

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2024**

(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 (%)
<b>State Summary</b>																	
\$1 Billion +		27,177,477	2,006,378	11.06	10.32	0.63	2.85	5.92	5.67	2.37	49.67	16,348,747	1,835,572	76.29	0.69	0.65	0.85
\$500 Million to \$1 Billion		3,002,155	215,201	14.05	14.82	0.79	2.78	5.60	5.32	1.82	56.23	1,700,261	143,545	68.78	0.40	0.47	0.78
\$250 Million to \$500 Million		2,275,691	185,382	1.23	13.01	0.83	3.15	5.64	4.87	1.33	57.85	1,300,711	59,302	64.22	0.35	0.40	0.69
\$100 Million to \$250 Million		2,496,374	184,740	5.72	11.77	0.41	2.68	5.60	4.80	1.55	61.78	1,338,643	95,015	56.73	0.46	0.32	0.74
Less than \$100 Million		1,419,573	138,220	4.84	17.52	0.96	4.17	6.89	6.09	1.05	68.94	695,624	4,841	57.54	1.71	0.62	1.39
<b>\$1 Billion +</b>																	
Redstone Federal Credit Union	Huntsville	7,642,469	808,245	5.00	12.67	1.55	3.59	6.81	5.60	1.54	49.08	3,812,503	404,883	55.11	0.64	1.16	1.09
Apco Employees Credit Union	Birmingham	3,521,984	86,732	2.36	13.83	0.35	0.97	4.53	3.53	2.36	25.03	910,204	2,592	27.63	0.17	0.07	0.31
All In Federal Credit Union	Daleville	3,299,052	183,843	28.28	9.32	0.98	3.32	7.27	7.01	3.39	35.53	2,460,567	53,940	87.60	0.92	1.54	1.35
Americas First Federal Credit Union	Birmingham	2,497,762	195,039	13.12	10.76	1.00	2.73	4.77	5.00	1.77	50.63	1,919,982	28,707	87.11	0.58	0.52	0.63
MAX Credit Union	Montgomery	2,134,227	124,369	10.36	13.06	0.77	3.02	5.80	4.87	1.39	58.16	1,148,369	250,936	60.34	0.80	0.42	1.33
Alabama Credit Union	Tuscaloosa	1,970,884	160,822	10.24	9.30	-0.06	2.39	5.63	5.57	3.05	52.21	1,478,944	375,993	91.86	1.22	0.58	0.60
Listerhill Credit Union	Muscle Shoals	1,444,316	94,607	11.80	10.28	0.48	2.53	5.66	5.82	2.52	49.47	1,049,176	233,783	80.07	0.34	0.37	0.77
Avadian Credit Union	Hoover	1,391,771	95,406	12.48	8.85	0.34	2.80	5.69	5.60	2.31	56.01	1,037,765	99,153	82.01	0.24	0.36	0.37
Alabama One Credit Union	Tuscaloosa	1,227,947	91,508	2.44	8.19	0.55	2.58	5.30	5.11	2.17	57.36	894,956	242,609	80.54	0.63	0.25	0.91
Guardian Credit Union	Montgomery	1,042,759	90,186	9.64	8.82	0.41	3.89	7.42	7.26	2.96	54.44	845,866	4,285	93.13	1.17	1.17	1.27
Family Savings Credit Union	Rainbow City	1,004,306	75,621	15.96	8.46	0.55	3.54	6.30	7.01	2.55	58.50	790,415	138,691	93.77	0.92	0.71	0.75
<b>Total/Average</b>		<b>27,177,477</b>	<b>2,006,378</b>	<b>11.06%</b>	<b>10.32%</b>	<b>0.63%</b>	<b>2.85%</b>	<b>5.92%</b>	<b>5.67%</b>	<b>2.37%</b>	<b>49.67%</b>	<b>16,348,747</b>	<b>1,835,572</b>	<b>76.29%</b>	<b>0.69%</b>	<b>0.65%</b>	<b>0.85%</b>
<b>\$500 Million to \$1 Billion</b>																	
Family Security Credit Union	Decatur	955,729	88,759	10.84	17.68	1.84	3.38	5.65	5.73	1.11	48.14	457,273	1,122	57.28	0.40	0.53	0.72
Five Star Credit Union	Dothan	839,644	57,217	20.60	18.22	0.65	2.89	6.52	6.19	2.31	59.62	430,749	52,201	61.50	0.31	0.77	1.27
Legacy Community Federal Credit Union	Birmingham	656,927	39,485	10.88	12.76	0.22	2.03	5.01	4.29	1.88	57.15	402,850	19,642	69.34	0.43	0.34	0.25
Alabama Teachers Credit Union	Gadsden	549,855	29,740	13.88	10.63	0.46	2.83	5.22	5.05	2.01	60.00	409,389	70,580	87.01	0.92	0.25	0.89
<b>Total/Average</b>		<b>3,002,155</b>	<b>215,201</b>	<b>14.05%</b>	<b>14.82%</b>	<b>0.79%</b>	<b>2.78%</b>	<b>5.60%</b>	<b>5.32%</b>	<b>1.82%</b>	<b>56.23%</b>	<b>1,700,261</b>	<b>143,545</b>	<b>68.78%</b>	<b>0.40%</b>	<b>0.47%</b>	<b>0.78%</b>
<b>\$250 Million to \$500 Million</b>																	
AOD Federal Credit Union	Oxford	434,569	37,494	-3.76	14.27	1.23	3.29	4.72	4.69	0.91	56.93	230,538	18,895	58.33	0.23	0.66	1.02
TVA Community Credit Union	Muscle Shoals	406,588	19,681	0.24	16.61	1.09	2.41	5.96	4.13	1.36	42.84	140,107	-	37.75	0.28	0.18	0.52
WinSouth Credit Union	Gadsden	398,953	36,190	5.40	10.74	0.31	3.01	5.47	4.75	1.46	66.42	271,828	24,100	71.43	0.41	0.37	0.77
Alabama State Employees Credit Union	Montgomery	396,640	44,094	-1.68	12.22	0.87	4.00	6.45	5.81	1.21	62.12	271,960	11,505	76.66	0.29	0.51	1.00
Coosa Pines Federal Credit Union	Childersburg	368,428	25,385	9.52	14.78	1.30	3.57	6.13	5.70	1.62	48.94	219,783	4,802	68.24	0.81	0.52	0.63
New Horizons Credit Union	Mobile	270,513	22,538	-2.32	9.45	0.19	2.62	5.09	4.13	1.39	69.85	166,495	-	72.90	0.10	0.14	0.22
<b>Total/Average</b>		<b>2,275,691</b>	<b>185,382</b>	<b>1.23%</b>	<b>13.01%</b>	<b>0.83%</b>	<b>3.15%</b>	<b>5.64%</b>	<b>4.87%</b>	<b>1.33%</b>	<b>57.85%</b>	<b>1,300,711</b>	<b>59,302</b>	<b>64.22%</b>	<b>0.35%</b>	<b>0.40%</b>	<b>0.69%</b>
<b>\$100 Million to \$250 Million</b>																	
Auburn University Credit Union	Auburn	246,656	16,845	5.44	9.60	0.05	2.66	5.88	5.19	1.54	62.59	116,752	13,437	50.76	1.10	0.49	0.83
Fort McClellan Credit Union	Anniston	234,420	15,604	0.44	12.55	-0.62	2.07	5.64	4.37	1.90	76.39	100,461	1,489	50.85	0.41	0.56	0.59
Mutual Savings Credit Union	Hoover	230,068	20,246	3.56	8.61	0.21	2.80	4.98	4.85	1.59	71.95	144,861	5,513	69.33	0.22	0.36	0.79
Alatrust Credit Union	Hoover	203,242	12,960	7.84	13.30	0.94	3.29	5.88	5.40	1.42	55.85	108,613	3,468	61.93	0.52	0.48	1.05
Alabama Central Credit Union	Birmingham	201,659	22,666	11.40	8.50	0.87	3.77	5.50	5.34	1.05	70.18	154,147	14,180	87.55	0.26	0.12	0.78
ACIPCO Federal Credit Union	Birmingham	200,755	8,596	17.32	14.54	1.41	2.70	5.47	5.15	1.91	37.39	132,567	-	75.89	0.16	0.08	0.46
Naheola Credit Union	Pennington	191,629	12,040	23.12	17.06	1.46	3.45	6.61	6.35	2.78	40.27	146,698	53,043	95.29	0.99	0.10	1.11
eCO Credit Union	Birmingham	190,054	16,292	-21.88	11.58	0.37	2.46	5.18	4.79	1.39	65.18	93,889	496	52.77	0.69	0.23	0.47
Heritage South Credit Union	Sylacauga	186,254	15,568	26.32	9.26	0.09	3.32	6.15	6.45	2.08	70.67	128,631	3,389	75.09	0.44	0.36	0.58
Riverfall Credit Union	Tuscaloosa	167,124	14,040	9.28	13.54	-0.24	2.64	5.55	5.27	1.71	62.91	92,638	-	61.30	0.75	0.88	0.66
North Alabama Educators Credit Union	Huntsville	132,947	10,692	7.60	7.59	0.12	2.14	5.18	3.65	1.10	71.41	54,462	-	43.03	0.37	0.01	0.32
Mobile Educators Credit Union	Mobile	106,698	8,550	-6.28	11.28	0.77	2.69	4.90	3.54	0.26	72.49	16,266	-	17.15	0.37	0.77	0.69
Railroad Community Credit Union	Irondale	103,392	4,835	-5.80	13.21	0.06	1.13	5.10	2.60	1.43	47.47	14,603	-	16.11	0.03	0.00	1.58
Valley Credit Union	Tuscumbia	102,476	5,806	1.76	14.21	0.30	2.45	6.35	4.28	1.52	60.20	34,055	-	37.71	0.18	0.06	0.49
<b>Total/Average</b>		<b>2,496,374</b>	<b>184,740</b>	<b>5.72%</b>	<b>11.77%</b>	<b>0.41%</b>	<b>2.68%</b>	<b>5.60%</b>	<b>4.80%</b>	<b>1.55%</b>	<b>61.78%</b>	<b>1,338,643</b>	<b>95,015</b>	<b>56.73%</b>	<b>0.46%</b>	<b>0.32%</b>	<b>0.74%</b>

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<b>Less than \$100 Million</b>																	
Four Seasons Federal Credit Union	Opelika	89,720	9,084	13.28	8.06	0.97	4.19	7.87	6.03	1.02	60.63	47,806	596	58.45	1.16	1.67	1.34
Jefferson Credit Union	Hoover	78,667	6,915	24.04	10.25	0.06	3.71	6.55	5.73	0.98	73.02	44,681	-	62.73	1.10	1.74	1.58
The Bridgeway Federal Credit Union	Phenix City	68,142	8,038	-0.32	15.68	-1.21	3.41	7.53	4.84	0.87	101.55	33,182	-	58.13	0.85	1.74	0.76
Florence Federal Credit Union	Florence	68,013	4,055	3.56	12.75	0.17	2.90	6.55	4.57	1.55	66.15	32,505	-	54.37	0.52	0.18	0.48
Rocket City Federal Credit Union	Huntsville	64,816	5,317	15.88	15.15	1.67	4.15	6.43	5.86	0.53	58.76	27,780	-	50.47	0.90	0.11	0.49
University of South Alabama Federal Credit Union	Mobile	58,767	8,751	10.08	11.08	2.82	4.12	4.60	4.63	0.09	44.62	30,420	-	58.99	0.73	0.21	1.65
Sycamore Federal Credit Union	Talladega	54,472	2,748	20.96	17.94	1.75	3.30	8.00	7.44	4.42	32.02	41,760	2,159	93.77	0.94	0.32	0.39
Champion Community Credit Union	Courtland	51,189	3,243	12.28	13.36	0.20	3.24	6.04	4.92	1.30	71.29	26,077	-	58.91	1.35	0.03	0.60
Gulf Coast Federal Credit Union	Mobile	50,661	8,725	-5.52	8.41	-1.64	1.39	5.74	3.39	1.45	107.80	21,379	1,658	45.80	1.49	3.05	0.08
Mead Coated Board Federal Credit Union	Pittsview	46,754	1,519	-18.76	19.73	-0.13	1.22	7.13	2.47	1.47	47.30	9,480	-	25.17	3.18	-0.09	2.07
Solutions First Federal Credit Union	Enterprise	46,220	4,937	-8.36	6.63	0.14	2.89	6.55	5.42	2.15	65.72	28,482	35	65.12	1.13	0.01	1.33
Tuscaloosa VA Federal Credit Union	Tuscaloosa	45,416	3,265	5.36	13.08	0.35	3.16	5.36	4.55	0.75	74.37	22,045	-	54.39	1.10	0.57	0.98
Red Oak Credit Union	Tuscaloosa	44,178	4,384	10.20	8.42	-0.65	2.74	6.13	4.35	1.60	76.37	21,055	-	60.62	1.68	2.25	1.11
Azalea City Credit Union	Mobile	43,533	4,872	9.92	15.03	0.63	4.07	7.03	6.39	1.41	69.27	26,646	158	72.46	2.63	1.20	1.91
Electrical Workers No 558 Federal Credit Union	Sheffield	42,727	2,598	17.64	17.02	2.08	3.57	6.03	5.85	2.43	27.05	24,559	-	69.75	0.02	0.02	0.51
Lauderdale County Teachers Credit Union	Florence	36,715	2,088	3.16	10.81	0.55	2.24	4.69	4.12	1.41	53.14	13,719	-	42.13	0.00	-0.03	1.05
WCU Credit Union	Decatur	35,300	3,366	17.40	8.19	0.58	3.76	5.37	5.39	0.25	84.83	17,708	-	53.20	0.00	0.00	0.40
Social Security Credit Union	Birmingham	33,682	2,857	-8.36	22.55	1.35	4.16	6.23	4.69	0.24	61.04	13,721	-	52.65	1.07	1.25	0.91
The Infirmary Federal Credit Union	Mobile	32,770	4,640	50.36	12.53	0.17	3.09	5.33	4.51	0.56	68.54	14,796	-	51.35	1.26	1.11	1.11
Baldwin Educators Federal Credit Union	Bay Minette	30,355	2,483	26.28	10.92	-0.26	3.13	6.20	4.68	1.02	69.04	11,457	-	42.79	0.00	0.18	0.58
Health Credit Union	Birmingham	27,294	2,084	10.48	22.13	0.34	4.77	7.19	5.78	0.99	60.94	18,103	-	86.11	2.49	0.95	0.84
ANG Federal Credit Union	Birmingham	24,530	1,874	5.68	7.97	0.49	2.87	5.49	3.47	0.43	76.92	11,319	-	50.15	0.01	0.07	0.59
Alabama River Credit Union	Monroeville	23,587	1,807	32.72	9.45	0.21	2.43	5.87	3.75	0.79	78.78	6,301	-	29.75	0.19	-0.06	0.49
Chattahoochee Federal Credit Union	Valley	21,876	2,885	16.36	12.46	1.14	4.18	6.13	5.35	0.86	68.35	11,788	-	61.85	0.19	0.21	1.08
City Credit Union	Tuscaloosa	21,491	1,601	-1.76	21.46	0.54	2.99	4.84	3.58	0.60	68.02	13,086	-	85.70	0.00	0.26	1.99
Covington Schools Federal Credit Union	Andalusia	21,163	1,608	33.80	37.00	4.07	4.33	5.06	6.70	0.64	7.35	13,304	-	100.04	2.18	0.60	0.44
Mobile Government Employees Credit Union	Mobile	20,512	700	-6.80	15.70	-0.06	1.78	4.42	3.05	1.56	61.69	3,637	-	24.16	0.66	0.11	1.75
East Alabama Community Federal Credit Union	Opelika	20,409	3,164	-5.88	13.60	0.66	2.47	5.42	3.33	0.43	77.32	6,249	-	35.52	0.29	0.19	1.12
Federal Employees Credit Union	Birmingham	18,238	1,757	9.84	17.62	0.07	3.55	7.30	5.56	1.88	72.16	9,318	-	62.48	0.91	0.00	1.05
Railway Employees Credit Union	Muscle Shoals	17,799	1,442	5.68	23.85	0.38	3.35	6.75	3.92	0.34	83.43	5,213	-	36.91	2.55	0.53	0.98
Mobile Postal Employees Credit Union	Mobile	16,908	2,058	14.88	11.65	-0.92	2.67	6.34	5.42	2.38	59.18	10,318	-	69.36	5.63	2.88	1.95
Northeast Alabama Postal Federal Credit Union	Anniston	14,927	1,236	6.68	15.29	-1.86	2.00	4.89	6.30	3.08	84.39	9,102	-	72.09	1.19	0.09	1.38
Fedmont Federal Credit Union	Montgomery	12,994	1,275	-3.88	12.06	0.43	4.56	7.38	5.86	0.39	74.87	3,639	-	32.12	0.00	1.23	1.59
Tuskegee Federal Credit Union	Tuskegee	12,468	1,873	-13.08	5.87	0.91	5.21	9.80	6.67	0.54	79.46	6,210	150	53.34	1.95	0.93	1.46
Opp-Micolas Credit Union	Opp	11,571	1,744	-0.92	23.45	-1.48	3.87	7.22	5.10	1.00	115.22	2,706	61	30.64	2.62	-0.30	1.30
Alabama Law Enforcement Credit Union	Birmingham	11,519	1,777	21.60	10.78	0.00	5.84	8.51	7.75	1.71	85.05	8,994	-	90.28	6.15	-0.57	6.22
Blue Flame Credit Union	Mobile	10,109	784	18.68	13.99	1.42	3.93	7.08	6.02	1.28	56.34	4,614	-	55.11	0.00	-0.42	0.80
Birmingham City Credit Union	Birmingham	10,054	2,489	12.68	17.14	0.73	7.84	10.75	11.20	1.18	69.93	7,397	-	89.30	0.68	2.12	2.40
Marvel City Federal Credit Union	Bessemer	8,947	917	-5.12	16.25	0.93	4.84	8.68	10.06	1.27	54.90	2,902	-	38.88	2.10	1.10	3.25
L&N Employees Credit Union	Birmingham	8,538	1,470	-4.72	21.50	-0.28	5.40	7.49	6.81	0.68	95.48	5,302	-	75.68	0.87	0.00	0.77
Firemans Credit Union	Birmingham	7,005	875	-6.00	35.39	0.51	2.77	8.11	5.08	2.89	45.12	3,427	-	75.89	2.66	-0.12	1.49
Montgomery VA Federal Credit Union	Montgomery	6,760	823	-24.68	11.58	-1.78	3.78	7.41	4.79	0.26	129.49	2,170	-	36.66	3.41	0.90	0.58
Alabama Postal Credit Union	Birmingham	5,970	873	7.08	42.50	2.70	6.42	11.98	11.36	2.47	47.46	2,179	-	63.55	3.40	0.89	3.19
Sixth Avenue Baptist Federal Credit Union	Birmingham	5,449	955	5.40	7.25	0.07	4.58	5.73	5.47	0.16	87.01	3,346	-	66.30	3.11	-0.12	0.44
Chem Family Credit Union	Anniston	5,447	218	-14.12	21.20	1.59	2.74	5.17	2.84	0.00	43.59	1,265	-	29.53	0.00	0.00	1.19
Chemco Credit Union	McIntosh	5,271	409	15.36	16.99	0.39	3.87	4.88	4.95	0.37	65.45	3,289	-	75.47	0.24	1.97	0.78
TVH Federal Credit Union	Tuskegee	4,989	702	3.96	24.47	0.97	6.53	8.85	7.58	0.21	84.78	3,091	-	80.73	1.20	0.64	-2.41
SRI Employees Federal Credit Union	Birmingham	3,892	194	-6.16	36.27	-0.82	2.45	4.80	3.51	1.27	96.00	502	-	20.20	0.00	0.00	0.77
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,029	766	26.60	20.60	0.82	4.63	7.68	8.20	0.87	75.00	1,061	-	44.36	1.98	0.00	0.33
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,988	515	-4.28	23.14	0.80	4.79	9.98	7.34	0.17	79.49	956	-	41.82	4.81	0.00	4.19
Nucor Employees Federal Credit Union	Fort Payne	2,531	300	-10.72	26.79	0.47	3.74	4.93	5.20	0.43	80.77	1,225	-	66.32	0.00	0.00	0.56
North Alabama Papermakers Federal Credit Union	Stevenson	2,273	331	-15.08	22.79	0.69	4.49	5.18	7.64	0.00	81.48	1,290	-	74.39	0.31	0.00	0.30
Demopolis Federal Credit Union	Demopolis	2,205	633	13.00	36.14	12.35	6.27	10.82	11.10	0.36	33.03	980	-	89.09	5.31	1.25	0.93
Council Federal Credit Union	Normal	1,758	582	-48.48	28.66	-1.06	5.75	10.47	11.22	0.36	63.89	792	-	34.71	7.95	3.49	5.90
FOGCE Federal Credit Union	Eutaw	1,591	851	4.44	25.58	18.96	20.73	8.81	23.69	0.35	24.24	403	-	35.14	0.74	0.98	2.06
N.R.S. Community Development Federal Credit Union	Birmingham	1,384	763	-20.56	14.74	0.00	6.47	9.29	9.61	0.00	63.33	888	24	75.38	8.56	0.00	2.05
<b>Total/Average</b>		<b>1,419,573</b>	<b>138,220</b>	<b>4.84%</b>	<b>17.52%</b>	<b>0.96%</b>	<b>4.17%</b>	<b>6.89%</b>	<b>6.09%</b>	<b>1.05%</b>	<b>68.94%</b>	<b>695,624</b>	<b>4,841</b>	<b>57.54%</b>	<b>1.71%</b>	<b>0.62%</b>	<b>1.39%</b>