

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2017

(Sorted by Region)

www.thecreditunionadvisors.com

Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
State Summary																	
Northwest - Total/Average		8,348,102	701,450	5.66	12.34	0.56	3.40	5.90	4.48	0.34	77.67	4,599,366	246,486	63.92	1.35	0.76	1.22
North Central - Total/Average		3,228,373	252,185	6.50	12.06	0.64	3.60	5.83	4.58	0.40	74.90	2,610,443	209,758	74.22	1.20	0.53	0.94
Northeast - Total/Average		10,998,426	914,456	6.22	13.65	0.45	2.89	5.14	3.91	0.39	78.39	7,519,248	367,969	65.62	0.77	0.48	0.90
East Central - Total/Average		10,930,265	997,296	0.55	12.46	1.18	3.50	5.49	4.42	0.31	69.84	7,368,102	525,365	72.04	1.33	0.68	2.05
Tampa Bay - Total/Average		21,002,831	2,016,449	6.18	11.98	0.43	3.10	5.58	4.14	0.50	72.30	15,074,802	668,432	62.31	0.84	1.06	1.28
South Central - Total/Average		37,088	4,428	6.72	25.82	0.69	2.73	6.84	3.54	0.23	64.39	20,179	-	41.28	0.88	0.35	2.54
Southeast - Total/Average		7,501,280	689,081	6.55	12.51	0.47	3.44	6.30	5.04	0.50	74.72	4,272,640	177,922	67.41	0.77	0.72	1.47
Northwest																	
Fort Walton Beach - Crestview (Metro)																	
Eglin Federal Credit Union	Fort Walton Beach	1,872,690	117,189	6.09	11.12	0.77	1.96	4.14	2.57	0.28	64.62	717,697	-	43.41	0.42	0.26	0.71
Okaloosa County Teachers Federal Credit Union	Crestview	81,327	8,786	4.91	9.89	0.30	3.07	5.86	3.66	0.21	83.28	36,734	-	50.79	1.71	0.92	1.30
Walton County Teachers Federal Credit Union	Defuniak Springs	21,486	3,277	7.65	7.57	0.33	3.03	6.82	4.77	0.21	90.36	8,507	-	43.15	0.87	0.12	1.63
Total/Average		1,975,503	129,252	6.22%	9.53%	0.47%	2.69%	5.61%	3.67%	0.23%	79.42%	762,938	-	45.78%	1.00%	0.43%	1.21%
Panama City - Lynn Haven, FL (Metro)																	
Tyndall Federal Credit Union	Panama City	1,284,280	114,021	3.23	10.45	0.64	2.32	3.96	3.02	0.40	70.08	662,753	-	59.42	0.51	0.42	0.79
Innovations Federal Credit Union	Panama City	192,604	19,094	7.96	8.71	0.40	4.09	5.88	5.28	0.31	81.43	138,532	12,310	80.29	0.56	0.70	1.05
Panhandle Educators Federal Credit Union	Panama City	184,117	13,054	16.28	12.56	1.24	3.04	5.19	4.42	0.27	64.89	96,448	11,413	61.21	0.43	0.50	1.50
Bay Credit Union	Panama City	84,076	9,896	1.87	9.80	-0.10	3.65	5.43	4.46	0.32	85.07	57,020	-	75.82	0.28	0.75	0.94
Total/Average		1,745,077	156,065	7.34%	10.38%	0.55%	3.28%	5.12%	4.30%	0.33%	75.37%	954,753	23,723	69.19%	0.45%	0.59%	1.07%
Pensacola - Ferry Pass - Brent, FL (Metro)																	
Pen Air Federal Credit Union	Pensacola	1,398,073	98,916	3.86	12.76	0.86	2.99	5.12	3.94	0.54	61.11	801,989	50,200	66.45	0.48	1.05	1.23
Gulf Winds Federal Credit Union	Pensacola	646,295	60,127	4.11	11.65	0.56	2.64	4.37	3.53	0.43	75.64	406,123	391	72.02	0.69	0.39	0.88
Members First Credit Union of Florida	Pensacola	185,013	16,966	4.40	13.73	0.28	2.85	5.35	4.20	0.25	83.07	85,326	-	53.23	1.24	0.62	0.75
Central Credit Union of Florida	Pensacola	153,164	15,430	2.73	11.41	0.25	3.34	5.77	4.97	0.31	83.68	92,212	-	68.52	0.90	0.65	0.78
Harvesters Federal Credit Union	Cantonment	149,638	17,774	-1.63	8.88	0.57	2.98	4.09	3.97	0.28	78.88	123,363	17,398	90.46	0.27	0.33	0.29
Santa Rosa County Federal Credit Union	Milton	125,402	11,712	8.47	11.44	0.66	2.49	5.04	3.49	0.55	75.02	55,643	-	50.28	0.55	0.31	0.51
My Pensacola Federal Credit Union	Pensacola	66,518	5,013	5.11	17.89	0.61	2.61	6.12	3.40	0.35	73.45	22,849	-	41.95	0.78	0.40	0.81
GPCE Credit Union	Pensacola	41,768	3,536	4.72	9.12	0.13	2.67	4.95	3.97	0.12	92.84	20,273	-	52.91	0.05	0.23	0.29
Florida State Employees Federal Credit Union	Pensacola	25,390	3,325	-3.85	7.54	-0.23	2.68	5.64	3.59	0.30	93.24	10,534	-	45.08	5.15	1.62	1.13
ECCO Credit Union	Milton	23,772	1,057	1.70	16.89	0.77	2.44	5.69	3.78	1.22	48.76	12,022	1,276	61.08	0.00	0.02	1.26
Pensacola L&N Federal Credit Union	Pensacola	7,895	1,224	4.79	18.52	0.20	4.55	7.35	6.55	0.62	83.58	5,326	-	84.22	2.16	0.25	0.56
Total/Average		2,822,928	235,080	3.13%	12.71%	0.42%	2.93%	5.41%	4.13%	0.45%	77.21%	1,635,660	69,265	62.38%	1.12%	0.53%	0.77%

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2017

(Sorted by Region)

www.thecreditunionadvisors.com

Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
Tallahassee, FL (Metro)																	
First Commerce Credit Union	Tallahassee	558,355	48,430	11.87	11.71	0.68	3.15	4.75	4.48	0.66	71.64	409,348	47,321	97.02	1.53	0.67	1.22
Envision Credit Union	Tallahassee	525,344	52,094	20.25	9.01	1.36	3.55	5.27	4.68	0.30	78.64	352,654	74,697	78.46	0.77	0.51	0.68
Florida State University Credit Union	Tallahassee	213,473	23,779	14.48	9.14	0.90	4.27	5.75	5.62	0.66	65.69	180,688	25,698	94.04	1.19	0.81	0.86
TMH Federal Credit Union	Tallahassee	65,586	7,932	7.81	10.25	0.93	3.35	5.68	4.80	0.36	74.57	39,909	4,760	69.01	0.71	0.20	0.49
Tallahassee-Leon Federal Credit Union	Tallahassee	54,020	5,891	12.73	9.34	2.78	3.45	6.03	5.19	0.09	63.21	28,991	-	60.13	0.76	0.56	0.58
Florida Department of Transportation Credit Union	Tallahassee	50,413	3,330	4.24	17.28	0.03	2.81	5.51	3.41	0.08	97.31	16,945	427	40.73	0.36	0.06	0.38
FLAG Credit Union	Tallahassee	39,335	5,480	2.70	9.26	-0.21	3.29	5.58	4.59	0.27	83.96	22,451	90	63.81	1.10	0.86	1.26
Florida Rural Electric Credit Union	Tallahassee	29,594	3,757	3.29	19.52	-0.01	3.14	5.31	3.97	0.26	91.38	16,618	-	70.20	0.32	0.02	0.33
Florida A&M University Federal Credit Union	Tallahassee	19,554	3,745	4.54	6.49	-1.43	3.91	5.88	5.10	0.15	100.66	12,258	-	67.74	7.20	1.04	3.55
Tallahassee Federal Credit Union	Tallahassee	4,885	589	-4.38	15.72	-1.59	3.27	8.90	3.70	0.20	137.68	1,308	-	31.86	1.76	-0.10	2.14
Total/Average		1,560,559	155,027	7.75%	11.77%	0.34%	3.42%	5.87%	4.55%	0.30%	86.47%	1,081,170	152,993	67.30%	1.57%	0.46%	1.15%
Other																	
Community South Credit Union	Chipley	116,795	10,464	7.16	13.38	0.45	5.73	7.70	7.01	0.57	59.31	91,543	-	90.57	2.21	2.20	3.07
Emerald Coast Federal Credit Union	Port Saint Joe	46,432	5,122	3.25	7.89	0.47	3.56	6.09	4.38	0.07	84.00	25,546	505	59.02	1.16	0.58	1.33
Calhoun-Liberty Employees Credit Union	Blountstown	39,600	5,102	7.86	12.15	0.95	3.94	5.93	4.70	0.21	73.87	26,878	-	77.32	0.41	0.38	0.76
Jackson County Teachers Credit Union	Marianna	29,111	3,249	14.10	30.89	2.98	5.37	9.51	7.35	0.46	52.18	14,751	-	70.60	1.53	1.05	1.35
Jefferson County Teachers Credit Union	Monticello	9,863	1,065	3.38	13.49	0.47	3.55	6.94	4.13	0.40	77.41	4,522	-	53.69	1.22	0.00	0.64
Sunland Credit Union	Marianna	2,234	1,024	-12.40	25.92	0.69	5.93	8.81	6.92	0.49	72.65	1,605	-	98.59	9.28	6.42	4.11
Total/Average		244,035	26,026	3.89%	17.29%	1.00%	4.68%	7.50%	5.75%	0.37%	69.90%	164,845	505	74.97%	2.64%	1.77%	1.88%
Northwest - Total/Average		8,348,102	701,450	5.66%	12.34%	0.56%	3.40%	5.90%	4.48%	0.34%	77.67%	4,599,366	246,486	63.92%	1.35%	0.76%	1.22%
North Central																	
Gainesville, FL (Metro)																	
Campus USA Credit Union	Jonesville	1,632,776	102,182	11.78	12.24	1.01	3.14	4.32	4.01	0.63	59.99	1,329,924	94,680	95.51	0.41	0.46	0.54
Florida Credit Union	Gainesville	968,724	89,978	16.41	9.76	1.20	4.11	5.48	5.58	0.72	61.15	822,079	64,004	99.71	0.43	0.74	0.95
SunState Federal Credit Union	Gainesville	407,640	33,338	11.38	11.17	1.09	3.97	5.17	4.86	0.35	69.45	317,218	45,841	88.82	0.32	0.42	0.83
Alliance Credit Union	Gainesville	49,983	5,843	6.66	6.77	0.01	4.51	6.45	5.58	0.14	82.45	32,676	159	71.30	2.63	1.97	1.48
My Healthcare Federal Credit Union	Gainesville	25,063	4,445	-2.26	16.99	0.82	4.42	8.07	5.59	0.16	80.36	13,434	-	64.99	1.97	0.95	1.79
Total/Average		3,084,186	235,786	8.79%	11.39%	0.83%	4.03%	5.90%	5.12%	0.40%	70.68%	2,515,331	204,684	84.07%	1.15%	0.91%	1.12%
Other																	
Buckeye Community Federal Credit Union	Perry	90,046	10,132	4.40	11.17	0.20	3.41	5.01	4.78	0.34	87.61	67,829	5,074	87.58	0.59	0.32	0.30
Ocala Community Credit Union	Ocala	30,367	2,774	-1.25	12.10	0.62	3.05	5.46	3.72	0.33	74.26	16,118	-	61.37	0.56	0.17	0.84
Suwannee River Federal Credit Union	Live Oak	18,432	2,675	8.76	11.39	0.46	3.16	5.96	3.76	0.05	88.18	8,701	-	52.80	1.77	0.15	0.93
Madison Education Associates Credit Union	Madison	5,342	818	4.94	16.29	0.54	3.06	6.62	3.92	0.86	66.45	2,464	-	55.72	2.07	0.00	0.97
Total/Average		144,187	16,399	4.21%	12.74%	0.46%	3.17%	5.76%	4.05%	0.40%	79.13%	95,112	5,074	64.37%	1.25%	0.16%	0.76%
North Central - Total/Average		3,228,373	252,185	6.50%	12.06%	0.64%	3.60%	5.83%	4.58%	0.40%	74.90%	2,610,443	209,758	74.22%	1.20%	0.53%	0.94%

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2017

(Sorted by Region)

www.thecreditunionadvisors.com

Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
Northeast																	
Jacksonville, FL (Metro)																	
VyStar Credit Union	Jacksonville	6,929,474	581,177	7.68	8.98	0.84	2.51	3.98	3.68	0.70	61.33	4,924,100	206,689	91.66	0.46	0.36	0.66
Community First Credit Union of Florida	Jacksonville	1,512,839	124,880	10.54	12.92	0.98	2.85	4.29	3.59	0.44	66.18	1,012,327	69,343	78.31	0.45	0.48	1.33
First Florida Credit Union	Jacksonville	857,182	52,856	7.50	15.13	0.71	2.56	4.09	3.23	0.46	65.63	484,423	12,856	77.28	0.45	0.44	0.51
121 Financial Credit Union	Jacksonville	545,736	49,877	-1.99	9.39	-0.25	3.40	4.63	4.45	0.44	82.77	433,899	74,249	94.08	0.79	0.67	0.96
JAX Federal Credit Union	Jacksonville	381,013	35,208	2.51	10.62	0.60	3.22	4.51	4.15	0.31	77.33	284,203	940	85.77	0.46	0.44	0.80
Alive Credit Union	Jacksonville	133,041	15,055	5.60	14.33	0.27	2.10	3.31	2.68	0.30	84.06	72,703	476	64.65	0.47	0.26	0.37
Coastline Federal Credit Union	Jacksonville	130,570	10,981	10.36	9.04	0.40	2.21	3.79	3.40	0.39	81.87	73,965	573	63.51	0.30	0.11	0.32
J. M. Associates Federal Credit Union	Jacksonville	115,494	8,009	-2.02	14.58	1.28	2.94	5.62	3.80	0.43	65.25	46,813	-	48.36	0.99	0.71	1.09
First Coast Community Credit Union	Palatka	114,948	12,492	5.62	11.39	0.30	2.90	6.64	3.71	0.27	83.81	41,451	-	41.24	0.60	0.51	0.34
Country Federal Credit Union	Macclenny	75,570	6,151	12.23	8.53	1.21	4.13	6.31	5.69	0.91	64.65	56,117	2,374	82.52	0.87	0.23	0.88
City & Police Federal Credit Union	Jacksonville	74,199	6,130	8.46	8.93	0.44	3.19	5.32	3.76	0.15	83.45	36,758	-	55.07	1.53	0.52	0.72
Jacksonville Postal & Professional Credit Union	Jacksonville	44,359	3,350	-0.52	18.94	0.34	2.20	5.35	3.76	0.42	77.29	16,293	-	45.42	0.37	0.21	1.50
Jacksonville Firemen's Credit Union	Jacksonville	35,840	2,674	2.24	8.65	-0.59	2.62	6.58	4.84	0.14	93.23	13,717	469	42.07	3.13	2.01	3.77
Metro North Federal Credit Union	Jacksonville	17,442	1,773	6.91	18.09	0.24	3.04	5.66	3.61	0.40	86.26	8,911	-	63.29	0.77	0.20	0.13
Farmers Federal Credit Union	Jacksonville	14,266	1,297	13.91	13.24	0.18	2.50	6.00	3.20	0.27	87.39	4,589	-	37.37	0.11	0.27	0.44
First Coast Federal Credit Union	Jacksonville	8,818	1,718	12.94	14.31	0.77	3.93	6.30	5.43	0.29	83.26	5,251	-	69.70	0.32	0.12	0.65
Container Mutual Credit Union	Fernandina Beach	7,635	828	3.81	34.94	-0.11	2.78	5.00	3.50	0.30	88.95	3,728	-	75.25	1.07	0.54	0.89
Total/Average		10,998,426	914,456	6.22%	13.65%	0.45%	2.89%	5.14%	3.91%	0.39%	78.39%	7,519,248	367,969	65.62%	0.77%	0.48%	0.90%
Northeast - Total/Average		10,998,426	914,456	6.22%	13.65%	0.45%	2.89%	5.14%	3.91%	0.39%	78.39%	7,519,248	367,969	65.62%	0.77%	0.48%	0.90%
East Central																	
Deltona - Daytona Beach - Ormond Beach, FL (Metro)																	
Financial Educators Federal Credit Union	Daytona Beach	17,261	2,128	-2.43	14.04	2.22	3.91	6.19	4.60	0.24	70.16	10,017	316	67.90	2.52	0.17	3.21
Total/Average		17,261	2,128	-2.43%	14.04%	2.22%	3.91%	6.19%	4.60%	0.24%	70.16%	10,017	316	67.90%	2.52%	0.17%	3.21%
Orlando, Kissimmee, FL (Metro)																	
Fairwinds Credit Union	Orlando	2,181,452	179,805	6.69	10.22	1.09	2.86	4.03	3.49	0.32	71.92	1,446,414	165,127	76.86	0.53	0.22	0.79
Central Florida Educators Federal Credit Union	Lake Mary	1,804,940	153,438	10.84	10.61	0.63	3.01	4.84	3.64	0.28	73.75	960,806	27,936	60.38	0.44	1.08	1.36
McCoy Federal Credit Union	Orlando	568,939	63,842	6.98	8.92	0.02	2.95	4.66	3.86	0.21	79.03	326,499	30,254	63.87	0.65	1.26	1.52
Insight Credit Union	Winter Springs	566,713	56,427	1.05	9.35	0.37	3.13	4.59	4.07	0.17	77.56	351,641	114,343	69.05	1.39	1.15	1.53
Orlando Federal Credit Union	Orlando	229,045	25,342	8.84	8.90	0.29	3.97	5.93	6.17	0.30	80.76	134,379	-	65.17	0.48	1.31	1.65
Central Florida Postal Credit Union	Orlando	65,527	14,266	-7.18	7.03	-2.15	4.39	5.88	5.67	0.53	76.32	48,076	1,425	79.75	2.14	2.83	2.54
Florida Hospital Credit Union	Altamonte Springs	48,109	9,739	2.63	11.16	0.85	3.22	5.59	3.98	0.18	75.69	28,865	-	68.56	0.09	0.65	0.79
Gulf States Credit Union	Maitland	30,686	3,686	8.89	14.45	0.29	3.33	6.50	4.05	0.16	88.03	13,347	380	51.12	1.56	0.38	0.63
Local 606 Electrical Workers Federal Credit Union	Orlando	7,762	415	0.43	16.32	0.20	1.99	5.22	2.57	0.48	67.35	1,933	-	29.80	1.03	0.33	1.81
F.R.S.A. Credit Union	Winter Park	4,667	912	-16.87	12.02	0.56	5.29	6.88	6.87	0.60	75.00	3,975	192	97.02	1.11	0.92	1.94
Total/Average		5,507,840	507,872	2.23%	10.90%	0.22%	3.41%	5.41%	4.44%	0.32%	76.54%	3,315,935	339,657	66.16%	0.94%	1.01%	1.46%

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2017

(Sorted by Region)

www.thecreditunionadvisors.com

Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
Palm Bay - Melbourne - Titusville, FL (Metro)																	
Space Coast Credit Union	Melbourne	4,014,323	379,859	6.85	13.32	1.08	2.82	3.78	3.80	0.30	61.31	3,157,195	101,276	92.85	0.88	0.82	1.68
Launch Federal Credit Union	Merritt Island	749,320	64,623	-12.60	12.31	0.55	2.97	5.74	3.82	0.26	72.44	361,820	-	55.54	0.41	1.06	0.98
Community Credit Union of Florida	Rockledge	641,521	42,814	11.33	11.74	1.67	3.78	5.09	5.04	0.54	54.73	523,135	84,116	97.79	0.31	0.66	1.79
Total/Average		5,405,164	487,296	1.86%	12.46%	1.10%	3.19%	4.87%	4.22%	0.37%	62.83%	4,042,150	185,392	82.06%	0.53%	0.85%	1.48%
East Central - Total/Average		10,930,265	997,296	0.55%	12.46%	1.18%	3.50%	5.49%	4.42%	0.31%	69.84%	7,368,102	525,365	72.04%	1.33%	0.68%	2.05%
Tampa Bay																	
Bradenton - Sarasota - Venice, FL (Metro)																	
Manatee Community Federal Credit Union	Bradenton	44,500	4,454	1.48	15.80	-0.49	4.48	8.13	5.76	0.71	67.85	23,916	-	64.90	1.10	4.01	2.30
Sarasota Municipal Employees Credit Union	Sarasota	30,487	2,352	2.45	11.26	0.48	2.67	5.61	3.40	0.34	78.00	11,185	-	41.61	0.61	0.39	0.90
Total/Average		74,987	6,806	1.97%	13.53%	-0.01%	3.58%	6.87%	4.58%	0.53%	72.93%	35,101	-	53.26%	0.86%	2.20%	1.60%
Lakeland - Winter Haven, FL (Metro)																	
MIDFLORIDA Credit Union	Lakeland	2,982,205	279,938	17.23	10.41	1.29	2.74	3.94	3.81	0.54	61.78	2,244,876	350,596	90.70	0.47	0.39	1.03
Publix Employees Federal Credit Union	Lakeland	931,450	135,673	9.00	12.98	0.92	2.58	5.30	3.83	0.65	64.55	409,435	-	51.00	1.09	0.37	0.67
San Antonio Citizens Federal Credit Union	San Antonio	206,095	15,183	11.11	8.90	0.81	2.82	4.65	3.59	0.32	70.59	101,289	11,674	54.00	0.12	0.19	1.95
Magnify Credit Union	Mulberry	79,211	6,189	5.42	12.10	0.35	3.01	5.38	4.25	0.52	79.84	42,986	3,145	65.64	1.98	0.68	1.13
Total/Average		4,198,961	436,983	10.69%	11.10%	0.84%	2.79%	4.82%	3.87%	0.51%	69.19%	2,798,586	365,415	65.34%	0.92%	0.41%	1.20%
Tampa - St. Petersburg - Clearwater, FL (Metro)																	
Suncoast Credit Union	Tampa	8,618,930	734,346	9.67	8.61	0.84	2.24	3.99	3.32	0.86	53.71	6,096,571	37,343	81.46	0.46	0.58	1.04
Grow Financial Federal Credit Union	Tampa	2,405,970	199,768	5.84	9.71	0.46	3.13	4.35	4.15	0.52	70.51	1,880,462	63,078	89.06	0.74	0.71	0.91
GTE Federal Credit Union	Tampa	1,959,215	258,175	9.90	8.00	0.43	3.11	4.07	4.11	0.43	74.22	1,701,627	96,018	99.91	1.35	0.75	0.89
Achieva Credit Union	Dunedin	1,525,950	151,081	6.58	11.33	0.92	3.33	4.53	4.52	0.40	67.09	1,148,056	91,391	86.60	0.99	0.67	0.88
USF Federal Credit Union	Tampa	626,138	60,375	14.94	10.20	0.31	3.34	4.53	4.52	0.54	67.37	503,723	6,414	90.65	0.91	0.87	1.04
Florida Central Credit Union	Tampa	453,133	53,897	4.24	8.94	0.22	2.83	3.84	3.69	0.32	78.18	341,244	4,490	82.52	0.72	0.90	1.00
Railroad & Industrial Federal Credit Union	Tampa	329,526	35,560	5.75	11.51	0.53	2.15	5.08	3.44	0.61	68.24	114,752	413	39.77	0.97	0.59	0.89
Tampa Bay Federal Credit Union	Tampa	280,746	30,009	0.33	10.58	0.50	3.12	4.60	4.36	0.54	72.40	210,732	1,405	84.65	0.93	0.81	0.81
Pinellas Federal Credit Union	Largo	121,346	12,314	4.18	13.93	-0.05	2.76	5.34	3.51	0.31	80.09	55,996	-	54.26	0.76	1.48	1.53
Florida West Coast Credit Union	Brandon	93,226	9,951	4.42	10.21	0.53	2.60	4.73	3.45	0.35	78.07	42,096	-	51.10	0.05	0.11	1.00
Powernet Credit Union	Tampa	88,590	3,957	11.90	8.41	0.23	2.31	4.43	3.24	0.48	77.32	42,162	2,465	52.26	0.14	0.07	0.60
Tampa Postal Federal Credit Union	Lutz	81,830	8,022	3.72	13.39	0.28	2.94	6.37	3.56	0.43	83.78	31,039	-	43.88	0.40	0.54	1.67
St Joseph's Hospital Federal Credit Union	Tampa	55,110	6,009	5.22	11.75	-0.04	2.96	7.20	4.39	0.57	83.09	20,285	-	42.38	0.28	0.47	1.83
ECU Credit Union	Largo	37,246	3,662	0.52	13.99	0.29	2.82	4.52	3.93	0.38	80.99	20,413	-	64.38	1.77	0.45	0.88
City-County Employees Credit Union	Clearwater	21,783	2,451	8.32	13.42	1.34	3.84	5.47	4.75	0.31	80.52	15,542	-	83.21	0.28	0.42	0.56
Service 1st Credit Union	Tampa	20,320	1,961	6.47	11.17	0.55	3.17	5.03	4.27	0.44	81.36	13,014	-	73.56	0.00	0.28	0.82
Florida Customs Federal Credit Union	Tampa	9,824	1,122	-1.90	17.32	0.53	3.49	7.66	4.15	0.30	74.58	3,401	-	42.31	1.97	0.08	1.41
Total/Average		16,728,883	1,572,660	5.89%	11.32%	0.46%	2.95%	5.04%	3.96%	0.46%	74.80%	12,241,115	303,017	68.35%	0.75%	0.58%	1.04%
Tampa Bay - Total/Average		21,002,831	2,016,449	6.18%	11.98%	0.43%	3.10%	5.58%	4.14%	0.50%	72.30%	15,074,802	668,432	62.31%	0.84%	1.06%	1.28%

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2017

(Sorted by Region)

www.thecreditunionadvisors.com

Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
South Central																	
Everglades Federal Credit Union	Clewiston	36,680	4,307	6.19	12.66	0.71	3.80	6.40	5.26	0.46	68.78	20,131	-	63.27	1.75	0.70	0.90
Lee County Mosquito Control Credit Union	Lehigh Acres	408	121	7.24	38.97	0.66	1.65	7.27	1.83	0.00	60.00	48	-	19.28	0.00	0.00	4.17
Total/Average		37,088	4,428	6.72%	25.82%	0.69%	2.73%	6.84%	3.54%	0.23%	64.39%	20,179	-	41.28%	0.88%	0.35%	2.54%
South Central - Total/Average		37,088	4,428	6.72%	25.82%	0.69%	2.73%	6.84%	3.54%	0.23%	64.39%	20,179	-	41.28%	0.88%	0.35%	2.54%
Southeast																	
Key West, FL (Micro)																	
Keys Federal Credit Union	Key West	139,146	12,933	8.76	8.25	1.23	4.67	6.25	5.98	0.11	67.36	103,157	3,277	82.59	0.99	0.89	0.83
Monroe County Teachers Federal Credit Union	Key West	27,782	2,196	-0.42	9.41	0.41	2.72	5.15	4.89	1.50	51.67	21,777	-	86.83	1.41	0.79	1.16
Southernmost Federal Credit Union	Key West	15,541	1,933	13.11	18.50	0.02	3.78	7.51	6.76	0.53	89.42	7,813	-	62.66	0.33	0.43	1.34
Total/Average		182,469	17,062	7.15%	12.05%	0.55%	3.72%	6.30%	5.88%	0.71%	69.48%	132,747	3,277	77.36%	0.91%	0.70%	1.11%
Miami - Fort Lauderdale - Pompano Beach, FL (Metro)																	
IBM Southeast Employees Federal Credit Union	Delray Beach	1,084,254	78,638	20.42	11.05	0.85	3.34	4.68	4.27	0.34	70.22	805,546	12,585	84.32	0.62	0.40	0.81
South Florida Educational Federal Credit Union	Miami	1,082,769	79,524	8.25	18.75	0.73	2.18	6.90	3.40	0.31	71.86	236,225	-	27.19	0.32	0.34	0.39
Dade County Federal Credit Union	Sweetwater	747,523	93,704	12.87	11.27	0.74	3.75	5.99	4.75	0.31	74.83	435,049	45,048	66.62	0.54	0.66	1.01
Tropical Financial Credit Union	Miramar	700,487	60,903	9.32	9.44	0.24	2.84	4.01	3.87	0.31	84.11	516,467	21,959	83.06	0.44	0.31	0.42
Power Financial Credit Union	Pembroke Pines	644,966	33,091	6.47	11.45	0.46	2.58	3.85	3.40	0.40	79.10	451,264	56,150	87.06	0.33	0.10	0.39
We Florida Financial	Margate	524,275	52,101	0.20	9.98	0.22	3.06	4.70	4.06	0.45	76.39	368,025	13,793	78.49	1.37	1.91	1.68
BrightStar Credit Union	Sunrise	455,858	55,134	4.84	11.01	0.55	3.36	4.88	3.99	0.20	81.92	294,871	-	73.53	0.55	0.99	1.43
Velocity Community Federal Credit Union	Palm Beach Gardens	334,799	21,952	4.21	11.86	0.23	3.06	5.03	3.47	0.11	88.00	156,194	-	53.23	0.59	0.36	0.55
University Credit Union	Miami	205,961	17,212	6.62	8.84	0.13	2.30	4.91	2.94	0.15	86.43	61,392	5,255	33.59	0.22	0.79	1.01
JetStream Federal Credit Union	Miami Lakes	195,851	20,833	5.73	12.86	1.38	5.04	6.65	6.21	0.41	64.76	150,339	17,813	89.46	1.47	0.73	0.90
Gold Coast Federal Credit Union	West Palm Beach	170,916	20,753	4.67	9.97	0.51	1.89	3.00	2.52	0.07	80.55	81,625	-	54.04	0.21	0.43	1.04
Guardians Credit Union	West Palm Beach	153,028	28,991	9.22	12.51	1.35	3.84	6.42	5.66	0.07	71.38	87,154	-	66.36	0.49	1.01	0.45
Miami Postal Service Credit Union	Miami	124,794	15,289	-2.18	11.49	0.23	3.10	6.85	4.27	0.46	64.79	52,107	-	47.63	1.83	3.07	2.23
First Choice Credit Union	West Palm Beach	108,874	10,644	6.17	9.36	0.36	2.32	4.50	2.94	0.36	83.08	45,842	445	48.12	1.28	0.15	2.25
Miami Firefighters Federal Credit Union	Miami	98,744	4,212	7.79	8.98	0.79	2.82	4.29	3.35	0.21	70.59	58,536	409	65.84	0.20	0.01	0.94
PriorityONE Credit Union	Sunrise	89,831	9,791	5.11	9.65	0.21	3.81	5.87	4.47	0.27	80.79	57,584	-	72.43	0.53	0.86	0.86
Sun Credit Union	Hollywood	86,086	6,633	10.72	10.01	0.40	2.42	5.03	3.15	0.32	81.83	30,897	-	40.35	0.87	0.43	0.81
Connect Credit Union	Fort Lauderdale	74,978	5,875	-0.45	11.26	0.55	3.34	5.49	3.89	0.28	76.55	42,270	-	64.67	1.24	1.60	2.41
Broward HealthCare Federal Credit Union	Fort Lauderdale	71,087	9,217	3.03	10.32	0.52	2.59	5.00	3.14	0.24	81.09	27,703	-	43.68	0.55	1.24	1.82
Memorial Employees Federal Credit Union	Hollywood	64,826	8,892	4.95	10.57	0.37	2.72	6.13	3.21	0.11	82.95	20,930	467	36.65	0.68	0.97	0.89
Baptist Health South Florida Federal Credit Union	Miami	59,977	11,562	6.91	12.69	1.16	5.27	7.65	6.08	0.14	74.38	41,510	-	80.90	1.17	1.28	1.33
United Police Federal Credit Union	Miami	52,237	4,658	-0.11	16.13	0.18	2.60	7.52	2.99	0.19	90.25	15,654	-	36.06	0.43	-0.21	0.64
South Florida Federal Credit Union	Miami	35,393	3,992	-0.89	10.00	0.14	3.92	5.73	5.34	0.55	83.83	24,468	721	77.29	0.94	0.90	1.41
Miami Federal Credit Union	Miami	33,917	2,825	8.80	14.40	0.73	3.27	5.49	4.04	0.41	75.04	19,009	-	65.77	0.22	0.51	0.74
Coral Community Federal Credit Union	Fort Lauderdale	30,992	4,572	4.63	9.59	0.42	3.12	5.40	3.73	0.23	86.35	15,011	-	54.50	0.44	0.40	1.56
Compass Financial Federal Credit Union	Medley	24,878	2,729	0.03	15.41	-1.19	4.90	7.71	6.86	0.60	86.64	16,567	-	79.60	0.32	2.98	3.23
Pompano Beach City Employee Credit Union	Pompano Beach	21,015	1,874	17.38	21.39	0.75	4.98	6.89	5.84	0.40	78.13	14,991	-	92.60	0.07	0.29	0.21
South Atlantic Federal Credit Union	Boca Raton	14,448	2,590	10.33	9.72	0.41	3.98	7.96	4.54	0.08	78.87	5,775	-	44.48	0.73	0.55	2.69
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,582	1,631	8.59	32.59	0.22	3.77	8.30	4.08	0.21	89.33	4,040	-	52.07	0.57	0.41	0.89
Shaw-Ross Employees Credit Union	Miami	7,045	883	4.38	11.10	0.13	0.46	15.50	1.88	0.96	21.43	437	-	7.00	0.69	0.62	3.43
Electricians' Local 349 Credit Union	Miami	4,248	761	3.61	18.22	-0.09	2.64	6.38	3.45	0.12	100.93	1,257	-	36.29	0.24	0.31	0.56
Town of Palm Beach Federal Credit Union	West Palm Beach	2,865	374	7.73	10.26	0.19	3.98	8.56	5.01	0.27	89.13	1,134	-	44.26	0.71	0.00	1.50
St. James AME Church Federal Credit Union	Miami	307	179	-2.97	26.06	-0.87	0.87	10.67	8.08	0.00	133.33	20	-	8.81	0.00	0.00	20.00
Total/Average		7,318,811	672,019	5.95%	12.98%	0.39%	3.16%	6.30%	4.21%	0.29%	79.97%	4,139,893	174,645	57.45%	0.63%	0.74%	1.83%
Southeast - Total/Average		7,501,280	689,081	6.55%	12.51%	0.47%	3.44%	6.30%	5.04%	0.50%	74.72%	4,272,640	177,922	67.41%	0.77%	0.72%	1.47%