

Peer Analysis

2016

*Get an in-depth look at how
your peers are using CU*BASE*

Introduction

For years CU*Answers has helped its clients develop their own potential through many different training and networking opportunities. To promote this style of networking and build an information base for credit unions to use in considering, planning, and using CU*BASE products, CU*Answers presents the **CU*BASE Peer Analysis**. Use this guide to check out what features your peers are using, and get ideas about new features you might want to pursue in the future.

Whether you are thinking about launching a new initiative or making decisions on how to configure a new product or service, use the Peer Analysis to contact your peers who have already been down the same road. Although every credit union might have a different way of approaching individual features, we hope that the Peer Analysis helps you evaluate multiple points of view, to help you make the best decisions for your organization and your members.

Compare Your Member Self Service Penetration with your Peers

As always, be sure to check out the columns starting on Page 18 showing penetration for self-service products, including:

- ❖ **Online Banking Members**
- ❖ **E-Statement Members**
- ❖ **It's Me 247 Bill Pay Members**
(powered by Payveris, Fiserv, and iPay)

Contact your peers for insight on how to increase your member adoption of these services!



New this year: Mobile Web is a growing part of your members' access to their accounts. This year we've included more detailed stats on the number of members accessing online banking via their mobile devices!



LEARN FROM A PEER

The Peer Analysis also includes information on accessing and using the Learn from a Peer tools available on the CU*BASE platform. As CU*Answers continues to expand on the survey and research capabilities of Learn from a Peer, we hope credit unions will continue to use them to help determine the best course of action for their credit union, as well as to collaborate with others in the network to provide the best offering to members.

We've also included live data from the CU*BASE Learn from a Peer tools. Look for the badge to see information pulled directly from the system!



About This Publication

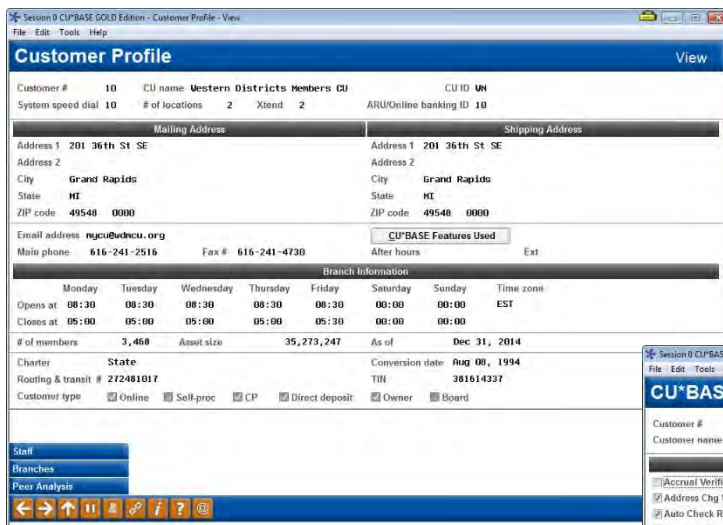
The Peer Analysis is organized into three sections: the analysis worksheet starting on Page 2, the Learn From a Peer documentation starting on Page 26, additional worksheet information, and an explanation of the feature categories starting on Page 59.

The Analysis itself is a worksheet showing all CU*BASE credit union clients, both online and self-processing. Features are grouped by type, such as “Electronic Services” or “Accounting/Back Office.” A feature is marked if the credit union makes use of the feature in any way. Remember that the depth and method of use will vary by credit union.

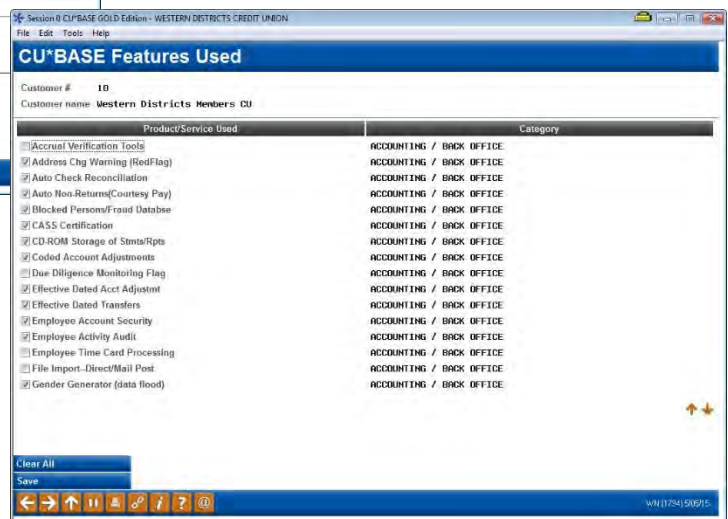
The explanation section beginning on Page 59 provides a description of each feature listed.

View Your Credit Union’s Stats Online

The data used for this Peer Analysis is partially compiled using the CU*Answers Client Master Database. This database, which contains details about your credit union’s locations and staff, is used extensively by CU*Answers as we work with your credit union.



Online credit unions: You can view and change your own Peer Analysis settings online through CU*BASE. On the Main Menu, choose #6 Your Customer Profile to view your database entry, then click the “CU*BASE Features Used” button. (NOTE: For changes to your address or other profile information, contact any CSR.)



Self-processing credit unions: If your credit union decides to implement a new feature, or you make a switch that affects your settings in the Peer Analysis, just let us know and we can make the change immediately!

This guide is designed for you. Let us know how it can be made even more useful! Direct any comments or suggestions to Esteban Camargo (ecamargo@cuanswers.com or 800-327-3478, ext. 281).

NOTE: The information contained in this document is designed to be used by CU*Answers credit union clients in evaluating their usage of the CU*BASE software, and provided by CU*Answers to select prospective clients as a sales reference tool. It is not to be distributed to vendors or other parties without express written authorization from CU*Answers.

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Can't find something?

Remember that the Peer Analysis is not intended to be an exhaustive list of all CU*BASE features or services available through the CU*Answers and custasterisk.com network. In fact, once a feature hits a utilization rate of approximately 90% of our clients, we usually remove it to make room for more new features to be included in the worksheet.

But we do want to highlight key tools and features to spark your interest. The Peer Analysis is especially helpful for products and services that might require a collaborative environment where you and your peers can learn from each other. So let us know if there are additional categories you'd like us to add!

Noticed something wrong for your credit union? We collect this information over an extended period and although we do our best to make it as accurate possible, some information might be left out or slightly outdated. You can help us by letting us know what inaccuracies exist for your credit union.

Please direct your suggestions to Esteban Camargo (ecamargo@cuanswers.com or 800-327-3478, ext. 281).

Statistics

CU#	CU Name (Sorted by Number of Members)	Contact Name	# of Members as of 12/31/2015	Asset Size as of 12/31/2015	City	State	# of Locations
3325	Fox Communities CU	Greg Hilbert, CEO	81,824	1,129,782,227	Appleton	WI	15
200	Honor CU	Scott McFarland, CEO	60,071	665,023,043	St Joseph	MI	13
264	Verve, a CU	Kevin Ralofsky, CEO	55,633	739,778,468	Oshkosh	WI	5
254	Notre Dame Fed CU	Thomas Gryp, President/CEO	52,841	471,966,599	Notre Dame	IN	12
227	Day Air CU	William Burke, CEO	35,349	311,265,054	Kettering	OH	5
249	Kellogg Community FCU	Tracy Miller, CEO	34,058	455,510,742	Battle Creek	MI	10
112	Frankenmuth CU	Vickie Schmitzer, CEO	32,917	410,754,414	Frankenmuth	MI	10
199	Heartland CU (Springfield)	Tom Lex, CEO	28,822	255,721,408	Springfield	IL	4
263	Monroe County Community CU	Michael Newman, CEO	28,515	177,250,769	Monroe	MI	6
133	Alpena Alcona Area CU	Donald Mills, CEO	27,563	307,679,055	Alpena	MI	8
3450	Superior Choice CU	Gary Elliott, CEO	26,795	331,111,225	Superior	WI	5
147	Pathways Financial CU	Michael Shafer, CEO	25,957	235,164,443	Columbus	OH	3
265	Chief Financial CU	Tom Dluzen, CEO	25,599	151,810,168	Rochester Hills	MI	5
204	Preferred CU	John Yeomans, CEO	24,616	162,436,556	Grand Rapids	MI	5
166	Diversified Members CU	Kathie Trembath, CEO	24,531	433,131,514	Detroit	MI	1
720	CorePlus FCU	Nick Fortson, President/CEO	22,336	196,054,009	Norwich	CT	9
238	KALSEE CU	Rudy Callen, CEO	22,124	163,526,094	Kalamazoo	MI	5
187	Heartland CU (Madison)	Sally Dischler, CEO	21,633	235,779,907	Madison	WI	7
176	Community West CU	Jon Looman, CEO	21,351	157,208,207	Kentwood	MI	3
148	Michigan Legacy CU	Carma Peters, CEO	20,850	167,788,004	Pontiac	MI	5
222	Park City CU	Val Mindak, CEO	18,711	160,926,154	Merrill	WI	4
3430	Cumberland County FCU	Scott Harriman, CEO	18,696	202,934,700	Falmouth	ME	5
269	MEMBERS1st Community CU	Janet Borer, CEO	18,607	150,023,984	Marshalltown	IA	7
420	Service 1 FCU	Kim Bourdo, CEO	18,598	104,361,870	Muskegon	MI	4
93	Unison CU	Mark Hietpas, CEO	17,585	199,598,444	Kaukauna	WI	4
197	VacationLand FCU	Bryan Myers, CEO	17,533	183,962,620	Sandusky	OH	4
229	Building Trades FCU	Bill Daehn, CEO	17,254	127,202,783	Maple Grove	MN	3
178	Allegius CU	Kenneth Zagrocki, CEO	17,010	164,837,732	Burns Harbor	IN	5
268	Everence FCU	W Kent Hartzler, CEO	16,888	165,098,523	Lancaster	PA	12
3150	Prospera CU	Sheila Schinke, Interm CEO	16,543	188,508,013	Appleton	WI	6
3300	Harris County FCU	Vicki Squires, CEO	16,353	147,092,245	Houston	TX	1
190	TBA CU	Karen Browne, CEO	16,157	174,662,236	Traverse City	MI	3
3819	Taunton FCU	John Damaso	16,088	141,228,468	Taunton	MA	2
235	MidUSA CU	James Miles, CEO	15,999	212,600,354	Middletown	OH	6
126	Isabella Community CU	Jay Anders, CEO	15,818	105,839,056	Mount Pleasant	MI	2
135	North Central Area CU	Jacci Pothoof, CEO	15,379	106,524,779	Houghton Lake	MI	5
750	West Michigan CU	William Keim, CEO	15,286	145,344,379	Grand Rapids	MI	4
172	Glacier Hills CU	Dennis Degenhardt, CEO	14,520	108,609,597	West Bend	WI	4
169	BlueOx CU	Frances Godfrey, CEO	14,488	125,129,904	Battle Creek	MI	3
155	Ohio Catholic FCU	Todd Turner, CEO	14,311	152,211,411	Garfield Heights	OH	6
115	AAC CU	Brian Turmell, CEO	13,647	116,231,714	Grand Rapids	MI	3
660	San Antonio Citizens FCU	Timothy Baldwin, CEO	13,471	175,720,532	San Antonio	FL	3
3926	IBEW & United Workers FCU	Barbara Mathey	13,316	69,451,480	Portland	OR	1
273	Century Heritage FCU	Vincent Cerasuolo, CEO/President	13,234	119,078,571	Duquesne	PA	3
137	Parkside CU	Janet Thompson, CEO	13,208	88,528,132	Livonia	MI	2
129	Quest FCU	Matthew Jennings, CEO	13,019	93,372,975	Kenton	OH	4
3225	Ripco CU	Liza Edinger, CEO	12,665	115,244,945	Rhineland	WI	2
134	First Trust CU	Kim Kniola, CEO/President	12,462	101,236,220	Michigan City	IN	5
146	Straits Area FCU	Cindy Harrison, CEO	12,383	79,594,510	Cheboygan	MI	3
182	Sentinel FCU	Nancy Ellwein, CEO	12,025	107,288,179	Box Elder	SD	4
114	Delta County CU	Brenda Lippens, CEO	12,016	124,072,666	Escanaba	MI	2
122	Awakon FCU	Scott Pauly, CEO	11,543	95,162,646	Onaway	MI	4
250	River Valley CU	Janelle Franke, CEO	11,503	84,841,549	Ada	MI	3
186	Meijer CU	Cathy Ellis, CEO	11,429	57,863,612	Grand Rapids	MI	2
261	Chiphone FCU	Travis Mazur, CEO	11,352	86,106,725	Elkhart	IN	8
3844	Pinnacle CU	Matt Selke	11,327	73,995,147	Atlanta	GA	1
410	Forest Area FCU	Robert Raden, CEO	11,192	99,432,741	Fife Lake	MI	4
275	SPE FCU	Mike Meier, President/CEO	11,065	82,883,163	State College	PA	3
149	Aberdeen FCU	Robert Goscicki, CEO	11,010	121,724,322	Aberdeen	SD	1
600	Peninsula FCU	James Veneskey, CEO	10,992	128,197,630	Escanaba	MI	2
3460	Horizon Utah FCU	Randy Gailey, CEO	10,974	125,883,621	Farmington	UT	5
283	Cincinnati Ohio Police	Barbara Harper, CEO	10,967	111,153,670	Cincinnati	OH	3
3838	Nizari Progressive FCU	Shaukat Jaffer	10,719	113,178,646	Sugar Land	TX	4
142	Sioux Empire FCU	Jeff Jorgensen, CEO	10,332	97,607,718	Sioux Falls	SD	4

Statistics

CU Name CU# (Sorted by Number of Members)	Contact Name	# of Members as of 12/31/2015	Asset Size as of 12/31/2015	City	State	# of Locations	
192	District Government Emp FCU	Carla Decker, CEO	10,235	54,205,843	Washington	DC	3
284	Shoreline CU	Scott Willmott, CEO	10,134	91,883,407	Manitowoc	WI	3
188	Highmark FCU	John Carlson, CEO	9,911	110,243,803	Rapid City	SD	3
3834	Piedmont CU	Alice Ann Crawl	9,821	56,283,887	Danville	VA	3
262	Lakes Community CU	Carolyn Chevrier, CEO	9,699	91,047,118	Lake Orion	MI	3
171	CommStar CU	Ernie Jackson, CEO	9,562	63,801,918	Elyria	OH	3
450	Wexford Community CU	Julie Rushing, CEO	9,531	50,106,149	Cadillac	MI	2
430	Muskegon Co-op CU	John Rupert, CEO	9,487	53,653,079	Muskegon	MI	2
156	Madison County FCU	David Dodd, CEO	9,392	68,881,149	Anderson	IN	4
217	NorthStar CU	Lloyd Fredendall, CEO	9,391	110,709,206	Warrenville	IL	3
246	Florida Hospital CU	John Martin, CEO	9,287	47,115,936	Altamonte Springs	FL	5
281	First General CU	Connie Taylor, CEO	9,203	64,335,703	Muskegon	MI	2
271	Viriva Community CU	Jim McCaw, CEO	8,999	61,641,251	Warminster	PA	5
141	Calcite CU	Barb Mills, CEO	8,944	63,281,573	Rogers City	MI	2
550	Western Division FCU	Craig Mellenthien, CEO	8,864	134,935,861	Williamsville	NY	2
350	Filer CU	Patty Preuss, CEO	8,562	123,791,568	Manistee	MI	1
161	Northern Hills FCU	Floyd Rummell III, CEO	8,546	79,584,694	Sturgis	SD	4
113	Clarkston Brandon Community CU	Donna Bullard, President/CEO	8,536	68,524,196	Clarkston	MI	2
670	Brewery CU	Steven Janssen, CEO	8,513	43,467,418	Milwaukee	WI	1
3823	K-State FCU	LaRae Kraemer	8,487	75,369,913	Manhattan	KS	2
185	First Financial CU	Patrick Basler, CEO	8,339	70,321,522	Skokie	IL	5
274	Destinations CU	Brian Vittek, Pres CEO	8,188	60,242,336	Baltimore	MD	2
132	Besser CU	Nancy Montie, CEO	8,184	67,936,469	Alpena	MI	2
212	Lower East Side People's FCU	Linda Levy, CEO	8,160	45,931,222	New York	NY	2
138	H.P.C. CU	Cindy Krentz, CEO	8,031	117,539,464	Alpena	MI	2
680	FEDCom CU	Anna Marie Zielinski, CEO	7,919	59,120,775	Grand Rapids	MI	2
272	Department of Labor FCU	Joan Moran, CEO	7,912	85,268,264	Merrifield	VA	2
3807	Jefferson CU	Charles Faulkner	7,748	66,292,641	Birmingham	AL	4
480	Community First FCU	Tim Rasmussen, CEO	7,717	39,620,195	Lakeview	MI	2
236	Bridge CU	Christy Leslie, President	7,697	52,953,649	Columbus	OH	1
3928	Tongass FCU	Susan Fisher	7,379	71,092,080	Ketchikan	AK	5
252	Post Community CU	Rob Viland, CEO	7,347	82,630,970	Battle Creek	MI	4
3922	South Bay CU	Jennifer Oliver	7,344	84,833,748	Redondo Beach	CA	2
285	Total Community CU	Susette Schirm, CEO	7,308	59,390,988	Taylor	MI	1
203	NorthPark Community CU	Carma Parrish, CEO	7,276	59,781,344	Indianapolis	IN	4
310	FOCUS CU	Dean Wilson, CEO	7,146	42,412,025	Wauwatosa	WI	3
530	Illinois Educators CU	Jody Dabrowski, CEO	7,128	51,792,474	Springfield	IL	2
157	Lenco CU	Ben Neal, CEO - President	6,934	73,967,315	Adrian	MI	1
124	AAA FCU	Paul Obermeyer, CEO	6,905	58,128,912	South Bend	IN	3
240	East Traverse Catholic FCU	Greg Gurka, CEO	6,850	51,769,643	Traverse City	MI	3
3420	Tahquamenon Area CU	Chris Ison, CEO	6,712	60,441,305	Newberry	MI	5
3907	United Advantage FCU	Evie Rasmussen	6,689	35,444,751	Portland	OR	2
279	Kansas City CU	Eric Jones, CEO	6,679	31,031,062	Kansas City	MO	3
3025	Services Center FCU	David Wright, CEO	6,674	56,531,735	Yankton	SD	3
277	University of Toledo FCU	Steve Wagner, CEO	6,548	68,338,249	Toledo	OH	3
131	Allegan Community FCU	Kristopher Lewis, CEO	6,534	31,483,561	Allegan	MI	1
3843	Meridian Mutual FCU	Debbie Smith	6,527	35,078,842	Meridian	MS	1
3913	PrimeSource CU	Margaret Burkholz	6,472	66,901,256	Spokane	WA	2
253	Washtenaw FCU	Jason Matley, New CEO	6,400	38,048,704	Ypsilanti	MI	2
184	Lake Huron CU	Beverly Lee, CEO	6,364	46,180,300	Saginaw	MI	1
3829	Hanesbrands CU	John Hewes	6,241	49,192,307	Winston Salem	NC	2
740	Kent County CU	Barbara Page, CEO	6,080	42,759,094	Grand Rapids	MI	2
125	Rogue River Community CU	Erika Bauer, CEO	6,075	40,203,015	Sparta	MI	1
3803	Tri-Rivers FCU	James Dill	6,075	16,108,698	Montgomery	AL	1
3840	ANECA FCU	Stephanie Sievers	5,881	95,704,274	Shreveport	LA	2
490	Governmental Empl. CU	Sue Prinsen, CEO	5,760	60,760,186	La Crosse	WI	1
221	Riverview CU	Michael Iaderosa, CEO	5,760	49,987,701	Belpre	OH	2
280	Gratiot Community CU	Brenda Miller, CEO	5,680	29,906,876	Alma	MI	1
219	Advantage CU	Corinne Coyle, CEO/President	5,572	63,872,538	Newton	IA	1
191	Bay Area CU	Jennifer Ferguson, CEO	5,567	56,525,465	Oregon	OH	1
3820	MUNA FCU	Biffie Pittman	5,538	31,003,336	Meridian	MS	2
3934	Thinkwise CU	Kevin Posey	5,406	74,777,678	San Bernardino	CA	1
232	Greensboro Municipal FCU	Jerry Wise, President CEO	5,399	47,167,244	Greensboro	NC	2
173	New Horizons CU	Gary Hesse, CEO	5,379	39,812,282	Cincinnati	OH	5

Statistics

CU#	CU Name (Sorted by Number of Members)	Contact Name	# of Members as of 12/31/2015	Asset Size as of 12/31/2015	City	State	# of Locations
223	Public Service CU	Carolyn Mikesell, CEO	5,376	51,374,728	Fort Wayne	IN	2
170	Muskegon Governmental Empl. FCU	Jan Herrmann, CEO	5,354	47,146,419	Muskegon	MI	1
590	Greater Metro FCU	Pete Nalaskowski, CEO	5,280	88,835,875	Long Island City	NY	4
231	Birmingham Bloomfield CU	Andrew Staley, CEO	5,207	62,108,053	Birmingham	MI	2
198	Credit Union Plus	Justin Ebel, CEO	5,169	39,332,784	Bay City	MI	4
3813	My Pensacola CU	James Phetteplace	5,169	63,167,465	Pensacola	FL	1
3822	Calcasieu T&E CU	Bruce Thomas	5,159	37,414,594	Lake Charles	LA	3
3824	Southland FCU	Jonathan Matthews	5,058	37,829,440	Lufkin	TX	2
3912	Printing Industries CU	Susan Conjurski	5,010	23,376,904	Los Angeles	CA	2
3927	Ravalli County FCU	Susan Smith	4,942	38,448,049	Hamilton	MT	1
3914	Cheney FCU	Jo An Sanders	4,912	87,985,381	Cheney	WA	1
3937	Metrum Community CU	Steve Kelly	4,851	64,336,961	Centennial	CO	2
218	Oak Trust CU	Jim Dean, CEO	4,819	46,386,756	Plainfield	IL	3
153	First United CU	Mark Richter, CEO	4,793	28,486,535	Grandville	MI	1
3841	Calhoun-Liberty Empl. CU	Thomas Flowers	4,756	32,663,177	Blountstown	FL	2
380	Thornapple CU	Amy Byers, CEO	4,752	22,277,892	Hastings	MI	2
257	First Ohio Community FCU	Kim Lapinski, CEO	4,729	35,054,293	North Canton	OH	1
233	Greater Niles Community FCU	Dave VanStrien, CEO	4,676	53,154,363	Niles	MI	3
213	Element FCU	Linda Bodie, CEO	4,643	31,091,848	Charleston	WV	2
174	Firefighters CU	Bruce Zmolek, CEO	4,639	74,546,867	Onalaska	WI	2
340	Safe Harbor CU	David Eyke, CEO	4,619	45,612,806	Ludington	MI	1
226	Port Conneaut FCU	Terri McKinley, CEO	4,417	25,992,037	Conneaut	OH	2
144	Aeroquip CU	Lisa Robinson, CEO	4,279	44,305,507	Jackson	MI	2
151	Tri-Cities CU	Kim Hall, CEO	4,264	30,442,276	Grand Haven	MI	1
3920	RAFE FCU	Bonnie Wann	4,240	23,515,032	Riverside	CA	2
247	Peoples Choice CU	Mary Henrichs, CEO	4,197	31,343,842	Medford	WI	1
3833	Wymar FCU	Reggie Gremillion	4,139	90,665,585	Geismar	LA	1
183	SMART FCU	Jodi Henricks, CEO	4,119	30,278,633	Columbus	OH	1
3845	Savannah Schools FCU	Trish Payne	3,841	28,369,754	Savannah	GA	2
127	GR Consumers CU	Timothy Kindred, CEO	3,823	40,195,745	Wyoming	MI	2
270	Generations Family FCU	Rita Goul, CEO	3,766	31,241,238	Saginaw	MI	2
248	Wakota FCU	Mary Matheson, CEO	3,687	24,533,419	South St Paul	MN	1
117	Madison CU	David Petit, CEO	3,656	38,602,873	Madison	WI	2
201	Des Moines Police Officers' CU	Andy Fogle, CEO	3,622	51,685,051	Des Moines	IA	1
11	Progressive CU	Robert Familant, CEO	3,602	665,431,747	New York	NY	2
40	Michigan Coastal CU	Kim Wine, CEO	3,540	17,453,774	Muskegon	MI	1
3832	Habersham FCU	Lorie McGovern	3,529	16,878,869	Clarkeville	GA	4
3905	CALCOE FCU	Leslie Johnson	3,482	27,855,613	Yakima	WA	2
3916	1st Valley CU	Gregg Stockdale	3,476	36,876,792	San Bernardino	CA	1
3917	Mountain River CU	Kenneth Scherer	3,455	23,419,249	Salida	CO	3
790	Catholic United Financial CU	Terri Maloney, CEO	3,439	16,040,725	St. Paul	MN	1
3837	Louisiana Central CU	Eddie Tramell	3,389	13,348,118	Harahan	LA	1
10	Western Districts Members CU	David Keim, CEO	3,378	38,440,381	Grand Rapids	MI	2
3924	Inland Valley FCU	Charles Papenfus	3,365	42,264,085	Fontana	CA	1
520	Evergreen CU	Mike Brandt, CEO	3,263	33,653,982	Neenah	WI	1
241	Horizon Community CU	Pat Josephson, CEO	3,198	43,035,365	Green Bay	WI	2
620	Port City FCU	Erin Bedwin, CEO	3,179	29,255,104	Muskegon	MI	1
80	Auto-Owners Associates CU	Bob Jenks, CEO	3,160	31,360,208	Lansing	MI	1
255	Toro Empl. FCU	Grant Johnson, CEO	3,143	27,179,162	Bloomington	MN	1
730	Saginaw County Empl. CU	John Klass, CEO	3,123	33,714,462	Saginaw	MI	1
90	Newaygo County Service Empl. CU	Dennis Greeno, CEO	3,076	23,080,641	Fremont	MI	1
3936	BCS Community CU	Mark Hachtel	3,076	24,979,351	Wheat Ridge	CO	1
3811	Old Ocean FCU	Terry Settle	3,060	30,165,723	Old Ocean	TX	1
640	Grand Trunk (BC) Empl. FCU	LuAnn Schott, Manager	3,050	31,626,464	Battle Creek	MI	1
211	Neighborhood Trust FCU	Rafael Monge, President	3,044	10,058,423	New York	NY	1
3805	First Neshoba FCU	Jackie B. Long	3,018	14,798,518	Philadelphia	MS	1
116	Thunder Bay Area CU	Nick Montie, CEO	2,968	23,265,778	Alpena	MI	1
258	Western Illinois CU	Darin Higgins, CEO	2,916	22,391,414	Macomb	IL	1
128	Alpena Community CU	Mary Nefske, CEO	2,835	22,033,185	Alpena	MI	1
60	Kenowa Community FCU	Kathy Meekhof, CEO	2,828	19,264,686	Wyoming	MI	1
570	Lakeshore FCU	Kathy Fearnley, CEO	2,828	25,954,647	Muskegon	MI	1
177	Chiropractic FCU	Anne Blain, CEO	2,807	25,892,633	Farmington	MI	1
3831	Newark Firemen FCU	Gene Benick	2,800	17,320,929	Newark	NJ	1
3910	Media City Community CU	Ana Ordonez	2,705	31,735,145	Burbank	CA	1

Statistics

CU Name CU# (Sorted by Number of Members)	Contact Name	# of Members as of 12/31/2015	Asset Size as of 12/31/2015	City	State	# of Locations	
3842	Ocala Community CU	Steven Nazaruk	2,700	30,971,816	Ocala	FL	1
216	Cincinnati Interagency FCU	Karen Anderson, CEO	2,684	27,730,332	Cincinnati	OH	3
3919	Puget Sound FCU	Dat Nguyen	2,624	16,637,929	Seattle	WA	1
3938	Comunidad Latina FCU	Erick Orellana	2,582	4,168,028	Santa Ana	CA	1
120	Northwest Consumers FCU	Philip Heinlen, CEO	2,563	17,876,126	Traverse City	MI	1
286	Dowagiac Area FCU	Cathy Merrill, CEO	2,561	17,066,887	Dowagiac	MI	1
3925	Cal Poly FCU	Barbara Bean	2,525	12,903,494	Pomona	CA	1
3991	United Financial CU	Nancy Tinkler	2,486	36,679,347	Whittier	CA	1
3825	Local 142 FCU	Marcia Burleson	2,464	8,558,873	San Antonio	TX	1
158	Greater Wayne County FCU	Kim Futo, CEO	2,448	14,528,730	Rittman	OH	1
3835	Third Coast FCU	Dan Thornton	2,418	14,291,881	Corpus Christi	TX	1
123	Consumers FCU	Stephen Jacoby, CEO	2,371	57,509,513	Brooklyn	NY	1
3839	Geismar Complex FCU	Tammy Sides	2,356	25,197,771	Geismar	LA	1
3909	Spokane Law Enforcement	Richard Luna	2,311	37,848,494	Spokane	WA	1
164	Sarasota Municipal Empl. CU	Elaine Karins, CEO	2,291	28,212,727	Sarasota	FL	1
3026	Vermillion FCU	Janet Mount, CEO	2,290	16,675,487	Vermillion	SD	1
239	Lakota FCU	Tawney Brunsch, President	2,277	4,100,003	Kyle	SD	1
234	DeTour Drummond Community CU	Hilary Fountain, CEO	2,197	31,596,080	Drummond Island	MI	2
267	Commonwealth Utilities Empl. CU	Cathy Diamon, CEO	2,131	41,308,849	Marion	MA	1
3933	The Heritage FCU	Erin Johnston	2,106	20,096,548	Butte	MT	1
3901	Spokane Firefighters CU	Todd Powell	2,062	46,014,874	Spokane	WA	1
3931	Family First FCU	Kathryn Briggs	2,037	12,606,934	Great Falls	MT	1
3808	SAFE CU	Margaret Adams	2,023	11,287,733	Beaumont	TX	1
282	Generations CU	Karen Jurasek, CEO	2,011	17,992,128	Rockford	IL	1
3827	Texhillco FCU	Mark Bigott	1,981	14,498,275	Kerrville	TX	1
152	First Choice CU	Kerri Lauber, CEO	1,936	15,903,898	Coldwater	OH	1
3941	Union Pacific California Empl. FCU	Susan Conjurski	1,925	8,858,883	Los Alamitos	CA	2
290	SB Community FCU	Pam Hanophy, CEO	1,921	12,893,032	Muskegon	MI	1
266	Battle Creek Area Community FCU	Liz Amundson, CEO	1,915	19,224,249	Battle Creek	MI	1
276	The Finest FCU	Keith Stone, CEO	1,874	4,641,536	New York	NY	1
30	ATL FCU	Glenn Kretchmer, CEO	1,813	12,121,820	Wyoming	MI	1
3911	Newrizons FCU	Ynette Gibbs	1,768	12,342,562	Hoquiam	WA	1
370	Farm Bureau Family CU	Pam MacCready, CEO	1,752	17,705,122	Lansing	MI	1
3929	State Highway CU	Rose Mary Menard	1,708	27,955,207	Yakima	WA	1
3027	Sisseton Wahpeton FCU	Darrell Quinn Sr, CEO	1,680	5,218,340	Agency Village	SD	1
3847	Oak Cliff Christian FCU	Sherman Roberson	1,679	4,322,996	Dallas	TX	1
3846	Stephens-Franklin Teachers FCU	Laura Denison	1,646	19,405,386	Toccoa	GA	2
3812	Mobile Postal Empl. CU	Joyce Harrison	1,580	10,953,105	Mobile	AL	1
700	Country Heritage CU	Fran Terry, CEO	1,579	38,730,478	Buchanan	MI	1
3821	Alabama Law Enforcement	Lavelle Noblitt	1,538	8,865,994	Birmingham	AL	1
245	Gabriels Community CU	Daniel Dowsett, CEO	1,477	14,485,434	Lansing	MI	1
162	Great Lakes Members CU	Aldo Martin, CEO	1,463	9,875,898	Dearborn	MI	1
3804	Elizabeth NJ Firemens FCU	Fanny Calas	1,438	8,515,807	Elizabeth	NJ	1
3930	Bitterroot Community FCU	Kathy Transue	1,370	9,357,782	Darby	MT	1
3903	Spokane Media FCU	Debie Keesee	1,225	10,399,861	Spokane	WA	2
224	Florida Customs FCU	Leianne Harden, CEO	1,127	9,188,168	Tampa	FL	2
206	Urban Upbound FCU	Mitchell Taylor, CEO	1,097	697,468	Long Island City	NY	1
3826	Hilco FCU	Ed Baskin	1,062	9,045,713	Kerrville	TX	1
3921	Valley Educators	Laura Schell	1,043	4,759,394	Alamosa	CO	1
3814	Marvel City FCU	Gina Bigham	961	7,302,414	Bessemer	AL	1
3810	Evonik Empl. CU	Cathy Averette	880	7,173,876	Theodore	AL	1
150	West Michigan Postal Service FCU	Terrie Bird, CEO	863	5,697,883	Muskegon	MI	1
3828	CommunityWorks FCU	Deborah McKetty	809	2,327,835	Greenville	SC	1
3970	Sunkist Empl. FCU	Olivia Bautista	764	5,331,564	Sherman Oaks	CA	1
3830	Houston Belt and Terminal CU	Julie Rice	610	4,209,172	Humble	TX	1
3932	Homestead FCU	Sydney Elvbakken	547	3,641,868	Billings	MT	1
259	Northern Eagle FCU	Nicole Pieratos, CEO	517	737,444	Nett Lake	MN	2
237	Internet Archive FCU	Jordan Modell, CEO	340	1,163,906	New Brunswick	NJ	1
278	ELCA FCU	Arnold Pierson, CEO	9	547,859	Chicago	IL	1

TOTAL/COUNT	251	2,126,798	\$ 20,494,978,607	624
% of CUs that use the feature				

Statistics

CU#	CU Name (Sorted by Number of Members)	Phone	Class of	CUSO	Owner	Xtend Owner
3325	Fox Communities CU	(920) 993-9000	1997	CU*Answers (Self Processor)	X	
200	Honor CU	(269) 983-6357	1995	CU*Answers	X	X
264	Verve, a CU	(920) 966-9506	2014	CU*Answers	X	X
254	Notre Dame Fed CU	(574) 400-4660	2014	CU*Answers	X	X
227	Day Air CU	(937) 643-2160	2012	CU*Answers	X	X
249	Kellogg Community FCU	(269) 968-9251	2014	CU*Answers	X	
112	Frankenmuth CU	(989) 497-1600	2002	CU*Answers	X	X
199	Heartland CU (Springfield)	(800) 397-9595	2010	CU*Answers	X	X
263	Monroe County Community CU	(800) 541-2222	2015	CU*Answers	X	
133	Alpena Alcona Area CU	(800) 443-3577	2005	CU*Answers	X	X
3450	Superior Choice CU	(715) 392-5616	2008	CU*Answers (Self Processor)	X	
147	Pathways Financial CU	(614) 276-6589	2006	CU*Answers	X	X
265	Chief Financial CU	(800) 844-5440	2015	CU*Answers	X	
204	Preferred CU	(616) 942-9630	2010	CU*Answers	X	X
166	Diversified Members CU	(313) 568-5000	2007	CU*Answers	X	X
720	CorePlus FCU	(860) 886-0576	1997	CU*Answers	X	X
238	KALSEE CU	(269) 382-7800	2013	CU*Answers	X	
187	Heartland CU (Madison)	(608) 282-7000	2009	CU*Answers	X	
176	Community West CU	(616) 261-5657	2008	CU*Answers		X
148	Michigan Legacy CU	(586) 206-4239	2006	CU*Answers	X	X
222	Park City CU	(715) 536-8351	2011	CU*Answers		
3430	Cumberland County FCU	(207) 878-3441	2006	CU*Answers (Self Processor)	X	
269	MEMBERS1st Community CU	(641) 752-1582	2015	CU*Answers	X	
420	Service 1 FCU	(231) 739-5068	1994	CU*Answers	X	X
93	Unison CU	(920) 766-6000	1996	CU*Answers	X	X
197	VacationLand FCU	(419) 625-9025	2009	CU*Answers	X	X
229	Building Trades FCU	(763) 315-3888	2012	CU*Answers		
178	Allegius CU	(219) 787-8049	2008	CU*Answers		
268	Everence FCU	(800) 451-5719	2015	CU*Answers		
3150	Prospera CU	(920) 882-4800	1996	CU*Answers (Self Processor)	X	
3300	Harris County FCU	(713) 755-7508	1997	CU*Answers (Self Processor)	X	X
190	TBA CU	(231) 946-7090	1995	CU*Answers	X	X
3819	Taunton FCU	(508) 824-6466	2011	CU*South		
235	MidUSA CU	(513) 420-8640	2013	CU*Answers	X	X
126	Isabella Community CU	(989) 773-5927	2004	CU*Answers	X	
135	North Central Area CU	(989) 910-5135	2004	CU*Answers	X	X
750	West Michigan CU	(616) 451-4567	2001	CU*Answers	X	X
172	Glacier Hills CU	(262) 338-1888	2008	CU*Answers	X	
169	BlueOx CU	(269) 965-7281	2008	CU*Answers	X	X
155	Ohio Catholic FCU	(216) 663-8090	2007	CU*Answers	X	X
115	AAC CU	(616) 459-4429	2002	CU*Answers	X	X
660	San Antonio Citizens FCU	(352) 588-2732	1997	CU*Answers	X	X
3926	IBEW & United Workers FCU	(503) 253-8193	2013	CU*NorthWest		
273	Century Heritage FCU	(412) 466-2600	2016	CU*Answers		
137	Parkside CU	(734) 525-0700	2005	CU*Answers	X	
129	Quest FCU	(419) 674-4998	2004	CU*Answers	X	X
3225	Ripco CU	(715) 365-4858	1997	CU*Answers (Self Processor)	X	
134	First Trust CU	(219) 879-6161	2003	CU*Answers	X	X
146	Straits Area FCU	(231) 627-3145	2006	CU*Answers		
182	Sentinel FCU	(605) 923-1405	2009	CU*Answers		
114	Delta County CU	(906) 786-7213	2002	CU*Answers	X	X
122	Awakon FCU	(989) 733-8557	2003	CU*Answers	X	X
250	River Valley CU	(616) 787-7481	2000	CU*Answers	X	
186	Meijer CU	(616) 784-4822	2009	CU*Answers		
261	Chiphone FCU	(574) 294-3606	2015	CU*Answers	X	
3844	Pinnacle CU	(404) 888-1648	2015	CU*South		
410	Forest Area FCU	(231) 879-4154	1995	CU*Answers	X	X
275	SPE FCU	(877) 342-5975	2016	CU*Answers (Pending Conv.)		
149	Aberdeen FCU	(877) 225-2488	2007	CU*Answers		
600	Peninsula FCU	(906) 789-6400	1999	CU*Answers	X	X
3460	Horizon Utah FCU	(801) 451-5064	2009	CU*Answers (Self Processor)	X	X
283	Cincinnati Ohio Police	(513) 381-2677	2017	CU*Answers (Pending Conv.)	X	
3838	Nizari Progressive FCU	(281) 921-8500	2015	CU*South		
142	Sioux Empire FCU	(605) 367-7070	2005	CU*Answers	X	X

Statistics

CU Name CU# (Sorted by Number of Members)	Phone	Class of	CUSO	Owner	Xtend Owner
192 District Government Emp FCU	(202) 673-3611	2009	CU*Answers	X	X
284 Shoreline CU	(920) 482-3700	2016	CU*Answers	X	
188 Highmark FCU	(800) 672-6365	2008	CU*Answers		
3834 Piedmont CU	(434) 797-1954	2014	CU*South		
262 Lakes Community CU	(248) 814-4000	2015	CU*Answers	X	X
171 CommStar CU	(440) 365-7342	2010	CU*Answers	X	X
450 Wexford Community CU	(231) 775-9035	1995	CU*Answers	X	X
430 Muskegon Co-op CU	(231) 726-4871	1994	CU*Answers	X	X
156 Madison County FCU	(765) 644-3623	2007	CU*Answers	X	X
217 NorthStar CU	(630) 393-7201	2011	CU*Answers	X	
246 Florida Hospital CU	(407) 303-1527	2013	CU*Answers	X	
281 First General CU	(231) 798-4321	2016	CU*Answers (Pending Conv.)	X	
271 Viriva Community CU	(215) 333-1201	2015	CU*Answers		
141 Calcite CU	(989) 734-4130	2005	CU*Answers	X	X
550 Western Division FCU	(716) 632-9328	1997	CU*Answers	X	
350 Filer CU	(231) 723-3400	1994	CU*Answers	X	X
161 Northern Hills FCU	(605) 347-4527	2007	CU*Answers	X	X
113 Clarkston Brandon Community CU	(248) 625-2923	2002	CU*Answers	X	
670 Brewery CU	(414) 273-3170	2001	CU*Answers	X	X
3823 K-State FCU	(785) 776-3003	2013	CU*South		
185 First Financial CU	(847) 676-8000	2009	CU*Answers	X	X
274 Destinations CU	(800) 390-8583	2016	CU*Answers		
132 Besser CU	(989) 356-1880	2005	CU*Answers	X	X
212 Lower East Side People's FCU	(212) 529-8197	2011	CU*Answers	X	
138 H.P.C. CU	(989) 354-4698	2005	CU*Answers	X	
680 FEDCom CU	(616) 364-7283	2001	CU*Answers	X	X
272 Department of Labor FCU	(202) 789-2901	2015	CU*Answers		
3807 Jefferson CU	(205) 325-5683	2013	CU*South	X	
480 Community First FCU	(989) 352-6031	1997	CU*Answers	X	
236 Bridge CU	(800) 434-7300	2012	CU*Answers	X	
3928 Tongass FCU	(907) 225-9063	2014	CU*NorthWest	X	X
252 Post Community CU	(269) 966-3900	2014	CU*Answers	X	
3922 South Bay CU	(310) 374-3436	2011	CU*NorthWest	X	X
285 Total Community CU	(313) 291-3300	2016	CU*Answers		
203 NorthPark Community CU	(317) 733-2200	2010	CU*Answers		X
310 FOCUS CU	(262) 255-0833	1997	CU*Answers	X	X
530 Illinois Educators CU	(217) 528-2642	1996	CU*Answers	X	X
157 Lenco CU	(517) 263-0851	2007	CU*Answers	X	
124 AAA FCU	(574) 232-8021	2003	CU*Answers	X	X
240 East Traverse Catholic FCU	(800) 207-9780	1995	CU*Answers	X	
3420 Tahquamenon Area CU	(906) 293-5117	2005	CU*Answers (Self Processor)	X	X
3907 United Advantage FCU	(503) 283-5193	2007	CU*NorthWest	X	
279 Kansas City CU	(816) 861-5700	2016	CU*Answers (Pending Conv.)		
3025 Services Center FCU	(605) 665-4309	1996	CU*Answers (Self Processor)	X	X
277 University of Toledo FCU	(419) 534-3770	2016	CU*Answers		
131 Allegan Community FCU	(269) 673-5465	2005	CU*Answers		
3843 Meridian Mutual FCU	(601) 693-1900	2015	CU*South		
3913 PrimeSource CU	(509) 838-6157	2009	CU*NorthWest	X	
253 Washtenaw FCU	(734) 484-5100	2014	CU*Answers	X	X
184 Lake Huron CU	(800) 438-5428	2009	CU*Answers	X	
3829 Hanesbrands CU	(336) 519-7528	2014	CU*South		
740 Kent County CU	(616) 336-3490	2001	CU*Answers	X	X
125 Rogue River Community CU	(616) 887-8262	2004	CU*Answers	X	X
3803 Tri-Rivers FCU	(334) 834-7483	2007	CU*South	X	
3840 ANECA FCU	(318) 698-6000	2015	CU*South		
490 Governmental Empl. CU	(608) 785-7720	1997	CU*Answers	X	
221 Riverview CU	(888) 423-4260	2011	CU*Answers		
280 Gratiot Community CU	(989) 463-8321	1994	CU*Answers	X	
219 Advantage CU	(800) 824-2575	2011	CU*Answers	X	
191 Bay Area CU	(419) 698-2962	2009	CU*Answers	X	
3820 MUNA FCU	(601) 485-8746	2011	CU*South	X	
3934 Thinkwise CU	(909) 882-2911	2015	CU*NorthWest	X	
232 Greensboro Municipal FCU	(866) 373-4628	2012	CU*Answers	X	X
173 New Horizons CU	(513) 562-6600	2008	CU*Answers		

Statistics

CU#	CU Name (Sorted by Number of Members)	Phone	Class of	CUSO	Owner	Xtend Owner
223	Public Service CU	(888) 432-3433	2011	CU*Answers	X	
170	Muskegon Governmental Empl. FCU	(231) 722-7285	1995	CU*Answers	X	
590	Greater Metro FCU	(800) 361-1012	1996	CU*Answers	X	X
231	Birmingham Bloomfield CU	(248) 647-5958	2012	CU*Answers	X	X
198	Credit Union Plus	(989) 893-2831	2009	CU*Answers	X	
3813	My Pensacola CU	(850) 432-9939	2013	CU*South		
3822	Calcasieu T&E CU	(318) 433-4525	2013	CU*South		
3824	Southland FCU	(936) 639-2311	2013	CU*South		
3912	Printing Industries CU	(323) 728-1866	2012	CU*NorthWest		
3927	Ravalli County FCU	(406) 363-4631	2014	CU*NorthWest	X	
3914	Cheney FCU	(509) 235-6533	2010	CU*NorthWest	X	
3937	Metrum Community CU	(303) 770-4468	2016	CU*NorthWest	X	
218	Oak Trust CU	(630) 792-0100	2011	CU*Answers	X	X
153	First United CU	(616) 532-9067	2006	CU*Answers	X	X
3841	Calhoun-Liberty Empl. CU	(850) 674-4527	2015	CU*South		
380	Thornapple CU	(269) 948-8369	1996	CU*Answers	X	X
257	First Ohio Community FCU	(330) 494-8775	2014	CU*Answers	X	
233	Greater Niles Community FCU	(269) 684-6005	2012	CU*Answers	X	
213	Element FCU	(304) 721-4145	2010	CU*Answers	X	X
174	Firefighters CU	(608) 784-9480	2008	CU*Answers	X	
340	Safe Harbor CU	(231) 843-2323	1995	CU*Answers	X	
226	Port Conneaut FCU	(440) 593-6218	2011	CU*Answers		
144	Aeroquip CU	(517) 789-2890	2006	CU*Answers	X	X
151	Tri-Cities CU	(616) 842-6320	2006	CU*Answers	X	X
3920	RAFE FCU	(909) 682-1555	2012	CU*NorthWest		
247	Peoples Choice CU	(715) 748-5303	2013	CU*Answers		
3833	Wymar FCU	(225) 339-7191	2014	CU*South		
183	SMART FCU	(614) 261-0650	2008	CU*Answers		
3845	Savannah Schools FCU	(912) 236-6062	2016	CU*South		
127	GR Consumers CU	(616) 538-2810	2004	CU*Answers	X	X
270	Generations Family FCU	(989) 755-8502	1995	CU*Answers	X	
248	Wakota FCU	(651) 451-3300	2013	CU*Answers		
117	Madison CU	(608) 266-4750	2003	CU*Answers		
201	Des Moines Police Officers' CU	(515) 243-2677	2010	CU*Answers	X	X
11	Progressive CU	(212) 695-8900	2002	CU*Answers	X	X
40	Michigan Coastal CU	(231) 777-3620	1994	CU*Answers	X	X
3832	Habersham FCU	(706) 754-2110	2014	CU*South		
3905	CALCOE FCU	(509) 248-4308	2007	CU*NorthWest	X	
3916	1st Valley CU	(909) 889-0838	2010	CU*NorthWest		
3917	Mountain River CU	(719) 539-2968	2010	CU*NorthWest	X	
790	Catholic United Financial CU	(651) 765-4132	2001	CU*Answers		
3837	Louisiana Central CU	(504) 733-0789	2014	CU*South		
10	Western Districts Members CU	(616) 241-2516	1994	CU*Answers	X	X
3924	Inland Valley FCU	(909) 822-1810	2011	CU*NorthWest	X	X
520	Evergreen CU	(920) 729-2999	1998	CU*Answers	X	
241	Horizon Community CU	(920) 433-0122	2013	CU*Answers	X	
620	Port City FCU	(231) 725-3312	2000	CU*Answers	X	X
80	Auto-Owners Associates CU	(517) 323-1370	1997	CU*Answers		
255	Toro Empl. FCU	(800) 525-0051	2014	CU*Answers		
730	Saginaw County Empl. CU	(989) 793-9188	2001	CU*Answers		
90	Newaygo County Service Empl. CU	(231) 924-5510	1995	CU*Answers	X	X
3936	BCS Community CU	(303) 425-6627	2016	CU*NorthWest (Pending Conv.)	X	
3811	Old Ocean FCU	(979) 647-4952	2012	CU*South	X	
640	Grand Trunk (BC) Empl. FCU	(269) 965-1381	2000	CU*Answers		
211	Neighborhood Trust FCU	(212) 740-0900	2011	CU*Answers		
3805	First Neshoba FCU	(601) 656-6492	2009	CU*South		
116	Thunder Bay Area CU	(989) 354-2850	2002	CU*Answers	X	X
258	Western Illinois CU	(309) 298-2986	2015	CU*Answers		
128	Alpena Community CU	(989) 356-4561	2004	CU*Answers	X	X
60	Kenowa Community FCU	(616) 534-3307	1995	CU*Answers	X	X
570	Lakeshore FCU	(231) 755-1202	1998	CU*Answers	X	X
177	Chiropractic FCU	(248) 478-4020	2008	CU*Answers	X	
3831	Newark Firemen FCU	(973) 589-7199	2014	CU*South	X	
3910	Media City Community CU	(818) 238-2950	2012	CU*NorthWest		

Statistics

CU Name CU# (Sorted by Number of Members)	Phone	Class of	CUSO	Owner	Xtend Owner
3842 Ocala Community CU	(352) 509-3200	2015	CU*South		
216 Cincinnati Interagency FCU	(513) 569-7878	2011	CU*Answers		
3919 Puget Sound FCU	(206) 623-5023	2007	CU*NorthWest	X	
3938 Comunidad Latina FCU	(714) 754-7675	2016	CU*NorthWest		
120 Northwest Consumers FCU	(231) 947-7600	1995	CU*Answers	X	X
286 Dowagiac Area FCU	(269) 782-2410	2016	CU*Answers (Pending Conv.)		
3925 Cal Poly FCU	(909) 869-6800	2011	CU*NorthWest		
3991 United Financial CU	(562) 944-4842	2011	CU*NorthWest		
3825 Local 142 FCU	(210) 226-4536	2013	CU*South		
158 Greater Wayne County FCU	(330) 927-2516	2007	CU*Answers		
3835 Third Coast FCU	(361) 814-3463	2014	CU*South		
123 Consumers FCU	(718) 266-2204	2003	CU*Answers		
3839 Geismar Complex FCU	(225) 673-3371	2015	CU*South		
3909 Spokane Law Enforcement	(509) 327-3244	2008	CU*NorthWest	X	
164 Sarasota Municipal Empl. CU	(941) 953-6744	2008	CU*Answers	X	
3026 Vermillion FCU	(605) 677-5214	1996	CU*Answers (Self Processor)		
239 Lakota FCU	(605) 455-1515	2012	CU*Answers		
234 DeTour Drummond Community CU	(906) 493-5263	2012	CU*Answers		
267 Commonwealth Utilities Empl. CU	(508) 748-3452	2015	CU*Answers		
3933 The Heritage FCU	(406) 723-5381	2015	CU*NorthWest		
3901 Spokane Firefighters CU	(509) 484-5650	2005	CU*NorthWest	X	
3931 Family First FCU	(406) 727-7575	2014	CU*NorthWest	X	
3808 SAFE CU	(409) 899-2542	2012	CU*South		
282 Generations CU	(815) 316-2900	2016	CU*Answers (Pending Conv.)		
3827 Texhillco FCU	(830) 896-3977	2013	CU*South		
152 First Choice CU	(419) 678-3335	2006	CU*Answers		
3941 Union Pacific California Empl. FCU	(562) 430-5552	2016	CU*NorthWest (Pending Conv.)		
290 SB Community FCU	(231) 759-2500	1995	CU*Answers	X	
266 Battle Creek Area Community FCU	(269) 968-8063	2016	CU*Answers		
276 The Finest FCU	(646) 661-1886	2015	CU*Answers		
30 ATL FCU	(616) 257-4285	1995	CU*Answers	X	X
3911 Newrizons FCU	(360) 533-4760	2009	CU*NorthWest	X	
370 Farm Bureau Family CU	(517) 323-7000	1994	CU*Answers	X	
3929 State Highway CU	(509) 248-5522	2013	CU*NorthWest		
3027 Sisseton Wahpeton FCU	(605) 698-3462	2011	CU*Answers (Self Processor)		
3847 Oak Cliff Christian FCU	(214) 672-9180	2016	CU*South		
3846 Stephens-Franklin Teachers FCU	(706) 886-7145	2015	CU*South		
3812 Mobile Postal Empl. CU	(251) 342-1472	2010	CU*South		
700 Country Heritage CU	(269) 695-2334	2001	CU*Answers		
3821 Alabama Law Enforcement	(205) 836-5099	2012	CU*South		
245 Gabriels Community CU	(517) 484-0601	2013	CU*Answers		
162 Great Lakes Members CU	(313) 274-5030	2007	CU*Answers	X	
3804 Elizabeth NJ Firemens FCU	(908) 351-7770	2011	CU*South	X	
3930 Bitterroot Community FCU	(406) 821-3171	2014	CU*NorthWest		
3903 Spokane Media FCU	(509) 838-8960	2005	CU*NorthWest	X	
224 Florida Customs FCU	(813) 248-1527	2011	CU*Answers		
206 Urban Upbound FCU	(718) 784-5050	2010	CU*Answers		
3826 Hilco FCU	(830) 257-8238	2013	CU*South	X	
3921 Valley Educators	(719) 589-6535	2010	CU*NorthWest		
3814 Marvel City FCU	(205) 426-0578	2007	CU*South		
3810 Evonik Empl. CU	(251) 443-4498	2009	CU*South		
150 West Michigan Postal Service FCU	(231) 722-3921	1994	CU*Answers	X	
3828 CommunityWorks FCU	(864) 438-2421	2014	CU*South		
3970 Sunkist Empl. FCU	(818) 379-7503	2012	CU*NorthWest		
3830 Houston Belt and Terminal CU	(281) 548-3377	2014	CU*South		
3932 Homestead FCU	(406) 259-7052	2015	CU*NorthWest		
259 Northern Eagle FCU	(218) 757-0299	2014	CU*Answers		
237 Internet Archive FCU	(848) 202-9292	2012	CU*Answers		
278 ELCA FCU	(877) 715-1111	2016	CU*Answers		
TOTAL/COUNT				151	80
% of CUs that use the feature				60%	32%

Accounting & Back Office

CU Name CU# (Sorted by Number of Members)	AZA	Auto Non>Returns(Courtesy Pay)	Online Credit Cards	OTB Credit Cards	Qualified Dividends	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
3325 Fox Communities CU		X	X				
200 Honor CU	X	X	X		X		X
264 Verve, a CU	X	X			X		X
254 Notre Dame Fed CU	X	X	X			X	X
227 Day Air CU	X	X	X				X
249 Kellogg Community FCU		X	X		X		X
112 Frankenmuth CU	X	X	X			X	X
199 Heartland CU (Springfield)		X		X			
263 Monroe County Community CU		X					
133 Alpena Alcona Area CU		X	X			X	X
3450 Superior Choice CU		X	X				
147 Pathways Financial CU	X	X		X			X
265 Chief Financial CU		X					
204 Preferred CU	X	X	X				X
166 Diversified Members CU		X	X				X
720 CorePlus FCU	X	X	X			X	X
238 KALSEE CU	X	X					
187 Heartland CU (Madison)		X	X		X		
176 Community West CU		X			X		X
148 Michigan Legacy CU		X	X				X
222 Park City CU		X	X			X	
3430 Cumberland County FCU		X	X				
269 MEMBERS1st Community CU							
420 Service 1 FCU	X	X	X				
93 Unison CU			X			X	
197 VacationLand FCU		X	X				X
229 Building Trades FCU	X			X	X		X
178 Allegius CU		X	X				
268 Everence FCU							
3150 Prospera CU		X		X	X		X
3300 Harris County FCU		X		X			X
190 TBA CU	X	X	X				X
3819 Taunton FCU		X					X
235 MidUSA CU		X		X		X	X
126 Isabella Community CU		X	X				X
135 North Central Area CU		X	X				
750 West Michigan CU		X	X			X	X
172 Glacier Hills CU		X	X				X
169 BlueOx CU	X	X		X		X	X
155 Ohio Catholic FCU	X	X	X			X	
115 AAC CU		X	X				
660 San Antonio Citizens FCU		X	X				X
3926 IBEW & United Workers FCU		X				X	
273 Century Heritage FCU		X					
137 Parkside CU		X	X				X
129 Quest FCU		X	X			X	X
3225 Ripco CU		X		X			
134 First Trust CU		X					
146 Straits Area FCU		X		X			
182 Sentinel FCU		X	X				
114 Delta County CU		X		X			X
122 Awakon FCU		X		X			
250 River Valley CU		X	X				
186 Meijer CU	X	X		X			
261 Chiphone FCU		X					
3844 Pinnacle CU		X					
410 Forest Area FCU	X		X			X	X
275 SPE FCU							
149 Aberdeen FCU	X						
600 Peninsula FCU	X	X		X			
3460 Horizon Utah FCU		X	X				
283 Cincinnati Ohio Police							
3838 Nizari Progressive FCU							
142 Sioux Empire FCU	X	X	X				X

Accounting & Back Office

CU Name CU# (Sorted by Number of Members)	AZA	Auto Non>Returns(Courtesy Pay)	Online Credit Cards	OTB Credit Cards	Qualified Dividends	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
192 District Government Emp FCU		X		X		X	X
284 Shoreline CU		X					
188 Highmark FCU		X	X			X	
3834 Piedmont CU							X
262 Lakes Community CU		X					
171 CommStar CU	X	X			X	X	
450 Wexford Community CU		X					
430 Muskegon Co-op CU		X	X		X	X	X
156 Madison County FCU		X		X			X
217 NorthStar CU	X	X		X	X	X	
246 Florida Hospital CU		X					X
281 First General CU							
271 Viriva Community CU		X	X				
141 Calcite CU		X	X				X
550 Western Division FCU	X			X			
350 Filer CU	X	X	X			X	
161 Northern Hills FCU		X			X	X	
113 Clarkston Brandon Community CU		X	X				
670 Brewery CU	X	X	X				X
3823 K-State FCU							X
185 First Financial CU	X	X	X		X		X
274 Destinations CU		X					
132 Besser CU		X	X			X	
212 Lower East Side People's FCU	X		X			X	
138 H.P.C. CU				X			
680 FEDCom CU		X		X			X
272 Department of Labor FCU		X					
3807 Jefferson CU		X				X	X
480 Community First FCU							
236 Bridge CU	X	X	X		X	X	
3928 Tongass FCU	X	X		X		X	X
252 Post Community CU		X					
3922 South Bay CU	X	X					X
285 Total Community CU		X					
203 NorthPark Community CU		X	X			X	X
310 FOCUS CU		X	X				X
530 Illinois Educators CU		X	X			X	X
157 Lenco CU	X	X	X				
124 AAA FCU		X		X		X	
240 East Traverse Catholic FCU		X					
3420 Tahquamenon Area CU			X				
3907 United Advantage FCU	X	X	X				X
279 Kansas City CU							
3025 Services Center FCU		X	X				
277 University of Toledo FCU		X					
131 Allegan Community FCU		X		X			
3843 Meridian Mutual FCU		X					
3913 PrimeSource CU		X		X			X
253 Washtenaw FCU		X					
184 Lake Huron CU		X		X		X	
3829 Hanesbrands CU							
740 Kent County CU		X	X			X	
125 Rogue River Community CU		X	X				
3803 Tri-Rivers FCU		X					X
3840 ANECA FCU		X					
490 Governmental Empl. CU							
221 Riverview CU		X					
280 Gratiot Community CU		X	X				X
219 Advantage CU		X		X			
191 Bay Area CU	X	X	X				
3820 MUNA FCU	X	X					
3934 Thinkwise CU		X	X				
232 Greensboro Municipal FCU			X				
173 New Horizons CU	X	X	X		X		

Accounting & Back Office

CU Name CU# (Sorted by Number of Members)	AZA	Auto Non>Returns(Courtesy Pay)	Online Credit Cards	OTB Credit Cards	Qualified Dividends	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
223 Public Service CU		X		X	X	X	X
170 Muskegon Governmental Empl. FCU		X		X			
590 Greater Metro FCU		X		X			
231 Birmingham Bloomfield CU		X	X				
198 Credit Union Plus			X			X	
3813 My Pensacola CU		X					X
3822 Calcasieu T&E CU		X					
3824 Southland FCU		X					
3912 Printing Industries CU		X				X	
3927 Ravalli County FCU		X	X				
3914 Cheney FCU				X			X
3937 Metrum Community CU		X					
218 Oak Trust CU	X	X	X				X
153 First United CU	X	X	X			X	X
3841 Calhoun-Liberty Empl. CU							
380 Thornapple CU		X	X		X		
257 First Ohio Community FCU				X			
233 Greater Niles Community FCU		X			X	X	
213 Element FCU	X	X	X		X	X	
174 Firefighters CU							
340 Safe Harbor CU		X		X			
226 Port Conneaut FCU		X		X		X	
144 Aeroquip CU				X			
151 Tri-Cities CU		X		X		X	
3920 RAFE FCU							
247 Peoples Choice CU		X				X	X
3833 Wymar FCU							
183 SMART FCU		X		X		X	
3845 Savannah Schools FCU		X					
127 GR Consumers CU		X					X
270 Generations Family FCU		X					
248 Wakota FCU	X	X					X
117 Madison CU	X						
201 Des Moines Police Officers' CU	X		X				
11 Progressive CU							X
40 Michigan Coastal CU		X					
3832 Habersham FCU		X					
3905 CALCOE FCU	X	X	X				
3916 1st Valley CU		X		X			
3917 Mountain River CU		X	X				
790 Catholic United Financial CU	X	X					
3837 Louisiana Central CU							X
10 Western Districts Members CU		X	X				X
3924 Inland Valley FCU						X	X
520 Evergreen CU		X					
241 Horizon Community CU					X	X	
620 Port City FCU		X					
80 Auto-Owners Associates CU						X	
255 Toro Empl. FCU	X	X					X
730 Saginaw County Empl. CU		X					
90 Newaygo County Service Empl. CU		X	X				
3936 BCS Community CU		X					
3811 Old Ocean FCU		X				X	
640 Grand Trunk (BC) Empl. FCU				X			
211 Neighborhood Trust FCU			X			X	
3805 First Neshoba FCU							
116 Thunder Bay Area CU		X	X				
258 Western Illinois CU		X				X	
128 Alpena Community CU			X				
60 Kenowa Community FCU		X	X				
570 Lakeshore FCU		X	X				
177 Chiropractic FCU				X			
3831 Newark Firemen FCU							
3910 Media City Community CU		X				X	X

Accounting & Back Office

CU Name CU# (Sorted by Number of Members)	AZA	Auto Non>Returns(Courtesy Pay)	Online Credit Cards	OTB Credit Cards	Qualified Dividends	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
3842 Ocala Community CU							
216 Cincinnati Interagency FCU				X		X	
3919 Puget Sound FCU	X	X	X			X	X
3938 Comunidad Latina FCU							
120 Northwest Consumers FCU		X	X			X	
286 Dowagiac Area FCU							
3925 Cal Poly FCU		X		X			
3991 United Financial CU				X			
3825 Local 142 FCU							
158 Greater Wayne County FCU		X		X		X	
3835 Third Coast FCU							
123 Consumers FCU	X					X	
3839 Geismar Complex FCU							
3909 Spokane Law Enforcement				X		X	
164 Sarasota Municipal Empl. CU		X		X		X	X
3026 Vermillion FCU			X				
239 Lakota FCU							
234 DeTour Drummond Community CU						X	
267 Commonwealth Utilities Empl. CU							
3933 The Heritage FCU		X	X				
3901 Spokane Firefighters CU			X			X	
3931 Family First FCU		X	X				
3808 SAFE CU		X					
282 Generations CU							
3827 Texhillco FCU		X					X
152 First Choice CU		X					
3941 Union Pacific California Empl. FCU							
290 SB Community FCU			X		X		
266 Battle Creek Area Community FCU							
276 The Finest FCU		X					
30 ATL FCU		X	X		X	X	X
3911 Newrizons FCU			X				
370 Farm Bureau Family CU	X	X					
3929 State Highway CU							
3027 Sisseton Wahpeton FCU							
3847 Oak Cliff Christian FCU							
3846 Stephens-Franklin Teachers FCU							
3812 Mobile Postal Empl. CU						X	
700 Country Heritage CU							
3821 Alabama Law Enforcement		X					
245 Gabriels Community CU		X					
162 Great Lakes Members CU				X			
3804 Elizabeth NJ Firemens FCU						X	
3930 Bitterroot Community FCU							
3903 Spokane Media FCU		X	X				
224 Florida Customs FCU							
206 Urban Upbound FCU							
3826 Hilco FCU		X					
3921 Valley Educators		X					
3814 Marvel City FCU							
3810 Evonik Empl. CU		X					
150 West Michigan Postal Service FCU		X	X				
3828 CommunityWorks FCU							
3970 Sunkist Empl. FCU							
3830 Houston Belt and Terminal CU							
3932 Homestead FCU		X				X	
259 Northern Eagle FCU						X	
237 Internet Archive FCU	X					X	X
278 ELCA FCU							
TOTAL/COUNT	47	171	87	45	21	62	69
% of CUs that use the feature	19%	68%	35%	18%	8%	25%	27%

Audit & Compliance

CU Name CU# (Sorted by Number of Members)	Concentration Risk Analysis	Annual BSA Review	Annual ACH Review	Security Access Reviews	Xtend AuditLink Daily Log Management
3325 Fox Communities CU					
200 Honor CU		X			X
264 Verve, a CU	X				
254 Notre Dame Fed CU					X
227 Day Air CU					
249 Kellogg Community FCU				X	
112 Frankenmuth CU					
199 Heartland CU (Springfield)					
263 Monroe County Community CU					X
133 Alpena Alcona Area CU			X		X
3450 Superior Choice CU				X	
147 Pathways Financial CU					
265 Chief Financial CU					
204 Preferred CU					
166 Diversified Members CU					
720 CorePlus FCU					
238 KALSEE CU					X
187 Heartland CU (Madison)					X
176 Community West CU				X	X
148 Michigan Legacy CU				X	
222 Park City CU					X
3430 Cumberland County FCU					
269 MEMBERS1st Community CU					
420 Service 1 FCU					X
93 Unison CU					
197 VacationLand FCU	X				
229 Building Trades FCU					
178 Allegius CU					
268 Everence FCU					X
3150 Prospera CU					
3300 Harris County FCU					
190 TBA CU					
3819 Taunton FCU					
235 MidUSA CU					
126 Isabella Community CU		X	X		
135 North Central Area CU					
750 West Michigan CU		X	X	X	X
172 Glacier Hills CU					
169 BlueOx CU					X
155 Ohio Catholic FCU					
115 AAC CU		X	X		X
660 San Antonio Citizens FCU					
3926 IBEW & United Workers FCU					
273 Century Heritage FCU					
137 Parkside CU			X	X	X
129 Quest FCU					
3225 Ripco CU					
134 First Trust CU					
146 Straits Area FCU					
182 Sentinel FCU					
114 Delta County CU	X			X	X
122 Awakon FCU					
250 River Valley CU					X
186 Meijer CU		X	X		X
261 Chiphone FCU					
3844 Pinnacle CU					X
410 Forest Area FCU					
275 SPE FCU					
149 Aberdeen FCU					
600 Peninsula FCU					
3460 Horizon Utah FCU					X
283 Cincinnati Ohio Police					
3838 Nizari Progressive FCU					
142 Sioux Empire FCU					X

Audit & Compliance

CU Name CU# (Sorted by Number of Members)	Concentration Risk Analysis	Annual BSA Review	Annual ACH Review	Security Access Reviews	Xtend AuditLink Daily Log Management
192 District Government Emp FCU					
284 Shoreline CU					
188 Highmark FCU				X	
3834 Piedmont CU					
262 Lakes Community CU					
171 CommStar CU					X
450 Wexford Community CU					X
430 Muskegon Co-op CU	X				X
156 Madison County FCU					
217 NorthStar CU					
246 Florida Hospital CU					
281 First General CU					
271 Viriva Community CU					X
141 Calcite CU					
550 Western Division FCU					
350 Filer CU					X
161 Northern Hills FCU					X
113 Clarkston Brandon Community CU					
670 Brewery CU					X
3823 K-State FCU					
185 First Financial CU					
274 Destinations CU					
132 Besser CU					X
212 Lower East Side People's FCU					
138 H.P.C. CU					
680 FEDCom CU					
272 Department of Labor FCU					X
3807 Jefferson CU					
480 Community First FCU					
236 Bridge CU					
3928 Tongass FCU					
252 Post Community CU					
3922 South Bay CU				X	X
285 Total Community CU					
203 NorthPark Community CU			X		
310 FOCUS CU					
530 Illinois Educators CU		X	X		
157 Lenco CU					
124 AAA FCU					
240 East Traverse Catholic FCU				X	
3420 Tahquamenon Area CU					
3907 United Advantage FCU					
279 Kansas City CU					
3025 Services Center FCU					
277 University of Toledo FCU					X
131 Allegan Community FCU					
3843 Meridian Mutual FCU					
3913 PrimeSource CU					X
253 Washtenaw FCU					
184 Lake Huron CU					
3829 Hanesbrands CU					
740 Kent County CU					X
125 Rogue River Community CU					
3803 Tri-Rivers FCU					
3840 ANECA FCU					X
490 Governmental Empl. CU					
221 Riverview CU					
280 Gratiot Community CU					
219 Advantage CU					
191 Bay Area CU					
3820 MUNA FCU					
3934 Thinkwise CU					
232 Greensboro Municipal FCU					X
173 New Horizons CU					

Audit & Compliance

CU Name CU# (Sorted by Number of Members)	Concentration Risk Analysis	Annual BSA Review	Annual ACH Review	Security Access Reviews	Xtend AuditLink Daily Log Management
223 Public Service CU					
170 Muskegon Governmental Empl. FCU					X
590 Greater Metro FCU					
231 Birmingham Bloomfield CU					
198 Credit Union Plus					X
3813 My Pensacola CU					
3822 Calcasieu T&E CU					
3824 Southland FCU					
3912 Printing Industries CU					X
3927 Ravalli County FCU					
3914 Cheney FCU			X		
3937 Metrum Community CU					
218 Oak Trust CU					
153 First United CU			X		X
3841 Calhoun-Liberty Empl. CU					X
380 Thornapple CU					X
257 First Ohio Community FCU					
233 Greater Niles Community FCU			X		
213 Element FCU					X
174 Firefighters CU		X	X		
340 Safe Harbor CU					
226 Port Conneaut FCU					X
144 Aeroquip CU					
151 Tri-Cities CU					
3920 RAFF FCU					
247 Peoples Choice CU					X
3833 Wymar FCU					
183 SMART FCU					
3845 Savannah Schools FCU					
127 GR Consumers CU					
270 Generations Family FCU					
248 Wakota FCU					
117 Madison CU					
201 Des Moines Police Officers' CU					
11 Progressive CU					X
40 Michigan Coastal CU					
3832 Habersham FCU					
3905 CALCOE FCU					X
3916 1st Valley CU					X
3917 Mountain River CU			X		X
790 Catholic United Financial CU	X				
3837 Louisiana Central CU					
10 Western Districts Members CU			X		X
3924 Inland Valley FCU				X	X
520 Evergreen CU					
241 Horizon Community CU					X
620 Port City FCU					
80 Auto-Owners Associates CU					
255 Toro Empl. FCU				X	
730 Saginaw County Empl. CU					
90 Newaygo County Service Empl. CU					
3936 BCS Community CU					
3811 Old Ocean FCU					
640 Grand Trunk (BC) Empl. FCU					
211 Neighborhood Trust FCU					
3805 First Neshoba FCU					
116 Thunder Bay Area CU					
258 Western Illinois CU					
128 Alpena Community CU					
60 Kenowa Community FCU					
570 Lakeshore FCU					
177 Chiropractic FCU					
3831 Newark Firemen FCU					
3910 Media City Community CU				X	

Audit & Compliance

CU Name CU# (Sorted by Number of Members)	Concentration Risk Analysis	Annual BSA Review	Annual ACH Review	Security Access Reviews	Xtend AuditLink Daily Log Management
3842 Ocala Community CU					
216 Cincinnati Interagency FCU					
3919 Puget Sound FCU					
3938 Comunidad Latina FCU					X
120 Northwest Consumers FCU			X		X
286 Dowagiac Area FCU					
3925 Cal Poly FCU					
3991 United Financial CU					
3825 Local 142 FCU					
158 Greater Wayne County FCU					
3835 Third Coast FCU					
123 Consumers FCU					
3839 Geismar Complex FCU					
3909 Spokane Law Enforcement					
164 Sarasota Municipal Empl. CU					X
3026 Vermillion FCU					
239 Lakota FCU					
234 DeTour Drummond Community CU					
267 Commonwealth Utilities Empl. CU					
3933 The Heritage FCU					
3901 Spokane Firefighters CU					X
3931 Family First FCU					
3808 SAFE CU					
282 Generations CU					
3827 Texhillco FCU					
152 First Choice CU					
3941 Union Pacific California Empl. FCU					
290 SB Community FCU					
266 Battle Creek Area Community FCU					
276 The Finest FCU					
30 ATL FCU					
3911 Newrizons FCU					
370 Farm Bureau Family CU					
3929 State Highway CU					
3027 Sisseton Wahpeton FCU					
3847 Oak Cliff Christian FCU					
3846 Stephens-Franklin Teachers FCU					
3812 Mobile Postal Empl. CU					
700 Country Heritage CU					
3821 Alabama Law Enforcement					
245 Gabriels Community CU					
162 Great Lakes Members CU					
3804 Elizabeth NJ Firemens FCU					
3930 Bitterroot Community FCU					
3903 Spokane Media FCU					
224 Florida Customs FCU					
206 Urban Upbound FCU					
3826 Hilco FCU					
3921 Valley Educators					
3814 Marvel City FCU					
3810 Evonik Empl. CU					
150 West Michigan Postal Service FCU					
3828 CommunityWorks FCU					
3970 Sunkist Empl. FCU					
3830 Houston Belt and Terminal CU					
3932 Homestead FCU					
259 Northern Eagle FCU					
237 Internet Archive FCU					
278 ELCA FCU					
TOTAL/COUNT	5	7	15	13	55
% of CUs that use the feature	2%	3%	6%	5%	22%

Electronic Services

CU Name CU# (Sorted by Number of Members)	It's Me 247 Online Banking (Mbrs Logged in Since 12/31/2015)	% of Membership	e-Statements (Mbrs Enrolled as of 3/31/2016)	% of Membership	% of Active Online Banking Mbrs (logged in since 12/31/2015)	It's Me 247 Bill Pay powered by Payweris	It's Me 247 Bill Pay powered by Fiserv	It's Me 247 Bill Pay powered by iPay	It's Me 247 Bill Pay (Mbrs Enrolled)	% of Membership	% of Active Online Banking Mbrs (logged in since 12/31/2015)
3325 Fox Communities CU	40,641	49.67%	41,301	50.48%	101.62%		X		10,291	12.58%	25.32%
200 Honor CU	30,272	50.39%	36,402	60.60%	120.25%	X			6,888	11.47%	22.75%
264 Verve, a CU	28,770	51.71%	33,623	60.44%	116.87%			X	6,950	12.49%	24.16%
254 Notre Dame Fed CU	24,021	45.46%	30,831	58.35%	128.35%			X	8,787	16.63%	36.58%
227 Day Air CU	16,043	45.38%	18,295	51.76%	114.04%	X			7,405	20.95%	46.16%
249 Kellogg Community FCU	14,884	43.70%	20,459	60.07%	137.46%		X		7,525	22.09%	50.56%
112 Frankenmuth CU	16,620	50.49%	17,279	52.49%	103.97%	X			3,913	11.89%	23.54%
199 Heartland CU (Springfield)	9,981	34.63%	9,140	31.71%	91.57%			X	3,095	10.74%	31.01%
263 Monroe County Community CU	9,645	33.82%	5,567	19.52%	57.72%			X	1,799	6.31%	18.65%
133 Alpena Alcona Area CU	11,172	40.53%	9,660	35.05%	86.47%	X			1,857	6.74%	16.62%
3450 Superior Choice CU	9,438	35.22%	10,946	40.85%	115.98%	X			2,216	8.27%	23.48%
147 Pathways Financial CU	9,922	38.22%	12,602	48.55%	127.01%	X			1,652	6.36%	16.65%
265 Chief Financial CU	4,627	18.07%	4,518	17.65%	97.64%			X	1,532	5.98%	33.11%
204 Preferred CU	5,287	21.48%	6,432	26.13%	121.66%			X	1,195	4.85%	22.60%
166 Diversified Members CU	6,495	26.48%	5,669	23.11%	87.28%	X			1,080	4.40%	16.63%
720 CorePlus FCU	7,183	32.16%	7,596	34.01%	105.75%		X		1,578	7.06%	21.97%
238 KALSEE CU	8,378	37.87%	6,709	30.32%	80.08%			X	3,993	18.05%	47.66%
187 Heartland CU (Madison)	10,803	49.94%	8,886	41.08%	82.25%	X			1,860	8.60%	17.22%
176 Community West CU	8,072	37.81%	10,562	49.47%	130.85%	X			1,918	8.98%	23.76%
148 Michigan Legacy CU	8,457	40.56%	10,657	51.11%	126.01%	X			2,353	11.29%	27.82%
222 Park City CU	6,463	34.54%	6,053	32.35%	93.66%	X			1,301	6.95%	20.13%
3430 CumberLand County FCU	8,682	46.44%	8,401	44.93%	96.76%	X			1,721	9.21%	19.82%
269 MEMBERS1st Community CU	4,592	24.68%	1,373	7.38%	29.90%		X		554	2.98%	12.06%
420 Service 1 FCU	6,091	32.75%	7,204	38.74%	118.27%		X		2,167	11.65%	35.58%
93 Unison CU	6,458	36.72%	3,838	21.83%	59.43%	X			1,742	9.91%	26.97%
197 VacationLand FCU	7,294	41.60%	8,284	47.25%	113.57%		X		2,662	15.18%	36.50%
229 Building Trades FCU	5,812	33.68%	6,227	36.09%	107.14%			X	957	5.55%	16.47%
178 Allegius CU	4,373	25.71%	3,373	19.83%	77.13%	X			655	3.85%	14.98%
268 Everence FCU	4,847	28.70%	3,720	22.03%	76.75%			X	959	5.68%	19.79%
3150 Prospera CU	7,228	43.69%	6,451	39.00%	89.25%	X			2,103	12.71%	29.10%
3300 Harris County FCU	6,257	38.26%	8,360	51.12%	133.61%		X		1,137	6.95%	18.17%
190 TBA CU	6,733	41.67%	8,534	52.82%	126.75%	X			1,538	9.52%	22.84%
3819 Taunton FCU	5,016	31.18%	11,483	71.38%	228.93%			X	1,277	7.94%	25.46%
235 MidUSA CU	4,753	29.71%	3,528	22.05%	74.23%	X			867	5.42%	18.24%
126 Isabella Community CU	5,969	37.74%	4,467	28.24%	74.84%		X		958	6.06%	16.05%
135 North Central Area CU	5,480	35.63%	4,624	30.07%	84.38%	X			1,552	10.09%	28.32%
750 West Michigan CU	6,927	45.32%	5,479	35.84%	79.10%		X		665	4.35%	9.60%
172 Glacier Hills CU	7,238	49.85%	7,750	53.37%	107.07%	X			1,532	10.55%	21.17%
169 BlueOx CU	5,819	40.16%	6,125	42.28%	105.26%	X			1,589	10.97%	27.31%
155 Ohio Catholic FCU	5,668	39.61%	6,455	45.11%	113.88%			X	1,084	7.57%	19.12%
115 AAC CU	4,929	36.12%	6,227	45.63%	126.33%	X			661	4.84%	13.41%
660 San Antonio Citizens FCU	5,596	41.54%	4,169	30.95%	74.50%	X			1,048	7.78%	18.73%
3926 IBEW & United Workers FCU	2,885	21.67%	3,224	24.21%	111.75%						
273 Century Heritage FCU	2,875	21.72%	3,813	28.81%	132.63%			X	594	4.49%	20.66%
137 Parkside CU	6,993	52.95%	8,692	65.81%	124.30%			X	1,390	10.52%	19.88%
129 Quest FCU	4,509	34.63%	4,863	37.35%	107.85%	X			729	5.60%	16.17%
3225 Ripco CU	4,941	39.01%	4,652	36.73%	94.15%	X			611	4.82%	12.37%
134 First Trust CU	6,108	49.01%	7,566	60.71%	123.87%	X			940	7.54%	15.39%
146 Straits Area FCU	2,818	22.76%	1,512	12.21%	53.66%	X			685	5.53%	24.31%
182 Sentinel FCU	4,024	33.46%	4,974	41.36%	123.61%			X	642	5.34%	15.95%
114 Delta County CU	3,988	33.19%	3,862	32.14%	96.84%	X			339	2.82%	8.50%
122 Awakon FCU	4,050	35.09%	3,656	31.67%	90.27%	X			635	5.50%	15.68%
250 River Valley CU	5,813	50.53%	5,207	45.27%	89.58%	X			1,278	11.11%	21.99%
186 Meijer CU	4,194	36.70%	3,190	27.91%	76.06%	X			15	0.13%	0.36%
261 Chiphone FCU	4,304	37.91%	5,487	48.34%	127.49%			X	604	5.32%	14.03%
3844 Pinnacle CU	2,720	24.01%	2,550	22.51%	93.75%			X	671	5.92%	24.67%
410 Forest Area FCU	4,667	41.70%	3,707	33.12%	79.43%		X		506	4.52%	10.84%
275 SPE FCU								X			
149 Aberdeen FCU	4,259	38.68%	2,262	20.54%	53.11%	X			506	4.60%	11.88%
600 Peninsula FCU	4,186	38.08%	2,149	19.55%	51.34%	X			1	0.01%	0.02%
3460 Horizon Utah FCU	5,610	51.12%	8,892	81.03%	158.50%	X			918	8.37%	16.36%
283 Cincinnati Ohio Police											
3838 Nizari Progressive FCU	1,988	18.55%	4,990	46.55%	251.01%			X	163	1.52%	8.20%
142 Sioux Empire FCU	5,394	52.21%	6,408	62.02%	118.80%	X			709	6.86%	13.14%

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192 District Government Emp FCU	3,235	31.61%	2,907	28.40%	89.86%	X			770	7.52%	23.80%
284 Shoreline CU								X			
188 Highmark FCU	4,171	42.08%	5,148	51.94%	123.42%		X		843	8.51%	20.21%
3834 Piedmont CU	2,236	22.77%	874	8.90%	39.09%			X	754	7.68%	33.72%
262 Lakes Community CU	3,850	39.69%	5,054	52.11%	131.27%	X			403	4.16%	10.47%
171 CommStar CU	3,085	32.26%	4,631	48.43%	150.11%			X	342	3.58%	11.09%
450 Wexford Community CU	3,610	37.88%	2,513	26.37%	69.61%	X			410	4.30%	11.36%
430 Muskegon Co-op CU	2,894	30.50%	3,387	35.70%	117.04%	X			893	9.41%	30.86%
156 Madison County FCU	4,909	52.27%	7,203	76.69%	146.73%	X			928	9.88%	18.90%
217 NorthStar CU	4,162	44.32%	6,132	65.30%	147.33%			X	1,142	12.16%	27.44%
246 Florida Hospital CU	3,519	37.89%	5,633	60.65%	160.07%						
281 First General CU											
271 Viriva Community CU	2,628	29.20%	2,620	29.11%	99.70%			X	686	7.62%	26.10%
141 Calcite CU	2,787	31.16%	2,218	24.80%	79.58%	X			109	1.22%	3.91%
550 Western Division FCU	3,460	39.03%	3,647	41.14%	105.40%		X		573	6.46%	16.56%
350 Filer CU	3,660	42.75%	3,403	39.75%	92.98%	X			673	7.86%	18.39%
161 Northern Hills FCU	2,876	33.65%	2,116	24.76%	73.57%	X			259	3.03%	9.01%
113 Clarkston Brandon Community CU	3,919	45.91%	5,629	65.94%	143.63%		X		623	7.30%	15.90%
670 Brewery CU	2,455	28.84%	3,326	39.07%	135.48%	X			181	2.13%	7.37%
3823 K-State FCU	3,846	45.32%	3,453	40.69%	89.78%			X	635	7.48%	16.51%
185 First Financial CU	3,587	43.01%	4,380	52.52%	122.11%	X			913	10.95%	25.45%
274 Destinations CU	1,953	23.85%	4,587	56.02%	234.87%			X	413	5.04%	21.15%
132 Besser CU	2,675	32.69%	1,891	23.11%	70.69%	X			609	7.44%	22.77%
212 Lower East Side People's FCU	1,923	23.57%	1,352	16.57%	70.31%			X	851	10.43%	44.25%
138 H.P.C. CU	2,449	30.49%	1,603	19.96%	65.46%			X	490	6.10%	20.01%
680 FEDCom CU	2,896	36.52%	3,403	42.97%	117.51%		X		894	11.29%	30.87%
272 Department of Labor FCU	4,084	51.62%	5,053	63.87%	123.73%			X	1,115	14.09%	27.30%
3807 Jefferson CU	2,834	36.58%	2,486	32.09%	87.72%			X	1,111	14.34%	39.20%
480 Community First FCU	2,483	32.18%	1,528	19.80%	61.54%	X			330	4.28%	13.29%
236 Bridge CU	3,611	46.91%	2,242	29.13%	62.09%			X	442	5.74%	12.24%
3928 Tongass FCU	2,342	31.74%	2,008	27.21%	85.74%			X	143	1.94%	6.11%
252 Post Community CU	2,851	38.80%	3,028	41.21%	106.21%	X			693	9.43%	24.31%
3922 South Bay CU	3,700	50.38%	5,141	70.00%	138.95%			X	1,315	17.91%	35.54%
285 Total Community CU						X					
203 NorthPark Community CU	2,288	31.45%	3,013	41.41%	131.69%	X			654	8.99%	28.58%
310 FOCUS CU	2,855	39.95%	3,783	52.94%	132.50%	X			367	5.14%	12.85%
530 Illinois Educators CU	3,221	45.19%	4,210	59.06%	130.70%		X		443	6.21%	13.75%
157 Lenco CU	3,186	45.95%	2,576	37.15%	80.85%	X			812	11.71%	25.49%
124 AAA FCU	2,351	34.05%	2,332	33.77%	99.19%	X			393	5.69%	16.72%
240 East Traverse Catholic FCU	2,597	37.91%	2,612	38.13%	100.58%	X			315	4.60%	12.13%
3420 Tahquamenon Area CU	1,924	28.67%	1,281	19.09%	66.58%	X			188	2.80%	9.77%
3907 United Advantage FCU	2,078	31.07%	3,681	55.03%	177.14%	X			391	5.85%	18.82%
279 Kansas City CU											
3025 Services Center FCU	3,221	48.26%	3,944	59.09%	122.45%	X			218	3.27%	6.77%
277 University of Toledo FCU			2,585	39.48%				X			
131 Allegan Community FCU	1,795	27.47%	1,470	22.50%	81.89%	X			284	4.35%	15.82%
3843 Meridian Mutual FCU	1,338	20.50%	1,365	20.91%	102.02%			X	346	5.30%	25.86%
3913 PrimeSource CU	2,037	31.47%	3,726	57.57%	182.92%		X		617	9.53%	30.29%
253 Washtenaw FCU	2,410	37.66%	4,187	65.42%	173.73%	X			329	5.14%	13.65%
184 Lake Huron CU	2,138	33.60%	1,363	21.42%	63.75%	X			301	4.73%	14.08%
3829 Hanesbrands CU	1,202	19.26%	671	10.75%	55.82%	X			238	3.81%	19.80%
740 Kent County CU	2,502	41.15%	2,179	35.84%	87.09%	X			540	8.88%	21.58%
125 Rogue River Community CU	2,053	33.79%	1,573	25.89%	76.62%	X			361	5.94%	17.58%
3803 Tri-Rivers FCU	845	13.91%	449	7.39%	53.14%			X	2	0.03%	0.24%
3840 ANECA FCU	1,677	28.52%	739	12.57%	44.07%			X	233	3.96%	13.89%
490 Governmental Empl. CU	2,218	38.51%	2,077	36.06%	93.64%		X		705	12.24%	31.79%
221 Riverview CU	1,762	30.59%	763	13.25%	43.30%			X	425	7.38%	24.12%
280 Gratiot Community CU	1,631	28.71%	898	15.81%	55.06%	X			39	0.69%	2.39%
219 Advantage CU	1,647	29.56%	580	10.41%	35.22%			X	415	7.45%	25.20%
191 Bay Area CU	2,305	41.40%	1,462	26.26%	63.43%	X			724	13.01%	31.41%
3820 MUNA FCU	1,838	33.19%	1,681	30.35%	91.46%			X	373	6.74%	20.29%
3934 Thinkwise CU	2,081	38.49%	1,407	26.03%	67.61%		X		661	12.23%	31.76%
232 Greensboro Municipal FCU	2,404	44.53%	1,785	33.06%	74.25%	X			531	9.84%	22.09%
173 New Horizons CU	2,026	37.66%	3,387	62.97%	167.18%	X			225	4.18%	11.11%

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223 Public Service CU	2,309	42.95%	3,284	61.09%	142.23%			X	559	10.40%	24.21%
170 Muskegon Governmental Empl. FCU	2,128	39.75%	2,711	50.64%	127.40%		X		250	4.67%	11.75%
590 Greater Metro FCU	2,033	38.50%	1,824	34.55%	89.72%	X			509	9.64%	25.04%
231 Birmingham Bloomfield CU	1,922	36.91%	1,088	20.89%	56.61%			X	490	9.41%	25.49%
198 Credit Union Plus	1,312	25.38%	605	11.70%	46.11%	X			122	2.36%	9.30%
3813 My Pensacola CU	2,112	40.86%	1,855	35.89%	87.83%		X		507	9.81%	24.01%
3822 Calcasieu T&E CU	526	10.20%	358	6.94%	68.06%			X	205	3.97%	38.97%
3824 Southland FCU	1,056	20.88%	755	14.93%	71.50%	X			38	0.75%	3.60%
3912 Printing Industries CU	1,303	26.01%	1,748	34.89%	134.15%			X	294	5.87%	22.56%
3927 Ravalli County FCU	1,434	29.02%	1,612	32.62%	112.41%			X	292	5.91%	20.36%
3914 Cheney FCU	1,821	37.07%	3,826	77.89%	210.10%			X	753	15.33%	41.35%
3937 Metrum Community CU	2,046	42.18%	3,476	71.66%	169.89%			X	214	4.41%	10.46%
218 Oak Trust CU	1,758	36.48%	1,842	38.22%	104.78%			X	437	9.07%	24.86%
153 First United CU	1,681	35.07%	2,189	45.67%	130.22%	X			184	3.84%	10.95%
3841 Calhoun-Liberty Empl. CU	1,405	29.54%	312	6.56%	22.21%			X	126	2.65%	8.97%
380 Thornapple CU	1,652	34.76%	1,685	35.46%	102.00%	X			173	3.64%	10.47%
257 First Ohio Community FCU	1,121	23.70%	799	16.90%	71.28%	X			164	3.47%	14.63%
233 Greater Niles Community FCU	2,120	45.34%	2,136	45.68%	100.75%			X	450	9.62%	21.23%
213 Element FCU	1,910	41.14%	2,405	51.80%	125.92%	X			218	4.70%	11.41%
174 Firefighters CU	1,965	42.36%	3,001	64.69%	152.72%	X			284	6.12%	14.45%
340 Safe Harbor CU	1,831	39.64%	1,207	26.13%	65.92%	X			390	8.44%	21.30%
226 Port Conneaut FCU	1,395	31.58%	1,443	32.67%	103.44%			X	276	6.25%	19.78%
144 Aeroquip CU	1,657	38.72%	1,074	25.10%	64.82%			X	241	5.63%	14.54%
151 Tri-Cities CU	1,561	36.61%	1,768	41.46%	113.26%	X			206	4.83%	13.20%
3920 RAFF FCU	435	10.26%	249	5.87%	57.24%						
247 Peoples Choice CU	889	21.18%	549	13.08%	61.75%	X			52	1.24%	5.85%
3833 Wymar FCU	2,238	54.07%	1,069	25.83%	47.77%		X		570	13.77%	25.47%
183 SMART FCU	783	19.01%	1,185	28.77%	151.34%			X	410	9.95%	52.36%
3845 Savannah Schools FCU	1,108	28.85%	323	8.41%	29.15%			X	251	6.53%	22.65%
127 GR Consumers CU	1,703	44.55%	2,011	52.60%	118.09%		X		354	9.26%	20.79%
270 Generations Family FCU	1,131	30.03%	810	21.51%	71.62%	X			129	3.43%	11.41%
248 Wakota FCU	1,412	38.30%	1,376	37.32%	97.45%	X			209	5.67%	14.80%
117 Madison CU	1,555	42.53%	1,560	42.67%	100.32%	X			360	9.85%	23.15%
201 Des Moines Police Officers' CU	1,562	43.13%	1,104	30.48%	70.68%			X	453	12.51%	29.00%
11 Progressive CU	323	8.97%	275	7.63%	85.14%		X		46	1.28%	14.24%
40 Michigan Coastal CU	747	21.10%	978	27.63%	130.92%	X			81	2.29%	10.84%
3832 Habersham FCU	1,076	30.49%	372	10.54%	34.57%			X	264	7.48%	24.54%
3905 CALCOE FCU	1,029	29.55%	677	19.44%	65.79%	X			241	6.92%	23.42%
3916 1st Valley CU	1,032	29.69%	2,325	66.89%	225.29%			X	428	12.31%	41.47%
3917 Mountain River CU	765	22.14%	1,632	47.24%	213.33%	X			115	3.33%	15.03%
790 Catholic United Financial CU	627	18.23%	663	19.28%	105.74%		X		76	2.21%	12.12%
3837 Louisiana Central CU	749	22.10%	1,227	36.21%	163.82%			X	74	2.18%	9.88%
10 Western Districts Members CU	1,535	45.44%	1,134	33.57%	73.88%	X			415	12.29%	27.04%
3924 Inland Valley FCU	990	29.42%	992	29.48%	100.20%			X	407	12.10%	41.11%
520 Evergreen CU	1,576	48.30%	1,255	38.46%	79.63%		X		535	16.40%	33.95%
241 Horizon Community CU	1,007	31.49%	908	28.39%	90.17%		X		149	4.66%	14.80%
620 Port City FCU	1,034	32.53%	810	25.48%	78.34%		X		305	9.59%	29.50%
80 Auto-Owners Associates CU	1,405	44.46%	1,410	44.62%	100.36%	X			174	5.51%	12.38%
255 Toro Empl. FCU	1,169	37.19%	524	16.67%	44.82%			X	183	5.82%	15.65%
730 Saginaw County Empl. CU	1,122	35.93%	1,233	39.48%	109.89%	X			5	0.16%	0.45%
90 Newaygo County Service Empl. CU	1,734	56.37%	1,856	60.34%	107.04%	X			269	8.75%	15.51%
3936 BCS Community CU											
3811 Old Ocean FCU	1,412	46.14%	2,024	66.14%	143.34%			X	278	9.08%	19.69%
640 Grand Trunk (BC) Empl. FCU	1,060	34.75%	542	17.77%	51.13%	X			136	4.46%	12.83%
211 Neighborhood Trust FCU	627	20.60%	1,255	41.23%	200.16%	X			39	1.28%	6.22%
3805 First Neshoba FCU	486	16.10%	1	0.03%	0.21%						
116 Thunder Bay Area CU	1,005	33.86%	630	21.23%	62.69%	X			153	5.15%	15.22%
258 Western Illinois CU	1,020	34.98%	525	18.00%	51.47%			X	175	6.00%	17.16%
128 Alpena Community CU	1,189	41.94%	1,542	54.39%	129.69%	X			113	3.99%	9.50%
60 Kenowa Community FCU	1,027	36.32%	781	27.62%	76.05%	X			348	12.31%	33.89%
570 Lakeshore FCU	961	33.98%	746	26.38%	77.63%	X			165	5.83%	17.17%
177 Chiropractic FCU	1,201	42.79%	1,248	44.46%	103.91%	X			171	6.09%	14.24%
3831 Newark Firemen FCU	279	9.96%	109	3.89%	39.07%			X	63	2.25%	22.58%
3910 Media City Community CU	854	31.57%	1,004	37.12%	117.56%			X	168	6.21%	19.67%

Electronic Services

CU Name CU# (Sorted by Number of Members)	It's Me 247 Online Banking (Mbrs Logged in Since 12/31/2015)	% of Membership	e-Statements (Mbrs Enrolled as of 3/31/2016)	% of Membership	% of Active Online Banking Mbrs (logged in since 12/31/2015)	It's Me 247 Bill Pay powered by Payweris	It's Me 247 Bill Pay powered by Fiserv	It's Me 247 Bill Pay powered by iPay	It's Me 247 Bill Pay (Mbrs Enrolled)	% of Membership	% of Active Online Banking Mbrs (logged in since 12/31/2015)
3842 Ocala Community CU	1,362	50.44%	2,450	90.74%	179.88%			X	1,044	38.67%	76.65%
216 Cincinnati Interagency FCU	1,122	41.80%	1,070	39.87%	95.37%			X	340	12.67%	30.30%
3919 Puget Sound FCU	806	30.72%	1,014	38.64%	125.81%		X		165	6.29%	20.47%
3938 Comunidad Latina FCU	22	0.85%	8	0.31%	36.36%						
120 Northwest Consumers FCU	921	35.93%	960	37.46%	104.23%	X			38	1.48%	4.13%
286 Dowagiac Area FCU											
3925 Cal Poly FCU	1,272	50.38%	2,347	92.95%	184.51%			X	261	10.34%	20.52%
3991 United Financial CU	425	17.10%	230	9.25%	54.12%			X	129	5.19%	30.35%
3825 Local 142 FCU	335	13.60%	1,198	48.62%	357.61%			X	17	0.69%	5.07%
158 Greater Wayne County FCU	500	20.42%	259	10.58%	51.80%	X			103	4.21%	20.60%
3835 Third Coast FCU	805	33.29%	366	15.14%	45.47%			X	173	7.15%	21.49%
123 Consumers FCU	388	16.36%	254	10.71%	65.46%	X			118	4.98%	30.41%
3839 Geismar Complex FCU	753	31.96%	392	16.64%	52.06%	X			101	4.29%	13.41%
3909 Spokane Law Enforcement	992	42.93%	737	31.89%	74.29%		X		149	6.45%	15.02%
164 Sarasota Municipal Empl. CU	1,057	46.14%	855	37.32%	80.89%	X			244	10.65%	23.08%
3026 Vermillion FCU	1,171	51.14%	1,152	50.31%	98.38%	X			196	8.56%	16.74%
239 Lakota FCU	117	5.14%	68	2.99%	58.12%						
234 DeTour Drummond Community CU	670	30.50%	216	9.83%	32.24%			X	200	9.10%	29.85%
267 Commonwealth Utilities Empl. CU	723	33.93%	180	8.45%	24.90%	X			114	5.35%	15.77%
3933 The Heritage FCU	547	25.97%	317	15.05%	57.95%		X		47	2.23%	8.59%
3901 Spokane Firefighters CU	1,259	61.06%	1,345	65.23%	106.83%	X			419	20.32%	33.28%
3931 Family First FCU	558	27.39%	182	8.93%	32.62%			X	139	6.82%	24.91%
3808 SAFE CU	352	17.40%	439	21.70%	124.72%	X			63	3.11%	17.90%
282 Generations CU											
3827 Texhillco FCU	611	30.84%	371	18.73%	60.72%			X	200	10.10%	32.73%
152 First Choice CU	623	32.18%	314	16.22%	50.40%	X			82	4.24%	13.16%
3941 Union Pacific California Empl. FCU											
290 SB Community FCU	614	31.96%	521	27.12%	84.85%	X			63	3.28%	10.26%
266 Battle Creek Area Community FCU	588	30.70%	107	5.59%	18.20%	X			49	2.56%	8.33%
276 The Finest FCU	431	23.00%	1,173	62.59%	272.16%			X	93	4.96%	21.58%
30 ATL FCU	648	35.74%	753	41.53%	116.20%	X			117	6.45%	18.06%
3911 Newrizons FCU	514	29.07%	408	23.08%	79.38%	X			78	4.41%	15.18%
370 Farm Bureau Family CU	833	47.55%	1,046	59.70%	125.57%	X			166	9.47%	19.93%
3929 State Highway CU	344	20.14%	163	9.54%	47.38%			X	77	4.51%	22.38%
3027 Sisseton Wahpeton FCU	138	8.21%	127	7.56%	92.03%						
3847 Oak Cliff Christian FCU											
3846 Stephens-Franklin Teachers FCU	342	20.78%	41	2.49%	11.99%			X	52	3.16%	15.20%
3812 Mobile Postal Empl. CU	401	25.38%	93	5.89%	23.19%						
700 Country Heritage CU	156	9.88%						X	19	1.20%	12.18%
3821 Alabama Law Enforcement	502	32.64%	499	32.44%	99.40%			X	53	3.45%	10.56%
245 Gabriels Community CU	620	41.98%	610	41.30%	98.39%			X	115	7.79%	18.55%
162 Great Lakes Members CU	205	14.01%	145	9.91%	70.73%	X			23	1.57%	11.22%
3804 Elizabeth NJ Firemens FCU	506	35.19%	1,010	70.24%	199.60%			X	23	1.60%	4.55%
3930 Bitterroot Community FCU	299	21.82%	137	10.00%	45.82%			X	59	4.31%	19.73%
3903 Spokane Media FCU	591	48.24%	530	43.27%	89.68%	X			201	16.41%	34.01%
224 Florida Customs FCU	303	26.89%	288	25.55%	95.05%						
206 Urban Upbound FCU	83	7.57%	517	47.13%	622.89%						
3826 Hilco FCU	262	24.67%	171	16.10%	65.27%			X	62	5.84%	23.66%
3921 Valley Educators	97	9.30%	29	2.78%	29.90%						
3814 Marvel City FCU	195	20.29%									
3810 Evonik Empl. CU	407	46.25%	485	55.11%	119.16%						
150 West Michigan Postal Service FCU	176	20.39%	86	9.97%	48.86%						
3828 CommunityWorks FCU	91	11.25%	401	49.57%	440.66%						
3970 Sunkist Empl. FCU											
3830 Houston Belt and Terminal CU	175	28.69%	291	47.70%	166.29%						
3932 Homestead FCU	143	26.14%	79	14.44%	55.24%			X	15	2.74%	10.49%
259 Northern Eagle FCU	2	0.39%	9	1.74%	450.00%						
237 Internet Archive FCU	37	10.88%						X	85	25.00%	229.73%
278 ELCA FCU	14	155.56%	12	133.33%	85.71%	X			5	55.56%	35.71%
TOTAL/COUNT	766,605	36.05%	809,662	38.07%	105.62%	112	30	83	170,668	8.02%	22.26%
% of CUs that use the feature	95%		94%			45%	12%	33%	88%		

Elec. Services (cont'd) & Imaging Solutions

CU Name CU# (Sorted by Number of Members)	It's Me 247 Mobile Web (Mbrs Logged in Since 12/31/2015)	% of All Online Banking Mbrs (logged in since 12/31/2015)	*It's Me 247 Mobile Text (10+ active users)	MoneyDesktop	CFS	New Member Application Process	IRSC Hybrid Mobile App	Primary Imaging Vault	Checklogic (Branch Capture)	Release Management	My Virtual StrongBox (Premium)
3325 Fox Communities CU	19,618	48.27%	X					In-House Imaging Vault	X		
200 Honor CU	16,821	55.57%	X	X		X		In-House Imaging Vault	X	X	
264 Verve, a CU	13,063	45.40%	X					In-House Imaging Vault			
254 Notre Dame Fed CU	10,598	44.12%	X			X		In-House Imaging Vault	X		P
227 Day Air CU	7,773	48.45%	X		X	X		In-House Imaging Vault	X		
249 Kellogg Community FCU	8,381	56.31%	X					In-House Imaging Vault	X	X	
112 Frankenmuth CU	8,001	48.14%	X	X		X		In-House Imaging Vault	X	X	X
199 Heartland CU (Springfield)	5,474	54.84%	X					In-House Imaging Vault			
263 Monroe County Community CU	4,899	50.79%						In-House Imaging Vault			
133 Alpena Alcona Area CU	5,225	46.77%	X	X			X	In-House Imaging Vault	X	X	
3450 Superior Choice CU	4,271	45.25%	X					In-House Imaging Vault			
147 Pathways Financial CU	4,386	44.20%	X		X	X		In-House Imaging Vault			
265 Chief Financial CU	2,455	53.06%						Online Imaging Vault			
204 Preferred CU	2,724	51.52%	X					In-House Imaging Vault		X	
166 Diversified Members CU	3,706	57.06%	X	X			X	In-House Imaging Vault		X	
720 CorePlus FCU	3,212	44.72%	X					In-House Imaging Vault	X		
238 KALSEE CU	4,454	53.16%		X				Online Imaging Vault			
187 Heartland CU (Madison)	4,193	38.81%		X				In-House Imaging Vault			
176 Community West CU	3,637	45.06%	X	X				In-House Imaging Vault	X	X	P
148 Michigan Legacy CU	4,032	47.68%	X			X		MVI	X		
222 Park City CU	2,566	39.70%						In-House Imaging Vault			
3430 Cumberland County FCU	4,757	54.79%	X	X				In-House Imaging Vault	X		
269 MEMBERS1st Community CU	2,021	44.01%						Online Imaging Vault			
420 Service 1 FCU	3,608	59.23%	X					Online Imaging Vault	X		
93 Unison CU	3,455	53.50%	X					In-House Imaging Vault	X		
197 VacationLand FCU	4,034	55.31%	X	X				In-House Imaging Vault			
229 Building Trades FCU	3,059	52.63%	X	X		X		In-House Imaging Vault			
178 Allegius CU	2,348	53.69%	X					In-House Imaging Vault			
268 Everence FCU	1,104	22.78%						In-House Imaging Vault			
3150 Prospera CU	4,007	55.44%	X			X		In-House Imaging Vault			
3300 Harris County FCU	3,202	51.17%	X					In-House Imaging Vault			
190 TBA CU	2,915	43.29%	X			X		In-House Imaging Vault	X		
3819 Taunton FCU	2,802	55.86%	X			X		In-House Imaging Vault			
235 MidUSA CU	2,346	49.36%	X		X		X	In-House Imaging Vault	X	X	X
126 Isabella Community CU	3,684	61.72%	X	X				Online Imaging Vault	X		
135 North Central Area CU	2,668	48.69%	X					Online Imaging Vault	X		
750 West Michigan CU	3,293	47.54%	X					MVI	X		
172 Glacier Hills CU	3,801	52.51%	X					In-House Imaging Vault		X	
169 BlueOx CU	2,924	50.25%	X	X				In-House Imaging Vault			
155 Ohio Catholic FCU	2,154	38.00%						In-House Imaging Vault			
115 AAC CU	2,343	47.53%	X	X	X			In-House Imaging Vault			
660 San Antonio Citizens FCU	2,881	51.48%	X	X				In-House Imaging Vault	X		
3926 IBEW & United Workers FCU	1,151	39.90%							X		
273 Century Heritage FCU	1,502	52.24%					X	In-House Imaging Vault			
137 Parkside CU	4,100	58.63%	X			X	X	Online Imaging Vault			
129 Quest FCU	2,674	59.30%	X	X		X		In-House Imaging Vault		X	X
3225 Ripco CU	2,291	46.37%	X				X	In-House Imaging Vault			
134 First Trust CU	3,471	56.83%						In-House Imaging Vault	X	X	
146 Straits Area FCU	1,396	49.54%	X								
182 Sentinel FCU	1,793	44.56%	X					In-House Imaging Vault	X		
114 Delta County CU	2,101	52.68%	X					In-House Imaging Vault		X	X
122 Awakon FCU	2,057	50.79%	X					Online Imaging Vault			
250 River Valley CU	2,964	50.99%	X					In-House Imaging Vault	X		
186 Meijer CU	2,034	48.50%	X					In-House Imaging Vault	X	X	
261 Chiphone FCU	1,999	46.45%						Online Imaging Vault	X		
3844 Pinnacle CU	1,200	44.12%						Online Imaging Vault			
410 Forest Area FCU	2,864	61.37%	X					Online Imaging Vault	X		
275 SPE FCU								In-House Imaging Vault			
149 Aberdeen FCU	2,017	47.36%	X					In-House Imaging Vault			
600 Peninsula FCU	2,090	49.93%	X					Online Imaging Vault			
3460 Horizon Utah FCU	2,473	44.08%	X	X				MVI			
283 Cincinnati Ohio Police											
3838 Nizari Progressive FCU	446	22.43%						Online Imaging Vault	X		
142 Sioux Empire FCU	2,910	53.95%	X			X		In-House Imaging Vault	X	X	X

Elec. Services (cont'd) & Imaging Solutions

CU Name CU# (Sorted by Number of Members)	It's Me 247 Mobile Web (Mbrs Logged in Since 12/31/2015)	% of All Online Banking Mbrs (logged in since 12/31/2015)	*It's Me 247 Mobile Text (10+ active users)	MoneyDesktop	CFS	New Member Application Process	IRSC Hybrid Mobile App	Primary Imaging Vault	Checklogic (Branch Capture)	Release Management	My Virtual StrongBox (Premium)
192 District Government Emp FCU	1,214	37.53%	X			X		In-House Imaging Vault	X		
284 Shoreline CU											
188 Highmark FCU	1,762	42.24%	X					Online Imaging Vault	X		
3834 Piedmont CU	1,455	65.07%	X					In-House Imaging Vault			
262 Lakes Community CU	1,734	45.04%					X	Online Imaging Vault			
171 CommStar CU	1,297	42.04%	X	X				Online Imaging Vault			
450 Wexford Community CU	1,921	53.21%	X								
430 Muskegon Co-op CU	1,426	49.27%	X								
156 Madison County FCU	2,406	49.01%		X							
217 NorthStar CU	1,403	33.71%	X								
246 Florida Hospital CU	1,627	46.23%						Online Imaging Vault			
281 First General CU											
271 Viriva Community CU	1,077	40.98%						In-House Imaging Vault			
141 Calcite CU	1,379	49.48%	X	X			X	In-House Imaging Vault		X	
550 Western Division FCU	1,227	35.46%									
350 Filer CU	1,835	50.14%	X	X				Online Imaging Vault	X		
161 Northern Hills FCU	1,321	45.93%	X					MVI			
113 Clarkston Brandon Community CU	1,954	49.86%	X					MVI			
670 Brewery CU	1,482	60.37%	X					In-House Imaging Vault			
3823 K-State FCU	1,158	30.11%	X					Online Imaging Vault			
185 First Financial CU	1,750	48.79%	X	X				In-House Imaging Vault		X	
274 Destinations CU	197	10.09%				X		In-House Imaging Vault			
132 Besser CU	1,291	48.26%						Online Imaging Vault			
212 Lower East Side People's FCU	412	21.42%		X				Online Imaging Vault	X		
138 H.P.C. CU	1,006	41.08%						Online Imaging Vault			
680 FEDCom CU	1,416	48.90%	X					MVI			
272 Department of Labor FCU	1,963	48.07%						In-House Imaging Vault			X
3807 Jefferson CU	1,722	60.76%	X	X				In-House Imaging Vault			X
480 Community First FCU	1,640	66.05%						Online Imaging Vault	X		X
236 Bridge CU	1,639	45.39%	X					eDOC Online Vault			
3928 Tongass FCU	1,025	43.77%	X	X				eDOC Online Vault			
252 Post Community CU	990	34.72%	X					Online Imaging Vault			
3922 South Bay CU	1,811	48.95%	X	X			X		X		X
285 Total Community CU							X				
203 NorthPark Community CU	955	41.74%	X					In-House Imaging Vault			
310 FOCUS CU	1,280	44.83%	X	X		X	X	Online Imaging Vault	X		
530 Illinois Educators CU	1,536	47.69%							X		
157 Lenco CU	1,535	48.18%						Online Imaging Vault			
124 AAA FCU	1,099	46.75%	X					Online Imaging Vault			
240 East Traverse Catholic FCU	993	38.24%	X					Online Imaging Vault	X		X
3420 Tahquamenon Area CU	781	40.59%						eDOC Online Vault			
3907 United Advantage FCU	895	43.07%			X				X		
279 Kansas City CU											
3025 Services Center FCU	1,115	34.62%	X			X		In-House Imaging Vault	X		
277 University of Toledo FCU								Online Imaging Vault			
131 Allegan Community FCU	904	50.36%					X	Online Imaging Vault	X		
3843 Meridian Mutual FCU	879	65.70%							X		
3913 PrimeSource CU	952	46.74%									
253 Washtenaw FCU	1,265	52.49%	X				X	Online Imaging Vault			
184 Lake Huron CU	1,306	61.09%	X					In-House Imaging Vault	X		
3829 Hanesbrands CU	421	35.02%	X					Online Imaging Vault			
740 Kent County CU	1,346	53.80%	X				X	Online Imaging Vault	X		X
125 Rogue River Community CU	1,117	54.41%	X					Online Imaging Vault			
3803 Tri-Rivers FCU	525	62.13%	X					Online Imaging Vault			X
3840 ANECA FCU	812	48.42%		X				In-House Imaging Vault	X		X
490 Governmental Empl. CU	1,076	48.51%	X								
221 Riverview CU	976	55.39%	X					In-House Imaging Vault		X	
280 Gratiot Community CU	938	57.51%	X				X	Online Imaging Vault			
219 Advantage CU	768	46.63%	X			X	X	Online Imaging Vault			
191 Bay Area CU	1,190	51.63%	X					In-House Imaging Vault			
3820 MUNA FCU	1,222	66.49%	X					In-House Imaging Vault			
3934 Thinkwise CU	779	37.43%					X	Online Imaging Vault			X
232 Greensboro Municipal FCU	1,300	54.08%		X				Online Imaging Vault	X		
173 New Horizons CU	891	43.98%		X				Online Imaging Vault	X		

Elec. Services (cont'd) & Imaging Solutions

CU Name CU# (Sorted by Number of Members)	It's Me 247 Mobile Web (Mbrs Logged in Since 12/31/2015)	% of All Online Banking Mbrs (logged in since 12/31/2015)	*It's Me 247 Mobile Text (10+ active users)	MoneyDesktop	CFS	New Member Application Process	IRSC Hybrid Mobile App	Primary Imaging Vault	Checklogic (Branch Capture)	Release Management	My Virtual StrongBox (Premium)
223 Public Service CU	877	37.98%	X	X				Online Imaging Vault			
170 Muskegon Governmental Empl. FCU	1,022	48.03%	X					Online Imaging Vault	X		
590 Greater Metro FCU	736	36.20%						Online Imaging Vault			
231 Birmingham Bloomfield CU	713	37.10%						Online Imaging Vault			
198 Credit Union Plus	620	47.26%		X				In-House Imaging Vault	X		
3813 My Pensacola CU	1,172	55.49%	X					Online Imaging Vault			
3822 Calcasieu T&E CU	214	40.68%	X					Online Imaging Vault			
3824 Southland FCU	696	65.91%	X					Online Imaging Vault			X
3912 Printing Industries CU	532	40.83%									X
3927 Ravalli County FCU	553	38.56%					X		X		
3914 Cheney FCU	865	47.50%	X			X		Online Imaging Vault			
3937 Metrum Community CU	693	33.87%						Online Imaging Vault			
218 Oak Trust CU	696	39.59%	X					In-House Imaging Vault			
153 First United CU	750	44.62%	X					Online Imaging Vault			X
3841 Calhoun-Liberty Empl. CU	765	54.45%					X	Online Imaging Vault			X
380 Thornapple CU	877	53.09%	X					Online Imaging Vault	X		X
257 First Ohio Community FCU	392	34.97%	X	X		X		eDOC Online Vault			X
233 Greater Niles Community FCU	988	46.60%	X					Online Imaging Vault			
213 Element FCU	1,026	53.72%	X	X	X	X		Online Imaging Vault	X		P
174 Firefighters CU	857	43.61%		X				Online Imaging Vault	X		
340 Safe Harbor CU	603	32.93%	X					Online Imaging Vault	X		
226 Port Conneaut FCU	699	50.11%	X					Online Imaging Vault			X
144 Aeroquip CU	771	46.53%						Online Imaging Vault			
151 Tri-Cities CU	729	46.70%	X					Online Imaging Vault	X		
3920 RAFE FCU											
247 Peoples Choice CU	390	43.87%						Online Imaging Vault			
3833 Wymar FCU	1,125	50.27%	X	X				Online Imaging Vault			X
183 SMART FCU	278	35.50%	X					Online Imaging Vault			
3845 Savannah Schools FCU	505	45.58%						Online Imaging Vault			
127 GR Consumers CU	772	45.33%	X					Online Imaging Vault	X		
270 Generations Family FCU	481	42.53%							X		
248 Wakota FCU	697	49.36%						Online Imaging Vault			
117 Madison CU	656	42.19%	X								
201 Des Moines Police Officers' CU	817	52.30%	X				X	Online Imaging Vault	X		X
11 Progressive CU								In-House Imaging Vault			
40 Michigan Coastal CU	430	57.56%	X						X		
3832 Habersham FCU	440	40.89%						Online Imaging Vault			
3905 CALCOE FCU	607	58.99%	X						X		
3916 1st Valley CU	513	49.71%	X						X		X
3917 Mountain River CU	314	41.05%	X					Online Imaging Vault			X
790 Catholic United Financial CU	97	15.47%						Online Imaging Vault			
3837 Louisiana Central CU	383	51.13%						Online Imaging Vault			
10 Western Districts Members CU	811	52.83%	X	X	X	X		Online Imaging Vault	X		P
3924 Inland Valley FCU	566	57.17%	X					Online Imaging Vault			X
520 Evergreen CU	383	24.30%									
241 Horizon Community CU	401	39.82%	X					Online Imaging Vault			
620 Port City FCU	594	57.45%						Online Imaging Vault	X		
80 Auto-Owners Associates CU	593	42.21%						Online Imaging Vault			
255 Toro Empl. FCU	397	33.96%						Online Imaging Vault			
730 Saginaw County Empl. CU	431	38.41%							X		
90 Newaygo County Service Empl. CU	819	47.23%	X	X				Online Imaging Vault			
3936 BCS Community CU								Online Imaging Vault			
3811 Old Ocean FCU	434	30.74%	X					In-House Imaging Vault			X
640 Grand Trunk (BC) Empl. FCU	542	51.13%						Online Imaging Vault	X		
211 Neighborhood Trust FCU	320	51.04%						Online Imaging Vault			
3805 First Neshoba FCU	272	55.97%									
116 Thunder Bay Area CU	459	45.67%						Online Imaging Vault			
258 Western Illinois CU	474	46.47%	X					Online Imaging Vault			
128 Alpena Community CU	519	43.65%						Online Imaging Vault	X		
60 Kenowa Community FCU	519	50.54%						Online Imaging Vault	X		
570 Lakeshore FCU	481	50.05%		X				Online Imaging Vault			
177 Chiropractic FCU	343	28.56%	X					Online Imaging Vault			
3831 Newark Firemen FCU	111	39.78%		X				Online Imaging Vault			
3910 Media City Community CU	393	46.02%	X								

Elec. Services (cont'd) & Imaging Solutions

CU Name CU# (Sorted by Number of Members)	It's Me 247 Mobile Web (Mbrs Logged in Since 12/31/2015)	% of All Online Banking Mbrs (logged in since 12/31/2015)	*It's Me 247 Mobile Text (10+ active users)	MoneyDesktop	CFS	New Member Application Process	IRSC Hybrid Mobile App	Primary Imaging Vault	Checklogic (Branch Capture)	Release Management	My Virtual StrongBox (Premium)
3842 Ocala Community CU	637	46.77%						Online Imaging Vault			X
216 Cincinnati Interagency FCU	236	21.03%	X					Online Imaging Vault			
3919 Puget Sound FCU	143	17.74%							X		
3938 Comunidad Latina FCU	12	54.55%						Online Imaging Vault			
120 Northwest Consumers FCU	423	45.93%	X						X		X
286 Dowagiac Area FCU											
3925 Cal Poly FCU	649	51.02%	X				X	Online Imaging Vault			X
3991 United Financial CU	193	45.41%									
3825 Local 142 FCU	162	48.36%						Online Imaging Vault			
158 Greater Wayne County FCU								Online Imaging Vault			
3835 Third Coast FCU	539	66.96%	X					Online Imaging Vault			
123 Consumers FCU	174	44.85%									
3839 Geismar Complex FCU	385	51.13%						Online Imaging Vault			X
3909 Spokane Law Enforcement	422	42.54%	X								
164 Sarasota Municipal Empl. CU	512	48.44%						eDOC Online Vault			X
3026 Vermillion FCU	462	39.45%	X					In-House Imaging Vault			
239 Lakota FCU	57	48.72%						Online Imaging Vault	X		
234 DeTour Drummond Community CU	258	38.51%						Online Imaging Vault			
267 Commonwealth Utilities Empl. CU	279	38.59%									
3933 The Heritage FCU	236	43.14%						Online Imaging Vault	X		
3901 Spokane Firefighters CU	602	47.82%		X	X			Online Imaging Vault			
3931 Family First FCU	245	43.91%						Online Imaging Vault	X		
3808 SAFE CU	194	55.11%	X					Online Imaging Vault			
282 Generations CU											
3827 Texhillco FCU	352	57.61%		X				Online Imaging Vault			
152 First Choice CU	148	23.76%	X								
3941 Union Pacific California Empl. FCU											
290 SB Community FCU	295	48.05%	X					Online Imaging Vault	X		
266 Battle Creek Area Community FCU	229	38.95%						Online Imaging Vault			X
276 The Finest FCU	274	63.57%						Online Imaging Vault	X		
30 ATL FCU	291	44.91%		X	X			Online Imaging Vault	X		
3911 Newrizons FCU	237	46.11%	X	X				Online Imaging Vault			X
370 Farm Bureau Family CU	337	40.46%									
3929 State Highway CU	135	39.24%									
3027 Sisseton Wahpeton FCU								In-House Imaging Vault	X		
3847 Oak Cliff Christian FCU								Online Imaging Vault			
3846 Stephens-Franklin Teachers FCU	150	43.86%						Online Imaging Vault			
3812 Mobile Postal Empl. CU	258	64.34%									
700 Country Heritage CU											
3821 Alabama Law Enforcement	367	73.11%						Online Imaging Vault			X
245 Gabriels Community CU	305	49.19%	X	X				Online Imaging Vault			
162 Great Lakes Members CU	64	31.22%						Online Imaging Vault			
3804 Elizabeth NJ Firemens FCU	178	35.18%	X					Online Imaging Vault			
3930 Bitterroot Community FCU	137	45.82%									
3903 Spokane Media FCU	249	42.13%						Online Imaging Vault			
224 Florida Customs FCU	101	33.33%									
206 Urban Upbound FCU	28	33.73%						Online Imaging Vault	X		
3826 Hilco FCU	150	57.25%						Online Imaging Vault			
3921 Valley Educators											
3814 Marvel City FCU	124	63.59%									
3810 Evonik Empl. CU	165	40.54%									
150 West Michigan Postal Service FCU	91	51.70%									
3828 CommunityWorks FCU	22	24.18%									
3970 Sunkist Empl. FCU											
3830 Houston Belt and Terminal CU	105	60.00%									
3932 Homestead FCU	70	48.95%						Online Imaging Vault			
259 Northern Eagle FCU								Online Imaging Vault	X		
237 Internet Archive FCU	5	13.51%						Online Imaging Vault	X		
278 ELCA FCU	5	35.71%						In-House Imaging Vault	X	X	
TOTAL/COUNT	367,729	47.97%	129	44	9			198	79	18	35
% of CUs that use the feature	92%		51%	18%	4%			79%	31%	7%	14%

Learn From a Peer Tools

Over the past few years, we have introduced a variety of tools in CU*BASE with which you can compare your credit union to others in the network. Our goal is to provide our clients with the greatest environment possible for collaboration and cooperation among our credit unions to occur. By providing credit unions with readily available information on each other, including fees, tiered service structure, and rates, we are opening the doors to a more interactive network experience. As a cooperative, it should be our goal to no longer operate on an island. So use these tools to learn more about similarly sized credit unions, and apply their strategies to your credit union to improve your offering to the community.



Viewing Peer Credit Union Configurations

All the tools available can be accessed from the Learn From a Peer menu (MNMGMB). If you're curious to see how some of your fees compare to the rest of the network, use options #1 through #8 to line up your

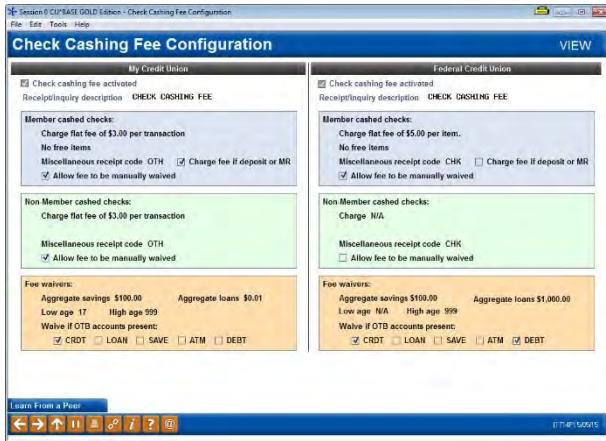
Learn From Peer configurations with others. Learn From a Peer menu options follow one of two formats: one-on-one comparison of your credit union with a similarly sized credit union or a network wide display of all credit union configurations (which can then be narrowed down to a one-on-one comparison).

The options to view bill pay service charges, cashed check fees, deposit item fees, and starter/replacement check fees allow you to select credit unions based on a member or asset range. (CU*BASE defaults the range to +/- 10% of your credit union's values.) If, however, you wanted to search outside this range—for example, to see how your credit union compares with one much

Range type Member range

Member range 3,346 to 4,089

larger—simply update the member/asset range to grab a larger sample. Once you've selected the credit union you want to use for your comparison, you'll either see the two configurations lined up side by side or be presented with the configuration screen for the comparison credit union.



The options for check printing, money order, phone transfer, and self service fees, as well as the tiered services program configuration option, allow you to cast a wider net and see the entire network as it relates to your credit union.

However, like those other options, CU*BASE will automatically mark credit unions that fall within a given percentage of your

credit union's membership or asset range. Highlight any credit union and select the *Compare to My CU* button to hide all other entries, making it easier to review.

Credit Union	# Mbrs	Assets (M \$\$)	82% Actv	Fee	# Free	Purg	Man Wav	CFT	Age		Aggregate		Waive if OTB Present				
									Low	High	Savings	Loans	CC	LN	SV	ATM	DBT
WESTERN DISTRICTS ME	3,468	35.3	Y	2.00	0	D	Y		0	0	9,999,999.99	9,999,999.99					
WAKOTA FEDERAL CU	3,606	22.1	Y	2.00	0	D	Y		1	999	9,999,999.99	9,999,999.99					

In addition to the ability to isolate marked credit unions, each column is sortable by clicking on the heading, making it even easier to locate the credit union whose configuration you want to review. You can even find that credit union's contact info directly from the option so there's no need to look it up elsewhere!

Note: Learn From a Peer tools work by pulling data from the production box in which the data is stored. Currently, these tools will work with CU*Answers Online Credit Unions and credit unions processed by Site Four (including CU*South and CU*NorthWest). Our next step is to link all boxes so that all credit unions, including self-processors, can review their peers in CU*BASE.

Using the Tiered Services Peer Analysis to Learn How You Compare to Your Peers

If you're wondering how your credit union measures up to another on a range of different tiered services criteria, use the Tiered Services Peer Analysis option (MNMGMB #16). This function will also allow you to select a range of credit unions based on member or asset size and then perform a side by side comparison of members scored by tiered services.

Start by reviewing member distribution across up to four tiers—how is your credit union's tier structure measuring up to your peers? Do you have a much higher concentration in the basic level? How do you match up with the peer group average?

Description	My Credit Union			Credit Union			Avg %
	Members	%	Rank	Members	%	Rank	
BASIC	13,166	46.1	3	7,199	24.3	4	48.3
Avg Prod Per Mbr	1.63			1.68			
Avg Svcs Per Mbr	1.36			1.35			
Household Adj							

Use the Goal tabs at the bottom to compare your credit union on further stats: primary financial institution relationships, member savings, member loans, and member-elected deposits. Perhaps the most powerful is

Goal 4: Analyzing Member Self-Service Products. This allows you to compare your credit union to the credit union "pool" on products such as credit cards, e-statement enrollment, bill pay enrollment, and more.

By reviewing this screen, you can determine who among your peers has been the most successful in marketing certain products to members, and then reach out to those credit unions to see how you can align your policies with theirs, and vice-versa. This makes it one of the most powerful tools for collaboration within the network by easily providing you with the knowledge necessary to act.

Description	My Credit Union			Element Federal Credit			Avg %
	Members	%	Rank	Members	%	Rank	
ATM	870	25.2	17	817	16.0	27	23.7
Checking/Debit	911	26.4	8	1,057	20.7	19	21.0
Credit Card	329	9.5	20	452	8.8	21	11.3
Active Audio Respnse	129	3.7	13	275	5.4	8	3.7
Active Online Banking	1,363	39.5	3	1,446	28.3	15	27.7
E-Stat Enrolled	1,084	31.4	14	2,139	41.9	6	29.1
Bill Pay Enrolled	438	12.7	2	262	5.1	14	5.5
Valid e-Mail Address	2,448	70.9	2	2,807	54.9	9	48.6
E-Notice Enrolled	725	21.0	5	200	3.9	11	8.0
E-Alert Enrolled	110	3.2	6	95	1.9	15	1.9
Mobile Text Banking	62	1.8	16	73	1.4	20	0.9
Wrong Address	64	1.9	9	31	0.6	22	1.7
CU Marketing Opt-in	3,196	92.6	23		88.0	31	94.7
Third Party Mkt Opt	3,238	93.8	18	4,445	87.0	31	93.9
Reg E Opt-in	1,256	36.4	4	2,041	39.9	3	17.5

Analyze Rates Across the Network

In recent releases, CU*Answers has introduced even more powerful Learn From a Peer tools—the new rate analysis dashboards. The four options available to credit unions allow credit unions to compare their rates across the network. Not only do they allow for an in depth look in the system configurations of each credit union, but they also provide aggregated details to see what rates the average CU*BASE credit union is providing to members.

Credit Union	# Mbrs	Assets (\$ M)	# Prd	Avg Rate	# Cat	Credit Card							
						Total	Avg Rate	Pur #	Avg Rate	Adv #	Avg Rate	Bal #	Avg Rate
WESTERN DISTRICTS M	3,468	35.3	17	5.63	14	16	11.57	6	11.57	6	11.57	5	11.57
PROGRESSIVE CREDIT	3,856	701.1	56	3.85	35	12	0.00	4	0.00	4	0.00	4	0.00
ATL FEDERAL CREDIT	1,176	12.8	29	6.45	13	12	9.74	4	9.74	4	9.74	4	9.74
MICHIGAN COASTAL CU*	3,364	12.9	26	4.50	6	6	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KENORA COMMUNITY FE	2,824	18.0	23	5.69	7	3	12.50	1	12.50	1	12.50	1	12.50
ROXFORD COMMUNITY *	3,247	13.2	20	6.80	11	6	10.45	2	10.45	2	10.45	2	10.45
AUTO-OWNERS ASSOCIATION	2,172	31.4	23	5.43	5	5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NEWAYGO COUNTY SERV *	3,177	22.1	37	5.01	6	3	10.92	1	10.92	1	10.92	1	10.92
UNION CREDIT UNION	17,545	182.7	36	4.81	19	33	10.37	11	10.37	11	10.37	11	10.37
FRANKENMUTH CREDIT	30,869	345.0	80	5.09	42	128	10.85	40	10.85	40	10.85	40	10.85
CLARKSTON BRANDON C	9,355	60.6	42	4.93	13	15	13.84	5	13.84	5	13.84	5	13.84
DELTA COUNTY CU	11,885	119.1	52	5.21	20	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PARL CREDIT UNION	10,762	93.2	78	5.80	40	6	10.43	2	10.43	2	10.43	2	10.43
THUNDER BAY AREA CU*	3,131	22.1	20	5.46	18	12	12.46	4	12.46	4	12.46	4	12.46
HADISON CREDIT UNIO*	3,606	36.8	20	6.30	20	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NORTHWEST CONSUMERS	2,405	17.9	53	4.47	8	6	10.39	2	10.39	2	10.39	2	10.39
HAWKON FEDERAL CRED	10,890	87.9	35	5.19	26	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMERS FEDERAL C	2,384	45.5	22	5.69	21	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AAA FEDERAL CU	6,905	56.9	22	6.13	15	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RODIE RIVER COMMUNI	6,381	37.8	29	6.37	18	9	10.24	3	10.24	3	10.24	3	10.24
ISABELLA COMMUNITY	15,620	98.6	73	4.41	18	15	8.05	5	7.88	5	8.40	5	7.88
GR CONSUMERS CREDIT	3,995	39.1	36	5.32	25	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ALPENA COMMUNITY CR	3,832	20.2	19	5.67	17	12	9.99	4	9.99	4	9.99	4	9.99
QUEST FEDERAL CRED	12,850	86.9	77	4.71	57	5	11.90	2	11.90	2	11.90	1	11.90

Peer Data Pulled from CU*Answers Online Credit Unions – June 2016

Live Data
from CU*BASE

Summary of Share Rates for Online CU*Answers Credit Unions (excluding zero rate products):

Savings/Checking	Total	Savings	IRAs	Checking	Escrow
Entire network (counts)	4,315	2,187	806	1,147	175
Percent	N/A	50.7	18.7	26.6	4.1
Average count/CU	26.6	13.5	5.0	7.1	1.1
Average rate	0.224	0.173	0.361	0.256	0.039

Using the Learn from a Peer Share Rate Analysis, accessed via the Learn from a Peer menu (MNMGMB) #21-Share Rate Analysis Dashboard, you can compare the number, percentage, and average rate of Dividend Applications by savings, IRA savings, and checking and escrow—across multiple credit unions. You can also select two comparison credit unions to view all rates side-by-side with your own. Toggle between # of products, % of total products, and average rate for each type (savings, checking, IRA, etc.). The power of this tool is obvious; now you can see how your rates compare with others of a specific asset or member size or across the board.

Live Data
from CU*BASE

Summary of Certificate Rates for Online CU*Answers Credit Unions (excluding zero rate products):

Certificates	Total	Short Term	Mid Term	Long Term	Other
		1-12 Months	13-24 Months	25-48 Months	>48 Months
Entire network (counts)	4,264	1,462	1,046	1,201	555
Percent	N/A	34.3	24.5	28.2	13.0
Average count/CU	26.3	9.0	6.5	7.4	3.4
Average rate	0.802	0.428	0.679	1.030	1.521

The CD Rate Analysis, found on the Learn from a Peer menu (MNMGMB) #20-CD Rate Analysis Dashboard, allows you to compare rates according to the length of the certificate term (“Short” - up to 1 year, “Mid” - 1 year to 2 year, and “Long” - 2 years and above). You can also select two comparison credit unions to view all rates across all terms side-by-side with your own. Use the Summary option to view just the three basic certificate terms, or drill down to see each term broken down even further (for example, 1-3 months, 4-6 months, 7-9 months and 10-12 months terms). You can even drill down by state and interest calc type!

Live Data
from CU*BASE

Summary of Loan Rates for Online CU*Answers Credit Unions:

Loans	Non-CC	Credit Cards			
	Total	Total	Purchase	Cash Advance	Balance Transfer
Entire network (counts)	8,057	3,099	1,043	1,013	1,043
Percent	N/A	N/A	33.7	32.7	33.7
Average count/CU	49.7	19.1	6.4	6.3	6.4
Average rate	5.308	11.187	10.884	11.659	11.033

Are your loan rates competitive? With the loan-rate dashboard (MNMGMB #22-Loan Rate Analysis Dashboard), you can easily compare your rates with those of other credit unions. Use this dashboard to compare your loan rates with those of credit unions in your area, or with credit unions of a similar or larger asset or membership size. Data on the dashboard is broken out by non-credit card and credit card products (with totals at the bottom of the screen) so you can focus on these areas of your loan portfolio separately from one another. Use the detail screen to view your products listed side-by-side with two other credit unions you select. You can also view a breakdown of credit card products by charge type as well as the configuration of selected non-credit card products.

The Analyze Rates Across the Network option (MNMGMB #24) will aggregate and analyze rates for all savings, certificates, and loan products across all network partners. For savings and certificate products specifically, credit unions can choose which rates to analyze:

- All rate offerings (including all products, whether tiered or not, and analyze all rates in all tiers)
- Base rates only (including all products, whether tiered or not, but only analyze base rates)
- Single base rates only (will exclude any products that have tiered rate structures)
- Tier rates only (analyze all rates, but only for products that have a tiered rate structure)

The robust menu function provides instant access to in-depth analysis of the network info, providing information on the entire network, as well as calling out the top five credit unions by average rate or by product count. It also provides that same information for your credit union specifically to see how you measure up. On the following pages, we've included information gathered from these menu options including some of the PDF reports you can generate with the click of a button:



Rateboard Analysis: Savings/Checking Comparison (excluding zero rate products):

Top 5 CU Savings/Checking	Total	Savings	IRAs	Checking	Escrow
Total top 5 (by Count)	377	182	71	110	14
Percent	N/A	48.3	18.8	29.2	3.7
Average count (top 5)	75.4	36.4	14.2	22.0	2.8
Average rate (top 5)	0.240	0.136	.172	0.240	0.010

Top 5 CU Savings/Checking	Total	Savings	IRAs	Checking	Escrow
Total top 5 (by Avg Rate)	153	80	18	45	10
Percent	N/A	52.3	11.8	29.4	6.5
Average count (top 5)	30.6	16.0	3.6	9.0	2.0
Average rate (top 5)	0.928	0.586	.914	0.626	0.285

Rateboard Analysis: Loans Comparison:

Total Top 5 Credit Unions Loans	Non-CC	Credit Cards			
	Total	Total	Purchase	Cash Advance	Balance Transfer
Total top 5 (by Count)	746	1,066	375	345	346
Percent	N/A	N/A	35.2	32.4	32.5
Average count (top 5)	149.2	213.2	75.0	69.0	69.2
Average rate (top 5)	5.589	9.811	9.399	10.043	10.027

Total Top 5 Credit Unions Loans	Non-CC	Credit Cards			
	Total	Total	Purchase	Cash Advance	Balance Transfer
Total top 5 (by Avg Rate)	304	691	234	232	225
Percent	N/A	N/A	33.9	33.6	32.6
Average count (top 5)	60.8	138.2	46.8	46.4	45.0
Average rate (top 5)	3.404	7.556	7.534	7.597	7.540

Have an idea?
 If there are features you'd like to see added, or maybe you have an idea for a new Learn From a Peer dashboard, contact CU*Answers to let us know.

Rateboard Analysis: Short Term CDs Comparison (excluding zero rate products):

Top 5 Credit Unions CDs	Total	1-3 Months	4-6 Months	7-9 Months	10-12 Months
Total top 5 (by Count)	156	21	41	22	72
Percent	N/A	13.5	26.3	14.1	46.2
Average count (top 5)	31.2	4.2	8.2	4.4	14.4
Average rate (top 5)	0.311	0.100	0.243	0.127	0.470

Top 5 Credit Unions CDs	Total	1-3 Months	4-6 Months	7-9 Months	10-12 Months
Total top 5 (by Avg Rate)	52	1	18	9	24
Percent	N/A	1.9	34.6	17.3	46.2
Average count (top 5)	10.4	0.2	3.6	1.8	4.8
Average rate (top 5)	2.086	0.000	1.595	4.788	1.529

Rateboard Analysis: Mid Term CDs Comparison (excluding zero rate products):

Total Top 5 Credit Unions CDs	Total	13-15 Months	16-18 Months	19-21 Months	22-24 Months
Total top 5 (by Count)	132	12	37	15	68
Percent	N/A	9.1	28.0	11.4	51.5
Average count (top 5)	26.4	2.4	7.4	3.0	13.6
Average rate (top 5)	0.489	0.300	0.460	0.350	0.570

Total Top 5 Credit Unions CDs	Total	13-15 Months	16-18 Months	19-21 Months	22-24 Months
Total top 5 (by Avg Rate)	45	12	13	1	19
Percent	N/A	26.7	28.9	2.2	42.2
Average count (top 5)	9.0	2.4	2.6	0.2	3.8
Average rate (top 5)	1.687	2.145	1.994	5.520	0.987

Rateboard Analysis: Long Term CDs Comparison (excluding zero rate products):

Top 5 Credit Unions CDs	Total	25-30 Months	31-48 Months	37-48 Months	> 48 Months
Total top 5 (by Count)	241	34	52	69	86
Percent	N/A	14.1	21.6	28.6	35.7
Average count (top 5)	48.2	6.8	10.4	13.8	17.2
Average rate (top 5)	1.172	0.681	1.042	1.106	1.499

Top 5 Credit Unions CDs	Total	25-30 Months	31-48 Months	37-48 Months	> 48 Months
Total top 5 (by Avg Rate)	59	6	21	12	20
Percent	N/A	10.2	35.6	20.3	33.9
Average count (top 5)	11.8	1.2	4.2	2.4	4.0
Average rate (top 5)	1.296	1.143	1.377	0.838	1.533



Marking CUs within 10% of my membership range (1 CUs)

Tiered Service Levels

Credit Union	# Mbrs	Assets (\$M)	Scoring Method	Show in Online Banking				Basic	Code	Description 1	To Range
				Points	Points Detail	Rewards Detail	Stmt Msg				
AAA FEDERAL CU	7,296	58.1	Household	N	N	N	N	SIL	SILVER	150	
AEROQUIP CREDIT UNIO	4,554	44.3	Membership	N	N	N	N	SLV	VIP Rewards S	499	
ALLEGIUS CREDIT UNIO	17,045	164.8	Household	M	Y	Y	N	LV2	SILVER	299	
ATL FEDERAL CREDIT U	2,029	12.1	Membership	A	Y	Y	Y	L01	POWER PLUS	199	
BIRMINGHAM & BLOOMFIELD	5,221	62.1	Household	M	Y	Y	Y	SEL	SELECT	499	
BRIDGE CREDIT UNION	13,545	53.0	Household	M	Y	N	N	LV2	SILVER	224	
CALCITE CU	8,763	63.3	Household	M	Y	Y	Y	FMR	FIRST MATE	449	
CLARKSTON BRANDON CO	9,174	68.5	Membership	M	Y	Y	N	LV2	SILVER	160	
COMMUNITY WEST CREDI	23,925	157.2	Household	N	N	N	N	GLD	Gold Level	599	
COREPLUS FEDERAL CU	22,464	196.1	Household	B	Y	N	N	CS	COREY SILVER	249	
COUNTRY HERITAGE CU	1,595	38.7	Household	N	N	N	N	LV2	LV2	9	
DELTA COUNTY CU	12,110	124.1	Household	N	N	N	N	SIL	SILVER	449	
DISTRICT GOVERNMENT	12,163	54.2	Household	N	N	N	N	PKS	PERKS	9,999,995	
ELEMENT FEDERAL CRED	5,118	31.1	Household	M	Y	Y	Y	SLV	SILVER	599	
FARM BUREAU FAMILY C	1,846	17.7	Household	M	Y	N	N	BRO	BRONZE	499	

Show in Online Banking

Credit Union	# Mbrs	Assets (\$M)	Scoring Method	Points	Points Detail	Rewards Detail	Stmt Msg	Basic	Code	Description 1	To Range
FEDCOM CREDIT UNION	8,077	59.1	Membership	M	Y	N	N	BASIC	RUB	RUBY	199
FIRST TRUST CU	14,201	101.2	Membership	M	N	N	N	Bronze	TC	Silver	249
FIRST UNITED CU	5,353	28.5	Household	N	N	N	N	LV1	LV2	LV2	9
FOREST AREA FEDERAL	12,435	99.4	N	N	N	N	N	BASIC SERVICE	SIL	SILVER	549
FRANKENMUTH CREDIT U	37,445	410.8	Membership	B	Y	Y	Y	BASIC SERVICE	SLV	VIP-SILVER	199
GLACIER HILLS CREDIT	15,912	108.6	Household	B	Y	Y	Y	BASE LEVEL	LV2	MORAIN LEVEL	349
GR CONSUMERS CREDIT	3,869	40.2	Membership	M	N	N	N	BRONZE	SIL	SILVER	199
GRAND TRUNK (BC) EMP *	3,491	31.6	Household	N	N	N	N	BASIC SERVICE	COP	COPPER	100
HEARTLAND CU (MADISO)	23,368	235.8	Membership	B	Y	Y	Y	BRONZE	SVR	SILVER	59
HEARTLAND CU (SPRING)	30,403	255.7	Membership	N	N	N	N	PRIME	PPL	PRIME PLUS	9,999,995
HONOR CREDIT UNION	62,986	665.0	Membership	N	N	N	N	BRONZE	SIL	SILVER	300
HORIZON COMMUNITY CR	2,988	43.0	Household	M	Y	N	N	BRONZE	LV2	SILVER	599
ILLINOIS EDUCATORS C	7,136	51.8	Membership	N	N	N	N	BASIC SERVICE	SIL	SILVER	999
KALSEE CREDIT UNION	24,924	163.5	Household	M	Y	Y	N	BASIC	LV2	GOLD	199
KENOWA COMMUNITY FED	2,826	19.3	Membership	N	N	N	N	BRONZE	SIL	SILVER	199
KENT COUNTY CREDIT U	6,147	42.8	Membership	N	N	N	N	BRONZE	SIL	SILVER	299
MADISON CREDIT UNION	3,926	38.6	Household	N	N	N	N	BRONZE	SIL	SILVER	10
MICHIGAN LEGACY CRED	20,921	167.8	Household	B	Y	N	N	Essential Rew	GDP	Good Perks Re	449
MUSKEGON CO-OP CU	10,272	53.7	Household	M	Y	Y	Y	BASIC SERVICE	SIL	SILVER	349
MUSKEGON GOVERNMENTA	5,391	47.1	Membership	M	Y	N	N	1st base	2ND	2nd base	219

Show in Online Banking

Credit Union	# Mbrs	Assets (\$M)	Scoring Method	Points	Points Detail	Rewards Detail	Stmt Msg	Basic	Code	Description 1	To Range
NORTHERN HILLS FEDER	9,107	79.6	Membership	N	N	N	N	LV1	1	LV2	199
NORTH PARK COMMUNITY	7,417	59.8	Household	N	N	N	N	ASSOCIATE	COM	COMPANION	300
NORTHSTAR CREDIT UNI	10,388	110.7	Household	B	Y	Y	Y	BASIC	LV2	CHOICE	399
OAK TRUST CREDIT UNI	5,126	46.4	Household	M	Y	Y	N	STANDARD	LV2	CHOICE	599
OHIO CATHOLIC FEDERA	15,553	152.2	Household	M	Y	N	N	CLASSIC	LV1	GOLD	199
PARKSIDE CU	18,152	88.5	Household	B	Y	Y	Y	BASIC LEVEL	GLD	GOLD LEVEL	349
PATHWAYS FINANCIAL C	29,734	235.2	Household	N	N	N	N	BASIC	LV1	SILVER	45
PENINSULA FEDERAL CU	11,179	128.2	Membership	B	Y	N	N	Deck Hand	FIR	First Mate	425
RIVER VALLEY CU	12,158	84.8	Membership	M	Y	N	N	BASIC SERVICE	S	SILVER	199
ROGUE RIVER COMMUNIT	6,244	40.2	Household	N	N	N	N	BASIC	A	SILVER	300
SAFE HARBOR CU	4,953	45.6	Household	M	Y	Y	N	Primary Level	PRF	Preferred Lev	249
SB COMMUNITY FEDERAL	2,057	128.9	Household	M	Y	N	N	PAR	LV2	EAGLE	499
SIoux EMPIRE FEDERAL	11,052	97.6	Membership	B	Y	Y	N	BASIC	SLV	SILVER	550
THORNAPPLE CU	4,907	22.3	Membership	M	Y	N	N	RUBY	LV2	EMERALD	99
TRI-CITIES CREDIT UN	4,239	30.4	Membership	M	Y	Y	Y	Basic	SIL	Silver	199
WEST MICHIGAN CU	15,548	145.3	Membership	M	Y	N	N	BASIC SERVICE	BRZ	BRONZE	324
WESTERN DISTRICTS ME *	3,332	38.4	Household	M	Y	Y	N	BASIC SERVICE	SIL	SILVER TIER	650
WESTERN DIVISION FED	9,162	134.9	Membership	N	N	N	N	LV1	LV2	LV2	149

Marking CUs within 10% of my membership range (12 CUs)

Check Fee Configuration

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
AAA FEDERAL CU	7,296	58.1	Y	3.00	0	D	Y	N	1	999	0	0					
AAC CREDIT UNION	13,790	116.2	Y	1.00	2	M	Y	N	1	999	999,999,999	999,999,999					
ABERDEEN FEDERAL CU	12,092	121.7	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999					
ADVANTAGE CREDIT UNI	7,046	63.9	Y	2.00	0	D	Y	N	0	0	0	0					
AEROQUIP CREDIT UNIO	4,554	44.3	Y	2.00	1	M	Y	N	1	54	999,999,999	999,999,999					
ALLEGIUS CREDIT UNIO	17,045	164.8	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999					
ALPENA ALCONA AREA C	27,796	307.7	Y	1.00	0	M	Y	N	1	999	999,999,999	999,999,999					
ALPENA COMMUNITY CRE	2,778	22.0	Y	1.00	0	D	Y	Y	1	999	999,999,999	999,999,999					
ATL FEDERAL CREDIT U	2,029	12.1	Y	1.00	0	D	Y	Y	1	999	250,000	500,000					
AUTO-OWNERS ASSOCIAT *	3,139	31.4	Y	1.00	0	D	Y	N	0	0	0	0					
AWAKON FEDERAL CREDI	12,960	95.2	Y	1.00	0	D	Y	Y	1	999	999,999,999	999,999,999					
BATTLE CREEK AREA CO	2,242	19.2	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999					
BAY AREA CREDIT UNIO	5,754	56.5	Y	2.00	2	D	Y	N	1	999	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
BIRMINGHAM BLOOMFIEL	5,221	62.1	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
BLUEOX CREDIT UNION	15,349	125.1	Y	5.00	0	D	Y	N	1	999	1,000,000	2,500,000				
BREWERY CREDIT UNION	8,517	43.5	Y	5.00	1	D	Y	N	1	999	999,999,999	999,999,999				
BUILDING TRADES FEDE	17,273	127.2	Y	5.00	0	D	Y	N	0	0	0	0				
CALCITE CU	8,763	63.3	Y	1.00	0	M	Y	N	0	999	999,999,999	999,999,999				
CATHOLIC UNITED FINA *	3,389	16.0	Y	2.00	1	D	Y	N	1	999	999,999,999	999,999,999				
CENTURY HERITAGE FED	13,711	119.1	Y	5.00	0	D	Y	N	0	0	0	0				
CHIEF FINANCIAL CRED	26,656	151.8	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999				
CHIPPHONE FEDERAL CRE	11,796	86.1	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
CHIROPRACTIC FEDERAL	2,969	25.9	Y	5.00	1	M	Y	N	1	999	999,999,999	999,999,999				
CINCINNATI INTERAGEN	2,679	27.7	Y	2.00	0	D	Y	N	0	999	999,999,999	999,999,999				
CLARKSTON BRANDON CO	9,174	68.5	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
COMMSTAR CU	10,904	63.8	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
COMMUNITY FIRST FEDE	7,968	39.6	Y	2.00	0	D	Y	N	1	99	999,999,999	999,999,999				
COMMUNITY WEST CREDI	23,925	157.2	Y	3.00	0	M	Y	N	24	999	999,999,999	999,999,999				
CONSUMERS FEDERAL CU	2,741	57.5	Y	2.00	0	D	Y	N	0	0	0	0				
COREPLUS FEDERAL CU	22,464	196.1	Y	5.00	0	M	N	N	18	999	7,500,099	2,500,099				
COUNTRY HERITAGE CU	1,595	38.7	Y	2.00	0	M	Y	N	0	0	0	0				

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate			Waive if OTB Present			
											Savings	Loans	CCC	CLN	LSV	ATM	DBT
CREDIT UNION PLUS	5,140	39.3	Y	2.00	0	D	Y	Y	17	70	1,000,000	2,000,000					
DAY AIR CREDIT UNION	38,329	311.3	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999					
DELTA COUNTY CU	12,110	124.1	Y	1.00	0	D	Y	N	0	0	0	0					
DEPARTMENT OF LABOR	8,502	85.3	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999					
DES MOINES POLICE OF	3,683	51.7	Y	2.00	0	M	Y	Y	1	999	999,999,999	999,999,999					
DESTINATIONS CREDIT	8,792	60.2	Y	1.50	0	D	Y	N	0	999	999,999,999	999,999,999					
DETOUR DRUMMOND COMM	2,480	31.6	Y	2.00	0	D	Y	N	0	999	999,999,999	999,999,999					
DISTRICT GOVERNMENT	12,163	54.2	Y	5.00	1	D	Y	N	1	999	250,000	999,999,999					
DIVERSIFIED MEMBERS	25,140	433.1	Y	1.00	0	D	Y	Y	0	0	0	0					
EAST TRAVERSE CATHOL	7,278	51.8	Y	2.00	0	M	Y	N	0	0	0	0					
ELCA FEDERAL CREDIT	37	0.5	Y	2.00	4	M	Y	N	1	999	999,999,999	999,999,999					
ELEMENT FEDERAL CRED	5,118	31.1	Y	3.00	0	M	Y	N	1	999	999,999,999	999,999,999					
EVERENCE FEDERAL CRE	17,943	165.1	Y	8.00	0	D	Y	Y	0	999	999,999,999	999,999,999					
EVERGREEN CU *	3,292	33.7	Y	2.00	0	D	Y	Y	1	999	999,999,999	999,999,999					
FARM BUREAU FAMILY C	1,846	17.7	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999					
FEDCOM CREDIT UNION	8,077	59.1	Y	3.00	1	M	Y	N	1	999	999,999,999	999,999,999					
FILER CREDIT UNION	9,577	123.8	Y	2.00	0	D	Y	N	0	0	0	0					

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
FIREFIGHTERS CREDIT	4,908	74.5	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
FIRST CHOICE CU	1,923	15.9	Y	5.00	0	M	Y	N	1	999	999,999,999	999,999,999				
FIRST FINANCIAL CRED	9,842	70.3	Y	2.00	2	D	Y	N	1	999	999,999,999	999,999,999				
FIRST OHIO COMMUNITY	4,662	35.1	Y	5.00	2	M	Y	N	1	999	999,999,999	999,999,999				
FIRST TRUST CU	14,201	101.2	Y	5.00	0	D	Y	N	1	99	999,999,999	999,999,999				
FIRST UNITED CU	5,353	28.5	Y	3.00	0	M	Y	Y	0	0	999,999,999	999,999,999				
FLORIDA CUSTOMS FEDE	1,126	9.2	Y	3.00	3	M	Y	N	1	999	999,999,999	999,999,999				
FLORIDA HOSPITAL CRE	9,513	47.1	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999				
FOCUS CREDIT UNION	7,123	42.4	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
FOREST AREA FEDERAL	12,435	99.4	Y	2.00	0	M	Y	Y	0	60	999,999,999	999,999,999				
FRANKENMUTH CREDIT U	37,445	410.8	Y	1.00	0	D	Y	N	1	99	999,999,999	999,999,999				
GABRIELS COMMUNITY C	1,518	14.5	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999				
GENERATIONS FAMILY F	3,670	31.2	Y	2.00	0	D	Y	N	1	99	999,999,999	999,999,999				
GLACIER HILLS CREDIT	15,912	108.6	Y	2.00	0	D	Y	N	0	0	0	0				
GOVERNMENTA L EMPLOYE	5,824	60.8	Y	1.00	0	M	Y	N	1	999	999,999,999	999,999,999				
GR CONSUMERS CREDIT	3,869	40.2	Y	2.00	0	M	Y	N	1	999	999,999,999	999,999,999				
GRAND TRUNK (BC) EMP *	3,491	31.6	Y	1.00	1	D	Y	N	1	999	999,999,999	999,999,999				

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
GRATIOT COMMUNITY CU	6,184	29.9	Y	2.00	0	M	Y	N	0	0	0					
GREAT LAKES MEMBERS	1,288	9.9	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
GREATER METRO FCU	6,216	88.8	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
GREATER NILES COMMUN	4,746	53.2	Y	2.00	0	D	Y	N	0	0	0					
GREATER WAYNE COUNTY	2,739	14.5	Y	1.00	3	M	Y	N	1	999	999,999,999	999,999,999				
GREENSBORO MUNICIPAL	6,328	47.2	Y	5.00	1	D	Y	N	0	999	999,999,999	999,999,999				
H.P.C. CREDIT UNION	8,371	117.5	Y	1.00	0	M	Y	N	0	0	0					
HEARTLAND CU (MADISO	23,368	235.8	Y	5.00	0	M	Y	N	0	0	0					
HEARTLAND CU (SPRING	30,403	255.7	Y	3.00	2	M	Y	N	0	0	0					
HIGHMARK FEDERAL CU	11,019	110.2	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999				
HONOR CREDIT UNION	62,986	665.0	Y	5.00	0	M	Y	N	0	999	999,999,999	999,999,999				
HORIZON COMMUNITY CR	2,988	43.0	Y	1.00	2	M	Y	N	1	999	999,999,999	999,999,999				
ILLINOIS EDUCATORS C	7,136	51.8	Y	2.00	1	D	Y	N	1	999	999,999,999	999,999,999				
ISABELLA COMMUNITY C	15,816	105.8	Y	3.00	0	M	Y	N	0	999	999,999,999	999,999,999				
KALSEE CREDIT UNION	24,924	163.5	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
KELLOGG COMMUNITY FC	36,704	455.4	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
KENOWA COMMUNITY FED	2,826	19.3	Y	1.00	1	D	Y	Y	1	999	999,999,999	999,999,999				
KENT COUNTY CREDIT U	6,147	42.8	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
LAKE HURON CREDIT UN	7,255	46.2	Y	3.00	3	M	Y	N	0	0	0						
LAKES COMMUNITY CRED	10,385	91.0	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999					
LAKESHORE FEDERAL CU *	3,017	26.0	Y	2.00	1	D	Y	N	0	0	0						
LAKOTA FEDERAL CREDI	2,066	4.1	Y	2.00	0	D	Y	N	0	0	0						
LENCO CREDIT UNION	8,016	74.0	Y	1.00	1	M	Y	Y	0	99	0						
LOWER EAST SIDE PEOP	8,532	45.9	Y	10.00	0	D	Y	N	0	0	0						
MADISON COUNTY FEDER	9,282	68.9	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999					
MADISON CREDIT UNION	3,926	38.6	Y	3.00	2	M	Y	N	1	999	999,999,999	999,999,999					
MEIJER CREDIT UNION	10,976	57.9	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999					
MEMBERS COOPERATIVE	22,813	628.9	Y	4.00	0	M	Y	N	0	0	999,999,999	999,999,999					
MEMBERS1ST COMMUNITY	19,844	150.0	Y	5.00	0	D	Y	N	0	0	0						
MICHIGAN COASTAL CU *	3,275	17.5	Y	3.00	0	M	Y	Y	1	999	999,999,999	999,999,999					
MICHIGAN LEGACY CRED	20,921	167.8	Y	3.00	0	M	Y	N	0	999	999,999,999	999,999,999					
MIDUSA CREDIT UNION	16,937	212.6	Y	5.00	0	M	Y	N	0	0	0						
MONROE COUNTY COMMUN	29,448	177.3	Y	3.00	0	D	Y	N	0	0	0						
MUSKEGON CO-OP CU	10,272	53.7	Y	3.00	0	M	Y	Y	1	999	999,999,999	999,999,999			X		
MUSKEGON GOVERNMENTA	5,391	47.1	Y	2.00	0	M	Y	N	0	999	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
NEIGHBORHOOD TRUST F *	3,351	10.1	Y	10.00	0	D	Y	N	1	999	999,999,999	999,999,999				
NEW HORIZONS CREDIT	5,417	39.8	Y	3.00	0	D	Y	Y	0	0	0	0				
NEWAYGO COUNTY SERVI *	3,217	23.1	Y	3.00	0	D	Y	Y	0	0	0	0				
NORTH CENTRAL AREA C	17,441	106.5	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
NORTHERN EAGLE FEDER	561	0.7	Y	7.00	0	D	Y	N	1	999	999,999,999	999,999,999				
NORTHERN HILLS FEDER	9,107	79.6	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999				
NORTH PARK COMMUNITY	7,417	59.8	Y	5.00	0	D	Y	N	0	999	999,999,999	999,999,999				
NORTHSTAR CREDIT UNI	10,388	110.7	Y	5.00	0	D	Y	N	0	0	0	0				
NOTRE DAME FED CREDI	52,808	472.0	Y	3.00	0	D	Y	N	0	0	0	0				
OAK TRUST CREDIT UNI	5,126	46.4	Y	7.00	4	M	Y	N	1	999	999,999,999	999,999,999				
OHIO CATHOLIC FEDERA	15,553	152.2	Y	5.00	0	M	Y	N	0	999	0	0				
PARK CITY CREDIT UNI	18,914	160.8	Y	3.00	0	D	Y	N	0	999	1,000,000	999,999,999				
PARKSIDE CU	18,152	88.5	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999				
PATHWAYS FINANCIAL C	29,734	235.2	Y	5.00	0	M	Y	N	17	55	999,999,999	999,999,999				
PENINSULA FEDERAL CU	11,179	128.2	Y	1.50	0	D	Y	Y	1	99	999,999,999	999,999,999				
PEOPLES CHOICE CREDI	4,723	31.3	Y	3.00	0	D	Y	N	1	64	999,999,999	999,999,999				
PORT CITY FEDERAL CU *	3,221	29.3	Y	1.00	0	D	Y	N	1	999	999,999,999	999,999,999				
PORT CONNEAUT FEDERA	4,802	26.0	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999				

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
POST COMMUNITY CREDI	8,006	82.6	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999					
PREFERRED CREDIT UNI	16,225	162.4	Y	3.00	0	D	Y	N	18	999	999,999,999	999,999,999					
PUBLIC SERVICE CREDI	5,545	51.4	Y	5.00	0	D	Y	N	15	999	999,999,999	999,999,999					
QUEST FEDERAL CREDIT	12,963	93.4	Y	1.00	0	D	Y	Y	0	0	999,999,999	999,999,999					
RIVER VALLEY CU	12,158	84.8	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999					
RIVERVIEW CREDIT UNI	6,008	50.0	Y	5.00	0	D	Y	N	0	0	0	0					
ROGUE RIVER COMMUNIT	6,244	40.2	Y	3.00	0	D	Y	Y	1	62	999,999,999	999,999,999					
SAFE HARBOR CU	4,953	45.6	Y	3.00	0	M	Y	N	1	999	999,999,999	999,999,999					
SAGINAW COUNTY EMPLO *	3,392	33.7	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999					
SAN ANTONIO CITIZENS	14,697	175.7	Y	3.00	0	M	Y	N	0	999	999,999,999	999,999,999					
SARASOTA MUNICIPAL E	2,422	28.2	Y	5.00	2	M	Y	N	1	999	999,999,999	999,999,999					
SB COMMUNITY FEDERAL	2,057	128.9	Y	2.00	0	M	Y	N	0	0	0	0					
SENTINEL FEDERAL CRE	11,735	107.3	Y	5.00	0	D	Y	N	1	60	999,999,999	999,999,999					
SERVICE 1 FEDERAL CU	18,547	104.4	Y	1.00	0	D	Y	Y	1	999	999,999,999	999,999,999					
SIoux EMPIRE FEDERAL	11,052	97.6	Y	2.00	0	M	Y	Y	1	999	999,999,999	999,999,999					
SMART FEDERAL CU	4,106	30.3	Y	1.50	0	D	Y	Y	0	0	0	0					
STRAITS AREA FEDERAL	12,432	79.6	Y	2.50	0	D	Y	Y	21	999	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
TBA CREDIT UNION	17,265	174.7	Y	2.00	1	D	Y	N	1	999	0	0				
THE FINEST FEDERAL C	1,875	4.6	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999				
THORNAPPLE CU	4,907	22.3	Y	2.00	0	M	Y	N	1	999	999,999,999	999,999,999				
THUNDER BAY AREA CU *	3,281	23.3	Y	1.00	0	D	Y	N	1	999	999,999,999	999,999,999				
TOTAL COMMUNITY CRED	8,080	59.4	Y	3.00	0	D	Y	N	0	0	0	0				
TRI-CITIES CREDIT UN	4,239	30.4	Y	4.00	0	D	Y	N	1	999	999,999,999	999,999,999				
UNISON CREDIT UNION	19,332	199.6	Y	1.00	0	D	Y	N	0	999	999,999,999	999,999,999				
UNIVERSITY OF TOLEDO	6,686	68.3	Y	.75	0	D	Y	N	1	55	999,999,999	999,999,999				
URBAN UPBOUND FCU	1,179	0.7	Y	5.00	0	D	Y	N	0	0	0	0				
VACATIONLAND FCU	19,159	184.0	Y	1.00	1	D	Y	N	1	999	999,999,999	999,999,999				
VERVE, A CREDIT UNIO	67,505	736.8	Y	2.00	0	D	Y	N	0	999	999,999,999	999,999,999				
VIRIVA COMMUNITY CRE	9,784	61.6	Y	1.25	0	D	Y	N	0	0	0	0				
WAKOTA FEDERAL CU	3,906	24.5	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999				
WASHTENAW FEDERAL CR	6,931	38.0	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
WEST MICHIGAN CU	15,548	145.3	Y	3.00	1	D	Y	N	1	999	999,999,999	999,999,999				
WEST MICHIGAN POSTAL	850	5.7	Y	1.00	0	D	Y	N	0	999	999,999,999	999,999,999				
WESTERN DISTRICTS ME *	3,332	38.4	Y	2.00	1	D	Y	N	1	99	999,999,999	999,999,999				

Credit Union	# Mbrs	Assets (\$M)	96% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
WESTERN DIVISION FED	9,162	134.9	Y	5.00	0	M	Y	Y	1	999	999,999,999	999,999,999					
WESTERN ILLINOIS CRE *	3,102	22.4	Y	1.00	0	D	Y	N	0	0	0	0					
WEXFORD COMMUNITY CU	10,640	5.0	Y	3.00	0	M	Y	N	0	999	999,999,999	999,999,999					

Marking CUs within 10% of my membership range (2 CUs)

Phone Transfer Fee Configuration

Credit Union	# Mbrs	Assets (\$M)	43% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
AAA FEDERAL CU	7,296	58.1	Y	2.00	3	M	Y		1	99	999,999,999	999,999,999					
AAC CREDIT UNION	13,790	116.2	Y	1.00	0	M	Y		0	65	999,999,999	999,999,999					
ALLEGAN COMMUNITY FE	7,052	31.5	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
ATL FEDERAL CREDIT U	2,029	12.1	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
BIRMINGHAM BLOOMFIEL	5,221	62.1	Y	3.00	0	D	Y		1	999	999,999,999	999,999,999					
CALCITE CU	8,763	63.3	Y	1.00	0	M	Y		0	999	999,999,999	999,999,999					
CHIEF FINANCIAL CRED	26,656	151.8	Y	5.00	0	D	Y		0	999	999,999,999	999,999,999					
CHIPHONE FEDERAL CRE	11,796	86.1	Y	5.00	0	D	Y		1	999	999,999,999	999,999,999					
CLARKSTON BRANDON CO	9,174	68.5	Y	1.00	0	D	Y		1	60	999,999,999	999,999,999					
COMMUNITY WEST CREDI	23,925	157.2	Y	2.00	0	M	Y		24	999	999,999,999	999,999,999					
COREPLUS FEDERAL CU	22,464	196.1	Y	2.00	0	D	N		18	62	999,999,999	999,999,999					
DEPARTMENT OF LABOR	8,502	85.3	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
DISTRICT GOVERNMENT	12,163	54.2	Y	2.00	0	D	Y		18	65	250,000	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	43% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
EAST TRAVERSE CATHOL	7,278	51.8	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				
ELEMENT FEDERAL CRED	5,118	31.1	Y	3.00	0	D	Y		1	999	999,999,999	999,999,999				
EVERENCE FEDERAL CRE	17,943	165.1	Y	2.50	0	D	Y		0	999	999,999,999	999,999,999				
FEDCOM CREDIT UNION	8,077	59.1	Y	2.00	2	M	Y		1	999	999,999,999	999,999,999				
FILER CREDIT UNION	9,577	123.8	Y	.50	6	M	Y		1	999	999,999,999	999,999,999				
FIREFIGHTERS CREDIT	4,908	74.5	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				
FIRST OHIO COMMUNITY	4,662	35.1	Y	2.00	0	D	Y		0	999	999,999,999	999,999,999				
FIRST UNITED CU	5,353	28.5	Y	5.00	0	M	Y		0	999	999,999,999	999,999,999				
FRANKENMUTH CREDIT U	37,445	410.8	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				
GABRIELS COMMUNITY C	1,518	14.5	Y	1.00	0	D	Y		0	999	999,999,999	999,999,999				
GLACIER HILLS CREDIT	15,912	108.6	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				
GR CONSUMERS CREDIT	3,869	40.2	Y	2.00	0	D	Y		1	99	30,000,000	50,000,000				
GRATIOT COMMUNITY CU	6,184	29.9	Y	1.00	0	M	Y		1	999	999,999,999	999,999,999				
GREATER METRO FCU	6,216	88.8	Y	1.00	4	M	Y		1	999	999,999,999	999,999,999				
GREATER NILES COMMUN	4,746	53.2	Y	2.00	0	D	Y		21	70	999,999,999	999,999,999				
HEARTLAND CU (MADISO	23,368	235.8	Y	5.00	0	D	Y		1	999	999,999,999	999,999,999				
HIGHMARK FEDERAL CU	11,019	110.2	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				

Credit Union	# Mbrs	Assets (\$M)	43% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate			Waive if OTB Present			
											Savings	Loans	CCC	CLN	LSV	ATM	DBT
HONOR CREDIT UNION	62,986	665.0	Y	3.00	0	M	Y		18	65	20,000	1					X
HORIZON COMMUNITY CR	2,988	43.0	Y	2.00	0	M	Y		0	999	999,999,999	999,999,999					
ISABELLA COMMUNITY C	15,816	105.8	Y	2.00	3	M	Y		0	999	999,999,999	999,999,999					
KALSEE CREDIT UNION	24,924	163.5	Y	3.00	0	D	Y		1	999	999,999,999	999,999,999					
KELLOGG COMMUNITY FC	36,704	455.4	Y	3.00	0	D	Y		1	999	999,999,999	999,999,999					
KENOWA COMMUNITY FED	2,826	19.3	Y	1.00	1	M	Y		16	65	999,999,999	999,999,999					
LAKES COMMUNITY CRED	10,385	91.0	Y	1.00	0	D	Y		1	999	999,999,999	999,999,999					
LAKESHORE FEDERAL CU *	3,017	26.0	Y	2.00	1	M	Y		1	60	999,999,999	999,999,999					
LENCO CREDIT UNION	8,016	74.0	Y	5.00	5	M	Y		16	99	9,000,000	5,000,000					
MADISON CREDIT UNION	3,926	38.6	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
MEIJER CREDIT UNION	10,976	57.9	Y	1.00	0	D	Y		0	65	999,999,999	999,999,999					
MICHIGAN LEGACY CRED	20,921	167.8	Y	3.00	0	D	Y		0	999	999,999,999	999,999,999					
MIDUSA CREDIT UNION	16,937	212.6	Y	3.00	0	M	Y		1	999	999,999,999	999,999,999					
MUSKEGON CO-OP CU	10,272	53.7	Y	2.00	0	M	Y		1	999	999,999,999	999,999,999					
MUSKEGON GOVERNMENTA	5,391	47.1	Y	2.00	0	M	Y		1	999	999,999,999	999,999,999					
NORTHSTAR CREDIT UNI	10,388	110.7	Y	5.00	3	M	Y		1	999	999,999,999	999,999,999					
NOTRE DAME FED CREDI	52,808	472.0	Y	2.50	0	M	Y		1	999	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	43% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
OAK TRUST CREDIT UNI	5,126	46.4	Y	3.00	0	M	Y		1	99	999,999,999	999,999,999				
OHIO CATHOLIC FEDERA	15,553	152.2	Y	3.00	0	D	N		0	999	999,999,999	999,999,999				
PARKSIDE CU	18,152	88.5	Y	3.00	0	D	N		0	999	999,999,999	999,999,999				
PATHWAYS FINANCIAL C	29,734	235.2	Y	2.00	1	M	N		17	55	999,999,999	999,999,999				
PORT CITY FEDERAL CU *	3,221	29.3	Y	1.00	0	D	Y		1	999	999,999,999	999,999,999				
PORT CONNEAUT FEDERA	4,802	26.0	Y	.50	1	M	Y		0	999	999,999,999	999,999,999				
POST COMMUNITY CREDI	8,006	82.6	Y	3.00	0	D	Y		0	999	999,999,999	999,999,999				
PREFERRED CREDIT UNI	16,225	162.4	Y	2.00	0	D	Y		18	999	999,999,999	999,999,999				
PUBLIC SERVICE CREDI	5,545	51.4	Y	3.00	0	D	Y		0	999	999,999,999	999,999,999				
RIVER VALLEY CU	12,158	84.8	Y	2.00	0	D	Y		17	55	99,999,999	99,999,999				
ROGUE RIVER COMMUNIT	6,244	40.2	Y	2.00	0	M	Y		17	62	999,999,999	999,999,999				
SAFE HARBOR CU	4,953	45.6	Y	2.50	3	M	Y		18	999	999,999,999	999,999,999				
SAN ANTONIO CITIZENS	14,697	175.7	Y	1.00	0	D	Y		0	999	999,999,999	999,999,999				
SENTINEL FEDERAL CRE	11,735	107.3	Y	2.00	0	D	Y		1	60	999,999,999	999,999,999				
TBA CREDIT UNION	17,265	174.7	Y	3.00	0	D	Y		1	999	999,999,999	999,999,999				
THE FINEST FEDERAL C	1,875	4.6	Y	1.00	4	M	Y		1	999	999,999,999	999,999,999				
THORNAPPLE CU	4,907	22.3	Y	2.00	1	M	Y		0	999	999,999,999	999,999,999				

Credit Union	# Mbrs	Assets (\$M)	43% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
TOTAL COMMUNITY CRED	8,080	59.4	Y	2.00	0	D	Y		0	999	999,999,999	999,999,999					
TRI-CITIES CREDIT UN	4,239	30.4	Y	5.00	0	D	Y		0	999	999,999,999	999,999,999					
VIRVA COMMUNITY CRE	9,784	61.6	Y	2.00	0	D	Y		0	999	999,999,999	999,999,999					
WASHTENAW FEDERAL CR	6,931	38.0	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				X	
WESTERN DISTRICTS ME *	3,332	38.4	N	.00	0		Y		0	0	0	0					
WEXFORD COMMUNITY CU	10,640	5.0	Y	2.00	0	M	N		1	64	999,999,999	999,999,999					

Marking CUs within 10% of my membership range (1 CUs)

Self Service Fee Configuration

Credit Union	# Mbrs	Assets (\$M)	2% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate			Waive if OTB Present				
											Savings	Loans	CC	CLN	LSV	ATM	DBT	
ATL FEDERAL CREDIT U	2,029	12.1	Y	.10	30				1	999	0	0						
FRANKENMUTH CREDIT U	37,445	410.8	Y	.10	120				1	999	999,999,999	999,999,999						
NEWAYGO COUNTY SERVI *	3,217	23.1	Y	.20	60				0	999	999,999,999	999,999,999						
ROGUE RIVER COMMUNIT	6,244	40.2	Y	.10	30				17	62	999,999,999	999,999,999						
WESTERN DISTRICTS ME *	3,332	38.4		.00	0				0	0	0	0						

Marking CUs within 10% of my membership range (0 CUs)

Self Service Fee Configuration

Credit Union	# Mbrs	Assets (\$M)	3% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
ATL FEDERAL CREDIT U	2,029	12.1	Y	.10	30				1	999	0	0					
FRANKENMUTH CREDIT U	37,445	410.8	Y	.10	200				1	999	999,999,999	999,999,999					
HONOR CREDIT UNION	62,986	665.0	Y	.05	999				0	999	999,999,999	999,999,999					
KENOWA COMMUNITY FED	2,826	19.3	Y	.50	15				1	999	999,999,999	999,999,999					
ROGUE RIVER COMMUNIT	6,244	40.2	Y	.05	30				17	62	999,999,999	999,999,999					
WESTERN DISTRICTS ME *	3,332	38.4	N	.00	0				0	0	0	0					

Lending Services

CU Name CU# (Sorted by Number of Members)	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Mortgage Cadence	TCI	RouteOne	Retailer Direct	DealerTrack	XtDirect
3325 Fox Communities CU			X					
200 Honor CU					X	X	X	
264 Verve, a CU			X					
254 Notre Dame Fed CU								X
227 Day Air CU				X				X
249 Kellogg Community FCU		X	X		X		X	X
112 Frankenmuth CU			X		X	X	X	X
199 Heartland CU (Springfield)	X			X				
263 Monroe County Community CU								
133 Alpena Alcona Area CU	X		X		X			X
3450 Superior Choice CU								
147 Pathways Financial CU	X							X
265 Chief Financial CU								
204 Preferred CU	X				X		X	
166 Diversified Members CU								X
720 CorePlus FCU			X					X
238 KALSEE CU								
187 Heartland CU (Madison)			X					
176 Community West CU	X			X				
148 Michigan Legacy CU					X		X	
222 Park City CU	X				X		X	
3430 Cumberland County FCU		X						
269 MEMBERS1st Community CU								
420 Service 1 FCU	X							
93 Unison CU								
197 VacationLand FCU					X		X	X
229 Building Trades FCU								X
178 Allegius CU							X	
268 Everence FCU								
3150 Prospera CU								
3300 Harris County FCU								
190 TBA CU	X				X		X	
3819 Taunton FCU					X		X	
235 MidUSA CU					X		X	X
126 Isabella Community CU	X							
135 North Central Area CU								
750 West Michigan CU	X		X					
172 Glacier Hills CU			X					X
169 BlueOx CU								
155 Ohio Catholic FCU	X		X					
115 AAC CU	X				X		X	
660 San Antonio Citizens FCU			X					
3926 IBEW & United Workers FCU								
273 Century Heritage FCU								X
137 Parkside CU								X
129 Quest FCU	X	X			X		X	
3225 Ripco CU		X					X	
134 First Trust CU	X							
146 Straits Area FCU								
182 Sentinel FCU								
114 Delta County CU			X		X		X	
122 Awakon FCU					X		X	
250 River Valley CU	X				X		X	
186 Meijer CU			X					
261 Chiphone FCU							X	
3844 Pinnacle CU								
410 Forest Area FCU								X
275 SPE FCU								
149 Aberdeen FCU								
600 Peninsula FCU								
3460 Horizon Utah FCU		X						
283 Cincinnati Ohio Police								
3838 Nizari Progressive FCU								
142 Sioux Empire FCU					X		X	

Lending Services

CU Name CU# (Sorted by Number of Members)	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Mortgage Cadence	TCI	RouteOne	Retailer Direct	DealerTrack	XtDirect
192 District Government Emp FCU		X						X
284 Shoreline CU								
188 Highmark FCU							X	
3834 Piedmont CU								
262 Lakes Community CU					X		X	
171 CommStar CU	X		X		X		X	
450 Wexford Community CU								
430 Muskegon Co-op CU	X				X		X	X
156 Madison County FCU			X					X
217 NorthStar CU	X			X				
246 Florida Hospital CU								
281 First General CU								
271 Viriva Community CU								
141 Calcite CU	X							
550 Western Division FCU								
350 Filer CU					X			
161 Northern Hills FCU							X	
113 Clarkston Brandon Community CU								
670 Brewery CU							X	
3823 K-State FCU								
185 First Financial CU								X
274 Destinations CU								
132 Besser CU	X							
212 Lower East Side People's FCU								
138 H.P.C. CU								
680 FEDCom CU					X		X	
272 Department of Labor FCU								X
3807 Jefferson CU								X
480 Community First FCU								
236 Bridge CU								
3928 Tongass FCU	X							
252 Post Community CU								
3922 South Bay CU								
285 Total Community CU								
203 NorthPark Community CU		X					X	
310 FOCUS CU						X		
530 Illinois Educators CU								
157 Lenco CU			X					
124 AAA FCU								X
240 East Traverse Catholic FCU					X		X	
3420 Tahquamenon Area CU								
3907 United Advantage FCU								
279 Kansas City CU								
3025 Services Center FCU						X		
277 University of Toledo FCU								
131 Allegan Community FCU								
3843 Meridian Mutual FCU								
3913 PrimeSource CU								
253 Washtenaw FCU								
184 Lake Huron CU					X		X	
3829 Hanesbrands CU								
740 Kent County CU								
125 Rogue River Community CU								
3803 Tri-Rivers FCU								
3840 ANECA FCU								X
490 Governmental Empl. CU								
221 Riverview CU								
280 Gratiot Community CU								
219 Advantage CU					X		X	
191 Bay Area CU								
3820 MUNA FCU								
3934 Thinkwise CU								
232 Greensboro Municipal FCU		X	X					
173 New Horizons CU	X							

Lending Services

CU Name CU# (Sorted by Number of Members)	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Mortgage Cadence	TCI	RouteOne	Retailer Direct	DealerTrack	XtDirect
223 Public Service CU								
170 Muskegon Governmental Empl. FCU	X							
590 Greater Metro FCU								
231 Birmingham Bloomfield CU								
198 Credit Union Plus								
3813 My Pensacola CU								
3822 Calcasieu T&E CU								
3824 Southland FCU								
3912 Printing Industries CU								
3927 Ravalli County FCU								
3914 Cheney FCU								
3937 Metrum Community CU								
218 Oak Trust CU	X	X					X	
153 First United CU	X	X	X		X		X	X
3841 Calhoun-Liberty Empl. CU								
380 Thornapple CU								
257 First Ohio Community FCU								
233 Greater Niles Community FCU	X							
213 Element FCU							X	
174 Firefighters CU								
340 Safe Harbor CU								
226 Port Conneaut FCU	X							
144 Aeroquip CU	X							
151 Tri-Cities CU	X							
3920 RAFE FCU								
247 Peoples Choice CU								
3833 Wymar FCU								
183 SMART FCU								
3845 Savannah Schools FCU								
127 GR Consumers CU								
270 Generations Family FCU								
248 Wakota FCU								X
117 Madison CU								
201 Des Moines Police Officers' CU								
11 Progressive CU	X							
40 Michigan Coastal CU								
3832 Habersham FCU								
3905 CALCOE FCU							X	
3916 1st Valley CU								
3917 Mountain River CU								
790 Catholic United Financial CU								
3837 Louisiana Central CU								
10 Western Districts Members CU	X		X					
3924 Inland Valley FCU								X
520 Evergreen CU								
241 Horizon Community CU								
620 Port City FCU								
80 Auto-Owners Associates CU								
255 Toro Empl. FCU		X						X
730 Saginaw County Empl. CU							X	
90 Newaygo County Service Empl. CU								
3936 BCS Community CU								
3811 Old Ocean FCU								
640 Grand Trunk (BC) Empl. FCU								
211 Neighborhood Trust FCU								
3805 First Neshoba FCU								
116 Thunder Bay Area CU								
258 Western Illinois CU								
128 Alpena Community CU								
60 Kenowa Community FCU								
570 Lakeshore FCU	X							
177 Chiropractic FCU								
3831 Newark Firemen FCU								
3910 Media City Community CU								

Lending Services

CU Name CU# (Sorted by Number of Members)	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Mortgage Cadence	TCI	RouteOne	Retailer Direct	DealerTrack	XtDirect
3842 Ocala Community CU								
216 Cincinnati Interagency FCU								
3919 Puget Sound FCU								
3938 Comunidad Latina FCU								
120 Northwest Consumers FCU								
286 Dowagiac Area FCU								
3925 Cal Poly FCU								
3991 United Financial CU								
3825 Local 142 FCU								
158 Greater Wayne County FCU								
3835 Third Coast FCU								
123 Consumers FCU								
3839 Geismar Complex FCU								
3909 Spokane Law Enforcement								
164 Sarasota Municipal Empl. CU								X
3026 Vermillion FCU								
239 Lakota FCU								
234 DeTour Drummond Community CU								
267 Commonwealth Utilities Empl. CU								
3933 The Heritage FCU								
3901 Spokane Firefighters CU								
3931 Family First FCU								
3808 SAFE CU								
282 Generations CU								
3827 Texhillco FCU								
152 First Choice CU								
3941 Union Pacific California Empl. FCU								
290 SB Community FCU								
266 Battle Creek Area Community FCU								
276 The Finest FCU								X
30 ATL FCU	X	X					X	X
3911 Newrizons FCU								
370 Farm Bureau Family CU								
3929 State Highway CU								
3027 Sisseton Wahpeton FCU								
3847 Oak Cliff Christian FCU								
3846 Stephens-Franklin Teachers FCU								
3812 Mobile Postal Empl. CU								
700 Country Heritage CU								
3821 Alabama Law Enforcement								
245 Gabriels Community CU								
162 Great Lakes Members CU								
3804 Elizabeth NJ Firemens FCU								
3930 Bitterroot Community FCU								
3903 Spokane Media FCU								
224 Florida Customs FCU								
206 Urban Upbound FCU								
3826 Hilco FCU								
3921 Valley Educators								
3814 Marvel City FCU								
3810 Evonik Empl. CU								
150 West Michigan Postal Service FCU								
3828 CommunityWorks FCU								
3970 Sunkist Empl. FCU								
3830 Houston Belt and Terminal CU								
3932 Homestead FCU								
259 Northern Eagle FCU								
237 Internet Archive FCU								
278 ELCA FCU								
TOTAL/COUNT	33	12	19	4	26	4	36	30
% of CUs that use the feature	13%	5%	8%	2%	10%	2%	14%	12%

Management, Marketing, & Member Services

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	Xtend Member Reach Svcs	Shared Branching	Experian AS Level 1	Qualifile
3325 Fox Communities CU	X					
200 Honor CU			X	X		
264 Verve, a CU	X					X
254 Notre Dame Fed CU	X		X			X
227 Day Air CU			X			X
249 Kellogg Community FCU	X		X	X		
112 Frankenmuth CU	X	X	X	X		
199 Heartland CU (Springfield)			X	X		
263 Monroe County Community CU						X
133 Alpena Alcona Area CU			X	X		X
3450 Superior Choice CU	X		X			
147 Pathways Financial CU			X			X
265 Chief Financial CU						
204 Preferred CU	X		X	X		
166 Diversified Members CU			X	X		X
720 CorePlus FCU						X
238 KALSEE CU	X	X		X		X
187 Heartland CU (Madison)						X
176 Community West CU			X	X		
148 Michigan Legacy CU	X	X	X	X		
222 Park City CU			X			
3430 Cumberland County FCU	X		X			X
269 MEMBERS1st Community CU	X					X
420 Service 1 FCU	X		X	X	X	
93 Unison CU						
197 VacationLand FCU			X			
229 Building Trades FCU			X			
178 Allegius CU	X	X		X		
268 Everence FCU	X					X
3150 Prospera CU	X					
3300 Harris County FCU	X		X			
190 TBA CU	X	X	X	X		
3819 Taunton FCU						
235 MidUSA CU			X			
126 Isabella Community CU	X	X	X	X		
135 North Central Area CU	X	X	X	X		
750 West Michigan CU	X	X	X	X		X
172 Glacier Hills CU	X					X
169 BlueOx CU			X	X		
155 Ohio Catholic FCU	X	X				X
115 AAC CU				X	X	
660 San Antonio Citizens FCU	X	X	X			
3926 IBEW & United Workers FCU	X					X
273 Century Heritage FCU	X					
137 Parkside CU	X	X	X	X		X
129 Quest FCU	X			X		
3225 Ripco CU			X			
134 First Trust CU	X		X	X		
146 Straits Area FCU				X		
182 Sentinel FCU	X		X	X		
114 Delta County CU			X	X		
122 Awakon FCU	X	X		X		
250 River Valley CU				X		
186 Meijer CU			X	X		
261 Chiphone FCU	X					
3844 Pinnacle CU						X
410 Forest Area FCU	X	X	X	X		
275 SPE FCU						
149 Aberdeen FCU			X			
600 Peninsula FCU	X	X	X			X
3460 Horizon Utah FCU	X					
283 Cincinnati Ohio Police						
3838 Nizari Progressive FCU	X					X
142 Sioux Empire FCU			X	X		

Management, Marketing, & Member Services

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	Xtend Member Reach Svcs	Shared Branching	Experian AS Level 1	Qualifile
192 District Government Emp FCU						
284 Shoreline CU						X
188 Highmark FCU	X	X		X		
3834 Piedmont CU	X					
262 Lakes Community CU	X					
171 CommStar CU	X	X				
450 Wexford Community CU	X	X		X	X	
430 Muskegon Co-op CU	X	X		X		
156 Madison County FCU			X			
217 NorthStar CU	X		X			
246 Florida Hospital CU						
281 First General CU						
271 Viriva Community CU						X
141 Calcite CU	X	X	X	X		
550 Western Division FCU						
350 Filer CU				X		X
161 Northern Hills FCU			X	X		
113 Clarkston Brandon Community CU	X	X		X		
670 Brewery CU	X		X			
3823 K-State FCU	X					X
185 First Financial CU				X		X
274 Destinations CU						X
132 Besser CU			X	X		X
212 Lower East Side People's FCU	X	X				
138 H.P.C. CU				X		
680 FEDCom CU	X	X	X	X		
272 Department of Labor FCU	X					X
3807 Jefferson CU			X			X
480 Community First FCU				X		
236 Bridge CU			X			X
3928 Tongass FCU						X
252 Post Community CU			X	X		X
3922 South Bay CU	X					X
285 Total Community CU						
203 NorthPark Community CU	X		X			
310 FOCUS CU	X	X	X			X
530 Illinois Educators CU	X	X	X			
157 Lenco CU			X			
124 AAA FCU			X			
240 East Traverse Catholic FCU	X		X	X		
3420 Tahquamenon Area CU						
3907 United Advantage FCU	X		X			X
279 Kansas City CU						
3025 Services Center FCU	X					
277 University of Toledo FCU						X
131 Allegan Community FCU						
3843 Meridian Mutual FCU						
3913 PrimeSource CU	X		X	X		
253 Washtenaw FCU						
184 Lake Huron CU				X		
3829 Hanesbrands CU	X					
740 Kent County CU			X	X	X	
125 Rogue River Community CU	X			X		
3803 Tri-Rivers FCU	X		X			
3840 ANECA FCU						X
490 Governmental Empl. CU						
221 Riverview CU						
280 Gratiot Community CU			X	X		
219 Advantage CU	X	X	X			
191 Bay Area CU	X	X				
3820 MUNA FCU	X					X
3934 Thinkwise CU						
232 Greensboro Municipal FCU	X	X				
173 New Horizons CU	X					

Management, Marketing, & Member Services

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	Extend Member Reach Svcs	Shared Branching	Experian AS Level 1	Qualifile
223 Public Service CU	X	X	X			
170 Muskegon Governmental Empl. FCU			X	X		
590 Greater Metro FCU	X		X	X		
231 Birmingham Bloomfield CU	X	X		X		
198 Credit Union Plus				X		
3813 My Pensacola CU						
3822 Calcasieu T&E CU	X					
3824 Southland FCU	X					
3912 Printing Industries CU	X					
3927 Ravalli County FCU						
3914 Cheney FCU			X			
3937 Metrum Community CU						X
218 Oak Trust CU						
153 First United CU	X	X	X	X		
3841 Calhoun-Liberty Empl. CU						
380 Thornapple CU	X		X	X		
257 First Ohio Community FCU	X					
233 Greater Niles Community FCU	X	X		X		X
213 Element FCU	X	X	X			
174 Firefighters CU	X	X	X			
340 Safe Harbor CU	X	X		X	X	
226 Port Conneaut FCU	X	X	X	X		X
144 Aeroquip CU				X	X	
151 Tri-Cities CU				X		
3920 RAFF FCU	X					
247 Peoples Choice CU	X	X				
3833 Wymar FCU	X					
183 SMART FCU						
3845 Savannah Schools FCU						
127 GR Consumers CU	X	X	X	X		
270 Generations Family FCU			X	X	X	
248 Wakota FCU	X	X	X	X		X
117 Madison CU			X			X
201 Des Moines Police Officers' CU	X	X	X			
11 Progressive CU				X	X	
40 Michigan Coastal CU			X	X		
3832 Habersham FCU	X					X
3905 CALCOE FCU	X			X		X
3916 1st Valley CU						
3917 Mountain River CU						X
790 Catholic United Financial CU	X	X				
3837 Louisiana Central CU	X					X
10 Western Districts Members CU			X	X		
3924 Inland Valley FCU	X					X
520 Evergreen CU			X			
241 Horizon Community CU	X	X				X
620 Port City FCU				X		
80 Auto-Owners Associates CU	X	X	X			
255 Toro Empl. FCU	X		X			X
730 Saginaw County Empl. CU	X	X				
90 Newaygo County Service Empl. CU			X			
3936 BCS Community CU						X
3811 Old Ocean FCU						
640 Grand Trunk (BC) Empl. FCU	X	X				
211 Neighborhood Trust FCU						
3805 First Neshoba FCU						
116 Thunder Bay Area CU	X	X		X		X
258 Western Illinois CU			X			
128 Alpena Community CU			X	X		
60 Kenowa Community FCU				X		
570 Lakeshore FCU	X			X		
177 Chiropractic FCU				X		
3831 Newark Firemen FCU						
3910 Media City Community CU						X

Management, Marketing, & Member Services

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	Xtend Member Reach Svcs	Shared Branching	Experian AS Level 1	Qualifile
3842 Ocala Community CU						X
216 Cincinnati Interagency FCU			X			
3919 Puget Sound FCU	X		X			
3938 Comunidad Latina FCU						X
120 Northwest Consumers FCU	X	X	X	X		
286 Dowagiac Area FCU						
3925 Cal Poly FCU			X			
3991 United Financial CU						
3825 Local 142 FCU	X					
158 Greater Wayne County FCU						
3835 Third Coast FCU	X					
123 Consumers FCU				X		
3839 Geismar Complex FCU						
3909 Spokane Law Enforcement						
164 Sarasota Municipal Empl. CU	X	X	X	X		X
3026 Vermillion FCU						
239 Lakota FCU						
234 DeTour Drummond Community CU				X		
267 Commonwealth Utilities Empl. CU	X					
3933 The Heritage FCU						X
3901 Spokane Firefighters CU				X		
3931 Family First FCU	X					
3808 SAFE CU	X					
282 Generations CU						
3827 Texhillco FCU	X					X
152 First Choice CU	X		X			
3941 Union Pacific California Empl. FCU						
290 SB Community FCU			X	X		
266 Battle Creek Area Community FCU						
276 The Finest FCU	X					
30 ATL FCU	X	X	X	X		X
3911 Newrizons FCU	X			X		
370 Farm Bureau Family CU			X			
3929 State Highway CU						
3027 Sisseton Wahpeton FCU	X					
3847 Oak Cliff Christian FCU						
3846 Stephens-Franklin Teachers FCU						
3812 Mobile Postal Empl. CU						
700 Country Heritage CU						
3821 Alabama Law Enforcement	X					
245 Gabriels Community CU	X	X				
162 Great Lakes Members CU				X		
3804 Elizabeth NJ Firemens FCU	X					
3930 Bitterroot Community FCU	X					
3903 Spokane Media FCU	X			X		
224 Florida Customs FCU	X	X				
206 Urban Upbound FCU						
3826 Hilco FCU	X					X
3921 Valley Educators						
3814 Marvel City FCU						
3810 Evonik Empl. CU						
150 West Michigan Postal Service FCU	X			X		
3828 CommunityWorks FCU	X					
3970 Sunkist Empl. FCU						
3830 Houston Belt and Terminal CU	X					
3932 Homestead FCU	X					
259 Northern Eagle FCU						X
237 Internet Archive FCU	X	X		X		
278 ELCA FCU						
TOTAL/COUNT	123	51	89	84	8	62
% of CUs that use the feature	49%	20%	35%	33%	3%	25%

Explanation of Features

Items marked with an asterisk (*) are new since the last published Peer Analysis. **Remember that this is NOT an exhaustive list of all CU*BASE features. See Page 1 for more details.**

ACCOUNTING / BACK OFFICE

A2A	Credit unions allowing members to transfer funds between financial institutions via account-to-account transfer processing.
Auto Non>Returns (Courtesy Pay)	Using the CU*BASE Automated Non>Returns feature to allow members to post electronic items to a negative balance for a fee.
Online Credit Cards	Credit unions processing credit cards in an online environment through CU*BASE.
OTB Credit Cards	Use of the Off Trial Balance (OTB) system to track member credit cards.
Qualified Dividends	Qualified dividends allows the credit union to require that the member meet defined requirements (e-statement enrollment, debit card activity, etc.) in order to receive their dividend.
Xtend SRS Bookkeeping Services	Routine daily accounting tasks are handled by a member of the Xtend SRS (Shared Resources and Staff) Bookkeeping team.
Xtension Call Center Services	Phone center member services, marketing outreach, and other Call Center services provided by the Xtension Call Center including live chat.

AUDIT & COMPLIANCE

Concentration Risk Analysis	In depth, five-step analysis of risk concentration within the credit union's portfolio.
Annual BSA Review	Assessment of credit union risk based on implemented BSA/AML programs.
Annual ACH Review	Receiving and originating activities are examined as well as review of risk exposure due to customer service and treasury payment activities.
Security Access Reviews	Risk management service for review and reporting of employee accounts for identification of suspicious activity. May be included with Xtend Audit Link package.
Xtend Audit Link Daily Log Management	Full daily and monthly performance and monitoring of audit activities such as BSA review, CTR completion, wire transfer review, dormant account activity verification, teller activity monitoring, and more.

ELECTRONIC SERVICES & E-DOCUMENT STRATEGIES

It's Me 247 Online Banking (Mbrs Logged In)	For credit unions offering online banking services, the number of members who logged in January 1, 2016 through March 31, 2016.
% of Membership	Calculated by dividing the # of members who have logged 1/1/16 – 3/31/16 by the total # of members (as of 12/31/15).
E-Statements (Mbrs Enrolled)	For credit unions offering e-statements through online banking, the number of members enrolled (as of 3/31/16).
% of Membership	Calculated by dividing the # of members enrolled as of 3/31/16 by the total # of members.
% of Active Online Banking Mbrs	Calculated by dividing the # of members enrolled as of 3/31/16 by the # of members that have logged in to online banking at least once from 1/1/16 – 3/31/16.
*It's Me 247 Bill Pay: Powered by...	Indicates the third-party partner used to offer Online Bill Payment services to members via It's Me 247 online banking: Payveris, Fiserv, or iPay.
It's Me 247 Bill Pay (Mbrs Enrolled)	For credit unions offering EasyPay Bill Payment services (powered either by Fiserv or iPay), the number of members <i>enrolled</i> as of 3/31/16.
% of Membership	Calculated by dividing the # of members enrolled as of 3/31/16 by the total # of members.
% of Active Online Banking Mbrs	Calculated by dividing the # of members enrolled as of 3/31/16 by the # of members that have logged in to online banking at least once from 1/1/16 – 3/31/16.

It's Me 247 Mobile Web Banking (Mbrs Logged In)	For credit unions offering mobile web banking, the number of members who logged into online banking via a mobile device from 1/1/16 – 3/31/16.
It's Me 247 Mobile Text Banking (10+ active users)	Allowing members to perform one- and two-way transactions via text on their mobile device. Credit unions with 10 or more members that used text banking at least once from 1/31/16 – 3/31/16.
MoneyDesktop	Indicates whether a credit union is using MoneyDesktop's Personal Financial Management (PFM) application integrated with online banking.
CFS	Indicates whether a credit union is offering the It's Me 247 Investment Center offered through CUSO Financial Services.
*New Member Appl. Process	Indicates whether a credit union has made the switch to MAP.
*IRSC Hybrid Mobile App	Indicates whether a credit union is offering the CU*Answers Hybrid Mobile App, supported by the Internet Retailer Support Center (IRSC).
Primary Imaging Vault	Indicates what e-document vault environment the credit union is utilizing.
Checklogic (Branch Capture)	Using branch check capture and electronic imaging forward processing tools from eDOC Innovations.
Release Management	Imaging solution release control coming in four options of varying partner involvement. Release control assists credit unions with ensuring their imaging solution stays up to date with patches and releases.
*My Virtual StrongBox (Premium Edition)	Premium relationship with My Virtual StrongBox integrated into It's Me 247 Online Banking. Allows members to store important documents, like wills and trusts, online.

LENDING SERVICES

Lender*RE (Real Estate Services)	Day-to-day real estate services for your mortgage loans provided by our team of Lender*VP mortgage professionals, including escrow processing and member support services.
Lender*VP Collections	Day-to-day collections services handled for your delinquent and negative-balance accounts by the Lender*VP team of collections professionals.
Mortgage Cadence	Use of the web-based mortgage application and origination tool ("from App to Close!") through a partnership with Mortgage Cadence.
TCI	Call center app for facilitating lending.
RouteOne	Drive business to your loan queue with this indirect lending vendor interface.
RetailerDirect	Allows credit unions to partner quickly and easily to provide financing with a wide range of organizations from doctors, funeral homes, dealerships, and more.
DealerTrack	Web-based software solution with integrated interface to CU*BASE for indirect lending.
XtDirect	Loan lead "hotline" that feeds credit union CU*BASE lending pipeline.

MANAGEMENT, MARKETING, & MEMBER SERVICES

5300 Reporting/Analysis Tools	Using the CU*BASE 5300 Call Report feature to configure automated calculation routines and completing your quarterly Call Report online.
5300 Upload to NCUA	Uploading 5300 Call Report data from CU*BASE directly to the NCUA's web-based tool using CU*BASE tools.
Xtend Member Reach Services	Direct-to-member marketing services provided by Xtend Member Reach, including weekly outbound email, online banking messages, and audio response contacts with members.
Shared Branching	Providing Shared Branching services to members of other CU*BASE CUs.
*Experian AS Level 1	Providing verification of name, address, social security number, date of birth, driver's license number, and telephone number and alerts when high-risk individuals are found.
*Qualifile by ChexSystems	Integrated risk assessment feature to assist with approval decisions on new accounts and memberships.



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