3.0		3.0
Community First CU	WI	8.6	9.7	3.7	2.7		3.5
Teachers CU	IN	6.0	7.3	3.9	4.8		3.8
WSECU	WA	15.3	3.0	4.0	3.8		3.8
Jovia Financial Credit Union	NY	11.1	11.1	2.9	3.5	4.0	3.5
Coastal Federal Credit Union	NC	11.3	6.0	2.8	3.2		3.4
Educational ECU	CA	11.4	9.6	2.3	5.0		3.5
Spokane Teachers CU	WA	9.7	4.2	4.2	5.0		3.3
General Electric CU	OH	9.0	7.4	4.7	5.0		3.5
Municipal CU	NY	13.0	9.8	3.5	4.5		4.2
Affinity FCU	NJ	8.6	9.8	2.0	2.4	4.3	3.4
Tower FCU	MD	10.2	10.7	2.7	3.2		3.6
SAFE Credit Union	CA	10.5	3.1	4.3	4.9		3.8
California CU	CA	12.6	8.0	3.4	3.4		3.3
CommunityAmerica Credit Union	MO	10.4	10.7	4.5	4.6		3.7
Navy Army Community CU	TX	11.1	9.4	6.6	6.9		4.4
Langley FCU	VA	11.0	15.0	4.7	5.7		3.3
Credit Human	TX	8.7	12.0	3.5	3.5		3.8
Technology Credit Union	CA	10.0	11.3	3.0	3.5		3.3
GECU	TX	10.1	13.8	5.0	5.0		3.5
Keesler FCU	MS	8.0	8.7	3.1	4.1		3.1
Apple FCU	VA	10.2	11.0	4.2	4.9		3.5
NASA FCU	MD	9.4	8.0	2.9	2.9		2.9
Stanford FCU	CA	18.0	8.5	3.2	3.2		3.6
Genisys CU	MI	9.9	12.9	2.0	2.2		4.5
UNIFY Financial CU	CA	10.0	8.3	4.0	3.7		3.6
Royal Credit Union	WI	7.8	18.0	3.0	3.5	5.0	3.0
APCO ECU	AL	10.9	10.9	2.9	3.5		3.5
First Community CU	MO	9.9	10.0	3.9	4.3		3.3
United FCU	MI	8.8	1.0	4.2	5.4		3.3
Fairwinds CU	FL	16.2	1.0	3.4	1.9		2.8
University Federal Credit Union	TX	17.9	13.9	2.2	3.5		2.5
Total		10.3	10.5	3.5	3.8	3.7	3.5

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 23
Average rates paid on savings
(During the last week of June 2020)

Credit Union Name	State	Regular shares	Share drafts	IRAs	Money market shares	Certificates 1 yr maturity
Navy FCU	VA	0.3	0.1	3.0	0.7	3.0
State Employees Credit Union	NC	0.3	0.2	0.8	0.4	0.9
Pentagon FCU	VA	0.1	0.5	1.1	0.2	1.2
BECU	WA	0.0	0.0	0.0	0.3	3.1
SchoolsFirst FCU	CA	0.1		0.3	0.5	2.2
Golden 1 Credit Union	CA	0.1	0.1	1.6	0.5	0.8
First Tech FCU	CA	0.1	1.5	0.1	0.1	0.3
America First FCU	UT	0.1	0.1	1.2	0.5	1.2
Alliant CU	IL	0.9	0.3	0.9		0.8
Suncoast CU	FL	0.2	0.1	1.4	0.4	1.2
Randolph-Brooks FCU	TX	0.3	0.1	0.4	1.1	1.2
Mountain America Credit Union	UT	0.1		1.3	0.3	1.3
Digital Federal Credit Union	MA	0.3		1.8	0.5	2.0
Security Service FCU	TX	0.1	0.1	0.5	0.1	1.9
Bethpage FCU	NY	0.2	0.1	1.7	0.5	2.1
Star One Credit Union	CA	1.0	0.3	1.0		1.1
Alaska USA FCU	AK	0.2	0.1	0.2	0.2	1.0
VyStar Credit Union	FL	0.1	0.1	1.6	0.3	1.0
San Diego County CU	CA	0.1		0.1	0.1	2.5
American Airlines FCU	TX	0.8	0.1	0.8		2.6
Lake Michigan CU	MI	0.3	3.0	0.8	0.3	2.2
Teachers FCU	NY	0.1	0.1	0.8	0.4	0.8
Patelco CU	CA	0.1	0.1	2.4	0.7	2.4
ESL Federal Credit Union	NY	0.5		0.2	0.2	0.7
OnPoint Community CU	OR	0.1	0.1	1.5	0.2	1.5
Logix FCU	CA	0.3		0.4	1.1	2.0
PSECU	PA	0.1	0.1	3.0	0.1	3.2
Delta Community CU	GA	0.2	0.0	0.6	0.6	0.9
Ent CU	CO	0.1		0.8	0.6	0.8
CEFCU	IL	0.1		1.2	0.3	1.2
GreenState CU	IA	0.1	0.5	1.9	0.9	2.3
United Nations FCU	NY	0.2	0.1	0.2	0.4	0.8
Police and Fire FCU	PA	0.1	0.3	0.3	0.3	0.4
Wings Financial CU	MN	0.2	0.1	1.4	0.7	1.1
Redstone FCU	AL	0.1		0.1	0.2	0.2
Idaho Central CU	ID	0.1	0.1	1.9	0.7	2.2
Desert Financial CU	AZ	0.1		0.5	0.6	0.5
Hudson Valley CU	NY	0.1	0.0	1.6	0.1	1.7
Wright-Patt CU Inc	OH	0.2		2.8	0.6	1.0
Redwood CU	CA	0.2	0.1	3.0	0.7	3.0
Eastman CU	TN	0.3	0.1	2.1	0.6	2.1
Space Coast CU	FL	0.1		3.8	0.4	2.0
Bank-Fund Staff FCU	DC	0.5	0.2	0.6	0.7	1.0
Belleo CU	CO	0.1	0.0	1.3	1.3	1.1
DFCU Financial CU	MI	0.1	0.1	1.0	0.2	0.4
Michigan State University FCU	MI	0.1		0.6	0.2	0.6
Members 1st FCU	PA	0.1	0.1	3.0	0.2	3.0
Landmark Credit Union	WI	0.1	0.1	2.0	0.9	2.0
Kinecta FCU	CA	0.1	0.1	1.3	0.5	2.0
MIDFLORIDA CU	FL	0.0		0.5	0.0	0.5

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 23
Average rates paid on savings
(During the last week of June 2020)

Credit Union Name	State	Regular shares	Share drafts	IRAs	Money market shares	Certificates 1 yr maturity
Visions FCU	NY	0.4	0.1	0.9	0.7	0.9
Veridian CU	IA	0.1	0.1	1.2	0.2	1.2
State Farm FCU	IL	1.5		1.5		
Tinker FCU	OK	0.3	0.2	1.0	0.8	1.0
SEFCU	NY	0.1		0.6	0.3	0.6
Wescam CU	CA	0.1	0.0	1.5	0.4	1.6
Mission FCU	CA	0.1	0.1	1.1	0.2	1.7
BCU	IL	0.0		1.0	0.8	1.9
Virginia CU Inc	VA	0.2		0.5	0.6	0.5
Citadel FCU	PA	0.1		0.2	0.2	1.1
Service Credit Union	NH	0.3	0.2	0.6	1.0	3.0
Summit CU	WI	0.1		0.4	0.2	0.4
SECU	MD	0.1	0.1	0.1	0.4	0.5
Gesa CU	WA	0.1	0.2	1.9	0.3	3.4
Chevron FCU	CA	0.4	0.2	1.1	1.0	1.1
Northwest FCU	VA	0.1	0.0	0.3	0.2	2.2
TDECU	TX	0.1	0.0	0.6	0.3	0.6
Travis Credit Union	CA	0.1		0.1	0.4	2.4
UW Credit Union	WI	0.0	0.0	0.1	0.1	0.2
Community First CU	WI	0.3		1.3	0.6	1.3
Teachers CU	IN	0.1		0.3	0.2	3.0
WSECU	WA	0.1		0.1	0.6	2.5
Jovia Financial Credit Union	NY	0.2	0.3	2.3	0.5	2.2
Coastal Federal Credit Union	NC	0.1	0.8	0.5	0.8	0.8
Educational ECU	CA	0.3	0.1	1.2		1.2
Spokane Teachers CU	WA	0.4	0.0	1.4	0.4	2.2
General Electric CU	OH	0.1	0.2	2.4	0.7	2.4
Municipal CU	NY	0.1		0.2	0.3	0.2
Affinity FCU	NJ	0.2		1.1	0.3	0.6
Tower FCU	MD	0.1	0.0	0.1	0.1	0.7
SAFE Credit Union	CA	0.1	0.1	1.2	0.5	1.8
California CU	CA	0.1	0.1	0.1	0.3	1.7
CommunityAmerica Credit Union	MO	0.1		1.3	0.2	1.4
Navy Army Community CU	TX	0.3	1.1	2.2	0.6	2.5
Langley FCU	VA	0.1	0.1	1.7	0.8	2.1
Credit Human	TX	0.3	0.1	1.5	0.3	0.3
Technology Credit Union	CA	0.3	0.2	1.1	0.3	1.1
GECU	TX	0.3	0.1	1.6	0.4	1.2
Keesler FCU	MS	0.3	0.2	0.8	0.4	1.0
Apple FCU	VA	0.1	0.1	0.8	0.5	0.8
NASA FCU	MD	0.1		0.7	0.7	0.7
Stanford FCU	CA	0.1	0.2	1.0	1.0	1.0
Genisys CU	MI	0.2		0.5	0.5	2.2
UNIFY Financial CU	CA	0.1		0.2	0.1	2.2
Royal Credit Union	WI	0.3	0.1	1.2	0.9	1.1
APCO ECU	AL	1.0	0.5	2.0		2.4
First Community CU	MO	0.2	0.9	1.3	0.4	0.8
United FCU	MI	0.1	1.6	0.2	1.0	0.4
Fairwinds CU	FL	0.1		0.6	0.2	0.6
University Federal Credit Union	TX	0.3		0.3	0.3	3.3
Total		0.2	0.2	1.3	0.5	1.7

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 24
Additional ratios and averages

Credit Union Name	State	Surplus			Full-time employees			Part-time employees		
		Loans/ savings	funds/ savings and borrowings	Assets per members	Per credit union	Per \$1 mil. of assets	Members/ FTE	Per credit union	Per \$1 mil. of assets	Members/ PTE
Navy FCU	VA	87.0	31.1	13,614	18,061	0.14	523	831	0.01	11,361
State Employees Credit Union	NC	59.8	46.8	17,993	7,187	0.16	349	46	0.00	54,600
Pentagon FCU	VA	111.8	14.8	12,704	2,613	0.10	781	65	0.00	31,395
BECU	WA	68.9	46.4	19,583	2,387	0.10	530	98	0.00	12,898
SchoolsFirst FCU	CA	63.0	48.5	19,347	2,294	0.11	487	201	0.01	5,560
Golden 1 Credit Union	CA	67.1	44.9	13,979	1,863	0.12	574	92	0.01	11,622
First Tech FCU	CA	87.7	38.2	23,233	1,579	0.11	393	5	0.00	124,017
America First FCU	UT	82.4	25.9	11,865	3,131	0.23	361	196	0.01	5,763
Alliant CU	IL	82.0	33.8	24,926	650	0.05	802	3	0.00	173,828
Suncoast CU	FL	84.2	24.6	13,343	1,828	0.15	488	26	0.00	34,310
Randolph-Brooks FCU	TX	84.8	30.5	12,994	2,092	0.18	431	0	0.00	
Mountain America Credit Union	UT	92.2	15.5	12,007	2,267	0.21	404	385	0.04	2,378
Digital Federal Credit Union	MA	81.5	30.5	11,685	1,446	0.14	615	145	0.01	6,134
Security Service FCU	TX	104.9	6.9	12,611	1,686	0.17	478	64	0.01	12,586
Bethpage FCU	NY	76.4	33.1	23,599	701	0.07	603	43	0.00	9,822
Star One Credit Union	CA	57.5	57.7	87,712	210	0.02	531	2	0.00	55,718
Alaska USA FCU	AK	80.0	25.6	13,800	1,834	0.19	377	10	0.00	69,155
VyStar Credit Union	FL	86.9	22.0	13,200	1,739	0.18	415	231	0.02	3,122
San Diego County CU	CA	79.5	36.2	21,954	840	0.09	503	47	0.01	8,998
American Airlines FCU	TX	61.6	47.2	27,022	691	0.08	452	47	0.01	6,645
Lake Michigan CU	MI	85.5	29.0	21,810	1,296	0.15	298	88	0.01	4,395
Teachers FCU	NY	69.4	37.5	23,252	685	0.08	511	122	0.01	2,867
Patelco CU	CA	80.0	32.0	20,704	704	0.09	545	58	0.01	6,618
ESL Federal Credit Union	NY	68.8	68.5	19,813	787	0.11	472	58	0.01	6,410
OnPoint Community CU	OR	68.1	51.0	18,207	768	0.10	525	34	0.00	11,862
Logix FCU	CA	96.8	22.6	34,466	749	0.10	279	4	0.00	52,174
PSECU	PA	72.4	36.6	14,935	786	0.11	602	65	0.01	7,282
Delta Community CU	GA	80.3	30.6	16,761	1,090	0.16	385	24	0.00	17,476
Ent CU	CO	98.0	15.0	17,798	1,033	0.15	376	46	0.01	8,447
CEFCU	IL	79.5	31.4	19,292	918	0.14	383	10	0.00	35,174
GreenState CU	IA	111.5	7.3	29,100	592	0.09	387	14	0.00	16,347
United Nations FCU	NY	63.8	44.1	41,503	616	0.10	252	3	0.00	51,729
Police and Fire FCU	PA	79.9	39.8	18,180	802	0.13	433	83	0.01	4,182
Wings Financial CU	MN	81.1	34.4	20,882	509	0.08	581	76	0.01	3,893
Redstone FCU	AL	47.6	62.4	11,372	1,072	0.18	501	31	0.01	17,314
Idaho Central CU	ID	96.6	16.4	14,897	1,276	0.21	318	45	0.01	9,013
Desert Financial CU	AZ	47.0	65.7	17,919	1,035	0.17	323	60	0.01	5,579
Hudson Valley CU	NY	57.6	52.9	19,348	721	0.12	423	58	0.01	5,264
Wright-Patt CU Inc	OH	83.0	30.3	14,026	925	0.16	442	87	0.02	4,699
Redwood CU	CA	86.5	23.6	19,917	638	0.11	448	50	0.01	5,716
Eastman CU	TN	96.1	16.6	22,587	873	0.15	288	19	0.00	13,230
Space Coast CU	FL	86.9	24.3	11,904	937	0.17	503	14	0.00	33,664
Bank-Fund Staff FCU	DC	64.9	47.9	61,919	317	0.06	284	3	0.00	30,020
Bellco CU	CO	88.8	24.1	15,993	338	0.06	1,031	0	0.00	
DFCU Financial CU	MI	20.5	95.4	24,027	394	0.07	583	144	0.03	1,596
Michigan State University FCU	MI	87.4	24.7	18,374	860	0.16	340	29	0.01	10,088
Members 1st FCU	PA	80.2	30.3	11,780	987	0.19	457	91	0.02	4,960
Landmark Credit Union	WI	91.0	21.5	14,077	704	0.14	515	50	0.01	7,246
Kinecta FCU	CA	90.8	14.5	21,020	654	0.13	368	29	0.01	8,301
MIDFLORIDA CU	FL	76.1	26.4	13,863	906	0.18	397	164	0.03	2,191

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 24
Additional ratios and averages

Credit Union Name	State	Surplus funds/			Full-time employees			Part-time employees		
		Loans/ savings	savings and borrowings	Assets per members	Per credit union	Per \$1 mil. of assets	Members/ FTE	Per credit union	Per \$1 mil. of assets	Members/ PTE
Visions FCU	NY	79.2	39.6	23,223	604	0.12	353	112	0.02	1,902
Veridian CU	IA	101.3	13.1	19,420	825	0.17	299	11	0.00	22,419
State Farm FCU	IL	21.4	94.2	38,318	138	0.03	899	0	0.00	
Tinker FCU	OK	72.7	38.5	11,521	655	0.14	622	113	0.02	3,607
SEFCU	NY	65.3	41.0	13,190	864	0.18	411	37	0.01	9,596
Wescom CU	CA	62.4	51.2	22,875	777	0.17	252	30	0.01	6,528
Mission FCU	CA	77.1	36.6	17,318	547	0.12	473	80	0.02	3,233
BCU	IL	96.5	16.9	15,861	644	0.15	422	11	0.00	24,695
Virginia CU Inc	VA	82.3	34.7	13,899	738	0.17	418	21	0.00	14,683
Citadel FCU	PA	101.5	12.1	19,696	483	0.11	448	8	0.00	27,025
Service Credit Union	NH	93.8	17.8	13,508	709	0.17	445	106	0.02	2,973
Summit CU	WI	94.3	26.6	20,890	560	0.13	362	72	0.02	2,816
SECU	MD	87.2	19.6	16,647	372	0.09	679	12	0.00	21,050
Gesa CU	WA	86.3	22.2	15,977	645	0.16	399	48	0.01	5,358
Chevron FCU	CA	88.6	25.9	34,809	296	0.07	391	1	0.00	115,593
Northwest FCU	VA	98.9	19.6	16,219	584	0.15	424	12	0.00	20,616
TDECU	TX	104.2	11.7	11,633	812	0.20	419	10	0.00	34,060
Travis Credit Union	CA	86.0	25.3	18,218	709	0.18	303	19	0.00	11,324
UW Credit Union	WI	82.2	29.6	13,708	647	0.17	440	80	0.02	3,559
Community First CU	WI	82.6	27.4	27,048	498	0.13	288	53	0.01	2,706
Teachers CU	IN	85.3	22.0	12,499	698	0.18	439	62	0.02	4,944
WSECU	WA	84.9	24.9	13,214	628	0.17	451	53	0.01	5,340
Jovia Financial Credit Union	NY	84.8	24.2	19,046	419	0.11	468	45	0.01	4,360
Coastal Federal Credit Union	NC	84.0	24.8	13,737	561	0.15	485	6	0.00	45,313
Educational ECU	CA	49.8	62.7	11,858	504	0.14	616	37	0.01	8,391
Spokane Teachers CU	WA	101.0	16.2	17,789	701	0.19	295	13	0.00	15,889
General Electric CU	OH	94.4	20.2	18,549	402	0.11	493	7	0.00	28,287
Municipal CU	NY	55.1	48.3	6,139	471	0.13	1,251	19	0.01	31,014
Affinity FCU	NJ	108.1	8.7	19,629	452	0.13	407	25	0.01	7,356
Tower FCU	MD	80.7	31.3	18,528	527	0.15	368	44	0.01	4,406
SAFE Credit Union	CA	79.9	26.6	14,995	686	0.19	347	5	0.00	47,669
California CU	CA	78.4	29.1	21,696	502	0.14	327	43	0.01	3,818
CommunityAmerica Credit Union	MO	77.2	34.6	14,095	940	0.27	267	16	0.00	15,683
Navy Army Community CU	TX	99.9	12.1	18,789	574	0.16	327	32	0.01	5,871
Langley FCU	VA	90.0	25.0	12,545	567	0.16	484	0	0.00	
Credit Human	TX	113.7	7.1	14,805	779	0.23	297	1	0.00	231,642
Technology Credit Union	CA	82.1	29.0	26,375	247	0.07	521	7	0.00	18,384
GECU	TX	92.2	21.3	8,593	871	0.26	453	9	0.00	43,871
Keesler FCU	MS	86.8	26.4	13,059	736	0.22	353	13	0.00	19,960
Apple FCU	VA	81.0	33.2	14,923	425	0.13	529	33	0.01	6,814
NASA FCU	MD	89.6	25.8	17,773	339	0.10	549	13	0.00	14,310
Stanford FCU	CA	80.8	39.5	44,412	209	0.06	355	1	0.00	74,228
Genisys CU	MI	80.5	35.3	14,351	447	0.14	512	35	0.01	6,534
UNIFY Financial CU	CA	93.4	20.7	12,621	586	0.18	444	1	0.00	260,010
Royal Credit Union	WI	92.1	14.5	14,007	527	0.16	436	108	0.03	2,126
APCO ECU	AL	29.6	81.6	44,848	106	0.03	676	8	0.00	8,962
First Community CU	MO	67.5	40.4	9,424	565	0.18	602	14	0.00	24,313
United FCU	MI	99.5	21.3	17,834	704	0.22	253	6	0.00	29,639
Fairwinds CU	FL	72.7	34.4	15,912	549	0.17	363	22	0.01	9,056
University Federal Credit Union	TX	88.4	14.5	9,689	695	0.22	466	9	0.00	35,969
Total		80.2	33.1	16,142	1,076	0.14	456	56	0.01	8,738

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 25
Branch and service information

Credit Union Name	State	Aver. # of branches per CU	providing shared branches	Risk based loans	Direct financing leases	Mortgage processing	Approved mortgage seller	Debt cancellation/suspension	Borrowing repurchased agreements	Overdraft protection	Overdraft lines of credit	ATM/Debt card program	Interest only first mortgages	Insurance/investment sales	Brokered deposits
Navy FCU	VA	342.0	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State Employees Credit Union	NC	269.0	No	No	No	Yes	Yes	No	No	No	No	Yes	No	Yes	No
Pentagon FCU	VA	51.0	Yes	No	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No
BECU	WA	59.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
SchoolsFirst FCU	CA	65.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Golden 1 Credit Union	CA	73.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
First Tech FCU	CA	39.0	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
America First FCU	UT	131.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Alliant CU	IL	2.0	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Suncoast CU	FL	73.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Randolph-Brooks FCU	TX	62.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Mountain America Credit Union	UT	97.0	No	Yes	No	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	No
Digital Federal Credit Union	MA	23.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Security Service FCU	TX	66.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Bethpage FCU	NY	36.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Star One Credit Union	CA	6.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	No	No
Alaska USA FCU	AK	77.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
VyStar Credit Union	FL	78.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
San Diego County CU	CA	41.0	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
American Airlines FCU	TX	45.0	Yes	Yes	No	Yes	No	No	No	Yes	Yes	Yes	No	Yes	No
Lake Michigan CU	MI	55.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Teachers FCU	NY	30.0	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	No	Yes
Patelco CU	CA	37.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
ESL Federal Credit Union	NY	22.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
OnPoint Community CU	OR	35.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Logix FCU	CA	17.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
PSECU	PA	25.0	No	No	No	Yes	Yes	No	No	Yes	No	Yes	No	Yes	No
Delta Community CU	GA	29.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Ent CU	CO	40.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
CEFCU	IL	29.0	No	Yes	No	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	No
GreenState CU	IA	27.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
United Nations FCU	NY	3.0	No	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	No
Police and Fire FCU	PA	17.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No
Wings Financial CU	MN	29.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Redstone FCU	AL	35.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Idaho Central CU	ID	39.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes
Desert Financial CU	AZ	47.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Hudson Valley CU	NY	21.0	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Wright-Patt CU Inc	OH	32.0	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Redwood CU	CA	19.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Eastman CU	TN	32.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Space Coast CU	FL	62.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Bank-Fund Staff FCU	DC	4.0	No	No	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	No
Bellico CU	CO	25.0	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
DFCU Financial CU	MI	31.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Michigan State University FCU	MI	20.0	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No
Members 1st FCU	PA	54.0	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Landmark Credit Union	WI	36.0	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Kinecta FCU	CA	23.0	Yes	Yes	No	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	No
MIDFLORIDA CU	FL	67.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No

Top 100 Credit Unions -- Mid-year 2020 operating ratios

Table 25
Branch and service information

Credit Union Name	State	Aver. # of branches per CU	providing shared branches	Risk based loans	Direct financing leases	Mortgage processing	Approved mortgage seller	Debt cancellation/suspension	Borrowing repurchased agreements	Overdraft protection	Overdraft lines of credit	ATM/Debt card program	Interest only first mortgages	Insurance/investment sales	Brokered deposits
Visions FCU	NY	51.0	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Veridian CU	IA	31.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
State Farm FCU	IL	5.0	No	No	No	No	No	Yes	No	No	No	No	No	No	No
Tinker FCU	OK	33.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
SEFCU	NY	52.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Wescom CU	CA	24.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
Mission FCU	CA	32.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
BCU	IL	64.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Virginia CU Inc	VA	20.0	No	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	No
Citadel FCU	PA	24.0	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No
Service Credit Union	NH	51.0	Yes	Yes	No	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	No
Summit CU	WI	44.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
SECU	MD	22.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Gesa CU	WA	24.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Chevron FCU	CA	21.0	No	Yes	No	Yes	Yes	No	No	Yes	No	Yes	No	Yes	No
Northwest FCU	VA	9.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
TDECU	TX	37.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Travis Credit Union	CA	25.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
UW Credit Union	WI	27.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No
Community First CU	WI	30.0	No	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No
Teachers CU	IN	57.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
WSECU	WA	21.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
Jovia Financial Credit Union	NY	19.0	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	No
Coastal Federal Credit Union	NC	25.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No
Educational ECU	CA	19.0	No	Yes	No	No	No	No	No	Yes	Yes	Yes	No	Yes	No
Spokane Teachers CU	WA	24.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
General Electric CU	OH	13.0	Yes	Yes	No	No	No	No	No	No	Yes	Yes	No	Yes	Yes
Municipal CU	NY	16.0	No	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	No	No
Affinity FCU	NJ	22.0	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Tower FCU	MD	17.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
SAFE Credit Union	CA	20.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
California CU	CA	24.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
CommunityAmerica Credit Union	MO	32.0	No	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No
Navy Army Community CU	TX	19.0	No	Yes	No	Yes	Yes	No	No	Yes	No	Yes	Yes	No	No
Langley FCU	VA	20.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Credit Human	TX	19.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes
Technology Credit Union	CA	10.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
GECU	TX	28.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Keesler FCU	MS	38.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Apple FCU	VA	21.0	No	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
NASA FCU	MD	13.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes
Stanford FCU	CA	6.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Genisys CU	MI	33.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
UNIFY Financial CU	CA	57.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Royal Credit Union	WI	49.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
APCO ECU	AL	15.0	Yes	Yes	No	No	No	No	No	Yes	No	Yes	No	Yes	No
First Community CU	MO	38.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
United FCU	MI	37.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Fairwinds CU	FL	32.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
University Federal Credit Union	TX	24.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Total		39.7													

*Average number of branches per credit union excludes main office.

**TOP 100 CREDIT UNIONS
LISTED BY ASSET RANK**

**MID-YEAR 2020
SPREADS**



*For definitions of ratios, see
Mid-Year 2020 Operating Ratios and Spreads
(Available from CUNA Economics and Statistics)*

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

*Table 1
Rates of return
(all in %)*

Credit Union Name	State	Gross yield on loans	Interest/refund loans outstanding	Net yield on loans	Yield on surplus funds	Interest yield on earning assets	Interest yield on total assets	Total income/average assets
Navy FCU	VA	6.88	0.00	6.88	1.83	5.59	5.38	7.07
State Employees Credit Union	NC	4.88	0.00	4.88	1.00	3.27	3.16	3.85
Pentagon FCU	VA	4.78	0.00	4.78	1.76	4.38	4.08	5.22
BECU	WA	4.29	0.00	4.29	1.05	3.04	2.99	3.78
SchoolsFirst FCU	CA	5.05	0.00	5.05	1.66	3.66	3.54	4.60
Golden 1 Credit Union	CA	4.08	0.00	4.08	1.35	3.11	3.02	3.84
First Tech FCU	CA	4.35	0.00	4.35	1.71	3.51	3.42	4.42
America First FCU	UT	4.96	0.00	4.96	1.02	4.15	4.02	5.67
Alliant CU	IL	4.48	0.00	4.48	1.95	3.72	3.63	3.90
Suncoast CU	FL	4.46	0.00	4.46	1.38	3.83	3.72	4.86
Randolph-Brooks FCU	TX	4.18	0.00	4.18	1.51	3.56	3.39	4.90
Mountain America Credit Union	UT	4.86	0.00	4.86	0.53	4.35	4.11	6.97
Digital Federal Credit Union	MA	4.81	0.00	4.81	0.93	3.92	3.88	4.97
Security Service FCU	TX	4.40	0.00	4.40	0.78	4.16	3.96	5.51
Bethpage FCU	NY	3.87	0.00	3.87	2.22	3.39	3.30	4.10
Star One Credit Union	CA	3.29	0.00	3.29	1.88	2.57	2.50	2.60
Alaska USA FCU	AK	4.33	0.00	4.33	1.52	3.75	3.58	5.22
VyStar Credit Union	FL	4.54	0.00	4.54	1.63	3.89	3.70	5.60
San Diego County CU	CA	3.60	0.00	3.60	1.20	2.96	2.88	3.62
American Airlines FCU	TX	3.97	0.00	3.97	1.30	2.91	2.85	3.36
Lake Michigan CU	MI	4.09	0.00	4.09	0.79	3.34	3.21	6.12
Teachers FCU	NY	3.92	0.00	3.92	1.83	3.22	3.10	3.87
Patelco CU	CA	3.78	0.00	3.78	1.05	3.09	2.98	4.22
ESL Federal Credit Union	NY	4.83	0.00	4.83	2.24	3.40	3.30	4.31
OnPoint Community CU	OR	4.10	0.00	4.10	1.37	2.99	2.94	4.85
Logix FCU	CA	4.11	0.00	4.11	0.85	3.64	3.55	4.45
PSECU	PA	4.79	0.00	4.79	0.97	3.66	3.59	4.37
Delta Community CU	GA	4.32	0.00	4.32	1.25	3.62	3.50	4.60
Ent CU	CO	3.91	0.03	3.88	0.80	3.38	3.23	3.99
CEFCU	IL	4.43	0.00	4.43	1.43	3.64	3.57	4.23
GreenState CU	IA	4.82	0.00	4.82	1.76	4.66	4.50	5.61
United Nations FCU	NY	4.34	0.00	4.34	1.69	3.29	3.18	3.73
Police and Fire FCU	PA	4.17	0.00	4.17	1.99	3.42	3.35	4.38
Wings Financial CU	MN	4.06	0.00	4.06	1.89	3.43	3.30	4.22
Redstone FCU	AL	5.36	0.00	5.36	1.64	3.30	3.19	4.97
Idaho Central CU	ID	4.22	0.00	4.22	0.78	3.81	3.58	5.94
Desert Financial CU	AZ	3.94	0.00	3.94	2.29	3.02	2.89	5.08
Hudson Valley CU	NY	4.71	0.00	4.71	2.03	3.53	3.41	4.47
Wright-Patt CU Inc	OH	4.83	0.00	4.83	1.46	3.95	3.83	5.83
Redwood CU	CA	4.27	0.00	4.27	0.69	3.56	3.44	4.69
Eastman CU	TN	4.70	0.00	4.70	0.52	4.17	4.07	4.89
Space Coast CU	FL	3.68	0.00	3.68	0.98	3.10	2.99	4.37
Bank-Fund Staff FCU	DC	3.63	0.00	3.63	1.66	2.81	2.75	2.97
Bellco CU	CO	4.74	0.00	4.74	1.20	4.06	3.94	4.73
DFCU Financial CU	MI	4.71	0.00	4.71	2.00	2.53	2.47	3.41
Michigan State University FCU	MI	4.79	0.00	4.79	1.29	4.11	3.91	4.77
Members 1st FCU	PA	4.74	0.00	4.74	1.20	3.89	3.74	5.82
Landmark Credit Union	WI	4.24	0.00	4.24	1.20	3.73	3.61	5.09
Kinecta FCU	CA	4.00	0.00	4.00	0.81	3.67	3.53	4.43
MIDFLORIDA CU	FL	4.39	0.00	4.39	1.58	3.74	3.43	5.26

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 1
Rates of return
(all in %)

Credit Union Name	State	Gross yield on loans	Interest/refund loans outstanding	Net yield on loans	Yield on surplus funds	Interest yield on earning assets	Interest yield on total assets	Total income/ average assets
Visions FCU	NY	3.94	0.00	3.94	2.00	3.31	3.16	3.84
Veridian CU	IA	4.44	0.00	4.44	0.65	4.09	4.00	5.35
State Farm FCU	IL	3.73	0.00	3.73	2.01	2.35	2.32	2.65
Tinker FCU	OK	4.80	0.00	4.80	1.52	3.76	3.66	4.92
SEFCU	NY	4.26	0.00	4.26	1.44	3.24	3.15	5.00
Wescom CU	CA	4.29	0.00	4.29	2.27	3.46	3.31	5.09
Mission FCU	CA	3.74	0.00	3.74	1.25	3.04	2.89	4.21
BCU	IL	4.59	0.00	4.59	1.77	4.25	4.09	6.54
Virginia CU Inc	VA	5.43	0.00	5.43	1.79	4.41	4.31	6.69
Citadel FCU	PA	4.15	0.00	4.15	0.86	3.90	3.79	4.75
Service Credit Union	NH	4.02	0.00	4.02	1.50	3.64	3.44	5.13
Summit CU	WI	4.27	0.04	4.23	1.01	3.56	3.42	5.22
SECU	MD	4.14	0.00	4.14	1.43	3.76	3.61	4.79
Gesa CU	WA	5.54	0.00	5.54	0.94	4.71	4.40	5.64
Chevron FCU	CA	3.91	0.00	3.91	33.36	9.43	9.25	9.92
Northwest FCU	VA	4.30	0.00	4.30	0.83	3.73	3.60	4.54
TDECU	TX	5.41	0.00	5.41	0.47	4.90	4.79	6.81
Travis Credit Union	CA	4.73	0.00	4.73	1.18	3.99	3.83	4.71
UW Credit Union	WI	4.34	0.00	4.34	0.80	3.47	3.31	6.17
Community First CU	WI	3.92	0.00	3.92	0.70	3.19	3.06	3.97
Teachers CU	IN	4.04	0.00	4.04	1.54	3.56	3.43	4.80
WSECU	WA	4.90	0.00	4.90	1.18	4.18	3.98	5.36
Jovia Financial Credit Union	NY	4.05	0.00	4.05	1.49	3.57	3.49	4.09
Coastal Federal Credit Union	NC	4.66	0.00	4.66	0.60	3.94	3.82	5.38
Educational ECU	CA	4.29	0.00	4.29	1.72	2.94	2.85	3.92
Spokane Teachers CU	WA	4.53	0.00	4.53	1.27	4.13	4.01	4.84
General Electric CU	OH	4.00	0.00	4.00	0.87	3.45	3.34	4.05
Municipal CU	NY	5.85	0.00	5.85	0.68	3.75	3.60	5.73
Affinity FCU	NJ	4.18	0.00	4.18	1.55	3.97	3.77	4.63
Tower FCU	MD	4.31	0.00	4.31	0.65	3.38	3.30	3.97
SAFE Credit Union	CA	4.01	0.00	4.01	0.72	3.34	3.15	5.12
California CU	CA	4.08	0.00	4.08	1.00	3.37	3.11	4.16
CommunityAmerica Credit Union	MO	4.65	0.00	4.65	0.74	3.53	3.35	6.95
Navy Army Community CU	TX	5.32	0.00	5.32	0.53	4.91	4.75	6.15
Langley FCU	VA	4.45	0.04	4.40	1.42	3.73	3.58	4.80
Credit Human	TX	5.08	0.00	5.08	0.67	4.84	4.56	5.18
Technology Credit Union	CA	4.50	0.00	4.50	1.47	3.77	3.73	4.17
GECU	TX	5.76	0.00	5.76	0.77	5.03	4.83	6.92
Keesler FCU	MS	4.34	0.00	4.34	2.04	3.85	3.75	5.22
Apple FCU	VA	4.65	0.00	4.65	1.66	3.81	3.62	4.60
NASA FCU	MD	5.47	0.00	5.47	0.08	4.20	4.05	4.88
Stanford FCU	CA	3.92	0.00	3.92	1.50	3.11	3.08	3.47
Genisys CU	MI	4.85	0.00	4.85	1.51	3.91	3.77	5.20
UNIFY Financial CU	CA	5.24	0.00	5.24	1.13	4.54	4.34	5.61
Royal Credit Union	WI	4.43	0.00	4.43	-0.05	3.95	3.77	5.18
APCO ECU	AL	4.29	0.00	4.29	1.66	2.39	2.32	2.52
First Community CU	MO	4.20	0.00	4.20	1.48	3.23	3.11	4.55
United FCU	MI	5.29	0.00	5.29	1.15	4.68	4.48	6.11
Fairwinds CU	FL	3.95	0.00	3.95	0.39	2.97	2.82	5.03
University Federal Credit Union	TX	4.35	0.00	4.35	0.42	3.88	3.61	7.22
Total		4.86	0.00	4.86	1.59	3.95	3.81	5.09

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 2
Cost of funds
(all in %)

Credit Union Name	State	Cost of savings	Cost of borrowings ¹	Cost of savings and borrowings	Div & int cost of total assets
Navy FCU	VA	1.27	2.93	1.42	1.22
State Employees Credit Union	NC	0.94		0.94	0.86
Pentagon FCU	VA	1.44	2.36	1.60	1.40
BECU	WA	0.43	2.00	0.55	0.48
SchoolsFirst FCU	CA	1.02	2.97	1.05	0.93
Golden 1 Credit Union	CA	0.58		0.58	0.51
First Tech FCU	CA	0.84	2.04	1.07	0.95
America First FCU	UT	0.83		0.83	0.74
Alliant CU	IL	1.40	2.92	1.53	1.37
Suncoast CU	FL	1.06	3.05	1.08	0.97
Randolph-Brooks FCU	TX	0.65	1.29	0.68	0.59
Mountain America Credit Union	UT	0.98	1.91	1.01	0.91
Digital Federal Credit Union	MA	0.81	2.23	0.86	0.77
Security Service FCU	TX	1.12	1.64	1.15	1.03
Bethpage FCU	NY	1.12	1.29	1.12	1.01
Star One Credit Union	CA	1.32	2.59	1.38	1.20
Alaska USA FCU	AK	0.79		0.80	0.73
VyStar Credit Union	FL	0.85	1.86	0.95	0.86
San Diego County CU	CA	0.59		0.59	0.49
American Airlines FCU	TX	1.37		1.37	1.24
Lake Michigan CU	MI	1.13	2.38	1.20	1.04
Teachers FCU	NY	1.25		1.25	1.13
Patelco CU	CA	1.06	2.20	1.11	0.99
ESL Federal Credit Union	NY	1.42	1.07	1.32	1.07
OnPoint Community CU	OR	0.41	2.61	0.60	0.51
Logix FCU	CA	1.24	0.19	1.21	1.02
PSECU	PA	0.92		0.92	0.82
Delta Community CU	GA	0.55		0.55	0.47
Ent CU	CO	0.81	0.73	0.81	0.69
CEFCU	IL	0.79		0.79	0.70
GreenState CU	IA	1.77	2.02	1.80	1.61
United Nations FCU	NY	0.70		0.70	0.63
Police and Fire FCU	PA	1.36		1.36	1.11
Wings Financial CU	MN	0.90	1.87	0.95	0.82
Redstone FCU	AL	0.60	5.86	0.63	0.56
Idaho Central CU	ID	1.09	1.83	1.15	1.03
Desert Financial CU	AZ	0.74	1.14	0.75	0.65
Hudson Valley CU	NY	0.90		0.90	0.79
Wright-Patt CU Inc	OH	0.93	1.89	0.98	0.86
Redwood CU	CA	0.64		0.64	0.56
Eastman CU	TN	1.21		1.21	1.05
Space Coast CU	FL	0.75		0.75	0.64
Bank-Fund Staff FCU	DC	0.99		0.99	0.85
Bellco CU	CO	1.17	3.89	1.39	1.24
DFCU Financial CU	MI	0.23		0.23	0.20
Michigan State University FCU	MI	0.89	2.35	0.98	0.87
Members 1st FCU	PA	0.89	2.49	0.94	0.84
Landmark Credit Union	WI	1.12	2.32	1.17	1.04
Kinecta FCU	CA	1.14	0.48	1.14	1.04
MIDFLORIDA CU	FL	0.59	3.10	0.62	0.56

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 2
Cost of funds
(all in %)

Credit Union Name	State	Cost of savings	Cost of borrowings ¹	Cost of savings and borrowings	Div & int cost of total assets
Visions FCU	NY	0.94	2.00	1.05	0.92
Veridian CU	IA	1.28	2.44	1.33	1.18
State Farm FCU	IL	1.76		1.76	1.50
Tinker FCU	OK	1.11		1.11	0.97
SEFCU	NY	0.51	4.55	0.51	0.47
Wescom CU	CA	0.47	5.16	0.77	0.68
Mission FCU	CA	0.52	1.11	0.53	0.46
BCU	IL	1.09	2.87	1.26	1.13
Virginia CU Inc	VA	0.91	2.11	1.02	0.90
Citadel FCU	PA	1.27	1.76	1.30	1.18
Service Credit Union	NH	1.13	2.20	1.19	1.04
Summit CU	WI	0.86	2.65	1.11	0.97
SECU	MD	0.82	17.50	1.01	0.90
Gesa CU	WA	0.78	2.79	0.84	0.74
Chevron FCU	CA	1.43		1.43	1.24
Northwest FCU	VA	0.92	1.97	0.99	0.86
TDECU	TX	0.92	2.52	1.04	0.93
Travis Credit Union	CA	0.67	0.67	0.67	0.59
UW Credit Union	WI	0.39	1.04	0.43	0.38
Community First CU	WI	1.28	0.38	1.28	1.11
Teachers CU	IN	0.96	1.66	0.98	0.88
WSECU	WA	0.56	1.85	0.59	0.52
Jovia Financial Credit Union	NY	1.33		1.33	1.19
Coastal Federal Credit Union	NC	0.92		0.92	0.81
Educational ECU	CA	0.52		0.52	0.45
Spokane Teachers CU	WA	0.80	2.17	0.92	0.81
General Electric CU	OH	1.78	1.44	1.75	1.60
Municipal CU	NY	0.15		0.15	0.14
Affinity FCU	NJ	0.84	1.78	0.97	0.89
Tower FCU	MD	0.46		0.46	0.40
SAFE Credit Union	CA	0.65	1.65	0.67	0.59
California CU	CA	0.48	1.51	0.51	0.45
CommunityAmerica Credit Union	MO	0.80	2.33	0.86	0.75
Navy Army Community CU	TX	1.77	2.30	1.79	1.59
Langley FCU	VA	1.02	2.30	1.13	1.00
Credit Human	TX	1.20	2.66	1.39	1.23
Technology Credit Union	CA	0.92	5.29	0.93	0.83
GECU	TX	0.94	1.71	0.98	0.86
Keesler FCU	MS	0.97		0.97	0.83
Apple FCU	VA	0.91	2.25	1.04	0.93
NASA FCU	MD	1.33	2.02	1.40	1.25
Stanford FCU	CA	0.83	2.39	1.03	0.92
Genisys CU	MI	0.81		0.81	0.67
UNIFY Financial CU	CA	0.64	2.65	0.84	0.75
Royal Credit Union	WI	1.04	0.00	1.04	0.92
APCO ECU	AL	1.34		1.34	1.17
First Community CU	MO	1.01	2.35	1.07	0.97
United FCU	MI	1.13	2.06	1.25	1.11
Fairwinds CU	FL	0.63		0.63	0.56
University Federal Credit Union	TX	0.34		0.34	0.31
Total		0.99	2.37	1.06	0.93

¹ Cost of borrowings: please note calculation can be misleading due to the rapid flux in borrowings.

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 3
Credit union spreads
(All items divided by average assets)

Credit Union Name	State	Interest yield on assets	Div & int cost of assets (%)	Gross spread (basis points)	Fee income (basis points)	Other income (basis points)	Operating expenses (basis points)
		(-)	(=)	(+)	(+)	(-)	(-)
Navy FCU	VA	5.38	1.22	415	40	130	319
State Employees Credit Union	NC	3.16	0.86	231	22	47	215
Pentagon FCU	VA	4.08	1.40	268	21	93	227
BECU	WA	2.99	0.48	251	16	62	239
SchoolsFirst FCU	CA	3.54	0.93	261	17	89	241
Golden 1 Credit Union	CA	3.02	0.51	251	26	56	235
First Tech FCU	CA	3.42	0.95	247	10	91	228
America First FCU	UT	4.02	0.74	328	67	99	320
Alliant CU	IL	3.63	1.37	226	5	22	147
Suncoast CU	FL	3.72	0.97	275	24	90	219
Randolph-Brooks FCU	TX	3.39	0.59	280	48	104	305
Mountain America Credit Union	UT	4.11	0.91	320	112	173	406
Digital Federal Credit Union	MA	3.88	0.77	311	10	99	285
Security Service FCU	TX	3.96	1.03	294	62	93	294
Bethpage FCU	NY	3.30	1.01	229	7	72	205
Star One Credit Union	CA	2.50	1.20	130	3	6	96
Alaska USA FCU	AK	3.58	0.73	286	35	128	370
VyStar Credit Union	FL	3.70	0.86	284	27	163	348
San Diego County CU	CA	2.88	0.49	239	28	46	214
American Airlines FCU	TX	2.85	1.24	162	24	26	147
Lake Michigan CU	MI	3.21	1.04	217	27	264	298
Teachers FCU	NY	3.10	1.13	197	28	50	180
Patelco CU	CA	2.98	0.99	199	14	111	208
ESL Federal Credit Union	NY	3.30	1.07	223	49	52	235
OnPoint Community CU	OR	2.94	0.51	242	28	163	250
Logix FCU	CA	3.55	1.02	254	15	75	221
PSECU	PA	3.59	0.82	277	14	64	248
Delta Community CU	GA	3.50	0.47	303	26	85	290
Ent CU	CO	3.23	0.69	254	21	55	257
CEFCU	IL	3.57	0.70	287	25	41	207
GreenState CU	IA	4.50	1.61	289	28	83	203
United Nations FCU	NY	3.18	0.63	256	28	26	224
Police and Fire FCU	PA	3.35	1.11	224	39	64	192
Wings Financial CU	MN	3.30	0.82	249	28	64	199
Redstone FCU	AL	3.19	0.56	264	47	130	333
Idaho Central CU	ID	3.58	1.03	255	76	160	312
Desert Financial CU	AZ	2.89	0.65	225	55	164	339
Hudson Valley CU	NY	3.41	0.79	262	23	84	231
Wright-Patt CU Inc	OH	3.83	0.86	297	66	133	300
Redwood CU	CA	3.44	0.56	288	22	103	242
Eastman CU	TN	4.07	1.05	302	23	58	200
Space Coast CU	FL	2.99	0.64	235	43	95	265
Bank-Fund Staff FCU	DC	2.75	0.85	189	4	19	138
Bellco CU	CO	3.94	1.24	270	20	60	219
DFCU Financial CU	MI	2.47	0.20	227	22	72	152
Michigan State University FCU	MI	3.91	0.87	304	19	66	284
Members 1st FCU	PA	3.74	0.84	290	114	94	355
Landmark Credit Union	WI	3.61	1.04	258	56	91	241
Kinecta FCU	CA	3.53	1.04	249	37	54	275
MIDFLORIDA CU	FL	3.43	0.56	287	84	99	327

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 3
Credit union spreads
(All items divided by average assets)

Credit Union Name	State	Interest yield on assets	Div & int cost of assets (%)	Gross spread (basis points)	Fee income (basis points)	Other income (basis points)	Operating expenses (basis points)
		(-)	(=)	(+)	(+)	(-)	(-)
Visions FCU	NY	3.16	0.92	225	14	54	241
Veridian CU	IA	4.00	1.18	282	58	77	265
State Farm FCU	IL	2.32	1.50	82	2	30	40
Tinker FCU	OK	3.66	0.97	269	108	18	257
SEFCU	NY	3.15	0.47	268	53	132	353
Wescom CU	CA	3.31	0.68	263	31	147	367
Mission FCU	CA	2.89	0.46	244	48	83	266
BCU	IL	4.09	1.13	296	57	188	400
Virginia CU Inc	VA	4.31	0.90	341	49	188	407
Citadel FCU	PA	3.79	1.18	261	34	62	242
Service Credit Union	NH	3.44	1.04	240	56	112	319
Summit CU	WI	3.42	0.97	245	26	153	271
SECU	MD	3.61	0.90	270	30	89	302
Gesa CU	WA	4.40	0.74	366	34	91	295
Chevron FCU	CA	9.25	1.24	801	8	59	157
Northwest FCU	VA	3.60	0.86	274	19	75	296
TDECU	TX	4.79	0.93	386	58	144	424
Travis Credit Union	CA	3.83	0.59	324	21	66	322
UW Credit Union	WI	3.31	0.38	293	43	243	354
Community First CU	WI	3.06	1.11	196	34	56	185
Teachers CU	IN	3.43	0.88	255	48	89	317
WSECU	WA	3.98	0.52	346	54	84	370
Jovia Financial Credit Union	NY	3.49	1.19	230	20	40	221
Coastal Federal Credit Union	NC	3.82	0.81	300	30	127	343
Educational ECU	CA	2.85	0.45	240	25	82	256
Spokane Teachers CU	WA	4.01	0.81	320	36	47	282
General Electric CU	OH	3.34	1.60	174	31	40	167
Municipal CU	NY	3.60	0.14	346	106	107	414
Affinity FCU	NJ	3.77	0.89	288	16	70	294
Tower FCU	MD	3.30	0.40	290	32	35	258
SAFE Credit Union	CA	3.15	0.59	255	62	135	334
California CU	CA	3.11	0.45	266	33	73	329
CommunityAmerica Credit Union	MO	3.35	0.75	260	50	310	554
Navy Army Community CU	TX	4.75	1.59	316	56	84	267
Langley FCU	VA	3.58	1.00	257	55	67	286
Credit Human	TX	4.56	1.23	333	32	30	351
Technology Credit Union	CA	3.73	0.83	290	14	30	194
GECU	TX	4.83	0.86	397	102	108	428
Keesler FCU	MS	3.75	0.83	292	56	91	320
Apple FCU	VA	3.62	0.93	269	41	57	277
NASA FCU	MD	4.05	1.25	280	27	56	215
Stanford FCU	CA	3.08	0.92	216	4	34	153
Genisys CU	MI	3.77	0.67	310	44	99	219
UNIFY Financial CU	CA	4.34	0.75	359	29	98	331
Royal Credit Union	WI	3.77	0.92	285	28	113	289
APCO ECU	AL	2.32	1.17	114	7	13	56
First Community CU	MO	3.11	0.97	213	47	97	262
United FCU	MI	4.48	1.11	337	36	127	342
Fairwinds CU	FL	2.82	0.56	226	51	170	360
University Federal Credit Union	TX	3.61	0.31	330	86	275	536
Total		3.81	0.93	288	34	93	268

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 4
Distribution of net spread
(All items divided by average assets)

Credit Union Name	State	Net spread (basis points)	(-)	Provision for loan loss (basis points)	(=)	Net income (basis points)	Gross required reserve transfer (basis points)	Other transfers to capital (basis points)
Navy FCU	VA	266		214		52	0	52
State Employees Credit Union	NC	84		43		41	0	41
Pentagon FCU	VA	154		107		48	0	48
BECU	WA	90		68		22	0	22
SchoolsFirst FCU	CA	126		42		84	0	84
Golden 1 Credit Union	CA	98		48		50	0	50
First Tech FCU	CA	119		46		73	0	73
America First FCU	UT	173		109		64	0	64
Alliant CU	IL	106		117		-12	0	-12
Suncoast CU	FL	169		91		79	0	79
Randolph-Brooks FCU	TX	126		70		56	0	56
Mountain America Credit Union	UT	199		68		131	0	131
Digital Federal Credit Union	MA	136		107		28	0	28
Security Service FCU	TX	154		114		40	0	40
Bethpage FCU	NY	104		81		23	0	23
Star One Credit Union	CA	44		6		38	0	38
Alaska USA FCU	AK	80		38		42	0	42
VyStar Credit Union	FL	126		48		79	0	79
San Diego County CU	CA	99		29		70	0	70
American Airlines FCU	TX	65		27		38	0	38
Lake Michigan CU	MI	210		5		205	0	205
Teachers FCU	NY	94		13		81	0	81
Patelco CU	CA	115		42		73	0	73
ESL Federal Credit Union	NY	89		40		49	0	49
OnPoint Community CU	OR	183		41		142	0	142
Logix FCU	CA	122		26		96	0	96
PSECU	PA	107		56		52	0	52
Delta Community CU	GA	123		63		60	0	60
Ent CU	CO	72		34		38	0	38
CEFCU	IL	147		32		115	42	73
GreenState CU	IA	197		37		160	19	141
United Nations FCU	NY	86		23		62	0	62
Police and Fire FCU	PA	136		36		100	0	100
Wings Financial CU	MN	142		64		78	0	78
Redstone FCU	AL	108		54		55	0	55
Idaho Central CU	ID	179		37		143	30	113
Desert Financial CU	AZ	105		41		65	0	65
Hudson Valley CU	NY	137		53		85	0	85
Wright-Patt CU Inc	OH	197		88		108	0	108
Redwood CU	CA	172		46		126	0	126
Eastman CU	TN	183		20		163	53	110
Space Coast CU	FL	107		47		60	0	60
Bank-Fund Staff FCU	DC	74		7		67	0	67
Belleo CU	CO	131		118		13	0	13
DFCU Financial CU	MI	170		4		165	0	165
Michigan State University FCU	MI	106		41		64	0	64
Members 1st FCU	PA	143		36		107	0	107
Landmark Credit Union	WI	164		31		133	0	133
Kinecta FCU	CA	64		41		23	0	23
MIDFLORIDA CU	FL	143		75		68	0	68

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 4
Distribution of net spread
(All items divided by average assets)

Credit Union Name	State	Net spread (basis points)	(-)	Provision for loan loss (basis points)	(=)	Net income (basis points)	Gross required reserve transfer (basis points)	Other transfers to capital (basis points)
Visions FCU	NY	52		36		16	0	16
Veridian CU	IA	153		40		112	48	64
State Farm FCU	IL	75		13		62	0	62
Tinker FCU	OK	138		41		96	0	96
SEFCU	NY	100		48		53	0	53
Wescom CU	CA	73		30		43	0	43
Mission FCU	CA	108		71		37	0	37
BCU	IL	141		91		50	0	50
Virginia CU Inc	VA	172		110		62	0	62
Citadel FCU	PA	116		45		71	0	71
Service Credit Union	NH	89		34		56	0	56
Summit CU	WI	154		37		117	0	117
SECU	MD	87		59		28	0	28
Gesa CU	WA	196		68		128	0	128
Chevron FCU	CA	712		29		683	0	683
Northwest FCU	VA	72		42		30	0	30
TDECU	TX	164		96		68	0	68
Travis Credit Union	CA	90		50		40	0	40
UW Credit Union	WI	225		59		166	0	166
Community First CU	WI	101		7		95	0	95
Teachers CU	IN	75		37		38	24	14
WSECU	WA	114		97		17	0	17
Jovia Financial Credit Union	NY	68		111		-43	0	-43
Coastal Federal Credit Union	NC	114		122		-8	0	-8
Educational ECU	CA	91		19		72	0	72
Spokane Teachers CU	WA	121		41		80	0	80
General Electric CU	OH	78		62		16	0	16
Municipal CU	NY	144		55		89	41	49
Affinity FCU	NJ	81		42		39	0	39
Tower FCU	MD	99		33		66	0	66
SAFE Credit Union	CA	118		56		62	0	62
California CU	CA	43		37		6	0	6
CommunityAmerica Credit Union	MO	66		61		5	0	5
Navy Army Community CU	TX	189		96		93	0	93
Langley FCU	VA	93		40		53	0	53
Credit Human	TX	44		28		16	0	16
Technology Credit Union	CA	140		47		93	0	93
GECU	TX	178		100		78	0	78
Keesler FCU	MS	119		30		89	0	89
Apple FCU	VA	89		46		44	0	44
NASA FCU	MD	148		77		71	0	71
Stanford FCU	CA	101		20		81	0	81
Genisys CU	MI	234		75		160	0	160
UNIFY Financial CU	CA	156		128		28	0	28
Royal Credit Union	WI	137		86		52	0	52
APCO ECU	AL	79		4		75	0	75
First Community CU	MO	95		31		65	0	65
United FCU	MI	158		102		56	0	56
Fairwinds CU	FL	87		38		50	0	50
University Federal Credit Union	TX	155		63		92	0	92
Total		147		81		66	2	64

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

*Table 5
Credit union growth
Six months ending June 2020*

Credit Union Name	State	Members	Savings	Loans	Surplus funds	Assets	Capital
Navy FCU	VA	5.4	18.0	5.2	39.6	14.8	8.9
State Employees Credit Union	NC	1.9	9.6	0.4	23.4	9.2	6.1
Pentagon FCU	VA	9.5	3.6	3.3	13.8	4.6	0.9
BECU	WA	2.1	14.5	-1.0	35.8	11.6	7.5
SchoolsFirst FCU	CA	19.4	29.9	16.3	55.9	29.0	21.9
Golden 1 Credit Union	CA	1.1	16.1	2.2	58.8	15.0	6.0
First Tech FCU	CA	1.6	8.9	-0.8	38.1	9.9	11.6
America First FCU	UT	3.7	15.8	4.7	64.4	14.4	3.5
Alliant CU	IL	5.6	6.5	4.0	13.4	6.2	2.3
Suncoast CU	FL	2.1	13.8	6.7	45.8	13.0	5.6
Randolph-Brooks FCU	TX	3.6	14.8	6.5	90.7	21.0	6.7
Mountain America Credit Union	UT	4.1	19.4	10.6	100.8	17.6	7.6
Digital Federal Credit Union	MA	2.1	15.6	-1.8	72.1	11.0	1.6
Security Service FCU	TX	2.1	3.7	3.6	2.1	3.4	2.0
Bethpage FCU	NY	2.0	9.1	1.6	15.8	5.3	12.2
Star One Credit Union	CA	1.1	7.5	5.9	8.2	7.7	10.5
Alaska USA FCU	AK	1.9	14.9	4.0	69.8	14.5	1.4
VyStar Credit Union	FL	3.5	18.3	8.1	-9.5	4.4	7.5
San Diego County CU	CA	0.2	11.1	-3.7	56.4	9.7	2.2
American Airlines FCU	TX	0.8	10.9	-2.8	34.1	10.2	2.8
Lake Michigan CU	MI	2.8	25.9	11.7	77.6	22.9	9.3
Teachers FCU	NY	3.1	8.3	3.8	18.8	8.3	6.3
Patelco CU	CA	3.9	9.8	-3.8	55.2	9.0	3.8
ESL Federal Credit Union	NY	-2.0	20.4	3.0	14.0	8.1	11.7
OnPoint Community CU	OR	3.4	22.3	2.4	51.8	19.8	19.1
Logix FCU	CA	0.8	13.3	0.3	166.0	14.3	4.2
PSECU	PA	0.2	13.5	-0.3	51.4	12.5	4.9
Delta Community CU	GA	1.2	18.3	2.1	87.7	16.2	4.2
Ent CU	CO	3.8	11.8	8.0	-24.8	3.4	2.0
CEFCU	IL	1.2	8.6	2.1	29.9	8.4	2.2
GreenState CU	IA	10.9	23.6	10.4	132.4	15.7	8.7
United Nations FCU	NY	6.0	8.0	3.7	14.6	7.7	4.1
Police and Fire FCU	PA	4.8	14.1	16.7	5.0	12.1	4.6
Wings Financial CU	MN	2.9	12.1	4.4	25.1	9.7	8.4
Redstone FCU	AL	10.3	12.8	4.7	18.5	11.9	13.5
Idaho Central CU	ID	4.7	18.6	9.1	158.1	19.2	7.5
Desert Financial CU	AZ	4.3	18.5	0.5	42.9	20.8	8.7
Hudson Valley CU	NY	0.5	9.8	-3.5	32.3	10.4	19.0
Wright-Patt CU Inc	OH	2.3	14.1	8.4	26.9	12.6	9.3
Redwood CU	CA	3.5	15.5	8.8	39.9	14.1	5.4
Eastman CU	TN	4.1	12.4	6.5	58.1	11.3	6.7
Space Coast CU	FL	4.3	15.5	12.3	22.1	14.0	3.5
Bank-Fund Staff FCU	DC	0.1	7.3	3.8	12.2	7.5	9.7
Bellco CU	CO	1.7	15.8	-0.2	51.3	7.8	1.8
DFCU Financial CU	MI	-0.2	11.6	-7.1	18.4	12.6	28.3
Michigan State University FCU	MI	1.5	15.5	3.2	75.5	13.6	4.8
Members 1st FCU	PA	2.2	17.1	3.4	65.3	15.2	15.9
Landmark Credit Union	WI	1.1	14.9	5.0	71.7	14.3	7.2
Kinecta FCU	CA	-1.8	9.5	-0.5	126.5	7.6	2.2
MIDFLORIDA CU	FL	-5.1	14.0	4.8	50.1	12.7	8.8

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

*Table 5
Credit union growth
Six months ending June 2020*

Credit Union Name	State	Members	Savings	Loans	Surplus funds	Assets	Capital
Visions FCU	NY	1.5	11.3	2.5	51.1	15.7	7.0
Veridian CU	IA	2.5	11.3	3.6	117.3	10.1	5.7
State Farm FCU	IL	0.0	11.2	-3.0	14.6	10.9	11.9
Tinker FCU	OK	2.4	11.4	2.0	34.8	11.0	8.6
SEFCU	NY	1.5	16.3	6.9	32.6	15.5	6.8
Wescom CU	CA	0.1	13.9	-4.2	76.4	21.4	10.4
Mission FCU	CA	1.8	14.3	1.0	74.8	16.2	2.7
BCU	IL	0.9	16.2	-0.8	124.5	9.9	3.6
Virginia CU Inc	VA	5.3	14.6	3.4	52.8	14.9	9.5
Citadel FCU	PA	0.5	14.0	4.2	252.5	12.7	4.4
Service Credit Union	NH	7.3	13.2	4.9	38.2	11.6	3.1
Summit CU	WI	3.2	19.3	4.0	73.0	14.8	6.8
SECU	MD	-0.2	11.7	-1.9	114.2	11.4	1.7
Gesa CU	WA	1.8	12.9	5.2	54.6	11.5	6.3
Chevron FCU	CA	0.6	9.1	1.1	76.2	12.5	33.4
Northwest FCU	VA	3.3	8.1	8.9	28.6	11.5	2.7
TDECU	TX	-0.2	13.1	9.1	20.5	9.8	4.2
Travis Credit Union	CA	0.5	15.2	9.7	54.2	16.5	2.9
UW Credit Union	WI	2.3	19.4	7.1	57.1	17.2	9.4
Community First CU	WI	2.6	15.2	7.0	43.5	13.7	4.3
Teachers CU	IN	1.7	16.7	9.1	39.3	14.4	3.8
WSECU	WA	0.5	13.8	2.8	68.9	12.0	2.8
Jovia Financial Credit Union	NY	-1.6	7.9	-1.3	56.3	7.3	1.2
Coastal Federal Credit Union	NC	0.6	12.1	-3.0	109.9	10.3	-0.1
Educational ECU	CA	1.6	15.7	-1.6	32.1	14.5	13.1
Spokane Teachers CU	WA	2.9	14.1	5.5	75.0	11.7	5.1
General Electric CU	OH	-0.7	5.1	5.4	29.6	9.3	1.0
Municipal CU	NY	3.0	19.5	-3.8	68.6	18.5	10.7
Affinity FCU	NJ	2.4	9.1	1.9	15.2	2.3	-0.8
Tower FCU	MD	1.2	11.4	2.2	38.6	10.4	3.3
SAFE Credit Union	CA	1.1	17.0	1.6	99.3	15.4	3.6
California CU	CA	-0.8	14.7	-0.9	73.0	11.6	1.9
CommunityAmerica Credit Union	MO	2.5	22.2	8.9	56.5	19.6	2.8
Navy Army Community CU	TX	-0.3	10.6	1.7	117.7	8.1	2.0
Langley FCU	VA	3.1	12.0	7.8	15.9	10.5	3.9
Credit Human	TX	-0.6	8.4	2.4	69.7	6.8	0.9
Technology Credit Union	CA	3.4	11.6	5.2	34.3	11.4	6.8
GECU	TX	0.1	15.8	1.6	168.8	15.4	3.8
Keesler FCU	MS	4.7	13.3	5.3	40.4	11.5	0.0
Apple FCU	VA	1.9	12.3	2.0	39.1	10.5	6.2
NASA FCU	MD	2.6	8.2	4.8	10.2	6.3	3.8
Stanford FCU	CA	1.9	12.3	3.6	31.6	12.0	7.6
Genisys CU	MI	2.4	16.9	7.4	42.0	15.3	7.9
UNIFY Financial CU	CA	-0.5	10.9	1.0	47.7	7.5	1.9
Royal Credit Union	WI	2.6	15.1	5.4	104.5	13.3	2.7
APCO ECU	AL	-0.2	6.9	-1.4	10.5	6.9	9.0
First Community CU	MO	3.0	16.3	4.5	37.2	15.2	3.1
United FCU	MI	0.4	11.1	-1.9	130.1	10.2	4.0
Fairwinds CU	FL	0.8	20.6	4.1	77.2	18.7	5.4
University Federal Credit Union	TX	2.9	18.1	9.9	68.7	17.0	5.5
Total		3.4	13.9	3.9	38.1	12.4	7.1

* Growth rates are based on CUs reporting for both December 2019 and June 2020.

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 6
Sample information

Credit Union Name	State	Mid-year assets per credit union	Average assets per credit union	Net capital-to-asset ratios		
				Jun-20	Dec-19	Change
Navy FCU	VA	128,531,998,511	120,259,038,436	11.34	11.95	-0.61
State Employees Credit Union	NC	45,191,730,467	43,284,208,515	8.22	8.46	-0.24
Pentagon FCU	VA	25,924,894,704	25,349,627,833	10.37	10.75	-0.38
BECU	WA	24,752,911,443	23,465,793,355	10.57	10.97	-0.40
SchoolsFirst FCU	CA	21,623,570,509	19,192,646,061	10.71	11.34	-0.62
Golden 1 Credit Union	CA	14,946,271,344	13,970,076,421	10.69	11.61	-0.91
First Tech FCU	CA	14,406,627,929	13,758,578,222	10.20	10.04	0.16
America First FCU	UT	13,402,532,273	12,557,588,126	8.98	9.93	-0.95
Alliant CU	IL	12,998,768,637	12,621,755,520	9.51	9.87	-0.36
Suncoast CU	FL	11,902,278,564	11,218,446,061	8.74	9.36	-0.61
Randolph-Brooks FCU	TX	11,710,598,807	10,693,058,172	11.36	12.89	-1.52
Mountain America Credit Union	UT	10,994,411,486	10,171,609,597	8.62	9.42	-0.80
Digital Federal Credit Union	MA	10,393,652,106	9,877,371,133	8.97	9.81	-0.83
Security Service FCU	TX	10,157,826,030	9,990,878,652	9.84	9.97	-0.13
Bethpage FCU	NY	9,967,322,233	9,717,491,228	8.44	7.92	0.52
Star One Credit Union	CA	9,774,230,395	9,423,952,532	12.22	11.92	0.31
Alaska USA FCU	AK	9,543,762,070	8,939,725,640	7.39	8.35	-0.96
VyStar Credit Union	FL	9,518,707,078	9,317,935,683	8.81	8.56	0.25
San Diego County CU	CA	9,284,324,918	8,875,721,982	15.42	16.55	-1.12
American Airlines FCU	TX	8,440,077,470	8,049,352,729	9.05	9.69	-0.65
Lake Michigan CU	MI	8,434,442,603	7,648,920,322	11.38	12.79	-1.41
Teachers FCU	NY	8,133,361,573	7,820,968,472	8.77	8.94	-0.17
Patelco CU	CA	7,946,732,077	7,618,642,529	10.06	10.56	-0.50
ESL Federal Credit Union	NY	7,365,883,997	7,089,779,090	18.10	17.52	0.58
OnPoint Community CU	OR	7,343,062,283	6,736,874,469	11.94	12.01	-0.06
Logix FCU	CA	7,193,030,262	6,743,906,710	14.19	15.56	-1.38
PSECU	PA	7,069,067,664	6,676,895,783	9.61	10.31	-0.69
Delta Community CU	GA	7,029,700,957	6,540,780,347	11.73	13.07	-1.35
Ent CU	CO	6,915,621,895	6,800,767,954	11.74	11.91	-0.17
CEFCU	IL	6,785,704,525	6,522,113,809	9.38	9.94	-0.57
GreenState CU	IA	6,659,823,193	6,208,498,811	9.06	9.63	-0.58
United Nations FCU	NY	6,440,635,937	6,210,655,453	9.55	9.89	-0.33
Police and Fire FCU	PA	6,310,859,151	5,969,740,700	17.06	18.29	-1.23
Wings Financial CU	MN	6,177,945,218	5,905,534,900	12.84	12.98	-0.15
Redstone FCU	AL	6,103,882,248	5,779,012,732	10.62	10.47	0.15
Idaho Central CU	ID	6,041,949,779	5,556,340,827	7.82	8.66	-0.84
Desert Financial CU	AZ	5,998,184,895	5,481,424,616	12.20	13.56	-1.36
Hudson Valley CU	NY	5,906,472,533	5,628,880,107	11.71	10.86	0.85
Wright-Patt CU Inc	OH	5,733,817,035	5,412,872,799	11.07	11.41	-0.34
Redwood CU	CA	5,692,530,320	5,340,795,444	11.66	12.62	-0.96
Eastman CU	TN	5,677,475,597	5,388,531,953	12.28	12.81	-0.53
Space Coast CU	FL	5,610,059,602	5,266,188,912	11.88	13.08	-1.21
Bank-Fund Staff FCU	DC	5,576,380,241	5,382,442,400	12.55	12.30	0.25
Bellco CU	CO	5,572,938,453	5,371,985,483	9.48	10.04	-0.56
DFCU Financial CU	MI	5,522,622,608	5,212,899,093	14.76	12.96	1.80
Michigan State University FCU	MI	5,375,140,932	5,052,885,521	9.35	10.14	-0.79
Members 1st FCU	PA	5,317,293,956	4,966,101,537	9.55	9.49	0.06
Landmark Credit Union	WI	5,100,379,179	4,781,831,031	9.36	9.97	-0.62
Kinecta FCU	CA	5,059,759,070	4,881,430,252	7.89	8.31	-0.42
MIDFLORIDA CU	FL	4,981,532,932	4,701,771,465	8.57	8.87	-0.31

Top 100 Credit Unions -- Mid-year 2020 spreads, camel ratios and growth

Table 6
Sample information

Credit Union Name	State	Mid-year assets per credit union	Average assets per credit union	Net capital-to-asset ratios		
				Jun-20	Dec-19	Change
Visions FCU	NY	4,946,564,994	4,610,745,230	11.24	12.15	-0.91
Veridian CU	IA	4,789,159,959	4,568,691,080	10.08	10.50	-0.42
State Farm FCU	IL	4,755,102,948	4,522,358,014	14.31	14.17	0.13
Tinker FCU	OK	4,695,712,706	4,462,195,949	11.64	11.89	-0.26
SEFCU	NY	4,683,181,483	4,369,557,380	7.26	7.84	-0.59
Wescom CU	CA	4,479,978,248	4,085,193,201	8.09	8.89	-0.80
Mission FCU	CA	4,479,125,075	4,167,670,871	12.19	13.79	-1.60
BCU	IL	4,308,592,283	4,114,997,609	8.83	9.37	-0.53
Virginia CU Inc	VA	4,285,781,062	4,007,593,677	9.64	10.12	-0.48
Citadel FCU	PA	4,258,338,214	4,017,910,023	8.77	9.47	-0.70
Service Credit Union	NH	4,257,116,110	4,036,299,446	10.85	11.74	-0.89
Summit CU	WI	4,236,058,389	3,962,831,392	10.69	11.50	-0.81
SECU	MD	4,205,167,872	3,989,922,096	9.10	9.97	-0.87
Gesa CU	WA	4,108,654,320	3,896,617,380	10.41	10.92	-0.51
Chevron FCU	CA	4,023,679,378	3,799,490,082	13.08	11.04	2.04
Northwest FCU	VA	4,012,346,991	3,805,354,567	10.26	11.14	-0.88
TDECU	TX	3,962,153,477	3,786,069,202	8.33	8.77	-0.44
Travis Credit Union	CA	3,919,732,388	3,642,369,182	10.34	11.71	-1.37
UW Credit Union	WI	3,902,830,731	3,617,155,798	9.31	9.97	-0.66
Community First CU	WI	3,879,273,815	3,645,648,508	11.79	12.85	-1.06
Teachers CU	IN	3,830,794,439	3,589,420,065	8.31	9.16	-0.85
WSECU	WA	3,740,089,001	3,539,427,384	9.88	10.76	-0.88
Jovia Financial Credit Union	NY	3,737,089,502	3,609,527,746	8.78	9.31	-0.53
Coastal Federal Credit Union	NC	3,734,702,801	3,560,872,179	9.76	10.77	-1.02
Educational ECU	CA	3,681,420,006	3,447,645,755	12.96	13.13	-0.17
Spokane Teachers CU	WA	3,674,443,309	3,482,231,295	10.06	10.69	-0.63
General Electric CU	OH	3,672,908,994	3,517,264,561	8.06	8.71	-0.66
Municipal CU	NY	3,617,362,221	3,334,816,448	4.44	4.75	-0.31
Affinity FCU	NJ	3,609,581,085	3,569,297,877	7.67	7.91	-0.24
Tower FCU	MD	3,592,069,306	3,423,584,066	11.53	12.32	-0.79
SAFE Credit Union	CA	3,574,049,346	3,336,000,699	9.00	10.02	-1.03
California CU	CA	3,561,561,854	3,376,186,835	10.08	11.04	-0.96
CommunityAmerica Credit Union	MO	3,536,709,623	3,246,668,831	10.42	12.13	-1.71
Navy Army Community CU	TX	3,529,975,865	3,397,140,151	9.75	10.35	-0.59
Langley FCU	VA	3,443,847,340	3,279,822,482	9.92	10.56	-0.64
Credit Human	TX	3,429,392,132	3,319,933,269	8.97	9.49	-0.53
Technology Credit Union	CA	3,394,122,664	3,219,851,033	10.21	10.65	-0.44
GECU	TX	3,392,926,191	3,166,006,616	9.94	11.06	-1.11
Keesler FCU	MS	3,388,409,546	3,213,594,163	12.65	14.11	-1.46
Apple FCU	VA	3,355,664,500	3,196,189,487	9.56	9.95	-0.39
NASA FCU	MD	3,306,401,149	3,208,303,781	9.89	10.12	-0.24
Stanford FCU	CA	3,296,597,047	3,119,378,506	9.31	9.69	-0.38
Genisys CU	MI	3,281,989,558	3,064,590,016	15.46	16.51	-1.05
UNIFY Financial CU	CA	3,281,647,202	3,167,213,997	8.46	8.92	-0.46
Royal Credit Union	WI	3,216,166,832	3,027,046,504	9.15	10.10	-0.94
APCO ECU	AL	3,215,266,264	3,111,034,248	12.32	12.08	0.23
First Community CU	MO	3,207,905,988	2,996,793,783	7.55	8.44	-0.88
United FCU	MI	3,171,366,608	3,024,220,864	10.06	10.66	-0.60
Fairwinds CU	FL	3,170,348,508	2,920,365,914	9.90	11.16	-1.25
University Federal Credit Union	TX	3,136,358,239	2,908,212,053	8.09	8.97	-0.89
Total		7,925,125,053	7,489,156,407	10.44	10.95	-0.51