

**2013
Annual Report
of the
Superintendent**

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

**Published by
The State of Iowa**



STATE OF IOWA

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

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

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 2013 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 deposits in all Iowa credit unions. The statement of condition of Iowa's credit unions, included within this Report, represents the 114 state-chartered credit unions whose principle place of business is in this state. Continuing the trend of previous years, Iowa credit unions' 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 10.15% of total assets. This ratio is an important indicator of credit union preparedness to meet and withstand the financial challenges of today and into the foreseeable future.

Iowa credit unions are not-for-profit financial cooperatives with over 1,007,520 member-owners. Membership grew by 12,915 in 2013, indicating credit unions are offering the products and services to meet the borrowing and savings needs of their member-owners. Total assets grew 6.96%, loans grew 14.3%, and the year ended with a respectable 80.31% loan-to-savings ratio. Credit unions returned 14.5% of total income to their members last year in the form of dividends and interest on savings and deposits, while increasing total equity by 7.4%. 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 Division of Credit Union'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 M. Johnson".

JoAnn M. Johnson
Superintendent of Credit Unions

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Division of Credit Unions Review Board Gubernatorial Appointees

Board Member	City	Term Beginning	Term Ending
Jeffrey L. Hayes	Cherokee	May 1, 2010	April 30, 2016
Tahira K. Hira **	Ames	May 1, 2013	April 30, 2016
Scott Zahnle	Ames	May 1, 2013	April 30, 2016
Dave J. Cale*	West Des Moines	May 1, 2012	April 30, 2015
Timothy J. Marcsisak	Atlantic	May 1, 2012	April 30, 2015
Becky L. Zemlicka	Clive	May 1, 2012	April 30, 2015
Janet C. Pepper **	Des Moines	May 1, 2011	April 30, 2014

* Chairperson

** Public Member

Division of Credit Unions Staff

Employee	Title
JoAnn M. Johnson	Superintendent
Sara K. Larkin	Secretary
Janet S. Johnson	Executive Officer and Legal Counsel
Amanda S. Swangel	Information Technology Specialist
Ann E. Mulcahy	Credit Union Examiner Supervisor
Allen M. Benson	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
Mark T. Donahue	Credit Union Examiner
Erik K. Sorensen	Credit Union Examiner

Division of Credit Unions Revenue and Expenses 7/1/2012 Through 6/30/2013

REVENUE		
Operating Fees		\$1,649,384
Other		\$11,323
TOTAL REVENUE		\$1,660,707
EXPENSES		
Salaries and Wages		\$667,380
FICA, IPERS, Ins.		\$788,233
Subtotal		\$1,455,613
Travel		
In State		\$74,716
Out of State		\$1,958
Subtotal		\$76,674
Office		
Supplies		\$4,475
Postage		\$698
Communications		\$21,954
Building Rent		\$38,085
IT Equipment/Software		\$2,074
Outside Repairs/Service		\$1,210
Subtotal		\$68,497
Other		
Transfers to Auditor of State		\$6,932
Transfers to Attorney General		\$25,000
Transfers to Information Technology Enterprise		\$17,450
Transfers to Other Agencies		\$9,142
Miscellaneous Expenses		\$0
Subtotal		\$58,524
TOTAL EXPENSES		\$1,659,309
Balance Carried Forward*		\$1,398

* 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 2013

Charter #	City	Old Name	New Name
162	Dubuque	Dubuque Teachers	IntegrUS
385	Mount Pleasant	Henry County Community	5 Star Community
664	Mason City	Mercy-City-Lehigh Family	MCLG Family

Credit Union Mergers and Dissolutions in 2013

Charter #	City	Credit Union
177	Davenport	Scott Schools merged with Ascentra.
285	Buffalo	Great River Road merged with The Family.
422	West Burlington	River Bend merged with 5 Star Community.
515	Davenport	Von Maur Employees merged with The Family.
762	Independence	MHI-Independence Employees merged with Veridian.
766	Urbandale	Urbandale Municipal Employees merged with Midland.
801	Clive	Iowa Corporate Central dissolved.

Consolidated Financial Condition of Iowa State Chartered Credit Unions

	12/31/2013	% Change	#/\$ Change	12/31/2012
Number of Credit Unions	114	-5%	-6	120
Number of Members	1007520	1.3%	12915	994605

ASSETS

Total Loans	\$8,110,172,739	14.3%	\$1,014,360,999	\$7,095,811,740
Allowance for Loan Loss	\$64,019,191	11.2%	\$6,449,052	\$57,570,139
Net Loans	\$8,046,153,548	14.32%	\$1,007,911,947	\$7,038,241,601
Loans Held For Sale	\$35,860,441	-63.6%	(\$62,655,926)	\$98,516,367
Cash	\$587,700,681	-33.76%	(\$299,483,636)	\$887,184,317
Investments	\$2,439,897,653	2.11%	\$50,436,734	\$2,389,460,919
Fixed Assets	\$285,639,201	12.02%	\$30,654,059	\$254,985,142
Other Assets	\$209,966,349	13.73%	\$25,341,306	\$184,625,043
Insurance Fund Deposit	\$93,549,926	10.12%	\$8,600,947	\$84,948,979
TOTAL ASSETS	\$11,700,879,426	6.96%	\$761,455,159	\$10,939,424,267

LIABILITIES

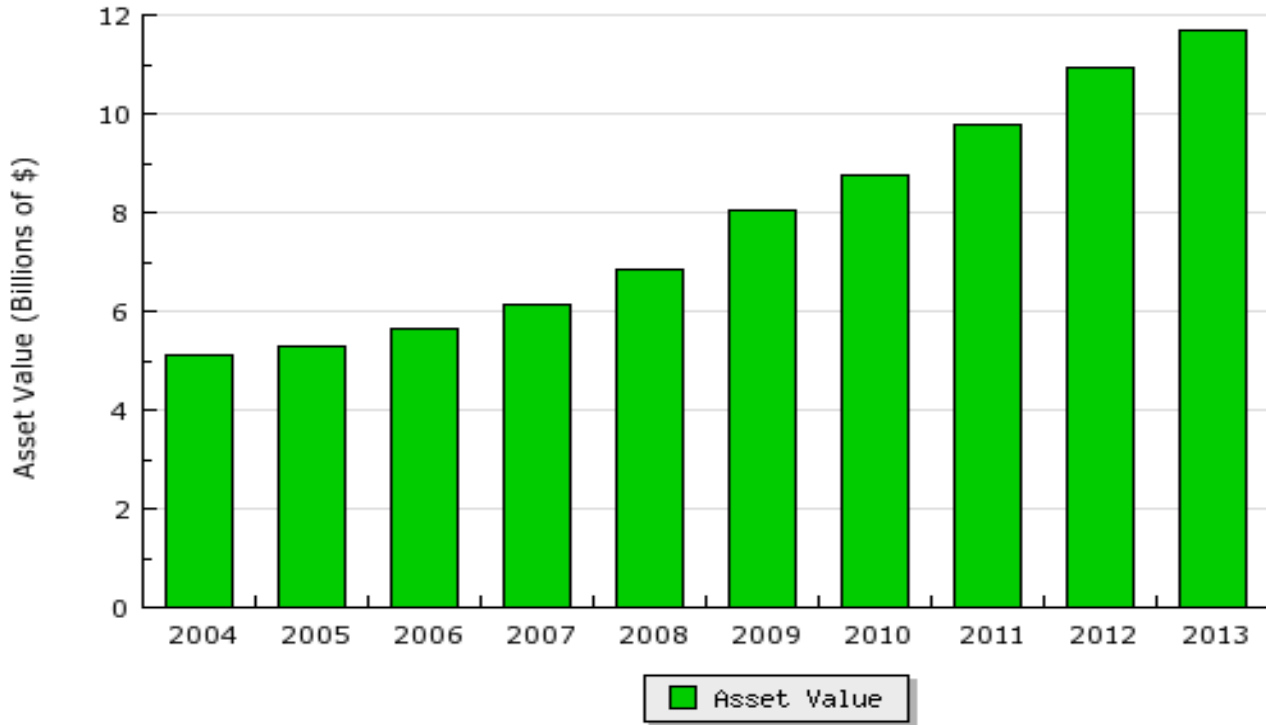
Shares	\$2,844,196,643	6.35%	\$169,789,961	\$2,674,406,682
Share Drafts	\$1,456,956,701	12.17%	\$158,121,158	\$1,298,835,543
Other Shares & Deposits	\$5,797,958,178	6.02%	\$329,230,095	\$5,468,728,083
Total Savings	\$10,099,111,522	6.96%	\$657,141,214	\$9,441,970,308
Other Liabilities	\$96,079,042	-8.94%	(\$9,429,902)	\$105,508,944
Notes Payable	\$307,580,403	10.76%	\$29,880,225	\$277,700,178
Legal Reserve	\$359,336,937	10.45%	\$34,002,104	\$325,334,833
Other Reserves	\$168,208,738	5.56%	\$8,865,886	\$159,342,852
Undivided Earnings	\$671,759,560	11.91%	\$71,465,330	\$600,294,230
Unrealized Gains/Losses	(\$7,608,838)	-124.2%	(\$39,045,689)	\$31,436,851
Other Equity	(\$3,522,416)	-65.14%	\$6,582,283	(\$10,104,699)
Total Equity	\$1,188,173,981	7.4%	\$81,869,914	\$1,106,304,067
TOTAL LIABILITIES	\$11,700,879,426	6.96%	\$761,455,159	\$10,939,424,267

Total Capital	\$1,252,193,172	7.59%	\$88,318,966	\$1,163,874,206
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Consolidated Income Statement of Iowa State Chartered Credit Unions

	12/31/2013	% of Income	12/31/2012	% of Income	% Change
INCOME					
Interest on Loans	\$378,127,374	65.12%	\$368,865,399	64.83%	2.51%
Less: Interest Refund	(\$75,050)	-0.01%	(\$70,372)	-0.01%	6.65%
Net Interest Income	\$378,052,324	65.11%	\$368,795,027	64.82%	2.51%
Income Trading Securities	\$869	0%	\$0	0%	0%
Investment Income	\$47,016,514	8.1%	\$47,830,213	8.41%	-1.7%
Fee Income	\$79,605,967	13.71%	\$75,873,446	13.34%	4.92%
Other Operating Income	\$75,970,063	13.08%	\$76,478,148	13.44%	-0.66%
TOTAL INCOME	\$580,645,737	100%	\$568,976,834	100%	2.05%
 OPERATING EXPENSE					
Compensation & Benefits	\$176,367,647	30.37%	\$166,023,083	29.18%	6.23%
Travel & Conference	\$3,400,853	0.59%	\$3,188,423	0.56%	6.66%
Office Occupancy	\$23,447,925	4.04%	\$21,767,075	3.83%	7.72%
Office Operations	\$49,923,330	8.6%	\$46,114,456	8.1%	8.26%
Education & Promotional	\$16,922,261	2.91%	\$15,389,512	2.7%	9.96%
Loan Servicing	\$26,098,840	4.49%	\$23,982,996	4.22%	8.82%
Professional Services	\$32,084,329	5.53%	\$30,305,829	5.33%	5.87%
Provision for Loan and Lease Loss	\$36,142,979	6.22%	\$30,317,642	5.33%	19.21%
Member Insurance	\$8,139,862	1.4%	\$9,578,405	1.68%	-15.02%
Operating Fee	\$1,572,642	0.27%	\$1,568,156	0.28%	0.29%
Miscellaneous	\$6,029,439	1.04%	\$6,388,831	1.12%	-5.63%
TOTAL OPERATING EXPENSE	\$380,130,107	65.47%	\$354,624,408	62.33%	7.19%
 INTEREST EXPENSE					
Dividends on Shares	\$67,802,063	11.68%	\$73,449,576	12.91%	-7.69%
Interest on Deposits	\$16,396,151	2.82%	\$20,279,380	3.56%	-19.15%
Interest on Borrowed Funds	\$5,212,690	0.9%	\$6,178,441	1.09%	-15.63%
TOTAL INTEREST EXPENSE	\$89,410,904	15.4%	\$99,907,397	17.56%	-10.51%
Gain/(Loss) Fixed Assets	(\$134,016)	-0.02%	(\$1,212,282)	-0.21%	-88.95%
Gain/(Loss) Investments	\$2,371,699	0.41%	\$3,566,304	0.63%	-33.5%
NCUSIF Restablization Expense	(\$5,566,988)	-0.96%	(\$6,852,813)	-1.2%	-18.76%
Non-Operating Income	\$3,569,017	0.61%	\$433,983	0.08%	722.39%
Net Income Before Required Reserve Transfers	\$116,911,426	20.13%	\$117,228,336	20.6%	-0.27%
Required Reserve Transfer	\$30,014,170	5.17%	\$22,496,072	3.95%	33.42%
NET INCOME	\$86,897,256	14.97%	\$94,732,264	16.65%	-8.27%

Asset Growth

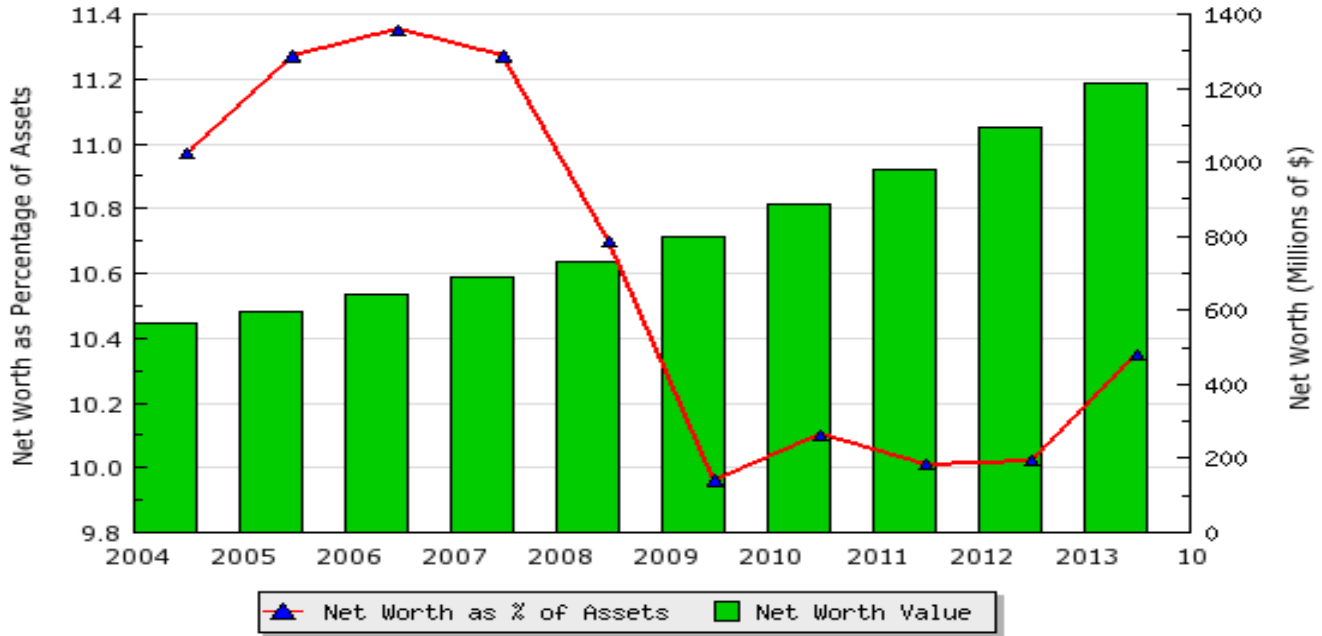


Iowa's 114 state chartered credit unions reported total assets of \$11.7 billion at the close of December 31, 2013. As the graph illustrates, assets in Iowa's state chartered natural person credit unions have grown steadily for ten years. This indicates that Iowa's credit unions continue to prosper and serve their members.

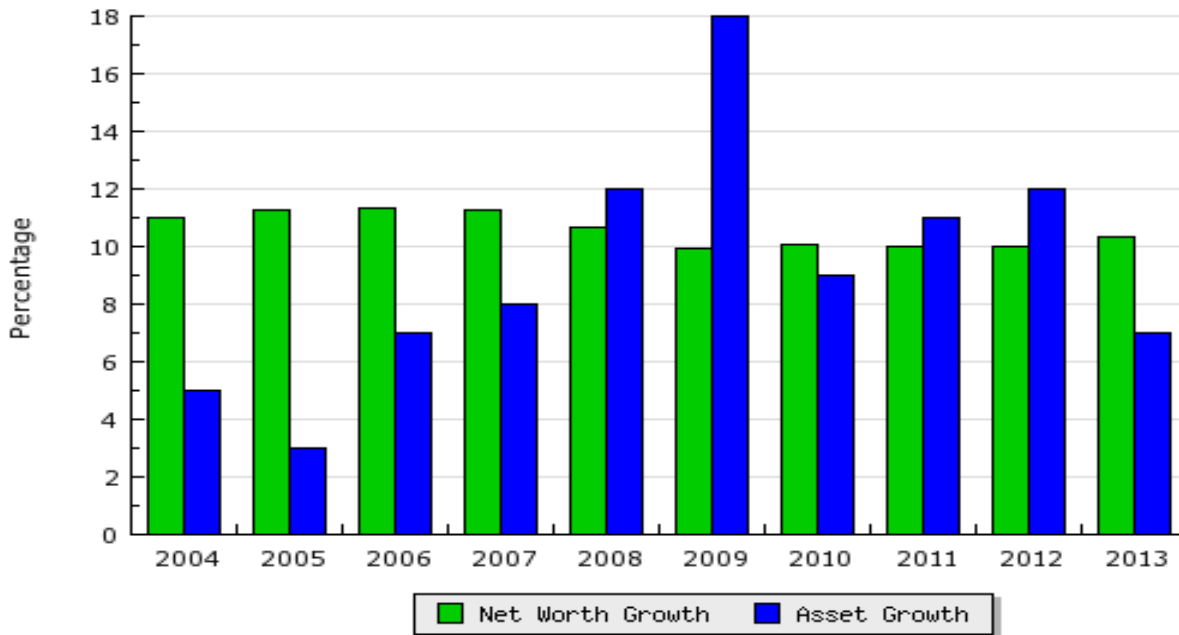
Number of Credit Unions

Year	Beginning	Approved	Cancelled	Ending
2013	120	0	6	114
2012	129	0	9	120
2011	133	0	4	129
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

Net Worth



Net Worth Growth vs. Asset Growth



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	\$34,065,639	\$11,891,946	\$27,858,921	\$163,645	\$6,043,073	\$0
Greater Iowa	801 Lincoln Way	\$329,349,816	\$199,878,449	\$286,878,551	\$12,730,842	\$29,960,802	(\$220,379)
River Valley	2811 E 13th Street	\$50,418,103	\$27,816,347	\$44,524,672	\$106,945	\$5,786,486	\$0
Atlantic							
Nishna Valley	200 Maple Street	\$27,968,301	\$13,000,077	\$25,587,770	\$119,328	\$2,261,203	\$0
Bettendorf							
Ascentra	1710 Grant Street	\$328,170,234	\$250,680,311	\$259,832,954	\$35,458,189	\$33,355,394	(\$242,403)
Burlington							
Burlington Municipal Employees	418 Valley Street	\$4,646,453	\$2,676,204	\$4,203,531	\$14,950	\$427,972	\$0
Casebine Community	485 West Burlington Avenue	\$31,054,939	\$13,860,808	\$25,728,268	\$156,750	\$5,180,908	\$0
Des Moines County Postal	300 N Main Room 217	\$2,867,804	\$1,432,643	\$2,394,431	\$579	\$472,794	\$0
Three I	3001 Sylvania Drive	\$7,382,551	\$3,409,688	\$6,872,592	\$24,938	\$485,021	\$0
Camanche							
1st Gateway	Highway 67 N	\$90,542,443	\$70,836,308	\$75,795,802	\$5,326,397	\$9,420,244	\$0
Cedar Falls							
Cedar Falls Community	123 W 4th Street	\$92,685,398	\$57,750,246	\$80,730,522	\$797,781	\$11,833,487	(\$676,392)
Iowa Community	3301 Cedar Heights Drive	\$78,370,822	\$54,395,438	\$65,091,539	\$5,498,224	\$7,781,059	\$0
UNI	802 W 29th Street	\$20,088,482	\$9,111,755	\$17,281,181	\$53,474	\$2,580,610	\$0
Waterloo Police	1311 Orchard Drive	\$2,424,141	\$1,616,789	\$2,058,790	\$2,180	\$363,171	\$0
Cedar Rapids							
Collins Community	1150 42nd Street NE	\$737,998,489	\$522,873,217	\$658,254,171	\$7,564,688	\$75,684,335	(\$3,504,705)
Linn Area	3015 Blairs Ferry Road NE	\$309,735,142	\$205,606,425	\$273,167,936	\$9,646,788	\$27,957,237	(\$1,036,819)
Metco	115 8th Avenue SW	\$27,570,674	\$19,789,806	\$24,326,004	\$173,745	\$3,070,925	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Cedar Rapids continued...							
Quaker Oats	3535 Center Point Road NE	\$7,760,680	\$5,276,522	\$6,411,921	\$34,457	\$1,314,302	\$0
St Ludmila's	2107 J Street SW	\$383,299	\$224,899	\$274,322	\$1,833	\$107,144	\$0
Teamsters Local #238	5050 J Street SW	\$8,886,782	\$5,065,858	\$7,975,534	\$13,564	\$897,684	\$0
Centerville							
Industrial Employees	1513 S 18th Street	\$8,357,111	\$3,819,451	\$7,149,651	\$29,100	\$1,178,360	\$0
Chariton							
SCICAP	P.O. Box 715	\$2,183,120	\$885,177	\$1,691,090	\$21,708	\$470,322	\$0
Charles City							
Family Community	1211 N Grand Avenue	\$16,425,733	\$7,501,105	\$14,339,544	\$44,771	\$2,041,418	\$0
Cherokee							
North Star Community	1030 S Second Street	\$77,279,263	\$37,470,200	\$69,401,887	\$331,254	\$7,503,069	\$43,053
Clinton							
Aegis	1200 North 2nd Street	\$11,187,120	\$6,947,687	\$9,784,817	\$83,118	\$1,319,185	\$0
Chemical	3600 Anamosa Road	\$13,268,720	\$7,277,408	\$11,198,436	\$14,965	\$2,055,319	\$0
Council Bluffs							
North Western Employees	1411 W Broadway	\$7,368,685	\$3,298,790	\$6,109,980	\$14,155	\$1,244,550	\$0
United	1900 W Broadway	\$14,196,978	\$5,118,472	\$12,785,230	\$14,815	\$1,396,933	\$0
Cresco							
Oelwein-Cresco	121 N Elm, Suite D	\$883,068	\$324,959	\$776,181	\$0	\$106,887	\$0
Davenport							
Bent River Community	709 E. 46th Street	\$22,830,396	\$11,746,376	\$20,244,873	\$87,884	\$2,497,639	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Davenport continued...							
Davenport Police Department	227 W 4th Street	\$3,880,752	\$1,774,648	\$3,336,387	\$5,912	\$538,453	\$0
MA Ford Employees	7737 NW Blvd	\$1,366,576	\$714,727	\$1,169,862	\$0	\$196,714	\$0
Rimoda	1933 West 70th Street	\$336,826	\$136,711	\$329,763	\$514	\$6,549	\$0
The Family	1530 W 53rd Street	\$134,193,636	\$74,987,850	\$117,766,358	\$1,177,417	\$15,190,338	\$59,523
Denison							
Consumers	1404 Broadway	\$5,382,899	\$3,505,846	\$4,590,045	\$42,092	\$750,762	\$0
Des Moines							
Affinity	475 NW Hoffman Lane	\$73,144,086	\$51,665,063	\$65,118,078	\$1,364,321	\$6,613,641	\$48,046
Capitol View	1000 E Grand Avenue	\$30,181,117	\$20,414,375	\$25,706,801	\$78,198	\$4,396,118	\$0
Cornerstone Community	414 61st Street	\$17,278,935	\$10,677,337	\$15,222,879	\$34,211	\$2,046,253	(\$24,408)
Des Moines Fire Department	900 Mulberry Street	\$5,460,355	\$2,764,061	\$4,640,420	\$0	\$819,935	\$0
Des Moines Metro	100 University Avenue	\$46,795,967	\$20,667,855	\$40,522,480	\$442,362	\$5,831,125	\$0
Des Moines Police Officers	423 E Court Ave	\$42,450,094	\$25,496,843	\$35,948,097	\$429,976	\$6,072,021	\$0
Des Moines Water Works	2201 George Flagg Parkway	\$1,605,202	\$1,157,169	\$1,424,722	\$4,980	\$175,500	\$0
EdCo Community	609 38th Street	\$42,148,541	\$16,180,223	\$36,728,498	\$587,304	\$6,038,801	(\$1,206,062)
EMC	712 Walnut	\$7,552,838	\$2,438,263	\$6,871,543	\$2,678	\$678,617	\$0
Federal Employees	210 Walnut (Fed Bldg) Rm 132	\$18,514,518	\$7,629,601	\$16,677,187	\$66,208	\$1,771,123	\$0
Polk County	111 Court Avenue - Adm Bldg	\$4,426,517	\$2,945,604	\$3,581,679	\$5,939	\$838,899	\$0
Premier	800 9th Street	\$111,692,963	\$83,475,687	\$98,140,963	\$2,436,075	\$11,115,925	\$0
Tradesmen Community	1400 2nd Avenue	\$43,224,744	\$23,210,621	\$37,177,997	\$214,666	\$5,832,081	\$0
USDA	210 Walnut Street Rm 927	\$3,927,868	\$2,242,330	\$3,426,921	(\$1,238)	\$502,185	\$0
Village	601 E Court	\$9,370,577	\$5,922,887	\$7,949,816	\$34,781	\$1,385,980	\$0
Dubuque							
Alliant	1200 Associates Drive, Suite 102	\$95,373,658	\$69,742,860	\$85,142,326	\$622,591	\$9,608,741	\$0
AY McDonald Employees	66 W. 32nd Street	\$669,819	\$282,143	\$554,076	\$299	\$115,444	\$0
Du Trac Community	3465 Asbury Road	\$571,662,054	\$350,644,990	\$505,778,931	\$3,348,654	\$62,936,317	(\$401,847)

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Dubuque continued...							
Dubuque Postal Employees	1155 Loras	\$4,455,327	\$728,050	\$3,974,545	\$22,716	\$458,066	\$0
Dupaco Community	3999 Pennsylvania Ave.	\$1,123,457,400	\$582,592,195	\$980,467,034	\$4,185,744	\$144,123,117	(\$4,856,000)
General Drivers	1828 Central Avenue	\$6,766,067	\$2,001,919	\$5,778,299	\$5,882	\$981,886	\$0
Holy Ghost Parish	66 W. 32nd St.	\$28,772,329	\$323,469	\$25,715,071	\$81,945	\$2,975,313	\$0
IntegrUS	1200 Associates Drive, Suite 101	\$18,672,625	\$14,889,842	\$16,669,867	\$49,904	\$1,952,854	\$0
Morrison Employees	66 W. 32nd Street	\$1,692,441	\$273,259	\$1,185,057	\$2,639	\$504,745	\$0
Eldora							
ETS	3211 W Edgington Avenue	\$2,437,995	\$1,005,767	\$2,119,435	\$3,832	\$314,728	\$0
Estherville							
Employees	2714 Central Avenue	\$79,042,569	\$37,767,897	\$61,649,272	\$3,702,549	\$13,690,748	\$0
Fairfield							
Louden Depot Community	P.O. Box 52	\$5,457,839	\$3,045,260	\$4,872,647	\$2,852	\$582,340	\$0
Fort Dodge							
Citizens Community	2012 1st Avenue South	\$171,894,023	\$131,558,140	\$147,767,970	\$2,889,722	\$21,236,331	\$0
Fort Dodge Family	215 Central Avenue	\$22,930,347	\$11,468,989	\$20,143,058	\$111,283	\$2,676,006	\$0
Frontier Community	13 S 3rd Street	\$19,402,400	\$4,620,874	\$16,885,223	\$210,947	\$2,306,230	\$0
Fort Madison							
DuPont Employees	801 35th Street	\$3,296,301	\$1,493,889	\$2,709,918	\$2,849	\$583,534	\$0
Harlan							
Town and Country	1414 Chatburn Ave	\$16,708,437	\$13,806,210	\$14,727,576	\$66,496	\$1,914,365	\$0
Humboldt							
Power Co-op Employees	1208 N 13th Street	\$28,668,536	\$11,487,354	\$24,805,840	\$64,465	\$3,798,231	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Iowa City							
University of Iowa Community	500 Iowa Avenue	\$2,161,387,175	\$1,961,332,404	\$1,720,909,314	\$259,676,765	\$183,135,600	\$0
Jesup							
St Athanasius	1255 3rd Street	\$551,214	\$543,460	\$427,064	\$30,274	\$93,876	\$0
Johnston							
Community Choice	6163 NW 86th Street, Suite 105	\$390,596,519	\$326,635,452	\$355,448,829	\$2,141,618	\$33,006,072	\$0
Keokuk							
KAH	1600 Morgan Street	\$2,099,507	\$1,092,089	\$1,501,902	\$1,894	\$595,711	\$0
LeeCo	123 Boulevard Road, Ste. 5	\$3,283,972	\$2,145,928	\$2,715,742	\$2,498	\$565,732	\$0
SECU	3200 Main Street	\$1,894,364	\$1,093,845	\$1,428,376	\$3,771	\$462,217	\$0
The Hub-Co	310 Bank Street	\$14,996,418	\$5,558,221	\$13,170,445	\$78,327	\$1,747,646	\$0
Le Mars							
NW IOWA	1411 Industrial Road SW	\$38,572,048	\$18,640,623	\$34,558,349	\$56,225	\$3,957,474	\$0
Lehigh							
Lehigh Valley	117 Main Street	\$4,369,997	\$1,591,875	\$3,923,398	\$733	\$445,866	\$0
Marshalltown							
Lennox Employees	1004 E Main Street	\$35,781,720	\$16,480,211	\$30,382,442	\$96,177	\$5,303,101	\$0
Members 1st Community	910 S 12th Avenue	\$145,473,792	\$52,753,630	\$131,250,405	\$254,713	\$13,968,674	\$0
Mason City							
ACE	1028 14th Street SE	\$9,935,937	\$1,647,736	\$8,883,020	\$4,767	\$1,048,150	\$0
Gas & Electric Employees	22 2nd Street NW	\$5,201,149	\$2,659,596	\$3,766,837	\$11,818	\$1,422,494	\$0
Iowa Heartland	1602 S Monroe Avenue	\$21,515,597	\$12,117,157	\$17,369,469	\$27,351	\$4,118,777	\$0
MCLG Family	1341 6th Street SW	\$37,292,438	\$22,662,954	\$31,206,389	\$48,268	\$5,273,946	\$1,971

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Mason City continued...							
North Iowa Community	P.O. Box 1248	\$67,421,509	\$54,023,691	\$59,763,348	\$1,201,445	\$6,461,324	(\$4,608)
Northwestern States Cement Employee's	1314 4th Street SW Suite 115	\$831,932	\$701,904	\$541,663	\$2,338	\$287,931	\$0
Mount Pleasant							
5 Star Community	P.O. Box 28	\$25,887,284	\$15,444,149	\$22,696,213	\$49,173	\$3,141,898	\$0
Muscatine							
Members Community	159 Colorado Street	\$49,276,989	\$31,162,856	\$43,096,294	\$1,946,539	\$4,220,338	\$13,818
Newton							
Advantage	121 W Third Street N	\$56,888,192	\$31,243,193	\$47,953,744	\$702,192	\$8,232,256	\$0
Ottumwa							
Community 1st	235 Richmond Avenue	\$475,531,627	\$404,189,607	\$427,129,290	\$8,162,182	\$40,240,155	\$0
Meridian	1206 N. Jefferson	\$29,283,488	\$13,357,034	\$25,556,202	\$47,345	\$3,665,538	\$14,403
Muni-Employees	City Hall 105 E 3rd Street	\$767,703	\$574,950	\$671,242	\$3,901	\$92,560	\$0
River Community	644 W 2nd Street	\$17,602,007	\$8,873,899	\$15,208,881	\$33,069	\$2,360,057	\$0
Shenandoah							
Eaton Employees	1600 Airport Road	\$2,504,431	\$2,276,040	\$2,015,561	\$13,975	\$474,895	\$0
Sioux City							
Midwest Community	1909 Old South Palmetto	\$23,770,068	\$7,584,340	\$21,565,843	\$67,350	\$2,136,875	\$0
Sioux Valley Community	1120 Sixth Street	\$23,066,524	\$11,778,695	\$18,932,485	\$165,065	\$3,968,974	\$0
Telco Triad Community	1420 Tri View Avenue	\$72,413,982	\$27,864,189	\$63,101,262	\$268,479	\$9,044,241	\$0
The Municipal	103 S Fairmount	\$14,520,240	\$6,532,996	\$13,202,500	\$30,347	\$1,287,393	\$0
Spencer							
Eaton Employees	32nd Avenue W	\$2,486,882	\$2,108,889	\$2,214,462	\$11,263	\$261,157	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
St. Charles							
NGPL Employees	510 West Carpenter	\$3,252,349	\$277,653	\$2,461,697	\$18,576	\$772,076	\$0
Urbandale							
Midland	2891 106th Street	\$41,722,479	\$27,068,315	\$35,245,051	\$254,229	\$6,223,199	\$0
Polk County Schools Employees	3810 66th Street	\$10,966,854	\$4,424,117	\$9,694,171	\$15,915	\$1,256,768	\$0
Waterloo							
Allen Hospital Personnel	1825 Logan Avenue	\$5,404,025	\$3,707,550	\$4,417,575	\$19,318	\$967,132	\$0
Chicago Central and Commerce	1005 E 4th Street	\$7,156,939	\$2,318,810	\$5,645,726	\$154,539	\$1,356,674	\$0
Midwest Federal Employees	300 Sycamore Street	\$7,740,275	\$1,521,677	\$6,770,122	\$5,456	\$964,697	\$0
Public Employees	624 Franklin Street	\$25,732,762	\$13,401,368	\$22,231,209	(\$124,448)	\$3,683,958	(\$57,957)
Veridian	1827 Ansborough Avenue	\$2,433,983,009	\$1,668,055,540	\$2,164,394,101	\$25,150,877	\$243,425,601	\$1,012,430
Warren	2209 Falls Avenue	\$4,429,471	\$1,456,721	\$3,431,673	\$17,334	\$980,464	\$0
Waterloo Firemen's	425 E 3rd Street	\$2,171,603	\$1,488,299	\$1,922,798	\$2,424	\$246,381	\$0
Webster City							
Peoples	310 First Street	\$24,706,553	\$12,639,642	\$21,189,882	\$133,368	\$3,383,303	\$0
Webster City Municipal	730 2nd Street	\$496,743	\$176,941	\$344,949	\$0	\$151,794	\$0
West Des Moines							
Ashworth	1111 Ashworth Road	\$6,745,358	\$1,341,816	\$5,784,403	\$2,866	\$958,089	\$0
Financial Plus	1831 25th Street	\$115,856,780	\$57,596,955	\$104,917,598	\$535,452	\$10,403,730	\$0
First Class	2051 Westown Parkway	\$65,285,596	\$36,405,517	\$58,085,925	\$1,304,780	\$5,987,809	(\$92,918)
United Service	909 9th Street	\$39,378,361	\$12,276,845	\$35,975,929	\$196,065	\$3,206,367	\$0

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
1	Veridian	\$2,433,983,009
2	University of Iowa Community *	\$2,161,387,175
3	Dupaco Community	\$1,123,457,400
4	Collins Community	\$737,998,489
5	Du Trac Community	\$571,662,054
6	Community 1st	\$475,531,627
7	Community Choice	\$390,596,519
8	Greater Iowa	\$329,349,816
9	Ascentra	\$328,170,234
10	Linn Area	\$309,735,142
11	Citizens Community	\$171,894,023
12	Members 1st Community	\$145,473,792
13	The Family	\$134,193,636
14	Financial Plus	\$115,856,780
15	Premier	\$111,692,963
16	Alliant	\$95,373,658
17	Cedar Falls Community	\$92,685,398
18	1st Gateway	\$90,542,443
19	Employees	\$79,042,569
20	Iowa Community	\$78,370,822
21	North Star Community	\$77,279,263
22	Affinity	\$73,144,086
23	Telco Triad Community	\$72,413,982
24	North Iowa Community	\$67,421,509
25	First Class	\$65,285,596
26	Advantage	\$56,888,192
27	River Valley	\$50,418,103
28	Members Community	\$49,276,989
29	Des Moines Metro	\$46,795,967
30	Tradesmen Community	\$43,224,744
31	Des Moines Police Officers	\$42,450,094
32	EdCo Community	\$42,148,541
33	Midland	\$41,722,479
34	United Service	\$39,378,361
35	NW IOWA	\$38,572,048
36	MCLG Family	\$37,292,438
37	Lennox Employees	\$35,781,720
38	Ace Community	\$34,065,639
39	Casebine Community	\$31,054,939
40	Capitol View	\$30,181,117
41	Meridian	\$29,283,488
42	Holy Ghost Parish	\$28,772,329

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
43	Power Co-op Employees	\$28,668,536
44	Nishna Valley	\$27,968,301
45	Metco	\$27,570,674
46	5 Star Community	\$25,887,284
47	Public Employees	\$25,732,762
48	Peoples	\$24,706,553
49	Midwest Community	\$23,770,068
50	Sioux Valley Community	\$23,066,524
51	Fort Dodge Family	\$22,930,347
52	Bent River Community	\$22,830,396
53	Iowa Heartland	\$21,515,597
54	UNI	\$20,088,482
55	Frontier Community	\$19,402,400
56	IntegrUS	\$18,672,625
57	Federal Employees	\$18,514,518
58	River Community	\$17,602,007
59	Cornerstone Community	\$17,278,935
60	Town and Country	\$16,708,437
61	Family Community	\$16,425,733
62	The Hub-Co *	\$14,996,418
63	The Municipal	\$14,520,240
64	United	\$14,196,978
65	Chemical	\$13,268,720
66	Aegis	\$11,187,120
67	Polk County Schools Employees	\$10,966,854
68	ACE	\$9,935,937
69	Village	\$9,370,577
70	Teamsters Local #238	\$8,886,782
71	Industrial Employees	\$8,357,111
72	Quaker Oats	\$7,760,680
73	Midwest Federal Employees	\$7,740,275
74	EMC	\$7,552,838
75	Three I	\$7,382,551
76	North Western Employees	\$7,368,685
77	Chicago Central and Commerce *	\$7,156,939
78	General Drivers	\$6,766,067
79	Ashworth	\$6,745,358
80	Des Moines Fire Department	\$5,460,355
81	Louden Depot Community	\$5,457,839
82	Allen Hospital Personnel	\$5,404,025
83	Consumers	\$5,382,899
84	Gas & Electric Employees	\$5,201,149

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
85	Burlington Municipal Employees	\$4,646,453
86	Dubuque Postal Employees	\$4,455,327
87	Warren	\$4,429,471
88	Polk County	\$4,426,517
89	Lehigh Valley *	\$4,369,997
90	USDA	\$3,927,868
91	Davenport Police Department	\$3,880,752
92	DuPont Employees	\$3,296,301
93	LeeCo *	\$3,283,972
94	NGPL Employees	\$3,252,349
95	Des Moines County Postal	\$2,867,804
96	Eaton Employees	\$2,504,431
97	Eaton Employees	\$2,486,882
98	ETS	\$2,437,995
99	Waterloo Police	\$2,424,141
100	SCICAP *	\$2,183,120
101	Waterloo Firemen's	\$2,171,603
102	KAH	\$2,099,507
103	SECU	\$1,894,364
104	Morrison Employees	\$1,692,441
105	Des Moines Water Works	\$1,605,202
106	MA Ford Employees	\$1,366,576
107	Oelwein-Cresco	\$883,068
108	Northwestern States Cement Employee's	\$831,932
109	Muni-Employees	\$767,703
110	AY McDonald Employees	\$669,819
111	St Athanasius	\$551,214
112	Webster City Municipal	\$496,743
113	St Ludmila's	\$383,299
114	Rimoda	\$336,826