
2004
ANNUAL REPORT
of the
SUPERINTENDENT

Credit Union Division
Department of Commerce
State of Iowa

Published by
The State of Iowa



THOMAS J. VILSACK, GOVERNOR
SALLY J. PEDERSON, LT. GOVERNOR

IOWA DEPARTMENT OF COMMERCE
CREDIT UNION DIVISION
JAMES E. FORNEY
SUPERINTENDENT

April 11, 2005

THE HONORABLE THOMAS J. VILSACK

Governor of Iowa
State Capitol
Des Moines, Iowa 50319

Governor Vilsack:

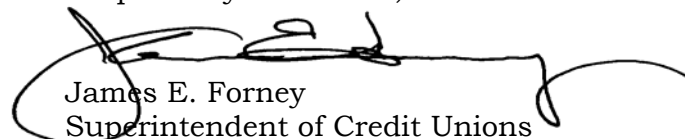
In accordance with Iowa Code section 533.61, it is my privilege to submit to you the annual report on the condition of Iowa's credit unions. The information contained in the 2004 Iowa Annual Report of the Superintendent is compiled from year-end call reports filed with this office and with the National Credit Union Administration. The statement of condition of Iowa's credit unions, included within the Report, represents the 163 state-chartered and 2 federally-chartered credit unions whose principle place of business is located in this state.

Continuing the trend of previous years, the financial stability of Iowa's credit unions remains strong and demonstrates that credit unions are favorably positioned to serve the financial needs of the citizens of this state. The net worth in Iowa's credit unions remains strong, increasing to nearly \$561 million which represents a 10.94% net worth to assets ratio. This ratio is an important indicator of the credit unions preparedness to meet and withstand the financial challenges of today and into the foreseeable future.

This Report also shows credit unions have responded well in meeting the borrowing and savings needs of their members. Despite a slow economic turnaround, the loan-to-share ratio is at a respectful 70.87 percent. Although income is down over \$1.3 million and operating expenses increased by over 5%, the return to members in the form of dividends and interest on their savings and deposits remained strong at close to 22% of total income. These figures indicate that Iowa's credit unions are contributing to the financial well being of their members and improving the economy of the communities they serve.

It remains the policy of the Credit Union Division to perform its regulatory and supervisory responsibilities in a diligent manner, while maintaining a responsive attitude to the needs of Iowa's credit unions and the citizens of this state.

Respectfully submitted,



James E. Forney
Superintendent of Credit Unions

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CREDIT UNION REVIEW BOARD GUBERNATORIAL APPOINTEES

| Board Members | City | Term Ending |
|-----------------------|-------------|-------------|
| Paul L. Becker | Fort Dodge | 04/30/07 |
| Becky Hansen | DeWitt | 04/30/07 |
| Michael Harvey | Waterloo | 04/30/06 |
| Melanie Hass## | Manchester | 04/30/06 |
| Roger Reiser* | Des Moines | 04/30/06 |
| Don E. Gettings** | Ottumwa | 04/30/05 |
| Barbara Oliver-Hall** | Des Moines | 04/30/05 |
| Lorraine K. Groves | Sioux City | 09/07/04 |
| Diane L. Kollasch# | Spirit Lake | 04/30/04 |

* Chairperson

** Public Member

Replaced at end of Term 4/30/04

Replaced Lorraine Groves, effective 9/7/2004, who resigned

CREDIT UNION DIVISION STAFF

| | |
|----------------------|--|
| James E. Forney | Superintendent |
| Rebecca L. Vacco | Executive Officer |
| Sara Pfaff | Secretary |
| Bradley J. Huyser | Senior Information Technology Specialist |
| Tim P. Schau | Information Technology Specialist |
| Ann E. Mulcahy | Credit Union Examiner Supervisor |
| Allen M. Benson | Senior Credit Union Examiner |
| Darrell J. Busch | Senior Credit Union Examiner |
| Jami M. Weems | Senior Credit Union Examiner |
| Kevin P. Gorman | Credit Union Examiner |
| Christopher M. Kumpf | Credit Union Examiner |
| Craig E. Stewart | Credit Union Examiner |
| Amanda S. Swangel | Credit Union Examiner |
| Angel Wallis | Credit Union Examiner |

**CREDIT UNION DIVISION
REVENUE AND DISBURSEMENTS
1/1/04 THROUGH 12/31/04**

| | |
|---------------------------------|-----------|
| REVENUE | |
| Supervision Fees | 1,351,892 |
| Other | 2,010 |
| Total Revenue | 1,353,902 |
| DISBURSEMENT | |
| Salaries | 825,594 |
| FICA, IPERS, INS. | 224,803 |
| SUB TOTAL | 1,050,397 |
| Travel: | |
| Board | 828 |
| Administration | 12,371 |
| Examination | 59,202 |
| SUB TOTAL | 72,401 |
| Office: | |
| Supplies | 4,538 |
| Postage | 1,575 |
| Telephone | 11,518 |
| Building Rent | 39,229 |
| Equipment Repair & Maintenance | 1,307 |
| Equipment Purchases | 17,692 |
| SUB TOTAL | 75,859 |
| Other | |
| Reimburse Attorney General | 12,500 |
| Reimbursement to Other Agencies | 16,726 |
| Outside Services | 12,560 |
| NASCUS | 10,571 |
| Indirect Cost Expense | 3,338 |
| SUB TOTAL | 55,695 |
| TOTAL EXPENSES | 1,254,352 |
| Balance Carried Forward* | 99,550 |

*The balance carried forward, which can be positive or negative, is applied to revenue and disbursements during the State's fiscal year of July 1 to June 30, in accordance with Iowa Code § 533.62(1). The fees for a fiscal year are based upon the actual operating costs of the Credit Union Division for that fiscal year.

CREDIT UNION NAME CHANGES DURING 2004

| Charter # | City | From | To |
|-----------|------------|-------------------|---------------------------------------|
| 664 | Mason City | Mercy-City Family | Mercy-City-Lehigh Family Credit Union |

CREDIT UNIONS DISSOLVED IN 2004

| Charter # | City | Credit Union Name |
|-----------|------------------|---|
| 379 | Ankeny, IA | Deere Community merged with John Deere Community |
| 325 | Mason City, IA | Lehigh Employees merged with Mercy-City-Lehigh Family Credit Union |
| 405 | Waverly, IA | Bantam Employees merged with Cedar Falls Community |
| 125 | Des Moines, IA | Register & Tribune Employees merged with Premier |
| 736 | Fort Madison, IA | Sheaffer Employees merged with Iowa Community |
| | Dubuque, IA | Stockton Employees merged with Dupaco Community |

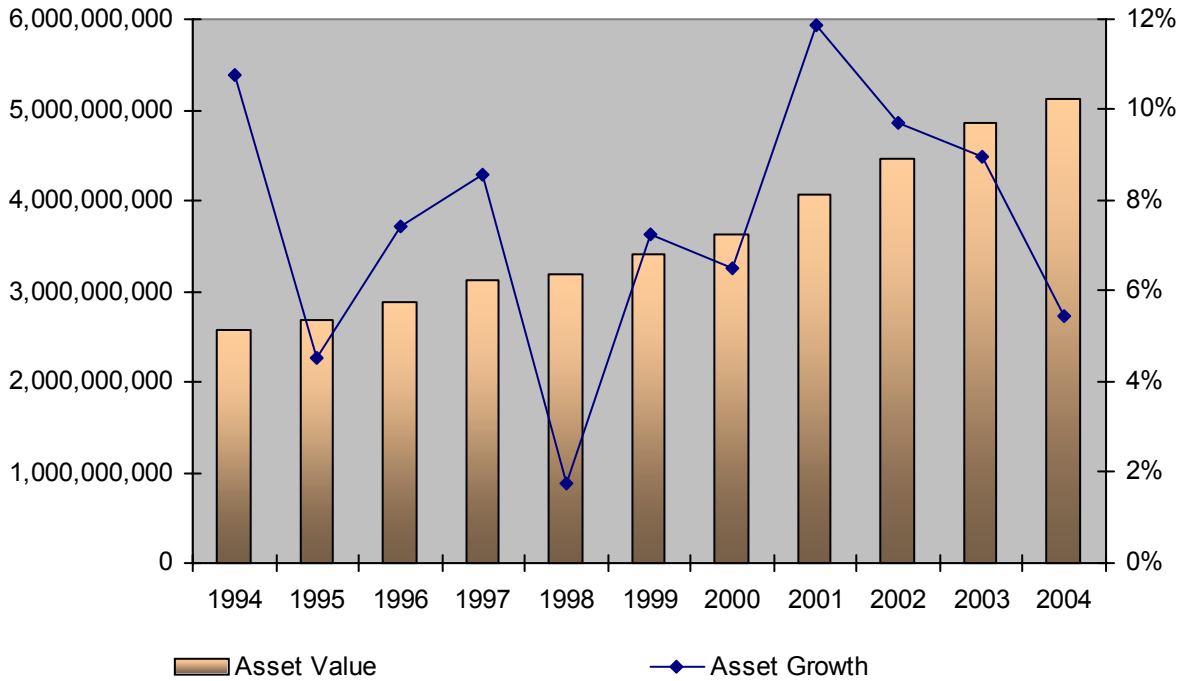
CONSOLIDATED FINANCIAL STATEMENT OF IOWA STATE CHARTERED CREDIT UNIONS

| | December 2004 | % | # / \$ Change | December 2003 |
|---------------------------|----------------------|-------------|--------------------|----------------------|
| Number of Credit Unions | 163 | | | 168 |
| Number of Members | 847,654 | 0.6% | 4,730 | 842,924 |
| <u>ASSETS</u> | | | | |
| Total Loans | 3,635,100,040 | 6.8% | 230,775,760 | 3,404,324,280 |
| Allowance for Loan Loss | 26,647,937 | 8.8% | 2,150,776 | 24,497,161 |
| Net Loans | 3,608,452,103 | 6.8% | 228,624,984 | 3,379,827,119 |
| Loans Held for Sale | 8,685,119 | -55.3% | (10,763,650) | 19,448,769 |
| Cash | 370,136,111 | -6.4% | (25,493,673) | 395,629,784 |
| Investments | 919,523,438 | 6.5% | 55,981,782 | 863,541,656 |
| Fixed Assets | 133,896,712 | 11.5% | 13,809,579 | 120,087,133 |
| Other Assets | 47,274,210 | 0.5% | 253,686 | 47,020,524 |
| Insurance Fund Deposit | 41,189,179 | 7.9% | 3,010,711 | 38,178,468 |
| Total Assets | 5,129,156,872 | 5.5% | 265,423,419 | 4,863,733,453 |
| <u>LIABILITIES</u> | | | | |
| Shares | 1,769,340,899 | 3.4% | 58,704,292 | 1,710,636,607 |
| Share Drafts | 604,081,115 | 11.6% | 62,679,708 | 541,401,407 |
| Other Shares & Deposits | 2,011,980,084 | 5.7% | 109,224,259 | 1,902,755,825 |
| Total Savings | 4,385,402,098 | 5.6% | 230,608,259 | 4,154,793,839 |
| Other Liabilities | 42,341,390 | -7.2% | (3,283,930) | 45,625,320 |
| Notes Payable | 140,482,249 | 1.2% | 1,692,917 | 138,789,332 |
| Legal Reserve | 183,247,737 | 10.5% | 17,362,920 | 165,884,817 |
| Other Reserves | 119,671,133 | 5.9% | 6,628,223 | 113,042,910 |
| Undivided Earnings | 260,226,496 | 5.6% | 13,857,267 | 246,369,229 |
| Unrealized gains/losses | (2,238,290) | 185.5% | (1,454,203) | (784,087) |
| Other Equity | 24,059 | 98.9% | 11,966 | 12,093 |
| Total Equity | 560,931,135 | 6.9% | 36,406,173 | 524,524,962 |
| TOTAL LIABILITIES | 5,129,156,872 | 5.5% | 265,423,419 | 4,863,733,453 |
| | | | | |
| Total Capital | 587,579,072 | 7.0% | 38,556,949 | 549,022,123 |

CONSOLIDATED INCOME STATEMENT OF IOWA STATE CHARTERED CREDIT UNIONS

| | 2004 | % of Income | 2003 | % of Income | % Change |
|--|--------------------|----------------|--------------------|----------------|----------------|
| INCOME | | | | | |
| Interest on Loans | 219,425,751 | 70.47% | 222,174,458 | 71.05% | -1.24% |
| Less: Interest Refund | 221,171 | 0.07% | 342,632 | 0.11% | -35.45% |
| Net Interest Income | 219,204,580 | 70.40% | 221,831,826 | 70.94% | -1.18% |
| Income Trading Securities | 0 | 0.00% | 0 | 0.00% | -1.18% |
| Invest Income | 32,177,019 | 10.33% | 31,557,154 | 10.09% | 1.96% |
| Fee Income | 38,969,953 | 12.52% | 34,326,510 | 10.98% | 13.53% |
| Other Operating Income | 21,021,832 | 6.75% | 24,966,976 | 7.98% | -15.80% |
| TOTAL INCOME | 311,373,384 | 100.00% | 312,682,466 | 100.00% | -0.42% |
| OPERATING EXPENSE | | | | | |
| Compensation & Benefits | 95,840,716 | 30.78% | 90,616,442 | 28.98% | 5.77% |
| Travel & Conference | 2,628,726 | 0.84% | 2,476,036 | 0.79% | 6.17% |
| Office Occupancy | 13,843,122 | 4.45% | 12,946,291 | 4.14% | 6.93% |
| Office Operations | 34,517,316 | 11.09% | 32,209,806 | 10.30% | 7.16% |
| Educational & Promotional | 7,794,460 | 2.50% | 7,265,924 | 2.32% | 7.27% |
| Loan Servicing | 9,373,008 | 3.01% | 10,732,040 | 3.43% | -12.66% |
| Professional Services | 18,184,950 | 5.84% | 18,486,323 | 5.91% | -1.63% |
| Provision for Loan and Lease Loss | 16,802,295 | 5.40% | 13,535,411 | 4.33% | 24.14% |
| Member Insurance | 1,843,678 | 0.59% | 2,018,232 | 0.65% | -8.65% |
| Operating Fee | 1,368,923 | 0.44% | 1,173,487 | 0.38% | 16.65% |
| Misc | 3,836,341 | 1.23% | 4,069,455 | 1.30% | -5.73% |
| TOTAL OPERATING EXPENSE | 206,033,535 | 66.17% | 195,529,447 | 62.53% | 5.37% |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 44,758,351 | 14.37% | 50,032,470 | 16.00% | -10.54% |
| Interest on Deposits | 16,362,952 | 5.26% | 18,890,875 | 6.04% | -13.38% |
| Interest on Borrowed Funds | 5,990,416 | 1.92% | 5,499,149 | 1.76% | 8.93% |
| TOTAL INTEREST EXPENSE | 67,111,719 | 21.55% | 74,422,494 | 23.80% | -9.82% |
| Gain/(Loss) Fixed Assets | 362,323 | 0.12% | (31,223) | -0.01% | -1260.44% |
| Gain/(Loss) Investments | (239,819) | -0.08% | 1,593,342 | 0.51% | -115.05% |
| Non-Operating Income | 324,297 | 0.10% | 128,508 | 0.04% | 152.36% |
| Net Income Before Required Reserve Transfers | 38,674,931 | 12.42% | 44,421,152 | 14.21% | -12.94% |
| Required Reserve Transfer | 10,304,417 | 3.31% | 10,116,695 | 3.24% | 1.86% |
| NET INCOME | 28,370,514 | 9.11% | 34,304,457 | 10.97% | -17.30% |

Asset Growth



Iowa's 163 state chartered credit unions reported total assets of \$5.129 billion at the close of December 31, 2004. As the graph illustrated, assets in Iowa's state chartered natural person credit unions have grown steadily for eleven years. This indicates that Iowa's credit unions continue to prosper and serve their members.

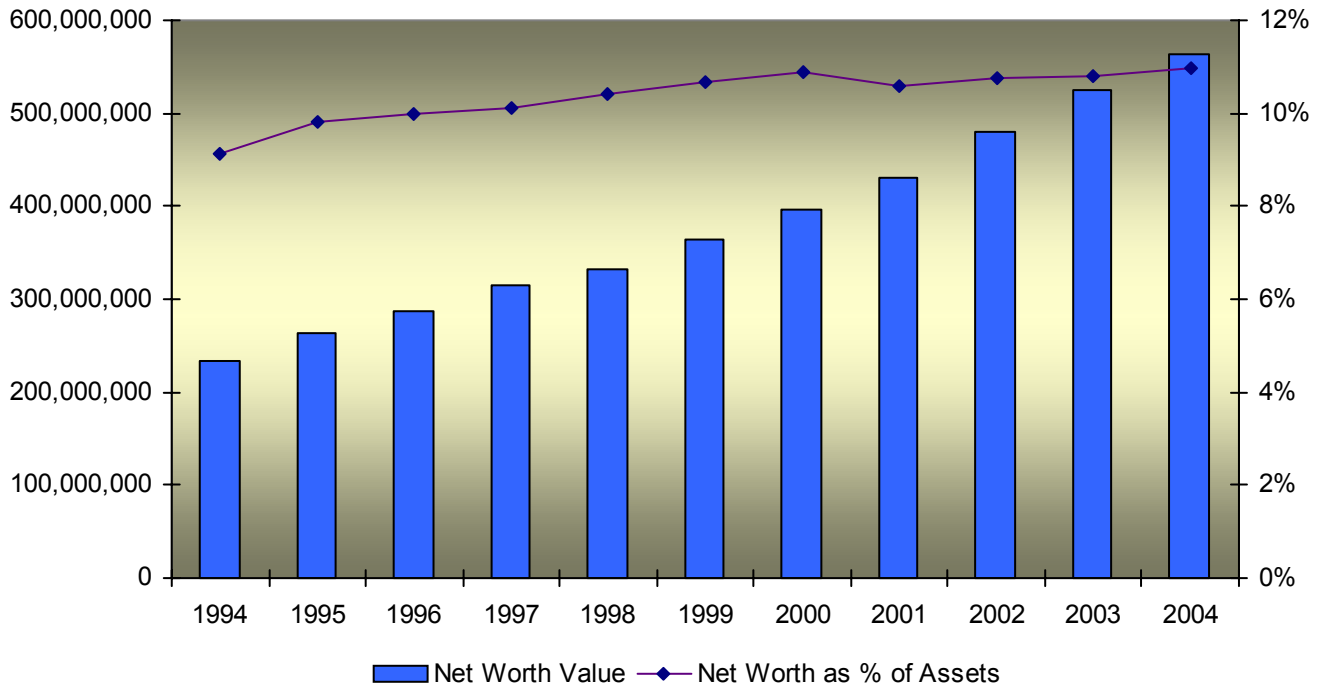
* Graph does not include the assets of the Iowa League Corporate Central Credit Union.

NUMBER OF CREDIT UNIONS

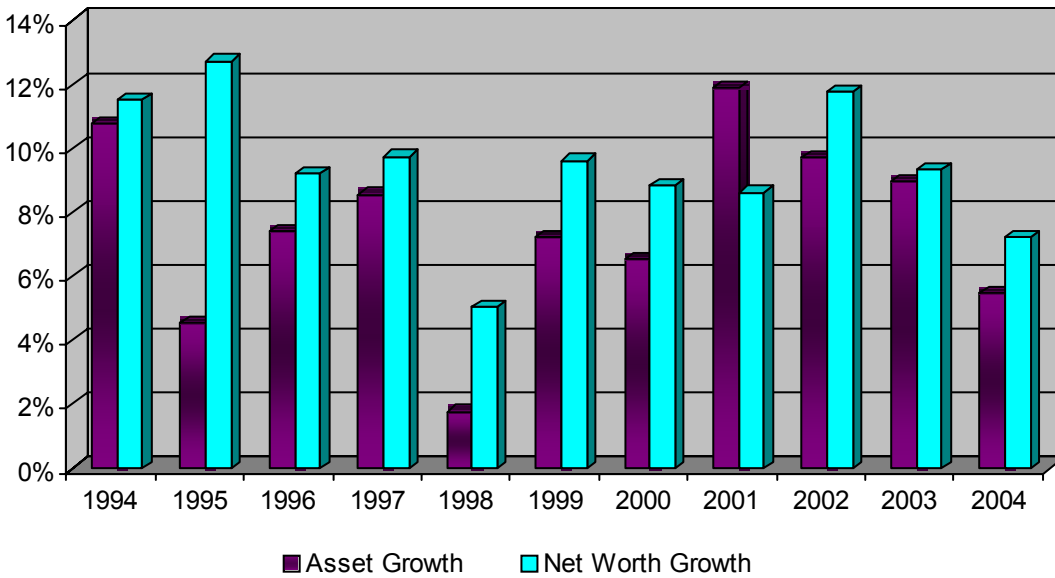
| YEAR | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--------------------|------|------|------|------|------|------|------|------|------|------|------|
| Beginning of Year | 228 | 220 | 214 | 211 | 207 | 202 | 196 | 190 | 182 | 176 | 168 |
| Charters Approved | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Charters Cancelled | 8 | 6 | 3 | 4 | 5 | 6 | 6 | 8 | 7 | 8 | 5 |
| Ending of Year | 220 | 214 | 211 | 207 | 202 | 196 | 190 | 182 | 176 | 168 | 163 |

* Chart does not include the Iowa League Corporate Central Credit Union.

Net Worth



Net Worth Growth vs. Asset Growth



Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|---|--------------|-------------|-------------------|-------------------|------------|
| Ames | | | | | |
| Ames City Employees 212 E Lincoln Way | 23,931,800 | 11,989,173 | 19,464,397 | 147,239 | 4,320,164 |
| Greater Iowa 801 Lincoln Way | 206,341,058 | 155,915,107 | 148,835,359 | 32,328,909 | 25,176,790 |
| River Valley 2811 E 13th Street | 28,592,118 | 19,009,217 | 25,360,920 | 81,942 | 3,149,256 |
| Atlantic | | | | | |
| Nishna Valley 200 Maple Street | 16,098,338 | 8,280,778 | 14,911,552 | 49,027 | 1,137,759 |
| Bettendorf | | | | | |
| Alcoa Employees & Community 1710 Grant Street | 132,154,934 | 117,880,103 | 109,691,031 | 11,903,325 | 10,560,578 |
| Buffalo | | | | | |
| Great River Road 111 Oak Street | 2,006,461 | 1,215,180 | 1,573,650 | 1,827 | 430,984 |
| Burlington | | | | | |
| Burlington Municipal Employees 418 Valley Street | 2,542,962 | 2,304,124 | 2,173,623 | 93,304 | 276,035 |
| Casebine 2115 Des Moines Avenue | 23,159,783 | 13,158,463 | 19,588,953 | 189,161 | 3,381,669 |
| Des Moines County Postal 300 N Main Room 217 | 2,991,118 | 1,596,687 | 2,544,849 | 2,026 | 444,243 |
| Three I 3001 Sylvania Drive | 8,182,862 | 4,265,558 | 7,106,858 | 46,719 | 1,029,285 |
| Camanche | | | | | |
| 1st Gateway Highway 67 N | 45,293,909 | 35,662,655 | 38,815,949 | 2,336,087 | 4,141,873 |
| Cedar Falls | | | | | |
| Cedar Falls Community 123 W 4th Street | 48,768,105 | 35,148,486 | 43,304,845 | 210,779 | 5,252,481 |
| Iowa Community 3301 Cedar Heights Drive | 48,571,678 | 38,385,957 | 40,707,481 | 3,370,310 | 4,493,887 |
| UNI 802 W 29th Street | 13,562,918 | 8,800,172 | 11,860,241 | 38,294 | 1,664,383 |
| Waterloo Police 715 Mulberry Street, Waterloo | 2,712,063 | 1,552,898 | 2,358,320 | 0 | 353,743 |
| Cedar Rapids | | | | | |
| Cedar Rapids Community 1030 Sierra Drive NE | 14,921,536 | 10,441,778 | 13,157,220 | 60,007 | 1,704,309 |
| Collins Community 1150 42nd Street NE | 344,823,034 | 262,922,025 | 301,901,847 | 4,911,374 | 38,009,813 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|---|--------------|------------|-------------------|-------------------|------------|
| Cedar Rapids | | | | | |
| Community Plus 808 Wilson Avenue SW | 27,086,965 | 23,943,494 | 19,285,913 | 5,424,962 | 2,376,090 |
| Cryovac Employees' 1125 Wilson Avenue SW | 2,511,255 | 1,922,050 | 2,026,994 | 8,183 | 476,078 |
| First Federal Credit Union 425 1st Avenue SW | 59,506,417 | 54,026,602 | 47,185,727 | 5,122,888 | 7,197,802 |
| Linn Area 3015 Blairs Ferry Road NE | 126,806,062 | 99,029,975 | 106,936,037 | 8,434,046 | 11,435,979 |
| Metco 115 8th Avenue SW | 16,055,068 | 10,749,876 | 14,145,631 | 36,332 | 1,873,105 |
| Quaker Oats 3535 Center Point Road NE | 6,728,312 | 4,644,716 | 5,511,445 | 110,784 | 1,106,083 |
| St Ludmila's 2107 J Street SW | 655,790 | 356,650 | 549,324 | 8,379 | 98,087 |
| Teamsters Local #238 5050 J Street SW | 6,556,819 | 4,444,722 | 5,627,169 | 10,148 | 919,502 |
| Centerville | | | | | |
| Industrial Employees 1513 S 18th Street | 5,378,439 | 4,177,524 | 4,642,322 | 10,224 | 725,893 |
| Charles City | | | | | |
| Family Community 1211 N Grand Avenue | 15,193,151 | 8,416,744 | 13,518,608 | 37,762 | 1,636,781 |
| Cherokee | | | | | |
| North Star Community 1030 S Second Street | 45,741,578 | 32,503,252 | 40,510,118 | 948,608 | 4,282,852 |
| Clarinda | | | | | |
| FUSA Hwy 71 & 2 Bypass | 53,124 | 5,157 | 38,384 | 45 | 14,695 |
| Clinton | | | | | |
| Aegis 1200 North 2nd Street | 7,615,783 | 6,589,295 | 6,763,379 | 31,583 | 820,821 |
| Chemical 3400 Anamosa Road | 8,294,252 | 7,294,139 | 6,807,869 | 13,985 | 1,472,398 |
| Clinco Community 1116 S 14th Street | 33,962,315 | 24,307,876 | 30,332,479 | 184,826 | 3,445,010 |
| Clinton County Postal 380 S 1st Street | 1,124,800 | 751,259 | 959,128 | 3,058 | 162,614 |
| Dapako 1500 S 14th Street | 607,622 | 508,281 | 432,782 | 2,311 | 172,529 |
| Eagle Rock 2301 S 21st Street | 1,446,753 | 1,371,125 | 1,186,186 | 130,079 | 130,488 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|--|--------------|-------------|-------------------|-------------------|------------|
| Council Bluffs | | | | | |
| North Western Employees 1411 W Broadway | 4,707,109 | 3,476,601 | 3,933,937 | 17,616 | 755,556 |
| United 1900 W Broadway | 8,422,532 | 4,542,761 | 7,539,060 | 12,401 | 871,071 |
| Cresco | | | | | |
| Oelwein-Cresco 712 2nd Ave SE, Suite C | 832,397 | 464,178 | 624,444 | 707 | 207,246 |
| Creston | | | | | |
| Bluegrass Federal 105 North Elm | 1,398,932 | 915,712 | 1,273,157 | 1,655 | 124,120 |
| Davenport | | | | | |
| Communications & Catholic 709 E. 46th Street | 14,913,987 | 10,340,047 | 13,145,490 | 49,613 | 1,718,884 |
| Davenport Fire Department 2238 Jersey Ridge Rd. | 8,725,419 | 6,270,846 | 7,734,181 | 257,262 | 733,976 |
| Davenport Police Department 227 W 4th Street | 2,650,573 | 1,300,012 | 2,159,979 | 4,083 | 486,511 |
| Du Trac Community 2330 E. 53rd Street | 261,670,606 | 167,960,430 | 226,878,749 | 1,854,640 | 32,937,217 |
| MA Ford Employees 7737 NW Blvd | 786,797 | 368,531 | 664,290 | 0 | 122,507 |
| Rimoda 638 Waverly Road | 347,313 | 192,604 | 290,827 | 7,670 | 48,816 |
| River City Community 902 West Kimberly Rd., #29 | 11,134,855 | 9,448,472 | 9,934,710 | 45,446 | 1,154,699 |
| Scott Schools 122 E 15th Street | 9,453,646 | 6,576,039 | 8,726,911 | 14,062 | 712,673 |
| The Family 1530 W 53rd Street | 61,270,433 | 38,707,766 | 54,426,176 | 237,117 | 6,607,140 |
| Von Maur Employees 6565 Brady Street | 444,395 | 317,044 | 374,926 | 1,306 | 68,163 |
| Decorah | | | | | |
| Northeast Iowa Community 103 River Street | 2,093,453 | 1,273,255 | 1,708,814 | 39,299 | 345,340 |
| Denison | | | | | |
| Consumers 1404 Broadway | 4,185,536 | 2,873,222 | 3,681,458 | 29,627 | 474,451 |
| Des Moines | | | | | |
| 310 Community 475 NW Hoffman Lane | 47,834,340 | 32,270,941 | 43,014,201 | 569,641 | 4,250,498 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|--|--------------|------------|-------------------|-------------------|-----------|
| Des Moines | | | | | |
| A-E Employees 2201 E University Avenue | 3,428,800 | 2,435,560 | 2,791,673 | 111,199 | 525,928 |
| Blue Plans 601 E Court | 7,561,488 | 5,024,319 | 6,333,607 | 27,927 | 1,199,954 |
| Capitol View 1000 E Grand Avenue | 15,013,795 | 11,452,802 | 13,099,688 | 13,578 | 1,900,529 |
| Des Moines Fire Department 900 Mulberry Street | 7,267,889 | 3,462,643 | 6,500,090 | 0 | 767,799 |
| Des Moines Mercy 1053 5th Avenue | 13,044,564 | 8,357,710 | 10,452,308 | 1,550,764 | 1,041,492 |
| Des Moines Metro 100 University Avenue | 34,307,962 | 19,878,374 | 29,411,973 | 370,336 | 4,525,653 |
| Des Moines Police Officers 100 E 2nd St Suite A | 23,035,996 | 15,924,702 | 19,549,449 | 221,963 | 3,264,584 |
| Des Moines Water Works 2201 Valley Drive | 1,795,968 | 1,424,620 | 1,627,750 | 11,208 | 157,010 |
| EdCo Community 609 38th Street | 30,592,097 | 19,559,433 | 23,415,765 | 1,032,125 | 6,144,207 |
| EMC 712 Walnut | 5,401,218 | 2,424,023 | 4,928,717 | 5,404 | 467,097 |
| Equiowa 909 Locust Street | 2,044,569 | 749,646 | 1,787,818 | 16,468 | 240,283 |
| Federal Employees 210 Walnut (Fed Bldg) Rm 132 | 13,556,180 | 8,372,360 | 12,423,136 | 42,890 | 1,090,154 |
| Firestone 2nd Avenue & NW Hoffman Lane | 3,591,315 | 1,344,111 | 2,881,051 | 100,803 | 609,461 |
| Polk County 111 Court Avenue - Adm Bldg | 3,375,016 | 1,847,470 | 2,653,218 | 3,794 | 718,004 |
| Premier 800 9th Street | 63,025,527 | 45,679,165 | 56,000,700 | 1,305,806 | 5,719,021 |
| The Cornerstone 414 61st Street | 15,264,933 | 7,263,639 | 13,329,101 | 24,553 | 1,911,279 |
| Tradesmen Community 1400 2nd Avenue | 23,969,431 | 16,698,261 | 21,191,902 | 128,664 | 2,648,865 |
| United Service 1212 Pleasant, Ste 106 | 27,844,800 | 13,071,351 | 24,822,474 | 315,295 | 2,707,031 |
| USDA 210 Walnut Street Rm 927 | 4,267,444 | 3,433,284 | 3,686,037 | 1,908 | 579,499 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|---|--------------|-------------|-------------------|-------------------|------------|
| Dubuque | | | | | |
| Alliant 160 West Tenth Street | 39,389,709 | 33,826,827 | 33,978,808 | 1,284,982 | 4,125,919 |
| AY McDonald Employees 66 W. 32nd Street | 855,232 | 512,393 | 737,893 | 1,311 | 116,028 |
| Bilt-Well 66 W. 32nd St. | 1,218,987 | 359,615 | 966,822 | 5,872 | 246,293 |
| Circle K 66 W. 32nd St | 1,213,112 | 457,251 | 980,400 | 6,573 | 226,139 |
| Dubuque Postal Employees 1155 Loras | 4,486,901 | 1,853,395 | 4,084,822 | 27,622 | 374,457 |
| Dubuque Teachers 1890 J F Kennedy Road | 9,704,588 | 3,526,848 | 8,291,154 | 14,960 | 1,398,474 |
| Dupaco Community 3299 Hillcrest Rd | 345,407,951 | 219,275,182 | 272,987,707 | 30,616,253 | 41,803,991 |
| General Drivers 1828 Central Avenue | 4,243,457 | 2,249,463 | 3,341,849 | 9,316 | 892,292 |
| Health Services 250 Mercy Drive | 10,511,772 | 5,422,888 | 9,569,617 | 33,084 | 909,071 |
| Holy Ghost Parish 66 W. 32nd St. | 23,297,976 | 745,217 | 20,881,378 | 177,665 | 2,238,933 |
| Morrison Employees 66 W. 32nd Street | 2,121,924 | 530,706 | 1,705,672 | 9,821 | 406,431 |
| Upholsterers 1402 White Street | 5,539,353 | 3,072,349 | 4,825,439 | 35,849 | 678,065 |
| Dyersville | | | | | |
| RACOM Community 1314 9th Street SE | 9,615,195 | 5,851,742 | 8,466,154 | 25,503 | 1,123,538 |
| Eldora | | | | | |
| ETS W Edgington Avenue | 1,602,990 | 1,145,003 | 1,415,394 | 4,772 | 182,824 |
| Estherville | | | | | |
| Employees 2714 Central Avenue | 40,186,281 | 18,911,617 | 31,282,270 | 2,280,076 | 6,623,935 |
| Iowa Northland 2 North 2nd Street | 6,248,555 | 3,324,622 | 5,925,248 | 13,397 | 309,910 |
| Fairfield | | | | | |
| Jefferson County Community 2501 W Burlington | 7,202,792 | 4,345,060 | 6,369,224 | 21,054 | 812,514 |
| Louden Depot Community 611 W Broadway Avenue | 2,949,926 | 2,024,792 | 2,573,163 | 2,718 | 374,045 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|---|--------------|-------------|-------------------|-------------------|------------|
| Fort Dodge | | | | | |
| Citizens Community 2012 1st Avenue South | 53,632,454 | 40,164,782 | 44,788,136 | 1,393,078 | 7,451,240 |
| Fort Dodge Family 215 Central Avenue | 8,470,409 | 6,388,664 | 7,535,631 | 24,302 | 910,476 |
| Frontier 13 S 3rd Street | 10,796,085 | 4,329,144 | 9,425,192 | 183,610 | 1,187,283 |
| Gas and Electric Employees 13 S 3rd Street | 1,073,581 | 429,656 | 914,498 | 182 | 158,901 |
| Postal Employees 13 S 3rd Street | 1,492,213 | 833,602 | 1,306,240 | 1,119 | 184,854 |
| Fort Madison | | | | | |
| DuPont Employees 801 35th Street | 3,404,613 | 1,035,497 | 2,938,534 | 3,636 | 462,443 |
| Harlan | | | | | |
| Town and Country 1024 5th Street | 4,436,357 | 2,597,641 | 3,741,618 | 37,864 | 656,875 |
| Hiawatha | | | | | |
| Best of Iowa Community 405 Blairs Ferry Crossing South | 33,111,291 | 27,159,783 | 27,871,278 | 1,682,918 | 3,557,095 |
| Humboldt | | | | | |
| Power Co-op Employees 1208 N 13th Street | 13,754,543 | 6,854,227 | 12,113,732 | 10,308 | 1,630,503 |
| Independence | | | | | |
| MHI-Independence Employees 2277 Iowa Avenue | 1,764,338 | 799,324 | 1,531,672 | 8,139 | 224,527 |
| Iowa City | | | | | |
| Federal Employees 601 Highway 6W Rm 3W-08 | 4,868,441 | 1,545,574 | 4,163,588 | 3,996 | 700,857 |
| University of Iowa Community 500 Iowa Avenue | 404,125,879 | 298,433,367 | 332,999,169 | 36,787,819 | 34,338,891 |
| Jesup | | | | | |
| St Athanasius 1255 3rd Street | 756,873 | 610,791 | 655,518 | 14,883 | 86,472 |
| Johnston | | | | | |
| Community Choice 8404 NW 62nd Avenue | 158,821,092 | 126,417,669 | 142,072,950 | 960,626 | 15,787,516 |
| Keokuk | | | | | |
| KAH 1600 Morgan Street | 2,349,353 | 1,421,785 | 1,935,797 | 1,586 | 411,970 |
| KCSE 629 Blondeau Street #200 | 1,764,367 | 1,340,163 | 1,576,202 | 1,323 | 186,842 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|---|--------------|------------|-------------------|-------------------|------------|
| Keokuk | | | | | |
| KEM 13 S 5th Street | 598,629 | 491,703 | 515,275 | 1,942 | 81,412 |
| LeeCo 123 Boulevard Road, Ste. 5 | 2,569,942 | 1,634,393 | 2,247,754 | 1,450 | 320,738 |
| Midwest Employees 365 Carbide Lane | 398,131 | 137,776 | 301,368 | 1,442 | 95,321 |
| SECU 3200 Main Street | 2,164,624 | 1,065,952 | 1,847,670 | 30,424 | 286,530 |
| The Hub-Co 310 Bank Street | 12,256,732 | 6,787,666 | 10,795,078 | 45,589 | 1,416,065 |
| Le Mars | | | | | |
| NW IOWA 1411 Industrial Road SW | 22,609,247 | 14,870,645 | 19,946,896 | 76,079 | 2,586,272 |
| Lehigh | | | | | |
| Lehigh Valley 117 Main Street | 2,559,026 | 1,497,906 | 2,293,540 | -882 | 266,368 |
| Leon | | | | | |
| SCICAP 1403 NW Church Street | 2,830,658 | 1,168,792 | 2,514,191 | 35,634 | 280,833 |
| Marshalltown | | | | | |
| Lennox Employees 1004 E Main Street | 28,686,598 | 17,710,756 | 24,669,168 | 54,582 | 3,962,848 |
| MEMBERS 1st Community Credit Union 910 S 12th Avenue | 96,371,966 | 54,963,319 | 85,461,229 | 109,516 | 10,801,221 |
| Mason City | | | | | |
| ACE 1028 14th Street SE | 6,645,695 | 1,748,208 | 5,953,532 | 1,156 | 691,007 |
| AMPI 1305 19th Street SW | 898,851 | 339,792 | 779,354 | 0 | 119,497 |
| Gas & Electric Employees 22 2nd Street NW | 3,865,705 | 2,351,641 | 2,966,494 | 65 | 899,146 |
| Government Employees 12 North Delaware | 4,038,270 | 2,417,332 | 3,313,484 | 8,091 | 716,695 |
| Iowa Heartland 1602 S Monroe Avenue | 19,305,140 | 13,526,928 | 16,073,775 | 44,883 | 3,186,482 |
| Mercy-City-Lehigh Family Credit Union 1341 6th Street SW | 22,754,000 | 13,599,239 | 19,914,739 | 77,557 | 2,761,704 |
| North Iowa Community P.O. Box 1248 | 33,674,586 | 30,963,984 | 29,491,175 | 735,352 | 3,448,059 |
| Northwestern States Cement Employee's 1314 4th Street SW Suite 115 | 1,011,124 | 942,405 | 706,559 | 16,308 | 288,257 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|--|--------------|-------------|-------------------|-------------------|------------|
| Mount Pleasant | | | | | |
| Henry County P.O. Box 28 | 11,793,936 | 9,181,179 | 9,780,128 | 774,090 | 1,239,718 |
| MHI 1200 E Washington Street | 1,013,466 | 888,609 | 862,661 | 2,329 | 148,476 |
| Muscatine | | | | | |
| Bandag Employees 427 Lake Park Blvd | 5,775,230 | 4,480,837 | 5,095,434 | -17,741 | 673,478 |
| GPC-KFI-VII 1600 Oregon Street | 2,908,312 | 1,519,239 | 2,255,272 | 17,987 | 635,053 |
| HON INDUSTRIES Community 159 Colorado Street | 29,472,125 | 18,663,694 | 26,435,932 | 242,344 | 2,793,849 |
| Newton | | | | | |
| The Verno One Promotion Place | 640,286 | 225,603 | 404,215 | 377 | 235,694 |
| Tri-County 121 W Third Street N | 30,753,904 | 15,903,356 | 25,743,572 | 393,003 | 4,617,329 |
| Ottumwa | | | | | |
| Courier Employees 811 Wildwood Drive | 250,955 | 188,609 | 227,902 | 308 | 22,745 |
| Deere Community Federated 235 Richmond Avenue | 143,546,002 | 113,107,121 | 121,465,246 | 8,031,291 | 14,049,465 |
| HI-TEC 1111 N Jefferson Street | 2,907,062 | 1,687,221 | 2,572,051 | 13,356 | 321,655 |
| Muni-Employees City Hall 105 E 3rd Street | 705,561 | 491,537 | 624,348 | 2,941 | 78,272 |
| Ottumwa School Employees 426 McCarroll Drive | 19,001,938 | 8,803,501 | 16,628,535 | 31,953 | 2,341,450 |
| River Community 644 W 2nd Street | 9,698,564 | 6,193,604 | 8,356,707 | 38,796 | 1,303,061 |
| Shenandoah | | | | | |
| Eaton Employees 1600 Airport Road | 1,513,951 | 1,033,488 | 1,245,227 | 5,044 | 263,680 |
| Sibley | | | | | |
| Creamery 1020 4th Avenue | 1,621,775 | 809,328 | 1,483,779 | 0 | 137,996 |
| Sioux City | | | | | |
| Midwest Community 2729 Outer Drive North | 19,654,328 | 11,198,001 | 17,847,544 | 46,577 | 1,760,207 |
| Sioux Valley Community 1120 Sixth Street | 21,912,855 | 4,837,944 | 17,796,444 | 222,588 | 3,893,823 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|--|---------------|-------------|-------------------|-------------------|-------------|
| Sioux City | | | | | |
| Telco Triad Community 1420 Tri View Avenue | 56,050,908 | 26,838,807 | 48,333,836 | 398,813 | 7,318,259 |
| The Municipal 103 S Fairmount | 8,921,289 | 6,218,327 | 8,037,500 | 23,455 | 860,334 |
| Spencer | | | | | |
| Eaton Employees 32nd Avenue W | 2,857,678 | 2,698,546 | 2,430,769 | 752 | 426,157 |
| St. Charles | | | | | |
| NGPL Employees 510 West Carpenter | 2,288,448 | 606,319 | 1,534,023 | 27,208 | 727,217 |
| Urbandale | | | | | |
| Midland 2891 106th Street | 31,715,031 | 20,507,821 | 26,839,526 | 116,266 | 4,759,239 |
| Polk County Schools Employees 3810 66th Street | 8,314,123 | 5,358,747 | 7,436,613 | 7,384 | 870,126 |
| Urbandale Municipal Employees 9401 Hickman Road | 1,201,893 | 473,107 | 1,021,218 | 1,896 | 178,779 |
| Vail | | | | | |
| Vail & Westside Presbyterian Church 318 Mercer | 577,998 | 264,841 | 490,428 | 11,217 | 76,353 |
| Washington | | | | | |
| George Washington 100 S Iowa Avenue | 544,738 | 415,254 | 480,010 | 892 | 63,836 |
| Waterloo | | | | | |
| Allen Hospital Personnel 1825 Logan Avenue | 4,841,105 | 3,180,711 | 4,098,570 | 17,165 | 725,370 |
| Chicago Central and Commerce 1005 E 4th Street | 8,189,875 | 2,806,110 | 6,890,426 | 108,101 | 1,191,348 |
| Covenant 3421 W 9th Street | 5,121,075 | 2,941,052 | 4,589,788 | 20,716 | 510,571 |
| John Deere Community 1827 Ansborough Avenue | 1,023,480,849 | 788,495,349 | 908,430,149 | 14,679,672 | 100,371,028 |
| Midwest Federal Employees 300 Sycamore Street | 7,931,824 | 3,077,832 | 7,032,927 | 23,115 | 875,782 |
| Midwest Utilities 1601 University Avenue | 3,082,394 | 2,211,243 | 2,699,884 | 72,239 | 310,271 |
| Public Employees 624 Franklin Street | 20,440,542 | 12,800,592 | 17,789,162 | 22,038 | 2,629,342 |
| Swiss Valley Farms 316 W 3rd Street | 764,974 | 160,689 | 639,115 | 2,731 | 123,128 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Net Worth |
|---|--------------|------------|-------------------|-------------------|-----------|
| Waterloo | | | | | |
| Warren 2209 Falls Avenue | 6,808,550 | 4,308,186 | 5,819,097 | 8,753 | 980,700 |
| Waterloo Firemen's 425 E 3rd Street | 1,792,014 | 1,176,141 | 1,558,015 | 214 | 233,785 |
| Webster City | | | | | |
| Peoples 310 First Street | 14,720,926 | 9,982,937 | 11,983,053 | 75,143 | 2,662,730 |
| Webster City Municipal 730 2nd Street | 565,785 | 314,820 | 423,870 | 2 | 141,913 |
| West Burlington | | | | | |
| River Bend 801 W Burlington Avenue | 6,152,718 | 1,533,184 | 5,405,355 | 7,194 | 740,169 |
| West Des Moines | | | | | |
| Financial Plus 1831 25th Street | 62,621,064 | 47,847,728 | 55,962,145 | 400,234 | 6,258,685 |
| First Class 2051 Westown Parkway | 50,005,432 | 34,853,390 | 44,298,788 | 461,551 | 5,245,093 |
| GuideOne 1111 Ashworth Road | 5,002,727 | 1,821,705 | 4,253,311 | 15,420 | 733,996 |

ASSET RANKING OF IOWA STATE CHARTERED CREDIT UNIONS 2004

| Name | Assets | Name | Assets |
|--|---------------|----------------------------------|------------|
| 1 John Deere Community | 1,023,480,849 | 50 Metco | 16,055,068 |
| 2 University of Iowa Community | 404,125,879 | 51 The Cornerstone | 15,264,933 |
| 3 Dupaco Community | 345,407,951 | 52 Family Community | 15,193,151 |
| 4 Collins Community | 344,823,034 | 53 Capitol View | 15,013,795 |
| 5 Du Trac Community | 261,670,606 | 54 Cedar Rapids Community | 14,921,536 |
| 6 Greater Iowa | 206,341,058 | 55 Communications & Catholic | 14,913,987 |
| 7 Community Choice | 158,821,092 | 56 Peoples | 14,720,926 |
| 8 Deere Community Federated | 143,546,002 | 57 Power Co-op Employees | 13,754,543 |
| 9 Alcoa Employees & Community | 132,154,934 | 58 UNI | 13,562,918 |
| 10 Linn Area | 126,806,062 | 59 Federal Employees | 13,556,180 |
| 11 MEMBERS 1st Community Credit Union | 96,371,966 | 60 Des Moines Mercy | 13,044,564 |
| 12 Premier | 63,025,527 | 61 The Hub-Co * | 12,256,732 |
| 13 Financial Plus | 62,621,064 | 62 Henry County | 11,793,936 |
| 14 The Family | 61,270,433 | 63 River City Community | 11,134,855 |
| 15 Telco Triad Community | 56,050,908 | 64 Frontier | 10,796,085 |
| 16 Citizens Community | 53,632,454 | 65 Health Services | 10,511,772 |
| 17 First Class | 50,005,432 | 66 Dubuque Teachers | 9,704,588 |
| 18 Cedar Falls Community | 48,768,105 | 67 River Community | 9,698,564 |
| 19 Iowa Community | 48,571,678 | 68 RACOM Community | 9,615,195 |
| 20 310 Community | 47,834,340 | 69 Scott Schools | 9,453,646 |
| 21 North Star Community | 45,741,578 | 70 The Municipal | 8,921,289 |
| 22 1st Gateway | 45,293,909 | 71 Davenport Fire Department | 8,725,419 |
| 23 Employees | 40,186,281 | 72 Fort Dodge Family | 8,470,409 |
| 24 Alliant | 39,389,709 | 73 United | 8,422,532 |
| 25 Des Moines Metro | 34,307,962 | 74 Polk County Schools Employees | 8,314,123 |
| 26 Clinco Community | 33,962,315 | 75 Chemical | 8,294,252 |
| 27 North Iowa Community | 33,674,586 | 76 Chicago Central and Commerce | 8,189,875 |
| 28 Best of Iowa Community | 33,111,291 | 77 Three I | 8,182,862 |
| 29 Midland | 31,715,031 | 78 Midwest Federal Employees | 7,931,824 |
| 30 Tri-County | 30,753,904 | 79 Aegis | 7,615,783 |
| 31 EdCo Community | 30,592,097 | 80 Blue Plans | 7,561,488 |
| 32 HON INDUSTRIES Community | 29,472,125 | 81 Des Moines Fire Department | 7,267,889 |
| 33 Lennox Employees | 28,686,598 | 82 Jefferson County Community | 7,202,792 |
| 34 River Valley | 28,592,118 | 83 Warren | 6,808,550 |
| 35 United Service | 27,844,800 | 84 Quaker Oats | 6,728,312 |
| 36 Community Plus | 27,086,965 | 85 ACE | 6,645,695 |
| 37 Tradesmen Community | 23,969,431 | 86 Teamsters Local #238 | 6,556,819 |
| 38 Ames City Employees | 23,931,800 | 87 Iowa Northland | 6,248,555 |
| 39 Holy Ghost Parish | 23,297,976 | 88 River Bend | 6,152,718 |
| 40 Casebine | 23,159,783 | 89 Bandag Employees | 5,775,230 |
| 41 Des Moines Police Officers | 23,035,996 | 90 Upholsterers | 5,539,353 |
| 42 Mercy-City-Lehigh Family Credit Union | 22,754,000 | 91 EMC | 5,401,218 |
| 43 NW IOWA | 22,609,247 | 92 Industrial Employees | 5,378,439 |
| 44 Sioux Valley Community | 21,912,855 | 93 Covenant | 5,121,075 |
| 45 Public Employees | 20,440,542 | 94 GuideOne | 5,002,727 |
| 46 Midwest Community | 19,654,328 | 95 Federal Employees | 4,868,441 |
| 47 Iowa Heartland | 19,305,140 | 96 Allen Hospital Personnel | 4,841,105 |
| 48 Ottumwa School Employees | 19,001,938 | 97 North Western Employees | 4,707,109 |
| 49 Nishna Valley | 16,098,338 | 98 Dubuque Postal Employees | 4,486,901 |

ASSET RANKING OF IOWA STATE CHARTERED CREDIT UNIONS 2004

| Name | Assets | | |
|---|-----------|---|---------|
| 99 Town and Country | 4,436,357 | 148 MA Ford Employees | 786,797 |
| 100 USDA | 4,267,444 | 149 Swiss Valley Farms | 764,974 |
| 101 General Drivers | 4,243,457 | 150 St Athanasius | 756,873 |
| 102 Consumers | 4,185,536 | 151 Muni-Employees | 705,561 |
| 103 Government Employees | 4,038,270 | 152 St Ludmila's | 655,790 |
| 104 Gas & Electric Employees | 3,865,705 | 153 The Verno | 640,286 |
| 105 Firestone | 3,591,315 | 154 Dapako | 607,622 |
| 106 A-E Employees | 3,428,800 | 155 KEM | 598,629 |
| 107 DuPont Employees | 3,404,613 | 156 Vail & Westside Presbyterian Church | 577,998 |
| 108 Polk County | 3,375,016 | 157 Webster City Municipal | 565,785 |
| 109 Midwest Utilities | 3,082,394 | 158 George Washington | 544,738 |
| 110 Des Moines County Postal | 2,991,118 | 159 Von Maur Employees | 444,395 |
| 111 Loudon Depot Community | 2,949,926 | 160 Midwest Employees | 398,131 |
| 112 GPC-KFI-VII | 2,908,312 | 161 Rimoda | 347,313 |
| 113 HI-TEC | 2,907,062 | 162 Courier Employees | 250,955 |
| 114 Eaton Employees | 2,857,678 | 163 FUSA | 53,124 |
| 115 SCICAP * | 2,830,658 | | |
| 116 Waterloo Police | 2,712,063 | | |
| 117 Davenport Police Department | 2,650,573 | | |
| 118 LeeCo ** | 2,569,942 | | |
| 119 Lehigh Valley * | 2,559,026 | | |
| 120 Burlington Municipal Employees | 2,542,962 | | |
| 121 Cryovac Employees' | 2,511,255 | | |
| 122 KAH | 2,349,353 | | |
| 123 NGPL Employees | 2,288,448 | | |
| 124 SECU | 2,164,624 | | |
| 125 Morrison Employees | 2,121,924 | | |
| 126 Northeast Iowa Community | 2,093,453 | | |
| 127 Equiowa | 2,044,569 | | |
| 128 Great River Road | 2,006,461 | | |
| 129 Des Moines Water Works | 1,795,968 | | |
| 130 Waterloo Firemen's | 1,792,014 | | |
| 131 KCSE | 1,764,367 | | |
| 132 MHI-Independence Employees | 1,764,338 | | |
| 133 Creamery | 1,621,775 | | |
| 134 ETS | 1,602,990 | | |
| 135 Eaton Employees | 1,513,951 | | |
| 136 Postal Employees | 1,492,213 | | |
| 137 Eagle Rock | 1,446,753 | | |
| 138 Bilt-Well | 1,218,987 | | |
| 139 Circle K | 1,213,112 | | |
| 140 Urbandale Municipal Employees | 1,201,893 | | |
| 141 Clinton County Postal | 1,124,800 | | |
| 142 Gas and Electric Employees | 1,073,581 | | |
| 143 MHI | 1,013,466 | | |
| 144 Northwestern States Cement Employee's | 1,011,124 | | |
| 145 AMPI | 898,851 | | |
| 146 AY McDonald Employees | 855,232 | | |
| 147 Oelwein-Cresco | 832,397 | | |

Iowa League Corporate Central

338,952,013

* Denotes those credit unions designated as low income credit unions by the National credit Union Administration

**Designated as serving predominantly low-income members pursuant to Iowa Code Section 533.4(1)