



**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2018**

(Sorted by Asset Size)

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Company Name	State	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 (%)
<b>State Summary</b>			1 Billion +	46,616,025	3,957,084	7.78	1.07	3.01	4.57	4.05	0.56	61.77	33,507,090	1,699,424	81.23	0.50	0.56	0.92
			\$999K - \$500K	10,175,728	897,963	4.14	11.24	0.76	3.26	4.82	0.43	71.49	6,831,564	617,311	80.27	0.62	0.70	0.93
			\$499K - \$250K	2,791,580	273,325	6.64	11.01	0.73	3.26	4.69	0.38	73.66	1,908,359	81,323	77.26	0.47	0.58	0.75
			\$249K - \$100K	3,658,804	356,718	2.71	11.40	0.72	3.30	5.17	0.34	73.64	2,199,724	137,269	67.53	0.63	0.72	1.08
			\$99K - \$50K	1,640,365	176,727	3.17	10.80	0.64	3.44	5.64	0.35	76.41	918,218	29,136	63.87	0.69	0.73	0.98
			Under \$50K	1,126,750	125,235	-0.73	15.56	0.21	3.45	6.55	0.38	80.99	593,544	6,575	59.78	0.89	1.12	1.83
<b>1 Billion +</b>																		
Suncoast Credit Union	FL	Tampa	9,206,865	796,507	7.08	9.11	1.13	2.56	4.05	3.57	0.78	50.36	7,048,417	58,862	89.20	0.51	0.54	1.06
VyStar Credit Union	FL	Jacksonville	8,055,875	630,533	13.82	8.75	1.12	2.60	4.11	3.88	0.88	56.08	5,522,553	279,950	94.05	0.31	0.34	0.61
Space Coast Credit Union	FL	Melbourne	4,210,906	413,943	5.92	14.04	1.35	3.29	4.20	4.32	0.36	55.24	3,465,709	80,544	97.49	0.78	0.75	1.73
MIDFLORIDA Credit Union	FL	Lakeland	3,241,680	305,912	8.12	10.75	1.27	2.87	4.15	4.19	0.65	58.97	2,477,356	394,597	90.72	0.34	0.48	1.18
Grow Financial Federal Credit Union	FL	Tampa	2,486,046	201,231	3.24	10.02	0.58	3.20	4.41	4.41	0.67	64.85	2,071,383	74,533	94.13	0.51	0.83	0.83
Fairwinds Credit Union	FL	Orlando	2,321,554	188,802	9.35	10.85	1.40	3.11	4.07	3.68	0.27	69.89	1,681,728	194,910	85.17	0.51	0.45	0.70
GTE Federal Credit Union	FL	Tampa	2,053,880	249,979	4.65	8.25	0.55	3.06	4.11	4.18	0.58	73.06	1,771,338	108,461	97.74	1.26	0.77	0.78
Eglin Federal Credit Union	FL	Fort Walton Beach	1,948,964	119,110	5.74	11.59	0.93	2.09	4.24	2.83	0.42	58.59	753,545	-	44.08	0.32	0.37	0.63
Central Florida Educators Federal Credit Union	FL	Lake Mary	1,868,150	159,526	4.50	11.08	0.95	3.18	4.65	3.77	0.27	70.69	1,114,134	35,926	68.45	0.25	0.73	1.03
Campus USA Credit Union	FL	Jonesville	1,818,807	111,993	13.20	12.12	1.22	3.10	4.24	4.17	0.77	57.85	1,534,143	118,864	99.43	0.40	0.35	0.46
Community First Credit Union of Florida	FL	Jacksonville	1,633,410	133,093	10.68	13.06	1.30	2.90	4.34	3.73	0.56	60.68	1,111,569	80,117	79.64	0.48	0.37	1.33
Achieva Credit Union	FL	Dunedin	1,743,407	159,795	18.15	11.61	0.97	3.30	4.43	4.38	0.41	63.50	1,301,485	117,319	86.69	0.64	0.76	0.89
Pen Air Federal Credit Union	FL	Pensacola	1,420,152	102,362	3.24	13.71	1.11	3.04	4.95	4.16	0.65	60.53	875,995	57,472	71.95	0.59	0.82	1.19
Tyndall Federal Credit Union	FL	Panama City	1,281,968	115,901	-0.37	11.39	0.96	2.65	4.30	3.55	0.51	61.92	694,941	-	62.69	0.22	0.47	0.77
South Florida Educational Federal Credit Union	FL	Miami	1,121,566	84,013	5.15	18.99	0.93	2.51	7.03	3.53	0.24	68.73	247,482	-	27.29	0.23	0.59	0.60
IBM Southeast Employees Federal Credit Union	FL	Delray Beach	1,112,597	83,156	4.13	11.71	0.99	3.58	4.82	4.71	0.52	62.74	893,401	22,512	92.37	0.61	0.53	0.89
Florida Credit Union	FL	Gainesville	1,090,198	101,226	15.72	10.14	1.44	4.12	5.61	5.80	0.91	56.44	941,911	75,357	99.84	0.54	0.75	0.90
<b>Total/Average</b>			<b>46,616,025</b>	<b>3,957,084</b>	<b>7.78%</b>	<b>11.60%</b>	<b>1.07%</b>	<b>3.01%</b>	<b>4.57%</b>	<b>4.05%</b>	<b>0.56%</b>	<b>61.77%</b>	<b>33,507,090</b>	<b>1,699,424</b>	<b>81.23%</b>	<b>0.50%</b>	<b>0.56%</b>	<b>0.92%</b>
<b>\$999K - \$500K</b>																		
Publix Employees Federal Credit Union	FL	Lakeland	969,040	99,889	3.49	13.62	1.21	2.71	5.31	4.04	0.66	61.25	417,313	-	49.99	0.65	0.37	0.53
First Florida Credit Union	FL	Jacksonville	906,205	53,575	5.47	15.00	0.74	2.74	4.13	3.67	0.62	63.22	597,451	18,673	90.68	0.38	0.45	0.49
Launch Federal Credit Union	FL	Merritt Island	776,017	65,287	3.24	12.53	0.69	3.28	5.66	4.30	0.24	74.85	422,019	-	62.29	0.26	0.61	0.87
Dade County Federal Credit Union	FL	Sweetwater	775,828	96,705	7.86	11.79	1.20	4.17	6.21	5.29	0.32	68.85	472,681	51,820	69.93	0.46	0.78	1.22
Tropical Financial Credit Union	FL	Miramar	711,992	61,988	3.13	9.72	0.42	3.03	3.98	3.93	0.26	83.43	549,726	26,414	87.22	0.28	0.25	0.41
Community Credit Union of Florida	FL	Rockledge	701,398	45,088	8.54	12.55	1.86	3.81	5.17	5.24	0.72	50.70	576,963	86,176	98.90	0.25	0.49	1.39
Power Financial Credit Union	FL	Pembroke Pines	654,752	31,895	1.94	11.48	0.50	2.87	4.00	3.64	0.39	75.99	481,630	45,369	90.84	0.32	0.23	0.35
Gulf Winds Federal Credit Union	FL	Pensacola	664,046	61,340	4.53	12.11	0.82	2.93	4.55	3.84	0.43	73.00	425,412	-	73.88	0.67	0.45	0.75
USF Federal Credit Union	FL	Tampa	659,006	60,753	7.33	10.21	0.64	3.30	4.49	4.60	0.52	66.50	529,658	5,830	90.66	0.52	0.89	1.11
McCoy Federal Credit Union	FL	Orlando	579,230	65,456	2.44	9.42	0.78	3.22	4.64	4.00	0.17	71.60	346,298	42,433	66.64	0.50	1.17	1.56
First Commerce Credit Union	FL	Tallahassee	589,040	52,392	6.21	11.80	0.68	3.36	5.18	4.81	0.77	70.15	438,892	48,544	92.29	1.20	0.00	1.11
Insight Credit Union	FL	Winter Springs	561,278	54,596	-0.36	9.13	-0.20	3.15	4.42	4.05	0.16	80.55	346,479	114,456	68.30	1.16	2.22	1.13
Envision Credit Union	FL	Tallahassee	567,730	53,595	11.27	9.24	1.16	3.62	5.21	5.04	0.37	82.96	405,512	93,472	83.73	0.69	0.50	0.83
121 Financial Credit Union	FL	Jacksonville	554,728	46,648	0.82	9.35	0.56	3.60	4.82	4.79	0.49	75.95	443,300	72,526	94.54	0.78	0.62	0.88
We Florida Financial	FL	Margate	505,438	48,756	-3.85	10.65	0.29	3.17	4.52	4.05	0.37	73.36	378,230	11,598	84.23	1.19	1.48	1.36
<b>Total/Average</b>			<b>10,175,728</b>	<b>897,963</b>	<b>4.14%</b>	<b>11.24%</b>	<b>0.76%</b>	<b>3.26%</b>	<b>4.82%</b>	<b>4.35%</b>	<b>0.43%</b>	<b>71.49%</b>	<b>6,831,564</b>	<b>617,311</b>	<b>80.27%</b>	<b>0.62%</b>	<b>0.70%</b>	<b>0.93%</b>
<b>\$499K - \$250K</b>																		
BrightStar Credit Union	FL	Sunrise	483,264	57,957	6.13	11.01	0.64	3.50	4.88	4.29	0.25	78.88	346,409	26,307	81.27	0.30	0.87	0.94
Florida Central Credit Union	FL	Tampa	493,476	55,145	12.48	8.71	0.38	2.64	3.58	3.55	0.34	78.93	360,191	3,849	79.73	0.65	0.69	0.65
SunState Federal Credit Union	FL	Gainesville	442,810	35,280	8.92	11.16	0.96	3.90	5.08	4.96	0.50	68.72	348,122	49,012	89.62	0.33	0.60	0.88
JAX Federal Credit Union	FL	Jacksonville	394,870	36,014	3.09	10.98	0.66	3.41	4.60	4.49	0.37	74.14	298,799	1,659	88.68	0.39	0.51	0.76
Velocity Community Federal Credit Union	FL	Palm Beach Gardens	347,100	21,545	3.16	12.19	0.65	3.17	4.96	3.60	0.14	80.19	171,689	-	56.58	0.34	0.29	0.43
Railroad & Industrial Federal Credit Union	FL	Tampa	336,390	37,326	2.89	12.32	1.12	2.59	4.94	3.72	0.57	62.49	150,470	-	51.81	0.79	0.49	0.79
Tampa Bay Federal Credit Union	FL	Tampa	293,670	30,058	9.80	10.73	0.71	3.58	4.76	4.59	0.52	72.27	232,679	496	93.10	0.48	0.62	0.83
<b>Total/Average</b>			<b>2,791,580</b>	<b>273,325</b>	<b>6.64%</b>	<b>11.01%</b>	<b>0.73%</b>	<b>3.26%</b>	<b>4.69%</b>	<b>4.17%</b>	<b>0.38%</b>	<b>73.66%</b>	<b>1,908,359</b>	<b>81,323</b>	<b>77.26%</b>	<b>0.47%</b>	<b>0.58%</b>	<b>0.75%</b>



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Company Name	State	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 (%)
<b>\$249K - \$100K</b>																		
Orlando Federal Credit Union	FL	Orlando	230,506	24,718	1.99	9.30	0.54	3.64	5.51	5.25	0.29	78.78	145,926	5,802	70.79	0.19	1.06	1.27
Florida State University Credit Union	FL	Tallahassee	220,708	25,404	3.31	9.26	0.62	4.24	5.77	5.77	0.77	63.43	188,987	33,386	95.43	1.00	1.16	1.24
San Antonio Citizens Federal Credit Union	FL	San Antonio	216,780	16,185	7.71	9.34	0.94	3.03	4.72	3.80	0.34	69.49	119,035	15,228	60.15	0.13	0.20	1.68
University Credit Union	FL	Miami	208,316	16,705	2.86	9.07	0.43	2.49	4.75	3.09	0.15	79.26	69,099	6,701	36.82	0.15	0.66	0.90
JetStream Federal Credit Union	FL	Miami Lakes	196,744	19,499	-0.24	12.78	0.11	4.90	6.62	6.59	0.38	67.26	138,274	19,133	81.47	0.82	1.84	1.84
Innovations Federal Credit Union	FL	Panama City	198,796	20,066	5.98	9.19	0.98	4.15	5.49	5.25	0.35	77.51	158,627	16,985	89.39	0.39	0.58	0.84
Members First Credit Union of Florida	FL	Pensacola	192,297	17,054	4.37	13.97	0.88	3.16	5.40	4.56	0.27	75.73	96,700	-	58.19	0.63	0.39	0.65
Panhandle Educators Federal Credit Union	FL	Panama City	186,187	13,321	3.84	13.50	0.97	2.09	3.37	2.97	0.20	64.34	100,797	12,894	63.68	0.55	0.27	1.34
Gold Coast Federal Credit Union	FL	West Palm Beach	179,303	21,412	2.81	10.29	0.82	2.17	3.00	2.66	0.07	76.25	87,918	-	55.72	0.07	0.30	0.39
Guardians Credit Union	FL	West Palm Beach	165,290	30,306	9.13	12.90	1.63	4.04	6.58	5.96	0.14	72.35	99,799	-	71.38	0.29	0.91	1.13
Harvesters Federal Credit Union	FL	Cantonment	173,917	10,667	20.68	8.09	0.55	3.36	4.14	4.09	0.30	79.90	152,075	17,163	99.47	0.91	0.28	0.28
Central Credit Union of Florida	FL	Pensacola	167,856	17,917	4.11	11.43	0.27	3.62	5.57	5.09	0.34	86.35	98,763	-	70.80	0.76	0.54	0.59
Keys Federal Credit Union	FL	Key West	143,091	13,959	-1.93	8.19	-0.18	5.05	6.40	6.08	0.16	66.44	115,071	2,722	89.41	0.60	2.01	1.79
Alive Credit Union	FL	Jacksonville	134,045	15,053	1.81	14.70	0.50	3.21	3.35	2.90	0.40	79.36	81,577	450	72.11	0.61	0.26	0.39
Santa Rosa County Federal Credit Union	FL	Milton	126,090	12,048	2.65	12.24	0.90	2.74	5.05	3.77	0.55	71.35	59,124	-	53.49	0.47	0.18	0.46
Miami Postal Service Credit Union	FL	Miami	123,250	16,331	-1.92	11.54	-0.07	3.16	6.55	4.28	0.42	79.66	53,599	-	49.57	0.78	1.93	2.47
Coastline Federal Credit Union	FL	Jacksonville	121,905	10,489	-7.22	10.18	0.43	2.44	3.77	3.54	0.42	82.09	72,465	314	66.91	0.51	0.19	0.23
Pinellas Federal Credit Union	FL	Largo	122,757	11,948	2.35	13.99	0.28	2.88	4.74	3.80	0.30	81.96	65,216	-	62.47	0.60	0.71	1.08
J. M. Associates Federal Credit Union	FL	Jacksonville	117,679	8,051	-8.26	15.26	0.92	2.93	5.61	3.74	0.43	68.72	53,725	-	54.23	1.04	0.85	1.06
Community South Credit Union	FL	Chipley	117,845	10,560	4.05	15.13	2.17	5.21	7.23	6.72	0.58	55.69	89,226	6,491	89.23	1.15	1.94	2.35
First Coast Community Credit Union	FL	Palatka	112,528	12,099	-2.90	12.30	0.86	3.04	6.66	3.73	0.27	77.96	39,598	-	40.82	1.11	0.13	0.17
First Choice Credit Union	FL	West Palm Beach	110,059	10,473	1.00	9.90	0.75	2.40	4.41	3.00	0.41	75.68	47,170	-	48.66	1.53	0.02	2.13
Miami Firefighters Federal Credit Union	FL	Miami	102,855	4,293	6.17	9.75	1.19	2.98	4.31	3.55	0.29	64.20	66,953	-	72.96	0.13	0.05	0.66
<b>Total/Average</b>			<b>3,658,804</b>	<b>356,718</b>	<b>2.71%</b>	<b>11.40%</b>	<b>0.72%</b>	<b>3.30%</b>	<b>5.17%</b>	<b>4.35%</b>	<b>0.34%</b>	<b>73.64%</b>	<b>2,199,724</b>	<b>137,269</b>	<b>67.53%</b>	<b>0.63%</b>	<b>0.72%</b>	<b>1.08%</b>
<b>\$99K - \$50K</b>																		
Buckeye Community Federal Credit Union	FL	Perry	94,986	10,505	8.12	10.81	0.32	3.49	4.76	4.69	0.45	83.89	79,269	2,895	96.70	0.62	0.27	0.29
Florida West Coast Credit Union	FL	Brandon	92,783	10,010	-0.73	11.12	0.92	2.92	4.77	3.74	0.35	69.94	47,502	-	58.31	0.07	0.54	0.81
PriorityONE Credit Union	FL	Sunrise	94,540	9,803	1.99	10.08	1.01	4.10	5.65	4.83	0.29	76.77	68,376	-	81.73	0.29	0.48	0.57
Powernet Credit Union	FL	Tampa	88,199	3,905	1.37	8.90	0.49	2.39	4.47	3.74	0.50	70.91	38,751	1,766	48.45	0.18	0.03	0.73
Sun Credit Union	FL	Hollywood	87,184	6,810	4.62	10.36	0.56	2.61	4.91	3.41	0.32	79.38	36,251	-	47.10	0.39	0.05	0.52
Bay Credit Union	FL	Panama City	85,497	9,492	3.71	9.74	0.30	3.50	5.21	4.40	0.31	78.35	55,305	7,436	71.94	0.22	0.93	1.03
Okaloosa County Teachers Federal Credit Union	FL	Crestview	84,366	8,931	4.99	9.92	0.42	3.23	5.77	3.90	0.31	78.51	41,299	-	55.31	0.74	0.97	0.93
Tampa Postal Federal Credit Union	FL	Lutz	82,915	7,840	0.52	13.56	0.30	2.94	6.21	3.54	0.42	83.51	29,428	-	40.87	0.31	0.71	1.17
Country Federal Credit Union	FL	Macclenny	83,687	6,562	12.51	9.11	1.51	4.08	6.49	5.63	0.96	62.49	57,721	2,470	77.63	0.64	0.20	0.75
Magnify Credit Union	FL	Mulberry	78,528	5,879	0.74	12.59	0.39	3.35	5.55	4.65	0.60	73.78	49,297	2,939	75.89	2.65	0.63	1.14
Connect Credit Union	FL	Fort Lauderdale	78,214	5,902	3.33	11.24	0.55	3.26	5.00	3.97	0.36	77.10	44,911	-	65.71	0.51	1.00	1.66
Broward HealthCare Federal Credit Union	FL	Fort Lauderdale	72,706	9,094	-0.05	10.70	0.59	2.66	4.73	3.25	0.25	79.00	28,000	-	43.10	0.21	0.78	1.48
City & Police Federal Credit Union	FL	Jacksonville	73,169	6,122	-3.10	9.55	0.50	3.34	5.16	3.93	0.16	83.07	39,236	502	58.96	1.11	0.43	0.61
My Pensacola Federal Credit Union	FL	Pensacola	70,652	4,958	8.76	17.63	0.97	2.82	6.03	3.60	0.36	68.16	24,334	-	42.13	0.40	0.34	0.81
Memorial Employees Federal Credit Union	FL	Hollywood	67,600	8,925	5.36	10.63	0.61	2.95	5.76	3.56	0.11	78.38	24,642	1,821	40.81	0.02	0.74	0.69
TWH Federal Credit Union	FL	Tallahassee	67,368	8,294	4.79	10.46	0.47	3.60	5.73	4.91	0.38	70.25	42,753	5,522	72.36	0.76	1.11	0.83
Baptist Health South Florida Federal Credit Union	FL	Miami	64,615	11,643	5.00	13.22	1.01	5.20	7.49	6.09	0.14	71.82	44,113	-	79.96	0.70	1.42	1.16
Central Florida Postal Credit Union	FL	Orlando	62,932	14,196	-5.74	6.65	-0.19	4.07	5.82	5.07	0.43	82.24	42,624	3,733	73.94	0.95	2.40	2.21
Tallahassee-Leon Federal Credit Union	FL	Tallahassee	54,513	6,178	-1.84	10.08	1.07	3.77	6.23	5.31	0.09	74.90	31,435	-	65.36	0.85	0.74	0.82
St Joseph's Hospital Federal Credit Union	FL	Tampa	52,274	6,080	-2.85	12.95	0.60	3.32	6.84	4.63	0.57	84.42	23,268	-	51.84	0.40	0.59	1.46
Florida Hospital Credit Union	FL	Altamonte Springs	53,951	9,759	16.15	10.75	0.94	3.76	5.63	4.60	0.34	71.05	35,475	-	81.37	0.11	0.76	0.91
Alliance Credit Union	FL	Gainesville	49,686	5,839	1.98	7.44	0.68	4.36	5.97	5.00	0.08	83.12	34,228	52	75.74	2.94	1.02	1.04
<b>Total/Average</b>			<b>1,640,365</b>	<b>176,727</b>	<b>3.17%</b>	<b>10.80%</b>	<b>0.64%</b>	<b>3.44%</b>	<b>5.64%</b>	<b>4.38%</b>	<b>0.35%</b>	<b>76.41%</b>	<b>918,218</b>	<b>29,136</b>	<b>63.87%</b>	<b>0.69%</b>	<b>0.73%</b>	<b>0.98%</b>



**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2018**

(Sorted by Asset Size)

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Company Name	State	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 (%)
<b>Under \$50K</b>																		
Florida Department of Transportation Credit Union	FL	Tallahassee	49,302	3,330	-2.30	17.75	0.11	2.98	5.42	3.71	0.08	92.75	20,477	1,191	49.75	0.27	0.25	0.46
United Police Federal Credit Union	FL	Miami	47,218	4,887	-12.17	17.90	0.03	2.91	7.26	3.27	0.19	98.68	15,758	-	41.79	0.14	0.00	0.62
Emerald Coast Federal Credit Union	FL	Port Saint Joe	47,749	5,316	6.41	8.22	0.78	3.83	6.07	4.67	0.06	81.48	26,976	484	60.55	1.79	0.39	1.28
GPCC Credit Union	FL	Pensacola	42,894	3,475	10.27	9.26	0.27	2.93	5.02	4.22	0.12	90.58	19,868	-	50.68	0.09	0.07	0.32
Manatee Community Federal Credit Union	FL	Bradenton	39,093	4,078	-15.40	16.95	-1.27	4.03	7.57	5.34	0.67	75.40	20,456	-	63.98	1.73	0.21	4.26
Calhoun-Liberty Employees Credit Union	FL	Blountstown	45,217	5,380	17.28	11.53	0.87	4.06	6.11	5.21	0.37	76.51	29,745	-	75.80	0.33	0.44	0.71
Jacksonville Postal & Professional Credit Union	FL	Jacksonville	41,098	3,192	-6.80	20.76	0.36	2.49	5.13	4.06	0.48	77.78	16,631	-	51.08	0.20	0.32	1.23
FLAG Credit Union	FL	Tallahassee	39,817	5,627	5.09	9.75	0.44	3.73	5.69	4.82	0.25	81.68	25,509	83	71.90	0.90	0.68	1.00
Everglades Federal Credit Union	FL	Clewiston	35,527	4,419	-1.16	13.74	0.49	3.66	6.27	4.94	0.41	73.28	21,795	-	71.77	1.29	0.85	0.84
Jacksonville Firemen's Credit Union	FL	Jacksonville	34,078	2,584	-6.63	9.59	0.41	2.95	6.29	4.50	0.15	86.03	14,544	251	47.33	0.45	0.30	2.96
ECU Credit Union	FL	Largo	35,627	3,575	-2.85	14.68	0.21	3.06	4.46	4.35	0.47	77.14	18,772	-	62.04	2.02	0.72	1.06
Miami Federal Credit Union	FL	Miami	35,977	2,812	4.96	13.93	0.50	3.05	5.12	3.91	0.44	80.61	20,887	-	69.96	0.71	0.08	0.49
Coral Community Federal Credit Union	FL	Fort Lauderdale	32,302	4,515	3.17	9.75	0.53	3.35	5.54	4.01	0.26	85.43	15,223	-	52.61	0.13	0.39	1.00
Gulf States Credit Union	FL	Maitland	30,461	3,562	3.61	15.21	0.69	3.44	6.18	4.09	0.16	83.60	14,230	588	55.40	1.05	0.15	0.56
Sarasota Municipal Employees Credit Union	FL	Sarasota	29,916	2,376	-3.94	12.24	0.72	2.86	5.83	3.58	0.31	78.15	10,619	-	41.10	0.73	0.18	0.81
Ocala Community Credit Union	FL	Ocala	31,402	2,801	5.79	12.14	0.41	3.23	5.40	4.01	0.33	73.71	16,684	-	61.42	0.37	0.69	0.96
Florida Rural Electric Credit Union	FL	Tallahassee	29,506	3,704	1.47	19.81	0.12	3.36	5.09	4.42	0.29	87.16	18,175	-	77.08	0.23	0.17	0.30
South Florida Federal Credit Union	FL	Miami	27,053	4,056	-25.98	11.35	0.77	4.30	5.86	5.42	0.43	81.53	20,810	1,143	86.53	0.84	0.78	1.46
Jackson County Teachers Credit Union	FL	Marianna	28,727	4,074	9.57	25.83	0.39	5.09	9.46	6.86	0.49	73.45	14,781	-	66.50	0.74	2.14	2.24
Monroe County Teachers Federal Credit Union	FL	Key West	25,422	2,203	-10.34	9.92	-0.60	2.65	4.82	4.67	1.35	59.07	19,597	-	86.17	0.79	1.51	1.43
Florida State Employees Federal Credit Union	FL	Pensacola	25,842	3,067	0.35	7.27	0.18	3.06	5.82	3.87	0.29	89.53	12,298	-	51.75	3.76	0.58	1.09
My Healthcare Federal Credit Union	FL	Gainesville	25,404	4,421	5.02	17.36	0.58	4.73	7.92	6.25	0.18	82.96	14,151	-	68.19	2.06	0.90	1.72
Compass Financial Federal Credit Union	FL	Medley	23,326	2,624	-1.68	14.70	-1.49	4.60	6.96	6.10	0.47	92.06	15,850	-	80.95	0.38	2.67	3.33
City-County Employees Credit Union	FL	Clearwater	23,543	2,614	5.69	13.01	0.80	4.08	5.67	4.96	0.32	72.25	16,730	-	82.26	0.22	0.54	0.87
ECCO Credit Union	FL	Milton	22,807	1,068	-4.75	18.55	0.91	2.55	5.55	3.87	1.19	48.39	12,678	1,249	68.51	0.00	0.00	1.25
Walton County Teachers Federal Credit Union	FL	Defuniak Springs	20,812	3,306	-6.28	8.66	0.77	3.05	6.33	4.87	0.20	81.45	8,906	-	47.19	2.34	0.58	1.21
Pompano Beach City Employee Credit Union	FL	Pompano Beach	21,204	1,982	5.35	22.44	1.17	5.49	7.10	6.45	0.46	78.39	16,214	-	100.86	0.10	0.03	0.20
Service 1st Credit Union	FL	Tampa	21,259	1,887	6.88	11.54	0.91	3.42	5.23	4.32	0.44	76.74	13,626	-	74.01	0.01	0.18	0.75
Florida A&M University Federal Credit Union	FL	Tallahassee	20,750	3,345	4.89	4.78	-0.54	3.90	5.73	4.99	0.14	92.42	14,641	844	79.59	3.54	1.62	3.21
Suwannee River Federal Credit Union	FL	Live Oak	19,782	2,647	8.88	10.82	0.20	3.27	5.74	4.05	0.05	90.27	9,274	-	52.43	1.05	0.23	0.89
Financial Educators Federal Credit Union	FL	Daytona Beach	17,146	2,061	-2.76	14.92	0.88	3.97	6.07	4.63	0.27	76.04	10,345	311	70.86	0.45	0.64	2.73
Metro North Federal Credit Union	FL	Jacksonville	16,633	1,629	-4.14	19.20	0.48	3.21	5.64	3.72	0.37	80.04	8,416	-	63.35	0.80	0.15	0.18
South Atlantic Federal Credit Union	FL	Boca Raton	15,710	2,578	12.87	9.26	0.35	3.83	7.44	4.25	0.09	82.33	9,927	-	41.80	1.35	0.87	2.97
Southernmost Federal Credit Union	FL	Key West	15,467	1,884	8.20	18.86	0.27	3.80	7.03	6.52	0.52	86.87	7,979	-	64.52	0.15	0.10	1.17
Farmers Federal Credit Union	FL	Jacksonville	14,604	1,298	2.10	13.18	0.25	2.62	5.88	3.24	0.29	83.78	4,883	-	38.84	1.31	0.00	0.57
Hialeah Municipal Employees Federal Credit Union	FL	Hialeah	11,926	1,595	5.68	31.31	-0.36	3.56	7.60	3.82	0.20	106.18	3,816	-	46.90	0.00	0.10	0.86
Jefferson County Teachers Credit Union	FL	Monticello	10,018	1,057	0.16	13.73	0.57	3.67	6.86	4.37	0.53	77.19	4,889	-	57.15	1.25	0.14	0.84
Florida Customs Federal Credit Union	FL	Tampa	9,920	1,102	3.89	17.60	0.46	3.42	7.61	4.26	0.35	77.18	3,277	-	40.62	0.98	0.91	1.43
First Coast Federal Credit Union	FL	Jacksonville	9,302	1,728	10.63	14.12	0.53	3.85	6.25	5.59	0.31	87.56	5,417	-	68.27	0.20	0.12	0.57
Pensacola L&N Federal Credit Union	FL	Pensacola	7,574	1,143	-6.45	18.54	-0.83	4.18	7.21	6.17	0.66	81.88	4,924	-	80.39	1.81	1.13	1.24
Local 606 Electrical Workers Federal Credit Union	FL	Orlando	7,445	401	2.40	16.54	0.21	2.14	5.18	2.83	0.60	66.88	2,061	-	31.93	0.58	-0.06	2.47
Container Mutual Credit Union	FL	Fernandina Beach	7,533	844	-1.37	35.84	0.43	2.86	4.85	3.23	0.28	85.71	3,511	-	72.83	0.23	0.26	0.77
Shaw-Ross Employees Credit Union	FL	Miami	6,098	824	-13.87	13.46	0.62	0.86	15.48	2.31	0.99	16.85	462	-	8.78	0.65	1.26	3.03
Madison Education Associates Credit Union	FL	Madison	5,337	832	-2.88	16.38	0.10	2.67	6.48	3.80	1.18	70.89	2,464	-	55.91	1.70	0.11	1.01
F.R.S.A. Credit Union	FL	Winter Park	4,661	857	-9.14	9.93	-2.20	4.29	6.27	6.30	0.56	79.25	3,728	431	88.89	0.70	3.01	2.74
Tallahassee Federal Credit Union	FL	Tallahassee	4,831	548	1.17	14.99	-0.59	3.97	7.74	4.55	0.33	106.15	2,465	-	60.21	3.41	0.52	0.81
Electricians' Local 349 Credit Union	FL	Miami	4,378	748	3.69	17.84	0.21	2.74	6.64	3.74	0.11	92.24	1,097	-	30.57	0.00	-0.23	0.82
Town of Palm Beach Federal Credit Union	FL	West Palm Beach	2,723	372	-9.76	10.72	0.05	4.06	8.50	5.08	0.26	84.54	1,116	-	45.98	0.45	2.15	0.90
Sunland Credit Union	FL	Marianna	1,643	704	-43.82	20.63	-0.94	5.23	8.70	6.70	0.00	115.69	846	-	64.93	0.00	24.30	15.37
Lee County Mosquito Control Credit Union	FL	Lehigh Acres	386	103	2.46	41.71	0.35	1.39	9.20	1.62	0.00	75.00	16	-	7.11	0.00	0.00	12.50
<b>Total/Average</b>			<b>1,126,750</b>	<b>125,235</b>	<b>-0.73%</b>	<b>15.56%</b>	<b>0.21%</b>	<b>3.45%</b>	<b>6.55%</b>	<b>4.53%</b>	<b>0.38%</b>	<b>80.99%</b>	<b>593,544</b>	<b>6,575</b>	<b>59.78%</b>	<b>0.89%</b>	<b>1.12%</b>	<b>1.83%</b>