

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2019**

(Sorted by Region)

[www.thecreditunionadvisors.com](http://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 (%)
<b>State Summary</b>																	
Northwest - Total/Average		9,548,620	745,124	1.19	11.88	0.83	3.50	5.78	4.98	0.51	72.01	5,398,464	331,699	62.97	0.90	0.56	1.06
North Central - Total/Average		4,093,799	295,398	7.61	11.88	0.56	3.68	5.70	4.98	0.67	72.37	3,383,584	351,689	74.74	0.76	0.72	0.82
Northeast - Total/Average		13,669,682	1,048,661	3.16	14.58	0.53	3.15	5.21	4.34	0.61	76.33	9,825,670	695,871	68.74	0.60	0.32	0.78
East Central - Total/Average		12,756,860	1,099,271	4.73	13.43	0.76	3.54	5.25	4.61	0.51	72.49	9,258,817	736,437	76.92	2.04	0.52	1.73
Tampa Bay - Total/Average		25,413,490	2,212,749	7.05	13.15	0.75	3.26	5.50	4.58	0.64	71.95	18,900,768	1,127,417	63.68	0.65	0.87	1.38
South Central - Total/Average		38,289	4,612	5.83	13.83	-18.53	-16.25	3.09	2.99	27.14	187.14	23,499	-	71.45	2.05	0.19	0.57
Southeast - Total/Average		8,499,559	719,845	3.32	12.89	0.48	3.59	5.97	5.01	0.61	76.93	5,470,289	462,544	69.76	0.45	0.70	1.20
<b>Northwest</b>																	
<b>Fort Walton Beach - Crestview (Metro)</b>																	
Eglin Federal Credit Union	Fort Walton Beach	2,051,194	121,309	5.67	12.35	1.10	2.24	4.34	3.28	0.69	54.22	863,885	-	48.35	0.32	0.21	0.51
Okaloosa County Teachers Federal Credit Union	Crestview	89,234	9,187	5.78	10.06	0.56	3.53	5.88	4.52	0.56	74.09	47,388	-	59.77	1.18	0.58	1.03
Walton County Teachers Federal Credit Union	Defuniak Springs	20,313	3,285	-3.25	8.71	-0.10	3.25	5.71	5.05	0.23	90.91	8,815	-	47.95	2.33	0.76	1.46
<b>Total/Average</b>		<b>2,160,741</b>	<b>133,781</b>	<b>2.73%</b>	<b>10.37%</b>	<b>0.52%</b>	<b>3.01%</b>	<b>5.31%</b>	<b>4.29%</b>	<b>0.49%</b>	<b>73.07%</b>	<b>920,088</b>	<b>-</b>	<b>52.02%</b>	<b>1.28%</b>	<b>0.52%</b>	<b>1.00%</b>
<b>Panama City - Lynn Haven, FL (Metro)</b>																	
Tyndall Federal Credit Union	Panama City	1,618,818	114,801	-0.05	10.87	2.05	2.66	4.61	4.12	0.67	57.58	744,914	-	52.81	0.15	0.33	0.81
Innovations Federal Credit Union	Panama City	253,639	20,325	-3.76	9.23	1.74	3.81	5.48	5.81	0.32	70.16	176,504	27,418	77.97	0.21	0.29	0.49
Panhandle Educators Federal Credit Union	Panama City	251,035	13,602	1.30	11.87	1.37	3.01	5.13	5.75	0.29	60.16	109,430	12,660	50.17	0.40	0.48	1.34
Bay Credit Union	Panama City	102,133	8,180	-8.37	10.40	2.00	3.23	5.09	5.13	0.27	71.09	50,404	12,684	55.09	0.17	0.46	0.79
<b>Total/Average</b>		<b>2,225,625</b>	<b>156,908</b>	<b>-2.72%</b>	<b>10.59%</b>	<b>1.79%</b>	<b>3.18%</b>	<b>5.08%</b>	<b>5.20%</b>	<b>0.39%</b>	<b>64.75%</b>	<b>1,081,252</b>	<b>52,762</b>	<b>59.01%</b>	<b>0.23%</b>	<b>0.39%</b>	<b>0.86%</b>
<b>Pensacola - Ferry Pass - Brent, FL (Metro)</b>																	
Pen Air Federal Credit Union	Pensacola	1,550,752	108,156	5.56	14.02	1.24	3.24	5.25	4.51	0.87	59.62	975,672	54,682	75.25	0.43	0.77	1.03
Gulf Winds Credit Union	Pensacola	719,555	71,512	9.06	11.97	0.77	3.32	4.82	4.36	0.58	70.82	498,943	-	79.58	0.54	0.46	0.84
Members First Credit Union of Florida	Pensacola	200,992	17,691	4.01	14.21	0.66	3.24	5.50	4.75	0.41	77.90	97,128	-	56.28	0.63	0.47	0.56
Harvesters Federal Credit Union	Cantonment	184,330	19,222	5.91	8.66	0.75	3.61	4.52	4.50	0.41	76.19	155,285	17,192	93.19	0.85	0.40	0.36
Central Credit Union of Florida	Pensacola	173,040	17,108	0.18	11.27	0.22	3.60	5.64	5.54	0.48	84.79	110,878	-	73.04	0.80	0.52	0.62
Santa Rosa County Federal Credit Union	Milton	140,166	12,471	9.58	12.50	1.23	3.04	5.37	4.25	0.67	63.65	65,438	-	53.88	0.48	0.18	0.57
My Pensacola Federal Credit Union	Pensacola	68,759	4,832	-0.96	19.16	0.95	3.11	6.32	4.16	0.54	68.29	25,150	-	45.29	0.74	0.24	0.85
GPCE Credit Union	Pensacola	46,611	3,273	1.05	9.45	0.64	3.11	5.06	4.57	0.17	77.12	18,618	-	43.65	0.70	0.11	0.34
Florida State Employees Federal Credit Union	Pensacola	22,570	2,887	-8.45	7.08	-1.13	3.82	6.23	4.72	0.26	85.00	12,926	-	62.28	1.29	1.64	2.59
ECCO Credit Union	Milton	22,553	1,048	-1.82	19.98	0.95	2.81	5.59	4.46	1.29	48.72	12,364	1,294	68.78	0.00	0.12	1.17
<b>Total/Average</b>		<b>3,129,328</b>	<b>258,200</b>	<b>2.41%</b>	<b>12.83%</b>	<b>0.63%</b>	<b>3.29%</b>	<b>5.43%</b>	<b>4.58%</b>	<b>0.57%</b>	<b>71.21%</b>	<b>1,972,402</b>	<b>73,168</b>	<b>65.12%</b>	<b>0.65%</b>	<b>0.49%</b>	<b>0.89%</b>

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2019**

(Sorted by Region)

[www.thecreditunionadvisors.com](http://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 (%)
<b>Tallahassee, FL (Metro)</b>																	
Envision Credit Union	Tallahassee	627,979	56,390	6.98	9.14	0.77	3.86	5.41	5.32	0.59	75.62	462,338	104,048	83.20	0.73	0.65	0.93
First Commerce Credit Union	Tallahassee	615,519	54,613	1.52	12.13	0.69	3.41	5.41	5.12	1.00	66.33	438,536	42,273	86.99	0.76	0.86	1.14
Florida State University Credit Union	Tallahassee	223,594	25,874	0.31	10.28	0.82	4.07	5.79	5.87	0.93	63.50	179,601	37,287	90.21	1.25	1.22	1.20
TMH Federal Credit Union	Tallahassee	68,770	8,592	1.13	11.24	0.81	3.83	5.80	5.16	0.45	72.49	43,312	5,615	72.02	1.07	0.91	1.06
Tallahassee-Leon Federal Credit Union	Tallahassee	57,133	6,277	2.66	10.84	1.09	4.16	6.59	6.03	0.08	75.17	32,487	-	64.49	0.82	0.88	0.96
Florida Department of Transportation Credit Union	Tallahassee	50,337	3,307	4.08	17.75	0.42	3.16	5.27	3.96	0.07	90.07	22,541	3,094	54.66	0.45	0.25	0.54
FLAG Credit Union	Tallahassee	39,601	5,923	0.02	10.75	0.81	4.48	6.09	5.65	0.29	71.35	30,211	193	85.75	0.72	0.89	1.22
Florida Rural Electric Credit Union	Tallahassee	28,089	3,701	-3.26	20.65	-0.18	3.74	5.43	4.80	0.40	89.86	17,619	-	79.80	0.73	0.29	0.49
Florida A&M University Federal Credit Union	Tallahassee	20,242	3,433	4.62	4.81	-0.30	4.85	6.82	6.40	0.26	104.67	13,732	812	72.50	1.11	1.88	2.05
Tallahassee Community Federal Credit Union	Tallahassee	4,730	568	0.72	14.67	-0.23	4.89	8.04	5.84	0.59	95.58	3,030	102	77.28	4.59	-0.07	0.73
<b>Total/Average</b>		<b>1,735,994</b>	<b>168,678</b>	<b>1.88%</b>	<b>12.23%</b>	<b>0.47%</b>	<b>4.05%</b>	<b>6.07%</b>	<b>5.41%</b>	<b>0.47%</b>	<b>80.46%</b>	<b>1,243,407</b>	<b>193,424</b>	<b>76.69%</b>	<b>1.22%</b>	<b>0.78%</b>	<b>1.03%</b>
<b>Other</b>																	
Community South Credit Union	Chipley	135,071	11,287	4.71	14.41	1.24	4.50	6.51	5.85	0.65	63.54	100,759	11,881	86.91	0.90	1.07	2.25
Calhoun-Liberty Employees Credit Union	Blountstown	62,408	5,667	4.07	9.24	0.78	3.58	6.37	5.05	0.72	66.75	34,725	200	62.04	0.09	0.40	0.97
Emerald Coast Federal Credit Union	Port Saint Joe	53,593	5,515	-7.02	8.02	0.55	3.63	6.04	5.43	0.05	82.54	26,251	264	52.12	2.03	0.54	1.18
Jackson County Teachers Credit Union	Marianna	34,572	4,020	-2.49	22.11	0.47	4.43	9.14	5.84	0.55	74.50	13,814	-	49.66	1.56	1.16	2.40
Jefferson County Teachers Credit Union	Monticello	11,288	1,068	9.05	13.12	0.74	3.70	6.99	4.92	1.12	65.47	5,766	-	59.23	0.99	0.07	0.76
<b>Total/Average</b>		<b>296,932</b>	<b>27,557</b>	<b>1.66%</b>	<b>13.38%</b>	<b>0.76%</b>	<b>3.97%</b>	<b>7.01%</b>	<b>5.42%</b>	<b>0.62%</b>	<b>70.56%</b>	<b>181,315</b>	<b>12,345</b>	<b>61.99%</b>	<b>1.11%</b>	<b>0.65%</b>	<b>1.51%</b>
<b>Northwest - Total/Average</b>		<b>9,548,620</b>	<b>745,124</b>	<b>1.19%</b>	<b>11.88%</b>	<b>0.83%</b>	<b>3.50%</b>	<b>5.78%</b>	<b>4.98%</b>	<b>0.51%</b>	<b>72.01%</b>	<b>5,398,464</b>	<b>331,699</b>	<b>62.97%</b>	<b>0.90%</b>	<b>0.56%</b>	<b>1.06%</b>
<b>North Central</b>																	
<b>Gainesville, FL (Metro)</b>																	
Campus USA Credit Union	Jonesville	2,090,848	118,818	13.03	11.92	1.21	3.13	4.66	4.77	1.21	50.50	1,728,788	152,638	95.30	0.45	0.45	0.56
Florida Credit Union	Gainesville	1,266,314	111,746	14.01	10.61	1.64	4.06	5.88	6.10	1.35	49.06	1,098,672	131,792	100.30	0.52	0.74	0.94
SunState Federal Credit Union	Gainesville	497,331	38,138	11.70	11.05	0.79	3.79	5.14	5.10	0.85	70.39	397,619	64,857	90.78	0.62	0.35	0.71
Alliance Credit Union of Florida	Gainesville	52,381	5,994	7.71	7.25	0.08	4.49	5.88	5.29	0.16	83.57	36,490	-	76.05	1.60	1.14	1.11
My Healthcare Federal Credit Union	Gainesville	25,378	3,990	5.48	17.85	0.28	4.64	7.48	6.37	0.24	83.61	13,932	-	67.45	1.00	2.10	0.83
<b>Total/Average</b>		<b>3,932,252</b>	<b>278,686</b>	<b>10.39%</b>	<b>11.74%</b>	<b>0.80%</b>	<b>4.02%</b>	<b>5.81%</b>	<b>5.53%</b>	<b>0.76%</b>	<b>67.43%</b>	<b>3,275,501</b>	<b>349,287</b>	<b>85.98%</b>	<b>0.84%</b>	<b>0.96%</b>	<b>0.83%</b>
<b>Other</b>																	
Buckeye Community Federal Credit Union	Perry	102,609	10,191	5.60	10.43	0.38	3.45	5.12	5.12	0.65	82.09	76,215	2,402	85.31	0.36	0.13	0.28
Ocala Community Credit Union	Ocala	33,298	3,087	1.84	11.85	0.42	3.35	5.41	4.27	0.49	76.95	19,457	-	67.06	0.33	0.63	0.71
Suwannee River Federal Credit Union	Live Oak	19,475	2,590	-0.17	11.64	0.47	3.62	5.23	4.16	0.06	83.28	10,204	-	59.55	0.96	0.53	0.82
Madison Education Association Credit Union	Madison	6,165	844	12.09	14.19	0.00	2.90	6.60	4.15	1.12	66.95	2,207	-	42.13	1.09	0.66	1.40
<b>Total/Average</b>		<b>161,547</b>	<b>16,712</b>	<b>4.84%</b>	<b>12.03%</b>	<b>0.32%</b>	<b>3.33%</b>	<b>5.59%</b>	<b>4.43%</b>	<b>0.58%</b>	<b>77.32%</b>	<b>108,083</b>	<b>2,402</b>	<b>63.51%</b>	<b>0.69%</b>	<b>0.49%</b>	<b>0.80%</b>
<b>North Central - Total/Average</b>		<b>4,093,799</b>	<b>295,398</b>	<b>7.61%</b>	<b>11.88%</b>	<b>0.56%</b>	<b>3.68%</b>	<b>5.70%</b>	<b>4.98%</b>	<b>0.67%</b>	<b>72.37%</b>	<b>3,383,584</b>	<b>351,689</b>	<b>74.74%</b>	<b>0.76%</b>	<b>0.72%</b>	<b>0.82%</b>

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2019**

(Sorted by Region)

[www.thecreditunionadvisors.com](http://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 (%)
<b>Northeast</b>																	
<b>Jacksonville, FL (Metro)</b>																	
VyStar Credit Union	Jacksonville	9,117,164	696,759	10.05	8.55	0.67	2.68	4.56	4.28	1.25	61.02	6,612,578	510,534	95.03	0.38	0.33	0.58
Community First Credit Union of Florida	Jacksonville	1,752,061	144,436	6.93	13.52	1.08	2.95	4.44	4.03	0.81	61.92	1,331,945	94,006	89.78	0.50	0.41	1.25
First Florida Credit Union	Jacksonville	1,055,950	54,727	13.50	13.67	0.71	2.65	4.32	4.09	1.08	59.28	699,395	11,857	90.02	0.40	0.38	0.48
121 Financial Credit Union	Jacksonville	541,950	46,022	-1.01	9.96	0.30	3.86	5.19	5.22	0.66	80.07	439,756	73,958	95.80	1.06	0.58	0.80
JAX Federal Credit Union	Jacksonville	415,224	37,555	7.35	11.03	0.46	3.55	4.82	4.84	0.62	74.43	341,305	1,587	97.49	0.46	0.48	0.84
Alive Credit Union	Jacksonville	138,600	14,736	6.10	14.81	0.46	2.27	3.57	3.42	0.65	78.28	80,463	416	68.79	0.43	0.17	0.19
JM Associates Federal Credit Union	Jacksonville	126,035	8,057	0.05	15.09	0.58	3.31	6.00	4.35	0.45	74.37	53,389	-	50.43	0.73	0.73	1.12
Coastline Federal Credit Union	Jacksonville	120,882	10,456	2.47	10.93	0.63	2.57	4.06	3.82	0.52	78.25	68,571	216	64.51	0.09	0.13	0.26
First Coast Community Credit Union	Palatka	109,310	11,582	1.04	12.94	1.07	3.55	7.13	4.25	0.28	69.82	41,004	-	43.52	0.15	0.40	0.52
Country Financial Credit Union	Macclenny	89,566	7,042	9.76	10.39	1.54	4.30	6.75	5.99	1.20	61.68	63,468	2,544	79.84	1.18	0.12	0.62
City & Police Federal Credit Union	Jacksonville	79,108	6,338	5.00	10.00	0.49	3.14	4.70	3.83	0.26	83.13	41,735	545	59.01	0.83	0.20	0.56
Jacksonville Postal & Professional Credit Union	Jacksonville	40,096	2,982	-0.85	21.54	0.17	2.62	5.00	4.42	0.65	81.90	16,904	-	53.98	0.34	0.24	1.03
Jacksonville Firemen's Credit Union	Jacksonville	36,330	2,671	2.59	9.59	0.37	3.22	6.09	4.89	0.36	84.29	14,519	208	44.30	0.39	-0.01	2.89
Farmers Federal Credit Union	Jacksonville	15,934	1,309	6.26	12.23	0.05	2.73	5.68	3.59	0.50	84.52	4,585	-	33.23	1.33	0.19	0.39
Metro North Federal Credit Union	Jacksonville	15,755	1,482	-6.75	19.97	0.16	3.30	5.39	3.89	0.41	85.20	7,866	-	62.94	0.53	0.38	0.42
First Coast Federal Credit Union	Jacksonville	8,557	1,742	-7.17	15.60	0.10	3.90	6.00	5.53	0.38	89.88	5,188	-	72.14	0.44	0.41	0.54
Container Mutual Credit Union	Fernandina Beach	7,160	765	-1.55	38.03	0.12	2.95	4.80	3.28	0.30	89.63	2,999	-	67.79	1.03	0.37	0.73
<b>Total/Average</b>		<b>13,669,682</b>	<b>1,048,661</b>	<b>3.16%</b>	<b>14.58%</b>	<b>0.53%</b>	<b>3.15%</b>	<b>5.21%</b>	<b>4.34%</b>	<b>0.61%</b>	<b>76.33%</b>	<b>9,825,670</b>	<b>695,871</b>	<b>68.74%</b>	<b>0.60%</b>	<b>0.32%</b>	<b>0.78%</b>
<b>Northeast - Total/Average</b>																	
		<b>13,669,682</b>	<b>1,048,661</b>	<b>3.16%</b>	<b>14.58%</b>	<b>0.53%</b>	<b>3.15%</b>	<b>5.21%</b>	<b>4.34%</b>	<b>0.61%</b>	<b>76.33%</b>	<b>9,825,670</b>	<b>695,871</b>	<b>68.74%</b>	<b>0.60%</b>	<b>0.32%</b>	<b>0.78%</b>
<b>East Central</b>																	
<b>Deltona - Daytona Beach - Ormond Beach, FL (Metro)</b>																	
Financial Educators Federal Credit Union	Daytona Beach	16,972	1,970	0.25	15.87	0.57	3.75	5.60	4.42	0.36	77.94	10,266	307	73.51	5.07	0.37	2.85
<b>Total/Average</b>		<b>16,972</b>	<b>1,970</b>	<b>0.25%</b>	<b>15.87%</b>	<b>0.57%</b>	<b>3.75%</b>	<b>5.60%</b>	<b>4.42%</b>	<b>0.36%</b>	<b>77.94%</b>	<b>10,266</b>	<b>307</b>	<b>73.51%</b>	<b>5.07%</b>	<b>0.37%</b>	<b>2.85%</b>
<b>Orlando, Kissimmee, FL (Metro)</b>																	
FAIRWINDS Credit Union	Orlando	2,670,383	197,694	15.10	11.16	1.59	2.95	4.13	4.00	0.59	69.60	1,971,708	268,011	84.17	0.41	0.17	0.55
Addition Financial Credit Union	Lake Mary	2,001,706	165,609	7.11	10.88	0.36	3.25	4.62	3.97	0.37	78.62	1,411,875	145,964	79.44	0.36	0.72	0.78
McCoy Federal Credit Union	Orlando	593,644	69,522	2.76	10.67	1.18	3.26	4.53	4.13	0.19	75.18	358,182	47,271	68.54	0.50	0.98	1.29
Insight Credit Union	Winter Springs	553,071	42,787	0.34	9.95	0.50	3.17	4.39	4.01	0.16	84.80	313,045	109,557	63.68	0.28	0.59	0.76
Orlando Credit Union	Orlando	247,619	25,004	8.91	8.98	0.48	4.05	5.10	5.11	0.41	81.17	177,923	5,554	80.12	0.46	0.57	1.00
Priority Credit Union	Orlando	59,293	14,210	-4.09	6.60	-0.53	4.16	5.79	5.03	0.43	88.09	42,258	5,136	77.71	0.55	1.40	1.87
AdventHealth Credit Union	Altamonte Springs	57,193	9,718	7.31	11.41	1.12	3.81	5.43	4.77	0.63	68.16	41,736	-	85.43	0.30	0.48	0.86
Gulf States Credit Union	Maitland	29,112	3,339	-2.75	16.55	0.48	3.62	5.83	4.30	0.18	83.77	13,595	651	56.36	0.34	0.39	0.68
Local 606 Electrical Workers Federal Credit Union	Orlando	7,644	418	-3.30	17.14	0.36	2.28	5.18	3.14	0.61	69.68	1,737	-	27.47	0.00	0.00	2.59
FRSA Credit Union	Winter Park	4,587	851	0.57	10.73	0.52	4.64	6.34	6.35	0.53	82.85	3,608	412	88.37	2.55	0.20	2.63
<b>Total/Average</b>		<b>6,224,252</b>	<b>529,152</b>	<b>3.20%</b>	<b>11.41%</b>	<b>0.61%</b>	<b>3.52%</b>	<b>5.13%</b>	<b>4.48%</b>	<b>0.41%</b>	<b>78.19%</b>	<b>4,335,667</b>	<b>582,556</b>	<b>71.13%</b>	<b>0.58%</b>	<b>0.55%</b>	<b>1.30%</b>

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2019**

(Sorted by Region)

[www.thecreditunionadvisors.com](http://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 (%)
<b>Palm Bay - Melbourne - Titusville, FL (Metro)</b>																	
Space Coast Credit Union	Melbourne	4,922,318	451,680	18.82	13.37	1.26	2.82	4.01	4.34	0.78	57.03	3,763,366	61,122	89.28	0.63	0.63	1.28
Community Credit Union of Florida	Rockledge	809,921	47,972	11.49	12.77	1.52	3.47	5.32	5.50	1.23	48.81	633,375	92,452	92.59	0.44	0.52	0.98
Launch Federal Credit Union	Merritt Island	783,397	68,497	1.92	12.91	0.50	3.76	5.69	4.96	0.25	78.17	516,143	-	76.51	0.39	0.76	0.88
<b>Total/Average</b>		<b>6,515,636</b>	<b>568,149</b>	<b>10.74%</b>	<b>13.02%</b>	<b>1.09%</b>	<b>3.35%</b>	<b>5.01%</b>	<b>4.94%</b>	<b>0.75%</b>	<b>61.34%</b>	<b>4,912,884</b>	<b>153,574</b>	<b>86.13%</b>	<b>0.49%</b>	<b>0.64%</b>	<b>1.05%</b>
<b>East Central - Total/Average</b>																	
		<b>12,756,860</b>	<b>1,099,271</b>	<b>4.73%</b>	<b>13.43%</b>	<b>0.76%</b>	<b>3.54%</b>	<b>5.25%</b>	<b>4.61%</b>	<b>0.51%</b>	<b>72.49%</b>	<b>9,258,817</b>	<b>736,437</b>	<b>76.92%</b>	<b>2.04%</b>	<b>0.52%</b>	<b>1.73%</b>
<b>Tampa Bay</b>																	
<b>Bradenton - Sarasota - Venice, FL (Metro)</b>																	
Manatee Community Federal Credit Union	Bradenton	32,117	3,688	-3.88	20.61	0.49	4.31	6.85	6.18	0.64	79.27	19,791	-	78.50	1.01	2.55	3.04
1st Street Credit Union	Sarasota	31,224	2,473	6.04	11.99	0.28	3.01	6.11	4.00	0.42	81.31	10,052	-	36.93	0.85	0.69	1.18
<b>Total/Average</b>		<b>63,341</b>	<b>6,161</b>	<b>1.08%</b>	<b>16.30%</b>	<b>0.39%</b>	<b>3.66%</b>	<b>6.48%</b>	<b>5.09%</b>	<b>0.53%</b>	<b>80.29%</b>	<b>29,843</b>	<b>-</b>	<b>57.72%</b>	<b>0.93%</b>	<b>1.62%</b>	<b>2.11%</b>
<b>Lakeland - Winter Haven, FL (Metro)</b>																	
MIDFLORIDA Credit Union	Lakeland	4,422,010	378,723	34.57	9.51	1.73	2.97	4.52	4.43	0.87	56.59	3,200,125	707,830	81.69	0.25	0.39	0.86
Publix Employees Federal Credit Union	Lakeland	1,047,333	100,211	8.06	13.91	1.15	2.78	5.28	4.06	0.77	65.48	434,516	-	48.67	0.57	0.39	0.42
San Antonio Citizens Federal Credit Union	San Antonio	229,854	16,897	5.07	10.05	1.02	3.12	4.95	4.10	0.40	69.10	114,233	15,623	55.56	0.20	0.36	1.78
<b>Total/Average</b>		<b>5,699,197</b>	<b>495,831</b>	<b>15.90%</b>	<b>11.16%</b>	<b>1.30%</b>	<b>2.96%</b>	<b>4.92%</b>	<b>4.20%</b>	<b>0.68%</b>	<b>63.72%</b>	<b>3,748,874</b>	<b>723,453</b>	<b>61.97%</b>	<b>0.34%</b>	<b>0.38%</b>	<b>1.02%</b>
<b>Tampa - St. Petersburg - Clearwater, FL (Metro)</b>																	
Suncoast Credit Union	Tampa	10,534,614	874,011	13.37	9.36	1.19	2.76	4.47	4.25	1.12	47.09	8,285,248	86,617	88.74	0.48	0.61	1.06
Grow Financial Federal Credit Union	Tampa	2,714,880	205,515	7.11	9.71	0.51	3.09	4.64	4.90	1.00	61.93	2,192,632	71,090	90.15	0.64	0.85	0.91
GTE Federal Credit Union	Tampa	2,205,234	227,941	5.62	8.72	0.87	3.02	4.41	4.46	0.96	68.86	1,677,737	123,697	84.57	1.18	0.61	0.80
Achieva Credit Union	Dunedin	1,780,626	165,153	3.70	10.98	1.10	3.20	4.60	4.69	0.71	62.74	1,310,747	108,687	84.20	0.49	0.79	0.60
USF Federal Credit Union	Tampa	709,527	62,407	10.38	10.82	1.21	3.41	4.62	4.79	0.71	62.94	596,510	8,899	95.43	0.75	0.64	0.99
Florida Central Credit Union	Tampa	495,126	54,467	-0.61	8.55	-0.08	2.27	3.51	3.98	0.95	78.12	342,234	3,401	75.39	0.66	0.56	0.59
Railroad & Industrial Federal Credit Union	Tampa	355,619	39,201	8.44	12.93	0.95	2.52	5.02	4.13	1.02	62.30	175,457	-	57.13	0.68	0.53	0.71
Tampa Bay Federal Credit Union	Tampa	321,876	32,479	10.01	10.79	0.74	3.46	4.58	4.47	0.66	77.28	271,485	289	101.57	0.55	0.29	0.47
Pinellas Federal Credit Union	Largo	124,855	12,142	1.34	14.08	0.31	3.02	4.17	3.99	0.38	86.20	77,739	-	73.16	0.24	0.40	0.61
Florida West Coast Credit Union	Brandon	96,822	10,125	5.01	12.08	1.16	3.13	5.02	4.25	0.41	69.88	48,092	-	57.55	0.11	0.10	0.88
Powernet Credit Union	Tampa	88,502	3,748	2.84	9.53	0.56	2.45	4.70	4.09	0.72	67.06	38,548	1,284	48.34	0.16	0.10	0.68
Tampa Postal Federal Credit Union	Lutz	83,775	7,765	1.38	13.38	-0.07	3.01	6.03	3.63	0.47	89.17	29,378	-	40.81	0.44	0.72	0.95
FiCare Federal Credit Union	Tampa	50,690	6,462	-0.24	12.52	-0.81	3.62	6.68	4.87	0.68	89.28	25,157	-	57.77	1.12	1.74	2.44
ECU Credit Union	Largo	33,379	3,344	-1.62	15.74	0.22	3.37	5.27	4.64	0.50	80.04	16,045	-	57.78	0.66	0.99	1.30
City-County Employees Credit Union	Clearwater	24,614	3,016	3.82	12.96	0.18	4.72	6.44	5.63	0.50	67.47	18,421	-	86.19	0.91	1.16	1.73
Coast 2 Coast Financial Credit Union	Tampa	21,221	1,883	2.35	13.02	1.26	3.72	5.40	4.73	0.52	73.62	13,549	-	74.48	0.00	0.06	0.55
Florida Customs Federal Credit Union	Tampa	9,592	1,098	-2.01	18.59	0.31	3.22	7.06	4.18	0.63	77.49	3,072	-	39.85	2.38	-0.03	1.95
<b>Total/Average</b>		<b>19,650,952</b>	<b>1,710,757</b>	<b>4.17%</b>	<b>11.99%</b>	<b>0.57%</b>	<b>3.18%</b>	<b>5.10%</b>	<b>4.45%</b>	<b>0.70%</b>	<b>71.85%</b>	<b>15,122,051</b>	<b>403,964</b>	<b>71.36%</b>	<b>0.67%</b>	<b>0.60%</b>	<b>1.01%</b>
<b>Tampa Bay - Total/Average</b>																	
		<b>25,413,490</b>	<b>2,212,749</b>	<b>7.05%</b>	<b>13.15%</b>	<b>0.75%</b>	<b>3.26%</b>	<b>5.50%</b>	<b>4.58%</b>	<b>0.64%</b>	<b>71.95%</b>	<b>18,900,768</b>	<b>1,127,417</b>	<b>63.68%</b>	<b>0.65%</b>	<b>0.87%</b>	<b>1.38%</b>

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2019**

(Sorted by Region)

[www.thecreditunionadvisors.com](http://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 (%)
<b>South Central</b>																	
Everglades Federal Credit Union	Clewiston	38,289	4,611	5.83	13.83	1.02	3.86	6.18	5.36	0.55	74.27	23,499	-	71.45	2.05	0.38	0.57
Lee County Mosquito Control Credit Union	Lehigh Acres	-	1	NM	NA	-38.07	-36.36	0.00	0.62	53.72	300.00	-	-	NA	NA	0.00	NA
<b>Total/Average</b>		<b>38,289</b>	<b>4,612</b>	<b>5.83%</b>	<b>13.83%</b>	<b>-18.53%</b>	<b>-16.25%</b>	<b>3.09%</b>	<b>2.99%</b>	<b>27.14%</b>	<b>187.14%</b>	<b>23,499</b>	<b>-</b>	<b>71.45%</b>	<b>2.05%</b>	<b>0.19%</b>	<b>0.57%</b>
<b>South Central - Total/Average</b>																	
		<b>38,289</b>	<b>4,612</b>	<b>5.83%</b>	<b>13.83%</b>	<b>-18.53%</b>	<b>-16.25%</b>	<b>3.09%</b>	<b>2.99%</b>	<b>27.14%</b>	<b>187.14%</b>	<b>23,499</b>	<b>-</b>	<b>71.45%</b>	<b>2.05%</b>	<b>0.19%</b>	<b>0.57%</b>
<b>Southeast</b>																	
<b>Key West, FL (Micro)</b>																	
Keys Federal Credit Union	Key West	152,084	13,980	7.02	9.20	1.44	4.80	6.36	6.22	0.44	64.63	114,659	1,872	84.42	0.66	1.29	1.69
Monroe County Teachers Federal Credit Union	Key West	22,783	2,118	-7.39	10.95	0.10	2.68	4.95	4.80	1.31	71.58	16,318	-	80.89	0.56	0.88	1.12
Southernmost Federal Credit Union	Key West	16,167	1,778	4.87	17.87	-0.34	3.56	6.61	5.53	0.67	94.72	7,430	-	56.70	0.05	0.25	1.06
<b>Total/Average</b>		<b>191,034</b>	<b>17,876</b>	<b>1.50%</b>	<b>12.67%</b>	<b>0.40%</b>	<b>3.68%</b>	<b>5.97%</b>	<b>5.52%</b>	<b>0.81%</b>	<b>76.98%</b>	<b>138,407</b>	<b>1,872</b>	<b>74.00%</b>	<b>0.42%</b>	<b>0.81%</b>	<b>1.29%</b>
<b>Miami - Fort Lauderdale - Pompano Beach, FL (Metro)</b>																	
Town of Palm Beach Federal Credit Union	West Palm Beach	2,247	379	-13.48	12.46	-0.56	4.41	7.42	5.23	0.32	90.98	1,255	-	64.13	2.39	0.49	1.75
Electricians' Local 349 Credit Union	Miami	4,621	746	2.48	17.29	0.59	3.15	6.94	4.15	0.11	79.33	1,003	-	26.29	1.60	0.29	1.40
Shaw-Ross Employees Credit Union	Miami	6,426	808	6.74	14.32	1.36	1.66	15.76	3.65	1.27	10.98	480	-	8.75	0.63	0.20	2.71
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,656	1,553	-3.75	30.59	-1.06	3.51	6.73	3.98	0.23	119.83	3,772	-	49.01	0.00	0.50	0.74
South Atlantic Federal Credit Union	Boca Raton	15,973	2,570	4.71	9.33	0.19	3.80	6.82	4.19	0.14	87.23	5,731	-	39.74	0.40	0.65	2.95
Compass Financial Federal Credit Union	Medley	19,661	2,434	-7.58	16.01	-0.96	4.91	6.90	6.40	0.58	97.49	15,903	-	96.92	0.25	1.49	2.47
Pompano Beach City Employee Credit Union	Pompano Beach	23,507	2,144	8.54	21.13	0.70	4.57	6.89	6.09	0.99	73.97	16,610	-	91.19	0.34	0.40	0.25
Coral Community Federal Credit Union	Fort Lauderdale	33,089	4,428	4.01	9.93	0.30	3.61	6.24	4.32	0.28	85.33	16,018	-	54.61	0.36	0.67	0.78
Miami Federal Credit Union	Miami	35,710	2,800	1.70	14.39	0.35	3.44	4.98	4.33	0.53	83.03	24,446	-	80.53	0.13	0.11	0.31
United Police Federal Credit Union	Miami	46,229	4,993	2.08	17.38	-0.64	2.89	5.19	3.43	0.17	114.04	27,121	-	71.28	0.08	0.05	0.51
Baptist Health South Florida Federal Credit Union	Miami	65,382	11,625	2.26	14.88	1.82	5.64	7.60	6.35	0.21	71.43	46,064	-	84.53	0.27	1.21	1.04
Memorial Employees Federal Credit Union	Hollywood	68,717	9,089	2.26	11.37	0.69	3.25	5.67	3.79	0.18	75.27	29,239	1,486	49.02	0.14	0.62	0.70
Broward HealthCare Federal Credit Union	Fort Lauderdale	72,029	9,038	-0.07	11.97	0.94	2.87	5.17	3.61	0.37	75.92	28,940	-	46.15	0.03	0.00	1.48
Connect Credit Union	Fort Lauderdale	78,238	5,773	2.39	11.64	0.43	3.46	5.24	4.39	0.47	76.36	47,635	-	69.99	0.65	0.80	1.32
SUN Credit Union	Hollywood	88,320	6,994	2.73	10.89	0.56	2.91	4.77	3.95	0.36	74.61	38,813	-	49.75	0.51	0.49	0.79
PriorityONE Credit Union	Sunrise	99,941	9,849	3.83	10.59	0.93	4.23	5.57	5.04	0.43	75.65	78,541	-	89.47	0.33	0.42	0.40
Miami Firefighters Federal Credit Union	Miami	113,091	4,476	6.68	10.49	1.30	3.19	4.46	3.93	0.51	60.60	84,936	-	84.85	0.26	0.10	0.47
First Choice Credit Union	West Palm Beach	113,510	10,199	3.54	10.73	0.99	2.74	4.43	3.26	0.30	72.92	45,685	-	45.53	0.63	0.20	1.98
Miami Postal Service Credit Union	Miami	140,139	15,525	9.24	11.21	0.89	3.33	6.54	4.85	0.65	71.11	64,728	-	52.71	0.92	1.04	1.37
Gold Coast Federal Credit Union	West Palm Beach	185,007	21,469	3.92	11.07	0.90	2.54	3.09	3.16	0.12	75.22	91,279	-	56.11	0.08	0.34	0.32
JetStream Federal Credit Union	Miami Lakes	192,010	17,649	-0.81	12.15	0.45	4.24	6.11	6.16	0.38	78.45	121,031	22,774	72.51	0.39	2.30	1.88
Guardians Credit Union	West Palm Beach	206,920	35,380	25.03	13.17	1.19	4.36	6.40	6.18	0.21	72.97	131,425	1,023	75.90	0.47	1.21	1.16
University Credit Union	Miami	209,680	15,952	1.25	9.67	0.53	2.70	4.90	3.48	0.23	81.24	81,074	6,770	43.44	0.47	0.40	0.51
Velocity Community Federal Credit Union	Palm Beach Gardens	364,320	22,134	2.23	12.27	0.64	3.26	4.93	3.89	0.24	78.90	191,722	-	60.26	0.46	0.28	0.51
We Florida Financial	Margate	512,721	46,243	0.99	10.13	0.50	3.38	4.65	4.28	0.49	74.26	423,988	10,849	94.89	0.64	0.85	2.05
BrightStar Credit Union	Sunrise	518,452	59,207	7.62	10.64	0.25	3.71	5.23	4.80	0.53	75.47	379,637	61,898	92.69	0.49	0.94	1.07
Tropical Financial Credit Union	Miramar	741,331	65,331	7.09	9.91	0.43	3.15	4.16	4.19	0.47	79.75	613,653	36,915	82.87	0.31	0.18	0.44
Dade County Federal Credit Union	Sweetwater	784,002	98,923	3.97	12.98	1.27	4.38	6.35	5.40	0.39	69.91	524,288	73,554	77.43	0.44	1.02	1.32
Power Financial Credit Union	Pembroke Pines	840,306	32,174	28.36	9.69	0.69	2.93	3.96	4.05	0.45	71.58	652,586	183,321	95.57	0.59	0.14	0.29
South Florida Educational Federal Credit Union	Miami	1,183,095	87,861	5.91	19.12	0.84	2.64	6.92	3.80	0.46	69.90	285,995	-	30.46	0.22	0.47	0.45
IBM Southeast Employees' Credit Union	Delray Beach	1,532,195	94,223	35.27	8.71	0.72	3.42	5.11	5.15	1.01	59.83	1,258,284	62,082	94.35	0.53	0.67	0.72
<b>Total/Average</b>		<b>8,308,525</b>	<b>701,969</b>	<b>5.13%</b>	<b>13.10%</b>	<b>0.56%</b>	<b>3.49%</b>	<b>5.97%</b>	<b>4.50%</b>	<b>0.42%</b>	<b>76.89%</b>	<b>5,331,882</b>	<b>460,672</b>	<b>65.51%</b>	<b>0.48%</b>	<b>0.60%</b>	<b>1.10%</b>
<b>Southeast - Total/Average</b>																	
		<b>8,499,559</b>	<b>719,845</b>	<b>3.32%</b>	<b>12.89%</b>	<b>0.48%</b>	<b>3.59%</b>	<b>5.97%</b>	<b>5.01%</b>	<b>0.61%</b>	<b>76.93%</b>	<b>5,470,289</b>	<b>462,544</b>	<b>69.76%</b>	<b>0.45%</b>	<b>0.70%</b>	<b>1.20%</b>