



Credit Union Industry HealthScore Report

For the Quarter Ended 6/30/2023

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Strategy, Structure, Leadership, Governance

Consulting for Credit Union Leaders

We're a boutique consulting firm serving credit union leaders. Boutique means we engage with a small collection of clients – a strategy that enables us to develop deep and meaningful connections that lead to more effective and relevant project outcomes. Our mission is to add value, bringing new ideas and creativity to every client project.

We were established in 2006, but our relationship with the credit union movement began in 1995 when our founder, Tom Glatt, first started consulting with credit unions. Visit us at www.glattconsulting.com to learn more about the range of consulting solutions and assessments we offer to credit union leaders.

About the HealthScore

To arrive at a credit union's HealthScore, and an overall industry HealthScore, we first score/grade individual credit union performance for each of 17 different ratios:

1. Net Worth
2. Solvency Evaluation
3. Return on Average Assets
4. Operating Expenses to Average Assets
5. Efficiency
6. Delinquent Loans to Total Loans
7. Net Charge-Offs to Average Loans
8. Texas
9. Cash and Short-Term Investments to Assets
10. Regular Shares to Total Shares and Borrowings
11. Total Loans to Total Assets
12. Loans (\$\$) per Member
13. Deposits (\$\$) per Member
14. Borrowers per Members
15. Asset Growth
16. Loan Growth
17. Membership Growth

The ratios included in the HealthScore were selected for their strong relationship to sound credit union performance, which we determined following a statistically sound correlation study. Grading is based on a 10-point scale, with 0 reflecting poor health and 10 reflecting exceptional health. Individual "component" scores are then averaged to determine a credit union's overall HealthScore. General industry health is calculated and tracked by averaging individual credit union HealthScores. We then report on health, which we've done for more than a decade.

Visit <https://www.glattconsulting.com/healthscore> for additional information and insights.

Score Components and Chart Abbreviations Key

The ratio components of the HealthScore system are further described below. Note that each ratio's name is followed by an abbreviation (e.g., Net Worth followed by "NW"). These abbreviations are used throughout the report. A key is also included at the bottom of most report data pages for reference.

Net Worth (NW): This ratio measures net worth in relation to total assets. Net worth cushions fluctuations in earnings, supports growth, and provides protection against insolvency. A low Net Worth (NW) score may indicate insufficient net worth and an inability to adequately protect against risk. A high score, though generally positive, may indicate limited commitment to cooperative principles.

Solvency Evaluation (SE): This ratio measures the value of assets after liabilities in relation to shares. A low Solvency Evaluation (SE) score may indicate risk of insolvency (the credit union can no longer meet its financial obligations) and/or a high likelihood of regulator administrative action. A high score, though generally positive, may indicate limited commitment to cooperative principles.

Return on Average Assets (RA): This ratio measures net income in relation to average assets. A low Return on Average Assets (RA) score may indicate that earnings do not properly cover the credit union's operating expenses and cost of funds. A high score, though generally positive, may indicate limited commitment to cooperative principles.

Operating Expenses to Average Assets (OE): This ratio measures effectiveness in controlling the costs of operations. A low Operating Expenses to Average Assets (OE) score may indicate a need to reduce or better control operating expenses. A high score, though generally positive, may indicate lack of necessary investment in operations.

Efficiency (EF): This ratio measures the relationship between income and expense. A low Efficiency (EF) score may indicate a need to improve earnings and/or better control expenses. A high score, though generally positive, may indicate a lack of necessary investment in operations and/or limited commitment to cooperative principles.

Delinquent Loans to Total Loans (DL): This ratio measures the effectiveness of delinquency control and the quality of loans held in portfolio. A low Delinquent Loans to Total Loans (DL) score may indicate a high degree of portfolio risk and/or a need for increased provision for loan losses. A high score, though generally positive, may indicate overly restrictive underwriting policy.

Net Charge-Offs to Average Loans (CO): This ratio is an indicator of the effectiveness of lending and collection practices. A low Net Charge-Offs to Average Loans (CO) score may indicate a high level of uncollectable loans and/or a need for improvement in collection strategy and effort.

Texas (TX): This ratio measures the total value of at-risk loans in relation to the total value of funds on hand to cover such loans (allowance for loan losses and capital). A low Texas (TX) score may indicate an inability to absorb losses and/or a high likelihood of institutional failure.

Cash and Short-Term Investments to Assets (CS): This ratio is an indicator of the level of cash and liquid assets available to meet share withdrawals or additional loan demand. A low Cash and Short-Term Investments to Assets (CS) score may indicate the credit union will be unable to meet current obligations. A high score, though generally positive, may indicate stress on income due to lack of yield. Note: Post-recession, many credit unions have kept this ratio intentionally low due to interest rate issues and consequently have low scores - though most have offset low CS scores via improved Return on Average Assets (RA) scores.

Regular Shares to Total Shares and Borrowings (RS): This ratio measures liquidity, specifically the portion of funding sources derived from regular (core) shares. A low Regular Shares to Total Shares and Borrowings (RS) score may indicate liquidity stress and/or that the credit union is overly reliant on price-sensitive funds. A high score, though generally positive, may indicate excessive liquidity.

Loans to Assets (LA): This ratio measures liquidity and also the effectiveness of member loan relationship development. A low Loans to Assets (LA) score may indicate earnings stress and/or lack of lending relationships. A high score, though generally positive, may indicate liquidity stress.

Loans Per Member (LM): This ratio measures average per-member loan relationships. A low Loans Per Member (LM) score may indicate lack of focus on loan relationship development and/or a need for membership diversification. A high score, though generally positive, may indicate excessive member debt loads, overly accommodative underwriting policy, or a high concentration of large-dollar loans (e.g., real estate).

Deposits Per Member (DM): This ratio measures average per-member deposit relationships. A low Deposits Per Member (DM) score may indicate lack of focus on deposit relationship development and/or a need for membership diversification. A high score may indicate sound and stable deposit relationships, but also can be a sign of a non-borrowing membership base.

Borrowers Per Members (BM): This ratio measures the number of borrowers relative to overall membership. A low Borrowers Per Members (BM) score may indicate a need for improved loan sales and marketing strategy and/or membership diversification. A high score may indicate a need for market/field of membership expansion.

Asset Growth (AG): This ratio measures growth in total assets. A low Asset Growth (AG) score may indicate lack of focus on member relationship development and/or a need for membership diversification/field of membership expansion. A high score, though generally positive, may indicate unsustainable growth.

Loan Growth (LG): This ratio measures growth in total loans. A low Loan Growth (LG) score may indicate lack of focus on member relationship development and/or a need for membership diversification/field of membership expansion. A high score, though generally positive, may indicate unsustainable growth and/or overly accommodative underwriting policy.

Membership Growth (MG): This ratio measures growth in total membership. A low Membership Growth (MG) score may indicate lack of focus on developing relationships within the field of membership and/or a need for field of membership expansion. A high score, though generally positive, may indicate a need to purge dormant or inactive member accounts.

National Status and Trends

This section focuses on overall industry trends and performance. Section information includes:

- 1: Industry historical scores to give you context for the latest industry score update.
2. Year-over-year percent changes in scores to give you perspective on emerging trends.
3. Industry leaders and their score and ratio summary.

Historical Scores

HS: HealthScore
NW: Net Worth
SE: Solvency
RA: Return on Assets

OE: Operating Expenses
EF: Efficiency
DL: Delinquent Loans
CO: Charge Offs

TX: Texas
CS: Cash and Short Term Investments
RS: Regular Shares to Total Shares
LA: Loans to Assets

DM: Deposits per Member
LM: Loans per Member
BM: Borrowers to Membership
AG: Asset Growth

LG: Loan Growth
MG: Membership Growth

The table below outlines the industry's historical scores. Items in green indicate generally solid health. Yellow and red items may indicate potential problems, depending on what preceded the score (e.g., a green to yellow).

CYCLE DATE	HS	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
6/30/2023	6.178	8.60	7.76	5.86	5.88	6.09	6.98	6.90	9.73	4.46	5.74	5.98	7.56	7.38	5.97	2.45	4.89	2.79
3/31/2023	6.234	8.47	7.66	5.55	5.97	5.88	7.31	7.14	9.75	4.58	5.89	5.75	7.61	7.28	5.91	3.83	4.38	3.03
12/31/2022	6.208	8.44	7.62	5.06	6.18	5.30	6.94	7.38	9.75	4.40	6.02	5.68	7.57	7.20	5.93	2.69	6.77	2.59
9/30/2022	6.253	8.33	7.49	4.95	6.32	5.15	7.18	7.66	9.77	4.77	6.13	5.37	7.61	7.05	5.79	3.49	6.52	2.72
6/30/2022	6.201	8.26	7.54	4.54	6.41	4.66	7.27	7.86	9.80	5.14	6.20	5.07	7.61	6.90	5.73	4.14	5.73	2.56
3/31/2022	6.216	8.18	7.65	4.49	6.46	4.51	7.59	7.99	9.82	5.87	6.20	4.73	7.59	6.73	5.61	5.80	3.95	2.51
12/31/2021	6.229	8.23	7.89	4.95	6.20	4.82	7.26	7.71	9.65	6.08	6.15	4.79	7.46	6.68	5.64	6.38	3.66	2.33
9/30/2021	6.333	8.23	7.94	5.28	6.27	5.12	7.41	7.77	9.67	6.28	6.15	4.79	7.38	6.63	5.60	6.87	3.71	2.56
6/30/2021	6.313	8.15	7.87	4.77	6.30	4.64	7.48	7.74	9.67	6.50	6.14	4.75	7.33	6.56	5.58	7.70	3.45	2.67
3/31/2021	6.273	8.12	7.82	4.37	6.31	4.33	7.43	7.70	9.65	7.01	6.06	4.68	7.29	6.48	5.59	8.59	2.48	2.74
12/31/2020	6.081	8.36	8.10	4.34	5.57	4.84	6.73	6.46	9.54	6.67	5.95	5.12	6.99	6.49	5.74	8.02	2.46	2.01
9/30/2020	6.134	8.45	8.20	4.56	5.54	5.09	6.83	6.49	9.55	6.49	5.96	5.28	6.81	6.46	5.72	8.16	2.43	2.26
6/30/2020	6.098	8.46	8.21	4.33	5.49	4.97	6.63	6.44	9.51	6.59	5.90	5.34	6.73	6.43	5.74	8.59	2.09	2.24
3/31/2020	5.939	8.75	8.48	4.48	5.05	4.98	6.39	6.44	9.46	5.84	5.81	5.87	6.33	6.43	5.91	6.69	1.65	2.39
12/31/2019	5.887	8.86	8.57	5.51	4.94	5.85	6.09	5.81	9.39	5.26	5.81	6.18	6.13	6.47	6.03	3.32	3.37	2.47
9/30/2019	5.964	8.86	8.57	5.83	5.02	6.09	6.27	5.99	9.43	5.11	5.84	6.18	6.07	6.44	5.96	3.51	3.53	2.68
6/30/2019	6.006	8.78	8.48	5.71	5.09	5.96	6.33	6.15	9.44	5.20	5.88	6.06	6.10	6.37	5.91	4.67	3.26	2.72
3/31/2019	6.042	8.71	8.39	5.33	5.13	5.62	6.49	6.41	9.47	5.36	5.89	5.94	6.10	6.30	5.88	6.33	2.45	2.89
12/31/2018	5.863	8.79	8.45	5.35	5.14	5.97	6.00	5.69	9.37	4.78	5.90	6.14	5.94	6.29	5.96	2.68	4.49	2.73
9/30/2018	5.934	8.74	8.39	5.55	5.24	6.07	6.12	5.88	9.40	4.85	5.94	6.00	5.94	6.21	5.87	3.25	4.56	2.89
6/30/2018	5.932	8.61	8.26	5.03	5.30	5.56	6.24	6.04	9.43	5.10	5.97	5.79	6.00	6.11	5.78	4.57	4.13	2.93
3/31/2018	5.945	8.54	8.20	4.86	5.31	5.32	6.29	6.33	9.44	5.50	5.96	5.59	6.00	5.99	5.72	6.28	2.73	2.99
12/31/2017	5.680	8.62	8.30	4.30	5.27	5.08	5.76	5.59	9.32	5.11	5.90	5.78	5.83	5.98	5.81	3.13	4.19	2.58

Year-Over-Year %Change

HS: HealthScore
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This table shows year-over-year percent change for the HealthScore and for each component score for the industry overall. Figures in red indicate scores lower than the previous year, while those in green indicate higher scores. A series of red figures may indicate troubling trends.

CYCLE DATE	HS	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
6/30/2023	-0.370	4.12	2.92	29.07	-8.27	30.69	-3.99	-12.21	-0.71	-13.23	-7.42	17.95	-0.66	6.96	4.19	-40.82	-14.66	8.98
3/31/2023	0.290	3.55	0.13	23.61	-7.59	30.38	-3.69	-10.64	-0.71	-21.98	-5.00	21.56	0.26	8.17	5.35	-33.97	10.89	20.72
12/31/2022	-0.340	2.55	-3.42	2.22	-0.32	9.96	-4.41	-4.28	1.04	-27.63	-2.11	18.58	1.47	7.78	5.14	-57.84	84.97	11.16
9/30/2022	-1.260	1.22	-5.67	-6.25	0.80	0.59	-3.10	-1.42	1.03	-24.04	-0.33	12.11	3.12	6.33	3.39	-49.20	75.74	6.25
6/30/2022	-1.770	1.35	-4.19	-4.82	1.75	0.43	-2.81	1.55	1.34	-20.92	0.98	6.74	3.82	5.18	2.69	-46.23	66.09	-4.12
3/31/2022	-0.910	0.74	-2.17	2.75	2.38	4.16	2.15	3.77	1.76	-16.26	2.31	1.07	4.12	3.86	0.36	-32.48	59.27	-8.39
12/31/2021	2.430	-1.56	-2.59	14.06	11.31	-0.41	7.88	19.35	1.15	-8.85	3.36	-6.45	6.72	2.93	-1.74	-20.45	48.78	15.92
9/30/2021	3.240	-2.60	-3.17	15.79	13.18	0.59	8.49	19.72	1.26	-3.24	3.19	-9.28	8.37	2.63	-2.10	-15.81	52.67	13.27
6/30/2021	3.530	-3.66	-4.14	10.16	14.75	-6.64	12.82	20.19	1.68	-1.37	4.07	-11.05	8.92	2.02	-2.79	-10.36	65.07	19.20
3/31/2021	5.620	-7.20	-7.78	-2.46	24.95	-13.05	16.28	19.57	2.01	20.03	4.30	-20.27	15.17	0.78	-5.41	28.40	50.30	14.64
12/31/2020	3.300	-5.64	-5.48	-21.23	12.75	-17.26	10.51	11.19	1.60	26.81	2.41	-17.15	14.03	0.31	-4.81	141.57	-27.00	-18.62
9/30/2020	2.850	-4.63	-4.32	-21.78	10.36	-16.42	8.93	8.35	1.27	27.01	2.05	-14.56	12.19	0.31	-4.03	132.48	-31.16	-15.67
6/30/2020	1.530	-3.64	-3.18	-24.17	7.86	-16.61	4.74	4.72	0.74	26.73	0.34	-11.88	10.33	0.94	-2.88	83.94	-35.89	-17.65
3/31/2020	-1.700	0.46	1.07	-15.95	-1.56	-11.39	-1.54	0.47	-0.11	8.96	-1.36	-1.18	3.77	2.06	0.51	5.69	-32.65	-17.30
12/31/2019	0.410	0.80	1.42	2.99	-3.89	-2.01	1.50	2.11	0.21	10.04	-1.53	0.65	3.20	2.86	1.17	23.88	-24.94	-9.52
9/30/2019	0.510	1.37	2.15	5.05	-4.20	0.33	2.45	1.87	0.32	5.36	-1.68	3.00	2.19	3.70	1.53	8.00	-22.59	-7.27
6/30/2019	1.250	1.97	2.66	13.52	-3.96	7.19	1.44	1.82	0.11	1.96	-1.51	4.66	1.67	4.26	2.25	2.19	-21.07	-7.17
3/31/2019	1.630	1.99	2.32	9.67	-3.39	5.64	3.18	1.26	0.32	-2.55	-1.17	6.26	1.67	5.18	2.80	0.80	-10.26	-3.34
12/31/2018	3.220	1.97	1.81	24.42	-2.47	17.52	4.17	1.79	0.54	-6.46	0.00	6.23	1.89	5.18	2.58	-14.38	7.16	5.81
9/30/2018	3.250	2.10	1.57	26.71	-1.87	19.72	4.44	0.68	0.64	-7.62	0.34	5.82	2.06	5.08	2.98	-14.70	8.06	5.09
6/30/2018	2.590	1.29	0.85	20.33	-1.30	15.59	4.87	0.67	0.86	-5.73	0.67	5.08	2.74	4.80	2.66	-9.50	5.63	2.81
3/31/2018	1.890	0.83	0.61	22.42	-1.30	16.92	2.61	-0.31	0.64	-4.01	0.68	4.49	2.74	4.54	2.69	-7.51	-4.88	-0.33
12/31/2017	1.560	0.35	0.48	6.70	0.00	9.25	2.49	-3.12	0.43	-3.95	0.68	3.96	3.37	4.73	2.65	-9.28	7.99	1.57

Industry Leaders

HS: HealthScore
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CAPITAL AREA - AUGUSTA, ME <https://www.capitalareafcu.org>

Assets: \$61,892,854 Members: 3,915 Employees: 12 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	9	10.08	10	10	10	6	9.5	9.5	10	10	5	6	5.5	9.5	10	9.5	9.5	10	9
Ratios	NA	NA	14.90	117.63	1.84	3.30	62.51	0.20	-0.07	0.01	19.32	53.71	78.11	\$13,286	\$12,348	68.30	13.96	35.21	8.30

MATERION - ELMORE, OH <http://www.materionfcu.com>

Assets: \$30,716,748 Members: 2,167 Employees: 6 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.765	4.2	10	10	10	9.5	10	10	8.5	10	4	3	5.5	9.5	9.5	10	9	10	9
Ratios	NA	NA	15.01	117.78	1.86	2.02	49.91	0.07	0.13	0.01	16.88	34.82	60.48	\$11,966	\$8,573	76.60	13.48	26.86	7.97

RESPONDERS EMERGENCY SERVICES - SPOKANE, WA <https://www.myrescu.org/>

Assets: \$52,597,543 Members: 2,733 Employees: 10 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.735	26.93	10	10	10	8	9	10	10	10	7.5	6	8.5	10	10	9.5	0	10	10
Ratios	NA	NA	17.49	121.25	1.74	2.70	69.34	0.00	0.03	0.00	28.32	54.68	72.13	\$15,843	\$13,882	72.37	-23.99	26.41	28.80

HOPE - BRIDGEPORT, WV <http://www.hopefcu.com>

Assets: \$36,436,093 Members: 2,344 Employees: 3 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.676	22.4	10	10	9.5	10	10	10	10	10	8.5	8	3.5	9.5	9	6.5	4	10	7.5
Ratios	NA	NA	20.52	125.53	1.27	1.49	54.11	0.09	-0.01	0.00	35.70	68.90	50.83	\$12,356	\$7,902	47.23	4.19	22.61	5.34

Industry Leaders

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ELECTRICAL WORKERS NO 558 - SHEFFIELD, AL <http://www.ew558fcu.com>

Assets: \$39,702,513 Members: 2,595 Employees: 3 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.647	5	10	10	10	10	10	10	10	10	8.5	4.5	8	9.5	9.5	9	10	9	0
Ratios	NA	NA	16.71	120.32	1.74	1.59	47.73	0.03	0.02	0.00	37.52	44.04	60.58	\$12,585	\$9,269	62.00	19.63	14.88	-7.56

MERIDIAN MISSISSIPPI ANG - MERIDIAN, MS <http://www.meridianangfcu.org>

Assets: \$25,956,059 Members: 1,497 Employees: 3 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.618	19.59	9.5	8.5	10	9	10	7.5	10	10	8.5	8	4	10	10	9.5	0	10	8.5
Ratios	NA	NA	11.63	113.16	2.21	2.07	48.34	0.52	0.00	0.00	35.61	68.65	63.37	\$15,317	\$10,987	69.14	0.33	46.41	6.34

MOONLIGHT CREDIT UNION - WORTHINGTON, PA <http://www.moonlightcu.com>

Assets: \$46,572,969 Members: 3,496 Employees: 8 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.618	9.34	10	10	9.5	9	10	10	10	10	6.5	7.5	9.5	9	9	9.5	5	10	5
Ratios	NA	NA	15.73	117.56	1.44	2.20	60.43	0.05	-0.01	0.00	23.28	67.09	58.06	\$11,329	\$7,734	67.91	5.42	22.04	2.73

WESTERN DIVISION - WILLIAMSVILLE, NY <http://www.westerndivision.org>

Assets: \$191,550,722 Members: 9,689 Employees: 26 Branches: 2

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.588	3.54	10	10	8.5	8.5	9.5	10	8.5	10	2.5	5	8	10	10	8.5	8.5	10	10
Ratios	NA	NA	14.23	117.26	1.04	2.32	65.75	0.03	0.13	0.00	12.60	45.63	59.79	\$16,304	\$11,820	61.02	11.92	41.21	12.78

Industry Leaders

HS: HealthScore
NW: Net Worth
SE: Solvency
RA: Return on Assets

OE: Operating Expenses
EF: Efficiency
DL: Delinquent Loans
CO: Charge Offs

TX: Texas
CS: Cash and Short Term Investments
RS: Regular Shares to Total Shares
LA: Loans to Assets

DM: Deposits per Member
LM: Loans per Member
BM: Borrowers to Membership
AG: Asset Growth

LG: Loan Growth
MG: Membership Growth

ALASKA AIR GROUP - SEATAC, WA <http://www.aagcu.org>

Assets: \$106,207,418 Members: 7,536 Employees: 14 Branches: 2

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.559	13.23	10	10	10	8	10	10	9	10	8.5	8	2.5	9.5	9	2.5	5.5	10	10
Ratios	NA	NA	13.49	115.78	1.72	2.57	58.48	0.10	0.09	0.00	35.43	71.55	54.55	\$12,033	\$7,688	30.27	5.81	27.21	11.77

LYNN FIREMENS - LYNN, MA <http://www.lynnffcu.com>

Assets: \$17,802,308 Members: 1,506 Employees: 0 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.5	12.02	10	10	10	9.5	10	10	8	10	6.5	8	6	8.5	9	7.5	4.5	8.5	7
Ratios	NA	NA	15.60	118.51	2.01	1.95	48.85	0.02	0.15	0.00	23.33	69.59	63.32	\$9,958	\$7,485	52.86	4.87	13.55	4.20

PLATTSBURGH CITY SCHOOL DISTRICT - PLATTSBURGH, NY <http://www.plattscsdfcu.org>

Assets: \$8,317,613 Members: 751 Employees: 3 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.5	18.45	10	10	7	6	6	10	10	10	2	8.5	8	8	9.5	10	9	10	8.5
Ratios	NA	NA	15.21	117.95	0.68	3.20	82.38	0.00	0.00	0.00	11.54	74.79	81.83	\$9,384	\$9,063	82.96	12.16	30.71	7.17

ALLENTOWN - ALLENTOWN, PA <http://www.allentownfcu.com>

Assets: \$125,824,274 Members: 7,743 Employees: 17 Branches: 4

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.471	29.74	10	9.5	10	8	10	4.5	10	9.5	4.5	9	7.5	10	9.5	3.5	10	10	10
Ratios	NA	NA	13.05	114.98	1.86	2.62	60.53	1.03	0.01	0.04	18.35	80.31	55.34	\$14,124	\$8,992	34.92	67.61	121.46	61.06

Industry Leaders

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ECM - RIDGELAND, MS <http://www.ecmfcu.com>

Assets: \$27,406,881 Members: 2,204 Employees: 2 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.471	24.14	9.5	8.5	8	9	8.5	9	8.5	10	6.5	9	5	9	8.5	8	7.5	10	8.5
Ratios	NA	NA	11.51	112.98	0.87	2.17	71.96	0.31	0.13	0.01	23.46	78.64	54.96	\$10,950	\$6,835	56.35	9.48	26.27	7.14

RAILROAD EMPLOYEES - BELEN, NM <http://www.brecu.org>

Assets: \$58,465,567 Members: 3,063 Employees: 9 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.471	1.41	10	9	9	7.5	9	9	9	10	2	4.5	6.5	10	10	9.5	9	10	9
Ratios	NA	NA	12.09	113.97	1.14	2.78	69.29	0.30	0.09	0.01	10.85	43.74	64.32	\$16,522	\$12,277	70.32	13.31	20.73	8.58

SYCAMORE - SYCAMORE, AL <http://www.sycamorefcu.com>

Assets: \$51,298,966 Members: 2,730 Employees: 11 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.441	-8.89	10	10	10	8	10	8	6.5	10	5.5	7.5	8.5	10	10	9	9.5	3	7.5
Ratios	NA	NA	17.59	121.44	2.21	2.66	53.41	0.43	0.28	0.02	20.46	66.38	74.53	\$15,416	\$14,006	66.01	16.09	3.73	5.11

ALDERSGATE - MARION, IL <http://igrc.org>

Assets: \$9,620,469 Members: 798 Employees: 1 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.441	12.11	8.5	8	9.5	10	10	10	10	10	0	9.5	9.5	9	10	9.5	9.5	10	0
Ratios	NA	NA	10.41	111.72	1.59	1.40	46.84	0.00	0.00	0.00	3.46	91.13	96.60	\$10,707	\$11,645	70.30	14.37	20.64	0.25

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DU PONT EMPLOYEES - FORT MADISON, IA

Assets: \$5,746,459 Members: 569 Employees: 0 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.412	4.38	10	9.5	7	10	9	9	10	10	4.5	6.5	2.5	7.5	8.5	7.5	10	8	8
Ratios	NA	NA	12.57	114.39	0.72	1.59	68.72	0.25	-0.13	0.00	17.41	57.25	66.86	\$8,821	\$6,752	52.72	22.75	11.86	5.79

SENTRY - STEVENS POINT, WI <http://www.sentrycu.org>

Assets: \$141,897,649 Members: 6,923 Employees: 15 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.412	18.18	10	10	8	9	9	10	10	10	7	2	6.5	10	10	9.5	6.5	10	4.5
Ratios	NA	NA	13.00	115.05	0.92	2.10	70.16	0.01	0.00	0.00	26.00	30.61	64.97	\$17,700	\$13,318	71.41	7.25	20.16	2.25

TOWER - LAUREL, MD <http://towerfcu.org>

Assets: \$4,492,750,318 Members: 224,775 Employees: 565 Branches: 17

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.382	1.06	10	8	9	8	9.5	9.5	9	10	2	5.5	7.5	10	10	10	10	4.5	8.5
Ratios	NA	NA	12.33	111.85	1.24	2.56	65.66	0.19	0.08	0.01	11.02	49.93	74.18	\$16,687	\$14,826	78.46	19.83	5.85	7.11

FIRST STREET - DERIDDER, LA <https://www.1stfcu.com/>

Assets: \$50,024,536 Members: 3,210 Employees: 8 Branches: 1

	HS	%Chg	NW	SE	RA	OE	EF	DL	CO	TX	CS	RS	LA	DM	LM	BM	AG	LG	MG
Scores	8.382	10.03	10	10	9	9.5	9.5	10	10	10	3.5	9.5	5.5	9.5	10	7.5	1.5	10	6
Ratios	NA	NA	15.85	118.80	1.08	1.68	60.73	0.02	-0.01	0.00	15.30	91.79	60.59	\$13,107	\$9,443	53.02	1.48	32.52	3.49



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