

**2010
Annual Report
of the
Superintendent**

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

**Published by
The State of Iowa**



TERRY E. BRANSTAD, GOVERNOR
KIM REYNOLDS, LT. GOVERNOR

IOWA DEPARTMENT OF COMMERCE
DIVISION OF CREDIT UNIONS
JOANN JOHNSON, SUPERINTENDENT

March 1, 2011

THE HONORABLE TERRY E. BRANSTAD

Governor of Iowa
State Capitol
Des Moines, Iowa 50319

Governor Branstad:

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 2010 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 union, included within this Report, represents the 134 state-chartered and 2 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's natural person state-chartered credit unions remains strong at \$886 million, representing an increase of 10.6% from yearend 2009, and a 14.8% net worth to total assets ratio. This ratio is an important indicator of credit union preparedness to meet and withstand today's financial challenges and into the foreseeable future.

The 2010 Report indicates credit unions responded well in meeting the borrowing and savings needs of their member-owners. Total assets grew 9.1%, loans grew 7.9%, and the year ended with a respectable 76.98% loan-to-savings ratio. Total income increased 4.89% while operating costs as a percent of income increased slightly by 2.5%. Credit unions returned over \$109 million or 20.8% of total income to their members last year in the form of dividends and interest on savings and deposits, while increasing total equity by \$85.9 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,

A handwritten signature in cursive script that reads "Joann Johnson".

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Division of Credit Unions Review Board Gubernatorial Appointees

Board Member	City	Term Beginning	Term Ending
Paul L. Becker *	Fort Dodge	May 1, 2010	April 30, 2013
Jeffrey L. Hayes	Cherokee	May 1, 2010	April 30, 2013
Michaela (Shelley) L. Parbs **	Cedar Rapids	May 1, 2010	April 30, 2013
Dave J. Cale	West Des Moines	May 1, 2009	April 30, 2012
Denise M. Dolan	Dubuque	May 1, 2009	April 30, 2012
Timothy J. Marcisak	Atlantic	May 1, 2009	April 30, 2012
Barbara Oliver-Hall **	Des Moines	May 1, 2008	April 30, 2011

* Chairperson

** Public Member

Division of Credit Unions Staff

Employee	Title
JoAnn M. Johnson	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
Krystal S. Graziano	Senior Credit Union Examiner
Christopher M. Kumpf	Senior Credit Union Examiner
Craig E. Stewart	Senior Credit Union Examiner
Jessica A. Anderson	Credit Union Examiner
Zachary M. Pollock	Credit Union Examiner

Division of Credit Unions Revenue and Expenses 7/1/2009 Through 6/30/2010

REVENUE		
Supervision Fees		\$1,558,159
Other		\$11,225
TOTAL REVENUE		\$1,569,384
EXPENSES		
Salaries		\$665,360
FICA, IPERS, Ins.		\$700,087
Subtotal		\$1,365,447
Travel		
Out of State		\$440
In State		\$62,056
Subtotal		\$62,496
Office		
Supplies		\$4,659
Postage		\$1,122
Telephone		\$19,955
Building Rent		\$33,145
Equipment Repair & Maintenance		\$1,141
IT Equipment & Software		\$3,692
Subtotal		\$63,714
Other		
Reimburse Attorney General		\$27,083
Reimburse Auditor of State		\$4,946
Reimburse Other Agencies		\$10,330
Organization Dues		\$15,375
Indirect Cost Expense		\$4,140
Subtotal		\$61,874
TOTAL EXPENSES		\$1,553,531
Balanace Carried Forward*		\$15,853

* 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 2010

There are no credit union name changes to report for 2010.

Credit Unions Dissolved in 2010

Charter #	City	Credit Union
203	Clinton	Members Choice Community merged with Ascentra
482	Hiawatha	Best of Iowa Community merged with University of Iowa Community
595	Ottumwa	HI-TEC merged with Community 1st

Consolidated Financial Condition of Iowa State Chartered Credit Unions

	12/31/2010	% Change	#\$ Change	12/31/2009
Number of Credit Unions	133	-2.21%	-3	136
Number of Members	937372	2.47%	22577	914795
ASSETS				
Total Loans	\$5,833,264,655	7.93%	\$428,461,136	\$5,404,803,519
Allowance for Loan Loss	\$50,105,678	5.32%	\$2,531,614	\$47,574,064
Net Loans	\$5,783,158,977	7.95%	\$425,929,522	\$5,357,229,455
Loans Held For Sale	\$66,092,724	115.54%	\$35,429,460	\$30,663,264
Cash	\$748,866,495	8.57%	\$59,128,996	\$689,737,499
Investments	\$1,735,152,329	8.45%	\$135,230,141	\$1,599,922,188
Fixed Assets	\$211,137,671	9.82%	\$18,871,420	\$192,266,251
Other Assets	\$159,773,859	43.88%	\$48,729,976	\$111,043,883
Insurance Fund Deposit	\$69,448,249	12.54%	\$7,739,753	\$61,708,496
TOTAL ASSETS	\$8,775,354,381	9.11%	\$732,783,345	\$8,042,571,036
LIABILITIES				
Shares	\$1,878,844,717	8.94%	\$154,113,265	\$1,724,731,452
Share Drafts	\$1,131,045,672	16.11%	\$156,935,186	\$974,110,486
Other Shares & Deposits	\$4,576,499,964	10.28%	\$426,598,425	\$4,149,901,539
Total Savings	\$7,586,390,353	10.77%	\$737,646,876	\$6,848,743,477
Other Liabilities	\$77,153,179	10.02%	\$7,028,959	\$70,124,220
Notes Payable	\$221,867,052	-31.61%	(\$102,524,143)	\$324,391,195
Legal Reserve	\$275,839,114	5.99%	\$15,597,146	\$260,241,968
Other Reserves	\$146,412,145	2.88%	\$4,099,817	\$142,312,328
Undivided Earnings	\$455,430,598	14.53%	\$57,782,300	\$397,648,298
Unrealized Gains/Losses	\$13,491,682	196.83%	\$8,946,420	\$4,545,262
Other Equity	(\$6,570,329)	8.61%	(\$520,915)	(\$6,049,414)
Total Equity	\$884,603,210	10.76%	\$85,904,768	\$798,698,442
TOTAL LIABILITIES	\$8,775,354,381	9.11%	\$732,783,345	\$8,042,571,036
Total Capital	\$934,708,888	10.45%	\$88,436,382	\$846,272,506

* Corporate Central not included in above figures

Consolidated Income Statement of Iowa State Chartered Credit Unions

	12/31/2010	% of Income	12/31/2009	% of Income	% Change
INCOME					
Interest on Loans	\$347,892,634	66.22%	\$336,843,409	67.26%	3.28%
Less: Interest Refund	(\$112,419)	-0.02%	(\$120,745)	-0.02%	-6.9%
Net Interest Income	\$347,780,215	66.2%	\$336,722,664	67.23%	3.28%
Income Trading Securities	\$0	0%	\$0	0%	0%
Investment Income	\$53,593,664	10.2%	\$52,841,090	10.55%	1.42%
Fee Income	\$68,940,673	13.12%	\$66,299,390	13.24%	3.98%
Other Operating Income	\$55,024,759	10.47%	\$44,966,610	8.98%	22.37%
TOTAL INCOME	\$525,339,311	100%	\$500,829,754	100%	4.89%
OPERATING EXPENSE					
Compensation & Benefits	\$144,328,820	27.47%	\$137,723,725	27.5%	4.8%
Travel & Conference	\$3,123,792	0.59%	\$2,636,144	0.53%	18.5%
Office Occuopancy	\$20,954,784	3.99%	\$19,292,729	3.85%	8.61%
Office Operations	\$43,889,801	8.35%	\$42,301,840	8.45%	3.75%
Education & Promotional	\$13,212,657	2.52%	\$12,070,670	2.41%	9.46%
Loan Servicing	\$19,302,828	3.67%	\$17,809,719	3.56%	8.38%
Professional Services	\$24,411,334	4.65%	\$23,891,937	4.77%	2.17%
Provision for Loan and Lease Loss	\$29,546,802	5.62%	\$34,271,023	6.84%	-13.78%
Member Insurance	\$19,945,860	3.8%	\$2,119,461	0.42%	841.08%
Operating Fee	\$1,552,214	0.3%	\$1,717,581	0.34%	-9.63%
Miscellaneous	\$5,633,313	1.07%	\$4,568,660	0.91%	23.3%
TOTAL OPERATING EXPENSE	\$325,902,205	62.04%	\$298,403,489	59.58%	9.22%
INTEREST EXPENSE					
Dividends on Shares	\$82,813,493	15.76%	\$89,236,079	17.82%	-7.2%
Inerest on Deposits	\$26,221,787	4.99%	\$35,242,220	7.04%	-25.6%
Interest on Borrowed Funds	\$7,512,475	1.43%	\$9,398,203	1.88%	-20.06%
TOTAL INTEREST EXPENSE	\$116,547,755	22.19%	\$133,876,502	26.73%	-12.94%
Gain/(Loss) Fixed Assets	(\$1,789,862)	-0.34%	(\$584,928)	-0.12%	206%
Gain/(Loss) Investments	\$2,129,760	0.41%	\$3,406,874	0.68%	-37.49%
NCUSIF Restablization Expense	(\$9,508,494)	-1.81%	(\$28,900,934)	-5.77%	-67.1%
Non-Operating Income	\$56,719	0.01%	\$28,194,067	5.63%	-99.8%
Net Income Before Required Reserve Transfers	\$83,285,968	15.85%	\$71,075,236	14.19%	17.18%
Required Reserve Transfer	\$9,415,283	1.79%	\$5,571,584	1.11%	68.99%
NET INCOME	\$73,870,685	14.06%	\$65,503,652	13.08%	12.77%

* Corporate Central not included in above figures

Asset Growth



Iowa's 133 state chartered credit unions reported total assets of \$8.78 billion at the close of December 31, 2010. 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.

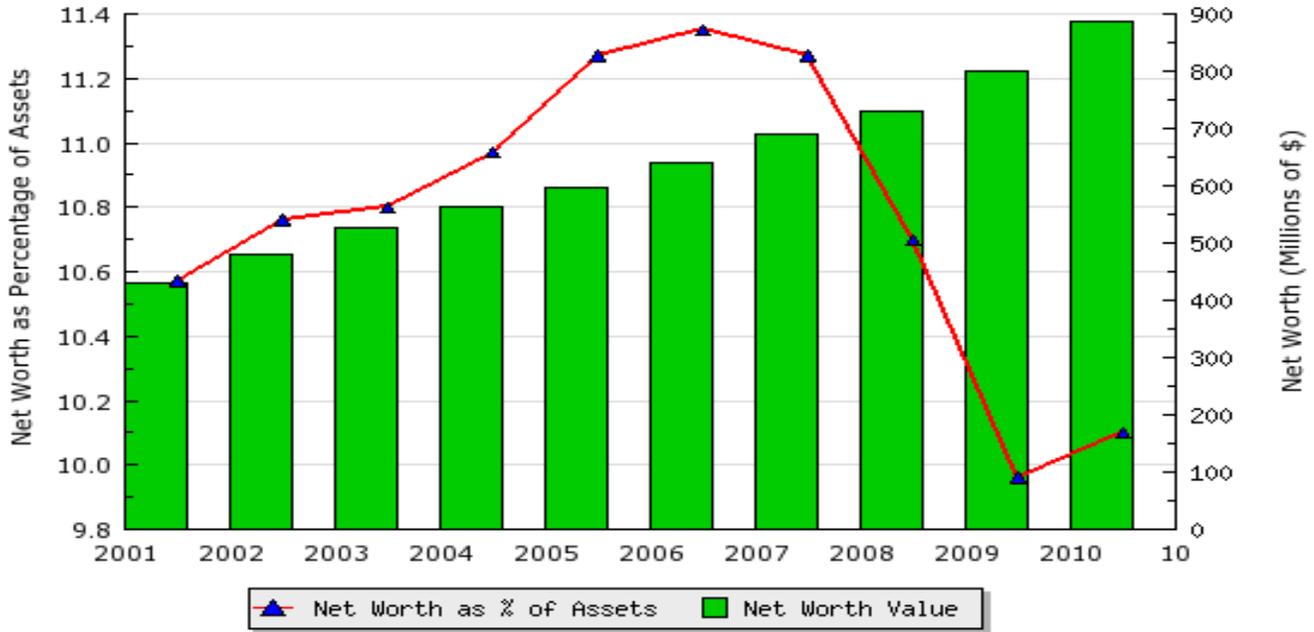
** Corporate Central not included in above figures*

Number of Credit Unions

Year	Beginning	Approved	Cancelled	Ending
2010	136	0	3	133
2009	139	0	3	136
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

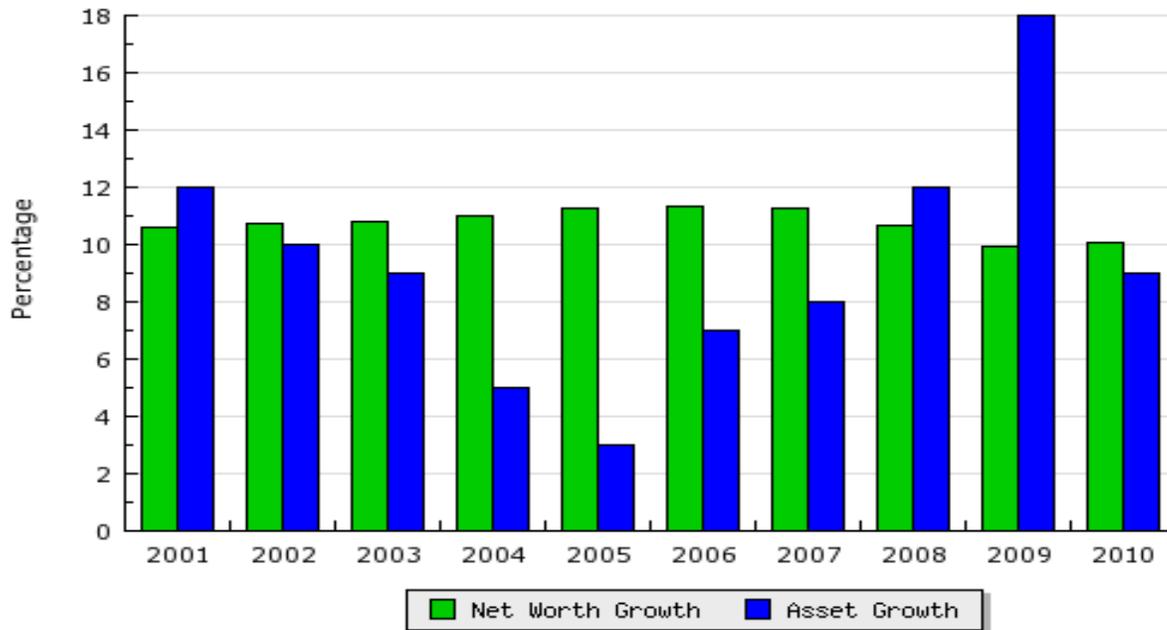
** Corporate Central not included in above figures*

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	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Ames							
Ace Community	212 E Lincoln Way	\$33,167,938	\$13,501,584	\$26,977,590	\$149,517	\$6,040,831	\$0
Greater Iowa	801 Lincoln Way	\$259,755,033	\$168,523,461	\$210,657,078	\$23,045,330	\$26,051,018	\$1,607
River Valley	2811 E 13th Street	\$45,238,450	\$28,386,666	\$40,339,373	\$137,063	\$4,762,014	\$0
Atlantic							
Nishna Valley	200 Maple Street	\$21,845,776	\$12,007,063	\$19,808,399	\$166,085	\$1,676,506	\$194,786
Bettendorf							
Ascentra	1710 Grant Street	\$236,169,713	\$176,669,351	\$192,664,675	\$22,206,285	\$21,803,401	(\$52,482)
R. I. A. Federal	4217 Utica Ridge Road	\$329,985,691	\$165,706,495	\$293,871,440	\$7,823,552	\$27,344,111	\$946,588
Buffalo							
Great River Road	111 Oak Street	\$2,163,846	\$1,198,887	\$1,706,447	\$1,745	\$455,654	\$0
Burlington							
Burlington Municipal Employees	418 Valley Street	\$3,059,558	\$2,267,207	\$2,708,821	\$18,971	\$331,766	\$0
Casebine Community	2115 Des Moines Avenue	\$28,313,415	\$13,475,378	\$23,334,008	\$200,590	\$4,778,817	\$0
Des Moines County Postal	300 N Main Room 217	\$3,009,815	\$1,223,049	\$2,538,539	\$2,375	\$468,901	\$0
Three I	3001 Sylvania Drive	\$7,611,469	\$2,228,934	\$6,592,442	\$36,858	\$982,169	\$0
Camanche							
1st Gateway	Highway 67 N	\$75,818,339	\$60,021,156	\$66,858,213	\$2,337,191	\$6,622,935	\$0
Cedar Falls							
Cedar Falls Community	123 W 4th Street	\$83,466,935	\$46,887,687	\$74,677,289	\$676,427	\$8,621,206	(\$507,987)
Iowa Community	3301 Cedar Heights Drive	\$76,618,557	\$45,844,515	\$64,547,125	\$5,558,905	\$6,512,527	\$0
UNI	802 W 29th Street	\$16,826,460	\$8,508,324	\$14,510,408	\$64,544	\$2,251,508	\$0
Waterloo Police	1311 Orchard Drive	\$2,675,814	\$1,599,349	\$2,294,318	\$5,284	\$376,212	\$0
Cedar Rapids							
Collins Community	1150 42nd Street NE	\$619,145,078	\$440,522,656	\$542,022,499	\$20,697,895	\$61,786,027	(\$5,361,343)

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Cedar Rapids continued...							
First Federal Credit Union	425 1st Avenue SW	\$138,100,812	\$116,656,610	\$97,772,560	\$26,180,766	\$14,147,486	\$0
Linn Area	3015 Blairs Ferry Road NE	\$244,187,143	\$149,093,393	\$219,664,480	\$2,165,914	\$22,123,104	\$233,645
Metco	115 8th Avenue SW	\$21,039,132	\$15,307,235	\$18,092,571	\$175,874	\$2,770,687	\$0
Quaker Oats	3535 Center Point Road NE	\$6,589,099	\$5,002,524	\$5,260,639	\$46,809	\$1,281,651	\$0
St Ludmila's	2107 J Street SW	\$379,100	\$150,369	\$271,528	\$1,132	\$106,440	\$0
Teamsters Local #238	5050 J Street SW	\$8,293,921	\$5,096,714	\$7,208,838	\$16,294	\$1,068,789	\$0
Centerville							
Industrial Employees	1513 S 18th Street	\$7,755,954	\$3,596,336	\$6,712,925	\$18,147	\$1,024,882	\$0
Chariton							
SCICAP		\$2,750,685	\$1,204,990	\$2,212,811	\$39,208	\$498,666	\$0
Charles City							
Family Community	1211 N Grand Avenue	\$16,975,407	\$7,281,905	\$14,742,545	\$64,281	\$2,168,581	\$0
Cherokee							
North Star Community	1030 S Second Street	\$58,559,348	\$32,972,885	\$52,335,200	\$204,071	\$5,976,417	\$43,660
Clinton							
Aegis	1200 North 2nd Street	\$9,931,161	\$6,446,401	\$8,655,923	\$55,438	\$1,219,800	\$0
Chemical	3600 Anamosa Road	\$11,395,513	\$6,527,079	\$9,398,984	\$14,652	\$1,981,877	\$0
Dapako	1504 North 2nd Street	\$893,967	\$702,921	\$683,381	\$2,487	\$208,099	\$0
Eagle Rock	1504 North 2nd Street	\$2,338,777	\$2,050,880	\$2,092,399	\$4,236	\$242,142	\$0
Clive							
Iowa Corporate Central	1500 NW 118th Street	\$108,218,099	\$1,535,955	\$102,206,996	\$635,537	\$5,375,567	\$0
Council Bluffs							
North Western Employees	1411 W Broadway	\$6,997,753	\$2,990,088	\$5,885,857	\$19,873	\$1,092,023	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Council Bluffs continued...							
United	1900 W Broadway	\$11,168,092	\$5,185,840	\$9,857,353	\$23,541	\$1,287,198	\$0
Cresco							
Oelwein-Cresco	121 N Elm, Suite D	\$1,029,675	\$438,669	\$778,246	\$336	\$251,093	\$0
Davenport							
Communications & Catholic	709 E. 46th Street	\$20,034,833	\$10,414,191	\$17,481,448	\$82,944	\$2,385,057	\$85,384
Davenport Police Department	227 W 4th Street	\$3,712,050	\$1,589,267	\$3,185,536	\$6,466	\$520,048	\$0
MA Ford Employees	7737 NW Blvd	\$967,465	\$387,485	\$800,229	\$0	\$167,236	\$0
Rimoda	1933 West 70th Street	\$336,593	\$181,609	\$295,060	\$4,640	\$36,893	\$0
Scott Schools	122 E 15th Street	\$16,110,780	\$10,036,226	\$14,727,817	\$37,338	\$1,345,625	\$0
The Family	1530 W 53rd Street	\$104,759,320	\$62,620,609	\$92,464,400	\$856,644	\$11,438,276	\$0
Von Maur Employees	6565 Brady Street	\$512,523	\$340,650	\$437,726	\$1,900	\$72,897	\$0
Denison							
Consumers	1404 Broadway	\$4,528,895	\$3,094,258	\$3,824,320	\$43,278	\$661,297	\$0
Des Moines							
A-E Employees	2201 E University Avenue	\$2,790,233	\$2,043,469	\$2,200,433	\$19,490	\$570,310	\$0
Affinity	475 NW Hoffman Lane	\$68,866,619	\$40,836,097	\$61,096,979	\$1,504,445	\$6,236,677	\$28,518
Capitol View	1000 E Grand Avenue	\$24,901,604	\$18,020,697	\$20,832,585	\$95,016	\$3,974,003	\$0
Des Moines Fire Department	900 Mulberry Street	\$6,345,549	\$3,128,880	\$5,524,741	\$32	\$820,776	\$0
Des Moines Metro	100 University Avenue	\$40,843,340	\$20,973,708	\$34,762,275	\$625,379	\$5,455,686	\$0
Des Moines Police Officers	423 E Court Ave	\$31,964,367	\$20,904,791	\$26,709,642	\$302,080	\$4,952,645	\$0
Des Moines Water Works	2201 George Flagg Parkway	\$1,456,595	\$893,981	\$1,284,406	\$6,431	\$165,758	\$0
EdCo Community	609 38th Street	\$38,019,818	\$11,551,337	\$32,611,882	\$301,845	\$5,452,018	(\$345,927)
EMC	712 Walnut	\$6,556,816	\$2,079,862	\$5,827,427	\$11,407	\$717,982	\$0
Federal Employees	210 Walnut (Fed Bldg) Rm 132	\$18,857,316	\$9,613,055	\$16,913,927	\$47,933	\$1,895,456	\$0
Polk County	111 Court Avenue - Adm Bldg	\$3,705,988	\$2,509,374	\$2,829,628	\$7,018	\$869,342	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Des Moines continued...							
Premier	800 9th Street	\$95,398,482	\$65,567,831	\$86,273,368	\$885,902	\$8,239,212	\$0
The Cornerstone	414 61st Street	\$14,393,078	\$6,987,026	\$12,462,298	\$25,036	\$1,894,806	\$10,938
Tradesmen Community	1400 2nd Avenue	\$34,620,187	\$23,494,837	\$29,882,072	\$137,889	\$4,600,226	\$0
United Service	1212 Pleasant, Ste 106	\$33,604,531	\$11,399,293	\$29,983,133	\$327,190	\$3,294,208	\$0
USDA	210 Walnut Street Rm 927	\$4,255,100	\$2,545,932	\$3,620,652	\$1,118	\$633,330	\$0
Village	601 E Court	\$8,320,542	\$4,976,829	\$6,922,979	\$37,759	\$1,359,804	\$0
Dubuque							
Alliant	1200 Associates Drive, Suite 102	\$85,076,558	\$57,369,207	\$76,963,237	\$898,444	\$7,214,877	\$0
AY McDonald Employees	66 W. 32nd Street	\$661,509	\$277,171	\$543,745	\$208	\$117,556	\$0
Bilt-Well	66 W. 32nd Street	\$1,014,874	\$107,975	\$740,465	\$1,451	\$272,958	\$0
Circle K	66 W. 32nd St	\$810,196	\$200,283	\$558,051	\$667	\$251,478	\$0
Du Trac Community	3465 Asbury Road	\$483,292,390	\$296,059,949	\$428,833,017	\$3,484,429	\$49,659,856	\$1,315,088
Dubuque Postal Employees	1155 Loras	\$4,993,285	\$1,012,122	\$4,552,358	\$36,013	\$404,914	\$0
Dubuque Teachers	1200 Associates Drive, Suite 101	\$13,599,491	\$10,056,615	\$11,919,707	\$111,126	\$1,568,658	\$0
Dupaco Community	3299 Hillcrest Rd	\$905,293,048	\$422,263,915	\$789,675,972	\$23,569,413	\$84,673,158	\$7,837,000
General Drivers	1828 Central Avenue	\$5,925,129	\$2,437,225	\$4,884,888	\$15,473	\$1,024,768	\$0
Holy Ghost Parish	66 W. 32nd St.	\$27,711,918	\$338,167	\$24,916,171	\$188,197	\$2,607,550	\$0
Morrison Employees	66 W. 32nd Street	\$1,686,425	\$396,476	\$1,188,088	\$4,480	\$493,857	\$0
Dyersville							
RACOM Community	1161 16th Ave. Ct. SE	\$11,693,966	\$6,027,417	\$10,422,223	\$13,197	\$1,258,546	\$0
Eldora							
ETS	3211 W Edgington Avenue	\$2,414,876	\$1,332,044	\$2,171,700	\$1,888	\$241,288	\$0
Estherville							
Employees	2714 Central Avenue	\$72,392,619	\$26,141,844	\$57,773,807	\$3,960,032	\$10,658,780	\$0
Fairfield							
Louden Depot Community	P.O. Box 52	\$2,846,562	\$2,013,967	\$2,381,726	\$3,041	\$461,795	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Fort Dodge							
Citizens Community	2012 1st Avenue South	\$136,147,668	\$113,263,526	\$118,447,961	\$2,858,691	\$14,841,016	\$0
Fort Dodge Family	215 Central Avenue	\$18,264,173	\$10,594,802	\$16,107,848	\$80,379	\$2,075,946	\$0
Frontier Community	13 S 3rd Street	\$14,810,154	\$4,143,715	\$12,797,324	\$154,405	\$1,858,425	\$0
Postal Employees	13 S 3rd Street	\$1,649,016	\$520,683	\$1,456,395	\$1,486	\$191,135	\$0
Fort Madison							
DuPont Employees	801 35th Street	\$2,925,797	\$1,275,536	\$2,341,953	\$4,266	\$579,578	\$0
Harlan							
Town and Country	1024 5th Street	\$12,483,638	\$11,453,997	\$11,062,133	\$59,766	\$1,361,739	\$0
Humboldt							
Power Co-op Employees	1208 N 13th Street	\$22,737,505	\$10,251,393	\$19,892,141	\$66,201	\$2,779,163	\$0
Independence							
MHI-Independence Employees	2277 Iowa Avenue	\$1,539,981	\$805,098	\$1,277,248	(\$30,128)	\$292,861	\$0
Iowa City							
University of Iowa Community	500 Iowa Avenue	\$1,116,851,101	\$946,906,843	\$880,246,779	\$141,939,519	\$96,824,464	\$0
Jesup							
St Athanasius	1255 3rd Street	\$424,478	\$340,816	\$332,694	\$606	\$91,178	\$0
Johnston							
Community Choice	8404 NW 62nd Avenue	\$304,797,856	\$228,940,064	\$275,242,052	\$1,563,996	\$27,991,808	\$0
Keokuk							
KAH	1600 Morgan Street	\$2,137,191	\$1,127,112	\$1,600,513	\$571	\$536,107	\$0
KEM	13 S 5th Street	\$674,334	\$555,075	\$507,168	\$75,381	\$91,785	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Keokuk continued...							
LeeCo	123 Boulevard Road, Ste. 5	\$2,009,672	\$1,339,217	\$1,579,613	\$1,481	\$428,578	\$0
SECU	3200 Main Street	\$1,586,973	\$738,344	\$1,161,738	\$45,930	\$379,305	\$0
The Hub-Co	310 Bank Street	\$13,908,174	\$4,713,582	\$12,045,506	\$40,972	\$1,821,696	\$0
Le Mars							
NW IOWA	1411 Industrial Road SW	\$32,808,751	\$15,468,180	\$29,399,269	\$9,379	\$3,400,103	\$0
Lehigh							
Lehigh Valley	117 Main Street	\$3,785,162	\$1,764,582	\$3,366,211	\$0	\$418,951	\$0
Marshalltown							
Lennox Employees	1004 E Main Street	\$32,448,374	\$17,637,486	\$27,280,629	\$63,693	\$5,104,052	\$0
MEMBERS 1st Community Credit Union	910 S 12th Avenue	\$139,487,528	\$70,865,102	\$125,798,934	\$318,803	\$13,369,791	\$0
Mason City							
ACE	1028 14th Street SE	\$8,776,192	\$1,622,668	\$7,830,700	\$4,185	\$941,307	\$0
Gas & Electric Employees	22 2nd Street NW	\$4,549,731	\$2,249,544	\$3,306,566	\$1,894	\$1,241,271	\$0
Government Employees	12 North Delaware	\$4,215,728	\$1,846,619	\$3,415,362	\$9,588	\$790,778	\$0
Iowa Heartland	1602 S Monroe Avenue	\$18,299,805	\$10,092,413	\$14,346,322	\$46,959	\$3,906,524	\$0
Mercy-City-Lehigh Family Credit Union	1341 6th Street SW	\$29,662,921	\$18,407,114	\$25,132,771	\$73,931	\$4,447,433	\$8,786
North Iowa Community	P.O. Box 1248	\$53,693,158	\$47,716,094	\$47,895,548	\$232,244	\$5,565,366	\$0
Northwestern States Cement Employee's	1314 4th Street SW Suite 115	\$880,905	\$772,147	\$564,453	\$10,703	\$305,749	\$0
Mount Pleasant							
Henry County Community	P.O. Box 28	\$15,710,258	\$11,774,864	\$13,290,268	\$481,142	\$1,938,848	\$0
MHI	1200 E Washington Street	\$2,029,008	\$1,955,753	\$1,738,552	\$56,117	\$234,339	\$0
Muscatine							
Members Community	159 Colorado Street	\$44,289,707	\$25,042,920	\$38,617,310	\$1,891,449	\$3,671,364	\$109,584

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Newton							
Advantage	121 W Third Street N	\$42,532,390	\$25,156,476	\$35,262,502	\$561,929	\$6,707,959	\$0
The Verno	One Promotion Place	\$433,157	\$120,709	\$202,741	\$486	\$229,930	\$0
Ottumwa							
Community 1st	235 Richmond Avenue	\$326,132,984	\$264,675,172	\$294,101,592	\$4,351,816	\$27,679,576	\$0
Meridian	1206 N. Jefferson	\$31,052,337	\$13,281,527	\$28,126,468	\$117,123	\$2,794,186	\$14,560
Muni-Employees	City Hall 105 E 3rd Street	\$706,818	\$545,083	\$602,235	\$5,445	\$99,138	\$0
River Community	644 W 2nd Street	\$12,849,020	\$9,255,059	\$10,545,187	\$45,494	\$2,251,419	\$6,920
Sanborn							
Creamery	101 West 1st St.	\$1,334,192	\$379,519	\$1,175,592	\$552	\$158,048	\$0
Shenandoah							
Eaton Employees	1600 Airport Road	\$1,701,578	\$1,642,315	\$1,301,561	\$7,907	\$392,110	\$0
Sioux City							
Midwest Community	1909 Old South Palmetto	\$20,722,646	\$7,945,027	\$18,766,498	\$54,997	\$1,882,715	\$18,436
Sioux Valley Community	1120 Sixth Street	\$21,400,151	\$7,091,489	\$17,094,464	\$189,149	\$4,116,538	\$0
Telco Triad Community	1420 Tri View Avenue	\$71,276,880	\$30,201,966	\$61,888,187	\$621,549	\$8,767,144	\$0
The Municipal	103 S Fairmount	\$11,401,318	\$6,394,685	\$10,169,993	\$38,788	\$1,192,537	\$0
Spencer							
Eaton Employees	32nd Avenue W	\$2,030,546	\$1,506,221	\$1,689,655	\$97,397	\$243,494	\$0
St. Charles							
NGPL Employees	510 West Carpenter	\$2,773,760	\$423,859	\$1,998,221	\$19,587	\$755,952	\$0
Urbandale							
Midland	2891 106th Street	\$34,910,474	\$20,317,657	\$29,043,745	\$181,596	\$5,685,133	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Urbandale continued...							
Polk County Schools Employees	3810 66th Street	\$9,126,891	\$4,707,840	\$7,922,899	\$13,547	\$1,190,445	\$0
Urbandale Municipal Employees	9401 Hickman Road	\$1,498,293	\$348,497	\$1,248,679	\$1,768	\$247,846	\$0
Waterloo							
Allen Hospital Personnel	1825 Logan Avenue	\$4,804,304	\$3,269,593	\$3,791,657	\$41,139	\$971,508	\$0
Chicago Central and Commerce	1005 E 4th Street	\$7,529,328	\$2,285,362	\$6,030,194	\$186,061	\$1,313,073	\$0
Midwest Federal Employees	300 Sycamore Street	\$8,202,078	\$2,358,408	\$7,198,631	\$18,220	\$985,227	\$0
Midwest Utilities	1601 University Avenue	\$2,296,164	\$1,665,626	\$1,992,908	\$26,102	\$277,154	\$0
Public Employees	624 Franklin Street	\$23,802,800	\$12,847,872	\$20,599,793	(\$112,626)	\$3,426,884	(\$111,251)
Veridian	1827 Ansborough Avenue	\$1,783,385,449	\$1,271,084,239	\$1,582,920,904	\$25,008,177	\$172,170,709	\$3,285,659
Warren	2209 Falls Avenue	\$6,339,442	\$2,234,353	\$5,689,056	\$6,031	\$644,355	\$0
Waterloo Firemen's	425 E 3rd Street	\$2,201,832	\$1,550,232	\$1,950,796	\$5,485	\$245,551	\$0
Webster City							
Peoples	310 First Street	\$20,458,464	\$12,976,598	\$17,105,504	\$78,723	\$3,274,237	\$0
Webster City Municipal	730 2nd Street	\$483,437	\$214,826	\$334,304	(\$366)	\$149,499	\$0
West Burlington							
River Bend	801 W Burlington Avenue	\$7,120,854	\$2,464,722	\$6,154,744	\$15,774	\$844,564	\$105,772
West Des Moines							
Ashworth	1111 Ashworth Road	\$5,180,123	\$1,642,725	\$4,270,285	\$4,024	\$905,814	\$0
Financial Plus	1831 25th Street	\$83,997,483	\$45,832,633	\$75,187,296	\$753,654	\$8,056,533	\$0
First Class	2051 Westown Parkway	\$53,637,856	\$35,414,231	\$47,371,079	\$802,497	\$5,464,280	\$0

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
1	Veridian	\$1,783,385,449
2	University of Iowa Community	\$1,116,851,101
3	Dupaco Community	\$905,293,048
4	Collins Community	\$619,145,078
5	Du Trac Community	\$483,292,390
6	Community 1st	\$326,132,984
7	Community Choice	\$304,797,856
8	Greater Iowa	\$259,755,033
9	Linn Area	\$244,187,143
10	Ascentra	\$236,169,713
11	MEMBERS 1st Community Credit Union	\$139,487,528
12	Citizens Community	\$136,147,668
13	The Family	\$104,759,320
14	Premier	\$95,398,482
15	Alliant	\$85,076,558
16	Financial Plus	\$83,997,483
17	Cedar Falls Community	\$83,466,935
18	Iowa Community	\$76,618,557
19	1st Gateway	\$75,818,339
20	Employees	\$72,392,619
21	Telco Triad Community	\$71,276,880
22	Affinity	\$68,866,619
23	North Star Community	\$58,559,348
24	North Iowa Community	\$53,693,158
25	First Class	\$53,637,856
26	River Valley	\$45,238,450
27	Members Community	\$44,289,707
28	Advantage	\$42,532,390
29	Des Moines Metro	\$40,843,340
30	EdCo Community	\$38,019,818
31	Midland	\$34,910,474
32	Tradesmen Community	\$34,620,187
33	United Service	\$33,604,531
34	Ace Community	\$33,167,938
35	NW IOWA	\$32,808,751
36	Lennox Employees	\$32,448,374
37	Des Moines Police Officers	\$31,964,367
38	Meridian	\$31,052,337
39	Mercy-City-Lehigh Family Credit Union	\$29,662,921
40	Casebine Community	\$28,313,415
41	Holy Ghost Parish	\$27,711,918
42	Capitol View	\$24,901,604

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
43	Public Employees	\$23,802,800
44	Power Co-op Employees	\$22,737,505
45	Nishna Valley	\$21,845,776
46	Sioux Valley Community	\$21,400,151
47	Metco	\$21,039,132
48	Midwest Community	\$20,722,646
49	Peoples	\$20,458,464
50	Communications & Catholic	\$20,034,833
51	Federal Employees	\$18,857,316
52	Iowa Heartland	\$18,299,805
53	Fort Dodge Family	\$18,264,173
54	Family Community	\$16,975,407
55	UNI	\$16,826,460
56	Scott Schools	\$16,110,780
57	Henry County Community	\$15,710,258
58	Frontier Community	\$14,810,154
59	The Cornerstone	\$14,393,078
60	The Hub-Co *	\$13,908,174
61	Dubuque Teachers	\$13,599,491
62	River Community	\$12,849,020
63	Town and Country	\$12,483,638
64	RACOM Community	\$11,693,966
65	The Municipal	\$11,401,318
66	Chemical	\$11,395,513
67	United	\$11,168,092
68	Aegis	\$9,931,161
69	Polk County Schools Employees	\$9,126,891
70	ACE	\$8,776,192
71	Village	\$8,320,542
72	Teamsters Local #238	\$8,293,921
73	Midwest Federal Employees	\$8,202,078
74	Industrial Employees	\$7,755,954
75	Three I	\$7,611,469
76	Chicago Central and Commerce	\$7,529,328
77	River Bend	\$7,120,854
78	North Western Employees	\$6,997,753
79	Quaker Oats	\$6,589,099
80	EMC	\$6,556,816
81	Des Moines Fire Department	\$6,345,549
82	Warren	\$6,339,442
83	General Drivers	\$5,925,129
84	Ashworth	\$5,180,123

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
85	Dubuque Postal Employees	\$4,993,285
86	Allen Hospital Personnel	\$4,804,304
87	Gas & Electric Employees	\$4,549,731
88	Consumers	\$4,528,895
89	USDA	\$4,255,100
90	Government Employees	\$4,215,728
91	Lehigh Valley *	\$3,785,162
92	Davenport Police Department	\$3,712,050
93	Polk County	\$3,705,988
94	Burlington Municipal Employees	\$3,059,558
95	Des Moines County Postal	\$3,009,815
96	DuPont Employees	\$2,925,797
97	Louden Depot Community	\$2,846,562
98	A-E Employees	\$2,790,233
99	NGPL Employees	\$2,773,760
100	SCICAP *	\$2,750,685
101	Waterloo Police	\$2,675,814
102	ETS	\$2,414,876
103	Eagle Rock	\$2,338,777
104	Midwest Utilities	\$2,296,164
105	Waterloo Firemen's	\$2,201,832
106	Great River Road	\$2,163,846
107	KAH	\$2,137,191
108	Eaton Employees	\$2,030,546
109	MHI	\$2,029,008
110	LeeCo	\$2,009,672
111	Eaton Employees	\$1,701,578
112	Morrison Employees	\$1,686,425
113	Postal Employees	\$1,649,016
114	SECU	\$1,586,973
115	MHI-Independence Employees	\$1,539,981
116	Urbandale Municipal Employees	\$1,498,293
117	Des Moines Water Works	\$1,456,595
118	Creamery	\$1,334,192
119	Oelwein-Cresco	\$1,029,675
120	Bilt-Well	\$1,014,874
121	MA Ford Employees	\$967,465
122	Dapako	\$893,967
123	Northwestern States Cement Employee's	\$880,905
124	Circle K	\$810,196
125	Muni-Employees	\$706,818
126	KEM	\$674,334

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
127	AY McDonald Employees	\$661,509
128	Von Maur Employees	\$512,523
129	Webster City Municipal	\$483,437
130	The Verno	\$433,157
131	St Athanasius	\$424,478
132	St Ludmila's	\$379,100
133	Rimoda	\$336,593

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