

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2019

(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 (%)	
Florence - Muscle Shoals, AL (Metro)																		
Listerhill Credit Union	Muscle Shoals	864,982	93,329	12.65	10.19	0.43	3.43	5.14	5.11	0.99	69.40	649,974	134,745	83.23	0.85	0.80	1.27	
TVA Community Credit Union	Muscle Shoals	330,448	18,657	7.73	15.92	0.80	2.46	5.04	3.46	0.76	59.75	117,554	-	42.33	0.17	0.16	0.63	
Valley Credit Union	Tuscumbia	74,739	6,393	5.51	16.74	0.34	2.68	6.05	3.95	0.82	72.16	26,957	-	43.44	0.37	0.27	0.88	
Florence Federal Credit Union	Florence	54,472	3,545	4.26	12.37	0.73	2.67	6.04	3.70	0.98	60.44	19,086	-	40.55	0.60	0.23	0.53	
Lauderdale County Teachers Credit Union	Florence	28,513	2,522	-4.63	13.23	0.34	2.53	4.10	3.24	0.39	80.16	-	47.49	0.08	-0.01	0.40		
Electrical Workers No. 558 Federal Credit Union	Sheffield	24,978	2,671	1.70	21.79	1.39	3.39	4.77	4.30	0.81	50.39	18,638	-	95.96	0.06	0.11	0.57	
Railway Employees Credit Union	Muscle Shoals	17,518	1,565	-3.44	23.34	-0.46	2.65	5.44	4.14	0.57	94.65	7,416	-	55.60	0.16	-0.11	0.89	
Tuscumbia Federal Credit Union	Tuscumbia	909	255	-25.98	55.23	-2.20	4.13	7.06	5.31	1.18	137.14	533	-	133.92	0.38	3.31	3.00	
Total/Average		1,396,559	128,937	-0.28%	21.10%	0.17%	2.99%	5.46%	4.15%	0.81%	78.01%	851,778	134,745	67.82%	0.33%	0.60%	1.02%	
Fort Payne, AL (Micro)																		
Nucor Employees Federal Credit Union	Fort Payne	2,865	320	-2.82	23.18	0.28	2.94	5.04	3.71	0.24	83.82	1,344	-	61.31	0.00	0.00	2.60	
Total/Average		2,865	320	-2.82%	23.18%	0.28%	2.94%	5.04%	3.71%	0.24%	83.82%	1,344	-	61.31%	0.00%	0.00%	2.60%	
Gadsden, AL (Metro)																		
Family Savings Credit Union	Rainbow City	422,435	63,897	5.49	12.23	1.19	4.30	5.83	5.77	0.54	72.89	348,634	978	95.24	1.25	0.75	0.98	
Alabama Teachers Credit Union	Gadsden	339,197	26,719	16.02	12.52	0.97	3.07	4.53	4.56	0.96	62.72	255,243	29,862	86.63	0.74	0.21	1.23	
WinSouth Credit Union	Gadsden	265,707	33,532	2.09	9.96	0.49	3.08	4.53	4.15	0.55	74.24	177,923	11,174	74.00	0.84	0.46	0.42	
Total/Average		1,027,339	124,148	7.87%	11.57%	0.88%	3.48%	4.96%	4.83%	0.68%	69.95%	2,606	42,014	85.29%	0.94%	0.47%	0.88%	
Huntsville - Decatur, AL (Metro)																		
Redstone Federal Credit Union	Huntsville	5,318,424	463,371	11.43	11.29	1.00	2.80	5.66	4.03	1.03	62.79	2,300,957	118,963	49.74	0.32	0.70	1.18	
Family Security Credit Union	Decatur	681,838	83,631	5.54	15.81	1.38	2.65	4.27	4.47	0.77	59.99	411,944	2,557	71.78	0.49	0.38	0.52	
North Alabama Educators Credit Union	Huntsville	98,875	10,676	4.63	8.16	0.43	2.50	4.72	3.65	0.63	74.91	39,155	-	43.62	0.72	0.25	0.38	
Rocket City Federal Credit Union	Huntsville	50,729	4,933	2.76	15.95	0.78	3.08	6.09	4.29	0.62	73.78	21,997	246	51.91	0.25	0.17	0.63	
WCU Credit Union	Decatur	26,300	3,474	6.16	10.03	0.23	2.98	4.57	4.16	0.12	94.00	-	14,301	-	60.68	0.00	-0.03	0.55
Postal Employees Credit Union	Huntsville	3,029	309	-6.41	14.92	2.21	3.77	6.01	4.62	0.00	41.38	1,176	-	45.62	0.26	0.00	2.13	
Total/Average		6,179,195	566,394	4.02%	12.69%	1.01%	2.96%	5.22%	4.20%	0.53%	67.81%	2,789,530	121,766	53.89%	0.34%	0.25%	0.90%	
Other																		
Champion Community Credit Union	Courtland	51,509	3,802	2.41	11.99	-0.16	3.04	5.58	4.75	0.99	78.06	28,676	59	63.35	0.61	0.61	0.51	
Landmark Credit Union	Fairfield	39,330	3,194	-0.74	13.97	-0.41	3.70	5.91	5.35	0.82	97.07	27,423	257	80.00	1.40	-0.01	0.64	
Sycamore Federal Credit Union	Talladega	25,460	1,941	18.96	20.50	2.91	4.97	8.78	7.64	2.18	40.87	18,492	339	91.95	1.30	0.10	0.58	
Chattahoochee Federal Credit Union	Valley	16,988	3,469	8.45	13.34	0.81	3.96	5.65	4.62	0.32	80.33	10,536	-	71.60	0.19	0.21	1.21	
Councill Federal Credit Union	Normal	2,880	576	-0.18	19.20	0.75	4.35	9.90	5.67	0.70	74.11	997	-	42.97	4.01	-0.25	4.21	
North Alabama Papermakers Federal Credit Union	Stevenson	2,622	394	9.36	18.65	0.57	3.39	5.45	5.16	0.06	82.19	1,459	-	68.47	0.00	0.00	0.69	
Dixie Craft Employees Credit Union	Goodwater	1,735	521	-3.81	17.98	-0.15	4.12	8.96	4.90	0.36	84.62	551	-	38.72	2.18	4.68	5.44	
Total/Average		140,524	13,897	4.92%	16.52%	0.62%	3.93%	7.18%	5.44%	0.78%	76.75%	88,134	655	65.29%	1.38%	0.76%	1.90%	
North Total/Average		16,397,898	1,380,350	2.11%	16.82%	0.48%	3.26%	5.67%	4.52%	0.68%	73.60%	7,751,625	391,268	65.15%	0.89%	0.48%	1.42%	

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Central																	
Montgomery, AL (Metro)																	
MAX Credit Union	Montgomery	1,423,441	111,737	5.70	14.13	0.81	3.01	4.66	4.20	0.77	65.53	926,550	202,256	76.87	1.45	0.47	1.14
Guardian Credit Union	Montgomery	552,090	69,168	17.83	9.65	1.14	4.62	6.66	6.39	1.27	62.72	443,293	657	94.61	1.20	1.02	1.18
Alabama State Employees Credit Union	Montgomery	311,361	43,009	7.65	11.30	0.57	3.95	6.13	5.79	0.73	67.35	201,816	11,277	73.11	0.78	1.63	1.33
Alabama Rural Electric Credit Union	Montgomery	35,250	3,705	5.91	12.05	0.67	3.43	5.20	4.33	0.86	71.77	24,270	279	79.14	0.55	0.32	0.46
Fedmont Federal Credit Union	Montgomery	12,088	1,387	-4.36	13.45	-1.11	3.70	7.97	4.77	0.52	77.66	4,384	-	42.12	1.73	3.61	3.67
Montgomery VA Federal Credit Union	Montgomery	5,733	1,064	-8.80	19.52	-0.47	3.98	8.63	4.84	0.25	106.49	1,812	-	39.75	3.81	0.00	1.16
Total/Average		2,339,963	230,070	3.99%	13.35%	0.27%	3.78%	6.54%	5.05%	0.73%	75.25%	1,602,125	214,469	67.60%	1.59%	1.18%	1.49%
Childersburg - Sylacauga, AL (Micro)																	
Coosa Pines Federal Credit Union	Childersburg	251,742	22,783	6.70	14.62	1.07	3.43	5.46	4.61	0.67	59.11	151,325	2,237	70.63	0.39	0.72	0.75
Heritage South Credit Union	Sylacauga	140,189	13,528	16.03	9.81	0.54	3.77	5.69	5.59	0.91	74.69	103,336	2,576	81.39	0.97	0.46	1.12
Total/Average		391,931	36,311	11.37%	12.22%	0.81%	3.60%	5.58%	5.10%	0.79%	66.90%	254,661	4,813	76.01%	0.68%	0.59%	0.94%
Auburn - Opelika, AL (Micro)																	
Auburn University Credit Union	Auburn	177,728	17,013	-0.45	12.20	0.38	2.56	5.01	3.80	0.61	72.58	73,728	2,183	47.35	0.27	0.15	0.97
Four Seasons Federal Credit Union	Opelika	57,908	8,962	8.87	8.74	0.57	4.13	7.65	5.84	0.17	85.79	23,802	859	46.19	0.58	0.79	0.98
East Alabama Community Federal Credit Union	Opelika	14,627	3,812	2.62	17.73	0.11	3.14	5.82	4.18	0.21	89.21	6,133	-	51.42	0.55	0.99	0.78
Total/Average		250,263	29,787	3.68%	12.89%	0.35%	3.28%	6.16%	4.61%	0.33%	82.53%	103,663	3,042	48.32%	0.47%	0.64%	0.91%
Phenix City, AL (Metro)																	
Mead Coated Board Federal Credit Union	Phenix City	52,864	1,574	-0.57	16.21	0.62	1.33	6.18	2.93	1.99	23.32	11,555	-	26.14	1.00	0.02	1.18
Phenix Pride Federal Credit Union	Phenix City	10,758	2,005	14.18	12.03	0.44	6.73	10.77	10.70	1.64	64.91	8,083	137	86.63	1.21	2.82	1.31
Total/Average		63,622	3,579	6.81%	14.12%	0.53%	4.03%	8.48%	6.81%	1.82%	44.12%	19,638	137	56.39%	1.11%	1.42%	1.25%
Tuscaloosa, AL (Metro)																	
Alabama Credit Union	Tuscaloosa	920,254	92,050	6.69	10.63	0.62	2.91	4.77	4.11	0.70	69.18	571,221	64,075	70.81	0.63	0.51	0.42
Alabama One Credit Union	Tuscaloosa	627,830	62,046	4.68	10.92	0.96	2.70	4.85	3.86	0.79	73.03	349,834	22,417	63.50	0.92	0.18	0.99
Riverfall Credit Union	Tuscaloosa	124,107	10,448	5.17	15.38	0.67	2.57	4.65	3.89	0.72	70.05	70,730	-	66.20	1.06	0.16	0.31
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	38,861	3,484	-2.26	12.16	0.76	3.09	5.38	3.68	0.45	70.30	15,008	-	44.32	0.01	-0.15	1.97
DCH Credit Union	Tuscaloosa	31,004	4,755	7.47	14.78	0.56	3.53	7.73	5.13	0.46	73.62	11,320	-	43.04	5.45	2.34	1.98
City Credit Union	Tuscaloosa	17,670	1,901	-3.63	22.60	0.57	3.46	5.83	4.51	0.36	83.64	8,793	-	64.77	0.66	0.79	2.00
Tuscaloosa County Credit Union	Tuscaloosa	10,255	1,415	9.51	8.70	-0.81	4.22	6.97	5.95	1.22	80.17	7,292	-	80.04	1.10	1.41	0.88
FOGCE Federal Credit Union	Eutaw	1,404	775	9.02	23.01	1.07	3.69	8.62	4.75	0.25	94.23	434	-	40.37	1.15	0.00	2.53
Total/Average		1,771,385	176,874	4.58%	14.77%	0.55%	3.27%	6.10%	4.49%	0.62%	76.78%	1,034,632	86,492	59.13%	1.37%	0.66%	1.39%
Other																	
Naheola Credit Union	Pennington	111,554	9,054	9.38	21.14	1.00	4.13	6.21	5.55	1.15	62.01	90,605	23,242	105.98	0.81	0.45	0.73
Tuskegee Federal Credit Union	Tuskegee	7,916	2,265	-5.68	4.91	-1.25	4.75	9.14	6.99	0.57	88.77	4,060	353	54.22	0.99	2.08	3.13
TVH Federal Credit Union	Tuskegee	5,081	684	12.23	24.96	0.03	6.29	10.66	7.61	0.62	71.65	2,952	-	77.91	1.90	2.78	2.44
Demopolis Federal Credit Union	Demopolis	714	645	19.72	9.24	-1.49	7.46	12.09	12.09	0.21	103.51	446	-	69.25	5.38	3.54	2.69
Total/Average		125,265	12,648	8.91%	15.06%	-0.43%	5.66%	9.53%	8.06%	0.64%	81.49%	98,063	23,595	76.84%	2.27%	2.21%	2.25%
Central Total/Average		4,942,429	489,269	6.56%	13.74%	0.35%	3.94%	7.06%	5.69%	0.82%	71.18%	3,112,782	332,548	64.05%	1.25%	1.12%	1.37%

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Gulf Coast																	
Mobile - Bay Minette, AL																	
New Horizons Credit Union	Mobile	197,077	35,728	-1.07	9.06	2.26	3.26	4.57	3.97	0.20	70.02	123,081	-	68.61	0.81	0.91	1.12
Mobile Educators Credit Union	Mobile	87,259	9,422	2.63	11.07	0.89	2.29	4.48	2.97	0.10	74.47	13,773	-	17.78	0.53	0.09	0.90
University of South Alabama Federal Credit Union	Mobile	45,122	8,518	-5.18	10.99	0.87	2.65	4.35	3.03	0.14	71.37	-	43.62	0.51	0.23	2.28	
Gulf Coast Federal Credit Union	Mobile	40,507	6,160	32.27	14.04	0.29	3.89	6.44	4.97	0.19	86.10	-	54.37	0.98	0.84	0.95	
Azalea City Credit Union	Mobile	27,138	3,651	-0.92	14.12	1.28	5.05	7.81	7.82	0.79	64.82	18,623	300	80.30	3.30	1.38	3.31
Baldwin County Federal Credit Union	Bay Minette	24,182	2,566	9.86	11.87	0.70	3.39	6.05	4.76	0.54	74.81	-	54.00	0.28	0.05	0.70	
Infirmary Federal Credit Union	Mobile	21,553	4,394	15.75	16.77	0.43	2.87	4.88	4.26	0.36	86.73	-	57.64	1.38	0.68	1.02	
Mobile Government Employees Credit Union	Mobile	20,024	849	-3.48	16.68	0.64	2.22	4.67	3.18	0.74	56.24	-	27.95	2.42	-0.11	1.51	
Mobile Postal Employees Credit Union	Mobile	11,569	1,804	4.27	17.04	2.27	5.41	7.60	6.73	0.72	59.14	-	95.39	3.60	0.51	1.45	
Blue Flame Credit Union	Mobile	7,770	829	3.38	15.56	0.36	4.02	6.04	5.36	0.48	82.53	-	47.73	0.19	0.15	0.31	
Progressive Federal Credit Union	Mobile	5,590	663	-6.66	20.39	-0.02	3.38	7.54	4.29	0.26	99.50	-	44.35	2.19	0.62	3.41	
Total/Average		487,791	74,584	4.62%	14.33%	0.91%	3.49%	5.86%	4.67%	0.41%	75.07%	233,407	300	56.08%	1.47%	0.49%	1.54%
Other																	
Brewton Mill Federal Credit Union	Brewton	22,879	1,635	0.66	8.22	0.12	2.95	5.89	4.86	1.56	63.53	-	74.44	1.61	0.54	1.02	
McIntosh Chemical Federal Credit Union	McIntosh	23,285	2,285	-0.92	16.20	0.55	2.22	4.22	2.84	0.40	76.61	-	42.18	0.49	0.10	1.13	
Covington Schools Federal Credit Union	Andalusia	16,930	1,596	-0.74	37.77	1.57	3.05	4.57	4.28	0.31	43.65	-	84.04	1.81	0.05	1.29	
Opp-Micolas Credits Union	Opp	12,124	1,835	-2.28	26.77	0.16	3.55	7.18	4.12	0.29	94.46	29	42.25	0.72	0.14	0.40	
Chemco Credit Union	McIntosh	4,677	356	-11.35	17.49	0.82	3.17	4.62	4.52	0.22	71.43	-	78.66	1.19	0.19	0.86	
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,069	1,057	14.13	22.48	0.32	3.77	11.38	7.55	0.65	86.78	629	26.54	1.75	-0.60	0.64	
Total/Average		82,964	8,764	-0.08%	21.49%	0.59%	3.12%	6.31%	4.69%	0.57%	72.74%	39,958	29	58.02%	1.26%	0.07%	0.89%
Gulf Coast Total/Average		570,755	83,348	2.27%	17.91%	0.75%	3.31%	6.08%	4.68%	0.49%	73.90%	273,365	329	57.05%	1.37%	0.28%	1.22%
South																	
Daleville, Dothan, Troy, AL																	
All In Federal Credit Union	Daleville	1,469,824	125,503	19.98	12.44	1.39	3.51	5.28	5.11	0.81	52.13	1,088,191	1,057	85.41	0.84	0.76	0.83
Five Star Credit Union	Dothan	460,715	46,131	8.04	12.82	1.96	3.33	5.63	5.20	1.00	57.32	265,339	37,573	67.02	1.11	0.73	1.42
Solutions First Federal Credit Union	Enterprise	32,860	4,018	3.17	8.86	0.38	3.08	5.23	4.22	0.82	83.16	17,590	-	59.34	0.51	0.01	1.63
Pike Teachers Credit Union	Troy	7,418	1,896	2.43	14.46	-0.60	1.29	6.01	3.55	1.65	71.90	1,866	-	29.42	8.47	-0.41	4.34
Total/Average		1,970,817	177,548	8.41%	12.15%	0.78%	2.80%	5.54%	4.52%	1.07%	66.13%	1,372,986	38,630	60.30%	2.73%	0.27%	2.06%
Other																	
Alabama River Credit Union	Monroeville	18,482	2,081	1.98	11.81	0.13	2.85	5.23	3.76	0.21	90.36	6,419	-	39.40	1.56	0.23	0.78
Clarke Educators Federal Credit Union	Grove Hill	2,672	688	-0.55	28.56	-1.40	5.58	9.04	7.50	0.47	95.00	1,626	-	85.26	0.31	2.04	3.01
Total/Average		21,154	2,769	0.72%	20.19%	-0.64%	4.22%	7.14%	5.63%	0.34%	92.68%	8,045	-	62.33%	0.94%	1.14%	1.90%
South Total/Average		1,991,971	180,317	4.56%	16.17%	0.07%	3.51%	6.34%	5.07%	0.71%	79.40%	1,381,031	38,630	61.31%	1.83%	0.70%	1.98%