

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2023

(Sorted by Asset Size)

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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																	
	1 Billion +	25,542,060	1,920,720	10.34	10.62	0.74	2.91	5.45	4.99	1.78	53.83	15,508,986	1,618,029	77.78	0.83	0.49	0.90
	\$500 Million to \$1 Billion	3,865,783	288,910	8.06	13.86	1.20	3.04	5.27	5.06	1.42	56.55	2,475,756	276,790	76.38	0.55	0.37	0.76
	\$250 Million to \$500 Million	2,268,894	185,136	3.54	12.85	1.19	3.07	5.22	4.43	0.97	57.93	1,287,237	58,133	64.50	0.48	0.33	0.65
	\$100 Million to \$250 Million	2,458,516	185,400	2.70	11.85	0.47	2.67	5.21	4.16	1.07	66.69	1,355,748	93,568	59.21	0.64	0.27	0.74
	Less than \$100 Million	1,403,535	137,016	-3.67	16.99	0.49	3.57	6.60	5.19	0.83	73.50	703,975	4,530	57.78	2.12	0.82	1.53
1 Billion +																	
Redstone Federal Credit Union	Huntsville	7,547,869	806,953	-0.69	12.44	1.48	3.54	6.37	4.92	1.01	56.37	3,840,840	371,347	57.20	0.73	0.86	1.41
Apco Employees Credit Union	Birmingham	3,501,472	86,761	2.37	13.82	0.50	1.13	4.29	3.45	2.15	25.37	921,224	3,206	28.22	0.18	0.11	0.32
All In Federal Credit Union	Daleville	3,081,155	177,258	17.91	9.72	0.87	3.42	6.76	6.24	2.79	37.90	2,414,918	25,314	92.71	1.08	1.13	1.42
Americas First Federal Credit Union	Birmingham	2,418,408	202,562	2.92	10.86	0.88	2.82	4.27	4.55	1.18	54.30	1,896,670	26,790	88.98	0.77	0.61	0.66
MAX Credit Union	Montgomery	2,080,252	123,239	5.90	13.20	1.29	3.01	5.27	4.38	0.96	56.59	1,099,015	227,397	59.21	0.81	0.26	1.35
Alabama Credit Union	Tuscaloosa	1,921,611	156,062	17.12	9.53	0.30	2.56	5.36	5.08	2.49	55.74	1,474,123	365,717	98.07	1.41	0.32	0.58
Listerhill Credit Union	Muscle Shoals	1,402,872	94,223	6.61	10.47	-0.15	2.76	5.19	5.02	1.82	70.47	1,089,287	256,336	85.55	0.41	0.23	0.70
Avadian Credit Union	Hoover	1,349,705	94,717	7.69	9.04	0.55	2.85	5.17	5.03	1.78	60.07	1,040,657	101,552	85.26	0.30	0.24	0.35
Alabama One Credit Union	Tuscaloosa	1,220,514	90,264	25.91	8.14	0.57	2.69	4.66	4.41	1.52	66.36	893,153	235,576	83.93	0.85	0.25	0.92
Guardian Credit Union	Montgomery	1,018,202	88,681	17.67	8.93	1.09	4.28	7.16	6.84	2.11	55.15	839,099	4,254	98.71	1.75	0.93	1.25
	Total/Average	25,542,060	1,920,720	10.34%	10.62%	0.74%	2.91%	5.45%	4.99%	1.78%	53.83%	15,508,986	1,618,029	77.78%	0.83%	0.49%	0.90%
\$500 Million to \$1 Billion																	
Family Savings Credit Union	Rainbow City	965,803	75,156	27.62	8.66	1.17	3.81	5.89	6.16	1.75	60.90	780,604	134,375	96.90	1.00	0.41	0.75
Family Security Credit Union	Decatur	930,545	88,574	-3.57	17.69	1.95	3.28	5.04	5.25	0.79	49.49	455,305	1,155	58.56	0.36	0.36	0.64
Five Star Credit Union	Dothan	798,519	56,425	6.66	18.99	1.58	3.01	6.02	5.33	1.68	54.58	426,295	51,463	64.55	0.49	0.68	1.27
Legacy Community Federal Credit Union	Birmingham	639,518	39,686	-1.11	13.06	0.50	2.09	4.60	3.96	1.51	56.62	408,503	19,848	72.52	0.43	0.21	0.23
Alabama Teachers Credit Union	Gadsden	531,398	29,069	10.72	10.88	0.82	3.01	4.81	4.58	1.36	61.17	405,049	69,949	89.40	0.46	0.19	0.92
	Total/Average	3,865,783	288,910	8.06%	13.86%	1.20%	3.04%	5.27%	5.06%	1.42%	56.55%	2,475,756	276,790	76.38%	0.55%	0.37%	0.76%
\$250 Million to \$500 Million																	
AOD Federal Credit Union	Oxford	438,678	37,477	4.98	13.83	1.56	2.88	4.34	4.11	0.88	54.96	232,350	18,324	58.88	0.46	0.44	1.00
TVA Community Credit Union	Muscle Shoals	406,333	19,639	3.21	16.35	1.51	2.53	5.51	3.77	0.91	38.81	135,300	-	36.49	0.26	0.18	0.52
Alabama State Employees Credit Union	Montgomery	398,308	43,886	-4.62	11.95	0.96	3.81	6.06	5.88	1.07	65.54	267,150	11,101	75.00	0.34	0.61	0.88
WinSouth Credit Union	Gadsden	393,632	36,180	2.14	10.81	1.05	3.03	5.02	4.31	1.05	63.02	272,036	23,865	75.35	0.26	0.24	0.74
Coosa Pines Federal Credit Union	Childersburg	359,861	25,367	6.89	14.81	1.50	3.43	5.69	5.09	1.22	49.81	218,951	4,843	69.75	1.30	0.42	0.60
New Horizons Credit Union	Mobile	272,082	22,587	8.64	9.35	0.55	2.73	4.70	3.59	0.68	75.41	161,450	-	71.56	0.29	0.06	0.16
	Total/Average	2,268,894	185,136	3.54%	12.85%	1.19%	3.07%	5.22%	4.43%	0.97%	57.93%	1,287,237	58,133	64.50%	0.48%	0.33%	0.65%
\$100 Million to \$250 Million																	
Auburn University Credit Union	Auburn	243,357	16,933	8.47	9.71	0.30	2.87	5.50	4.50	0.91	69.38	113,793	13,441	50.22	1.47	0.57	0.85
Fort McClellan Credit Union	Anniston	234,159	15,766	0.40	12.74	-0.33	2.08	5.22	4.01	1.51	75.56	102,789	1,338	53.93	0.38	0.30	0.64
Mutual Savings Credit Union	Hoover	228,049	20,859	4.18	8.64	0.25	2.95	4.67	4.33	1.04	77.75	147,392	5,638	71.01	0.27	0.31	0.81
eCO Credit Union	Birmingham	201,054	16,270	7.99	10.86	0.78	2.67	4.90	4.32	0.95	63.80	94,920	496	54.60	1.09	0.26	0.48
Alatrust Credit Union	Hoover	199,335	12,937	6.38	13.32	0.99	3.23	5.54	4.61	1.05	58.63	111,437	3,274	64.53	0.46	0.61	1.04
Alabama Central Credit Union	Birmingham	196,073	22,944	-3.97	8.52	0.55	3.52	4.90	4.69	0.76	76.41	159,079	14,393	92.98	0.83	0.04	0.79
ACIPCO Federal Credit Union	Birmingham	192,414	8,547	-0.46	14.87	0.31	1.62	5.10	3.60	1.75	49.32	134,315	-	79.76	0.30	0.14	0.47
Naheola Credit Union	Pennington	181,155	11,863	9.24	17.67	1.25	3.58	6.13	5.59	1.94	49.33	147,052	51,736	98.00	1.06	0.30	1.03
Heritage South Credit Union	Sylacauga	174,762	15,488	4.53	9.84	0.56	3.75	5.84	5.62	1.04	74.06	130,464	3,252	83.87	0.51	0.21	0.65
Riverfall Credit Union	Tuscaloosa	162,354	13,843	1.60	13.92	0.42	2.84	5.12	4.60	1.11	67.38	93,610	-	63.95	1.34	0.58	0.57
North Alabama Educators Credit Union	Huntsville	130,465	10,677	-0.85	7.72	0.35	2.16	4.71	3.17	0.71	72.11	54,881	-	44.35	0.46	0.07	0.32
Mobile Educators Credit Union	Mobile	108,395	8,627	-1.85	10.92	0.83	2.47	4.56	3.18	0.21	71.95	17,196	-	17.71	0.63	0.11	0.71
Railroad Community Credit Union	Irondale	104,913	4,856	-3.85	13.00	0.09	1.15	4.88	2.10	0.90	56.47	14,707	-	16.30	0.15	0.19	1.57
Valley Credit Union	Tuscumbia	102,031	5,790	5.98	14.20	0.29	2.48	5.93	3.85	1.03	71.53	34,113	-	37.78	0.06	0.14	0.36
	Total/Average	2,458,516	185,400	2.70%	11.85%	0.47%	2.67%	5.21%	4.16%	1.07%	66.69%	1,355,748	93,568	59.21%	0.64%	0.27%	0.74%

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Less than \$100 Million																	
Four Seasons Federal Credit Union	Opelika	86,838	9,101	13.56	8.08	1.24	4.13	7.13	5.03	0.49	66.25	47,290	600	59.49	1.36	0.94	1.34
Jefferson Credit Union	Hoover	74,207	6,945	-5.72	10.85	0.02	3.84	6.43	5.19	0.56	82.55	45,759	-	68.66	1.27	0.90	1.67
The Bridgeway Federal Credit Union	Phenix City	68,200	8,162	-9.90	15.96	0.24	3.09	7.17	4.22	0.61	87.83	31,921	-	56.14	1.23	0.72	1.03
Florence Federal Credit Union	Florence	67,413	4,008	-1.45	12.82	0.38	2.92	6.22	4.35	1.25	65.14	32,504	-	55.93	0.41	0.31	0.45
Rocket City Federal Credit Union	Huntsville	62,343	5,244	-6.30	15.38	1.25	3.49	6.20	4.49	0.39	67.59	27,980	-	52.83	0.60	0.20	0.32
University of South Alabama Federal Credit Union	Mobile	57,324	8,700	-5.08	10.65	0.90	2.71	4.34	3.96	0.92	57.71	30,085	-	60.00	0.09	0.07	1.72
Sycamore Federal Credit Union	Talladega	51,759	2,731	9.02	18.43	2.10	3.72	7.95	7.46	3.77	32.96	41,253	1,774	97.62	1.26	0.23	0.41
Gulf Coast Federal Credit Union	Mobile	51,369	5,824	-13.77	8.70	-1.03	2.76	6.47	3.93	0.35	106.26	22,117	1,693	46.81	2.69	1.89	0.49
Champelles Community Credit Union	Courtland	49,665	3,267	-11.43	13.71	0.80	3.28	5.75	4.55	0.94	63.80	26,603	-	62.79	1.58	0.32	0.54
Mead Coated Board Federal Credit Union	Pittsview	49,053	1,515	-19.31	18.93	0.04	0.95	6.97	2.23	1.47	38.23	9,040	-	22.50	3.56	2.38	4.36
Solutions First Federal Credit Union	Enterprise	47,207	4,926	-2.88	6.46	-0.25	3.02	6.21	5.14	1.67	68.25	30,155	117	69.77	1.34	0.94	1.21
Tuscaloosa VA Federal Credit Union	Tuscaloosa	44,814	3,247	-4.13	13.17	0.62	3.03	5.40	4.28	0.54	72.47	21,242	-	52.50	1.76	0.39	1.08
Red Oak Credit Union	Tuscaloosa	43,079	4,377	5.34	8.80	-0.59	2.98	5.97	3.97	0.80	82.56	19,528	-	58.82	1.42	2.52	1.34
Azalea City Credit Union	Mobile	42,480	4,983	23.93	15.24	1.39	4.20	6.69	5.96	1.02	69.75	27,179	161	75.00	2.87	1.99	2.05
Electrical Workers No 558 Federal Credit Union	Sheffield	40,923	2,595	13.19	17.24	1.92	3.47	5.57	5.28	1.89	30.87	24,951	-	73.53	0.02	0.05	0.51
Lauderdale County Teachers Credit Union	Florence	36,429	2,106	-0.24	10.76	0.61	2.12	4.10	2.99	0.70	59.96	13,554	-	43.75	0.00	0.00	1.06
Social Security Credit Union	Birmingham	34,400	2,865	-2.11	21.75	1.33	4.00	5.87	4.55	0.15	67.31	13,905	-	51.85	1.11	0.51	0.90
WCU Credit Union	Decatur	33,829	3,356	-5.91	8.37	0.68	3.54	5.18	5.20	0.11	84.71	17,468	-	54.84	1.84	0.14	0.40
The Infirmary Federal Credit Union	Mobile	29,106	4,626	-12.39	14.07	0.82	3.13	5.16	4.15	0.26	78.83	15,518	-	64.00	1.35	0.65	1.22
Baldwin Educators Federal Credit Union	Bay Minette	28,483	2,503	-0.28	11.47	0.41	2.94	5.94	4.48	1.02	70.14	11,250	-	44.00	0.04	0.19	0.63
Health Credit Union	Birmingham	26,597	2,064	-1.11	22.63	1.03	4.39	6.85	5.33	0.85	58.77	17,928	-	90.00	1.95	1.07	0.57
ANG Federal Credit Union	Birmingham	24,187	1,876	-5.17	7.99	0.51	2.79	5.17	3.21	0.24	78.07	11,260	-	50.00	0.00	0.09	0.54
Alabama River Credit Union	Monroeville	21,803	1,868	-4.40	10.16	0.14	2.63	5.52	3.20	0.26	91.00	6,515	-	36.84	2.07	0.29	0.46
City Credit Union	Tuscaloosa	21,586	1,567	2.09	21.23	1.18	2.81	5.13	3.38	0.49	55.98	11,848	-	80.00	0.17	0.28	2.04
Chattahoochee Federal Credit Union	Valley	21,016	2,887	-4.83	12.68	1.05	3.77	5.53	4.44	0.54	73.09	11,430	-	61.11	0.15	-0.03	1.17
Mobile Government Employees Credit Union	Mobile	20,866	714	-8.73	15.45	-0.10	1.52	4.37	2.88	1.63	54.11	3,782	-	23.53	0.61	-0.20	1.70
East Alabama Community Federal Credit Union	Opelika	20,713	3,202	6.81	13.24	0.28	2.13	5.12	2.73	0.22	89.22	6,146	-	33.33	0.00	0.18	1.06
Covington Schools Federal Credit Union	Andalusia	19,513	1,600	-8.62	39.07	2.42	3.87	4.68	6.24	0.65	31.43	13,115	-	108.33	2.71	0.08	0.44
Federal Employees Credit Union	Birmingham	17,800	1,766	-4.13	18.04	-0.84	3.20	6.86	4.56	1.35	83.31	9,540	-	71.43	1.67	0.93	1.03
Railway Employees Credit Union	Muscle Shoals	17,549	1,446	-7.19	24.09	0.60	3.02	6.35	3.59	0.31	76.33	5,342	-	35.71	2.17	0.13	1.09
Mobile Postal Employees Credit Union	Mobile	16,302	1,770	-7.50	12.45	-1.02	2.70	6.88	4.76	2.05	69.47	10,490	-	71.43	6.16	1.33	2.15
Northeast Alabama Postal Federal Credit Union	Anniston	14,682	1,242	-13.85	15.94	-2.46	2.05	4.78	4.51	2.17	117.23	9,708	-	83.33	1.59	-0.02	1.32
Fedmont Federal Credit Union	Montgomery	13,121	1,272	-14.95	11.84	1.02	4.35	8.28	6.00	0.31	70.11	3,515	-	33.33	0.00	1.21	1.31
Tuskegee Federal Credit Union	Tuskegee	12,889	2,040	10.02	5.58	0.59	3.70	6.47	4.64	0.35	78.36	5,785	161	50.00	1.19	0.20	1.80
Tuscaloosa County Credit Union	Tuscaloosa	11,985	1,277	-2.56	3.71	-1.95	3.28	7.42	5.34	1.78	102.25	7,005	-	87.50	2.41	0.11	1.39
Opp-Nicolas Credit Union	Opp	11,597	1,609	-7.20	23.76	0.09	3.41	7.17	4.26	0.60	88.62	2,615	-	33.33	1.61	-0.18	1.28
Alabama Law Enforcement Credit Union	Birmingham	10,928	1,776	-25.83	11.47	-3.30	6.15	8.57	8.36	1.24	86.95	9,250	-	90.00	4.15	1.78	5.91
Birmingham City Credit Union	Birmingham	9,744	2,460	4.20	17.50	0.51	7.86	10.53	10.82	1.13	74.62	8,080	-	100.00	0.62	2.12	2.21
Blue Flame Credit Union	Mobile	9,659	809	-2.66	14.37	0.80	3.54	6.39	4.92	0.81	68.83	4,876	-	62.50	0.00	0.08	0.66
Marvel City Federal Credit Union	Bessemer	9,063	919	2.56	15.81	0.78	4.41	8.26	8.99	0.98	60.00	2,902	-	37.50	1.17	2.87	2.70
L&N Employees Credit Union	Birmingham	8,639	1,471	-11.34	21.32	0.02	4.98	7.05	6.13	0.52	93.21	5,492	-	71.43	0.87	0.00	0.74
Montgomery VA Federal Credit Union	Montgomery	7,205	839	-0.75	11.30	-0.54	2.96	6.84	3.76	0.27	107.78	2,259	-	33.33	4.47	0.10	0.59
Firemans Credit Union	Birmingham	7,123	874	-0.11	34.69	1.34	3.16	9.00	5.39	2.96	34.24	3,376	-	60.00	2.46	0.69	1.40
Alabama Postal Credit Union	Birmingham	5,866	868	4.67	42.57	2.50	6.33	11.60	12.34	1.85	53.32	2,296	-	66.67	2.40	0.70	3.25
Chem Family Credit Union	Anniston	5,647	221	-22.26	20.07	0.00	1.20	4.29	2.06	0.99	59.85	1,211	-	25.00	0.00	0.00	1.24
Sixth Avenue Baptist Federal Credit Union	Birmingham	5,374	859	1.84	7.33	0.84	4.39	5.83	5.34	0.16	81.68	3,354	-	60.00	1.76	0.00	0.18
Chemco Credit Union	Mc Intosh	5,077	411	-12.61	16.83	0.74	3.46	4.71	5.18	0.60	69.92	3,598	-	100.00	1.58	-0.03	0.84
TVH Federal Credit Union	Tuskegee	4,939	697	3.10	24.47	-0.16	6.43	9.12	7.57	0.21	77.53	3,149	-	75.00	1.59	2.31	2.51
SRI Employees Federal Credit Union	Birmingham	3,953	198	-11.03	35.91	-0.74	1.67	4.77	2.26	0.68	101.15	498	-	0.00	0.00	0.00	0.73
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	3,021	507	-3.69	22.81	-1.58	3.80	9.47	5.96	0.63	77.62	968	-	50.00	4.96	6.15	4.12
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,840	776	-10.63	21.75	0.40	4.57	8.00	6.53	0.49	76.84	1,127	-	50.00	2.40	1.44	0.31
Nucor Employees Federal Credit Union	Fort Payne	2,601	303	-3.41	25.96	0.72	3.69	4.92	5.00	0.35	80.19	1,370	-	50.00	0.00	-0.47	0.50
North Alabama Papermakers Federal Credit Union	Stevenson	2,362	327	-4.11	21.75	0.33	3.86	4.52	6.71	0.11	89.80	1,333	-	50.00	0.30	0.00	0.29
Demopolis Federal Credit Union	Demopolis	2,136	673	14.53	34.19	5.14	5.16	9.52	7.45	0.43	46.40	943	-	100.00	0.64	0.96	0.80
Council Federal Credit Union	Normal	2,001	579	-32.85	25.21	1.08	3.72	9.47	5.48	0.61	67.19	813	-	50.00	9.23	-0.38	5.10
FOGCE Federal Credit Union	Eutaw	1,574	851	-2.08	24.91	3.21	4.56	7.93	5.44	0.00	64.88	414	-	0.00	0.00	0.00	2.27
N.R.S. Community Development Federal Credit Union	Birmingham	1,459	762	4.41	13.98	2.61	6.22	8.56	8.58	0.08	57.50	1,007	24	100.00	5.56	2.41	0.77
New Pilgrim Federal Credit Union	Birmingham	1,197	555	2.27	2.49	-1.42	2.07	6.13	6.40	0.00	162.96	333	-	0.00	28.83	6.13	9.38
Total/Average		1,403,535	137,016	-3.67%	16.99%	0.49%	3.57%	6.60%	5.19%	0.83%	73.50%	703,975	4,530	57.78%	2.12%	0.82%	1.53%