

Top Listee Rates:

| 30 Day Top Rates | Stars | Rate | L-N |
|------------------------------------|-------|-------|-----|
| Crestmark Bank, MI | ***** | 1.000 | N |
| Bath Savings Institution, ME | ***** | 0.950 | N |
| National Bank of New York City, NY | ***** | 0.650 | |
| Security Bank, OK | ***** | 0.500 | |
| Albany Bank and Trust N.A., IL | ***** | 0.350 | L |
| Mega Bank, CA | ***** | 0.350 | |
| United Security Bank, CA | **** | 0.270 | N |
| One World Bank, TX | **** | 0.250 | L |
| 90 Day Top Rates | Stars | Rate | L-N |
| Crestmark Bank, MI | ***** | 1.350 | N |
| Financial Federal Bank, TN | ***** | 1.200 | N |
| First Internet Bank of Indiana, IN | ***** | 1.200 | N |
| Luana Savings Bank, IA | **** | 1.150 | N |
| National Bank of New York City, NY | ***** | 1.000 | |
| Bath Savings Institution, ME | ***** | 0.980 | N |
| EverBank, FL | ***** | 0.800 | N |
| Farmers National Bank, IL | ***** | 0.700 | L |
| Great Midwest Bank SSB, WI | ***** | 0.700 | N |
| 180 Day Top Rates | Stars | Rate | L-N |
| Crestmark Bank, MI | ***** | 1.500 | N |
| First Internet Bank of Indiana, IN | ***** | 1.360 | N |
| Financial Federal Bank, TN | ***** | 1.300 | N |
| National Bank of New York City, NY | ***** | 1.250 | |
| Luana Savings Bank, IA | **** | 1.250 | N |
| Bath Savings Institution, ME | ***** | 1.070 | N |
| CIT Bank N.A., CA | ***** | 0.950 | N |
| Security Bank, OK | **** | 0.950 | |
| 1 Year Top Rates | Stars | Rate | L-N |
| Crestmark Bank, MI | ***** | 1.700 | N |
| EverBank, FL | ***** | 1.520 | N |
| First Internet Bank of Indiana, IN | ***** | 1.510 | N |
| Marlin Business Bank, UT | **** | 1.500 | N |
| National Bank of New York City, NY | ***** | 1.490 | |
| Financial Federal Bank, TN | ***** | 1.450 | N |
| Barclays Bank Delaware, DE | **** | 1.440 | N |
| Luana Savings Bank, IA | **** | 1.400 | N |
| 18 Month Top Rates | Stars | Rate | L-N |
| Crestmark Bank, MI | ***** | 1.750 | N |
| National Bank of New York City, NY | ***** | 1.730 | |
| EverBank, FL | ***** | 1.660 | N |
| First Internet Bank of Indiana, IN | ***** | 1.650 | N |
| Capital One N.A., VA | **** | 1.500 | N |
| Luana Savings Bank, IA | **** | 1.500 | N |
| Barclays Bank Delaware, DE | **** | 1.490 | N |
| Farmers National Bank, IL | ***** | 1.390 | L |
| 2 Year Top Rates | Stars | Rate | L-N |
| Crestmark Bank, MI | ***** | 1.850 | N |
| EverBank, FL | ***** | 1.810 | N |
| Bank SNB, OK | ***** | 1.800 | L |
| First Internet Bank of Indiana, IN | ***** | 1.800 | N |
| National Bank of New York City, NY | ***** | 1.780 | |
| Geauga Savings Bank, OH | **** | 1.700 | L |
| Marlin Business Bank, UT | **** | 1.700 | N |
| Barclays Bank Delaware, DE | **** | 1.690 | N |
| 5 Year Top Rates | Stars | Rate | L-N |
| Marlin Business Bank, UT | **** | 2.350 | N |
| EverBank, FL | ***** | 2.300 | N |
| First Internet Bank of Indiana, IN | ***** | 2.280 | N |
| National Bank of New York City, NY | ***** | 2.270 | |
| Barclays Bank Delaware, DE | **** | 2.270 | N |
| Farmers National Bank, IL | ***** | 2.230 | L |
| Harleysville Savings Bank, PA | **** | 2.170 | L |
| Crestmark Bank, MI | ***** | 2.150 | N |
| Great Midwest Bank SSB, WI | ***** | 2.150 | N |

L=LOCAL (WALK-IN) OR N=NATIONAL



Issue #1,562

Bauer... Trusted

Since 1983

JRN 34:29 Top Rates 7/31/2017

| | | |
|----------|-----------|--------|
| 30 Day | Unchanged | 1.000% |
| 90 Day | Unchanged | 1.350% |
| 180 Day | Unchanged | 1.500% |
| 1 Year | Unchanged | 1.700% |
| 18 Month | Unchanged | 1.750% |
| 2 Year | Unchanged | 1.850% |
| 5 Year | Unchanged | 2.350% |

I Common Misconceptions About CUs

I have found myself lately having the same, or similar, conversations with different people of varying ages and very different walks of life. The topic has come up in various settings and when mentioning the term "credit union", I have been asked:

Q. Isn't a credit union the same as a savings and loan?

In this instance, the person thought that after the Savings and Loan crisis in 1989, in an effort to change public perception of the industry, they simply changed the name to credit union.

The answer is no. Credit unions are not-for-profit cooperatives, owned by their members.

Q. I'm not in a union, how can I join a credit union?

In this case, the person was thrown off by the word "union" and not belonging to a union, felt she was also unable to join a credit union.

Credit unions have what is called a field of membership (FOM). This limits members to specific group or groups of people, generally, but not always, based on where they work or live. It has nothing to do with a labor

union, unless a labor union happens to be in that particular CUs FOM.

Q. Is my money safe in a credit union?

This question we get all the time at **BAUERFINANCIAL**. The **National Credit Union Administration (NCUA)** offers the same insurance limits and protection for credit union shares as the **Federal Deposit Insurance Corp. (FDIC)** does for bank deposits.

As it turns out, ******Affinity FCU**, of **Basking Ridge, NJ** recently commissioned **Harris Poll** to conduct an online survey to determine exactly what types of misconceptions consumers have regarding credit unions. The results, which were made public on July 20th included:

- 45% of Americans believe that banks offer more products and services than CUs.
- Fewer than half of Americans believe CUs offer mortgages or online banking.
- 30% said it's difficult to find a CU they are eligible to join (although, based on our own experience, the number may be higher).

(Continued on page 2.)

P.O. Box 143520, Coral Gables, FL 33114-3520
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The STATUS CODE is deciphered as follows:

#1(number)-denotes the basis of computing interest. “0” represents a 360 day year. “5”=365 days. “/”=Actual (365/366) days.

#2(l.c. letter)-denotes the frequency of interest payments - “m”=monthly, “q”=quarterly, “s”=semi-annually, “t”=term.

#3(u.c. letter)-denotes the acceptance area—“L”=local / walk-in only, “N”=nationwide

Other Rate Page Codes:

P/L denotes profit or loss in quarter noted.

Min(000) denotes minimum deposit requirement (in thousands).

Wire I/O=incoming/outgoing wire transfer fees.

indicates the listee requires personal information (or has other unusual requirements).

#fi-denotes CDs only accepted from other financial institutions.

FORMULA FOR BAUER'S ADJUSTED CAPITAL RATIO:

Tier 1 capital minus nonperforming assets (excluding government guaranteed non performing assets) as a percent of tangible assets minus nonperforming assets (excluding government guaranteed non performing assets).

Bauer's adjusted capital ratio takes delinquent loans out of the leverage capital ratio equation. This has proven to be a valuable tool in predicting future troubles with nonperforming loans.

All other things equal, the closer Bauer's adjusted capital ratio is to the leverage ratio, the better.

Common Misconceptions About CUs—Continued

Credit unions have a history spanning more than a century in the US (and longer in Europe). The first credit union in North America was organized in 1900 in Quebec to provide affordable credit to working class families in the area who otherwise may have turned to loan sharks charging exorbitant interest rates. In 1909, the concept came to the states as **St. Mary's Cooperative Credit Association** opened its doors to Franco-American Catholics in Manchester, NH.

That same year, Edward Filene, a prominent Boston merchant and philanthropist, teamed up with the Massachusetts Banking Commissioner to get the Massachusetts Credit Union Act passed into law. That law became the basis for the Federal Credit Union Act which was signed by President Franklin Delano Roosevelt in 1934.

******Morris Shepard FCU, Texarkana, TX**, became the first federally chartered credit union on October 1, 1934. It is still in operation today.

During the Depression years, a Senate report on how credit unions fared:

- “In the 38 states and the District of Columbia (where credit unions existed), there have been no involuntary liquidations.”
- “Their record for honest management is exceptional.”
- “They have proved their durability and have

served their members uninterruptedly during the worst depression in our history.”

In 1970, with 12,000 credit unions serving nearly 12 million members, an independent agency to charter and supervise CUs was needed so Congress created the **National Credit Union Administration**.

It wasn't until 1974 that credit unions were able to provide share drafts (i.e. checking accounts). Since then, credit unions have expanded their offerings to provide a wide variety of share (deposit) products as well as low-interest (generally) loans. While they may not have the vast branch networks that some banks have, they often have shared services enabling members to conduct business at a neighboring CU instead of their own.

While the credit union industry has had its ups and downs, it was a major benefactor of the anti-Big Bank sentiment that followed the Great Recession of 2008. By 2012, assets at federally-insured CUs surpassed \$1 trillion for the first time, and they continue to grow both in size and popularity.

While not all CUs (or all banks) are created equal, they are certainly worth consideration. In fact, 358 have earned Bauer's 5-Star rating for 100 consecutive quarters or more, earning them a Best of Bauer distinction. They are listed in this issue (page 7 + supplement).

Other Top Rates From JRN Listees

| Cert# | Institution-State | Stars | Contact | Phone | Assets (\$mils) | P/L | Min (000) | Rate | Stat |
|--|--------------------------|-------|--------------|--------------|-----------------|-----|-----------|-------|------|
| Business Money Market Account Rates | | | | | | | | | |
| 57878 | MainStreetBank-MI | ***** | BusinessCDs | 866.353.2265 | 215 | P | | 0.500 | N |
| 34110 | QuantumNB-Suwanee,GA | ***** | CD Dept. | 678.889.4518 | 394 | P | | 0.350 | N |
| 34710 | NationwideBk-Clombs,OH## | ***** | CD Dept. | 877.422.6569 | 6981 | P | | 0.300 | N |
| 60-Day Jumbo CD Rates | | | | | | | | | |
| 34353 | CrestmarkBank-Troy,MI | ***** | BethInda | 248.267.1608 | 900 | P | 25 | 1.150 | N |
| 17749 | BathSavingsInst-Bath,ME | ***** | JanineLipfrt | 800.447.4559 | 842 | P | 85 | 0.950 | N |
| 270-Day Jumbo CD Rates | | | | | | | | | |
| 34353 | CrestmarkBank-Troy,MI | ***** | BethInda | 248.267.1608 | 900 | P | 25 | 1.550 | N |
| 31840 | FinancialFB-Memphis,TN | ***** | CarolynSobrl | 901.756.2848 | 485 | P | 90 | 1.350 | N |
| 253 | LuanaSB-Luana,IA | **** | PersonalBnkr | 800.666.2012 | 932 | P | 100 | 1.250 | N |
| 30-Month Jumbo CD Rates | | | | | | | | | |
| 253 | LuanaSB-Luana,IA | **** | PersonalBnkr | 800.666.2012 | 932 | P | 100 | 1.700 | N |
| 34775 | EverBank-Jax,FL## | ***** | Option 5 | 866.371.3831 | 27311 | P | 2 | 1.650 | N |
| 4297 | CapitalOneNA-McLean,VA | **** | CD Dept. | 877.464.1777 | 270317 | P | 100 | 1.600 | N |
| 3-Year Jumbo CD Rates | | | | | | | | | |
| 34353 | CrestmarkBank-Troy,MI | ***** | BethInda | 248.267.1608 | 900 | P | 25 | 2.000 | N |
| 34775 | EverBank-Jax,FL## | ***** | Option 5 | 866.371.3831 | 27311 | P | 2 | 2.000 | N |
| 57203 | BarclaysBank-Wilm,DE | **** | CD Dept | 888.710.8756 | 31869 | P | 1 | 1.930 | N |
| 34607 | FirstInternetBk-IN | ***** | ext.2001 | 888.873.3424 | 1912 | P | 99 | 1.920 | N |
| 4-Year Jumbo CD Rates | | | | | | | | | |
| 34775 | EverBank-Jax,FL## | ***** | Option 5 | 866.371.3831 | 27311 | P | 2 | 2.150 | N |
| 34353 | CrestmarkBank-Troy,MI | ***** | BethInda | 248.267.1608 | 900 | P | 25 | 2.050 | N |
| 34607 | FirstInternetBk-IN | ***** | ext.2001 | 888.873.3424 | 1912 | P | 99 | 2.050 | N |



Jumbo Rate News

The Weekly Commentary, Record & Analysis of the Jumbo CD Market

P.O. Box 143520, Coral Gables, Florida 33114

VOLUME 34, NO. 29

JULY 31, 2017

Federally Insured Banks

| FDIC CERT# | Institution-State | Contact | Phone | Assets (\$mils) | Bauer's Adj.CR | Lever- ageCR | Total RbCR | P/ L | Sup Agree | Min. (000) | Wire I/O | 1Mo | 3Mo | 6Mo | 1Yr | 18Mo | 2Yr | 5Yr | Status |
|---------------|--------------------------|--------------|--------------|--------------------|-------------------|-----------------|---------------|---------|--------------|---------------|-------------|-------|-------|-------|-------|-------|-------|-------|--------|
| 17230 | Albank, Chicago, IL## | Juliet | 773.463.5681 | 568 | 14.91 | 15.31 | 20.17 | P | N | 5 | 10/25 | 0.350 | 0.550 | 0.750 | 1.050 | ----- | ----- | 2.100 | 5HL |
| 59060 | AloStarBk/Commerce, AL## | CustomerServ | 0.043.0265 | 994 | 18.30 | 19.52 | 22.66 | P | N | 50 | 0/0 | ----- | 0.150 | 0.200 | 0.300 | ----- | ----- | 0.500 | 5mN |
| 29805 | AstoriaFS&LA-LongIs, NY | LocalBranch | 800.278.6742 | 14173 | 11.49 | 12.44 | 22.89 | P | N | 100 | 15/25 | 0.050 | 0.100 | 0.100 | 0.150 | ----- | ----- | ----- | 5mL |
| 16571 | BMO HarrisBk-Chicago, IL | Bob x4658 | 800.939.7298 | 100206 | 10.58 | 11.45 | 14.56 | P | N | 100 | 0/20 | ----- | ----- | 0.050 | 0.150 | 0.250 | 0.300 | 0.747 | 0sN |
| 3402 | BTH Bank-Quitman, TX | AmyWright | 903.212.9000 | 1256 | 10.85 | 10.97 | 15.24 | P | N | 100 | 0/10 | ----- | ----- | ----- | 1.000 | ----- | 1.150 | 1.500 | 5mN |
| 26725 | BancodoBrasil-Miami, FL | LocalBranch | 855.377.2555 | 518 | 8.76 | 8.98 | 17.97 | P | N | 100 | 10/20 | ----- | ----- | 0.600 | 1.240 | ----- | 1.440 | 1.930 | 5tL |
| 4201 | Bank SNB-Stillwater, OK | LocalBranch | 888.762.4762 | 2468 | 11.79 | 12.39 | 14.79 | P | N | 99 | 0/14 | ----- | ----- | ----- | 0.550 | 0.700 | 1.800 | 1.500 | /mL |
| 26610 | BankofHope-LA, CA## | LocalBranch | 213.427.1258 | 12884 | 11.10 | 11.60 | 13.66 | P | N | 30 | 0/0 | 0.200 | 0.400 | 0.700 | 1.150 | 1.200 | 1.300 | 1.600 | 5qL |
| 17749 | BathSavingsInst-Bath, ME | JanineLipft | 800.447.4559 | 842 | 11.61 | 11.81 | 19.38 | P | N | 85 | 0/15 | 0.950 | 0.980 | 1.070 | 1.120 | 1.140 | 1.240 | 1.790 | 5mN |
| 30306 | BroadwayFedBk-LA, CA## | Ext.5221 | 323.931.1886 | 434 | 9.91 | 10.77 | 16.64 | P | N | 100 | 10/30 | 0.100 | 0.300 | 0.600 | 0.950 | 1.010 | 1.060 | ----- | 5mN |
| 58978 | CIT Bank-Pasadena, CA## | InstitutCDs | 877.748.0004 | 41564 | 10.69 | 11.30 | 14.96 | P | N | 99 | 0/20 | 0.100 | 0.250 | 0.950 | 1.300 | 1.350 | 1.450 | 1.400 | 5mN |
| 58458 | CentennialB&T-Denver, CO | PersonalBnkg | 303.460.4700 | 833 | 9.37 | 9.86 | 14.55 | P | N | 99 | 0/0 | ----- | 0.050 | 0.200 | 0.400 | 0.550 | 0.700 | 1.650 | /mN |
| 27910 | CentralFSLA-Chic, IL## | NewAccounts | 773-528-0200 | 115 | 20.63 | 21.14 | 28.11 | P | N | 100 | N.A. | ----- | ----- | ----- | 1.100 | ----- | 1.350 | ----- | 5tN |
| 72 | CentralStBk-Calera, AL | LocalBranch | 205.668.0711 | 252 | 11.38 | 11.46 | 17.62 | P | N | 100 | 0/15 | ----- | ----- | 0.350 | 0.500 | 0.550 | 0.650 | 1.000 | 5mL |
| 28346 | CincinnatiFederal-OH## | LocalBranch | 513.574.3025 | 154 | 12.00 | 12.02 | 17.90 | P | N | 1 | ----- | ----- | 0.250 | 0.500 | 0.750 | 1.250 | 1.500 | 1.650 | /qL |
| 8033 | CitizensTrustBk-Atl, GA | ShirlyNelson | 678.406.4000 | 400 | 10.19 | 11.11 | 18.05 | P | N | 100 | 0/0 | 0.010 | 0.030 | 0.050 | 0.150 | ----- | 0.200 | 0.400 | 0mN |
| 24315 | CommunityBk-Psdn, CA## | CD Dept. | 626.568.2032 | 3619 | 9.04 | 9.35 | 12.21 | P | N | 50 | 0/0 | 0.100 | 0.150 | 0.200 | 0.400 | 0.450 | 0.750 | 1.300 | 5mN |
| 58159 | CommunityBusBk-CA## | LocalBranch | 916.830.3560 | 302 | 10.15 | 10.15 | 13.24 | P | N | 100 | ----- | ----- | 0.250 | 0.550 | 0.850 | 0.750 | 1.100 | 1.690 | 0tL |

5-STAR FEDERALLY INSURED BANKS

New or returning listees are highlighted in Blue. Unless otherwise noted, Financial Data Current as of MARCH 31, 2017.
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| FIDIC CERT# | Institution-State | Contact | Phone | Assets (\$mls) | Bauer's Adj.CR | Lever- ageCR | Total RbCR | P/ L | Min. Agree | Wire I/O | IMo | 3Mo | 6Mo | 1Yr | 18Mo | 2Yr | 5Yr | Status | |
|----------------|-------------------------|--------------|--------------|-------------------|-------------------|-----------------|---------------|---------|---------------|-------------|-------|-------|-------|-------|-------|-------|-------|--------|-----|
| 34353 | CrestmarkBank-Troy,MI | Bethinda | 248.267.1608 | 900 | 9.41 | 9.78 | 11.58 | P | N | 25 | 0/0 | 1.000 | 1.350 | 1.500 | 1.700 | 1.750 | 1.850 | 2.150 | 5mN |
| 15728 | DakotaCmntyB&T-Hebrn,ND | JoyKitzan | 701.878.4416 | 751 | 8.16 | 8.37 | 13.80 | P | N | 98 | 0/15 | ----- | ----- | 0.300 | ----- | 0.400 | 0.450 | 0.850 | 5mN |
| 16012 | DimeCB-Brooklyn,NY | LocalBranch | 800.321.3463 | 5961 | 8.81 | 8.88 | 11.70 | P | N | 1 | 0/0 | ----- | 0.100 | 0.200 | 0.400 | 0.500 | 0.700 | 1.590 | /mL |
| 33510 | EastBostonSB-Bost,MA## | LocalBranch | 800.657.3272 | 4397 | 10.26 | 10.52 | 11.57 | P | N | 1 | 5/20 | ----- | ----- | 0.300 | 0.450 | 0.500 | 0.650 | 2.130 | /mL |
| 34775 | EverBank-Jax,FL## | Option 5 | 866.371.3831 | 27311 | 7.84 | 8.41 | 13.90 | P | N | 2 | 6/8 | ----- | 0.800 | 0.850 | 1.520 | 1.660 | 1.810 | 2.300 | 5mN |
| 7472 | FNCB Bank-Dunmore,PA | CustomerServ | 570.496.6011 | 1125 | 8.44 | 8.65 | 13.32 | P | N | 99 | 25/20 | ----- | 0.100 | 0.150 | 0.500 | 0.500 | 0.500 | 1.150 | 5m |
| 3732 | FarmersNB,Propetstn,IL | LocalBranch | 815.537.2348 | 592 | 12.80 | 13.56 | 20.40 | P | N | 100 | 0/0 | ----- | 0.700 | 0.850 | 1.340 | 1.390 | 1.590 | 2.230 | 5mL |
| 31840 | FinancialFB-Memphis,TN | CarolynSobrl | 901.756.2848 | 485 | 14.17 | 14.32 | 16.97 | P | N | 90 | 0/0 | 0.150 | 1.200 | 1.300 | 1.450 | 1.200 | 1.250 | 2.000 | 5mN |
| 30985 | FirstFedNoMI-Alpena,MI | Website | 989.354.7341 | 342 | 7.81 | 8.21 | 15.23 | P | N | 50 | 0/15 | ----- | 0.100 | 0.150 | 0.250 | 0.350 | 0.500 | 1.340 | /mN |
| 34607 | FirstInternetBk-IN | ext.2001 | 888.873.3424 | 1912 | 8.31 | 8.69 | 12.08 | P | N | 99 | 0/20 | ----- | 1.200 | 1.360 | 1.510 | 1.650 | 1.800 | 2.280 | 5mN |
| 11151 | FirstStBkCentTX-Aust,TX | RandyDozemn | 254.771.5550 | 1365 | 10.56 | 11.05 | 17.25 | P | N | 100 | 0/0 | 0.050 | 0.050 | 0.100 | 0.250 | 0.350 | 0.450 | 0.850 | /mN |
| 15032 | FirstStateBk-MI | LocalBranch | 586.775.5000 | 676 | 9.89 | 10.26 | 14.83 | P | N | 75 | 7/15 | 0.050 | 0.150 | 0.400 | 0.400 | 0.500 | 0.600 | 1.500 | 0mL |
| 22738 | FirstUtahBank-SLC,UT | ChrisMorgan | 801.274.2136 | 325 | 8.66 | 9.52 | 13.64 | P | N | 99 | 0/0 | ----- | ----- | ----- | 0.400 | ----- | 0.550 | 1.200 | /mN |
| 22366 | GBCInt'lBk-LosAngel,CA | EmmaLutskvch | 310.774.3057 | 483 | 9.90 | 11.26 | 16.75 | P | N | 100 | 5/20 | ----- | ----- | 0.450 | 1.000 | 1.000 | 1.200 | 1.550 | 5mN |
| 26223 | GoldenBk,NA-Houst,TX## | LocalBranch | 713.777.3838 | 740 | 13.03 | 13.42 | 17.31 | P | N | 95 | 0/25 | ----- | 0.200 | 0.300 | 1.000 | 1.100 | 1.250 | ----- | 5mL |
| 29657 | GreatMidwestBk-WI | SavingsDept | 262.784.4400 | 679 | 15.44 | 16.65 | 22.09 | P | N | 99 | 0/12 | ----- | 0.700 | 0.800 | 1.150 | ----- | 1.500 | 2.150 | 5mN |
| 34138 | GreaterCmntyBk,Rome,GA | JanKeith | 706.295.9300 | 143 | 9.61 | 10.27 | 12.63 | P | N | 2 | 0/0 | 0.020 | 0.050 | 0.100 | 0.200 | 0.230 | 0.300 | ----- | /mN |
| 19254 | HeritageBk-Spicer,MN## | LocalBranch | 866.434.9038 | 375 | 9.97 | 10.82 | 14.07 | P | N | 75 | 10/20 | ----- | 0.100 | 0.140 | 0.230 | ----- | 0.440 | 1.130 | 5mL |
| 58631 | IntegrityBank-Hstn,TX | KevinBonilla | 713.335.8705 | 721 | 10.48 | 10.60 | 13.41 | P | N | 100 | 0/15 | ----- | 0.500 | 0.650 | 1.000 | 1.140 | 1.340 | 1.790 | /mN |
| 13063 | KennebunkSB-ME## | Website | 800.339.6573 | 1117 | 10.92 | 11.25 | 14.54 | P | N | 1 | ----- | ----- | ----- | 0.150 | 0.400 | ----- | 0.800 | 1.300 | |
| 58646 | LightHouseBank-CA | LocalBranch | 831.600.4000 | 222 | 14.22 | 14.22 | 16.44 | P | N | 90 | N.A. | 0.150 | 0.150 | 0.350 | 0.400 | 0.400 | 0.700 | 1.250 | 5mL |
| 57878 | MainStreetBank-MI | BusinessCDs | 866.353.2265 | 215 | 8.88 | 9.03 | 12.47 | P | N | 1 | ----- | ----- | ----- | 0.250 | 1.040 | 1.140 | 1.240 | 1.240 | 5mN |

5-STAR FEDERALLY INSURED BANKS—continued

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| FDIC CERT# | Institution-State | Contact | Phone | Assets (\$mils) | Bauer's Adj.CR | Lever- ageCR | Total RbCR L | P/ Sup Agree | Min. (000) | Wire I/O | 1Mo | 3Mo | 6Mo | 1Yr | 18Mo | 2Yr | 5Yr | Status | |
|---|-------------------------|--------------|--------------|--------------------|-------------------|-----------------|-----------------|-----------------|---------------|-------------|-------|-------|-------|-------|-------|-------|-------|--------|--|
| 5-STAR FEDERALLY INSURED BANKS—continued | | | | | | | | | | | | | | | | | | | |
| 58401 | MegaBank-SanGabriel,CA | LocalBranch | 626.281.8228 | 328 | 11.22 | 12.21 | 18.52 | P | N | 100 | 0.350 | 0.500 | 0.700 | 0.900 | 1.000 | 1.150 | ----- | L | |
| 4063 | MidFirstBank-OK## | LocalBranch | 888.643.3477 | 14554 | 9.12 | 9.69 | 16.03 | P | N | 1 | ----- | 0.200 | 0.400 | 0.500 | 0.750 | 0.800 | 1.590 | mL | |
| 18734 | NB of NYC-Flushing,NY# | Website | 718-358-4400 | 225 | 18.58 | 18.58 | 22.82 | P | N | 3 | 0.650 | 1.000 | 1.250 | 1.490 | 1.730 | 1.780 | 2.270 | | |
| 34710 | NationwideBk-Clms,OH## | CD Dept. | 877.422.6569 | 6981 | 8.16 | 8.29 | 11.98 | P | N | 100 | 0/15 | 0.100 | 0.100 | 0.200 | ----- | 0.350 | 0.950 | /mN | |
| 58203 | NewBank-Flushing,NY | I/m Norman | 718.353.4248 | 292 | 12.69 | 13.23 | 19.04 | P | N | 1 | 0/0 | ----- | ----- | 1.310 | ----- | 1.500 | ----- | /mN | |
| 58520 | NorthStarBk-Tampa,FL## | MacFleming | 813.549.5040 | 212 | 9.76 | 9.76 | 13.72 | P | N | 1 | 15/25 | 0.150 | 0.350 | 0.450 | 0.500 | 0.550 | 1.140 | /mN | |
| 58224 | NorthernCaNB-Chico,CA## | NewAccounts | 530.879.5900 | 219 | 8.54 | 8.58 | 20.92 | P | N | 100 | 15/20 | 0.100 | 0.150 | 0.250 | ----- | 0.450 | 0.500 | 5mN | |
| 22334 | OregonCmntyBk-Oregon,WI | LocalBranch | 608.835.3168 | 266 | 12.62 | 12.99 | 14.90 | P | N | 99 | 0/0 | ----- | 0.250 | 0.350 | ----- | 0.800 | 1.550 | /mL | |
| 12609 | PattersonStBk-Pta,LA## | LocalBranch | 985.395.6131 | 218 | 9.65 | 10.64 | 19.26 | P | N | 100 | 23/23 | ----- | ----- | 0.150 | 0.370 | 0.500 | 1.450 | /qL | |
| 57729 | PostOakBank-Houston,TX | LynnHowell | 713.439.3900 | 1128 | 10.08 | 10.57 | 13.23 | P | N | 100 | 0/0 | 0.200 | 0.250 | 0.300 | 1.000 | 1.250 | 1.500 | 5mN | |
| 34110 | QuantumNB-Suwanee,GA | CD Dept. | 678.889.4518 | 394 | 11.77 | 11.90 | 15.02 | P | N | 1 | ----- | 0.050 | 0.150 | 0.350 | 0.370 | 0.650 | 1.350 | 5mN | |
| 23627 | Republicbank.com-KY## | LocalBranch | 888.782.3333 | 4828 | 10.78 | 11.12 | 14.56 | P | N | 10 | 10/15 | ----- | ----- | 1.000 | ----- | ----- | 2.080 | 5mL | |
| 18962 | RoyalBankAmer-Nrbth,PA | Irfan | 610.668.4707 | 825 | 7.78 | 8.77 | 12.51 | P | N | 95 | 0/0 | ----- | ----- | 0.896 | 1.045 | 1.143 | 1.686 | /mN | |
| 18214 | SavingsInst-Will,CT## | LocalBranch | 860.423.4581 | 1547 | 8.87 | 9.22 | 15.06 | P | N | 1 | 0/20 | ----- | 0.150 | 0.200 | 0.300 | 0.450 | 1.140 | 5mL | |
| 17842 | TexasB&TC-Longview,TX## | LocalBranch | 800.263.7013 | 2285 | 9.41 | 9.87 | 13.02 | P | N | 100 | 5/20 | 0.150 | 0.200 | 0.450 | ----- | 1.100 | 1.600 | 5mL | |
| 33114 | UnitedBusinessBkFSB-CA | LocalBranch | 800.585.2267 | 462 | 8.84 | 8.84 | 14.80 | P | N | 99 | 0/0 | ----- | 0.150 | 0.200 | ----- | 0.300 | ----- | 5mL | |
| 11603 | UnitedCommunityBk-WI## | Susan | 608.635.4351 | 177 | 10.41 | 10.76 | 14.29 | P | N | 1 | 15/25 | ----- | ----- | 0.350 | ----- | ----- | 1.350 | /mN | |
| 33935 | WintrustBank-Chic,IL | JumboCD Dept | 847.853.2123 | 4046 | 9.21 | 9.60 | 11.43 | P | N | 100 | 0/15 | 0.200 | 0.100 | 0.250 | 0.350 | 0.400 | 1.000 | /mN | |
| 4-STAR FEDERALLY INSURED BANKS | | | | | | | | | | | | | | | | | | | |
| 4214 | BankofOklahoma-Tulsa,OK | Alicia/Krist | 800.645.2715 | 32340 | 7.88 | 8.49 | 12.17 | P | N | 100 | 0/0 | ----- | 0.250 | 0.350 | 0.400 | 0.550 | 0.950 | 0mN | |
| 57203 | BarclaysBank-Wilm,DE | CD Dept | 888.710.8756 | 31869 | 10.87 | 0.00 | 16.63 | P | N | 1 | ----- | 0.350 | 0.550 | 1.440 | 1.490 | 1.690 | 2.270 | 5mN | |
| 23242 | CalifPacBk-SanFran,CA## | Operations | 415.399.8000 | 88 | 30.61 | 33.83 | 47.10 | P | Y | 100 | 15/25 | 0.200 | 0.200 | 0.250 | ----- | 0.400 | 2.000 | 5tN | |

| FDIC CERT# | Institution-State | Contact | Phone | Assets (\$mils) | Bauer's Adj.CR | Lever- ageCR | Total RbCR L | P/ Sup | Min. Agree (000) | Wire I/O | 1Mo | 3Mo | 6Mo | 1Yr | 18Mo | 2Yr | 5Yr | Status | |
|---|--------------------------|--------------|--------------|--------------------|-------------------|-----------------|-----------------|-----------|---------------------|-------------|-------|-------|-------|-------|-------|-------|-------|--------|-----|
| 4-STAR FEDERALLY INSURED BANKS—continued | | | | | | | | | | | | | | | | | | | |
| 4297 | CapitalOneNA-McLean, VA | CD Dept. | 877.464.1777 | 270317 | 7.78 | 8.53 | 13.10 | P | Y | 100 | 0/20 | ----- | 0.400 | 0.900 | 1.500 | 1.600 | 2.100 | 0mN | |
| 3250 | CitizensNB-Henderson, TX | LocalBranch | 903.657.8521 | 1750 | 7.65 | 8.13 | 13.90 | P | N | 3 | 5/15 | 0.050 | 0.100 | 0.250 | 0.400 | 0.450 | 0.650 | 1.250 | 5mL |
| 17880 | CitizensStBk-Perry, FL | Bus.CDs | 800.800.6593 | 266 | 8.58 | 0.00 | 12.03 | P | N | 1 | ----- | ----- | 0.300 | 0.800 | 1.000 | 1.000 | 1.400 | 1.400 | |
| 28262 | ESSA B&T-E.Strdsbrg, PA | JumboCDDept | 570.421.0661 | 1741 | 7.87 | 8.98 | 14.00 | P | N | 100 | 0/15 | ----- | 0.500 | 0.600 | 0.850 | 1.250 | 1.900 | 5mN | |
| 5510 | FrostBank-SanAnton, TX## | Banker | 866.376.7889 | 29460 | 7.58 | 7.97 | 13.77 | P | N | 100 | 0.030 | 0.350 | 0.650 | 0.800 | 0.800 | 0.850 | ----- | ----- | |
| 32287 | GeaugaSB-Newbury, OH | LocalBranch | 800.472.6250 | 351 | 12.87 | 14.07 | 26.35 | P | N | 60 | 0/0 | ----- | 0.100 | 0.150 | 0.300 | 1.000 | 1.700 | 2.000 | 5mL |
| 31461 | HarleysvilleSB-Hrl, PA## | LocalBranch | 215.256.8828 | 760 | 7.40 | 8.83 | 13.77 | P | N | 100 | 6/15 | ----- | 0.140 | 0.210 | ----- | 0.360 | 2.170 | /mL | |
| 58604 | LevelOneBank-FarmHls, MI | Cathy | 248.737.3149 | 1147 | 7.86 | 9.02 | 11.28 | P | N | 1 | 0/0 | ----- | 0.150 | 0.250 | 0.300 | 0.450 | 0.550 | 0.950 | /mN |
| 253 | LuanaSB-Luana, IA | PersonalBnkr | 800.666.2012 | 932 | 8.29 | 8.41 | 11.05 | P | N | 100 | 12/22 | ----- | 1.150 | 1.250 | 1.400 | 1.500 | 1.600 | 2.000 | 5mN |
| 58267 | MarlinBusBank-SLC, UT | SusanHorner | 888.479.9111 | 881 | 14.84 | 15.04 | 16.90 | P | N | 100 | 0/0 | ----- | ----- | 1.500 | ----- | 1.700 | 2.350 | 5mN | |
| 57097 | NorthstarBk-BadAxe, MI## | LocalBranch | 989.269.3575 | 589 | 7.35 | 9.01 | 11.08 | P | N | 50 | 0/0 | 0.030 | 0.150 | 0.250 | ----- | 0.650 | 1.300 | 5mL | |
| 57901 | OneWorldBk-Dallas, TX## | LocalBranch | 972.243.7775 | 79 | 13.28 | 13.28 | 20.37 | P | N | 98 | 0/15 | 0.250 | 0.250 | 0.400 | 0.620 | ----- | 0.850 | 1.250 | /mL |
| 19512 | RoyalBkofMO-St.Louis, MO | LocalBranch | 314.212.1500 | 683 | 10.17 | 12.97 | 14.49 | P | N | 1 | N.A. | ----- | 0.100 | 0.200 | 0.390 | 0.500 | 0.600 | 1.200 | /qL |
| 4178 | SecurityBank-Tulsa, OK | Nancy/Sharon | 918-664-6100 | 527 | 11.87 | 12.22 | 14.96 | P | N | 2 | 0.500 | 0.500 | 0.950 | 1.000 | 1.000 | 1.000 | 1.240 | 1.840 | |
| 23998 | StateBkofIndia-LA, CA## | CD Dept. | 877.707.1995 | 625 | 18.52 | 19.13 | 24.28 | P | Y | 90 | 0/0 | 0.150 | 0.300 | 0.600 | 1.250 | 1.250 | 1.500 | 1.850 | 5mN |
| 34617 | StateFarmBk-Blmnt, IL## | BusinessArea | 877.734.2265 | 17852 | 9.58 | 10.22 | 17.40 | P | N | 100 | 0/10 | ----- | ----- | 0.100 | ----- | 0.400 | 2.080 | /mN | |
| 10988 | StearnsBk-St.Cloud, MN | LocalBranch | 800.320.7262 | 1933 | 16.64 | 17.53 | 19.20 | P | N | 90 | 0/0 | ----- | 0.500 | 0.750 | 1.000 | ----- | 1.300 | 1.800 | 5mL |
| 34383 | TexCap/bankdirect.com## | LocalBranch | 877.839.2737 | 20838 | 8.53 | 9.29 | 11.97 | P | N | 10 | 0/15 | ----- | 0.100 | 0.200 | 0.250 | 0.250 | 0.250 | 0.250 | 0mL |
| 27132 | UnitedScyBk-Fresno, CA | KenDonahue | 888.683.6030 | 779 | 11.60 | 13.15 | 18.27 | P | N | 100 | 20/20 | 0.270 | 0.270 | 0.300 | 0.500 | 0.600 | 0.700 | 1.250 | 5mN |
| 23623 | WashingtonTC-Wstly, RI## | LocalBranch | 800.475.2265 | 4306 | 8.06 | 8.56 | 12.34 | P | N | 1 | 12/12 | ----- | 0.100 | 0.100 | 0.100 | 0.250 | 0.350 | 0.900 | /qL |
| 3½-STAR FEDERALLY INSURED BANKS | | | | | | | | | | | | | | | | | | | |
| 35007 | GreenBank-Houston, TX | LocalBranch | 713.275.8241 | 3888 | 7.78 | 9.14 | 11.24 | P | N | 90 | 0/0 | 0.150 | 0.150 | 0.300 | 0.600 | ----- | 0.800 | 1.190 | 5mL |
| 57888 | NewDominionBk-Charl, NC | SolutionsCtr | 800.592.6248 | 317 | 9.43 | 10.87 | 14.77 | P | N | 3 | 0/12 | ----- | 0.250 | 0.300 | 0.590 | 0.990 | 0.640 | 0.490 | 5m |

New or returning listees are highlighted in Blue. Unless otherwise noted, Financial Data Current as of MARCH 31, 2017.
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Best of Bauer Credit Unions
Based on March 31, 2017 Financial Data
(Alabama thru Florida)

| ENTITY # | ENTITY | CITY | ST | YEAR EST. | CONSEC. 5-STAR RATINGS | TOTAL ASSETS (\$ mils) | CURRENT MEMBERS |
|----------|-------------------------------------|-----------------|----|-----------|------------------------|------------------------|-----------------|
| 64232 | 1st Resource Credit Union | Birmingham | AL | 1940 | 108 | \$36.246 | 2,366 |
| 6680 | AOD Federal Credit Union | Bynum | AL | 1950 | 106 | \$293.641 | 32,591 |
| 63614 | Champion Community Credit Union | Courtland | AL | 1971 | 100 | \$52.431 | 3,568 |
| 12478 | Electrical Workers No 558 F.C.U. | Sheffield | AL | 1958 | 108 | \$23.860 | 2,643 |
| 13167 | Florence Federal Credit Union | Florence | AL | 1959 | 102 | \$51.978 | 3,374 |
| 61800 | Fort McClellan Credit Union | Anniston | AL | 1953 | 106 | \$235.674 | 23,864 |
| 61391 | Social Security Credit Union | Birmingham | AL | 1947 | 100 | \$29.623 | 3,518 |
| 1248 | Fort Smith Teachers F.C.U. | Fort Smith | AR | 1936 | 108 | \$12.961 | 1,608 |
| 6725 | L R F D Federal Credit Union | Little Rock | AR | 1950 | 108 | \$11.397 | 737 |
| 24197 | Mil-Way Federal Credit Union | Texarkana | AR | 1956 | 108 | \$120.764 | 11,906 |
| 24202 | Telcoe Federal Credit Union | Little Rock | AR | 1950 | 108 | \$353.068 | 24,601 |
| 12164 | AERO Federal Credit Union | Glendale | AZ | 1958 | 102 | \$239.647 | 18,335 |
| 10433 | Bopti Federal Credit Union | San Pedro | CA | 1955 | 108 | \$71.783 | 4,873 |
| 11870 | Downey Federal Credit Union | Downey | CA | 1957 | 106 | \$212.666 | 15,264 |
| 7557 | Glendale Federal Credit Union | Glendale | CA | 1951 | 108 | \$87.332 | 6,650 |
| 24292 | Northrop Grumman F.C.U. | Gardena | CA | 1946 | 108 | \$1,104.588 | 50,921 |
| 68413 | Pacific Service Credit Union | Concord | CA | 1936 | 106 | \$1,176.936 | 59,479 |
| 6072 | Prospectors Federal Credit Union | Diamond Bar | CA | 1949 | 108 | \$69.579 | 5,246 |
| 60968 | S.F. Police Credit Union | San Francisco | CA | 1958 | 108 | \$865.613 | 39,311 |
| 61779 | SLO Credit Union | San Luis Obispo | CA | 1953 | 108 | \$33.360 | 1,835 |
| 16547 | San Francisco Lee F.C.U. | San Francisco | CA | 1964 | 108 | \$11.679 | 822 |
| 66788 | San Joaquin Power Employees CU | Fresno | CA | 1934 | 108 | \$134.852 | 6,315 |
| 12814 | Sea West Coast Guard F.C.U. | Oakland | CA | 1959 | 108 | \$354.815 | 12,372 |
| 68465 | Star One Credit Union | Sunnyvale | CA | 1956 | 108 | \$9,109.132 | 98,946 |
| 63137 | Vision One Credit Union | Sacramento | CA | 1951 | 108 | \$68.598 | 1,987 |
| 65775 | Northern Colorado Credit Union | Greeley | CO | 1935 | 102 | \$53.153 | 3,577 |
| 15435 | Porter Federal Credit Union | Denver | CO | 1963 | 108 | \$22.623 | 2,285 |
| 3963 | Rio Grande Federal Credit Union | Grand Junction | CO | 1940 | 108 | \$51.827 | 4,647 |
| 65788 | Westerra Credit Union | Denver | CO | 1934 | 102 | \$1,473.791 | 109,077 |
| 13842 | Westminster Federal Credit Union | Westminster | CO | 1960 | 108 | \$35.195 | 3,687 |
| 13040 | Bridgeport City Employees F.C.U. | Bridgeport | CT | 1959 | 108 | \$30.436 | 4,375 |
| 722 | First Bristol Federal Credit Union | Bristol | CT | 1935 | 102 | \$90.360 | 7,446 |
| 10865 | Greater Waterbury Healthcare FCU | Waterbury | CT | 1956 | 108 | \$12.077 | 1,250 |
| 14388 | Hartford Federal Credit Union | Hartford | CT | 1961 | 102 | \$96.450 | 15,564 |
| 65862 | New Haven Firefighters C.U. | New Haven | CT | 1951 | 108 | \$6.497 | 755 |
| 5582 | Bank Fund Staff F.C.U. | Washington | DC | 1947 | 102 | \$4,601.185 | 85,788 |
| 11746 | Broward Healthcare F.C.U. | Fort Lauderdale | FL | 1957 | 108 | \$72.312 | 9,273 |
| 60077 | ECCO Credit Union | Pace | FL | 1956 | 108 | \$23.184 | 1,054 |
| 378 | Florida Customs F.C.U. | Tampa | FL | 1935 | 108 | \$9.881 | 1,125 |
| 67561 | Florida Rural Electric Credit Union | Tallahassee | FL | 1991 | 102 | \$29.614 | 3,757 |
| 68412 | Gulf States Credit Union | Maitland | FL | 1960 | 108 | \$29.924 | 3,798 |
| 7534 | Hialeah Municipal Employees FCU | Hialeah | FL | 1951 | 108 | \$11.282 | 1,664 |
| 24718 | Jetstream Federal Credit Union | Miami Lakes | FL | 1948 | 108 | \$191.288 | 21,672 |
| 20468 | Memorial Employees F.C.U. | Hollywood | FL | 1971 | 108 | \$63.412 | 8,839 |
| 8442 | My Pensacola Federal Credit Union | Pensacola | FL | 1953 | 108 | \$67.319 | 5,084 |
| 1303 | Pen Air Federal Credit Union | Pensacola | FL | 1936 | 106 | \$1,390.472 | 98,387 |
| 67318 | Pompano Beach City E.C.U. | Pompano Beach | FL | 1991 | 102 | \$19.337 | 1,922 |
| 15175 | T M H Federal Credit Union | Tallahassee | FL | 1962 | 102 | \$64.461 | 7,816 |
| 10754 | Tyndall Federal Credit Union | Panama City | FL | 1956 | 108 | \$1,280.476 | 112,454 |

(Georgia through Wyoming on bonus insert pages.)

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Each listee in this issue of *Jumbo Rate News* meets or exceeds our minimum qualifications for listing which include, but are not limited to:

▶ Leverage Capital Ratio Exceeding 5.0%.

▶ Risk-based Capital Ratio Exceeding 10.0%.

▶ BAUERFINANCIAL'S Adjusted Capital Ratio Exceeding 2.0%.

▶ Classified as "well-capitalized" by Federal Regulators.

▶ Rated 3½-Stars or better by BAUERFINANCIAL Inc. OR rated S.U. if it is a start-up institution.

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DISCLAIMER

Although the information contained herein has been obtained from or verified by the institutions themselves, the accuracy of same cannot be guaranteed by the publisher.

Bonus: Best of Bauer Credit Unions Continued From Page 7, JRN 34:29

| Entity # | Entity | City | ST | Year Est. | Consec. 5-Star Ratings | Total Assets (\$ mils) | Current Members |
|----------|-------------------------------------|---------------|----|-----------|------------------------|------------------------|-----------------|
| 67367 | CGR Credit Union | Macon | GA | 1991 | 102 | \$89.338 | 12,622 |
| 19536 | GEMC Federal Credit Union | Tucker | GA | 1969 | 108 | \$120.248 | 12,703 |
| 67354 | Glynn County Federal Employees C.U. | Brunswick | GA | 1953 | 102 | \$19.847 | 1,244 |
| 1410 | Midsouth Community F.C.U. | Macon | GA | 1936 | 108 | \$252.702 | 36,572 |
| 68670 | Robins Financial Credit Union | Warner Robins | GA | 1954 | 108 | \$2,322.336 | 179,110 |
| 60707 | Rome Kraft Employees Credit Union | Coosa | GA | 1955 | 102 | \$15.698 | 1,785 |
| 20610 | Walker County Educators F.C.U. | Chickamauga | GA | 1971 | 108 | \$10.709 | 1,342 |
| 67892 | Workmen's Circle Incorporated C.U. | Savannah | GA | 1988 | 100 | \$71.761 | 1,360 |
| 1987 | EWA Federal Credit Union | Ewa Beach | HI | 1937 | 108 | \$13.290 | 1,787 |
| 14303 | H M S A Employees F.C.U. | Honolulu | HI | 1961 | 108 | \$71.112 | 3,557 |
| 1784 | Hawaii County Employees F.C.U. | Hilo | HI | 1936 | 108 | \$90.850 | 6,058 |
| 1718 | Hawaii State Federal Credit Union | Honolulu | HI | 1936 | 108 | \$1,503.722 | 96,183 |
| 1880 | Honolulu Fire Department F.C.U. | Honolulu | HI | 1937 | 108 | \$70.748 | 5,602 |
| 10399 | Kahului Federal Credit Union | Kahului | HI | 1955 | 108 | \$58.224 | 4,738 |
| 2953 | Lanai Federal Credit Union | Lanai City | HI | 1938 | 108 | \$27.825 | 1,833 |
| 2713 | McBryde Federal Credit Union | Eleele | HI | 1938 | 108 | \$89.657 | 3,551 |
| 1961 | Pearl Hawaii Federal Credit Union | Waipahu | HI | 1937 | 108 | \$346.205 | 24,092 |
| 2049 | Waialua Federal Credit Union | Waialua | HI | 1937 | 108 | \$49.763 | 3,172 |
| 2563 | West Maui Community F.C.U. | Lahaina | HI | 1938 | 108 | \$38.229 | 3,064 |
| 61691 | Davenport Police Department C.U. | Davenport | IA | 1934 | 102 | \$4.276 | 341 |
| 65150 | Des Moines Police Officers C.U. | Des Moines | IA | 1932 | 102 | \$68.450 | 5,181 |
| 64471 | Du Trac Community Credit Union | Dubuque | IA | 1946 | 102 | \$656.096 | 45,077 |
| 61918 | Midland Credit Union | Urbandale | IA | 1933 | 102 | \$52.519 | 4,413 |
| 63399 | N.W. Iowa Credit Union | Le Mars | IA | 1966 | 102 | \$47.675 | 4,819 |
| 64140 | Peoples Credit Union | Webster City | IA | 1962 | 102 | \$51.957 | 7,746 |
| 64390 | Public Employees Credit Union | Waterloo | IA | 1952 | 102 | \$27.117 | 2,024 |
| 63218 | Telco-Triad Community Credit Union | Sioux City | IA | 1945 | 102 | \$88.336 | 14,698 |
| 63405 | Pocatello Simplot Credit Union | Pocatello | ID | 1955 | 108 | \$30.275 | 1,955 |
| 17127 | Trugrocer Federal Credit Union | Boise | ID | 1965 | 102 | \$260.181 | 29,186 |
| 60293 | Decatur Policemen Credit Union | Decatur | IL | 1936 | 102 | \$4.487 | 396 |
| 60863 | Peoria Postal Employees C.U. | Peoria | IL | 1928 | 108 | \$10.810 | 1,323 |
| 68672 | Crane Credit Union | Odon | IN | 1955 | 108 | \$528.736 | 43,360 |
| 13616 | Indiana State University F.C.U. | Terre Haute | IN | 1960 | 108 | \$90.834 | 8,698 |
| 3775 | Riverside Community F.C.U. | Marion | IN | 1940 | 108 | \$37.883 | 4,963 |
| 68286 | TLCU Financial Credit Union | Mishawaka | IN | 1953 | 108 | \$36.370 | 4,445 |
| 68572 | VIA Credit Union | Marion | IN | 1936 | 104 | \$344.132 | 29,067 |
| 23287 | Vulcraft Employees F.C.U. | St Joe | IN | 1978 | 100 | \$3.675 | 653 |
| 67263 | Bell Credit Union | Hutchinson | KS | 1938 | 106 | \$11.726 | 1,435 |
| 66299 | K C K Firemen & Police Credit Union | Kansas City | KS | 1949 | 108 | \$14.348 | 1,925 |
| 63283 | Meritrust Credit Union | Wichita | KS | 1935 | 100 | \$1,266.624 | 91,720 |
| 63217 | Topeka Post Office Credit Union | Topeka | KS | 1929 | 108 | \$8.219 | 1,112 |
| 63189 | White Eagle Credit Union | Augusta | KS | 1935 | 108 | \$103.746 | 14,389 |
| 68617 | Autotruck Financial Credit Union | Louisville | KY | 1965 | 108 | \$140.965 | 18,610 |
| 61437 | Commonwealth Credit Union | Frankfort | KY | 1951 | 102 | \$1,141.341 | 91,144 |
| 62358 | Kemba Louisville Credit Union | Louisville | KY | 1934 | 102 | \$53.041 | 5,108 |
| 62433 | Louisville Federal Credit Union | Louisville | KY | 1924 | 102 | \$33.908 | 2,948 |
| 23949 | Signet Federal Credit Union | Paducah | KY | 1982 | 108 | \$247.063 | 18,538 |
| 24165 | University of Kentucky F.C.U. | Lexington | KY | 1937 | 108 | \$720.745 | 67,935 |

Bonus: Best of Bauer Credit Unions Continued From Page 7, JRN 34:29

| Entity # | Entity | City | ST | Year Est. | Consec. 5-Star Ratings | Total Assets (\$ mils) | Current Members |
|----------|-------------------------------------|-----------------|----|-----------|------------------------|------------------------|-----------------|
| 62432 | Whitesville Community Credit Union | Whitesville | KY | 1962 | 102 | \$24.167 | 1,857 |
| 10353 | Access of Louisiana F.C.U. | Sulphur | LA | 1955 | 108 | \$29.905 | 5,096 |
| 6339 | Baton Rouge City Parish E.F.C.U. | Baton Rouge | LA | 1949 | 100 | \$52.109 | 6,534 |
| 1257 | Baton Rouge Fire Department F.C.U. | Baton Rouge | LA | 1936 | 106 | \$53.053 | 5,120 |
| 24661 | Eagle Louisiana F.C.U. | Baton Rouge | LA | 1942 | 102 | \$112.687 | 13,476 |
| 20417 | First Street Federal Credit Union | Deridder | LA | 1970 | 108 | \$39.159 | 3,047 |
| 8530 | Kraftman Federal Credit Union | Bastrop | LA | 1953 | 108 | \$111.774 | 7,660 |
| 9643 | Lafayette Schools' F.C.U. | Lafayette | LA | 1954 | 108 | \$206.429 | 21,303 |
| 4461 | NODA Federal Credit Union | New Orleans | LA | 1941 | 108 | \$35.469 | 3,605 |
| 63008 | New Orleans Police Dept E.C.U. | New Orleans | LA | 1928 | 108 | \$19.042 | 1,898 |
| 8074 | Rapides General Hospital E.F.C.U. | Alexandria | LA | 1952 | 104 | \$12.211 | 1,351 |
| 11671 | T.E.S. Regional Healthcare F.C.U. | Shreveport | LA | 1957 | 100 | \$22.958 | 2,251 |
| 60475 | Tangipahoa Parish Teachers C.U. | Amite | LA | 1946 | 108 | \$31.357 | 3,536 |
| 67599 | Allcom Credit Union | Worcester | MA | 1922 | 102 | \$68.750 | 4,899 |
| 67837 | Boston Firefighters Credit Union | Dorchester | MA | 1947 | 100 | \$260.169 | 8,799 |
| 66350 | Brotherhood Credit Union | Lynn | MA | 1934 | 102 | \$110.662 | 5,515 |
| 66824 | Freedom Credit Union | Springfield | MA | 1986 | 102 | \$487.992 | 27,674 |
| 24279 | GFA Federal Credit Union | Gardner | MA | 1938 | 102 | \$489.340 | 28,050 |
| 67767 | Lowell Firefighters Credit Union | Lowell | MA | 1936 | 102 | \$17.114 | 1,739 |
| 4472 | Malden Federal Credit Union | Malden | MA | 1941 | 108 | \$24.446 | 1,827 |
| 24615 | Medford Municipal Employees F.C.U. | Medford | MA | 1937 | 100 | \$7.130 | 841 |
| 515 | Northampton V.A.F. F.C.U. | Leeds | MA | 1935 | 108 | \$7.499 | 887 |
| 67709 | Quincy Credit Union | Quincy | MA | 1937 | 102 | \$513.233 | 33,171 |
| 67851 | Revere Firefighters Credit Union | Revere | MA | 1957 | 100 | \$6.603 | 202 |
| 67836 | Sharon Credit Union | Sharon | MA | 1956 | 100 | \$557.245 | 33,616 |
| 943 | Somerville Mass Firefighters F.C.U. | Somerville | MA | 1936 | 108 | \$7.538 | 310 |
| 67481 | Southern Mass Credit Union | Fairhaven | MA | 1922 | 102 | \$205.677 | 14,615 |
| 67864 | St. Mary's Credit Union | Marlborough | MA | 1913 | 100 | \$831.490 | 57,328 |
| 67683 | Worcester Fire Dept. Credit Union | Worcester | MA | 1937 | 102 | \$39.422 | 1,948 |
| 21167 | Delmarva Power So Division F.C.U. | Salisbury | MD | 1973 | 108 | \$17.174 | 1,464 |
| 8554 | First Financial of Maryland F.C.U. | Lutherville | MD | 1953 | 108 | \$1,007.591 | 62,932 |
| 18651 | St. Joseph Medical Center MD F.C.U. | Towson | MD | 1968 | 108 | \$15.921 | 1,902 |
| 6353 | Washington County Teachers F.C.U. | Hagerstown | MD | 1949 | 108 | \$65.009 | 4,067 |
| 60646 | Coast Line Credit Union | South Portland | ME | 1927 | 108 | \$55.923 | 3,623 |
| 9500 | Cumberland County F.C.U. | Falmouth | ME | 1954 | 108 | \$234.807 | 19,619 |
| 9518 | Eastmill Federal Credit Union | East Millinocke | ME | 1954 | 108 | \$62.595 | 4,127 |
| 17436 | Maine Solutions Federal C.U. | South Portland | ME | 1966 | 108 | \$15.539 | 1,345 |
| 9349 | Otis Federal Credit Union | Jay | ME | 1954 | 108 | \$159.398 | 10,817 |
| 10848 | Catholic Federal Credit Union | Saginaw | MI | 1956 | 102 | \$352.506 | 27,533 |
| 62339 | Diversified Members Credit Union | Detroit | MI | 1929 | 102 | \$426.618 | 23,954 |
| 60137 | Dow Chemical Employees' C.U. | Midland | MI | 1937 | 108 | \$1,646.184 | 58,499 |
| 60666 | Flint Area School Employees C.U. | Flint | MI | 1934 | 102 | \$406.300 | 19,468 |
| 68332 | GR Consumers Credit Union | Wyoming | MI | 1941 | 102 | \$42.908 | 3,640 |
| 68536 | Genisys Credit Union | Auburn Hills | MI | 1964 | 108 | \$2,348.437 | 189,340 |
| 5660 | Iron Mountain Kingsford Cmnty FCU | Kingsford | MI | 1948 | 108 | \$94.301 | 11,843 |
| 62311 | Lansing Postal Community C.U. | Lansing | MI | 1928 | 102 | \$22.430 | 2,844 |
| 61696 | Mason County School Employees C.U. | Ludington | MI | 1962 | 102 | \$6.359 | 683 |
| 60931 | Michigan Educational Credit Union | Plymouth | MI | 1942 | 102 | \$785.070 | 49,513 |

Bonus: Best of Bauer Credit Unions Continued From Page 7, JRN 34:29

| Entity # | Entity | City | ST | Year Est. | Consec. 5-Star Ratings | Total Assets (\$ mils) | Current Members |
|----------|-------------------------------------|-----------------|----|-----------|------------------------|------------------------|-----------------|
| 4291 | Peninsula Federal Credit Union | Escanaba | MI | 1941 | 108 | \$146.479 | 10,780 |
| 5116 | Port City Federal Credit Union | Muskegon | MI | 1944 | 108 | \$30.299 | 3,158 |
| 4038 | Service 1 Federal Credit Union | Muskegon | MI | 1940 | 108 | \$116.488 | 18,320 |
| 62038 | U.P. Catholic Credit Union | Marquette | MI | 1953 | 102 | \$168.910 | 12,715 |
| 60057 | Wildfire Credit Union | Saginaw | MI | 1937 | 108 | \$752.797 | 44,458 |
| 64186 | Austin City Employees Credit Union | Austin | MN | 1953 | 102 | \$9.617 | 986 |
| 60750 | Duluth Fire Department Credit Union | Duluth | MN | 1937 | 102 | \$4.687 | 314 |
| 62872 | First Alliance Credit Union | Rochester | MN | 1932 | 102 | \$170.161 | 14,158 |
| 64089 | First Pace Credit Union | West St Paul | MN | 1963 | 102 | \$8.887 | 1,145 |
| 60164 | Hibbing Cooperative Credit Union | Hibbing | MN | 1938 | 102 | \$75.394 | 8,501 |
| 24748 | Mayo Employees Federal Credit Union | Rochester | MN | 1934 | 102 | \$870.667 | 57,011 |
| 60377 | Minnesota Power Employees C.U. | Duluth | MN | 1933 | 102 | \$96.476 | 6,301 |
| 63157 | Pipefitters-Steamfitters C.U. | Woodbury | MN | 1957 | 102 | \$35.150 | 3,040 |
| 68667 | Southpoint Financial Credit Union | Sleepy Eye | MN | 1936 | 102 | \$309.629 | 16,222 |
| 6040 | Wadena Federal Credit Union | Wadena | MN | 1949 | 108 | \$13.853 | 1,629 |
| 62726 | West Metro Schools Credit Union | Hopkins | MN | 1954 | 102 | \$29.192 | 2,503 |
| 62895 | Burlington Northtown Community C.U. | No. Kansas City | MO | 1928 | 102 | \$13.095 | 1,490 |
| 64357 | District 8 Highway Employees C.U. | Springfield | MO | 1955 | 108 | \$16.989 | 2,127 |
| 60167 | Division 10 Highway Employees C.U. | Sikeston | MO | 1953 | 102 | \$11.353 | 1,315 |
| 62598 | Employment Security Credit Union | Jefferson City | MO | 1939 | 102 | \$69.057 | 5,506 |
| 60400 | St. Louis Community Credit Union | Saint Louis | MO | 1942 | 102 | \$267.193 | 53,811 |
| 48 | Eagle Express Federal Credit Union | Jackson | MS | 1935 | 108 | \$62.571 | 4,126 |
| 14824 | Memorial Federal Credit Union | Gulfport | MS | 1962 | 108 | \$9.028 | 1,643 |
| 473 | Rivertrust Federal Credit Union | Pearl | MS | 1935 | 108 | \$176.076 | 8,349 |
| 62985 | GUCO Credit Union | Greenville | NC | 1970 | 108 | \$13.141 | 1,977 |
| 66317 | Healthshare Credit Union | Greensboro | NC | 1955 | 108 | \$33.527 | 5,676 |
| 64444 | Elm River Credit Union | Kindred | ND | 1954 | 108 | \$22.294 | 1,443 |
| 24753 | Four Points Federal Credit Union | Omaha | NE | 1934 | 102 | \$116.543 | 7,107 |
| 24280 | Fremont First Central F.C.U. | Fremont | NE | 1953 | 108 | \$41.272 | 5,037 |
| 2643 | Lincoln Public School Employees FCU | Lincoln | NE | 1938 | 108 | \$46.824 | 3,609 |
| 6208 | Omaha Douglas Federal Credit Union | Omaha | NE | 1949 | 108 | \$33.745 | 4,207 |
| 60747 | Bellwether Community Credit Union | Manchester | NH | 1921 | 100 | \$487.864 | 34,007 |
| 66305 | Freudenberg-Nok Employees C.U. | Bristol | NH | 1956 | 102 | \$2.854 | 935 |
| 68375 | Service Credit Union | Portsmouth | NH | 1957 | 108 | \$3,124.798 | 245,538 |
| 4738 | Atlantic County Nj Employees F.C.U. | Northfield | NJ | 1941 | 100 | \$2.553 | 614 |
| 9146 | B-M S Federal Credit Union | New Brunswick | NJ | 1954 | 108 | \$113.627 | 5,029 |
| 11604 | East Orange VA Hospital F.C.U. | East Orange | NJ | 1957 | 108 | \$15.959 | 1,800 |
| 13729 | Energy People Federal Credit Union | Medford | NJ | 1960 | 108 | \$16.447 | 1,334 |
| 23678 | Goya Foods Employees F.C.U. | Jersey City | NJ | 1980 | 108 | \$11.114 | 802 |
| 10614 | Kearny Municipal Employees F.C.U. | Kearny | NJ | 1955 | 108 | \$9.395 | 808 |
| 61872 | Monmouth County Postal ECU | Red Bank | NJ | 1928 | 108 | \$25.621 | 1,312 |
| 13439 | Nova UA Federal Credit Union | Clifton | NJ | 1960 | 108 | \$112.700 | 3,751 |
| 8339 | Paterson Police F.C.U. | Paterson | NJ | 1953 | 108 | \$5.290 | 725 |
| 8118 | Path Federal Credit Union | Jersey City | NJ | 1952 | 108 | \$11.591 | 1,234 |
| 9082 | Public Service H C Employees F.C.U. | Brick | NJ | 1953 | 108 | \$8.665 | 1,030 |
| 66143 | Chaves County School Employees C.U. | Roswell | NM | 1952 | 102 | \$24.558 | 2,533 |
| 7027 | Internationalites F.C.U. | Carlsbad | NM | 1950 | 108 | \$11.351 | 1,108 |
| 62573 | Rio Grande Credit Union | Albuquerque | NM | 1952 | 102 | \$313.519 | 30,276 |

Bonus: Best of Bauer Credit Unions Continued From Page 7, JRN 34:29

| Entity # | Entity | City | ST | Year Est. | Consec. 5-Star Ratings | Total Assets (\$ mils) | Current Members |
|----------|-------------------------------------|---------------|----|-----------|------------------------|------------------------|-----------------|
| 11824 | Churchill County F.C.U. | Fallon | NV | 1957 | 108 | \$47.059 | 2,384 |
| 884 | Att-Wyo Correctional E.F.C.U. | Attica | NY | 1935 | 108 | \$14.469 | 1,942 |
| 68322 | CFCU Community Credit Union | Ithaca | NY | 1953 | 102 | \$1,045.293 | 68,839 |
| 12473 | Dannemora Federal Credit Union | Plattsburgh | NY | 1958 | 108 | \$172.972 | 15,719 |
| 18800 | Greater Woodlawn F.C.U. | Blasdell | NY | 1968 | 108 | \$127.526 | 16,187 |
| 3962 | Hudson Heritage F.C.U. | Middletown | NY | 1940 | 108 | \$361.263 | 37,534 |
| 15669 | Moog Employees Federal Credit Union | East Aurora | NY | 1963 | 108 | \$165.623 | 9,114 |
| 2008 | Remington Federal Credit Union | Ilion | NY | 1937 | 108 | \$41.443 | 4,450 |
| 12624 | Rome Teachers Federal Credit Union | Rome | NY | 1958 | 108 | \$37.834 | 3,496 |
| 9871 | Saint Lawrence Federal Credit Union | Ogdensburg | NY | 1954 | 108 | \$150.098 | 9,561 |
| 119 | Triboro Postal Federal Credit Union | Flushing | NY | 1935 | 108 | \$132.109 | 4,299 |
| 389 | Cincinnati Ohio Police F.C.U. | Cincinnati | OH | 1935 | 108 | \$115.594 | 10,742 |
| 8822 | Dover-Phila Federal Credit Union | Dover | OH | 1953 | 102 | \$446.605 | 35,242 |
| 6747 | Dynamic Federal Credit Union | Celina | OH | 1950 | 108 | \$37.165 | 4,893 |
| 11674 | Firelands Federal Credit Union | Bellevue | OH | 1957 | 108 | \$264.616 | 31,015 |
| 14066 | Firestone Federal Credit Union | Akron | OH | 1960 | 108 | \$208.037 | 10,455 |
| 68574 | General Electric Credit Union | Cincinnati | OH | 1954 | 108 | \$2,810.856 | 174,399 |
| 61089 | Homeland Credit Union | Chillicothe | OH | 1932 | 108 | \$392.281 | 21,411 |
| 68522 | Htm Area Credit Union | Troy | OH | 1950 | 108 | \$25.432 | 3,101 |
| 61810 | Kemba Credit Union | West Chester | OH | 1934 | 106 | \$801.837 | 89,582 |
| 61623 | Kemba Financial Credit Union | Gahanna | OH | 1933 | 102 | \$1,184.842 | 92,114 |
| 14584 | Lakeview Federal Credit Union | Ashtabula | OH | 1961 | 108 | \$95.864 | 8,639 |
| 62413 | Riverview Credit Union | Belpre | OH | 1968 | 102 | \$60.419 | 5,505 |
| 13432 | State Highway Patrol F.C.U. | Columbus | OH | 1960 | 104 | \$63.930 | 6,336 |
| 68665 | Superior Credit Union | Lima | OH | 1954 | 108 | \$685.397 | 64,489 |
| 13615 | Western Region Federal Credit Union | Cleveland | OH | 1960 | 108 | \$13.968 | 2,498 |
| 3454 | Communication Federal Credit Union | Oklahoma City | OK | 1939 | 108 | \$1,112.252 | 77,390 |
| 5531 | McAlester AAP Federal Credit Union | McAlester | OK | 1947 | 108 | \$13.182 | 1,720 |
| 7151 | Oklahoma Federal Credit Union | Oklahoma City | OK | 1951 | 108 | \$122.248 | 11,318 |
| 2744 | U. S. Employees O. C. F.C.U. | Oklahoma City | OK | 1938 | 108 | \$157.017 | 17,258 |
| 60380 | Weokie Credit Union | Oklahoma City | OK | 1969 | 100 | \$1,104.595 | 53,997 |
| 62659 | Advantis Credit Union | Portland | OR | 1928 | 108 | \$1,371.299 | 68,869 |
| 11905 | Castparts Employees F.C.U. | Portland | OR | 1957 | 102 | \$59.899 | 5,044 |
| 63315 | NW Priority Credit Union | Portland | OR | 1928 | 108 | \$250.475 | 16,284 |
| 23986 | Umatilla County F.C.U. | Pendleton | OR | 1983 | 102 | \$47.696 | 2,939 |
| 65412 | 1st ED Credit Union | Chambersburg | PA | 1938 | 108 | \$122.726 | 6,580 |
| 21458 | Back Mountain Federal Credit Union | Shavertown | PA | 1973 | 108 | \$12.368 | 795 |
| 3738 | Benchmark Federal Credit Union | West Chester | PA | 1940 | 108 | \$236.976 | 12,441 |
| 4982 | Bessemer System F.C.U. | Greenville | PA | 1943 | 108 | \$38.971 | 4,503 |
| 8831 | Blair County Federal Credit Union | Altoona | PA | 1953 | 108 | \$53.812 | 5,983 |
| 11374 | C-B-W Schools Federal Credit Union | Sidman | PA | 1956 | 102 | \$107.851 | 10,822 |
| 1352 | Century Heritage F.C.U. | Pittsburgh | PA | 1936 | 108 | \$121.606 | 12,387 |
| 3655 | Clarion Federal Credit Union | Clarion | PA | 1940 | 108 | \$81.562 | 9,049 |
| 2405 | G.A.P. Federal Credit Union | Johnstown | PA | 1937 | 104 | \$45.678 | 5,236 |
| 1542 | GNC Community Federal Credit Union | New Castle | PA | 1936 | 108 | \$77.501 | 12,179 |
| 13733 | Glass Cap Federal Credit Union | Connellsville | PA | 1960 | 108 | \$29.756 | 4,849 |
| 64884 | Gold Credit Union | Allentown | PA | 1937 | 100 | \$128.300 | 8,802 |
| 4828 | Irvin Works Federal Credit Union | Dravosburg | PA | 1942 | 108 | \$21.780 | 2,265 |

Bonus: Best of Bauer Credit Unions Continued From Page 7, JRN 34:29

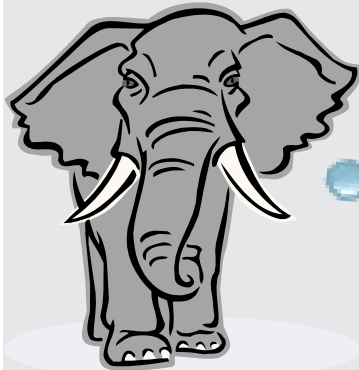
| Entity # | Entity | City | ST | Year Est. | Consec. 5-Star Ratings | Total Assets (\$ mils) | Current Members |
|----------|-------------------------------------|--------------------|----|-----------|------------------------|------------------------|-----------------|
| 20207 | Media Members Federal Credit Union | Conshohocken | PA | 1970 | 108 | \$43.015 | 2,116 |
| 2959 | Palco Federal Credit Union | Muncy | PA | 1938 | 108 | \$79.781 | 6,694 |
| 479 | Parkview Community F.C.U. | McKeesport | PA | 1935 | 108 | \$44.427 | 7,190 |
| 2834 | Penlanco Federal Credit Union | Lancaster | PA | 1938 | 108 | \$24.931 | 1,369 |
| 65477 | St. Elizabeth Credit Union | Northampton | PA | 1934 | 108 | \$10.744 | 634 |
| 14829 | Team First Federal Credit Union | Lancaster | PA | 1962 | 108 | \$10.021 | 1,157 |
| 1882 | Titan Federal Credit Union | Pleasant Gap | PA | 1937 | 108 | \$48.106 | 3,116 |
| 7875 | Ukrainian Selfreliance F.C.U. | Philadelphia | PA | 1952 | 108 | \$306.383 | 10,490 |
| 64896 | Utilities Employees Credit Union | Reading | PA | 1934 | 108 | \$1,173.716 | 44,964 |
| 65211 | Williamsport Teachers Credit Union | South Williamsport | PA | 1934 | 108 | \$11.164 | 1,220 |
| 7345 | Caribe Federal Credit Union | San Juan | PR | 1951 | 108 | \$342.563 | 30,098 |
| 60780 | Cranston Municipal Employees C.U. | Cranston | RI | 1946 | 102 | \$58.817 | 2,977 |
| 62882 | Navigant Credit Union | Smithfield | RI | 1915 | 102 | \$1,832.067 | 80,064 |
| 65861 | Peoples Credit Union | Middletown | RI | 1922 | 102 | \$468.303 | 39,593 |
| 21508 | Anmed Health Federal Credit Union | Anderson | SC | 1974 | 108 | \$16.100 | 3,170 |
| 22520 | MTC Federal Credit Union | Greenville | SC | 1976 | 108 | \$175.697 | 17,050 |
| 60735 | Mid Carolina Credit Union | Lugoff | SC | 1961 | 106 | \$131.475 | 14,523 |
| 60686 | SPC Credit Union | Hartsville | SC | 1949 | 108 | \$161.646 | 20,835 |
| 12877 | Secured Advantage F.C.U. | Simpsonville | SC | 1959 | 108 | \$79.719 | 6,899 |
| 21144 | Good Samaritan Federal Credit Union | Sioux Falls | SD | 1973 | 108 | \$25.719 | 8,804 |
| 7020 | M O Federal Credit Union | Huron | SD | 1950 | 108 | \$26.423 | 2,027 |
| 7397 | Ascend Federal Credit Union | Tullahoma | TN | 1951 | 108 | \$2,052.740 | 171,519 |
| 690 | Chattanooga Area Schools F.C.U. | Chattanooga | TN | 1935 | 108 | \$149.990 | 10,570 |
| 60056 | Consumer Credit Union | Greeneville | TN | 1953 | 108 | \$399.520 | 38,880 |
| 15015 | Foothills Federal Credit Union | Loudon | TN | 1962 | 108 | \$48.147 | 4,692 |
| 9759 | Fortera Federal Credit Union | Clarksville | TN | 1954 | 100 | \$541.839 | 52,512 |
| 9994 | Healthnet Federal Credit Union | Cordova | TN | 1955 | 108 | \$52.957 | 6,830 |
| 60928 | Kimberly Clark Credit Union | Memphis | TN | 1971 | 108 | \$111.586 | 9,953 |
| 11533 | Knoxville Law Enforcement F.C.U. | Knoxville | TN | 1957 | 108 | \$25.350 | 1,699 |
| 3796 | L G & W Federal Credit Union | Memphis | TN | 1940 | 108 | \$91.828 | 5,386 |
| 60239 | Memphis City Employees Credit Union | Memphis | TN | 1959 | 106 | \$267.439 | 31,295 |
| 60645 | New South Credit Union | Knoxville | TN | 1952 | 108 | \$56.185 | 6,312 |
| 16520 | TVA Allen Steam Plant F.C.U. | Memphis | TN | 1964 | 108 | \$3.541 | 278 |
| 14333 | Tennessee River Federal C.U. | Counce | TN | 1961 | 108 | \$19.662 | 1,793 |
| 67608 | UPS Employees Credit Union | Memphis | TN | 1980 | 102 | \$21.636 | 4,153 |
| 67720 | US Community Credit Union | Nashville | TN | 1968 | 102 | \$185.701 | 23,938 |
| 4714 | United Southeast F.C.U. | Bristol | TN | 1941 | 108 | \$160.276 | 17,538 |
| 6503 | Abilene Federal Credit Union | Abilene | TX | 1950 | 108 | \$25.206 | 3,165 |
| 67178 | Access Community Credit Union | Amarillo | TX | 1953 | 108 | \$117.203 | 11,419 |
| 10739 | Andrews School Federal Credit Union | Andrews | TX | 1956 | 108 | \$7.399 | 791 |
| 67489 | Angelina Federal Employees C.U. | Lufkin | TX | 1952 | 102 | \$25.791 | 2,486 |
| 13062 | B. P. S. Federal Credit Union | Beeville | TX | 1959 | 108 | \$4.017 | 434 |
| 67544 | Baylor Health Care System C.U. | Dallas | TX | 1957 | 102 | \$72.786 | 5,746 |
| 13873 | Brownfield Federal Credit Union | Brownfield | TX | 1960 | 108 | \$12.745 | 2,700 |
| 67416 | Centex Citizens Credit Union | Mexia | TX | 1954 | 102 | \$65.493 | 8,588 |
| 62446 | Doches Credit Union | Nacogdoches | TX | 1951 | 102 | \$44.136 | 8,064 |
| 67555 | E E South Texas Credit Union | Corpus Christi | TX | 1952 | 102 | \$6.985 | 365 |
| 67494 | Education Credit Union | Amarillo | TX | 1935 | 102 | \$251.482 | 25,544 |

Bonus: Best of Bauer Credit Unions Continued From Page 7, JRN 34:29

| Entity # | Entity | City | ST | Year Est. | Consec. 5-Star Ratings | Total Assets (\$ mils) | Current Members |
|----------|-------------------------------------|----------------|----|-----------|------------------------|------------------------|-----------------|
| 67611 | Educators Credit Union | Waco | TX | 1938 | 102 | \$394.547 | 30,201 |
| 21904 | Employees United F.C.U. | Paris | TX | 1975 | 108 | \$10.998 | 1,657 |
| 17696 | F.C.S. Federal Credit Union | Floydada | TX | 1966 | 108 | \$12.222 | 1,226 |
| 19741 | Fannin County Teachers F.C.U. | Bonham | TX | 1969 | 108 | \$9.086 | 1,131 |
| 17254 | Fannin Federal Credit Union | Bonham | TX | 1966 | 108 | \$36.539 | 5,531 |
| 60630 | Fellowship Credit Union | Windcrest | TX | 1941 | 108 | \$20.942 | 2,032 |
| 68471 | Fort Worth Community Credit Union | Bedford | TX | 1940 | 108 | \$880.630 | 84,969 |
| 9843 | Friona Texas Federal Credit Union | Friona | TX | 1954 | 108 | \$12.486 | 1,840 |
| 15961 | H & H Federal Credit Union | Stinnett | TX | 1963 | 108 | \$49.284 | 3,952 |
| 258 | Houston Texas Fire Fighters F.C.U. | Houston | TX | 1935 | 108 | \$259.193 | 16,506 |
| 67641 | Lehrer Interests Credit Union | Garwood | TX | 1955 | 102 | \$2.059 | 117 |
| 5384 | Letourneau Federal Credit Union | Longview | TX | 1946 | 106 | \$22.558 | 1,564 |
| 61604 | Libertyone Credit Union | Arlington | TX | 1935 | 108 | \$121.825 | 8,575 |
| 6012 | Lifetime Federal Credit Union | Richardson | TX | 1949 | 108 | \$41.454 | 3,811 |
| 3878 | Lubbock Telco Federal Credit Union | Lubbock | TX | 1940 | 108 | \$6.029 | 701 |
| 5686 | Marshall T & P Employees F.C.U. | Marshall | TX | 1948 | 108 | \$11.652 | 1,355 |
| 67658 | Members First Credit Union | Corpus Christi | TX | 1938 | 102 | \$128.861 | 11,682 |
| 491 | Mobiloil Federal Credit Union | Beaumont | TX | 1935 | 108 | \$696.200 | 48,919 |
| 66582 | P.I.E. Credit Union | Houston | TX | 1971 | 108 | \$14.553 | 1,299 |
| 8111 | Randolph-Brooks F.C.U. | Universal City | TX | 1952 | 108 | \$8,126.872 | 674,456 |
| 19926 | Rockdale Federal Credit Union | Rockdale | TX | 1970 | 108 | \$77.653 | 7,448 |
| 17154 | Seminole Public Schools F.C.U. | Seminole | TX | 1965 | 108 | \$7.431 | 846 |
| 1941 | Shell Federal Credit Union | Deer Park | TX | 1937 | 108 | \$870.401 | 83,399 |
| 68300 | South Texas Area Resources C.U. | Corpus Christi | TX | 1959 | 108 | \$46.366 | 5,395 |
| 67520 | Sweetex Credit Union | Longview | TX | 1951 | 102 | \$11.411 | 946 |
| 11231 | Texas Farm Bureau F.C.U. | Waco | TX | 1956 | 108 | \$6.683 | 850 |
| 67638 | Tyler City Employees Credit Union | Tyler | TX | 1953 | 102 | \$19.725 | 2,649 |
| 15049 | Union Fidelity F.C.U. | Houston | TX | 1962 | 104 | \$20.687 | 5,131 |
| 5373 | Westex Federal Credit Union | Lubbock | TX | 1946 | 108 | \$64.532 | 6,600 |
| 67458 | Wharton County Teachers C.U. | Wharton | TX | 1953 | 102 | \$11.390 | 987 |
| 6317 | Wichita Falls Federal Credit Union | Wichita Falls | TX | 1949 | 108 | \$22.253 | 2,406 |
| 64332 | Alpine Credit Union | Orem | UT | 1955 | 102 | \$187.056 | 21,328 |
| 9163 | Box Elder County F.C.U. | Brigham City | UT | 1954 | 106 | \$120.132 | 13,295 |
| 67079 | Firefighters Credit Union | Salt Lake City | UT | 1929 | 102 | \$39.339 | 3,505 |
| 61453 | Hi-land Credit Union | Salt Lake City | UT | 1957 | 102 | \$51.732 | 2,791 |
| 6920 | Nephi Western Employees F.C.U. | Nephi | UT | 1950 | 108 | \$32.539 | 3,796 |
| 61330 | Bayport Credit Union | Newport News | VA | 1928 | 108 | \$1,567.333 | 134,351 |
| 15209 | Call Federal Credit Union | Richmond | VA | 1962 | 108 | \$400.364 | 30,351 |
| 11254 | Celco Community F.C.U. | Narrows | VA | 1956 | 108 | \$106.519 | 7,983 |
| 1261 | Langley Federal Credit Union | Newport News | VA | 1936 | 108 | \$2,384.916 | 260,223 |
| 3140 | Transportation Federal Credit Union | Alexandria | VA | 1939 | 108 | \$234.078 | 19,686 |
| 66924 | ValleyStar Credit Union | Martinsville | VA | 1953 | 108 | \$309.482 | 29,344 |
| 3323 | Washington Gas Light F.C.U. | Springfield | VA | 1939 | 108 | \$100.320 | 9,122 |
| 2191 | Fibre Federal Credit Union | Longview | WA | 1937 | 102 | \$1,021.250 | 90,972 |
| 4509 | PUD Federal Credit Union | Longview | WA | 1941 | 108 | \$7.694 | 762 |
| 66675 | Appletree Credit Union | West Allis | WI | 1935 | 102 | \$122.166 | 6,288 |
| 66549 | Bay Shore Credit Union | Marinette | WI | 1953 | 108 | \$29.538 | 3,455 |
| 66635 | Brown County Employees Credit Union | Green Bay | WI | 1953 | 102 | \$17.422 | 1,536 |

Bonus: Best of Bauer Credit Unions Continued From Page 7, JRN 34:29

| Entity # | Entity | City | ST | Year Est. | Consec. 5-Star Ratings | Total Assets (\$ mils) | Current Members |
|----------|------------------------------------|---------------|----|-----------|------------------------|------------------------|-----------------|
| 66865 | Capital Credit Union | Green Bay | WI | 1934 | 106 | \$1,257.959 | 102,445 |
| 66844 | Cloverbelt Credit Union | Wausau | WI | 1936 | 106 | \$226.132 | 17,216 |
| 66848 | Covantage Credit Union | Antigo | WI | 1953 | 108 | \$1,436.817 | 94,349 |
| 66395 | Evergreen Credit Union | Neenah | WI | 1958 | 108 | \$35.862 | 3,352 |
| 66798 | Forward Financial Credit Union | Niagara | WI | 1948 | 108 | \$74.014 | 8,294 |
| 66476 | Holy Family Memorial Credit Union | Manitowoc | WI | 1961 | 108 | \$14.820 | 2,043 |
| 66393 | Nekoosa Credit Union | Nekoosa | WI | 1935 | 108 | \$21.823 | 1,680 |
| 66632 | Northern Paper Mills Credit Union | Green Bay | WI | 1933 | 108 | \$24.692 | 2,192 |
| 66424 | PCM Credit Union | Green Bay | WI | 1958 | 102 | \$227.097 | 12,120 |
| 66491 | Post Office Credit Union | Madison | WI | 1930 | 102 | \$35.024 | 3,401 |
| 66622 | Racine Municipal Employees C.U. | Racine | WI | 1953 | 108 | \$13.794 | 1,772 |
| 66439 | Sentry Credit Union | Stevens Point | WI | 1935 | 102 | \$97.192 | 6,630 |
| 66530 | Service Credit Union | Green Bay | WI | 1934 | 108 | \$13.647 | 1,304 |
| 22657 | CAMC Federal Credit Union | Charleston | WV | 1977 | 108 | \$67.869 | 5,428 |
| 3264 | First Choice America Community FCU | Weirton | WV | 1939 | 108 | \$441.194 | 37,743 |
| 21115 | Hancock School Emp. F.C.U. | Weirton | WV | 1972 | 108 | \$18.154 | 1,494 |
| 108 | Kemba Charleston F.C.U. | Dunbar | WV | 1935 | 108 | \$40.163 | 4,413 |
| 4969 | Members Choice Wv F.C.U. | Charleston | WV | 1942 | 102 | \$86.563 | 6,902 |
| 4374 | Sheridan Community F.C.U. | Sheridan | WY | 1941 | 108 | \$49.507 | 5,483 |
| 9089 | Uniwyo Federal Credit Union | Laramie | WY | 1953 | 108 | \$308.490 | 26,463 |
| 3972 | Western Vista Federal Credit Union | Cheyenne | WY | 1940 | 108 | \$144.032 | 10,084 |



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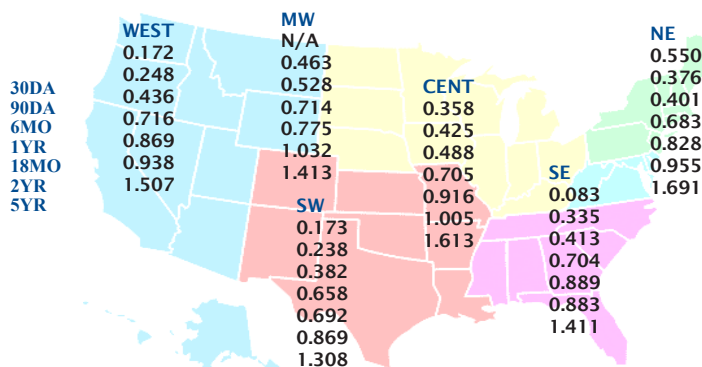
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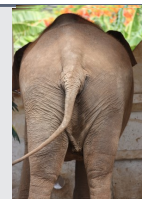
Selected Interest Rates

Annualized interest rates on investments of interest to *JRN* subscribers as reported by the **Federal Reserve Board** on a weekly- average basis.

| | 07/21 | 07/14 | Change |
|-----------------------------|-------|-------|--------|
| Fed Funds (effective) | 1.16 | 1.16 | Unch |
| Bank Prime Loan | 4.25 | 4.25 | Unch |
| 90 Day "T" Bills (resale) | 1.14 | 1.02 | Up 12 |
| 90 Day DLR Commercial Paper | 1.21 | 1.23 | Dn 02 |
| 1 Year "T" Bills | 1.22 | 1.22 | Unch |
| 2 Year "T" Notes | 1.36 | 1.35 | Up 01 |

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