

**2008
Annual Report
of the
Superintendent**

**Division of Credit Unions
Department of Commerce
State of Iowa**

**Published by
The State of Iowa**



STATE OF IOWA

CHESTER J. CULVER, GOVERNOR
PATTY JUDGE, LT. GOVERNOR

DEPARTMENT OF COMMERCE

JAMES E. FORNEY, DIRECTOR

Alcoholic Beverages Division, Division of Banking,
Division of Credit Unions, Insurance Division,
Utilities Division, Finance Bureau,
Professional Licensing Bureau, Securities Bureau.

February 23, 2008

THE HONORABLE CHESTER J. CULVER

Governor of Iowa
State Capitol
Des Moines, Iowa 50319

Governor Culver:

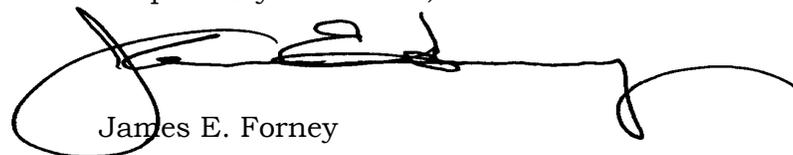
In accordance with Iowa Code § 533.114, it is my privilege to submit the annual report on the condition of Iowa's credit unions. The information contained in the 2008 Iowa Annual Report of the Superintendent is compiled from yearend call reports filed with this office and with the National Credit Union Administration, the U.S. Government agency insuring savings in all Iowa credit unions. The statement of condition of Iowa's credit unions, included within this Report, represents the 140 state-chartered and 1 federally-chartered credit unions whose principle place of business is in this state.

Continuing the trend of previous years, Iowa credit union's financial stability remains strong and demonstrates that credit unions are favorably positioned to serve the financial needs of the citizens of this state. The aggregate net worth of Iowa natural person credit unions remains strong and is over \$727.6 million, representing an 10.65 percent net worth to total assets ratio. This ratio is an important indicator of credit union preparedness to meet and withstand the financial challenges of today and into the foreseeable future.

The 2008 Report indicates credit unions responded well in meeting the borrowing and savings needs of their member-owners. Total assets grew 11.6 percent, loans grew 12.1 percent, and the year ended with an exceptional loan-to-savings ratio of 86.5 percent. Total income increased 6.36 percent while operating costs as a percent of income increased only 3 percent. Credit unions returned over \$138.6 million or nearly 30 percent of total income to members last year in the form of dividends and interest on savings and deposits, while increasing total equity by \$49.3 million. These figures indicate Iowa credit unions are continuing to contribute to the financial well being of their members and improving the economy in their communities.

It remains the Credit Union Division's policy 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

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Division of Credit Unions Review Board Gubernatorial Appointees

| Board Member | City | Term Ending |
|------------------------|-----------------|----------------|
| Dave J. Cale | West Des Moines | April 30, 2012 |
| Denise M. Dolan | Dubuque | April 30, 2012 |
| Timothy J. Marcsisak | Atlantic | April 30, 2012 |
| Barbara Oliver-Hall ** | Des Moines | April 30, 2011 |
| Paul L. Becker | Fort Dodge | April 30, 2010 |
| Becky Hansen * | Clinton | April 30, 2010 |
| Tahira K. Hira ** | Ames | April 30, 2010 |
| Michael Harvey | Waterloo | April 30, 2009 |
| Roger Reiser | Des Moines | April 30, 2009 |

* Chairperson

** Public Member

Division of Credit Unions Staff

| Employee | Title |
|----------------------|--|
| James E. Forney | Superintendent |
| Rebecca L. Behrens | Executive Officer |
| Sara K. Larkin | Secretary |
| Bradley J. Huyser | Senior Information Technology Specialist |
| Amanda S. Swangel | Information Technology Specialist |
| Ann E. Mulcahy | Credit Union Examiner Supervisor |
| Allen M. Benson | Senior Credit Union Examiner |
| Darrell J. Busch | Senior Credit Union Examiner |
| Kevin P. Gorman | Senior Credit Union Examiner |
| Christopher M. Kumpf | Senior Credit Union Examiner |
| Craig E. Stewart | Senior Credit Union Examiner |
| Jessica A. Anderson | Credit Union Examiner |
| Krystal S. Graziano | Credit Union Examiner |
| Zachary M. Pollock | Credit Union Examiner |

Division of Credit Unions Revenue and Expenses 1/1/2008 Through 12/31/2008

| | | |
|--------------------------------|--|--------------------|
| REVENUE | | |
| Supervision Fees | | \$1,704,295 |
| Other | | \$1,189 |
| TOTAL REVENUE | | \$1,705,484 |
| EXPENSES | | |
| Examination Salaries | | \$873,282 |
| Administration Salaries | | \$229,334 |
| FICA, IPERS, Ins. | | \$368,215 |
| Subtotal | | \$1,470,831 |
| Travel | | |
| Board | | \$557 |
| Administration | | \$3,284 |
| Examination | | \$83,506 |
| Subtotal | | \$87,347 |
| Office | | |
| Supplies | | \$11,668 |
| Postage | | \$1,194 |
| Telephone | | \$19,563 |
| Building Rent | | \$33,804 |
| Equipment Repair & Maintenance | | \$1,112 |
| IT Equipment & Software | | \$963 |
| Subtotal | | \$68,304 |
| Other | | |
| Reimburse Attorney General | | \$25,000 |
| Reimburse Other Agencies | | \$15,967 |
| Outside Services | | \$6,405 |
| NASCUS | | \$7,776 |
| Indirect Cost Expense | | \$4,737 |
| Subtotal | | \$59,885 |
| TOTAL EXPENSES | | \$1,686,367 |
| Balanace Carried Forward* | | \$19,117 |

* 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 Section 533.11. The fees for a fiscal year are based upon the actual operating costs of the Division of Credit Unions for that fiscal year.

Credit Union Name Changes During 2008

| Charter # | City | Old Name | New Name |
|-----------|------------|--------------------------|--------------------|
| 395 | Ottumwa | Ottumwa School Employees | Meridian |
| 605 | Fort Dodge | Frontier | Frontier Community |
| 368 | Burlington | Casebine | Casebine Community |

Credit Unions Dissolved in 2008

| Charter # | City | Credit Union |
|-----------|-----------|---|
| 29 | Clinton | Clinton County Postal merged with 1st Gateway |
| 91 | Davenport | Davenport Fire Department merged with The Family |
| 815 | Muscatine | GPC-KFI-VII merged with Communications & Catholic |

Consolidated Financial Condition of Iowa State Chartered Credit Unions

| | 12/31/2008 | % Change | #\$ Change | 12/31/2007 |
|-------------------------|------------|----------|------------|------------|
| Number of Credit Unions | 139 | -2.11% | -3 | 142 |
| Number of Members | 897620 | 1.9% | 16735 | 880885 |

ASSETS

| | | | | |
|-------------------------|------------------------|---------------|----------------------|------------------------|
| Total Loans | \$5,004,257,151 | 12.13% | \$541,532,624 | \$4,462,724,527 |
| Allowance for Loan Loss | \$40,545,552 | 30.18% | \$9,399,315 | \$31,146,237 |
| Net Loans | \$4,963,711,599 | 12.01% | \$532,133,309 | \$4,431,578,290 |
| Loans Held For Sale | \$17,718,688 | 15.22% | \$2,340,468 | \$15,378,220 |
| Cash | \$454,062,774 | -3.82% | (\$18,044,572) | \$472,107,346 |
| Investments | \$1,103,263,440 | 17.37% | \$163,296,502 | \$939,966,938 |
| Fixed Assets | \$172,474,795 | 6.51% | \$10,541,818 | \$161,932,977 |
| Other Assets | \$68,993,074 | 32.93% | \$17,089,937 | \$51,903,137 |
| Insurance Fund Deposit | \$44,594,196 | -4.18% | (\$1,944,967) | \$46,539,163 |
| TOTAL ASSETS | \$6,824,818,566 | 11.53% | \$705,412,495 | \$6,119,406,071 |

LIABILITIES

| | | | | |
|--------------------------|------------------------|---------------|----------------------|------------------------|
| Shares | \$1,537,442,155 | 8.41% | \$119,311,306 | \$1,418,130,849 |
| Share Drafts | \$811,366,843 | 16.19% | \$113,079,430 | \$698,287,413 |
| Other Shares & Deposits | \$3,438,494,161 | 11.94% | \$366,635,586 | \$3,071,858,575 |
| Total Savings | \$5,787,303,159 | 11.55% | \$599,026,322 | \$5,188,276,837 |
| Other Liabilities | \$64,237,899 | 0.43% | \$273,010 | \$63,964,889 |
| Notes Payable | \$253,268,026 | 39.14% | \$71,242,039 | \$182,025,987 |
| Legal Reserve | \$247,623,215 | 8.32% | \$19,019,837 | \$228,603,378 |
| Other Reserves | \$137,326,627 | 4.49% | \$5,904,033 | \$131,422,594 |
| Undivided Earnings | \$345,454,291 | 4.84% | \$15,960,174 | \$329,494,117 |
| Unrealized Gains/Losses | (\$3,904,766) | -1071.4% | (\$4,306,737) | \$401,971 |
| Other Equity | (\$6,489,885) | 35.67% | (\$1,706,183) | (\$4,783,702) |
| Total Equity | \$720,009,482 | 5.09% | \$34,871,124 | \$685,138,358 |
| TOTAL LIABILITIES | \$6,824,818,566 | 11.53% | \$705,412,495 | \$6,119,406,071 |
| Total Capital | \$760,555,034 | 6.18% | \$44,270,439 | \$716,284,595 |

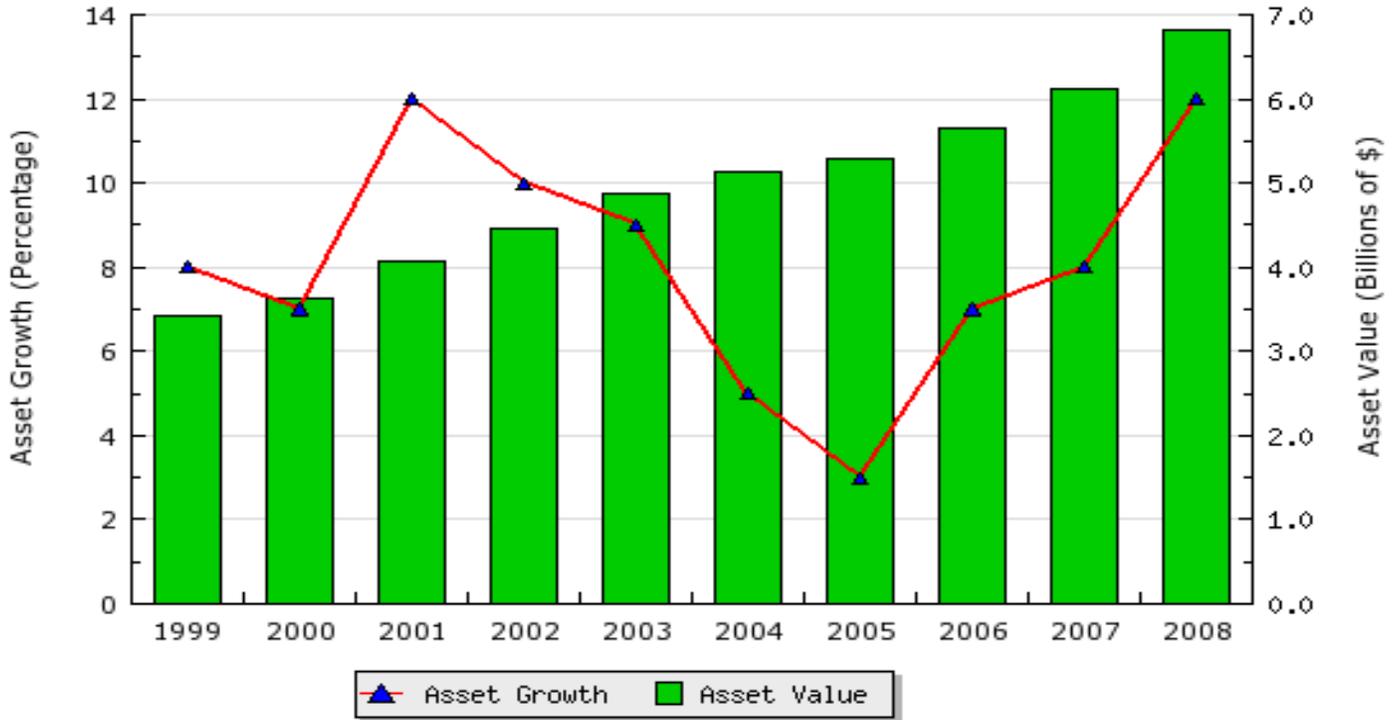
* Corporate Central not included in above figures

Consolidated Income Statement of Iowa State Chartered Credit Unions

| | 12/31/2008 | % of Income | 12/31/2007 | % of Income | % Change |
|--|---------------|-------------|---------------|-------------|----------|
| INCOME | | | | | |
| Interest on Loans | \$318,980,350 | 67.53% | \$299,447,677 | 67.44% | 6.52% |
| Less: Interest Refund | (\$92,302) | -0.02% | (\$91,156) | -0.02% | 1.26% |
| Net Interest Income | \$318,888,048 | 67.51% | \$299,356,521 | 67.42% | 6.52% |
| Income Trading Securities | \$991 | 0% | \$0 | 0% | 0% |
| Investment Income | \$59,116,540 | 12.51% | \$60,253,116 | 13.57% | -1.89% |
| Fee Income | \$58,536,952 | 12.39% | \$53,250,770 | 11.99% | 9.93% |
| Other Operating Income | \$35,826,695 | 7.58% | \$31,168,892 | 7.02% | 14.94% |
| | | | | | |
| TOTAL INCOME | \$472,369,226 | 100% | \$444,029,299 | 100% | 6.38% |
| OPERATING EXPENSE | | | | | |
| Compensation & Benefits | \$126,227,553 | 26.72% | \$117,228,296 | 26.4% | 7.68% |
| Travel & Conference | \$3,253,564 | 0.69% | \$3,134,156 | 0.71% | 3.81% |
| Office Occuopancy | \$18,790,175 | 3.98% | \$17,207,264 | 3.88% | 9.2% |
| Office Operations | \$41,792,244 | 8.85% | \$39,129,769 | 8.81% | 6.8% |
| Education & Promotional | \$12,254,388 | 2.59% | \$10,872,790 | 2.45% | 12.71% |
| Loan Servicing | \$15,135,954 | 3.2% | \$12,498,533 | 2.81% | 21.1% |
| TProfessional Services | \$21,740,460 | 4.6% | \$21,787,147 | 4.91% | -0.21% |
| Provision for Loan and Lease Loss | \$28,382,044 | 6.01% | \$16,238,026 | 3.66% | 74.79% |
| Member Insurance | \$8,490,106 | 1.8% | \$1,616,422 | 0.36% | 425.24% |
| Operating Fee | \$1,737,950 | 0.37% | \$1,612,981 | 0.36% | 7.75% |
| Miscellaneous | \$4,200,767 | 0.89% | \$4,267,164 | 0.96% | -1.56% |
| | | | | | |
| TOTAL OPERATING EXPENSE | \$282,005,205 | 59.7% | \$245,592,548 | 55.31% | 14.83% |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | \$98,983,844 | 20.95% | \$103,404,510 | 23.29% | -4.28% |
| Inerest on Deposits | \$39,599,136 | 8.38% | \$37,767,431 | 8.51% | 4.85% |
| Interest on Borrowed Funds | \$9,963,016 | 2.11% | \$8,710,296 | 1.96% | 14.38% |
| | | | | | |
| TOTAL INTEREST EXPENSE | \$148,545,996 | 31.45% | \$149,882,237 | 33.76% | -0.89% |
| | | | | | |
| Gain/(Loss) Fixed Assets | (\$111,475) | -0.02% | \$123,998 | 0.03% | -189.9% |
| Gain/(Loss) Investments | (\$39,559) | -0.01% | \$91,136 | 0.02% | -143.41% |
| Non-Operating Income | \$699,431 | 0.15% | (\$255,506) | -0.06% | -373.74% |
| | | | | | |
| Net Income Before Required Reserve Transfers | \$42,366,422 | 8.97% | \$48,514,142 | 10.93% | -12.67% |
| Required Reserve Transfer | \$9,729,196 | 2.06% | \$8,148,879 | 1.84% | 19.39% |
| | | | | | |
| NET INCOME | \$32,637,226 | 6.91% | \$40,365,263 | 9.09% | -19.15% |

* Corporate Central not included in above figures

Asset Growth



Iowa's 139 state chartered credit unions reported total assets of \$6.82 billion at the close of December 31, 2008. As the graph illustrates, assets in Iowa's state chartered natural person credit unions have grown steadily for ten years. This indicates that Iowa's credit unions continue to prosper and serve their members.

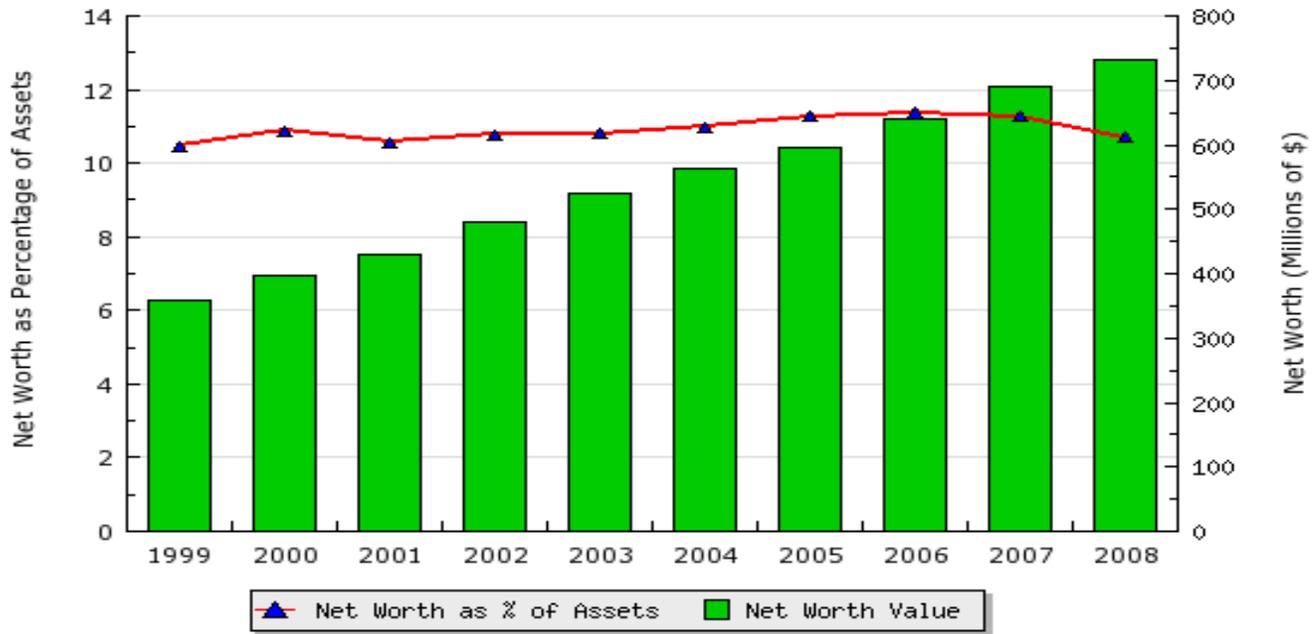
** Corporate Central not included in above figures*

Number of Credit Unions

| Year | Beginning | Approved | Cancelled | Ending |
|------|-----------|----------|-----------|--------|
| 2008 | 142 | 0 | 3 | 139 |
| 2007 | 149 | 0 | 7 | 142 |
| 2006 | 150 | 0 | 1 | 149 |
| 2005 | 163 | 0 | 13 | 150 |
| 2004 | 168 | 0 | 5 | 163 |
| 2003 | 176 | 0 | 8 | 168 |
| 2002 | 182 | 1 | 7 | 176 |
| 2001 | 190 | 0 | 8 | 182 |
| 2000 | 196 | 0 | 6 | 190 |
| 1999 | 202 | 0 | 6 | 196 |

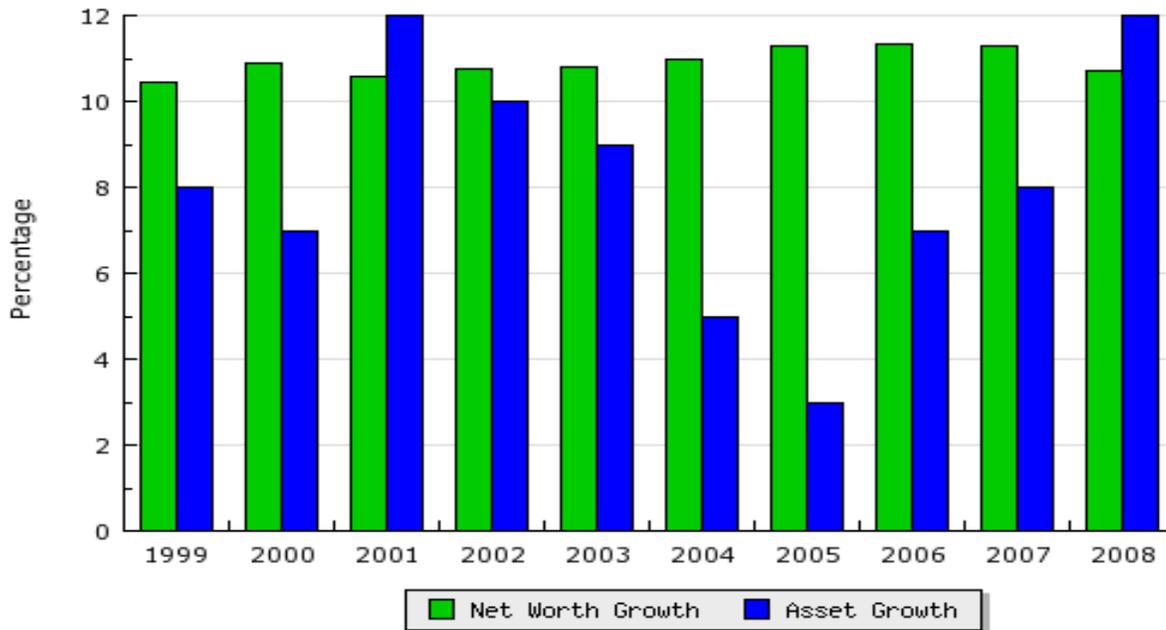
** Corporate Central not included in above figures*

Net Worth



* Corporate Central not included in above figures

Net Worth Growth vs. Asset Growth



* Corporate Central not included in above figures

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|--------------------------------|--------------------------|---------------|---------------|--------------------|-------------------|--------------|---------------|
| Ames | | | | | | | |
| Ace Community | 212 E Lincoln Way | \$28,954,908 | \$12,640,736 | \$22,956,826 | \$145,991 | \$5,852,091 | \$0 |
| Greater Iowa | 801 Lincoln Way | \$223,232,205 | \$147,336,845 | \$176,028,295 | \$23,738,164 | \$23,510,963 | (\$45,217) |
| River Valley | 2811 E 13th Street | \$36,773,164 | \$25,403,224 | \$32,111,063 | \$703,143 | \$3,958,958 | \$0 |
| Atlantic | | | | | | | |
| Nishna Valley | 200 Maple Street | \$17,543,144 | \$9,752,284 | \$15,835,627 | \$76,985 | \$1,630,532 | \$0 |
| Bettendorf | | | | | | | |
| Ascentra | 1710 Grant Street | \$157,714,409 | \$129,876,942 | \$119,014,734 | \$23,726,382 | \$14,902,476 | \$70,817 |
| Buffalo | | | | | | | |
| Great River Road | 111 Oak Street | \$2,176,161 | \$1,145,141 | \$1,724,848 | \$1,338 | \$449,975 | \$0 |
| Burlington | | | | | | | |
| Burlington Municipal Employees | 418 Valley Street | \$2,697,619 | \$2,317,511 | \$2,382,754 | \$15,429 | \$299,436 | \$0 |
| Casebine Community | 2115 Des Moines Avenue | \$25,808,008 | \$13,775,319 | \$21,256,117 | \$223,867 | \$4,328,024 | \$0 |
| Des Moines County Postal | 300 N Main Room 217 | \$2,749,284 | \$1,527,665 | \$2,290,633 | \$2,173 | \$456,478 | \$0 |
| Three I | 3001 Sylvania Drive | \$7,964,874 | \$3,101,455 | \$6,765,992 | \$37,948 | \$1,160,934 | \$0 |
| Camanche | | | | | | | |
| 1st Gateway | Highway 67 N | \$58,127,574 | \$45,916,261 | \$46,094,918 | \$6,405,025 | \$5,627,631 | \$0 |
| Cedar Falls | | | | | | | |
| Cedar Falls Community | 123 W 4th Street | \$68,728,338 | \$45,907,683 | \$60,783,758 | \$746,966 | \$7,562,625 | (\$365,011) |
| Iowa Community | 3301 Cedar Heights Drive | \$70,824,547 | \$40,927,885 | \$54,928,979 | \$9,638,176 | \$6,257,392 | \$0 |
| UNI | 802 W 29th Street | \$15,264,884 | \$9,301,191 | \$13,079,843 | \$57,208 | \$2,127,833 | \$0 |
| Waterloo Police | 1311 Orchard Drive | \$2,780,468 | \$1,535,768 | \$2,394,174 | \$10,604 | \$375,690 | \$0 |
| Cedar Rapids | | | | | | | |
| Collins Community | 1150 42nd Street NE | \$488,081,282 | \$383,561,531 | \$430,939,236 | \$12,302,621 | \$52,608,283 | (\$7,768,858) |

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|----------------------------------|---------------------------|---------------|---------------|--------------------|-------------------|--------------|--------------|
| Cedar Rapids continued... | | | | | | | |
| Cryovac Employees' | 1125 Wilson Avenue SW | \$2,676,469 | \$1,874,283 | \$2,062,265 | \$7,988 | \$606,216 | \$0 |
| First Federal Credit Union | 425 1st Avenue SW | \$104,003,562 | \$93,335,305 | \$64,137,316 | \$28,687,266 | \$11,178,980 | \$0 |
| Linn Area | 3015 Blairs Ferry Road NE | \$178,982,759 | \$135,087,304 | \$143,562,630 | \$16,876,844 | \$18,409,059 | \$134,226 |
| Metco | 115 8th Avenue SW | \$19,840,973 | \$13,666,313 | \$17,184,501 | \$144,665 | \$2,511,807 | \$0 |
| Quaker Oats | 3535 Center Point Road NE | \$6,141,829 | \$4,635,831 | \$4,740,163 | \$40,693 | \$1,360,973 | \$0 |
| St Ludmila's | 2107 J Street SW | \$384,534 | \$227,362 | \$276,988 | \$2,387 | \$105,159 | \$0 |
| Teamsters Local #238 | 5050 J Street SW | \$6,985,435 | \$5,049,502 | \$5,946,352 | \$24,450 | \$1,014,633 | \$0 |
| Centerville | | | | | | | |
| Industrial Employees | 1513 S 18th Street | \$6,879,043 | \$3,904,381 | \$5,939,108 | \$14,358 | \$925,577 | \$0 |
| Charles City | | | | | | | |
| Family Community | 1211 N Grand Avenue | \$14,782,491 | \$8,622,142 | \$12,680,320 | \$56,174 | \$2,045,997 | \$0 |
| Cherokee | | | | | | | |
| North Star Community | 1030 S Second Street | \$45,060,594 | \$32,074,997 | \$39,812,174 | \$157,266 | \$5,111,782 | (\$20,628) |
| Clinton | | | | | | | |
| Aegis | 1200 North 2nd Street | \$8,518,115 | \$5,949,304 | \$7,435,443 | \$67,134 | \$1,015,538 | \$0 |
| Chemical | 3400 Anamosa Road | \$10,220,772 | \$6,996,427 | \$8,318,285 | \$14,856 | \$1,887,631 | \$0 |
| Dapako | 1500 S 14th Street | \$660,774 | \$516,130 | \$471,320 | \$961 | \$188,493 | \$0 |
| Eagle Rock | 2301 S 21st Street | \$1,667,296 | \$1,470,791 | \$1,475,109 | \$3,247 | \$188,940 | \$0 |
| Members Choice Community | 1116 S 14th Street | \$52,851,311 | \$33,621,750 | \$48,354,103 | \$295,941 | \$4,201,267 | \$0 |
| Clive | | | | | | | |
| Iowa Corporate Central | 1500 NW 118th Street | \$100,373,381 | \$2,437,453 | \$83,098,629 | \$1,233,189 | \$16,041,563 | \$0 |
| Council Bluffs | | | | | | | |
| North Western Employees | 1411 W Broadway | \$5,732,190 | \$3,098,926 | \$4,676,105 | \$22,078 | \$1,034,007 | \$0 |

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|------------------------------------|------------------------------|--------------|--------------|--------------------|-------------------|-------------|--------------|
| Council Bluffs continued... | | | | | | | |
| United | 1900 W Broadway | \$9,306,217 | \$4,710,992 | \$8,183,149 | \$13,706 | \$1,109,362 | \$0 |
| Cresco | | | | | | | |
| Oelwein-Cresco | 712 2nd Ave SE, Suite C | \$931,347 | \$559,502 | \$685,812 | \$734 | \$244,801 | \$0 |
| Davenport | | | | | | | |
| Communications & Catholic | 709 E. 46th Street | \$17,584,752 | \$10,776,257 | \$14,916,806 | \$97,486 | \$2,570,460 | \$0 |
| Davenport Police Department | 227 W 4th Street | \$3,014,241 | \$1,390,116 | \$2,479,836 | \$5,853 | \$528,552 | \$0 |
| MA Ford Employees | 7737 NW Blvd | \$791,406 | \$460,144 | \$627,045 | \$0 | \$164,361 | \$0 |
| Rimoda | 1933 West 70th Street | \$387,464 | \$149,752 | \$342,516 | \$6,121 | \$38,827 | \$0 |
| Scott Schools | 122 E 15th Street | \$12,682,584 | \$8,507,850 | \$11,595,474 | \$42,971 | \$1,044,139 | \$0 |
| The Family | 1530 W 53rd Street | \$79,077,859 | \$52,356,526 | \$69,078,187 | \$430,682 | \$9,568,990 | \$0 |
| Von Maur Employees | 6565 Brady Street | \$467,636 | \$331,623 | \$392,040 | \$1,731 | \$73,865 | \$0 |
| Denison | | | | | | | |
| Consumers | 1404 Broadway | \$4,513,155 | \$3,160,973 | \$3,889,172 | \$49,841 | \$574,142 | \$0 |
| Des Moines | | | | | | | |
| A-E Employees | 2201 E University Avenue | \$2,513,697 | \$1,954,462 | \$1,930,440 | \$13,147 | \$570,110 | \$0 |
| Affinity | 475 NW Hoffman Lane | \$57,371,671 | \$36,907,570 | \$51,331,063 | \$762,870 | \$5,203,983 | \$73,755 |
| Capitol View | 1000 E Grand Avenue | \$20,786,988 | \$15,894,444 | \$17,404,357 | \$53,498 | \$3,329,133 | \$0 |
| Des Moines Fire Department | 900 Mulberry Street | \$6,092,437 | \$3,225,036 | \$5,281,124 | \$0 | \$811,313 | \$0 |
| Des Moines Metro | 100 University Avenue | \$36,800,172 | \$21,838,517 | \$31,204,665 | \$289,148 | \$5,306,359 | \$0 |
| Des Moines Police Officers | 423 E Court Ave | \$24,938,511 | \$17,365,266 | \$20,647,888 | \$101,746 | \$4,188,877 | \$0 |
| Des Moines Water Works | 2201 George Flagg Parkway | \$1,454,204 | \$1,030,291 | \$1,275,669 | \$6,777 | \$171,758 | \$0 |
| EdCo Community | 609 38th Street | \$29,266,937 | \$10,416,405 | \$23,987,240 | \$110,631 | \$5,128,293 | \$40,773 |
| EMC | 712 Walnut | \$5,523,105 | \$2,304,531 | \$4,834,645 | \$1,586 | \$686,874 | \$0 |
| Federal Employees | 210 Walnut (Fed Bldg) Rm 132 | \$13,727,686 | \$6,825,301 | \$12,304,365 | \$44,375 | \$1,378,946 | \$0 |
| Firestone | 2nd Avenue & NW Hoffman Lane | \$2,587,638 | \$1,150,909 | \$1,999,674 | \$11,820 | \$576,144 | \$0 |

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|--------------------------------|----------------------------------|---------------|---------------|--------------------|-------------------|--------------|--------------|
| Des Moines continued... | | | | | | | |
| Polk County | 111 Court Avenue - Adm Bldg | \$3,324,786 | \$2,140,460 | \$2,521,823 | \$1,857 | \$801,106 | \$0 |
| Premier | 800 9th Street | \$66,491,855 | \$48,750,532 | \$57,924,734 | \$991,784 | \$7,575,337 | \$0 |
| The Cornerstone | 414 61st Street | \$13,221,469 | \$5,941,224 | \$11,202,402 | \$40,646 | \$1,987,401 | (\$8,980) |
| Tradesmen Community | 1400 2nd Avenue | \$28,743,037 | \$20,645,258 | \$24,854,154 | \$98,578 | \$3,790,305 | \$0 |
| United Service | 1212 Pleasant, Ste 106 | \$25,389,552 | \$12,390,807 | \$22,012,026 | \$179,146 | \$3,198,380 | \$0 |
| USDA | 210 Walnut Street Rm 927 | \$4,061,093 | \$2,741,608 | \$3,438,481 | \$5,546 | \$617,066 | \$0 |
| Village | 601 E Court | \$7,661,178 | \$4,660,641 | \$6,306,774 | \$41,369 | \$1,313,035 | \$0 |
| Dubuque | | | | | | | |
| Alliant | 1200 Associates Drive, Suite 102 | \$68,935,143 | \$54,836,254 | \$61,567,409 | \$1,811,154 | \$5,556,580 | \$0 |
| AY McDonald Employees | 66 W. 32nd Street | \$675,467 | \$420,427 | \$552,364 | \$327 | \$122,776 | \$0 |
| Bilt-Well | 66 W. 32nd Street | \$951,948 | \$193,012 | \$680,183 | \$4,839 | \$266,926 | \$0 |
| Circle K | 66 W. 32nd St | \$906,352 | \$307,228 | \$652,709 | \$4,816 | \$248,827 | \$0 |
| Du Trac Community | 3465 Asbury Road | \$359,084,020 | \$252,604,658 | \$312,196,509 | \$3,646,102 | \$44,149,854 | (\$908,445) |
| Dubuque Postal Employees | 1155 Loras | \$3,882,095 | \$1,439,390 | \$3,425,677 | \$27,598 | \$428,820 | \$0 |
| Dubuque Teachers | 1200 Associates Drive, Suite 101 | \$10,287,256 | \$7,780,443 | \$8,285,588 | \$541,187 | \$1,460,481 | \$0 |
| Dupaco Community | 3299 Hillcrest Rd | \$543,280,142 | \$385,377,330 | \$441,585,260 | \$39,469,834 | \$61,303,048 | \$922,000 |
| General Drivers | 1828 Central Avenue | \$4,335,041 | \$2,329,711 | \$3,261,954 | \$40,303 | \$1,032,784 | \$0 |
| Holy Ghost Parish | 66 W. 32nd St. | \$21,010,188 | \$514,798 | \$18,384,450 | \$232,709 | \$2,393,029 | \$0 |
| Morrison Employees | 66 W. 32nd Street | \$1,526,789 | \$461,335 | \$1,043,986 | \$8,120 | \$474,683 | \$0 |
| Dyersville | | | | | | | |
| RACOM Community | 1161 16th Ave. Ct. SE | \$10,873,277 | \$5,775,754 | \$9,591,325 | \$39,043 | \$1,242,909 | \$0 |
| Eldora | | | | | | | |
| ETS | 3211 W Edgington Avenue | \$1,944,070 | \$1,348,458 | \$1,732,899 | \$1,965 | \$209,206 | \$0 |
| Estherville | | | | | | | |
| Employees | 2714 Central Avenue | \$60,169,433 | \$24,540,769 | \$44,050,254 | \$7,120,556 | \$8,998,623 | \$0 |

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|------------------------------|--------------------------------|---------------|---------------|--------------------|-------------------|--------------|--------------|
| Fairfield | | | | | | | |
| Louden Depot Community | 611 W Broadway Avenue | \$2,455,753 | \$1,664,963 | \$1,896,036 | \$125,672 | \$434,045 | \$0 |
| Fort Dodge | | | | | | | |
| Citizens Community | 2012 1st Avenue South | \$103,058,827 | \$88,547,811 | \$83,122,640 | \$9,216,581 | \$10,719,606 | \$0 |
| Fort Dodge Family | 215 Central Avenue | \$11,285,008 | \$7,732,175 | \$9,480,972 | \$67,260 | \$1,736,776 | \$0 |
| Frontier Community | 13 S 3rd Street | \$11,588,086 | \$4,541,314 | \$9,679,900 | \$285,853 | \$1,622,333 | \$0 |
| Postal Employees | 13 S 3rd Street | \$1,514,934 | \$515,400 | \$1,308,559 | \$5,982 | \$200,393 | \$0 |
| Fort Madison | | | | | | | |
| DuPont Employees | 801 35th Street | \$2,527,287 | \$1,384,290 | \$1,957,354 | \$1,854 | \$568,079 | \$0 |
| Harlan | | | | | | | |
| Town and Country | 1024 5th Street | \$10,624,206 | \$9,061,394 | \$9,494,556 | \$93,999 | \$1,035,651 | \$0 |
| Hiawatha | | | | | | | |
| Best of Iowa Community | 405 Blairsferry Crossing South | \$40,264,817 | \$34,723,540 | \$29,174,397 | \$7,168,753 | \$3,921,667 | \$0 |
| Humboldt | | | | | | | |
| Power Co-op Employees | 1208 N 13th Street | \$16,151,594 | \$8,655,979 | \$13,886,071 | \$16,376 | \$2,249,147 | \$0 |
| Independence | | | | | | | |
| MHI-Independence Employees | 2277 Iowa Avenue | \$1,711,514 | \$937,933 | \$1,420,960 | \$12,574 | \$277,980 | \$0 |
| Iowa City | | | | | | | |
| Federal Employees | 601 Highway 6W Rm 3W-08 | \$4,436,381 | \$1,510,658 | \$3,637,918 | \$14,599 | \$783,864 | \$0 |
| University of Iowa Community | 500 Iowa Avenue | \$772,768,781 | \$693,953,355 | \$623,578,325 | \$86,376,890 | \$62,814,993 | (\$1,427) |
| Jesup | | | | | | | |
| St Athanasius | 1255 3rd Street | \$545,744 | \$490,788 | \$453,238 | \$606 | \$91,900 | \$0 |

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|---------------------------------------|----------------------------|---------------|---------------|--------------------|-------------------|--------------|--------------|
| Johnston | | | | | | | |
| Community Choice | 8404 NW 62nd Avenue | \$229,823,510 | \$187,725,346 | \$204,727,128 | \$1,281,588 | \$23,814,794 | \$0 |
| Keokuk | | | | | | | |
| KAH | 1600 Morgan Street | \$1,979,270 | \$1,251,948 | \$1,484,091 | \$521 | \$494,658 | \$0 |
| KEM | 13 S 5th Street | \$700,993 | \$583,412 | \$542,113 | \$3,093 | \$149,044 | \$6,743 |
| LeeCo | 123 Boulevard Road, Ste. 5 | \$1,923,085 | \$1,261,930 | \$1,500,319 | \$1,558 | \$421,208 | \$0 |
| SECU | 3200 Main Street | \$1,429,761 | \$828,433 | \$1,013,076 | \$45,603 | \$371,082 | \$0 |
| The Hub-Co | 310 Bank Street | \$13,607,115 | \$4,948,300 | \$11,728,250 | \$28,896 | \$1,849,969 | \$0 |
| Le Mars | | | | | | | |
| NW IOWA | 1411 Industrial Road SW | \$28,288,672 | \$16,174,612 | \$25,031,196 | \$64,593 | \$3,192,883 | \$0 |
| Lehigh | | | | | | | |
| Lehigh Valley | 117 Main Street | \$3,635,904 | \$1,988,127 | \$3,239,096 | \$12,699 | \$384,109 | \$0 |
| Leon | | | | | | | |
| SCICAP | 1403 NW Church Street | \$2,266,327 | \$1,180,992 | \$1,783,406 | \$33,033 | \$447,888 | \$2,000 |
| Marshalltown | | | | | | | |
| Lennox Employees | 1004 E Main Street | \$28,982,089 | \$17,856,252 | \$23,940,707 | \$69,526 | \$4,971,856 | \$0 |
| MEMBERS 1st Community Credit Union | 910 S 12th Avenue | \$119,350,264 | \$67,727,773 | \$105,758,572 | \$532,021 | \$13,059,671 | \$0 |
| Mason City | | | | | | | |
| ACE | 1028 14th Street SE | \$6,021,299 | \$1,786,642 | \$5,116,843 | \$24,220 | \$880,236 | \$0 |
| Gas & Electric Employees | 22 2nd Street NW | \$3,983,374 | \$2,298,843 | \$2,903,988 | \$570 | \$1,078,816 | \$0 |
| Government Employees | 12 North Delaware | \$3,662,015 | \$2,256,612 | \$2,844,507 | \$8,870 | \$808,638 | \$0 |
| Iowa Heartland | 1602 S Monroe Avenue | \$16,217,853 | \$10,534,504 | \$12,506,200 | \$48,751 | \$3,662,902 | \$0 |
| Mercy-City-Lehigh Family Credit Union | 1341 6th Street SW | \$25,500,527 | \$17,681,708 | \$21,617,865 | \$84,207 | \$3,797,160 | \$1,295 |
| North Iowa Community | P.O. Box 1248 | \$40,343,024 | \$36,476,970 | \$35,800,199 | \$86,366 | \$4,456,459 | \$0 |

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|---------------------------------------|------------------------------|---------------|---------------|--------------------|-------------------|--------------|--------------|
| Mason City continued... | | | | | | | |
| Northwestern States Cement Employee's | 1314 4th Street SW Suite 115 | \$976,373 | \$879,184 | \$647,919 | \$17,729 | \$310,725 | \$0 |
| Mount Pleasant | | | | | | | |
| Henry County Community | P.O. Box 28 | \$14,429,145 | \$11,125,166 | \$12,787,550 | \$282,968 | \$1,358,627 | \$0 |
| MHI | 1200 E Washington Street | \$1,207,683 | \$1,179,893 | \$956,136 | \$55,798 | \$195,749 | \$0 |
| Muscatine | | | | | | | |
| Members Community | 159 Colorado Street | \$36,144,583 | \$18,120,940 | \$32,733,224 | \$335,218 | \$3,399,602 | (\$323,461) |
| Newton | | | | | | | |
| Advantage | 121 W Third Street N | \$37,221,230 | \$18,940,303 | \$30,998,712 | \$597,894 | \$5,624,624 | \$0 |
| The Verno | One Promotion Place | \$462,298 | \$147,960 | \$222,006 | \$1,217 | \$239,075 | \$0 |
| Ottumwa | | | | | | | |
| Community 1st | 235 Richmond Avenue | \$266,187,995 | \$221,139,155 | \$221,883,925 | \$23,633,416 | \$20,670,654 | \$0 |
| HI-TEC | 1111 N Jefferson Street | \$2,701,250 | \$1,564,443 | \$2,303,270 | \$10,856 | \$387,124 | \$0 |
| Meridian | 1206 N. Jefferson | \$23,297,227 | \$8,169,289 | \$20,530,773 | \$48,066 | \$2,710,158 | \$8,230 |
| Muni-Employees | City Hall 105 E 3rd Street | \$729,132 | \$478,561 | \$628,625 | \$4,594 | \$95,913 | \$0 |
| River Community | 644 W 2nd Street | \$10,593,046 | \$7,619,658 | \$8,639,171 | \$76,847 | \$1,877,028 | \$0 |
| Sanborn | | | | | | | |
| Creamery | 101 West 1st St. | \$1,366,191 | \$630,675 | \$1,206,759 | \$367 | \$159,065 | \$0 |
| Shenandoah | | | | | | | |
| Eaton Employees | 1600 Airport Road | \$1,146,420 | \$1,098,433 | \$785,660 | \$5,604 | \$355,156 | \$0 |
| Sioux City | | | | | | | |
| Midwest Community | 2729 Outer Drive North | \$18,557,260 | \$7,518,919 | \$16,609,800 | \$57,132 | \$1,890,328 | \$0 |
| Sioux Valley Community | 1120 Sixth Street | \$19,353,144 | \$4,663,037 | \$14,996,933 | \$169,480 | \$4,186,731 | \$0 |

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|--------------------------------|-------------------------|-----------------|-----------------|--------------------|-------------------|---------------|---------------|
| Sioux City continued... | | | | | | | |
| Telco Triad Community | 1420 Tri View Avenue | \$60,139,868 | \$37,000,326 | \$51,066,451 | \$1,030,052 | \$8,043,365 | \$0 |
| The Municipal | 103 S Fairmount | \$10,337,252 | \$6,207,313 | \$9,169,660 | \$38,037 | \$1,129,555 | \$0 |
| Spencer | | | | | | | |
| Eaton Employees | 32nd Avenue W | \$2,043,349 | \$1,630,167 | \$1,789,732 | \$0 | \$250,720 | \$2,897 |
| St. Charles | | | | | | | |
| NGPL Employees | 510 West Carpenter | \$2,425,207 | \$531,548 | \$1,649,651 | \$32,623 | \$742,933 | \$0 |
| Urbandale | | | | | | | |
| Midland | 2891 106th Street | \$33,692,170 | \$19,346,070 | \$28,034,626 | \$135,192 | \$5,522,352 | \$0 |
| Polk County Schools Employees | 3810 66th Street | \$8,123,119 | \$4,404,587 | \$6,994,847 | \$12,477 | \$1,115,795 | \$0 |
| Urbandale Municipal Employees | 9401 Hickman Road | \$1,408,350 | \$423,802 | \$1,179,046 | \$0 | \$229,304 | \$0 |
| Waterloo | | | | | | | |
| Allen Hospital Personnel | 1825 Logan Avenue | \$4,418,784 | \$3,047,011 | \$3,565,016 | (\$93,184) | \$946,952 | \$0 |
| Chicago Central and Commerce | 1005 E 4th Street | \$7,663,124 | \$2,783,628 | \$6,214,515 | \$150,082 | \$1,298,527 | \$0 |
| Midwest Federal Employees | 300 Sycamore Street | \$6,917,473 | \$2,695,736 | \$5,927,544 | \$47,139 | \$942,790 | \$0 |
| Midwest Utilities | 1601 University Avenue | \$2,572,020 | \$2,176,678 | \$2,268,788 | \$39,192 | \$264,040 | \$0 |
| Public Employees | 624 Franklin Street | \$21,167,728 | \$12,829,889 | \$17,967,008 | \$64,697 | \$3,136,023 | \$0 |
| Veridian | 1827 Ansborough Avenue | \$1,430,923,931 | \$1,074,562,859 | \$1,271,069,585 | \$32,150,806 | \$130,049,083 | (\$2,345,543) |
| Warren | 2209 Falls Avenue | \$7,617,626 | \$4,840,043 | \$6,196,066 | \$10,164 | \$1,411,396 | \$0 |
| Waterloo Firemen's | 425 E 3rd Street | \$1,767,842 | \$1,331,117 | \$1,521,916 | \$2,471 | \$243,455 | \$0 |
| Webster City | | | | | | | |
| Peoples | 310 First Street | \$17,003,204 | \$10,139,001 | \$13,740,148 | \$101,406 | \$3,161,650 | \$0 |
| Webster City Municipal | 730 2nd Street | \$440,407 | \$207,620 | \$291,523 | \$0 | \$148,884 | \$0 |
| West Burlington | | | | | | | |
| River Bend | 801 W Burlington Avenue | \$6,043,498 | \$2,191,506 | \$5,059,240 | \$12,737 | \$865,749 | \$105,772 |

Iowa Credit Unions by City

| Location, Name | Address | TotalAssets | Net Loans | Savings & Deposits | Other Liabilities | Net Worth | Other Equity |
|------------------------|----------------------|--------------|--------------|--------------------|-------------------|-------------|--------------|
| West Des Moines | | | | | | | |
| Ashworth | 1111 Ashworth Road | \$4,024,448 | \$1,372,587 | \$3,138,541 | \$8,488 | \$877,419 | \$0 |
| Financial Plus | 1831 25th Street | \$68,528,542 | \$41,401,787 | \$59,985,372 | \$415,727 | \$8,127,443 | \$0 |
| First Class | 2051 Westown Parkway | \$49,160,281 | \$37,691,256 | \$42,730,148 | \$424,255 | \$5,981,467 | \$24,411 |

Asset Ranking of Iowa State Chartered Credit Unions

| Rank | Name | Total Assets |
|------|---------------------------------------|-----------------|
| 1 | Veridian | \$1,430,923,931 |
| 2 | University of Iowa Community | \$772,768,781 |
| 3 | Dupaco Community | \$543,280,142 |
| 4 | Collins Community | \$488,081,282 |
| 5 | Du Trac Community | \$359,084,020 |
| 6 | Community 1st | \$266,187,995 |
| 7 | Community Choice | \$229,823,510 |
| 8 | Greater Iowa | \$223,232,205 |
| 9 | Linn Area | \$178,982,759 |
| 10 | Ascentra | \$157,714,409 |
| 11 | MEMBERS 1st Community Credit Union | \$119,350,264 |
| 12 | Citizens Community | \$103,058,827 |
| 13 | The Family | \$79,077,859 |
| 14 | Iowa Community | \$70,824,547 |
| 15 | Alliant | \$68,935,143 |
| 16 | Cedar Falls Community | \$68,728,338 |
| 17 | Financial Plus | \$68,528,542 |
| 18 | Premier | \$66,491,855 |
| 19 | Employees | \$60,169,433 |
| 20 | Telco Triad Community | \$60,139,868 |
| 21 | 1st Gateway | \$58,127,574 |
| 22 | Affinity | \$57,371,671 |
| 23 | Members Choice Community | \$52,851,311 |
| 24 | First Class | \$49,160,281 |
| 25 | North Star Community | \$45,060,594 |
| 26 | North Iowa Community | \$40,343,024 |
| 27 | Best of Iowa Community | \$40,264,817 |
| 28 | Advantage | \$37,221,230 |
| 29 | Des Moines Metro | \$36,800,172 |
| 30 | River Valley | \$36,773,164 |
| 31 | Members Community | \$36,144,583 |
| 32 | Midland | \$33,692,170 |
| 33 | EdCo Community | \$29,266,937 |
| 34 | Lennox Employees | \$28,982,089 |
| 35 | Ace Community | \$28,954,908 |
| 36 | Tradesmen Community | \$28,743,037 |
| 37 | NW IOWA | \$28,288,672 |
| 38 | Casebine Community | \$25,808,008 |
| 39 | Mercy-City-Lehigh Family Credit Union | \$25,500,527 |
| 40 | United Service | \$25,389,552 |
| 41 | Des Moines Police Officers | \$24,938,511 |
| 42 | Meridian | \$23,297,227 |

Asset Ranking of Iowa State Chartered Credit Unions

| Rank | Name | Total Assets |
|------|-------------------------------|--------------|
| 43 | Public Employees | \$21,167,728 |
| 44 | Holy Ghost Parish | \$21,010,188 |
| 45 | Capitol View | \$20,786,988 |
| 46 | Metco | \$19,840,973 |
| 47 | Sioux Valley Community | \$19,353,144 |
| 48 | Midwest Community | \$18,557,260 |
| 49 | Communications & Catholic | \$17,584,752 |
| 50 | Nishna Valley | \$17,543,144 |
| 51 | Peoples | \$17,003,204 |
| 52 | Iowa Heartland | \$16,217,853 |
| 53 | Power Co-op Employees | \$16,151,594 |
| 54 | UNI | \$15,264,884 |
| 55 | Family Community | \$14,782,491 |
| 56 | Henry County Community | \$14,429,145 |
| 57 | Federal Employees | \$13,727,686 |
| 58 | The Hub-Co * | \$13,607,115 |
| 59 | The Cornerstone | \$13,221,469 |
| 60 | Scott Schools | \$12,682,584 |
| 61 | Frontier Community | \$11,588,086 |
| 62 | Fort Dodge Family | \$11,285,008 |
| 63 | RACOM Community | \$10,873,277 |
| 64 | Town and Country | \$10,624,206 |
| 65 | River Community | \$10,593,046 |
| 66 | The Municipal | \$10,337,252 |
| 67 | Dubuque Teachers | \$10,287,256 |
| 68 | Chemical | \$10,220,772 |
| 69 | United | \$9,306,217 |
| 70 | Aegis | \$8,518,115 |
| 71 | Polk County Schools Employees | \$8,123,119 |
| 72 | Three I | \$7,964,874 |
| 73 | Chicago Central and Commerce | \$7,663,124 |
| 74 | Village | \$7,661,178 |
| 75 | Warren | \$7,617,626 |
| 76 | Teamsters Local #238 | \$6,985,435 |
| 77 | Midwest Federal Employees | \$6,917,473 |
| 78 | Industrial Employees | \$6,879,043 |
| 79 | Quaker Oats | \$6,141,829 |
| 80 | Des Moines Fire Department | \$6,092,437 |
| 81 | River Bend | \$6,043,498 |
| 82 | ACE | \$6,021,299 |
| 83 | North Western Employees | \$5,732,190 |
| 84 | EMC | \$5,523,105 |

Asset Ranking of Iowa State Chartered Credit Unions

| Rank | Name | Total Assets |
|------|---------------------------------------|--------------|
| 85 | Consumers | \$4,513,155 |
| 86 | Federal Employees | \$4,436,381 |
| 87 | Allen Hospital Personnel | \$4,418,784 |
| 88 | General Drivers | \$4,335,041 |
| 89 | USDA | \$4,061,093 |
| 90 | Ashworth | \$4,024,448 |
| 91 | Gas & Electric Employees | \$3,983,374 |
| 92 | Dubuque Postal Employees | \$3,882,095 |
| 93 | Government Employees | \$3,662,015 |
| 94 | Lehigh Valley * | \$3,635,904 |
| 95 | Polk County | \$3,324,786 |
| 96 | Davenport Police Department | \$3,014,241 |
| 97 | Waterloo Police | \$2,780,468 |
| 98 | Des Moines County Postal | \$2,749,284 |
| 99 | HI-TEC | \$2,701,250 |
| 100 | Burlington Municipal Employees | \$2,697,619 |
| 101 | Cryovac Employees' | \$2,676,469 |
| 102 | Firestone | \$2,587,638 |
| 103 | Midwest Utilities | \$2,572,020 |
| 104 | DuPont Employees | \$2,527,287 |
| 105 | A-E Employees | \$2,513,697 |
| 106 | Louden Depot Community | \$2,455,753 |
| 107 | NGPL Employees | \$2,425,207 |
| 108 | SCICAP * | \$2,266,327 |
| 109 | Great River Road | \$2,176,161 |
| 110 | Eaton Employees | \$2,043,349 |
| 111 | KAH | \$1,979,270 |
| 112 | ETS | \$1,944,070 |
| 113 | LeeCo ** | \$1,923,085 |
| 114 | Waterloo Firemen's | \$1,767,842 |
| 115 | MHI-Independence Employees | \$1,711,514 |
| 116 | Eagle Rock | \$1,667,296 |
| 117 | Morrison Employees | \$1,526,789 |
| 118 | Postal Employees | \$1,514,934 |
| 119 | Des Moines Water Works | \$1,454,204 |
| 120 | SECU | \$1,429,761 |
| 121 | Urbandale Municipal Employees | \$1,408,350 |
| 122 | Creamery | \$1,366,191 |
| 123 | MHI | \$1,207,683 |
| 124 | Eaton Employees | \$1,146,420 |
| 125 | Northwestern States Cement Employee's | \$976,373 |
| 126 | Bilt-Well | \$951,948 |

Asset Ranking of Iowa State Chartered Credit Unions

| Rank | Name | Total Assets |
|------|------------------------|--------------|
| 127 | Oelwein-Cresco | \$931,347 |
| 128 | Circle K | \$906,352 |
| 129 | MA Ford Employees | \$791,406 |
| 130 | Muni-Employees | \$729,132 |
| 131 | KEM | \$700,993 |
| 132 | AY McDonald Employees | \$675,467 |
| 133 | Dapako | \$660,774 |
| 134 | St Athanasius | \$545,744 |
| 135 | Von Maur Employees | \$467,636 |
| 136 | The Verno | \$462,298 |
| 137 | Webster City Municipal | \$440,407 |
| 138 | Rimoda | \$387,464 |
| 139 | St Ludmila's | \$384,534 |

* Denotes those credit unions designated as low income credit unions by NCUA.

** Denotes as serving predominantly low-income members pursuant to Iowa Code Section 533.301(1)b.