

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2018

(Sorted by Region)

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| 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 | | | | | | | | | | | | | | | | | |
| North - Total/Average | | 15,341,517 | 1,330,417 | 1.99 | 16.19 | 0.38 | 3.14 | 5.73 | 4.24 | 0.52 | 73.74 | 7,207,769 | 366,049 | 62.91 | 0.99 | 0.65 | 1.35 |
| Central - Total/Average | | 4,652,559 | 469,609 | 2.23 | 13.95 | 0.49 | 3.99 | 7.11 | 5.49 | 0.63 | 70.14 | 2,843,073 | 266,871 | 64.62 | 1.52 | 0.97 | 1.33 |
| Gulf Coast - Total/Average | | 580,605 | 86,869 | 2.95 | 16.92 | 0.34 | 3.08 | 6.16 | 4.32 | 0.41 | 76.13 | 262,780 | 129 | 53.88 | 1.13 | 0.69 | 1.36 |
| South - Total/Average | | 1,802,659 | 171,502 | -1.63 | 13.21 | 0.42 | 3.71 | 6.71 | 5.43 | 0.39 | 76.84 | 1,180,575 | 42,879 | 61.87 | 1.99 | 0.98 | 2.27 |
| North | | | | | | | | | | | | | | | | | |
| Anniston - Oxford, AL (Metro) | | | | | | | | | | | | | | | | | |
| AOD Federal Credit Union | Oxford | 299,550 | 33,774 | 4.60 | 13.98 | 0.76 | 2.69 | 4.10 | 3.46 | 0.35 | 68.71 | 174,063 | 2,047 | 66.27 | 0.53 | 0.72 | 0.75 |
| Fort McClellan Credit Union | Anniston | 233,458 | 25,103 | 1.00 | 14.01 | 0.64 | 2.27 | 4.78 | 3.35 | 0.72 | 59.92 | 117,768 | - | 58.89 | 0.84 | 0.54 | 0.82 |
| Northeast Alabama Postal Federal Credit Union | Anniston | 12,803 | 1,173 | 2.21 | 19.82 | 0.73 | 2.91 | 4.80 | 4.22 | 0.98 | 56.65 | 9,021 | - | 88.02 | 0.58 | 0.44 | 0.33 |
| Chem Family Credit Union | Anniston | 6,720 | 276 | -1.86 | 17.10 | 0.69 | 1.69 | 4.67 | 2.63 | 0.97 | 40.00 | 932 | - | 15.69 | 0.43 | 3.36 | 1.07 |
| Brassies Credit Union | Anniston | 4,163 | 590 | -8.77 | 17.68 | -1.78 | 4.37 | 7.55 | 5.08 | 0.27 | 109.58 | 2,150 | - | 62.79 | 1.86 | 0.59 | 2.19 |
| Total/Average | | 556,694 | 60,916 | -0.56% | 16.52% | 0.21% | 2.79% | 5.18% | 3.75% | 0.66% | 66.97% | 303,934 | 2,047 | 58.33% | 0.85% | 1.13% | 1.03% |
| Birmingham - Hoover, AL (Metro) | | | | | | | | | | | | | | | | | |
| Apco Employees Credit Union | Birmingham | 2,838,700 | 71,993 | 1.14 | 12.14 | 0.92 | 1.21 | 4.16 | 3.04 | 1.49 | 18.88 | 831,899 | 134 | 32.64 | 0.33 | 0.21 | 0.34 |
| America's First Federal Credit Union | Birmingham | 1,572,500 | 161,590 | 5.94 | 11.23 | 0.80 | 2.45 | 3.58 | 3.48 | 0.52 | 67.07 | 1,131,767 | 725 | 82.27 | 0.47 | 0.30 | 0.42 |
| Alabama Telco Credit Union | Hoover | 778,569 | 80,986 | 5.56 | 11.08 | 0.77 | 3.22 | 4.79 | 4.29 | 0.61 | 71.27 | 563,008 | 60,006 | 81.06 | 0.62 | 0.41 | 0.61 |
| Legacy Community Federal Credit Union | Birmingham | 421,699 | 38,986 | -0.52 | 14.83 | 0.59 | 2.48 | 3.67 | 3.36 | 0.37 | 75.58 | 274,643 | 6,964 | 76.03 | 0.21 | 0.41 | 0.41 |
| Mutual Savings Credit Union | Hoover | 173,330 | 28,970 | 2.57 | 9.69 | 0.31 | 3.23 | 4.53 | 4.19 | 0.44 | 81.84 | 124,077 | 8,723 | 85.31 | 1.34 | 0.56 | 0.93 |
| ACIPCO Federal Credit Union | Birmingham | 160,466 | 7,834 | 8.33 | 14.46 | 2.18 | 3.46 | 4.92 | 4.66 | 0.74 | 35.54 | 123,242 | - | 92.66 | 0.33 | 0.31 | 0.33 |
| eCO Credit Union | Birmingham | 141,370 | 16,198 | 2.95 | 10.93 | 0.67 | 3.08 | 5.43 | 3.85 | 0.33 | 72.07 | 66,085 | 551 | 51.47 | 0.95 | 0.94 | 0.86 |
| Alabama Central Credit Union | Birmingham | 139,916 | 18,047 | 4.01 | 9.11 | 0.38 | 4.19 | 5.32 | 5.23 | 0.43 | 76.43 | 120,878 | 4,750 | 95.60 | 0.43 | 1.02 | 1.22 |
| Alatrust Credit Union | Birmingham | 136,300 | 12,016 | 2.02 | 13.56 | 0.78 | 2.80 | 4.77 | 3.75 | 0.32 | 73.58 | 64,809 | 1,264 | 54.06 | 0.86 | 0.36 | 1.58 |
| Railroad Federal Credit Union | Irondale | 105,641 | 5,156 | -1.92 | 12.62 | 0.26 | 1.21 | 5.60 | 2.13 | 0.91 | 51.07 | 13,422 | - | 14.42 | 0.18 | 0.45 | 0.95 |
| Jefferson Credit Union | Hoover | 64,507 | 7,517 | -4.04 | 10.49 | 0.30 | 4.09 | 6.87 | 5.65 | 0.45 | 74.65 | 38,337 | 85 | 66.65 | 1.61 | 1.95 | 1.78 |
| Energen Credit Union | Birmingham | 38,999 | 2,431 | 5.82 | 11.18 | 1.04 | 3.75 | 6.04 | 6.27 | 1.47 | 48.24 | 28,876 | - | 83.58 | 0.94 | 0.56 | 0.64 |
| Social Security Credit Union | Birmingham | 30,430 | 3,558 | 4.78 | 21.14 | 0.77 | 3.39 | 5.28 | 3.92 | 0.30 | 75.13 | 16,981 | - | 71.15 | 1.18 | 0.42 | 0.64 |
| ANG Federal Credit Union | Birmingham | 20,441 | 1,996 | -3.31 | 8.20 | 0.89 | 2.99 | 6.20 | 3.42 | 0.12 | 75.04 | 7,135 | - | 38.14 | 0.80 | 0.33 | 0.39 |
| Health Credit Union | Birmingham | 19,124 | 1,862 | -3.14 | 25.38 | 0.12 | 3.72 | 7.38 | 4.28 | 0.37 | 73.46 | 7,118 | - | 48.53 | 1.74 | 0.92 | 1.85 |
| Federal Employees Credit Union | Birmingham | 19,153 | 1,563 | -2.67 | 17.19 | 0.54 | 3.27 | 7.82 | 4.61 | 1.03 | 59.50 | 8,336 | - | 52.83 | 2.98 | 2.04 | 1.67 |
| Birmingham Police Credit Union | Birmingham | 14,034 | 1,897 | 18.38 | 14.27 | 0.32 | 5.42 | 10.05 | 9.35 | 2.44 | 51.21 | 10,151 | - | 84.48 | 2.57 | 2.12 | 1.68 |
| L&N Employees Credit Union | Birmingham | 9,003 | 1,485 | -2.61 | 21.80 | 0.14 | 4.70 | 6.30 | 6.06 | 0.29 | 86.53 | 6,690 | - | 90.00 | 0.73 | 0.42 | 0.55 |
| City of Birmingham General Employees Credit Union | Birmingham | 8,732 | 2,135 | -3.28 | 15.86 | 1.91 | 6.75 | 9.64 | 8.37 | 0.73 | 71.79 | 6,487 | - | 88.56 | 0.89 | 0.15 | 1.02 |
| Alabama Postal Credit Union | Birmingham | 7,473 | 809 | -4.25 | 30.96 | 0.31 | 3.84 | 12.22 | 5.61 | 1.41 | 63.70 | 2,448 | - | 47.51 | 3.84 | 1.92 | 1.92 |
| Marvel City Federal Credit Union | Bessemer | 7,476 | 1,042 | -0.27 | 15.85 | 1.04 | 4.35 | 10.64 | 5.19 | 0.46 | 67.34 | 2,789 | - | 44.60 | 1.90 | 0.90 | 2.04 |
| Fireman's Credit Union | Birmingham | 5,741 | 894 | 5.46 | 32.19 | 3.18 | 5.26 | 10.77 | 8.34 | 2.65 | 26.82 | 3,505 | - | 90.10 | 0.74 | 0.59 | 1.68 |
| Southern Research Institute Employees Federal Credit Union | Birmingham | 5,156 | 278 | -5.15 | 28.16 | 0.36 | 1.65 | 5.36 | 2.11 | 0.46 | 63.29 | 507 | - | 13.64 | 0.39 | 0.00 | 0.99 |
| Sixth Avenue Baptist Federal Credit Union | Birmingham | 4,401 | 887 | 0.70 | 8.23 | 0.60 | 4.11 | 6.79 | 5.17 | 0.20 | 85.79 | 2,401 | - | 59.43 | 8.54 | -0.38 | 1.00 |
| People's First Federal Credit Union | Birmingham | 3,544 | 514 | -7.49 | 10.75 | -1.65 | 4.83 | 6.32 | 6.26 | 0.17 | 120.39 | 2,481 | 66 | 79.01 | 1.33 | 1.19 | 0.36 |
| U S Pipe Bessemer Employees Federal Credit Union | Bessemer | 2,857 | 474 | 8.81 | 29.02 | 1.71 | 2.80 | 10.55 | 4.27 | 0.47 | 91.89 | 743 | - | 36.71 | 2.96 | 2.00 | 2.15 |
| O'Neal Credit Union | Birmingham | 2,683 | 700 | 8.34 | 23.00 | 0.71 | 3.88 | 5.98 | 5.76 | 0.33 | 79.07 | 1,545 | - | 74.82 | 0.65 | -0.25 | 2.39 |
| New Pilgrim Federal Credit Union | Birmingham | 1,491 | 491 | -0.80 | 8.85 | 0.44 | 3.44 | 7.45 | 4.73 | 0.39 | 90.57 | 629 | - | 46.35 | 0.32 | 1.06 | 1.11 |
| NRS Community Development Federal Credit Union | Birmingham | 1,483 | 455 | 3.98 | 8.70 | -0.28 | 5.30 | 8.19 | 7.60 | 0.11 | 102.94 | 682 | - | 51.05 | 8.50 | 0.15 | 2.64 |
| Total/Average | | 6,735,219 | 472,764 | 1.70% | 15.89% | 0.69% | 3.62% | 6.78% | 5.00% | 0.69% | 70.02% | 3,461,671 | 83,268 | 63.20% | 1.67% | 0.66% | 1.18% |

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|---|---------------|----------------------|-------------------------------|-----------------------|-----------------------|---------------|------------------------------------|--------------------|-----------------------------|--|--------------------------------|------------------------------|----------------------------|-------------------------------|------------------------------------|-------------------------------|-------------------------------------|
| Florence - Muscle Shoals, AL (Metro) | | | | | | | | | | | | | | | | | |
| Listerhill Credit Union | Muscle Shoals | 784,080 | 91,173 | 5.11 | 10.82 | 0.38 | 3.67 | 5.20 | 5.00 | 0.76 | 68.73 | 632,619 | 113,468 | 89.86 | 0.89 | 0.86 | 1.26 |
| TVA Community Credit Union | Muscle Shoals | 308,644 | 18,344 | -0.71 | 16.20 | 1.17 | 2.46 | 4.92 | 3.24 | 0.53 | 57.40 | 117,495 | - | 44.61 | 0.33 | 0.17 | 0.51 |
| Valley Credit Union | Tuscumbia | 70,373 | 6,704 | 1.31 | 17.40 | 0.44 | 2.96 | 6.04 | 3.93 | 0.51 | 74.09 | 27,814 | - | 47.75 | 0.40 | 0.67 | 0.93 |
| Florence Federal Credit Union | Florence | 53,137 | 3,471 | 0.79 | 11.98 | 0.83 | 2.47 | 5.76 | 3.24 | 0.71 | 61.31 | 17,706 | - | 38.18 | 0.55 | 0.12 | 0.43 |
| Lauderdale County Teachers Credit Union | Florence | 29,357 | 2,548 | 2.85 | 12.50 | 0.47 | 2.29 | 4.28 | 2.93 | 0.30 | 76.65 | 10,577 | - | 41.36 | 0.45 | -0.01 | 0.43 |
| Electrical Workers No. 558 Federal Credit Union | Sheffield | 24,490 | 2,690 | -1.91 | 20.90 | 0.99 | 2.89 | 4.52 | 3.64 | 0.67 | 56.62 | 16,573 | - | 85.97 | 0.04 | -0.10 | 0.68 |
| Railway Employees Credit Union | Muscle Shoals | 18,095 | 1,583 | -1.37 | 23.08 | -0.01 | 2.58 | 5.73 | 4.07 | 0.28 | 90.13 | 7,304 | - | 53.10 | 0.12 | 0.49 | 0.40 |
| Tuscumbia Federal Credit Union | Tuscumbia | 1,173 | 266 | -17.31 | 44.50 | 0.10 | 4.43 | 7.64 | 5.13 | 0.52 | 89.58 | 751 | - | 116.07 | 0.53 | 0.37 | 5.33 |
| Total/Average | | 1,289,349 | 126,779 | -1.41% | 19.67% | 0.55% | 2.97% | 5.51% | 3.90% | 0.54% | 71.81% | 830,839 | 113,468 | 64.61% | 0.41% | 0.32% | 1.25% |
| Fort Payne, AL (Micro) | | | | | | | | | | | | | | | | | |
| Nucor Employees Federal Credit Union | Fort Payne | 3,054 | 330 | 6.17 | 21.68 | -1.02 | 2.53 | 5.74 | 3.43 | 0.23 | 88.89 | 1,165 | - | 48.79 | 0.00 | 1.35 | 2.49 |
| Total/Average | | 3,054 | 330 | 6.17% | 21.68% | -1.02% | 2.53% | 5.74% | 3.43% | 0.23% | 88.89% | 1,165 | - | 48.79% | 0.00% | 1.35% | 2.49% |
| Gadsden, AL (Metro) | | | | | | | | | | | | | | | | | |
| Family Savings Credit Union | Rainbow City | 415,992 | 63,093 | 6.04 | 11.25 | 1.05 | 4.06 | 5.71 | 5.61 | 0.48 | 73.27 | 318,248 | 880 | 87.86 | 1.33 | 0.84 | 1.03 |
| Alabama Teachers Credit Union | Gadsden | 298,752 | 25,547 | 6.04 | 13.17 | 0.85 | 3.27 | 4.52 | 4.33 | 0.66 | 71.31 | 238,797 | 27,749 | 92.65 | 0.53 | 0.21 | 1.23 |
| WinSouth Credit Union | Gadsden | 263,494 | 34,183 | 2.25 | 9.56 | 0.56 | 2.98 | 4.29 | 3.89 | 0.51 | 74.79 | 190,256 | 11,758 | 78.42 | 1.45 | 0.43 | 0.42 |
| Total/Average | | 978,238 | 122,823 | 4.78% | 11.33% | 0.82% | 3.44% | 4.84% | 4.61% | 0.55% | 73.12% | 2,491 | 40,387 | 86.31% | 1.10% | 0.49% | 0.89% |
| Huntsville - Decatur, AL (Metro) | | | | | | | | | | | | | | | | | |
| Redstone Federal Credit Union | Huntsville | 4,810,282 | 430,954 | -5.88 | 11.61 | 0.97 | 2.70 | 5.25 | 3.68 | 0.75 | 64.59 | 2,036,801 | 124,282 | 48.01 | 0.27 | 0.79 | 1.06 |
| Family Security Credit Union | Decatur | 656,064 | 82,590 | 7.04 | 14.87 | 1.34 | 2.52 | 4.03 | 3.89 | 0.61 | 57.14 | 407,158 | 1,609 | 73.21 | 0.39 | 0.52 | 0.62 |
| North Alabama Educators Credit Union | Huntsville | 96,500 | 10,506 | 5.12 | 7.79 | 0.60 | 2.41 | 4.50 | 3.31 | 0.37 | 72.94 | 39,546 | - | 44.90 | 0.72 | 0.33 | 0.39 |
| Rocket City Federal Credit Union | Huntsville | 49,617 | 4,910 | 3.64 | 15.51 | 0.77 | 2.93 | 5.86 | 3.89 | 0.43 | 77.01 | 22,057 | 211 | 52.92 | 0.26 | 0.23 | 0.64 |
| WCU Credit Union | Decatur | 25,897 | 3,444 | 6.37 | 9.82 | 0.31 | 2.88 | 4.66 | 3.81 | 0.07 | 92.59 | 14,017 | - | 60.61 | 0.06 | 0.00 | 0.56 |
| Postal Employees Credit Union | Huntsville | 3,148 | 330 | 2.46 | 14.33 | 2.17 | 3.58 | 6.18 | 4.25 | 0.00 | 38.10 | 1,319 | - | 48.92 | 0.38 | 0.00 | 1.90 |
| Total/Average | | 5,641,508 | 532,734 | 3.13% | 12.32% | 1.03% | 2.84% | 5.08% | 3.81% | 0.37% | 67.06% | 2,520,898 | 126,102 | 54.76% | 0.35% | 0.31% | 0.86% |
| Other | | | | | | | | | | | | | | | | | |
| Champion Community Credit Union | Courtland | 51,055 | 3,719 | -0.38 | 12.21 | 0.10 | 2.97 | 5.34 | 4.41 | 0.80 | 80.06 | 29,795 | 155 | 66.79 | 2.78 | 0.28 | 0.54 |
| Landmark Credit Union | Fairfield | 40,299 | 3,308 | -2.72 | 14.00 | 0.02 | 3.79 | 5.91 | 5.23 | 0.68 | 89.40 | 27,844 | 288 | 79.13 | 0.50 | 0.10 | 0.64 |
| Sycamore Federal Credit Union | Talladega | 22,415 | 1,818 | 11.26 | 18.22 | 2.97 | 5.32 | 8.88 | 7.83 | 1.65 | 43.80 | 16,158 | 334 | 90.83 | 2.01 | 0.34 | 0.54 |
| Chattahoochee Federal Credit Union | Valley | 16,339 | 3,514 | 2.48 | 13.02 | 0.58 | 3.65 | 5.68 | 4.35 | 0.26 | 85.47 | 10,129 | - | 71.47 | 0.35 | -0.20 | 1.51 |
| Councill Federal Credit Union | Normal | 2,917 | 581 | -4.97 | 18.20 | 0.96 | 4.07 | 8.35 | 5.01 | 0.45 | 71.84 | 1,122 | - | 47.06 | 6.60 | -0.53 | 2.85 |
| North Alabama Papermakers Federal Credit Union | Stevenson | 2,494 | 383 | 9.81 | 19.01 | -0.06 | 2.83 | 6.07 | 4.53 | 0.07 | 103.57 | 925 | - | 45.81 | 0.00 | 0.00 | 1.08 |
| Dixie Craft Employees Credit Union | Goodwater | 1,936 | 748 | -14.60 | 16.84 | -1.96 | 4.17 | 8.70 | 5.00 | 0.46 | 73.91 | 798 | - | 49.63 | 5.51 | 2.00 | 4.89 |
| Total/Average | | 137,455 | 14,071 | 0.13% | 15.93% | 0.37% | 3.83% | 6.99% | 5.19% | 0.62% | 78.29% | 86,771 | 777 | 64.39% | 2.54% | 0.28% | 1.72% |
| North Total/Average | | 15,341,517 | 1,330,417 | 1.99% | 16.19% | 0.38% | 3.14% | 5.73% | 4.24% | 0.52% | 73.74% | 7,207,769 | 366,049 | 62.91% | 0.99% | 0.65% | 1.35% |

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|---|--------------|----------------------|-------------------------------|-----------------------|-----------------------|--------------|------------------------------------|--------------------|-----------------------------|--|--------------------------------|------------------------------|----------------------------|-------------------------------|------------------------------------|-------------------------------|-------------------------------------|
| Central | | | | | | | | | | | | | | | | | |
| Montgomery, AL (Metro) | | | | | | | | | | | | | | | | | |
| Max Credit Union | Montgomery | 1,335,280 | 110,394 | 2.01 | 14.22 | 0.79 | 2.96 | 4.44 | 3.84 | 0.53 | 68.41 | 874,819 | 179,559 | 76.88 | 0.96 | 0.48 | 1.15 |
| Guardian Credit Union | Montgomery | 487,548 | 63,500 | 11.10 | 9.76 | 1.41 | 4.62 | 6.37 | 5.96 | 0.90 | 60.66 | 413,547 | 1,033 | 99.99 | 0.97 | 1.02 | 1.24 |
| Alabama State Employees Credit Union | Montgomery | 286,809 | 41,591 | 13.92 | 11.65 | 1.04 | 4.18 | 6.12 | 5.45 | 0.47 | 64.89 | 205,829 | 10,277 | 81.19 | 0.81 | 1.26 | 1.10 |
| Alabama Rural Electric Credit Union | Montgomery | 33,538 | 3,658 | 6.63 | 12.01 | 0.72 | 3.34 | 5.28 | 4.00 | 0.52 | 73.56 | 21,271 | 275 | 72.43 | 0.87 | 0.26 | 0.63 |
| Fedmont Federal Credit Union | Montgomery | 12,483 | 1,428 | -2.63 | 13.73 | -0.58 | 3.52 | 7.67 | 4.57 | 0.35 | 76.25 | 4,954 | - | 46.23 | 2.46 | 3.54 | 2.44 |
| Montgomery VA Federal Credit Union | Montgomery | 6,243 | 1,169 | -4.46 | 18.63 | -0.17 | 3.84 | 8.99 | 4.96 | 0.26 | 98.82 | 2,067 | - | 41.23 | 5.90 | 0.53 | 1.21 |
| Total/Average | | 2,161,901 | 221,740 | 4.43% | 13.33% | 0.54% | 3.74% | 6.48% | 4.80% | 0.51% | 73.77% | 1,522,487 | 191,144 | 69.66% | 2.00% | 1.18% | 1.30% |
| Childersburg - Sylacauga, AL (Micro) | | | | | | | | | | | | | | | | | |
| Coosa Pines Federal Credit Union | Childersburg | 243,572 | 22,416 | 4.77 | 14.03 | 0.95 | 3.28 | 5.30 | 4.20 | 0.52 | 61.85 | 143,196 | 1,949 | 68.04 | 0.50 | 0.87 | 0.72 |
| Heritage South Credit Union | Sylacauga | 126,600 | 12,617 | 5.93 | 10.21 | -0.40 | 3.85 | 5.73 | 5.52 | 0.70 | 74.41 | 92,925 | 3,281 | 81.13 | 0.77 | 0.50 | 1.59 |
| Total/Average | | 370,172 | 35,033 | 5.35% | 12.12% | 0.28% | 3.57% | 5.52% | 4.86% | 0.61% | 68.13% | 236,121 | 5,230 | 74.59% | 0.64% | 0.69% | 1.16% |
| Auburn - Opelika, AL (Micro) | | | | | | | | | | | | | | | | | |
| Auburn University Federal Credit Union | Auburn | 177,674 | 15,648 | -2.80 | 11.76 | 0.45 | 2.48 | 4.84 | 3.56 | 0.55 | 69.73 | 71,344 | 973 | 45.05 | 0.38 | 0.29 | 0.90 |
| Four Seasons Federal Credit Union | Opelika | 54,086 | 8,721 | 8.99 | 8.67 | 0.00 | 3.85 | 7.74 | 5.57 | 0.19 | 88.54 | 21,445 | 1,082 | 44.24 | 0.75 | 1.29 | 1.20 |
| East Alabama Community Federal Credit Union | Opelika | 14,317 | 3,843 | 0.66 | 17.90 | 0.33 | 3.12 | 5.99 | 4.20 | 0.16 | 91.08 | 6,320 | - | 54.89 | 0.16 | 0.46 | 0.78 |
| Total/Average | | 246,077 | 28,212 | 2.28% | 12.78% | 0.26% | 3.15% | 6.19% | 4.44% | 0.30% | 83.12% | 99,109 | 2,055 | 48.06% | 0.43% | 0.68% | 0.96% |
| Phenix City, AL (Metro) | | | | | | | | | | | | | | | | | |
| Mead Coated Board Federal Credit Union | Phenix City | 52,861 | 1,576 | -1.56 | 15.60 | 0.70 | 1.55 | 6.54 | 2.64 | 1.41 | 23.75 | 10,475 | - | 23.52 | 2.55 | 0.11 | 1.28 |
| Phenix Pride Federal Credit Union | Phenix City | 9,262 | 1,850 | -3.29 | 12.86 | 0.70 | 7.70 | 10.88 | 10.83 | 1.35 | 67.98 | 8,038 | - | 104.92 | 0.34 | 2.15 | 1.56 |
| Total/Average | | 62,123 | 3,426 | -2.43% | 14.23% | 0.70% | 4.63% | 8.71% | 6.73% | 1.38% | 45.87% | 18,513 | - | 64.22% | 1.45% | 1.13% | 1.42% |
| Tuscaloosa, AL (Metro) | | | | | | | | | | | | | | | | | |
| Alabama Credit Union | Tuscaloosa | 873,909 | 85,918 | 16.77 | 10.53 | 0.57 | 2.77 | 4.77 | 3.75 | 0.56 | 76.58 | 484,484 | 40,943 | 63.00 | 0.72 | 0.23 | 0.33 |
| Alabama One Credit Union | Tuscaloosa | 603,336 | 61,060 | 2.08 | 10.59 | 1.30 | 2.49 | 4.82 | 3.56 | 0.70 | 69.57 | 307,201 | 16,637 | 57.10 | 1.48 | 0.92 | 1.19 |
| Tuscaloosa Teachers Credit Union | Tuscaloosa | 119,288 | 9,496 | -0.88 | 15.30 | 0.80 | 2.34 | 4.52 | 3.46 | 0.62 | 65.04 | 57,380 | - | 55.72 | 1.25 | 0.21 | 0.47 |
| Tuscaloosa Veterans Federal Credit Union | Tuscaloosa | 39,188 | 3,833 | 2.91 | 11.38 | 0.57 | 2.77 | 5.82 | 3.30 | 0.24 | 84.33 | 13,802 | - | 40.24 | 0.11 | 0.03 | 1.83 |
| DCH Credit Union | Tuscaloosa | 29,612 | 4,757 | -2.41 | 14.95 | 1.11 | 3.27 | 7.21 | 4.66 | 0.39 | 70.48 | 11,787 | - | 46.62 | 4.76 | 1.47 | 1.77 |
| City Credit Union | Tuscaloosa | 18,156 | 2,155 | -1.88 | 21.56 | 0.34 | 3.13 | 5.93 | 4.06 | 0.37 | 89.10 | 8,317 | - | 58.30 | 0.35 | 0.15 | 2.15 |
| Tuscaloosa County Credit Union | Tuscaloosa | 9,728 | 1,416 | 4.62 | 9.73 | 0.82 | 4.08 | 7.00 | 5.57 | 0.98 | 73.53 | 6,596 | - | 75.94 | 1.29 | 0.32 | 1.11 |
| FOGCE Federal Credit Union | Eutaw | 1,372 | 750 | 2.88 | 22.59 | 0.77 | 3.84 | 8.98 | 4.66 | 0.25 | 82.46 | 489 | - | 46.39 | 0.82 | -0.28 | 2.25 |
| Total/Average | | 1,694,589 | 169,385 | 3.01% | 14.58% | 0.79% | 3.09% | 6.13% | 4.13% | 0.51% | 76.39% | 890,056 | 57,580 | 55.41% | 1.35% | 0.38% | 1.39% |
| Other | | | | | | | | | | | | | | | | | |
| Naheola Credit Union | Pennington | 103,055 | 7,850 | 12.70 | 21.76 | 1.61 | 3.92 | 6.09 | 4.92 | 0.79 | 58.12 | 69,432 | 10,862 | 88.43 | 1.37 | 0.18 | 0.64 |
| Tuskegee Federal Credit Union | Tuskegee | 9,178 | 2,531 | -7.31 | 8.26 | -0.54 | 3.23 | 8.72 | 6.74 | 0.51 | 87.70 | 3,801 | - | 45.47 | 7.42 | 3.26 | 0.61 |
| TVH Federal Credit Union | Tuskegee | 4,805 | 751 | -0.58 | 25.95 | 0.37 | 6.73 | 10.94 | 7.62 | 0.46 | 64.42 | 3,073 | - | 87.03 | 1.01 | 2.10 | 2.60 |
| Demopolis Federal Credit Union | Demopolis | 659 | 681 | -1.80 | 10.62 | 0.00 | 9.10 | 12.70 | 12.70 | 0.21 | 84.06 | 481 | - | 82.22 | 3.33 | 1.52 | 3.12 |
| Total/Average | | 117,697 | 11,813 | 0.75% | 16.65% | 0.36% | 5.75% | 9.61% | 8.00% | 0.49% | 73.58% | 76,787 | 10,862 | 75.79% | 3.28% | 1.77% | 1.74% |
| Central Total/Average | | 4,652,559 | 469,609 | 2.23% | 13.95% | 0.49% | 3.99% | 7.11% | 5.49% | 0.63% | 70.14% | 2,843,073 | 266,871 | 64.62% | 1.52% | 0.97% | 1.33% |

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2018

(Sorted by Region)

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| 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 (%) |
|---|-------------|----------------------|-------------------------------|-----------------------|-----------------------|--------------|------------------------------------|--------------------|-----------------------------|--|--------------------------------|------------------------------|----------------------------|-------------------------------|------------------------------------|-------------------------------|-------------------------------------|
| Gulf Coast | | | | | | | | | | | | | | | | | |
| Mobile - Bay Minette, AL | | | | | | | | | | | | | | | | | |
| New Horizons Credit Union | Mobile | 204,634 | 38,946 | -6.01 | 6.49 | 1.01 | 3.18 | 5.18 | 4.12 | 0.24 | 72.23 | 119,290 | - | 62.98 | 0.84 | 3.13 | 3.01 |
| Mobile Educators Credit Union | Mobile | 85,444 | 9,503 | 3.93 | 10.49 | 0.83 | 2.05 | 4.97 | 2.67 | 0.10 | 75.44 | 11,378 | - | 14.84 | 0.67 | -0.05 | 1.14 |
| University of South Alabama Federal Credit Union | Mobile | 46,682 | 8,661 | 5.47 | 9.80 | 0.65 | 2.18 | 4.66 | 2.59 | 0.14 | 74.87 | 14,090 | - | 33.63 | 0.84 | 0.35 | 2.53 |
| Gulf Coast Federal Credit Union | Mobile | 33,426 | 5,197 | 1.15 | 13.64 | -0.02 | 3.53 | 6.42 | 4.42 | 0.23 | 77.51 | 14,908 | - | 52.10 | 1.52 | 1.03 | 1.53 |
| Azalea City Credit Union | Mobile | 27,726 | 3,595 | 2.02 | 14.03 | -0.67 | 5.09 | 7.76 | 7.62 | 0.70 | 59.63 | 19,768 | - | 83.26 | 3.75 | 3.61 | 2.61 |
| Mobile Government Employees Credit Union | Mobile | 20,767 | 910 | -8.21 | 15.84 | 0.28 | 1.99 | 4.54 | 2.92 | 0.74 | 55.88 | 4,833 | - | 27.82 | 2.65 | 0.48 | 1.32 |
| Baldwin County Federal Credit Union | Bay Minette | 23,370 | 2,616 | 10.96 | 11.57 | 0.36 | 3.26 | 6.01 | 4.30 | 0.31 | 79.86 | 11,323 | - | 55.33 | 0.00 | 0.85 | 0.57 |
| Infirmary Federal Credit Union | Mobile | 20,459 | 4,335 | 9.41 | 17.07 | 0.45 | 2.64 | 4.86 | 3.97 | 0.33 | 88.10 | 8,774 | - | 52.54 | 0.52 | 0.22 | 0.92 |
| Mobile Postal Employees Credit Union | Mobile | 11,009 | 1,708 | 1.12 | 16.01 | 1.55 | 5.13 | 7.83 | 6.21 | 0.60 | 59.69 | 7,856 | - | 85.27 | 4.40 | 0.40 | 2.07 |
| Blue Flame Credit Union | Mobile | 7,831 | 772 | -8.02 | 15.08 | -0.10 | 3.41 | 5.62 | 4.55 | 0.38 | 86.56 | 4,447 | 88 | 66.94 | 0.00 | 0.77 | 0.31 |
| Evonik Employees Federal Credit Union | Theodore | 8,034 | 918 | 1.87 | 11.53 | 1.05 | 3.65 | 5.69 | 4.40 | 0.16 | 58.33 | 4,977 | - | 73.13 | 0.00 | 1.17 | 0.64 |
| Progressive Federal Credit Union | Mobile | 5,865 | 614 | -2.06 | 19.57 | -1.43 | 2.92 | 8.18 | 4.44 | 0.28 | 110.70 | 1,850 | - | 39.36 | 3.14 | 2.35 | 4.59 |
| Total/Average | | 495,247 | 77,775 | 0.97% | 13.43% | 0.33% | 3.25% | 5.98% | 4.35% | 0.35% | 74.90% | 223,494 | 88 | 53.93% | 1.53% | 1.19% | 1.77% |
| Other | | | | | | | | | | | | | | | | | |
| McIntosh Chemical Federal Credit Union | McIntosh | 23,774 | 2,458 | 2.80 | 15.24 | 0.21 | 1.93 | 4.42 | 2.57 | 0.40 | 74.38 | 7,332 | - | 36.94 | 0.86 | 0.65 | 1.64 |
| Brewton Mill Federal Credit Union | Brewton | 23,388 | 1,622 | 5.33 | 9.18 | 0.42 | 3.39 | 5.94 | 4.85 | 1.10 | 64.72 | 15,921 | - | 75.18 | 2.24 | 0.34 | 0.60 |
| Covington Schools Federal Credit Union | Andalusia | 17,031 | 1,595 | -0.82 | 35.97 | 1.17 | 2.71 | 4.44 | 3.97 | 0.24 | 51.02 | 8,490 | - | 78.07 | 0.06 | 0.28 | 1.12 |
| Opp-Micolas Credit Union | Opp | 12,726 | 1,891 | -4.31 | 25.44 | 0.12 | 3.29 | 7.19 | 3.73 | 0.25 | 91.38 | 4,099 | 41 | 43.22 | 0.93 | 0.22 | 0.85 |
| Chemco Credit Union | McIntosh | 5,373 | 405 | 8.39 | 14.59 | 0.46 | 2.80 | 4.96 | 4.53 | 0.27 | 77.95 | 2,727 | - | 59.49 | 0.00 | 0.78 | 1.03 |
| Andalusia Mills Employees Credit Association Federal Credit Union | Andalusia | 3,066 | 1,123 | 18.24 | 22.05 | -0.27 | 3.30 | 11.10 | 6.07 | 0.54 | 104.67 | 717 | - | 30.11 | 0.28 | -1.13 | 0.42 |
| Total/Average | | 85,358 | 9,094 | 4.94% | 20.41% | 0.35% | 2.90% | 6.34% | 4.29% | 0.47% | 77.35% | 39,286 | 41 | 53.84% | 0.73% | 0.19% | 0.94% |
| Gulf Coast Total/Average | | 580,605 | 86,869 | 2.95% | 16.92% | 0.34% | 3.08% | 6.16% | 4.32% | 0.41% | 76.13% | 262,780 | 129 | 53.88% | 1.13% | 0.69% | 1.36% |
| South | | | | | | | | | | | | | | | | | |
| Daleville, Dothan, Troy, AL | | | | | | | | | | | | | | | | | |
| Army Aviation Center Federal Credit Union | Daleville | 1,276,088 | 112,226 | 6.71 | 13.05 | 0.99 | 3.07 | 4.58 | 3.91 | 0.42 | 63.96 | 839,908 | - | 76.65 | 0.55 | 0.57 | 0.53 |
| Five Star Credit Union | Dothan | 413,529 | 41,632 | 10.45 | 12.24 | 1.73 | 3.54 | 5.48 | 5.20 | 0.76 | 60.22 | 272,294 | 42,879 | 75.81 | 0.74 | 0.76 | 1.67 |
| Wiregrass Federal Credit Union | Dothan | 48,058 | 7,236 | 3.92 | 9.82 | 0.75 | 4.09 | 5.52 | 5.37 | 0.55 | 70.42 | 38,819 | - | 90.04 | 1.11 | 0.80 | 0.80 |
| IAM Community Federal Credit Union | Enterprise | 31,909 | 4,087 | -0.86 | 8.81 | 0.34 | 3.11 | 5.00 | 3.90 | 0.42 | 86.75 | 18,110 | - | 62.02 | 0.62 | 0.47 | 1.88 |
| Pike Teachers Credit Union | Troy | 7,198 | 1,976 | -12.70 | 15.28 | 0.11 | 2.11 | 5.90 | 3.22 | 0.63 | 70.20 | 2,058 | - | 33.77 | 7.73 | 1.00 | 3.50 |
| Total/Average | | 1,776,782 | 167,157 | 1.50% | 11.84% | 0.78% | 3.18% | 5.30% | 4.32% | 0.56% | 70.31% | 1,171,189 | 42,879 | 67.66% | 2.15% | 0.72% | 1.68% |
| Other | | | | | | | | | | | | | | | | | |
| Alabama River Credit Union | Monroeville | 18,504 | 2,077 | -0.70 | 11.79 | 0.25 | 2.59 | 5.55 | 3.57 | 0.21 | 86.91 | 5,453 | - | 33.44 | 1.03 | 0.82 | 0.83 |
| Monroe Education Employees Federal Credit Union | Monroeville | 4,337 | 1,569 | 0.34 | 4.61 | -1.24 | 4.84 | 9.57 | 7.34 | 0.19 | 84.71 | 2,056 | - | 49.66 | 3.31 | 3.48 | 5.16 |
| Clarke Educators Federal Credit Union | Grove Hill | 3,036 | 699 | -13.96 | 27.31 | 1.17 | 5.27 | 9.25 | 8.72 | 0.27 | 78.48 | 1,877 | - | 85.12 | 1.17 | -0.57 | 2.61 |
| Total/Average | | 25,877 | 4,345 | -4.77% | 14.57% | 0.06% | 4.23% | 8.12% | 6.54% | 0.22% | 83.37% | 9,386 | - | 56.07% | 1.84% | 1.24% | 2.87% |
| South Total/Average | | 1,802,659 | 171,502 | -1.63% | 13.21% | 0.42% | 3.71% | 6.71% | 5.43% | 0.39% | 76.84% | 1,180,575 | 42,879 | 61.87% | 1.99% | 0.98% | 2.27% |